

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 24, 2019**

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

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

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

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

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

**OPEN PUBLIC MEETING: October 24, 2019**  
**WOODBURY, NJ**  
**9:30 AM**

- 1

- ❑ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 37-39**  
**Resolution [84-19](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda**

- ❑ Motion for Executive Session
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING:** [November 19, 2019, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

**GLOUCESTER COUNTY INSURANCE COMMISSION**

**To:** Fund Commissioners  
**From:** Michelle Leighton & Robyn Walcoff  
**Date:** October 24, 2019

**Re: VERY IMPORTANT – Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/19 Expiration Date**

As a reminder, the following policies are set to expire on **12/31/19**:

Member(s)	Coverage Line	Carrier	Policy No.
Gloucester County Rowan College of South Jersey Gloucester County Utilities Authority Gloucester County Library Commission Gloucester County Improvement Authority	Public Officials & Employment Practices Liability	ACE American Insurance Company	EON G2900786A002
Gloucester County	Employed Lawyers Professional Liability	Chubb Insurance Company of NJ	8248-9397
Gloucester County Rowan College of South Jersey Gloucester County Utilities Authority Gloucester County Library Commission Gloucester County Improvement Authority	Cyber	ACE American Insurance Company	EON G29009740 002 (Primary)
Gloucester County Rowan College of South Jersey Gloucester County Utilities Authority Gloucester County Library Commission Gloucester County Improvement Authority	Cyber	Underwriters at Lloyds	CYX106319 (Excess)
Gloucester County Rowan College of South Jersey Gloucester County Improvement Authority	Healthcare Professional & General Liability	Ironshore Specialty Insurance Company	003405101 (Primary)
Gloucester County Rowan College of South Jersey Gloucester County Improvement Authority	Healthcare Professional & General Liability	Ironshore Specialty Insurance Company	003405201 (Excess)

Gloucester County Rowan College of South Jersey Gloucester County Improvement Authority	Healthcare Professional & General Liability	Illinois Union Insurance Company	XHL G4685388A002
Gloucester County Rowan College of South Jersey Gloucester County Utilities Authority Gloucester County Library Commission Gloucester County Improvement Authority	Crime	National Union Fire Insurance Company of Pittsburgh, PA	063813057
Gloucester County Rowan College of South Jersey Gloucester County Utilities Authority Gloucester County Improvement Authority Gloucester County Library Commission	Pollution	Zurich American Insurance Company	ZRE554295502

These policies, or portions of these policies, provide coverage on a “discovery” or “claims-made and reported” basis. ***With these types of coverage, any loss discovered or claim made against you MUST be reported during the same policy year within which you discovered the loss or received the claim.*** Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for specific reporting requirements and coverage triggers. However, with respect to the Public Officials & Employment Practices Liability Policy and the Employed Lawyers Professional Liability Policy, claims generally involve allegations of a wrongful act committed by an insured. With respect to the Cyber Policy, claims typically involve a security failure or a privacy event. With respect to the Healthcare Professional & General Liability Policy, claims involve allegations of injury/damages caused by a healthcare professional. With respect to the Crime Policy, claims generally involve theft. Finally, with respect to the Pollution Policy, claims generally involve a pollution condition or incident.

**Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/19. Please keep in mind that these policies are “discovery” or “claims made and reported” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier.**

Given that the above-referenced policies expire during a holiday time period, please provide notice to **Hardenbergh Insurance Group** no later than **Monday, 12/09/19** for reporting to **Conner Strong & Buckelew** no later than **Monday, 12/16/19**.

Claims should be reported to **Hardenbergh Insurance Group** and sent to Bonnie Ridolfino at [bonnier@hig.net](mailto:bonnier@hig.net) or fax to 856-673-5938.

Any claims matters emailed to Conner Strong should be emailed to [ClaimsTeamC@connerstrong.com](mailto:ClaimsTeamC@connerstrong.com), with a copy to Michelle Leighton at [mleighton@connerstrong.com](mailto:mleighton@connerstrong.com) or fax to 856-685-2221. Please contact Michelle Leighton if you have any questions or concerns, including whether a claim or incident should be reported. Michelle can be reached by email at [mleighton@connerstrong.com](mailto:mleighton@connerstrong.com) or telephone at 856-552-4842.



## **NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

### **RISK MANAGEMENT BEST PRACTICES WORKSHOP Series VIII Agenda**

OCTOBER 30, 2019





8:30 – 9:00

Registration

9:00 – 9:05

Introductions and Opening Remarks

Joseph P. Hrubash, *Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

9:05 – 9:30

Past Successes and Future Initiatives

Joseph P. Hrubash, *Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

Ed Cooney, MBA, *Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

9:30 – 10:15

Title 59 – The New Jersey Tort Claims Act – Overview and Recent Developments

Chris Botta, Esq., *MELJIF Liability TPA, Managing Partner, CB Claims, LLC*

10:15 – 10:30

Break

10:30 – 11:30

Protecting Children – Impact of S477

David N. Grubb, *MELJIF Executive Director, Senior Vice President, Managing Director, PERMA Risk Management Services*

Fred Semrau, Esq., *MELJIF Fund Attorney, Partner, Dorsey & Semrau, LLC*

11:30 – 12:15

Latest Developments in Workers' Compensation – Key Decisions, Psychiatric Claims, Law Enforcement and Post Traumatic Stress Disorder

John H. Geaney, Esq., *Partner, Capehart Scatchard*

12:15 – 1:00

Q&A, Lunch and Networking



**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: October 24, 2019

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Budget Introduction** – There is no meeting scheduled for November. The next scheduled meeting is for December 12, 2019. The Commission needs to decide if they want to hold a teleconference meeting in November or hold the budget introduction for the December meeting. A suggested November date is Tuesday, November 19<sup>th</sup> at 9:30 AM. The GCIC Dividend Options will be discussed at the next meeting.

☐ **Motion to schedule a meeting on Tuesday, November 19<sup>th</sup> at 9:30 AM to introduce the 2020 Budgets**

- ☐ **Revised Plan of Risk Management (Appendix II)** – The Plan of Risk Management was revised to include coverage for drones and working animals as per the discussion at the September meeting. Included in Appendix II is Resolution 80-19, Revised Risk Management Plan. The changes are highlighted in yellow.

☐ **Motion to approve Resolution 80-19, Revised Plan of Risk Management**

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/19. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,095. The limit per loss is \$1,000,000 with a \$10,000 deductible. There was a slight increase in premium of \$27.00. 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 \$1,095**

☐

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 10-12)** – The NJCE last met on September 26, 2019. Attached on pages 10-12 is a written summary of the meeting. The NJCE is meeting in the afternoon and will introduce the 2020 Budget. Budget Adoption is scheduled for November 21, 2019 at 1:00 PM at the Camden County College Regional Training Center.

- ☐ **Certificate of Insurance Report (Appendix III)** – Attached in Appendix III of the agenda is the certificate of issuance report from the NJCE listing those certificates issued for the month of September. There were 34 certificate of insurances issued during the month of September.

- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 13-15)** - Included in the agenda on pages 13-15 is a copy of the Property & Casualty Financial Fast Track Report for the month of August. As of **August 31, 2019** there is a statutory surplus of **\$3,535,950**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$3,084,768**. The total cash amount is **\$2,561,614**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 16-18)** - Included in the agenda on pages 16-18 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2019** there is a statutory surplus of **\$19,197,828**. The total cash amount is **\$32,071,912**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 19)** – Included in the agenda on page 19 is a copy of the Health Benefits Financial Fast Track for the month of August. As of **August 31, 2019** there is a statutory surplus of **\$226,570**. The total cash amount is **\$264,692**.
- ❑ **Claim Tracking Reports (Pages 20-23)** - Included in the agenda on pages 20-23 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2019. The Executive Director will review the reports with the Commission.
- ❑ **2019 Property & Casualty Assessments** – The third and final assessment payment for 2019 was due on October 15, 2019. The Treasurer’s office advises payment was received from all of the member entities.
- ❑ **2019 RFP’s for Professional Services** - The RFP’s were issued and advertised for the positions for the Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager, Functional Capacity Evaluation Services and Benefits Consulting Services positions. The responses were due on October 18, 2019. The responses will be reviewed and recommendations will be made at the December meeting.
- ❑ **2020 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** - The 2020 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 2019 renewal.

*The Conner Strong & Buckelew Employee Benefit Client Activity Report for September are included in the Appendix III Section of the agenda. The Year to Date Activity is 140 items.*



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** September 26, 2019  
**To:** Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Financial Fast Track:** Financial Fast Track as of July 31, 2019 reflected a statutory surplus of \$18.9 million.

**December 31, 2018 Audit:** The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/19 along with an extension request to file the final report. Fund Auditor submitted copies of a final audit for the period ending December 31, 2018 and noted there were no changes from the draft and no recommendations or findings. After the conclusion of the review, the Board of Fund Commissioners approved a resolution approving the year-end financials. Fund Commissioners will be asked to execute an affidavit indicating they have read the General Comments section of the Audit Report. The Fund office will file the final report and supporting resolution with the State following the meeting.

### **2020 Renewal & 2020 Budget:**

**Online Underwriting Data Collection & Claims System:** As previously discussed, PERMA entered into a contract with Origami to develop an online underwriting and claims data platform for members to access as a resource.

**Underwriting Data:** Executive Director reported the online underwriting data portion was launched on August 8<sup>th</sup> and members were asked to complete their renewal schedules by September 16<sup>th</sup>. The office will follow up with members on any outstanding schedules. As a reminder, on the NJCE website ([www.njce.org](http://www.njce.org)) is a training webinar on how to complete the renewal schedules.

**Claims:** Executive Director reported the he process of mapping and uploading claims information from the various TPA claims systems utilized by underlying Insurance Commissions and Counties to a new NJCE claims system is underway.

**2020 Budget Discussion:** Executive Director said the 2020 budget presentation budget will focus on projections, loss funding and premiums the 2020 budget discussion will include options on increasing self-insured retentions (SIR), as well as, surplus retention and dividend strategy.

The timeline for the budget process is as follows:

October 7<sup>th</sup> – final deadline for submission of underwriting data  
Week of October 14<sup>th</sup> – Sub-Committee to review budget presentation  
October 24<sup>th</sup> – Budget Introduction at JIF meeting

November 21<sup>th</sup> – Budget Adoption at JIF meeting

The Fund office will schedule a teleconference meeting the week of October 14<sup>th</sup> based on availability of sub-committee volunteers.

**Property TPA for Property Damage Claims and Auto Physical Damage in Excess of \$50,000:** At the June 27, 2019 meeting of the NJCE JIF, a contract to serve as third-party administrator for property claims was awarded to Qual-Lynx. Qual-Lynx was selected after an RFP process and evaluation by Fund Commissioners and JIF Professionals. Effective August 1, 2019 Qual-Lynx became the third-party administrator for all property damage claims (not including equipment breakdown claims nor and auto-physical damage claims less than \$50K.)

**NJCE Claims Review Committee:** In April, the Fund approved the formation and charter of a Claims Review Committee. The advisory committee is tasked to review claims in detail prior to the regular Fund meeting and recommend approval/denial on presented claims. The Claims Review Committee met on September 25, 2019 at 1:00PM via teleconference and the committee presented their recommendations during Closed Session. Committee is scheduled to meet next on October 24, 2019 at noon via teleconference.

**New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop:** The 8<sup>th</sup> Annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Wednesday, October 30, 2019 at the Conner Strong & Buckelew new corporate National Headquarters in Camden, NJ. This year's topics will include Workers' Compensation key decisions and the challenges of psychiatric claims, Litigation Management Strategies, and Property Risk Engineering. Please hold the date for the Workshop and watch for the email invitation.

**Underwriting Manager:**

**2020 Renewal:** Underwriting Manager submitted copies of a 2020 pre-renewal report and provided a summary on the marketplace overview. Underwriting Manager reviewed the Fund's historical rate performance vs. the market for Property, Casualty, Workers' Compensation and POL/EPL for the 2017-2020 period; report noted the Fund has consistently applied lower rates on all lines of coverage. Underwriting Manager said based on the Fund's property losses alternative options for retentions will be explored for renewal. Overall, Underwriting Manager reported the program is performing extremely well and negotiations are underway with carriers, as well as, an evaluation of alternative markets.

**NJCE Coverage Committee:** A Coverage Committee met on July 9, 2019 and discussed property coverage for Drones and Working Dogs. Enclosed as part of the Underwriting Manager's report was a memorandum on the proposed coverages.

In addition, the Coverage Committee discussed the formation of a Cyber Task Force to address this growing exposure. Volunteers interested in serving – either Commissioners, Staff or IT Personnel – are encouraged to contact the Fund office.

**Ancillary Coverage Option - Active Shooter/Assailant Coverage:** Copies of a memorandum were submitted regarding Active Shooter/Assailant Coverage. Underwriting Manager will be providing group quotes for Active Shooter Assailant coverage for at the 2020 renewal.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins that were distributed from June to October 2019. Safety Director reminded members to submit 2019 BRIT Safety Grant reimbursement requests by September 30<sup>th</sup>.

**Next Meeting:** The next meeting of the NJCE is scheduled for October 24, 2019 at 1:00PM at the Camden County Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		523,687	4,189,496	49,939,177	54,128,673
2.	CLAIM EXPENSES					
		Paid Claims	419,452	1,468,884	14,214,471	15,683,355
		Case Reserves	(89,485)	(452,784)	2,380,863	1,928,079
		IBNR	(177,674)	101,233	1,388,528	1,489,761
		Discounted Claim Value	(1,377)	12,766	(89,728)	(76,962)
	TOTAL CLAIMS		150,917	1,130,099	17,894,134	19,024,233
3.	EXPENSES					
		Excess Premiums	252,546	2,019,995	22,481,849	24,501,844
		Administrative	90,250	740,873	6,816,539	7,557,411
	TOTAL EXPENSES		342,797	2,760,867	29,298,388	32,059,255
4.	UNDERWRITING PROFIT (1-2-3)		29,973	298,530	2,746,655	3,045,185
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		29,973	298,530	2,753,892	3,052,422
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	227,640	227,640
9.	DIVIDEND EXPENSE		0	0	(2,977,640)	(2,977,640)
10.	INVESTMENT IN JOINT VENTURE		0	546,529	2,538,239	3,084,768
11.	SURPLUS (6 + 7 + 8 - 9)		29,973	845,060	2,690,891	3,535,950
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	2,912	322,002	324,913
	2011		1,268	6,677	36,971	43,648
	2012		0	26,901	442,035	468,937
	2013		0	15,199	350,263	365,462
	2014		0	51,112	524,273	575,385
	2015		0	(143,160)	(585,979)	(729,139)
	2016		0	73,137	1,009,348	1,082,484
	2017		0	60,537	392,103	452,640
	2018		0	295,245	199,875	495,120
	2019		28,706	456,498		456,498
TOTAL SURPLUS (DEFICITS)			29,973	845,060	2,690,890	3,535,950
TOTAL CASH						2,561,614

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF		August 31, 2019		
ALL YEARS COMBINED						
		THIS MONTH		YTD CHANGE		PRIOR YEAR END
						FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0		2,590		1,820,826
	Case Reserves	0		(2,590)		2,590
	IBNR	0		0		0
	Discounted Claim Value	0		92		(92)
TOTAL FY 2010 CLAIMS		0		92		1,823,324
FUND YEAR 2011						
	Paid Claims	6,638		9,455		2,786,518
	Case Reserves	(22,690)		(31,613)		31,613
	IBNR	14,784		11,623		3,161
	Discounted Claim Value	0		582		(1,405)
TOTAL FY 2011 CLAIMS		(1,268)		(9,953)		2,819,887
FUND YEAR 2012						
	Paid Claims	839		3,203		2,031,615
	Case Reserves	(839)		(21,770)		54,619
	IBNR	0		(8,697)		10,197
	Discounted Claim Value	0		2,192		(2,781)
TOTAL FY 2012 CLAIMS		0		(25,073)		2,093,650
FUND YEAR 2013						
	Paid Claims	911		74,535		1,467,628
	Case Reserves	(911)		(59,960)		154,281
	IBNR	0		(15,428)		15,428
	Discounted Claim Value	0		5,103		(8,502)
TOTAL FY 2013 CLAIMS		0		4,250		1,628,834
FUND YEAR 2014						
	Paid Claims	12,890		14,171		941,625
	Case Reserves	(15,486)		(14,555)		18,151
	IBNR	2,596		2,193		4,538
	Discounted Claim Value	0		510		(1,248)
TOTAL FY 2014 CLAIMS		0		2,319		963,066
FUND YEAR 2015						
	Paid Claims	52,815		487,887		2,169,581
	Case Reserves	28,120		(242,062)		690,552
	IBNR	(80,935)		(64,711)		80,020
	Discounted Claim Value	0		7,230		(15,341)
TOTAL FY 2015 CLAIMS		0		188,345		2,924,812



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
FUND YEAR 2016						
	Paid Claims	8,470	82,843	1,368,729	1,451,572	
	Case Reserves	(8,529)	(49,966)	154,433	104,467	
	IBNR	59	(21,658)	71,654	49,996	
	Discounted Claim Value	0	1,015	(5,347)	(4,333)	
TOTAL FY 2016 CLAIMS		0	12,234	1,589,468	1,601,702	
FUND YEAR 2017						
	Paid Claims	87,231	162,655	974,819	1,137,474	
	Case Reserves	147,892	90,660	658,754	749,415	
	IBNR	(235,123)	(348,521)	350,904	2,383	
	Discounted Claim Value	0	4,474	(20,358)	(15,884)	
TOTAL FY 2017 CLAIMS		0	(90,732)	1,964,120	1,873,388	
FUND YEAR 2018						
	Paid Claims	173,610	369,677	653,130	1,022,807	
	Case Reserves	(175,005)	(317,223)	615,871	298,648	
	IBNR	1,395	(250,297)	852,626	602,329	
	Discounted Claim Value	0	9,215	(34,654)	(25,439)	
TOTAL FY 2018 CLAIMS		(0)	(188,628)	2,086,973	1,898,344	
FUND YEAR 2019						
	Paid Claims	76,048	261,868		261,868	
	Case Reserves	(42,037)	196,295		196,295	
	IBNR	119,551	796,730		796,730	
	Discounted Claim Value	(1,377)	(17,646)		(17,646)	
TOTAL FY 2019 CLAIMS		152,185	1,237,246	0	1,237,246	
COMBINED TOTAL CLAIMS		150,917	1,130,099	17,894,134	19,024,233	

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	August 31, 2019		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,972,314	15,778,509	139,838,292	155,616,801
2.	CLAIM EXPENSES					
		Paid Claims	69,720	603,028	3,794,828	4,397,856
		Case Reserves	227,579	(112,560)	5,641,230	5,528,670
		IBNR	56,534	275,597	8,032,894	8,308,491
		Discounted Claim Value	(40,323)	(116,060)	(1,272,066)	(1,388,125)
	TOTAL CLAIMS		313,510	650,005	16,196,887	16,846,892
3.	EXPENSES					
		Excess Premiums	1,248,187	9,985,496	97,129,691	107,115,187
		Administrative	228,188	1,293,434	10,482,471	11,775,905
	TOTAL EXPENSES		1,476,375	11,278,930	107,612,162	118,891,092
4.	UNDERWRITING PROFIT (1-2-3)		182,428	3,849,574	16,029,244	19,878,818
5.	INVESTMENT INCOME		59,897	429,031	497,530	926,561
6.	PROFIT (4+5)		242,325	4,278,605	16,526,774	20,805,379
7.	Dividend		0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)		242,325	4,278,605	14,919,223	19,197,828
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,781	10,041	777,092	787,133
	2011		(14,148)	(25,456)	878,879	853,423
	2012		3,264	56,385	1,184,534	1,240,919
	2013		(1,366)	97,038	2,027,740	2,124,778
	2014		7,135	375,437	2,492,972	2,868,410
	2015		7,732	358,404	1,162,564	1,520,967
	2016		9,434	679,906	3,256,376	3,936,283
	2017		9,122	(224,426)	2,011,827	1,787,401
	2018		(24,827)	752,393	1,127,237	1,879,630
	2019		244,199	2,198,883		2,198,883
TOTAL SURPLUS (DEFICITS)			242,325	4,278,605	14,919,222	19,197,827
TOTAL CASH						32,071,912

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	2,546	9,666	12,212
	Discounted Claim Value	0	(155)	(1,005)	(1,160)
TOTAL FY 2010 CLAIMS		0	2,391	180,501	182,892
FUND YEAR 2011					
	Paid Claims	97,973	193,497	488,982	682,480
	Case Reserves	(12,973)	(120,486)	461,457	340,971
	IBNR	(68,364)	(39,375)	39,375	0
	Discounted Claim Value	0	10,350	(53,088)	(42,738)
TOTAL FY 2011 CLAIMS		16,636	43,986	936,726	980,713
FUND YEAR 2012					
	Paid Claims	2,501	12,250	1,533,507	1,545,757
	Case Reserves	8,340	4,369	87,538	91,907
	IBNR	(10,841)	(58,257)	126,579	68,322
	Discounted Claim Value	0	8,101	(22,910)	(14,809)
TOTAL FY 2012 CLAIMS		0	(33,537)	1,724,714	1,691,177
FUND YEAR 2013					
	Paid Claims	7,252	31,538	520,298	551,837
	Case Reserves	(437)	113,700	507,306	621,006
	IBNR	0	(226,103)	226,103	0
	Discounted Claim Value	0	22,618	(77,544)	(54,925)
TOTAL FY 2013 CLAIMS		6,815	(58,247)	1,176,165	1,117,917
FUND YEAR 2014					
	Paid Claims	1,407	(11,764)	447,238	435,474
	Case Reserves	(1,408)	(82,056)	655,655	573,599
	IBNR	1	(270,472)	472,893	202,421
	Discounted Claim Value	0	39,137	(91,782)	(52,645)
TOTAL FY 2014 CLAIMS		(0)	(325,156)	1,484,004	1,158,848
FUND YEAR 2015					
	Paid Claims	(40,497)	289,280	395,960	685,241
	Case Reserves	170,492	(283,705)	2,462,260	2,178,555
	IBNR	(129,995)	(351,921)	603,828	251,907
	Discounted Claim Value	0	43,819	(223,216)	(179,397)
TOTAL FY 2015 CLAIMS		(0)	(302,527)	3,238,832	2,936,305

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	0	64,292	0	64,292
	Case Reserves	0	158,378	530,313	688,691
	IBNR	0	(924,866)	1,132,357	207,491
	Discounted Claim Value	0	88,921	(170,405)	(81,483)
TOTAL FY 2016 CLAIMS		0	(613,276)	1,492,266	878,990
FUND YEAR 2017					
	Paid Claims	384	1,198	25,647	26,845
	Case Reserves	83,213	222,839	640,084	862,923
	IBNR	(83,597)	116,062	2,126,369	2,242,431
	Discounted Claim Value	0	(51,981)	(247,426)	(299,407)
TOTAL FY 2017 CLAIMS		0	288,118	2,544,674	2,832,793
FUND YEAR 2018					
	Paid Claims	700	22,736	211,356	234,092
	Case Reserves	(19,652)	(126,629)	296,617	169,989
	IBNR	18,952	(615,079)	3,295,723	2,680,644
	Discounted Claim Value	0	45,843	(384,692)	(338,849)
TOTAL FY 2018 CLAIMS		0	(673,129)	3,419,005	2,745,876
FUND YEAR 2019					
	Paid Claims	0	0		0
	Case Reserves	4	1,031		1,031
	IBNR	330,378	2,643,063		2,643,063
	Discounted Claim Value	(40,323)	(322,712)		(322,712)
TOTAL FY 2019 CLAIMS		290,060	2,321,382	0	2,321,382
COMBINED TOTAL CLAIMS		313,510	650,005	16,196,887	16,846,892
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF AUGUST 31, 2019**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,730	363,533	84,244,772	84,608,305
2. CLAIM EXPENSES				
Paid Claims	-	309,442	74,692,329	75,001,770
IBNR	109	(1,027)	36,397	35,370
Total Claims	109	308,415	74,728,725	75,037,140
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,105	48,819	5,717,446	5,766,265
Total Expenses	6,105	48,819	9,302,912	9,351,731
4. UNDERWRITING PROFIT (1-2-3)	39,516	6,300	213,134	219,433
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	39,516	6,300	220,270	226,570
9. STATUTORY SURPLUS (6+7-8)	39,516	6,300	220,270	226,570

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	1,438	42,619	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	463	35,677	(33,546)	2,131
CASH	-	(39,256)	44,312	5,057
2019 SURPLUS	39,053	(30,816)	-	(30,816)
CASH	(7,396)	4,383	-	4,383
2019 SURPLUS	39,516	6,300	220,270	226,570
TOTAL CASH	(7,396)	(34,873)	299,564	264,692

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	(1,438)	1,438	(0)
Total Claims	-	(1,438)	453,311	451,873
FUND YEAR 2018				
Paid Claims	-	(3,644)	477,297	473,653
IBNR	(463)	(32,033)	34,958	2,926
Total Claims	(463)	(35,677)	512,256	476,579
FUND YEAR 2019				
Paid Claims	-	313,086	-	313,086
IBNR	572	32,445	-	32,445
Total Claims	572	345,530	-	345,530
COMBINED TOTAL CLAIMS	109	308,415	74,728,726	75,037,140

This report is based upon information which has not been audited nor certified  
by an actuary and as such may not truly represent the condition of the fund.

Gloucester County Insurance Commission											
CLAIM ACTIVITY REPORT											
AS OF	August 31, 2019										
<b>COVERAGE LINE- PROPERTY</b>											
<b>CLAIM COUNT - OPEN CLAIMS</b>											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	0	0	0	0	0	0	0	1	0	5	6
August-19	0	0	0	0	0	0	0	1	0	7	8
NET CHGE	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves											\$1,201
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$1,617	\$16,332	\$19,011
August-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$8,546	\$9,607
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,617)	(\$7,786)	(\$9,403)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$259,878	\$93,516	\$1,826,604
<b>COVERAGE LINE- GENERAL LIABILITY</b>											
<b>CLAIM COUNT - OPEN CLAIMS</b>											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	0	0	4	0	0	6	1	7	7	8	33
August-19	0	0	4	0	0	6	1	7	7	12	37
NET CHGE	0	0	0	0	0	0	0	0	0	4	4
Limited Reserves											\$21,322
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$0	\$29,311	\$0	\$0	\$336,032	\$8,311	\$72,912	\$38,500	\$19,000	\$504,066
August-19	\$0	\$0	\$29,176	\$0	\$0	\$408,487	\$8,311	\$298,291	\$32,000	\$12,650	\$788,915
NET CHGE	\$0	\$0	(\$135)	\$0	\$0	\$72,455	\$0	\$225,379	(\$6,500)	(\$6,350)	\$284,848
Ltd Incurred	\$377,107	\$752,617	\$504,968	\$20,525	\$167,308	\$780,020	\$21,927	\$341,579	\$33,790	\$12,650	\$3,012,493
<b>COVERAGE LINE- AUTO LIABILITY</b>											
<b>CLAIM COUNT - OPEN CLAIMS</b>											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	0	0	0	0	0	0	0	3	2	2	7
August-19	0	0	0	0	0	0	0	3	2	3	8
NET CHGE	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves											\$31,410
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0	\$250,256	\$1,500	\$2,500	\$253,756
August-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$247,307	\$471	\$3,500	\$251,279
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$500	\$0	(\$2,949)	(\$1,029)	\$1,000	(\$2,477)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$284,497	\$12,555	\$5,831	\$1,145,488
<b>COVERAGE LINE- WORKERS COMP.</b>											
<b>CLAIM COUNT - OPEN CLAIMS</b>											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	0	1	1	4	4	6	8	6	15	33	78
August-19	0	0	1	4	2	5	8	5	16	31	72
NET CHGE	0	-1	0	0	-2	-1	0	-1	1	-2	-6
Limited Reserves											\$12,198
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$22,690	\$4,376	\$95,231	\$19,083	\$84,338	\$104,685	\$277,293	\$432,036	\$200,499	\$1,240,230
August-19	\$0	\$0	\$3,672	\$94,320	\$3,597	\$40,003	\$96,156	\$202,755	\$266,177	\$171,599	\$878,278
NET CHGE	\$0	(\$22,690)	(\$704)	(\$911)	(\$15,486)	(\$44,335)	(\$8,529)	(\$74,538)	(\$165,860)	(\$28,900)	(\$361,952)
Ltd Incurred	\$1,354,043	\$1,704,894	\$1,152,103	\$1,443,980	\$706,890	\$1,674,106	\$1,133,555	\$1,097,855	\$1,015,232	\$347,833	\$11,630,492
<b>TOTAL ALL LINES COMBINED</b>											
<b>CLAIM COUNT - OPEN CLAIMS</b>											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	0	1	5	4	4	12	9	17	24	48	124
August-19	0	0	5	4	2	11	9	16	25	53	125
NET CHGE	0	-1	0	0	-2	-1	0	-1	1	5	1
Limited Reserves											\$15,425
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
July-19	\$0	\$22,690	\$33,687	\$95,231	\$19,083	\$419,870	\$112,996	\$601,522	\$473,653	\$238,331	\$2,017,064
August-19	\$0	\$0	\$32,848	\$94,320	\$3,597	\$448,490	\$104,467	\$749,415	\$298,648	\$196,295	\$1,928,079
NET CHGE	\$0	(\$22,690)	(\$839)	(\$911)	(\$15,486)	\$28,620	(\$8,529)	\$147,892	(\$175,005)	(\$42,037)	(\$88,985)
Ltd Incurred	\$1,824,415	\$2,795,948	\$2,067,666	\$1,636,483	\$959,394	\$3,105,958	\$1,557,039	\$1,886,889	\$1,321,455	\$459,830	\$17,615,076

2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

August 31, 2019

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		32			Last Month		31			Last Year		20		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	173,947	97.72%
GEN LIABILITY	609,000	341,579	341,579	56.09%	531,321	87.24%	106,579	106,579	17.50%	526,316	86.42%	87,577	87,577	14.38%	451,713	74.17%
AUTO LIABILITY	104,000	284,497	284,497	273.55%	87,912	84.53%	284,497	284,497	273.55%	87,102	83.75%	273,997	273,997	263.46%	73,070	70.26%
WORKER'S COMP	1,217,000	1,097,855	1,097,855	90.21%	1,182,817	97.19%	1,097,732	1,097,732	90.20%	1,179,264	96.90%	1,111,988	1,111,988	91.37%	1,089,233	89.50%
TOTAL ALL LINES	2,108,000	1,886,889	1,886,889	89.51%	1,980,050	93.93%	1,651,766	1,651,766	78.36%	1,970,682	93.49%	1,636,520	1,636,520	77.63%	1,787,963	84.82%
NET PAYOUT %	\$1,137,474				53.96%											

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		20			Last Month		19			Last Year		8		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	178,833	97.72%	259,878	259,878	142.01%	178,241	97.40%	124,849	124,849	68.22%	111,630	61.00%
GEN LIABILITY	576,000	33,790	33,790	5.87%	427,236	74.17%	40,290	40,290	6.99%	418,757	72.70%	27,821	27,821	4.83%	172,800	30.00%
AUTO LIABILITY	103,000	12,555	12,555	12.19%	72,367	70.26%	12,583	12,583	12.22%	70,466	68.41%	5,107	5,107	4.96%	30,900	30.00%
WORKER'S COMP	1,232,000	1,015,232	1,015,232	82.41%	1,102,658	89.50%	1,010,098	1,010,098	81.99%	1,084,698	88.04%	654,558	654,558	53.13%	320,320	26.00%
TOTAL ALL LINES	2,094,000	1,321,455	1,321,455	63.11%	1,781,095	85.06%	1,322,850	1,322,850	63.17%	1,752,162	83.68%	812,335	812,335	38.79%	635,650	30.36%
NET PAYOUT %	\$1,022,807				48.84%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		8			Last Month		7			Last Year		-4		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	191,270	93,516	93,516	48.89%	116,675	61.00%	84,454	84,454	44.15%	101,373	53.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	552,801	12,650	12,650	2.29%	165,840	30.00%	19,000	19,000	3.44%	138,200	25.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,893	5,831	5,831	5.61%	31,168	30.00%	4,831	4,831	4.65%	25,973	25.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,300,289	347,833	347,833	26.75%	338,075	26.00%	315,866	315,866	24.29%	247,055	19.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	459,830	459,830	21.40%	651,758	30.34%	424,151	424,151	19.74%	512,602	23.86%	0	0	N/A	N/A	N/A



# 2014 2015 2016 YEARS

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

AS OF

August 31, 2019

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

	Budget	Current		68			Last Month		67			Last Year		56		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		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%	750,994	96.93%	167,308	167,308	21.59%	751,503	96.99%	181,336	181,336	23.40%	750,775	96.90%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,754	97.24%	3,950	3,950	5.75%	66,735	97.21%	3,950	3,950	5.75%	65,319	95.15%
WORKER'S COMP	1,107,261	706,890	706,890	63.84%	1,107,261	100.00%	709,486	709,486	64.08%	1,107,261	100.00%	703,722	703,722	63.56%	1,104,720	99.77%
TOTAL ALL LINES	2,194,083	959,394	959,394	43.73%	2,168,380	98.83%	961,989	961,989	43.84%	2,168,871	98.85%	970,253	970,253	44.22%	2,164,186	98.64%
NET PAYOUT %	\$955,797					43.56%										

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

	Budget	Current		56			Last Month		55			Last Year		44		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		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	780,020	780,020	114.71%	658,915	96.90%	700,020	700,020	102.94%	658,341	96.81%	430,391	430,391	63.29%	641,388	94.32%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	86,584	95.15%	307,746	307,246	337.63%	86,321	94.86%	273,580	273,080	300.09%	82,855	91.05%
WORKER'S COMP	1,157,000	1,674,106	1,674,106	144.69%	1,154,345	99.77%	1,673,171	1,673,171	144.61%	1,154,000	99.74%	1,710,168	1,710,168	147.81%	1,146,794	99.12%
TOTAL ALL LINES	2,158,000	3,105,958	3,105,958	143.93%	2,129,844	98.70%	3,025,023	3,024,523	140.15%	2,128,662	98.64%	2,758,225	2,757,725	127.79%	2,101,037	97.36%
NET PAYOUT %	\$2,657,469					123.14%										

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

	Budget	Current		44			Last Month		43			Last Year		32		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	21,927	21,927	3.42%	605,333	94.32%	21,927	21,927	3.42%	602,661	93.91%	20,823	20,823	3.24%	559,914	87.24%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	94,404	91.05%	19,249	19,249	18.57%	93,977	90.64%	19,249	19,249	18.57%	87,645	84.53%
WORKER'S COMP	1,226,749	1,133,555	1,133,555	92.40%	1,215,927	99.12%	1,133,614	1,133,614	92.41%	1,214,723	99.02%	994,778	994,778	81.09%	1,192,291	97.19%
TOTAL ALL LINES	2,169,445	1,557,039	1,557,039	71.77%	2,112,902	97.39%	1,557,098	1,557,098	71.77%	2,108,599	97.20%	1,417,157	1,417,157	65.32%	2,037,089	93.90%
NET PAYOUT %	\$1,452,572					66.96%										

**2010 2011 2012 2013 YEARS**

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

**AS OF**

**August 31, 2019**

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

	Budget	Current		116			Last Month		115			Last Year		104		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	390,597	390,597	48.04%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,351,453	1,351,453	129.43%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,835,315	1,835,315	86.93%	2,080,936	98.57%
NET PAYOUT %	\$1,824,415				86.42%											

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

	Budget	Current		104			Last Month		103			Last Year		92		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	755,606	755,606	77.91%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,720,946	1,720,946	136.51%	1,260,640	100.00%	1,725,784	1,725,784	136.90%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,812,000	2,812,000	111.00%	2,497,275	98.58%	2,819,827	2,819,827	111.31%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

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

	Budget	Current		92			Last Month		91			Last Year		80		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	504,968	504,968	52.07%	935,829	96.50%	504,968	504,968	52.07%	935,829	96.50%	599,298	599,298	61.80%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,152,103	1,152,103	89.16%	1,292,157	100.00%	1,152,103	1,152,103	89.16%	1,292,157	100.00%	1,178,628	1,178,628	91.21%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,067,666	2,067,666	80.46%	2,533,888	98.60%	2,067,666	2,067,666	80.46%	2,533,888	98.60%	2,188,521	2,188,521	85.16%	2,533,888	98.60%
NET PAYOUT %	\$2,034,818				79.18%											

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

	Budget	Current		80			Last Month		79			Last Year		68		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED	Incurred	Incurred	30-Aug-18		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	29,558	29,558	3.05%	940,002	96.93%
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%	66,754	97.24%
WORKER'S COMP	1,292,157	1,443,980	1,443,980	111.75%	1,292,157	100.00%	1,443,980	1,443,980	111.75%	1,292,157	100.00%	1,361,222	1,361,222	105.34%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,636,483	1,636,483	63.58%	2,537,906	98.60%	1,636,483	1,636,483	63.58%	2,537,906	98.60%	1,562,757	1,562,757	60.71%	2,542,285	98.77%
NET PAYOUT %	\$1,542,162				59.91%											

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 81-19**

**October 2019**

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

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

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

**FUND YEAR 2018**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001069			
001069	BOWMAN & COMPANY, LLP	AUDIT 2018	13,126.00
			<b>13,126.00</b>
		<b>Total Payments FY 2018</b>	<b>13,126.00</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001068			
001068	AULETTO CATERERS	DEPOSIT FOR EVENT ON 1.9.20	500.00
			<b>500.00</b>
001070			
001070	INSERVO INSURANCE SERVICES	CLAIMS ADMIN FEE 10/19	7,189.67
			<b>7,189.67</b>
001071			
001071	PERMA RISK MANAGEMENT SERVICES	EXEC FEE 10/19	12,753.33
			<b>12,753.33</b>
001072			
001072	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 10/19	705.50
			<b>705.50</b>
001073			
001073	COURIER-POST	ACCT:CHL-091699 - AD - 10.10.19	63.44
			<b>63.44</b>
001074			
001074	CONNER STRONG & BUCKELEW	POLICY#B6025159 - 11.19-11.20	1,095.00
			<b>1,095.00</b>
001075			
001075	BROWN & CONNERY, LLP	LEGAL SERVICES 9.24.19	5,977.12
			<b>5,977.12</b>
001076			
001076	GRACE MARMERO LLP	LEGAL SERVICES 10/19	2,265.00
			<b>2,265.00</b>
001077			
001077	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 10/19	387.92
			<b>387.92</b>
001078			
001078	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 10/19	387.92
			<b>387.92</b>
001079			
001079	SPARK CREATIVE GROUP	WEB HOST/DOMAIN MNGMT 10/19	350.00
			<b>350.00</b>

001080			
001080	NJ ADVANCE MEDIA	ACCT#1159386 - AD - 10.2.19	73.89
			<b>73.89</b>
001081			
001081	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 10/19	5,148.00
001081	HARDENBERGH INSURANCE GROUP	RMC FEE 10/19	26,368.67
			<b>31,516.67</b>
		<b>Total Payments FY</b>	<b>63,265.46</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$76,391.46</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. 82-19**

**OCTOBER 2019**

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

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

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

**FUND YEAR 2019**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1019			
W1019	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 10/19	530.50
W1019	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 10/19	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2019</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	August			
CURRENT FUND YEAR	2019			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,294,690.55	4232004.04	33191.54	29494.97
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	\$311,592.88	\$0.00	\$305,918.49
10	(Withdrawals - Sales)	-\$2,044,669.98	-\$1,622,030.95	-\$383,833.70
	Ending Cash & Investment Balance	\$2,561,613.45	\$2,609,973.09	-\$44,723.67
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$164,264.25	\$7,396.01	\$117,104.86
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$2,725,877.70	\$2,617,369.10	\$72,381.19
				\$36,127.41

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2019</b>							
<b>Month Ending: August</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	70,857.15	3,157,698.22	(101,079.27)	1,167,190.59	(220,690.15)	220,714.77	4,294,691.30
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES							
Claims Transfers	16,797.72	17,301.61	3,948.60	381,404.45	0.00	0.00	419,452.38
Expenses	0.00	0.00	0.00	0.00	1,258,647.87	54,976.85	1,313,624.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,797.72	17,301.61	3,948.60	381,404.45	1,258,647.87	54,976.85	1,733,077.10
<b>END BALANCE</b>	<b>54,059.43</b>	<b>3,140,396.61</b>	<b>(105,027.87)</b>	<b>785,786.14</b>	<b>(1,479,338.02)</b>	<b>165,737.92</b>	<b>2,561,614.20</b>



**RESOLUTION 83-19**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on October 24, 2019 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/19 to 9/30/19 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 24, 2019.

**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**  
**09/01/2019 Thru 09/30/2019**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2019 Thru 09/30/2019**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5445	3530001758	001	LOPES, JOSEPH	8/2/2019	8/27/2019	PARKER MCCAY	9/13/2019	LEGAL FEE - INV #3101213	538.25	538.25
Total for Coverage: Auto Liability								Number of entries: 1	538.25	538.25	
Coverage: Auto Physical Damage											
C	5450	3530002228	001	GLOUCESTER COUNTY	6/26/2019	6/26/2019	SOUTH JERSEY TRUCK REPAIR	9/27/2019	Balance due - 2017 Ford F250 Plate #CG84WB	1,045.76	1,045.76
Total for Coverage: Auto Physical Damage								Number of entries: 1	1,045.76	1,045.76	
Coverage: General Liability											
C	5446	3530001727	001	FAUST, JOHN	8/1/2019	8/28/2019	PARKER MCCAY	9/13/2019	LEGAL FEE - INV #3101211	4,677.65	4,677.65
C	5447	3530002250	001	JOY, JOSEPH	9/17/2019	9/17/2019	JOSEPH JOY	9/18/2019	FULL & FINAL SETTLEMENT/DAMAGE TO EQUIP/ELECTRICAL	1,163.97	1,163.97
C	5448	3530002237	001	FOY, MICHELE	7/8/2019	7/8/2019	MICHELE FOY	9/27/2019	FULL & FINAL SETTLEMENT	50.00	50.00
C	5449	3530001827	001	ARROYO, NEREIDA	8/1/2019	8/30/2019	PARKER MCCAY	9/27/2019	LEGAL FEE - INV #3101212	2,978.80	2,978.80
Total for Coverage: General Liability								Number of entries: 4	8,870.42	8,870.42	
Total for Gloucester Co Ins Commission - 353								Number of entries: 6	10,454.43	10,454.43	



**Gloucester County Insurance Commission  
Bill Review / PPO Savings  
2019**

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	32	97%	\$42,775.28	91%	\$23,405.77	\$468.68	\$12,426.46	\$6,474.37	\$19,369.51	\$2,604.13	\$16,765.38
	February	45	82%	\$52,057.74	89%	\$19,248.32	\$356.67	\$12,898.11	\$19,554.64	\$32,809.42	\$4,593.32	\$28,216.10
	March	46	76%	\$100,220.08	87%	\$39,879.58	\$857.22	\$12,491.58	\$46,991.70	\$60,340.50	\$8,447.68	\$51,892.82
	April	55	82%	\$40,934.43	78%	\$25,524.33	\$689.63	\$5,814.90	\$8,905.57	\$15,410.10	\$1,959.70	\$13,450.40
	May	26	77%	\$12,385.56	41%	\$7,420.25	\$41.41	\$1,197.58	\$3,726.32	\$4,965.31	\$695.14	\$4,270.17
	June	30	93%	\$25,665.23	93%	\$15,274.63	\$0.00	\$4,885.12	\$5,505.48	\$10,390.60	\$1,454.68	\$8,935.92
	July	65	89%	\$205,654.52	98%	\$85,514.51	\$81.96	\$89,325.69	\$30,732.36	\$120,140.01	\$12,372.99	\$107,767.02
	August	59	69%	\$38,579.26	67%	\$21,708.39	\$0.00	\$7,841.82	\$9,029.05	\$16,870.87	\$2,361.92	\$14,508.95
	September	51	71%	\$30,841.36	67%	\$17,417.46	\$94.50	\$4,779.53	\$8,549.87	\$13,423.90	\$1,865.63	\$11,558.27
YTD Total		409	73%	\$549,113.46	83%	\$255,393.24	\$2,590.07	\$151,660.79	\$139,469.36	\$293,720.22	\$36,355.19	\$257,365.03

**Monthly Summary**  
**Total Savings (before fees):** \$13,423.90  
**Percent Savings:** 44%  
**NET SAVINGS:** \$11,558.27  
**Percent NET SAVINGS:** 37%

<b>YTD Summary</b>	
<b>Total Savings (before fees):</b>	<b>\$293,720.22</b>
<b>Percent Savings:</b>	<b>53%</b>
<b>NET SAVINGS:</b>	<b>\$257,365.03</b>
<b>Percent NET SAVINGS:</b>	<b>47%</b>

## **GLOUCESTER COUNTY INSURANCE COMMISSION**

### ***SAFETY DIRECTOR'S REPORT***

**TO:** Fund Commissioners

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

**DATE:** October 16, 2019

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#### **GCIC SERVICE TEAM**

Paul Shives, Vice President <i>Public Sector Director</i> <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 - November 2019 RISK CONTROL ACTIVITIES**

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

- **September 24:** Conducted a loss control survey of GCIA Solid Waste Facility.
- **September 25:** A Fast Track to Safety training class was conducted for GCIC.
- **September 26:** Attended the GCIC meeting in Woodbury.
- **September 27:** Conducted a loss control survey of the GCIC County Playgrounds.
- **September 27:** Conducted Risk Management training for Police Supervisors at RCGC.
- **October 2:** One session of Dealing with Difficult People training and one session of Office Safety training were conducted for GCIC BOSS.
- **October 8:** Attended the GCIC Claims Committee meeting via conference call.
- **October 9:** Conducted a loss control survey of the GCIC County Animal Shelter.

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

- **October 24:** Plan to attend the GCIC meeting in Woodbury.
- **November 12:** Plan to attend the GCIC Claims Committee meeting via conference call.

**CEL MEDIA LIBRARY USAGE:** No Videos have been utilized in 2019.

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/24/19

RE: Risk Management / Underwriting Services Director's Report

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**I. Risk Management Services**  
**A. 2019 BRIT Safety Grant**

The County Sheriff's Department provided documentation for a grant submission for WatchGuard cameras which totaled \$28,435.00 to outfit 5 department vans. Each van would contain one rear facing cabin camera, three auxiliary cameras and one front facing camera. These cameras will allow constant access to view and document the inside of the vans which pick up prisoners or transport prisoners to another jail.

The cameras would provide video evidence in the event of a law enforcement legal liability claim or an auto liability claim. If a van were involved in a motor vehicle accident, as there is a front facing camera, it could capture the events which led up to the accident. In addition, if a prisoner were to claim injuries due to the accident, the cameras located inside the van would show whether there is merit to the claim. The submission was provided to J.A. Montgomery.

We are happy to announce that Gloucester County has been awarded \$12,749.65 through the 2019 BRIT Safety Grant.

**II. Underwriting Services Director**  
**A. Ancillary Coverages**

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Prosecutor (Fiore)	CNA	11/22/19	\$70.00	\$70.00
County	Bond – Undersheriff (Knestaut)	CNA	12/28/19	\$175.00	\$175.00
County	Bond – Undersheriff (Bay)	CNA	12/28/19	\$175.00	\$175.00
County	Bond – Sheriff (Morina)	CNA	12/31/19	\$350.00	\$350.00

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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*Insuring Bright Futures and Building Lasting Relationships since 1954*

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

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

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

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



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
Library	Notary Bond	CNA	11/17/19	\$113.75
Library	Volunteer Accident	QBE	11/23/19	\$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.

**For informational Purposes Only – No action required:**

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350.00	\$350.00

All terms and conditions are per expiring.

*Insuring Bright Futures and Building Lasting Relationships since 1954*

**RESOLUTION 84-19**

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on October 24, 2019.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for October 24, 2019 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 24, 2019.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**GCIC PARS - Worker Compensation & Liability**  
**CLOSED SESSION**  
**10/24/19**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530002179	Keri Cowgil	Worker Compensation	PAR	
3530002227	John Geib	Worker Compensation	PAR	
3530001246	Diana Lynn Daily	Worker Compensation	SAR	2019-9203
3530001803	Robert Wheeler	Worker Compensation	SAR	2017-29043
3530001514	Carmen (Carmine) Abate	Worker Compensation	SAR	2016-8342
3530002063	Carmel Morina	Worker Compensation	PAR/SAR	2018-32933
3530001132	Maureen Leo	Worker Compensation	SAR	2014-33217, 2015-14621
3530001986	Carmen Zampaglione	Worker Compensation	SAR	2018-20922
3530002231	Victoria Williams	Auto Liability	SAR	
3530001778	Christine Turner	Liability	SAR	L-622-18
3530001827	Nereida Arroyo (Estate)	Liability	PAR	L-790-19

## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 26, 2019  
2 South Broad Street  
Woodbury, NJ 9:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	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>Amy Zeiders</b> <b>Yvonne Frey</b> ( <i>via teleconference</i> )
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	Consolidated Services Group, Inc. <b>Jennifer Goldstein</b>
--	--

	PERMA Risk Management Services <b>Robyn Walcott</b>
--	--

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b> <b>Bonnie Ridolfino</b>
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Attorney	Grace Marmero & Associates <b>Al Marmero, 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**

Leigh VanOyen, Gloucester County  
Scott Burns, Esq., Gloucester County  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of June 27, 2019 and August 21, 2019

**MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF JUNE 27, 2019**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 21, 2019**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Ms. VanOyen advised the Safety Committee last met on September 10, 2019 and the meeting was well attended. Ms. VanOyen reported they had their first guest, Mr. Owen Sturm, Assistant Manager from the Animal Shelter. Mr. Sturm discussed the positive activities that were accomplished at the shelter such as fixing the cages with chains to prevent the dogs from pushing against the cage door to break it open and the alert buttons that go directly to 911 in case of an emergency. Ms. VanOyen advised they also discussed the two large liability claims for the shelter. Ms. VanOyen noted since 2010 there were 21,112 release of animals and there were only two liability claims. Ms. VanOyen advised the next meeting was scheduled for December 3<sup>rd</sup>. Ms. Jones thanked Ms. VanOyen and Mr. Sheehan for working very closely with the Animal Control Shelter and appreciated their support and guidance.

**CLAIMS COMMITTEE:** Mr. Sheehan advised the Claims Committee met on September 10, 2019 and reviewed the PARS and SARS that would be presented during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had one action item in his report which was the approval of the 2018 audit.

**2018 AUDIT REPORT:** Executive Director reported he participated in a teleconference call as Mr. Dennis Skalkowski reviewed the audit in detail with the Chairman and Commission Treasurer. Executive Director asked Mr. Skalkowski to provide a brief overview of the audit for the

Commission. Copies of the 2018 Audit were distributed at the start of the meeting. Mr. Skalkowski advised there were no findings or recommendations. Mr. Skalkowski referred to page 9 of the report and reviewed the total assets and liabilities and noted the net position was \$2,911,155. Mr. Skalkowski pointed out the Investment in the Joint Venture was \$2,538,239. Mr. Skalkowski advised there was a return of surplus in the amount of \$1,081,267. Mr. Skalkowski advised that concluded his report unless there were any questions. Mr. Skalkowski also expressed his appreciation for the assistance provided to his office during the audit. Mr. Sheehan thanked Mr. Skalkowski for taking the time to review the audit in detail during the teleconference call earlier in the week. Executive Director asked for a motion to approve Resolution 62-19 if there were no other questions.

**MOTION TO APPROVE RESOLUTION 62-19  
CERTIFICATION OF ANNUAL AUDIT REPORT FOR  
PERIOD ENDING DECEMBER 31, 2018**

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

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director advised the NJCE last met on June 27, 2019 and a written summary of the meeting was included in the agenda. Executive Director reported the next NJCE meeting was in the afternoon. Executive Director advised the NJCE would introduce the 2020 Budget on October 24, 2019 and Budget Adoption was scheduled for November 21, 2019. Executive Director advised the NJCE Claims Committee held their first meeting yesterday. Ms. Walcoff reported the meeting date had to be changed as the meeting room was not available, however going forward the Claims Committee would meet prior to the NJCE meetings at the Camden County College Regional Training Center. Ms. Walcoff noted the claims discussed by the Claims Committee would be presented at the NJCE meeting during closed session. Executive Director advised he discussed with Ms. Walcoff the need for a chairman of the Claims Committee. Executive Director suggested Mr. Sheehan.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director advised the June, July and August Certificate of Insurance Reports were included in Appendix II of the agenda. Executive Director reported there were 13 certificates issued during June, 4 for the month of July and 30 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 \$3,234,277 as of June 30, 2019. Executive Director advised that \$2,836,715 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$4,403,835.

**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, 2019, the NJCE had a surplus of \$18,085,455. Executive Director noted the cash amount was \$24,974,932. Executive Director noted the surplus should generate dividends for the member entities.



**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the June Health Benefits Financial Fast Track. As of June 30, 2019 there was a surplus of \$195,194. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

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

**CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the claim monitoring reports as of June 30, 2019. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and reviewed the actuary's projections compared to the actual losses. Executive Director advised all years were performing well except Fund Year 2015 was problematic. Executive Director noted that most Commission are having issues in 2015 most likely due to the bad winter.

**PROPERTY INSURANCE COVERAGE OPTIONS:** Executive Director referred to a copy of a memorandum from the NJCE Underwriting Manager. Executive Director advised the NJCE JIF Coverage Committee met recently and discussed property coverage for Drones and Working Animals. Executive Director advised if the Commissioners agreed to add the coverages, the change would be incorporated into the Commission's Risk Management Plan. Ms. Ridolfino pointed out the County had a \$10,000 deductible. After a brief discussion it was agreed to accept the coverage by motion and amend the Plan of Risk Management.

**MOTION TO APPROVE THE COVERAGE FOR  
WORKING ANIMALS UP TO \$100,000 AS DISCUSSED  
AND MAKE AN AMENDMENT TO THE PLAN OF  
RISK MANAGEMENT**

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

**MOTION TO APPROVE THE COVERAGE FOR  
DRONES UP TO \$100,000 AS DISCUSSED AND MAKE  
AN AMENDMENT TO THE PLAN OF RISK  
MANAGEMENT**

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

**ACTIVE SHOOTER/ASSAILANT COVERAGE:** Executive Director referred to a copy of a memorandum from the NJCE Underwriting Manager regarding Active Shooter/Assailant Coverage. Executive Director advised the NJCE would provide group quotes for Active Shooter Assailant Coverage for the 2020 renewal.

**2020 RENEWAL:** Executive Director advised the new Origami System was launched on August 5<sup>th</sup> as part of the 2020 Exposure Renewal Process. The deadline to complete the renewal process was September 15, 2019. Executive Director was happy to report that the Gloucester County Insurance Commission was the first to complete all of the exposure data information. Mr. Sheehan complimented Ms. Violetti on the amazing job she did with the renewal information. Mr. Sheehan noted he was able to provide all of the information for the outdoor property for the County. Executive Director reported they were in the process of mapping and gathering data for the claims system. Ms. Walcoff advised a few of the TPA's have provided their information. Ms. Walcoff noted she has been working in the Origami system on the MEL side and it is a phenomenal system.

**2019 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the Treasurer's Office advised payments were received from the Improvement Authority, Utilities Authority and the County for the May 15<sup>th</sup> assessment billing. Executive Director advised his office would follow up with the College and Library. Executive Director noted the final assessment payment was due on October 15, 2019.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – RISK MANAGEMENT BEST PRACTICES WORKSHOP:** Executive Director reported the eighth annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Wednesday, October 30, 2019 at the Conner Strong and Buckelew new corporate National Headquarters in Camden. Executive Director advised John Geaney, Esq. of Capehart Scatchard would discuss the Latest Developments in Workers' Compensation. In response to Ms. George's comment, Ms. Walcoff reported Dave Grubb of PERMA and Fred Semrau, MELJIF Fund Attorney would discuss Protecting Children – Impact of S477 and Chris Botta, Esq. MELJIF Liability TPA would provide an overview of recent developments of Title 59, The New Jersey Tort Claims Act.

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

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the July, August and September Bill Lists. Chairman Sheehan requested a motion to approve all of the bill lists.

**MOTION TO APPROVE RESOLUTIONS 63-19  
THROUGH 68-19**

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

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

## CLAIMS REPORT:

Chairman Sheehan presented Resolution 69-19 Inservco Liability Check Register for the period of 6/1/19 through 6/30/19, 7/1/19 to 7/31/19 and 8/1/19 to 8/31/19.

### **MOTION TO APPROVE RESOLUTION 69-19 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/19 THROUGH 6/30/19, 7/1/19 TO 7/31/19 AND 8/1/19 TO 8/31/19**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings
June	30	\$ 25,665.23	\$ 15,274.63	\$ 10,390.60	\$ 8,935.92	35%
July	65	\$ 2,205,654.52	\$ 85,514.51	\$ 120,140.01	\$ 107,767.02	52%
August	59	\$ 38,579.26	\$ 21,708.39	\$ 16,870.87	\$ 14,508.96	38%

Ms. Goldstein advised the year to date net savings were \$245,806.76 or 47%. Ms. Goldstein asked if anyone had any questions and concluded her report.

## NJCE SAFETY DIRECTOR:

**REPORT:** Mr. Prince reviewed the June - September Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included two Safety Director Bulletins, "Office Safety" and "New School Year – Driver Awareness". Mr. Prince also reported a work station assessment was conducted at Solid Waste to review an accident that occurred there with an injury. Mr. Prince advised a report would be forthcoming with some recommendations. Mr. Prince reported a Fast Track Training was conducted yesterday. Mr. Prince advised that concluded his report unless there were any questions. Executive Director added that J.A. Montgomery provided the NJCE with a quote for the County Program to participate in MSI. Executive Director noted this would be introduced during the budget process. Executive Director reported yesterday he met with Safety National Insurance Company along with Paul Shives of J.A. Montgomery and discussed their MAP Client Services, S:ERVE. Mr. Prince advised he was aware of the program and had utilized some of their services. Executive Director complimented J.A. Montgomery for using the services of the insurance companies. Mr. Sheehan also complimented Mr. Prince and J.A. Montgomery for their outstanding services with the County Safety Program. Mr. Sheehan noted Mr. Czarnecki of J.A. Montgomery was scheduled to inspect the County Playgrounds.

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

**REPORT:** Ms. Violetti reported a copy of her report was included in the agenda. Ms. Violetti advised a copy of the Safety and Accident Review Committee Meeting Minutes of June 4<sup>th</sup> were also included in the agenda. Ms. Violetti reported a submission was received from the County Animal Shelter, however the submission did not meet the requirements of the BRIT Safety Grant. Ms. Violetti advised the deadline was September 30<sup>th</sup> and they were still trying to obtain some ideas for a submission. In response to Mr. Sheehan's inquiry, Mr. Prince advised he did speak with Mr. Henry and he was going to put a list together of past approved submissions.

Ms. Violetti reported the 2020 Safety Kick Off Meeting would be a celebration to thank the many individuals who make safety a top priority daily. Ms. Violetti advised the date of the event was Thursday, January 9, 2020 and would be held at Auletto's Caterers. Ms. Violetti advised 115 invitations would be sent out. Ms. Violetti stated in order to secure the date a deposit of \$500 was required. Ms. Violetti indicated the balance due would be paid from the 2020 budget and a copy of the contract was sent to PERMA to review.

### **MOTION TO APPROVE PAYMENT FOR DOWNPAYMENT TO VENUE OF \$500**

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

Ms. Violetti reported as mentioned earlier all of the members' information had been inputted into the Origami System including the outdoor property for the County.

Ms. Violetti advised the following coverages for members could not be placed through the GCIC/NJCEJIF for its master programs at this time and it was determined the following bond/policies needed 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	Treasurer / CFO Bond	CNA	10/1/19	\$2,200.62	\$2,200.62
County	Antique Inland Marine	Travelers' Insurance Company	10/7/19	\$4,791	\$4,791
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350.00	Pending
County	Underground Storage Tanks Pollution Liability	Crum & Forster	10/30/19	\$2,850	Pending

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

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

Ms. Violetti advised the below items were for informational purposes only and no action was needed. The following renewals were in process and finalized.

<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	Markel American Insurance Company	7/9/19	\$1,736.36	\$1,731.33
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance	8/1/19	\$47,656.00	\$60,142.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Mutual of Omaha	8/1/19	\$11,414.00	\$12,168.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/19	\$12,000.00	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/19	\$415.00	\$520.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/19	\$9,839.05	\$12,074.35

Ms. Violetti noted the following:

The premium decrease of under 1% for Rowan College at Gloucester County's Education Foundation Directors and Officers liability policy is due to a decrease in the New Jersey Surcharge.

The premium increase for Rowan College of South Jersey's Base Sports Accident Policy of 26% and the 7% increase for the Catastrophic Sports Accident Policy are due to the addition of the Cumberland Campus.

The premium increase for the Improvement Authority's Student Accident policy of 25% and the 23% increase for the Development Center Package and Umbrella policies are due to an increase in student count at the daycare.

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

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

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

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

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

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 70-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530002063 FROM \$15,571.17 TO \$68,500 AN INCREASE OF \$52,298.83**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530002218 FROM \$15,000 TO \$57,270.00 AN INCREASE OF \$42,270.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530002180 FROM \$16,544.18 TO \$52,697.70 AN INCREASE OF \$36,153.52**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**MOTION TO ADJOURN:**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MEETING ADJOURNED: 10:22 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

### ***Revised Plan of Risk Management***



## **RESOLUTION NO. 80-19**

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

**BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2019 PLAN OF RISK MANAGEMENT, EFFECTIVE 09/26/2019, SHALL BE:**

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

- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

b.) General Liability limits.

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

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

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

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

c.) Automobile Liability limits.

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

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

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

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

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

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

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

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

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

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

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

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

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

Property Per Occurrence Limits:

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

Property Sub-Limits:

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

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

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

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

Property Deductibles

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



Losses shall also be adjusted subject to a \$250,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.

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

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

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

AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

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

f.) Crime

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

Limit per occurrence:

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

Deductible per occurrence:

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

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

g.) Pollution Liability

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

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

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

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

h.) Medical Professional General Liability/Excess Medical Professional

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

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

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

i.) Employed Lawyers Professional Liability

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

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

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

J.) Cyber Liability – Network Privacy & Security Liability

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

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

- Contingent Business Interruption: \$25,000/12 Hours
- Cyber Crime: \$25,000
- Participating member entities are:
  - Gloucester County
  - Gloucester County Improvement Authority
  - Gloucester County Library Commission
    - Effective 01/01/2018, Gloucester County Library Commission elected to purchase cyber coverage of \$1,000,000 per event / \$1,000,000 annual aggregate with a \$5,000 retention.
  - Gloucester County Utilities Authority
  - Rowan College at South Jersey

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

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

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

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

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

the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

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

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



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

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

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

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

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

Adopted by the Governing Body this 24 day of October, 2019.

Gloucester County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_  
Secretary

## **APPENDIX III**

### *Certificate of Insurance Report*

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Meadowview Nursing Home Attn: I - Rowan College of South Jersey	Diane Jones, Director of Nursing 235 Dolphin Avenue Northfield, NJ 08225	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement. Rowan College of South Jersey has a \$5,000 SIR on GL/Professional.	9/11/2019 #2265446	GL AU EX WC OTH
H - To Whom It May Concern I - Rowan College of South Jersey		Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company F: XS Medical Professional & General Liability Policy Term: 01/01/2019 - 01/01/2020 Policy #: XHLG4685388A001 Policy Limits: \$10,000,000 Agg Evidence of insurance.	9/11/2019 #2265447	GL AU EX WC OTH
H - Maurice House I - Rowan College of South Jersey	Attn: Melissa Parent, Director 1719 W. Main Street Millville, NJ 08332	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement. Rowan College of South Jersey has a \$5,000 SIR on GL/Professional.	9/11/2019 #2265450	GL AU EX WC OTH
H - East Greenwich Board of Education I - County of Gloucester	East Greenwich School District 559 Kings Highway Mickleton, NJ 08056	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance as respects Gloucester County Department of Health & Human Services - Division of Health Services staff will be on site @ Samuel Mickle School between the hours of 4:00 pm 6:30 pm to administer seasonal flu shots to the public on Tuesday, October 29, 2019.	9/11/2019 #2265453	GL AU EX WC OTH
H - Township of Logan I - County of Gloucester	125 Main Street Bridgeport, NJ 08014	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Gloucester County Department of Health staff holding an open public, free seasonal flu immunization clinic @ the Logan Township	9/11/2019 #2265468	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

		Municipal Building (Multi-Purpose Room) on: Tuesday, November 12, 2019 between the hours of 4:00 6:00 pm. Some 500+ local residents are projected to be on site to obtain their seasonal flu shot.		
H - Gloucester County Special I - County of Gloucester	Services School District 1360 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance as respects the Health Department conducting a Flu Clinic for the public on-site in the GCIT auditorium on Monday, October 7th, 2019 between the hours of 3pm and 6pm.	9/11/2019 #2265469	GL AU EX WC OTH
H - Township of Woolwich I - County of Gloucester	120 Village Green Drive Woolwich, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Gloucester County Department of Health holding an open public, free seasonal flu immunization clinic @ Woolwich Township Municipal Building on: Wednesday, October 16, 2019 between the hours of 6:00 pm and 8:30 pm. Some 500+ local residents are projected to be on site to obtain their seasonal flu shot.	9/11/2019 #2265470	GL AU EX WC OTH
H - Woodbury City Public School I - County of Gloucester	Board of Education 25 North Broad Street Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Gloucester County Department of Health & Human Services Division of Health Services staff holding an open public, free seasonal flu immunization clinic @ Woodbury Junior-Senior High School in the City of Woodbury on: Monday, October 28, 2019 between the hours of 4:00 - 6:30 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.	9/11/2019 #2265471	GL AU EX WC OTH
H - Washington Township Board of I - County of Gloucester	Education 206 East Holly Avenue Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Gloucester County Department of Health & Human Services Division of Health Services staff holding an open public, free seasonal flu immunization clinic @ Chestnut Ridge Middle School in Washington Township on: Monday, October 21, 2019 between the hours of 5:30 8:30 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.	9/11/2019 #2265472	GL AU EX WC OTH
H - Borough of Westville I - County of Gloucester	165 Broadway Westville, NJ 08093	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Gloucester County Department of Health & Human Services Division of Health Services staff holding an open public, free seasonal flu immunization clinic @ the Westville Community Center Building on:	9/11/2019 #2265473	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

		Tuesday, November 19, 2019 between the hours of 4:00 - 6:00 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.		
H - Borough of Woodbury Heights I - County of Gloucester	500 Elm Avenue Woodbury Heights, NJ 08097	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Gloucester County Department of Health & Human Services Division of Health Services staff holding an open public, free seasonal flu immunization clinic @ the Woodbury Heights Community Center on: Thursday, November 7, 2019 between the hours of 4:00 6:00 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.	9/11/2019 #2265474	GL AU EX WC OTH
H - Bridgeton Board of Education I - Rowan College of South Jersey	Attn: Dr. H. Victor Gilson PO Box 657 Bridgeton, NJ 08302	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing agreement.	9/11/2019 #2265496	GL AU EX WC OTH
H - Best Western I - Rowan College of South Jersey	Attn: Dan Chyota 98 Friars Blvd Thorofare, NJ 08086	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Best Western for job sampling, volunteer internship, and/or supported employment.	9/12/2019 #2265747	GL AU EX WC OTH
H - Bottino's Supermarkets Shoprite I - Rowan College of South Jersey	Attn:Lauren Wynne 382 Egg Harbor Road Sewell, NJ 08080	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Bottinos Supermarkets Shoprite of Washington Township for job sampling, volunteer internship, and/or supported employment.	9/12/2019 #2265748	GL AU EX WC OTH
H - DePaul Healthcare at Terraces at I - Rowan College of South Jersey	Parke Place Assisted Living Attn: Lori Udell 661 Delsea Drive	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	9/12/2019 #2265749	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

	Sewell, NJ 08080	Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at DePaul Healthcare for job sampling, volunteer internship, and/or supported employment		
H - Fox Trail Senior Living at I - Rowan College of South Jersey	Deptford Attn: Sharon Gossner 1674 Delsea Drive Deptford Township, NJ 08096	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Fox Trail Senior Living at Deptford for job sampling, volunteer internship, and/or supported employment.	9/12/2019 #2265750	GL AU EX WC OTH
H - Glassboro Senior Center I - Rowan College of South Jersey	Attn: Leona Mather 152 Delsea Drive Clayton, NJ 08312	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Glassboro Senior Center for job sampling, volunteer internship, and/or supported employment	9/12/2019 #2265751	GL AU EX WC OTH
H - Gloucester County Social I - Rowan College of South Jersey	Services Attn: Katie Doyle 400 Holly Dell Drive Sewell, NJ 08080	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Gloucester County Social Services for job sampling, volunteer internship, and/or supported employment.	9/12/2019 #2265752	GL AU EX WC OTH
H - Heritage's of Gibbstown I - Rowan College of South Jersey	Attn: Morgan Gravot 820 West Broad St Gibbstown, NJ 08027	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Heritages of Gibbstown for job sampling, volunteer	9/12/2019 #2265753	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

		internship, and/or supported employment		
H - Homeward Bound Pet Adoption Center I - Rowan College of South Jersey	Attn: Vicki Rowland P.O. Box 475 125 County House Rd Sewell, NJ 08080	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Homeward Bound Pet Adoption Center for job sampling, volunteer internship, and/or supported employment.	9/12/2019 #2265754	GL AU EX WC OTH
H - NJ Police Training Commission I - Rowan College of South Jersey	PO Box 085 Trenton, NJ 08625	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Police Training Commission for academy recertification	9/12/2019 #2265755	GL AU EX WC OTH
H - Vineland Police Academy I - Rowan College of South Jersey	3369 E Mays Landing Rd Vineland, NJ 08361	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Police Training Commission for academy recertification	9/12/2019 #2265756	GL AU EX WC OTH
H - Broadway Stages I - Rowan College of South Jersey	400 N Woodbury Glassboro Rd Pitman, NJ 08071	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Police Training Commission for academy recertification	9/12/2019 #2265757	GL AU EX WC OTH
H - Barnes & Noble, Store 527 I - Rowan College of South Jersey	Attn: Donna Bell 1400 Tanyard Road Sewell, NJ 08080	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition. Coverage externships for ACT students placed at Barnes & Noble for job sampling, volunteer internship, and/or supported employment.	9/13/2019 #2266158	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

H - MG Testing I - Rowan College of South Jersey	Attn: Matt Clarke 26802 Basswood Cir Plainfield, IL 60585	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Workforce Development Coverage for Computer Lab Testing or any other testing.	9/13/2019 #2266159	GL AU EX WC OTH
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Certificate Holder is an Additional Insured and lien holder on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to DTS Vehicle Fleet. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured. DTS #28 2FMZA51666BA22849 County Ford MV 2006 Ford Wagon DTS #05 / NJT #16-1946 2C7WDGBGOHR853469 County Dodge MV 2017 Caravan DTS #51 / NJT #16-1841 1FD4FE4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS #52 / NJT #16-1797 1FD4FE4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS #53 / NJT #16-1903 1FD4FE4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS #54 / NJT #16-1904 1FD4FE4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS #55 / NJT #16-1905 1FD4FE4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS #56 / NJT #16-1906 1FD4FE4FS4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS #57 / NJT #16-1907 1FD4FE4FS6HDC65054 County Ford Elkhart Bus 2017 Ford E-450 DTS #58 / NJT #16-2004 1FD4FE4FS8JDC36266 NJT Lease Ford Bus 2018 Ford E-450 DTS #59 / NJT #16-2005 1FD4FE4FS8JDC36252 NJT Lease Ford Bus 2018 Ford E-450 DTS #60 / NJT#16-2006 1FD4FE4FS0JDC36262 NJT Lease Ford Bus 2018 Ford E-450 DTS #61 / NJT#16-1998 1FD4FE4FS4JDC36281 NJT Lease Ford Bus 2018 Ford E-450 DTS #80 / NJT #16-1474 1FD4FE4FS1DDA51058 County Supreme Startrans Bus 2013 Senator II DTS #81 / NJT #16-1475 1FD4FE4FS3DDA51045 County Supreme Startrans Bus 2013 Senator II DTS #82 / NJT #16-1476 1FD4FE4FS5DDA51046 County Supreme Startrans Bus 2013 Senator II DTS #83 / NJT #16-1477 1FD4FE4FS7DDA51047 County Supreme Startrans Bus 2013 Senator II DTS #84 / NJT #16-1478 1FD4FE4FS9DDA51048 County Supreme Startrans Bus 2013 Senator II DTS #85 / NJT #16-1479 1FD4FE4FS3DDA51059 County Supreme Startrans Bus 2013 Senator II DTS #86 / NJT #16-1480 1FD4FE4FSXDDA51060 County Supreme Startrans Bus 2013 Senator II DTS #87 / NJT #16-1481 1FD4FE4FS1DDA51061 County Supreme Startrans Bus 2013 Senator II DTS #88 / NJT #16-1482 1FD4FE4FS5DDA62872 County Supreme Startrans Bus 2013 Senator II DTS #89 / NJT #16-1483 1FD4FE4FS7DDA62873 County Supreme Startrans Bus 2013 Senator II DTS #90 / NJT #16-1484 1FD4FE4FS9DDA62874 County Supreme Startrans Bus 2013 Senator II	9/13/2019 #2266160	GL AU EX OTH



# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

H - Souders Field I - Rowan College of South Jersey	3349 Dante Ave Vineland, NJ 08361	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to the Colleges softball team practicing off-campus	9/13/2019 #2266161	GL AU EX WC OTH
H - Baker House I - Rowan College of South Jersey	Baker Place Senior Living ATTN: Melissa Ebner 685 South Brewster Rd Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	9/23/2019 #2276428	GL AU EX WC OTH
H - Kennedy University Hospital Inc I - Rowan College of South Jersey	Attn: Darlene Lord 1099 White Horse Road Voorhees Voorhees, NJ 08043	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the DMS, NMT, Radiography clinical site agreement	9/23/2019 #2276429	GL AU EX WC OTH
H - Rowan University Athletics Dept. I - Rowan College of South Jersey	201 Mullica Hill Rd. Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. COMPANY F: Auto Physical Damage; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:ERP980616207; POLICY LIMITS: \$15,000,000 COMPANY F: Property; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:ERP980616207; POLICY LIMITS: \$110,000,000 Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. Required by the Police Training Commission for academy recertification. The track at Rowan University will be used as a satellite facility for the academy to conduct physical fitness assessments.	9/23/2019 #2276431	GL AU EX WC OTH
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY	9/23/2019 #2276434	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2019 To 10/1/2019

		#:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. Use of Rowan University Athletic Facilities (practice fields, game fields, track and field facilities, gymnasium, training facilities) on an as needed basis from September 20, 2019 through December 30, 2019.		
H - Inspira Health Network I - Rowan College of South Jersey	1505 W. Sherman Avenue Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance.	9/23/2019 #2276692	GL AU EX WC OTH
H - South Harrison Township I - County of Gloucester	Celeste Keen,Clean Communities Coordinator Harrisonville Rd Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company F: POL/EPL/SDLL; Policy Term: 01/01/2019 - 01/01/2020; Policy #:064850348; Policy Limits: \$15,000,000 Company E: Auto Physical Damage; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$110,000,000 Evidence of Insurance. All participants of Gloucester County 4-H Dairy Club on Saturday October 5, 2019 from 8:00am to 12:00pm at Vestry Rd, Swedesboro, NJ	9/25/2019 #2277423	GL AU EX WC OTH
H - Infinity Diagnostic Labs I - Rowan College of South Jersey	ATTN: Kenneth Santos, Phlebotomist Mgr 370 North Street Teterboro, NJ 07608	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the CCMA clinical site agreement.	9/25/2019 #2277425	GL AU EX WC OTH
<b>Total # of Holders: 34</b>				

## **APPENDIX IV**

### *Employee Benefit Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**SEPTEMBER 2019**

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

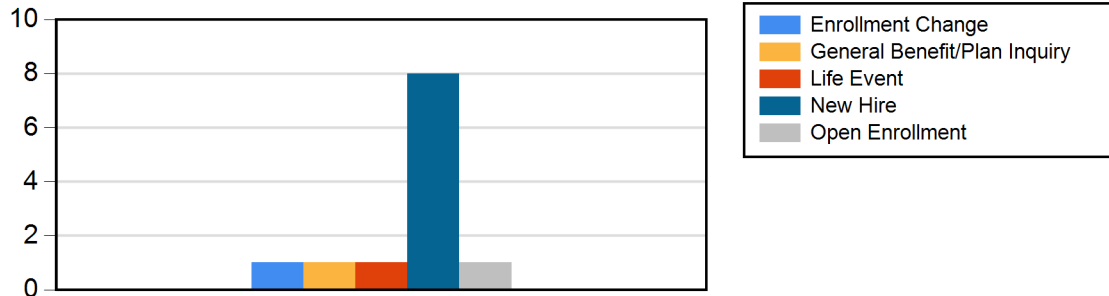
*This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

## CLIENT ACTIVITY REPORT

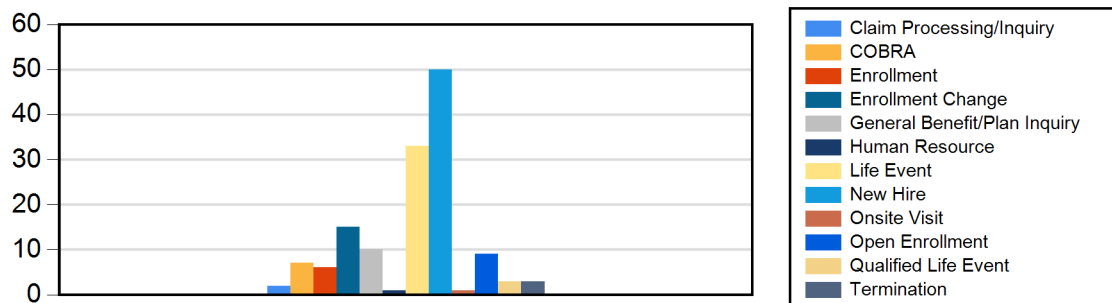
From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
Enrollment Change	1
General Benefit/Plan Inquiry	1
Life Event	1
New Hire	8
Open Enrollment	1
<b>Total for Subject</b>	<b>12</b>



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	6
Enrollment Change	15
General Benefit/Plan Inquiry	10
Human Resource	1
Life Event	33
New Hire	50
Onsite Visit	1
Open Enrollment	9
Qualified Life Event	3
Termination	3
<b>Total for Subject</b>	<b>140</b>

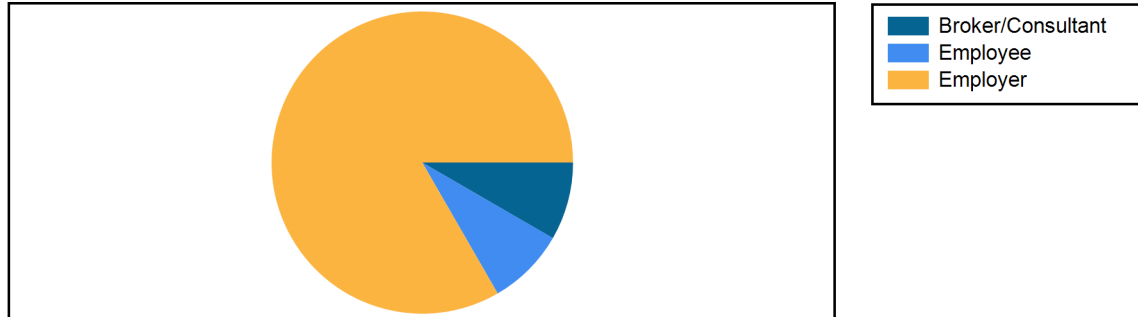


## CLIENT ACTIVITY REPORT

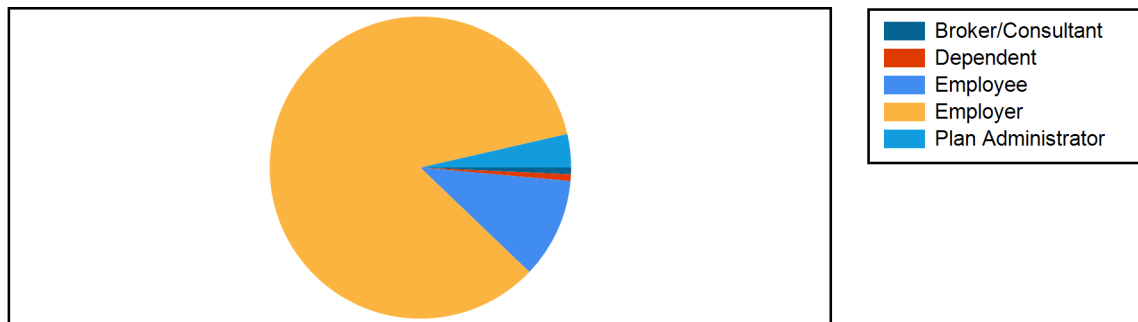
From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (SEPTEMBER)	# of Issues
Broker/Consultant	1
Employee	1
Employer	10
<b>Total for Call Source</b>	<b>12</b>



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	1
Employee	15
Employer	118
Plan Administrator	5
<b>Total for Call Source</b>	<b>140</b>

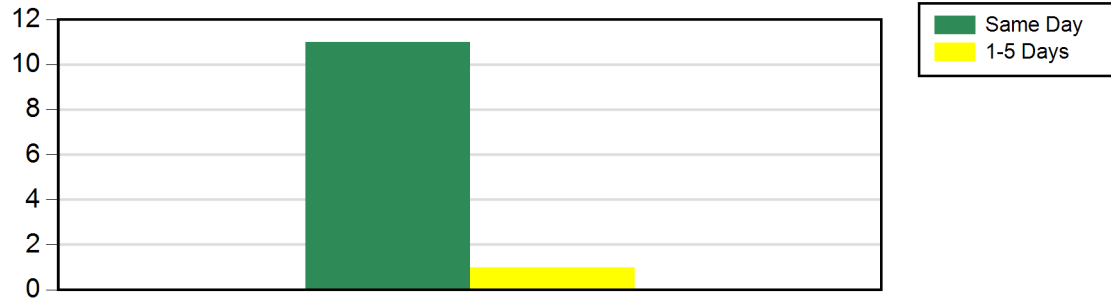


## CLIENT ACTIVITY REPORT

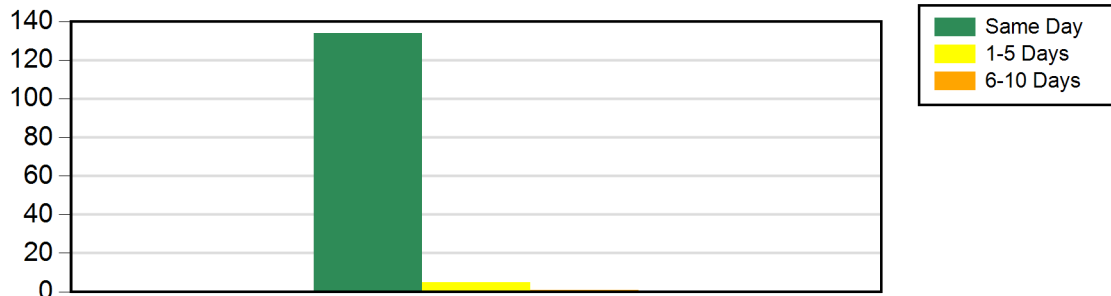
From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (SEPTEMBER)</b>	<b># of Days</b>	<b>%</b>
Same Day	11	92%
1-5 Days	1	8%
<b>Total for Time Range</b>	<b>12</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	134	96%
1-5 Days	5	4%
6-10 Days	1	1%
<b>Total for Time Range</b>	<b>140</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2019 To: 9/30/2019		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/3/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2019	Employee	COBRA	Closed	Same Day
1/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/8/2019	Employer	Enrollment Change	Closed	Same Day
1/8/2019	Employer	Life Event	Closed	Same Day
1/9/2019	Employer	Open Enrollment	Closed	Same Day
1/9/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/10/2019	Employer	Open Enrollment	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2019 To: 9/30/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2019	Employer	New Hire	Closed	Same Day
1/10/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Termination	Closed	Same Day
1/15/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Open Enrollment	Closed	Same Day
1/15/2019	Employer	New Hire	Closed	Same Day
1/16/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employee	Open Enrollment	Closed	Same Day
1/23/2019	Employer	Claim Processing/Inquiry	Closed	Same Day
1/28/2019	Employer	New Hire	Closed	Same Day
1/28/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2019	Employer	Open Enrollment	Closed	Same Day
1/31/2019	Employer	Enrollment	Closed	Same Day
2/13/2019	Employer	Enrollment Change	Closed	Same Day
2/14/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/15/2019	Employer	Onsite Visit	Closed	Same Day
2/20/2019	Employer	Enrollment Change	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	New Hire	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Qualified Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Open Enrollment	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2019 To: 9/30/2019		
<b><u>Received</u></b>	<b><u>Call Source</u></b>	<b><u>Subject</u></b>	<b><u>Status</u></b>	<b><u>Closed Time</u></b>
2/27/2019	Employer	Life Event	Closed	Same Day
2/27/2019	Employer	New Hire	Closed	Same Day
2/28/2019	Employer	Enrollment Change	Closed	Same Day
2/28/2019	Dependent	COBRA	Closed	Same Day
3/1/2019	Employer	New Hire	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/4/2019	Employer	Open Enrollment	Closed	Same Day
3/7/2019	Plan Administrator	COBRA	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	New Hire	Closed	Same Day
3/13/2019	Employer	Enrollment	Closed	Same Day
3/15/2019	Employer	New Hire	Closed	Same Day
3/15/2019	Employer	Life Event	Closed	Same Day
3/18/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Termination	Closed	Same Day
3/29/2019	Employer	New Hire	Closed	Same Day
3/29/2019	Employer	Life Event	Closed	Same Day
4/1/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2019	Employer	Enrollment	Closed	Same Day
4/9/2019	Employee	Claim Processing/Inquiry	Closed	6-10 Days
4/11/2019	Employer	Life Event	Closed	Same Day
4/15/2019	Employer	New Hire	Closed	Same Day
4/16/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employee	New Hire	Closed	Same Day
4/18/2019	Employer	New Hire	Closed	Same Day
4/24/2019	Employee	Human Resource	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 9/30/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/30/2019	Employee	Enrollment Change	Closed	Same Day
5/6/2019	Employer	New Hire	Closed	Same Day
5/7/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/9/2019	Employer	Life Event	Closed	Same Day
5/10/2019	Employer	New Hire	Closed	Same Day
5/14/2019	Employer	Life Event	Closed	Same Day
5/16/2019	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
5/22/2019	Employer	Life Event	Closed	Same Day
5/23/2019	Employer	Life Event	Closed	Same Day
6/3/2019	Employer	Termination	Closed	Same Day
6/10/2019	Employee	Enrollment	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employer	Life Event	Closed	Same Day
6/13/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employee	Life Event	Closed	Same Day
6/14/2019	Employer	Enrollment	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/20/2019	Employer	New Hire	Closed	Same Day
6/24/2019	Employer	Life Event	Closed	Same Day
7/3/2019	Employer	New Hire	Closed	Same Day
7/9/2019	Employer	Enrollment Change	Closed	Same Day
7/10/2019	Employer	Life Event	Closed	Same Day
7/15/2019	Employer	Life Event	Closed	Same Day
7/16/2019	Employer	New Hire	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2019 To: 9/30/2019		
<b><u>Received</u></b>	<b><u>Call Source</u></b>	<b><u>Subject</u></b>	<b><u>Status</u></b>	<b><u>Closed Time</u></b>
7/23/2019	Employer	Life Event	Closed	Same Day
7/23/2019	Employer	New Hire	Closed	Same Day
7/25/2019	Employer	Enrollment	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/7/2019	Employer	Life Event	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/12/2019	Employer	New Hire	Closed	Same Day
8/15/2019	Employer	New Hire	Closed	Same Day
8/19/2019	Employer	Enrollment Change	Closed	1-5 Days
8/19/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
8/20/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
8/23/2019	Employer	New Hire	Closed	Same Day
8/23/2019	Employer	New Hire	Closed	Same Day
8/23/2019	Employer	Enrollment Change	Closed	Same Day
8/26/2019	Employer	New Hire	Closed	Same Day
8/27/2019	Employer	New Hire	Closed	Same Day
8/30/2019	Employer	New Hire	Closed	Same Day
8/30/2019	Employer	Life Event	Closed	Same Day
9/3/2019	Employer	New Hire	Closed	Same Day
9/3/2019	Employer	New Hire	Closed	Same Day
9/4/2019	Employer	New Hire	Closed	Same Day
9/4/2019	Employer	New Hire	Closed	Same Day
9/6/2019	Employer	New Hire	Closed	Same Day
9/9/2019	Employer	New Hire	Closed	Same Day
9/9/2019	Employer	New Hire	Closed	Same Day
9/16/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 9/1/2019 To: 9/30/2019

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 9/30/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/17/2019	Employer	New Hire	Closed	Same Day
9/23/2019	Broker/Consultant	Open Enrollment	Closed	Same Day
9/23/2019	Employer	Life Event	Closed	Same Day
9/26/2019	Employer	Enrollment Change	Closed	1-5 Days