

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 28, 2021
1:00 PM**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its *October 28, 2021* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

GLOUCESTER COUNTY INSURANCE COMMISSION

AGENDA

OPEN PUBLIC MEETING: October 28, 2021

1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 23, 2021 Open Minutes.....Appendix I
 September 23, 2021 Closed Minutes.....Sent via e-mail
- ☐ **CORRESPONDENCE: None**
- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report..... Pages 2-26
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly Reports..... Appendix III
- ☐ **TREASURER – Tracey Giordano**
Resolution **59-21** October Bill List – *Motion* Pages 27-28
Resolution **60-21** October Benefit Bill List – *Motion* Page 29
August Monthly Treasurer Reports..... Pages 30-31
- ☐ **CLAIMS ADMINISTRATOR– Inservco Insurance Services, Inc.**
Resolution **61-21** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 32
Liability Claim Payments –9/1/21 to 9/30/21 Pages 33-34
Stewardship Report..... Appendix IV
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
Medlogix Monthly Summary Report..... Page 35
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report Pages 36-40
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
Monthly Report Pages 41-42
- ☐ **ATTORNEY –Marmero Law, LLC**
Monthly Report Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 43-44**
Resolution 62-21 Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator, Inservco Insurance Services,
Inc. and Qual-Lynx and attached to this agenda
 - ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: December 9, 2021, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 28, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Amendment to the Commission's Rules & Regulations (Appendix II & Page 4)** – As we previously discussed we introduced an amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. The legislation required the title of "chosen freeholder" to be changed to "county commissioner" and all "board of chosen freeholders" to be known as "boards of county commissioners" effective January 1, 2021. Today is the Public Hearing for the adoption of the amendment. Included in Appendix II of the agenda is the revised version of the Rules & Regulations. A copy of the revised Rules & Regulations were sent to the Commissioners on October 19, 2021 for their review. Also attached on page 4 is Resolution 58-21, Approving Rules & Regulations. The resolution was reviewed by the Commission Attorney.

- ☐ **Motion to open the Public Hearing on the Revised Rules & Regulations**
- ☐ **Discussion on the Revision**
- ☐ **Motion to close the Public Hearing**
- ☐ **Motion to adopt Resolution 58-21, Approving Rules & Regulations**

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/21. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,111. The limit per loss is \$1,000,000 with a \$10,000 deductible. There was no change in the premium. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

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

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7)** – The NJCE met on September 23, 2021. A written summary report of the meeting is included in the agenda on pages 5-7. The NJCE Finance Committee met on October 21. The NJCE met earlier in the morning and Executive Director will provide a verbal report of both meetings. The NJCE is scheduled to meet again on November 18, 2021 at 9:30 AM via Zoom Audio/Video.

- ☐ **NJCE Cyber Task Force (Pages 8-9)** – October is Cyber Security Awareness month. Attached on pages 8-9 are copies of the weekly releases to the NJCE members. We encourage you to share the release with your IT Department and staff. This year's overall theme is **"Do your Part. #BeCyberSmart"**.

- ❑ **Certificate of Insurance Report (Pages 10-13)** – Included in the agenda on pages 10-13 is the certificate of issuance report from the NJCE which lists those certificates issued for the month of September. There were (11) eleven certificate of insurances issued during the month of September.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 14-16)** - Included in the agenda on pages 14-16 is a copy of the Property & Casualty Financial Fast Track Report for the month of August. As of **August 31, 2021** there is a statutory surplus of **\$2,830,447**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,283,655**. The total cash amount is **\$3,426,631**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 17-19)** – Included in the agenda on pages 17-19 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2021** the NJCE has a surplus of **\$14,419,676**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash amount is **\$28,849,936**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 20-21)** – Included in the agenda on pages 20-21 is a copy of Health Benefits Financial Fast Track for the month of August. As of **August 31, 2021** there is a statutory surplus of **\$265,332**. The total cash amount is **\$361,842**.
- ❑ **Claim Tracking Reports (Pages 22-25)** - Included in the agenda on pages 22-25 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2021. The Executive Director will review the reports with the Commission.
- ❑ **2021 Property & Casualty Assessments** – The third and final assessment payment for 2021 was due on October 15, 2021. The Treasurer’s office advised all payments were received.
- ❑ **2022 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2022 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 2022 renewal.
- ❑ **2022 RFP’s for Professional Services** – The RFP’s were issued and advertised. The responses are due on November 16, 2021 at 3:00 PM. The responses will be reviewed and recommendations will be made at the December meeting.
- ❑ **NJCE Best Practices Virtual Workshop (Page 26)** - As a reminder the 10th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Invitations were sent out by e-mail on October 18. This year topics include:
 - Current market conditions, NJCE renewal efforts and NJCE cyber risk management
 - Implicit bias in the workplace
 - Technology to identify false worker’s compensation claims
 - COVID-19 vaccine mandates and NJ Law

A copy of the invitation is included in the agenda on page 26.

RESOLUTION NO 58-21

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPROVING RULES & REGULATIONS**

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, pursuant to Article 3 of N.J.S.A. 40A:10-1 et seq., Insurance Commissioners are authorized to adopt and revise rules and regulations for the operation of the Insurance Commission; and

WHEREAS, on August 21, 2020, Governor Phil Murphy signed into law, P.L. 2020, c. 67, effective January 1, 2021, which provides in part that the title of “County Freeholder” is to be changed to “County Commissioner”; and

WHEREAS, the GCIC has reviewed its rules and regulations, and has determined to amend same.

NOW, THEREFORE BE IT RESOLVED that the attached Rules & Regulations, are hereby amended in accordance with R.S. 1:1-2 and R.S. 40:20-1, signed into law by Governor Phil Murphy on August 21, 2020, and effective January 1, 2021.

ADOPTED by THE GLOUCESER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: September 23, 2021

Memo to: Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Report

December 31, 2020 Audit: Executive Director reported the Auditor presented a draft audit at the June meeting; the audit and filed with DOBI & DCA on 6/24/21 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2020 was submitted and the Executive Director reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Professional Services/Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. The Board of Fund Commissioners adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator:

Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

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

Prospective Membership: Executive Director reported Ocean County Insurance Commission is in the process of providing quotes for Ocean County Utility Authority, Ocean County Board of Health and Ocean County Board of Social Services. In addition, Fund professionals also held an NJCE JIF overview meeting for Middlesex County.

COVID-19: Ms. Walcoff, Claims Manager provided an update on COVID-19 claim activity noting that between 2020-2021 there have been 2,500 reported claims with \$8.5 million in total incurred and \$2.3 million in paid claims. Fund Attorney will provide an overview of the NJCE JIF's strategy with respect to the excess workers' compensation carrier in closed session.

Covid-19 Vaccinations: Executive Director reported in January, the MEL JIF Fund Attorney issued a bulletin to provide guidance on legal considerations relating to vaccinations. Copies of an updated memorandum issued by the MEL JIF Fund Attorney was submitted for information only.

Hurricane Ida Claim Update: Ms. Walcoff, Perma Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. The Claims Review Committee reviewed claim activity and authorized advances to those affected members to assist with remediation and restoration efforts.

Learning Management System: As previously discussed, a dedicated safety institute of instructor-led and online training programs was provided to members of the NJCE JIF through a Learning Management System where the Board of Fund Commissioners approved J.A. Montgomery to contract with FirstNet for a two-year term. Safety Director provided a status report of the current usage of online courses through the LMS and participation in live virtual safety training webinars.

Munich Re Safety Grant: Safety Director provided an update on the 2021 grant program with Munich Re and submitted a memorandum which clarified the carrier's reimbursement process. Safety Director noted the grant program will continue in 2022 and encouraged members to consider applicable safety-related purchases.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of July 31st and June 30th which reflected a statutory surplus of \$14.7 and \$14.8 million respectively.

2021 Budget: Executive Director report in April, the Board approved a recommendation by the Finance Committee to declare an additional assessment totaling \$609,437 representing only the premium portion of the 2021 budget delta. As a reminder, the 3rd assessment bill for this was issued on September 17th with a November 1st due date.

Committee Reports

NJCE Cyber Task Force: The task force met on July 19, 2021 to discuss cyber-related issues, and develop a cyber-risk management framework for members to utilize. In preparation of October as Cyber Security Awareness Month the task force submitted a memorandum with weekly training content.

NJCE Coverage Committee: The committee met on July 19, 2021 to discuss County-related coverage issues; minutes of the meeting were submitted for information.

Finance Committee: Executive Director reported a meeting is being scheduled in the coming weeks to review the preliminary 2022 budget and renewal market update, as well as, continued review of the 2021 budget delta.

Informational Items

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. Deputy Executive Director reported the Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: Deputy Executive Director reported this year's Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of the workshop is scheduled for 2.5 to 3 hours with adequate

breaks. Deputy Executive Director reported 1.5 CEUs will be available for an Implicit Bias Training and requested members save the date for more information to follow.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Deputy Executive Director confirmed all three entities have submitted their membership agreements to renew.

2021 Government Finance Officers Association of NJ (GFOA of NJ): J.A. Montgomery presented at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Safety Director said the presentation focused on the resources available through J.A. Montgomery Consulting and noted the feedback from participants was positive. Executive Director thanked Commissioner Wood for the opportunity to present at the GFOA.

2021 New Jersey Association of Counties Conference (NJAC): As a reminder, the 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar's in Atlantic City.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and we encourage all of our commissioners to attend.

Underwriting Manager Report

Underwriting Manager submitted a full report on the current commercial market conditions and provided a brief overview of the 2022 pre-renewal expectations. Underwriting Manager noted the property insurance market is facing increased frequency and severity of losses due to major storms and natural catastrophes. In addition, the excess liability market has been significantly affected over the past two years, as well as, the increased claim activity and losses in the cyber liability market. Underwriting Manager said the NJCE 2022 renewal program will be aggressively negotiated to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to September 2021, as well as, upcoming training events. Safety Director encouraged members to contact the office for any instructor-led training requests.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of August 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 28, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.



Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 1 (10/4): Be Cyber Smart

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program.



FACTS AND FIGURES

- **61% of data breaches** used compromised credentials. ([Verizon Data Breach Investigations Report](#))
- **56% of IT leaders** believe their employees have picked up bad cybersecurity behaviors since working from home. ([Tessian](#))
- **More than 99.9%** of Microsoft enterprise accounts that get invaded by attackers didn't use multi-factor authentication. ([ZDNet](#))

We are proud to release version 1 of the NJCE's Cyber Risk Management Program, attached. The program focuses on the minimum security standards your organization needs to implement today to begin to address the threats your organization faces. The program is also a great tool for your executive teams to use in budgeting for cybersecurity investments. It lays out a cybersecurity plan that is balanced based on relevance to your risks, importance, cost of the measures and complexity.

Also, visit the Alliance's website here for more info on Cybersecurity Basics:
https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity_-Start-with-the-Basics-.pdf

**For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director**





Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 2 (10/11): Fight the Phish

This is all about one of our most frequent threats: phishing emails.

Continuous employee training and testing is key, so engage a training firm now. Also, provide all employees with the NJCE's Email Dos and Don'ts Infographic, attached.



FIGHT THE PHISH

Phishing attacks and scams have thrived since the COVID pandemic began in 2020 and today, phishing attacks account for more than 80 percent of reported security incidents.

Week 2 of Cybersecurity Awareness Month will stress the importance of being wary of emails, text messages or chat boxes that come from a stranger or someone you were not expecting. Think before you click on any suspicious emails, links or attachments and make sure to report any suspicious emails if you can!

FACTS AND FIGURES

- **Malware increased by 358%** in 2020. (Help Net Security)
- According to the FBI, phishing was the most common type of cybercrime in 2020, with the bureau receiving **241,342 complaints** in 2020. (FBI)
- Phishing attacks account for more than **80 percent of reported security incidents**. (Verizon Data Breach Investigations Report)

**For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director**



Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Harrison I - Gloucester County Library Commission	NJ	RE: Story Time at Ella Harris Park Evidence of insurance as respects to Story Time taking place at Ella Harris Park, located at Commissioner's Rd. Mullicia Hill, NJ 08062	9/9/2021 #3023930	GL AU EX WC OTH
H - Washington Twp. BOE I - County of Gloucester	Washington Twp. School Dist. Orchard Valley Middle School 206 East Holly Avenue Sewell, NJ 08080	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Covid-19 immunization clinic 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 will be holding an open public, free Covid-19 immunization clinic @ Orchard Valley Middle School in Washington Township. 50-100 teachers, students and local residents are projected to be on site to obtain their Covid-19 shot.	9/13/2021 #3025622	GL AU EX WC OTH
H - Washington Twp. BOE I - County of Gloucester	Washington Twp. School Dist. Bunker Hill Middle School 206 East Holly Avenue Sewell, NJ 08080	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Covid-19 immunization clinic 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 will be holding an open public, free Covid-19 immunization clinic @ Bunker Hill	9/13/2021 #3025623	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

		Middle School in Washington Township. 50-100 teachers, students and local residents are projected to be on site to obtain their Covid-19 shot.		
H - Washington Twp. BOE I - County of Gloucester	Washington Twp. School Dist. Washington Township High School 206 East Holly Avenue Sewell, NJ 08080	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Covid-19 immunization clinic 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 will be holding an open public, free Covid-19 immunization clinic @ Washington Township High School in Washington Township. 50-100 teachers, students and local residents are projected to be on site to obtain their Covid-19 shot.	9/13/2021 #3025624	GL AU EX WC OTH
H - Washington Twp. BOE I - County of Gloucester	Washington Twp. School Dist.;Chestnut Ridge Middle School 206 East Holly Avenue Sewell, NJ 08080	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Covid-19 immunization clinic 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 will be holding an open public, free Covid-19 immunization clinic @ Chestnut Ridge Middle School in Washington Township. 50-100 teachers, students and local residents are projected to be on site to obtain their Covid-19 shot.	9/13/2021 #3025625	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

H - County of Gloucester I - Rowan College of South Jersey	Board of County Commissioners It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Additional Insured The Certificate Holder and the County of Gloucester are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/20/2021 #3029374	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - Gloucester County Improvement Authority	P. O Box 1400 Attn: Suzanne Clark Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Trailer #17383 Certificate Holder is an Additional Insured 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 occurrences that involve the trailer(s) Trailer #17383 2004 Markline office trailer Serial #E40122120 Value \$7875.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	9/20/2021 #3029730	GL AU EX WC OTH
H - County of Camden I - Rowan College of South Jersey	1111 Markkress Road, Suite 101 Cherry Hill, NJ 08003	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213-10; POLICY LIMITS: \$850,000 Company F: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Camden County Workforce Development Board and the Camden County One-Stop Career Center contract 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 Camden County Workforce Development Board and the Camden County One-Stop Career Center contract	9/22/2021 #3038734	GL AU EX WC OTH
H - New Jersey Historical Commission I - County of Gloucester		Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Red Bank Battlefield Park - grant of \$19,000 Evidence of Insurance as respects to Red Bank	9/23/2021 #3041063	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

		Battlefield Park awarded a grant of \$19,000 from the New Jersey Historical Commission.		
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: use of Rowan University Athletic Facilities Evidence of Insurance as respects to use of Rowan University Athletic Facilities soccer game field during the current calendar year.	9/27/2021 #3054420	GL AU EX WC OTH
H - Foley, Inc. I - Gloucester County Improvement Authority	855 Centennial Avenue Piscataway, NJ 08865	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Leased/Rented Equipment Certificate Holder is an Additional Insured 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 All Leased/Rented Equipment by the Named Insured. Leased and rented equipment is included under the Property Policy.	9/30/2021 #3061901	GL AU EX WC OTH
Total # of Holders: 11				

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	589,034	4,712,276	62,863,167	67,575,442
2.	CLAIM EXPENSES				
	Paid Claims	100,737	1,286,901	18,386,567	19,673,468
	Case Reserves	40,824	3,491	1,887,800	1,891,291
	IBNR	168,165	(193,005)	2,182,617	1,989,612
	Excess Insurance Recoverable	(40,594)	25,631	(274,489)	(248,857)
	Discounted Claim Value	(4,574)	1,187	(91,492)	(90,305)
TOTAL CLAIMS		264,558	1,124,205	22,091,004	23,215,209
3.	EXPENSES				
	Excess Premiums	290,367	2,322,936	28,648,445	30,971,381
	Administrative	95,440	764,783	9,026,273	9,791,056
TOTAL EXPENSES		385,807	3,087,719	37,674,718	40,762,437
4.	UNDERWRITING PROFIT (1-2-3)	(61,331)	500,352	3,097,444	3,597,796
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	(61,331)	500,352	3,104,681	3,605,033
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	824,329	824,329
9.	DIVIDEND EXPENSE	0	0	(4,031,329)	(4,031,329)
10.	INVESTMENT IN JOINT VENTURE	95,760	(123,425)	2,407,080	2,283,655
11. SURPLUS (6 + 7 + 8 - 9)		34,429	376,927	2,453,521	2,830,448
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	59	172	119,362	119,534
	2011	75	236	42,964	43,200
	2012	131	(1,947)	318,762	316,814
	2013	(40)	5,418	222,308	227,726
	2014	(4,590)	(199)	420,288	420,089
	2015	6,318	9,718	(772,560)	(762,842)
	2016	11,876	(176,190)	550,534	374,344
	2017	23,140	137,474	(135,648)	1,826
	2018	4,190	88,956	886,327	975,283
	2019	25,784	49,974	585,599	635,573
	2020	(20,815)	316,615	215,585	532,201
	2021	(11,699)	(53,301)		(53,301)
TOTAL SURPLUS (DEFICITS)		34,429	376,927	2,453,520	2,830,447
TOTAL CASH					3,426,631

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF		August 31, 2021		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010						
	Paid Claims		0	0	1,823,536	1,823,536
	Case Reserves		0	0	(0)	(0)
	IBNR		0	0	0	0
	Discounted Claim Value		0	0	0	0
TOTAL FY 2010 CLAIMS			0	0	1,823,536	1,823,536
FUND YEAR 2011						
	Paid Claims		0	0	2,795,974	2,795,974
	Case Reserves		0	0	(0)	(0)
	IBNR		0	0	(0)	(0)
	Discounted Claim Value		0	0	0	0
TOTAL FY 2011 CLAIMS			0	0	2,795,974	2,795,974
FUND YEAR 2012						
	Paid Claims		450	3,120	2,053,385	2,056,505
	Case Reserves		233	(2,822)	12,960	10,138
	IBNR		(683)	(683)	(0)	(683)
	Discounted Claim Value		0	283	(452)	(169)
TOTAL FY 2012 CLAIMS			0	(102)	2,065,893	2,065,791
FUND YEAR 2013						
	Paid Claims		0	1,335	1,559,172	1,560,507
	Case Reserves		0	(1,335)	82,445	81,110
	IBNR		0	0	1,450	1,450
	Discounted Claim Value		0	1,418	(3,339)	(1,920)
TOTAL FY 2013 CLAIMS			0	1,418	1,639,727	1,641,145
FUND YEAR 2014						
	Paid Claims		0	0	981,609	981,609
	Case Reserves		0	0	(0)	(0)
	IBNR		0	0	2,833	2,833
	Discounted Claim Value		0	73	(129)	(56)
TOTAL FY 2014 CLAIMS			0	73	984,313	984,386
FUND YEAR 2015						
	Paid Claims		0	2,334	2,952,687	2,955,021
	Case Reserves		0	(8,579)	185,028	176,449
	IBNR		0	0	17,253	17,253
	Discounted Claim Value		0	2,112	(4,525)	(2,413)
TOTAL FY 2015 CLAIMS			0	(4,133)	3,150,442	3,146,309

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2016					
	Paid Claims	0	135,053	1,608,600	1,743,653
	Case Reserves	182	(1,257)	18,969	17,712
	IBNR	(182)	(9,818)	32,669	22,851
	Discounted Claim Value	0	866	(1,580)	(714)
TOTAL FY 2016 CLAIMS		0	124,844	1,658,658	1,783,502
FUND YEAR 2017					
	Paid Claims	4,742	209,340	1,619,177	1,828,517
	Case Reserves	(12,982)	(313,376)	567,507	254,131
	IBNR	8,240	(23,740)	221,839	198,099
	Discounted Claim Value	0	5,325	(12,673)	(7,348)
TOTAL FY 2017 CLAIMS		0	(122,451)	2,395,850	2,273,399
FUND YEAR 2018					
	Paid Claims	5,415	37,444	1,275,488	1,312,933
	Case Reserves	4,652	(6,584)	107,431	100,847
	IBNR	(10,067)	(103,732)	170,330	66,598
	Discounted Claim Value	0	2,565	(5,959)	(3,394)
TOTAL FY 2018 CLAIMS		0	(70,307)	1,547,290	1,476,983
FUND YEAR 2019					
	Paid Claims	10,852	202,911	868,745	1,071,656
	Case Reserves	(5,195)	141,069	486,119	627,188
	IBNR	(5,658)	(356,085)	463,528	107,442
	Discounted Claim Value	0	3,233	(20,715)	(17,482)
TOTAL FY 2019 CLAIMS		(0)	(8,872)	1,797,676	1,788,804
FUND YEAR 2020					
	Paid Claims	2,953	344,349	848,195	1,192,543
	Case Reserves	(38,282)	(268,213)	427,344	159,131
	IBNR	75,922	(516,838)	1,272,716	755,878
	Excess Insurance Recoverable	(40,594)	25,631	(274,489)	(248,857)
	Discounted Claim Value	0	15,736	(42,121)	(26,385)
TOTAL FY 2020 CLAIMS		(0)	(399,336)	2,231,646	1,832,310
FUND YEAR 2021					
	Paid Claims	76,325	351,016		351,016
	Case Reserves	92,217	464,587		464,587
	IBNR	100,590	817,891		817,891
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(4,574)	(30,424)		(30,424)
TOTAL FY 2021 CLAIMS		264,558	1,603,070	0	1,603,070
COMBINED TOTAL CLAIMS		264,558	1,124,205	22,091,004	23,215,209
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, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,327,032	18,567,486	188,496,467	207,063,953
2.	CLAIM EXPENSES					
		Paid Claims	632,614	913,478	7,089,259	8,002,737
		Case Reserves	(68,258)	970,423	9,041,576	10,011,999
		IBNR	322,885	3,380,963	9,477,682	12,858,645
		Discounted Claim Value	(64,222)	(143,307)	(1,855,299)	(1,998,606)
		Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS		823,019	4,574,835	22,467,013	27,041,848
3.	EXPENSES					
		Excess Premiums	1,716,833	13,693,325	132,722,487	146,415,812
		Administrative	161,572	1,348,549	14,328,278	15,676,827
	TOTAL EXPENSES		1,878,405	15,041,874	147,050,765	162,092,639
4.	UNDERWRITING PROFIT (1-2-3)		(374,392)	(1,049,223)	18,978,689	17,929,466
5.	INVESTMENT INCOME		2,118	36,748	1,561,013	1,597,761
6.	PROFIT (4+5)		(372,274)	(1,012,474)	20,539,702	19,527,227
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(372,274)	(1,012,474)	15,432,151	14,419,676
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		25	473	313,887	314,360
	2011		40	814	817,021	817,836
	2012		(306,756)	(9,202)	775,737	766,535
	2013		116	34,587	1,435,473	1,470,059
	2014		174	(866)	2,370,698	2,369,832
	2015		210	43,343	1,465,627	1,508,970
	2016		208	(403,257)	2,615,331	2,212,074
	2017		257	116,202	1,269,126	1,385,328
	2018		263	139,868	2,227,973	2,367,841
	2019		287	320,988	1,617,686	1,938,674
	2020		185	(658,619)	523,592	(135,027)
	2021		(67,282)	(596,806)		(596,806)
TOTAL SURPLUS (DEFICITS)			(372,274)	(1,012,474)	15,432,150	14,419,676
TOTAL CASH						28,849,936

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
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	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	307,174	1,401	1,581,076	1,582,477
	Case Reserves	(351)	10,199	55,743	65,942
	IBNR	0	(125)	6,513	6,388
	Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS		306,822	10,392	1,636,566	1,646,958
FUND YEAR 2013					
	Paid Claims	5,656	(15,771)	884,946	869,175
	Case Reserves	(5,656)	(16,668)	449,993	433,325
	IBNR	0	(0)	74,752	74,752
	Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS		0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014					
	Paid Claims	(9,162)	(3,028)	475,133	472,105
	Case Reserves	(11,780)	(87,602)	468,318	380,715
	IBNR	20,943	95,177	82,005	177,182
	Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS		0	3,970	975,025	978,995
FUND YEAR 2015					
	Paid Claims	5,180	112,072	879,632	991,704
	Case Reserves	(4,990)	(248,558)	1,970,599	1,722,041
	IBNR	(190)	75,869	110,856	186,726
	Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS		0	(39,643)	2,815,698	2,776,054

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF August 31, 2021				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	226	282,183	678,557	960,740
Case Reserves	126,439	329,294	1,006,194	1,335,488
IBNR	(126,665)	(206,085)	233,390	27,305
Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS	0	407,009	1,830,493	2,237,503
FUND YEAR 2017				
Paid Claims	1,672	120,918	367,768	488,685
Case Reserves	53,328	(248,336)	1,687,621	1,439,285
IBNR	(55,000)	(27,107)	1,606,476	1,579,369
Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS	0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018				
Paid Claims	88,162	123,312	358,016	481,327
Case Reserves	90,870	283,172	563,782	846,954
IBNR	(179,032)	(584,946)	1,803,479	1,218,534
Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS	0	(135,256)	2,484,586	2,349,330
FUND YEAR 2019				
Paid Claims	153,049	105,610	704,297	809,907
Case Reserves	99,999	143,348	589,734	733,082
IBNR	(253,048)	(612,253)	2,688,900	2,076,647
Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS	0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020				
Paid Claims	76,655	182,752	449,634	632,385
Case Reserves	(505,114)	610,075	2,249,493	2,859,569
IBNR	428,460	196,680	2,871,245	3,067,924
Discounted Claim Value	0	219,412	(690,332)	(470,920)
Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS	0	662,197	3,593,835	4,256,032
FUND YEAR 2021				
Paid Claims	4,003	4,031		4,031
Case Reserves	88,998	195,499		195,499
IBNR	487,417	4,443,817		4,443,817
Discounted Claim Value	(64,222)	(516,897)		(516,897)
TOTAL FY 2021 CLAIMS	516,196	4,126,451	0	4,126,451
COMBINED TOTAL CLAIMS	823,019	4,574,835	22,467,013	27,041,848
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.				
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.				

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF AUGUST 31, 2021

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,367	436,641	85,337,627	85,774,268
2. CLAIM EXPENSES				
Paid Claims	51,487	370,628	75,600,813	75,971,441
IBNR	150	7,690	34,669	42,360
Total Claims	51,637	378,318	75,635,482	76,013,800
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,015	53,612	5,863,194	5,916,806
Total Expenses	6,015	53,612	9,448,660	9,502,272
4. UNDERWRITING PROFIT (1-2-3)	(3,285)	4,710	253,486	258,196
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(3,285)	4,710	260,622	265,332
9. STATUTORY SURPLUS (6+7-8)	(3,285)	4,710	260,622	265,332

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010	SURPLUS	-	-	1,882,101	1,882,101
	CASH	-	-	1,882,099	1,882,099
2011	SURPLUS	-	-	(1,616,746)	(1,616,746)
	CASH	-	-	(1,616,745)	(1,616,745)
2012	SURPLUS	-	-	(163,367)	(163,367)
	CASH	-	-	(163,367)	(163,367)
2013	SURPLUS	-	-	4,593	4,593
	CASH	-	-	4,592	4,592
2014	SURPLUS	-	-	33,331	33,331
	CASH	-	-	33,331	33,331
2015	SURPLUS	-	-	39,378	39,378
	CASH	(0)	-	39,378	39,378
2016	SURPLUS	-	-	31,908	31,908
	CASH	-	-	31,908	31,908
2017	SURPLUS	-	-	44,057	44,057
	CASH	-	-	44,057	44,057
2018	SURPLUS	-	-	5,057	5,057
	CASH	-	-	5,057	5,057
2019	SURPLUS	-	-	(28,432)	(28,432)
	CASH	-	-	(28,432)	(28,432)
2020	SURPLUS	455	31,457	28,743	60,200
	CASH	-	-	63,412	63,412
2021	SURPLUS	(3,740)	(26,747)		(26,747)
	CASH	66,553	66,553		66,553
TOTAL SURPLUS		(3,285)	4,710	260,622	265,332
TOTAL CASH		66,552	66,553	295,289	361,842

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF AUGUST 31, 2021

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	(455)	(31,457)	34,669	3,212
Total Claims	(455)	(31,457)	446,328	414,871
FUND YEAR 2021				
Paid Claims	51,487	370,628		370,628
IBNR	605	39,147		39,147
Total Claims	52,091	409,775	-	409,775
COMBINED TOTAL CLAIMS	51,637	378,318	75,635,482	76,013,800

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, 2021

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	0	0	0	0	0	0	0	0	0	0	1	8	9
July-21	0	0	0	0	0	0	0	0	0	0	1	5	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-3	-3
Limited Reserves													\$5,690
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$148,740	\$151,140
July-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$31,740	\$34,140
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$117,000)	(\$117,000)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$528,432	\$248,263	\$2,723,618
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	0	0	0	0	0	1	0	2	2	3	5	17	30
July-21	0	0	0	0	0	1	0	1	2	3	7	9	23
NET CHGE	0	0	0	0	0	0	0	-1	0	0	2	-8	-7
Limited Reserves													\$29,187
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$0	\$0	\$0	\$130,009	\$0	\$153,748	\$24,884	\$267,357	\$54,010	\$21,822	\$651,829
July-21	\$0	\$0	\$0	\$0	\$0	\$130,009	\$0	\$153,563	\$24,884	\$267,357	\$78,375	\$17,122	\$671,309
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$185)	\$0	\$0	\$24,365	(\$4,700)	\$19,480
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$548,724	\$30,802	\$282,184	\$62,947	\$21,906	\$3,504,949
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	0	0	0	0	0	0	0	0	1	1	0	1	3
July-21	0	0	0	0	0	0	0	1	1	1	0	1	4
NET CHGE	0	0	0	0	0	0	0	1	0	0	0	0	1
Limited Reserves													\$44,962
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,911	\$155,000	\$0	\$1,000	\$170,911
July-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,167	\$10,681	\$155,000	\$0	\$1,000	\$179,848
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,167	(\$4,230)	\$0	\$0	\$0	\$8,938
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$336,492	\$41,199	\$165,860	\$3,232	\$1,000	\$1,390,388
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	0	0	2	3	0	3	3	2	3	8	22	46	92
July-21	0	0	2	3	0	3	3	2	3	8	24	39	87
NET CHGE	0	0	0	0	0	0	0	0	0	0	2	-7	-5
Limited Reserves													\$13,158
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$10,137	\$81,109	\$0	\$46,440	\$17,712	\$100,383	\$61,053	\$204,831	\$285,309	\$293,025	\$1,100,000
July-21	\$0	\$0	\$9,905	\$81,109	\$0	\$46,440	\$17,530	\$100,383	\$60,630	\$210,026	\$296,226	\$322,509	\$1,144,759
NET CHGE	\$0	\$0	(\$233)	\$0	\$0	\$0	(\$182)	\$0	(\$423)	\$5,195	\$10,917	\$29,483	\$44,758
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,168,892	\$1,449,113	\$729,107	\$1,755,970	\$1,330,803	\$1,035,944	\$1,081,901	\$1,037,162	\$509,554	\$544,230	\$13,701,733
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	0	0	2	3	0	4	3	4	6	12	28	72	134
July-21	0	0	2	3	0	4	3	4	6	12	32	54	120
NET CHGE	0	0	0	0	0	0	0	0	0	0	4	-18	-14
Limited Reserves													\$16,917
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$10,137	\$81,109	\$0	\$176,449	\$17,712	\$254,131	\$100,847	\$627,188	\$341,719	\$464,587	\$2,073,880
July-21	\$0	\$0	\$9,905	\$81,109	\$0	\$176,449	\$17,530	\$267,114	\$96,195	\$632,383	\$377,001	\$372,371	\$2,030,056
NET CHGE	\$0	\$0	(\$233)	\$0	\$0	\$0	(\$182)	\$12,982	(\$4,652)	\$5,195	\$35,282	(\$92,217)	(\$43,824)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,066,642	\$1,641,616	\$981,610	\$3,131,470	\$1,762,365	\$2,082,648	\$1,413,780	\$1,700,512	\$1,104,165	\$815,399	\$21,320,688

2018 2019 2020 2021 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

August 31, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		44		MONTH	Last Month		43		MONTH	Last Year		32		MONTH
		Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual		
				31-Aug-21		TARGETED			00-Jan-00		TARGETED			00-Jan-00		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	30,802	30,802	5.35%	543,294	94.32%	30,802	30,802	5.35%	540,896	93.91%	44,940	44,940	7.80%	502,530	87.24%
AUTO LIABILITY	103,000	41,199	41,199	40.00%	93,781	91.05%	31,555	31,555	30.64%	93,356	90.64%	26,555	26,555	25.78%	87,067	84.53%
WORKER'S COMP	1,232,000	1,081,901	1,081,901	87.82%	1,221,132	99.12%	1,081,479	1,081,479	87.78%	1,219,923	99.02%	1,043,778	1,043,778	84.72%	1,197,395	97.19%
TOTAL ALL LINES	2,094,000	1,413,780	1,413,780	67.52%	2,041,207	97.48%	1,403,713	1,403,713	67.04%	2,037,175	97.29%	1,375,150	1,375,150	65.67%	1,969,992	94.08%
NET PAYOUT %	\$1,312,933				62.70%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		32		MONTH	Last Month		31		MONTH	Last Year		20		MONTH
		Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual		
				31-Aug-21		TARGETED			00-Jan-00		TARGETED			00-Jan-00		TARGETED
PROPERTY	191,270	235,462	235,462	123.10%	191,270	100.00%	235,462	235,462	123.10%	191,270	100.00%	109,173	109,173	57.08%	186,915	97.72%
GEN LIABILITY	552,801	282,184	282,184	51.05%	482,290	87.24%	282,184	282,184	51.05%	477,747	86.42%	14,184	14,184	2.57%	410,029	74.17%
AUTO LIABILITY	103,893	165,860	165,860	159.65%	87,822	84.53%	165,860	165,860	159.65%	87,013	83.75%	17,860	17,860	17.19%	72,994	70.26%
WORKER'S COMP	1,300,289	1,051,848	1,051,848	80.89%	1,263,766	97.19%	1,046,191	1,046,191	80.46%	1,259,970	96.90%	942,754	942,754	72.50%	1,163,778	89.50%
TOTAL ALL LINES	2,148,253	1,735,354	1,735,354	80.78%	2,025,148	94.27%	1,729,696	1,729,696	80.52%	2,015,999	93.84%	1,083,971	1,083,971	50.46%	1,833,716	85.36%
NET PAYOUT %	\$10,860				0.51%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		20		MONTH	Last Month		19		MONTH	Last Year		8		MONTH
		Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual		
				31-Aug-21		TARGETED			00-Jan-00		TARGETED			00-Jan-00		TARGETED
PROPERTY	339,909	547,312	547,312	161.02%	332,169	97.72%	547,312	547,312	161.02%	331,069	97.40%	47,705	47,705	14.03%	207,344	61.00%
GEN LIABILITY	601,000	62,947	62,947	10.47%	445,780	74.17%	84,447	84,447	14.05%	436,932	72.70%	43,844	43,844	7.30%	180,300	30.00%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	78,691	70.26%	3,232	3,232	2.89%	76,624	68.41%	1,500	1,500	1.34%	33,600	30.00%
WORKER'S COMP	1,319,505	943,693	1,375,139	104.22%	1,180,976	89.50%	954,522	954,522	72.34%	1,161,741	88.04%	512,683	512,683	54.33%	343,071	26.00%
TOTAL ALL LINES	2,372,415	1,557,184	1,988,630	83.82%	2,037,617	85.89%	1,589,513	1,589,513	67.00%	2,006,366	84.57%	605,731	605,731	77.00%	764,316	32.22%
NET PAYOUT %	\$454,632				19.16%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		8		MONTH	Last Month		7		MONTH	Last Year		-4		MONTH
		Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual			Unlimited Incurred	Limited Incurred	Actual		
				31-Aug-21		TARGETED			00-Jan-00		TARGETED			00-Jan-00		TARGETED
PROPERTY	338,000	248,263	248,263	73.45%	206,180	61.00%	129,879	129,879	38.43%	179,140	53.00%			N/A	N/A	N/A
GEN LIABILITY	551,000	21,906	21,906	3.98%	165,300	30.00%	17,206	17,206	3.12%	137,750	25.00%			N/A	N/A	N/A
AUTO LIABILITY	117,001	1,000	1,000	0.85%	35,100	30.00%	1,000	1,000	0.85%	29,250	25.00%			N/A	N/A	N/A
WORKER'S COMP	1,297,005	544,230	544,230	41.96%	337,221	26.00%	498,772	498,772	38.46%	246,431	19.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,303,006	815,399	815,399	35.41%	743,802	32.30%	646,857	646,857	28.09%	592,571	25.73%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$16,526				0.72%											

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

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FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

		Current		92			Last Month		91			Last Year		80		
2014	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	745,774	745,774	67.35%	1,107,261	100.00%	745,774	745,774	67.35%	1,107,261	100.00%	728,754	728,754	65.82%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	998,277	998,277	45.50%	2,164,840	98.67%	998,277	998,277	45.50%	2,164,840	98.67%	981,257	981,257	44.72%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

		Current		80			Last Month		79			Last Year		68		
2015	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	230,000	617,559	617,559	268.50%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	659,106	96.93%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,487	97.24%
WORKER'S COMP	1,157,000	1,833,844	1,833,844	158.50%	1,157,000	100.00%	1,833,844	1,833,844	158.50%	1,157,000	100.00%	1,759,215	1,759,215	152.05%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,482,817	3,482,817	161.39%	2,131,393	98.77%	3,482,817	3,482,817	161.39%	2,131,393	98.77%	3,134,715	3,134,715	145.26%	2,134,593	98.92%
NET PAYOUT %	\$2,955,021				136.93%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

		Current		68			Last Month		67			Last Year		56		
2016	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	197,238	418,088	418,088	211.97%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	30,005	30,005	4.68%	622,055	96.93%	30,005	30,005	4.68%	622,477	96.99%	26,555	26,555	4.14%	621,874	96.90%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,821	97.24%	19,249	19,249	18.57%	100,792	97.21%	19,249	19,249	18.57%	98,653	95.15%
WORKER'S COMP	1,226,749	1,343,372	1,343,372	109.51%	1,226,749	100.00%	1,343,190	1,343,190	109.49%	1,226,749	100.00%	1,195,047	1,195,047	97.42%	1,223,934	99.77%
TOTAL ALL LINES	2,169,445	1,810,714	1,810,714	83.46%	2,146,863	98.96%	1,810,533	1,810,533	83.46%	2,147,255	98.98%	1,623,159	1,623,159	74.82%	2,141,699	98.72%
NET PAYOUT %	\$1,744,653				80.42%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

		Current		56			Last Month		55			Last Year		44		
2017	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	178,000	170,264	170,264	95.65%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%
GEN LIABILITY	609,000	548,724	548,724	90.10%	590,116	96.90%	548,224	548,224	90.02%	589,602	96.81%	558,952	558,952	91.78%	574,420	94.32%
AUTO LIABILITY	104,000	336,492	336,492	323.55%	98,953	95.15%	345,233	345,233	331.95%	98,653	94.86%	374,358	374,358	359.96%	94,692	91.05%
WORKER'S COMP	1,217,000	1,098,332	1,098,332	90.25%	1,214,207	99.77%	1,098,332	1,098,332	90.25%	1,213,844	99.74%	1,076,120	1,076,120	88.42%	1,206,264	99.12%
TOTAL ALL LINES	2,108,000	2,153,812	2,153,812	102.17%	2,081,277	98.73%	2,162,053	2,162,053	102.56%	2,080,099	98.68%	2,170,918	2,170,918	102.98%	2,053,376	97.41%
NET PAYOUT %	\$1,828,517				86.74%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

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FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		140	MONTH	Last Month		139	MONTH	Last Year		128	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred		00-Jan-00	TARGETED	Incurred		Incurred	00-Jan-00	TARGETED
PROPERTY	196,392	103,780	103,780	52.84%	196,392	100.00%	103,780	103,780	52.84%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		128	MONTH	Last Month		127	MONTH	Last Year		116	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred		00-Jan-00	TARGETED	Incurred		Incurred	00-Jan-00	TARGETED
PROPERTY	234,258	220,964	220,964	94.32%	234,258	100.00%	220,964	220,964	94.32%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	765,603	765,603	78.94%	935,829	96.50%	765,603	765,603	78.94%	935,829	96.50%	758,617	758,617	78.22%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,801,948	2,801,948	110.60%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

		Current		116			Last Month		115			Last Year		104		
2012	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	239,354	64,232	64,232	26.84%	239,354	100.00%	64,232	64,232	26.84%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%
AUTO LIABILITY	68,650	357,331	357,331	520.51%	66,547	96.94%	357,331	357,331	520.51%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,306,847	1,306,847	101.14%	1,292,157	100.00%	1,306,164	1,306,164	101.08%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,215,565	2,215,565	86.21%	2,533,888	98.60%	2,214,882	2,214,882	86.18%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%
NET PAYOUT %	\$2,056,505				80.02%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		104			Last Month		103			Last Year		92		
2013	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	154,379	154,379	63.43%	243,372	100.00%	154,379	154,379	63.43%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
TOTAL'S COMP	1,292,157	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,448,113	1,448,113	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,646,616	1,646,616	63.97%	2,537,906	98.60%	1,646,616	1,646,616	63.97%	2,537,906	98.60%	1,640,616	1,640,616	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,560,506				60.63%											



THE 10TH ANNUAL BEST PRACTICES WORKSHOP

**WEDNESDAY,
NOVEMBER 3, 2021**
9:00 AM – 12:30 PM

ABOUT THE WEBINAR

EXPERTS WILL DISCUSS:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker's compensation claims
- COVID-19 vaccine mandates and NJ Law

MEET THE SPEAKERS



Joseph Hrubash
Senior Vice President
PERMA Risk Management



Robyn Walcoff
Vice President
PERMA Risk Management



Ed Cooney
Vice President Underwriting Manager
Conner Strong & Buckelew



Harry Earle
Risk Control Consultant
J.A. Montgomery Consulting



Joseph Luciano
CEO & Founder
AvaSci



Matthew Giacobbe
Labor Expert
Cleary, Giacobbe, Alfieri, Jacobs LLC

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 59-21

OCTOBER 2021

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

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

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

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001382			
001382	NEW JERSEY COUNTIES EXCESS JIF	NJCE 3RD INSTALL 2021	86,441.42
			86,441.42
001383			
001383	ARCHER & GREINER	LEGAL SERVICES 10.12.2021	487.50
001383	ARCHER & GREINER	LEGAL SERVICES 8.13.2021	1,787.50
			2,275.00
001384			
001384	INSERVCO INSURANCE SERVICES	TPA 10/21	7,618.00
			7,618.00
001385			
001385	MARMERO LAW LLC	LEGAL SERVICES 10/21	2,655.00
			2,655.00
001386			
001386	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	5.30
001386	PERMA RISK MANAGEMENT SERVICES	ED 10/21	13,268.58
			13,273.88
001387			
001387	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 10/21	5,356.00
			5,356.00
001388			
001388	THE ACTUARIAL ADVANTAGE	ACTUARY 10/21	732.25
			732.25
001389			
001389	COURIER-POST	ADS 10.8.2021	305.53
			305.53
001390			
001390	CONNER STRONG & BUCKELEW	POL #B6025159 - SICA - 11/23/21-11/23/22	1,111.00
			1,111.00
001391			
001391	BROWN & CONNERY, LLP	LEGAL - BALLENGER	3,722.00
001391	BROWN & CONNERY, LLP	LEGAL - YOUNG	4,855.00
001391	BROWN & CONNERY, LLP	LEGAL - MONAGHAN	723.00
001391	BROWN & CONNERY, LLP	LEGAL - HENRY	4,807.00
001391	BROWN & CONNERY, LLP	LEGAL - HENRY	3,287.00
001391	BROWN & CONNERY, LLP	LEGAL - IVINS	4,051.00
001391	BROWN & CONNERY, LLP	LEGAL - THOMPSON	2,375.00
001391	BROWN & CONNERY, LLP	LEGAL - THOMPSON	126.00
001391	BROWN & CONNERY, LLP	LEGAL - YOUNG	2,064.00
001391	BROWN & CONNERY, LLP	LEGAL - IVINS	1,254.00
001391	BROWN & CONNERY, LLP	LEGAL - MONAGHAN	3,079.00
001391	BROWN & CONNERY, LLP	LEGAL - THOMPSON	10,895.00
001391	BROWN & CONNERY, LLP	LEGAL - BALLENGER	3,060.00
001391	BROWN & CONNERY, LLP	LEGAL - YOUNG	1,619.00
001391	BROWN & CONNERY, LLP	LEGAL - IVINS	1,293.00

001392			
001392	VIOLA YEAGER	MEDICAL REIMBURSEMENT 9/21	414.77
			414.77
001393			
001393	JUNE ATKINSON	MEDICAL REIMBURSEMENT 9/21	414.77
			414.77
001394			
001394	DUANE SARMIENTO	MEDICAL REIMBURSEMENT 9/21	3,968.46
			3,968.46
001395			
001395	HARDENBERGH INSURANCE GROUP	RMC FEE 10/21	27,434.00
			27,434.00
		Total Payments FY 2021	199,210.08
		TOTAL PAYMENTS ALL FUND YEARS	199,210.08

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. 60-21

OCTOBER 2021

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1021			
W1021	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 10/21	530.50
W1021	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 10/21	2,820.00
			3,350.50
		Total Payments FY 2021	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
CURRENT FUND YEAR	2021			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$3,586,012.27	3616615.78	-57563.56	26960.05
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$166,797.80	\$0.00	\$151,570.47	\$15,227.33
10 (Withdrawals - Sales)	-\$326,178.61	-\$224,149.44	-\$90,489.10	-\$11,540.07
Ending Cash & Investment Balance	\$3,426,631.46	\$3,392,466.34	\$3,517.81	\$30,647.31
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$39,725.65	\$14,006.44	\$21,158.34	\$4,560.87
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,466,357.11	\$3,406,472.78	\$24,676.15	\$35,208.18

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2021 Month Ending: August								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	504,162.57	3,256,340.51	(243,401.79)	1,030,047.55	1,012,163.37	(2,050,036.94)	76,737.02	3,586,012.28
RECEIPTS								
Assessments	0.00	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	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	1,293.41	3,180.00	9,931.76	86,332.10	0.00	0.00	0.00	100,737.27
Expenses	0.00	0.00	0.00	0.00	0.00	58,603.98	0.00	58,603.98
Other *	0.00	0.00	0.00	0.00	0.00	39.66	0.00	39.66
TOTAL	1,293.41	3,180.00	9,931.76	86,332.10	0.00	58,643.64	0.00	159,380.91
END BALANCE	502,869.16	3,253,160.51	(253,333.55)	943,715.45	1,012,163.37	(2,108,680.58)	76,737.02	3,426,631.37

**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 28, 2021* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/21 to 9/30/21 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2021 Thru 09/30/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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Inservco Report Terminology

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
09/01/2021 Thru 09/30/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5722	3530001758	001 LOPES, JOSEPH	6/23/2021	7/30/2021	PARKER MCCAY	9/6/2021	INV# 3134238	690.00	690.00
C	5733	3530001758	001 LOPES, JOSEPH	8/3/2021	8/16/2021	PARKER MCCAY	9/24/2021	INV# 3135528	135.00	135.00
Total for Coverage: Auto Liability							Number of entries: 2		825.00	825.00
Coverage: Auto Physical Damage										
C	25184	3530002884	001 GLOUCESTER COUNTY	7/12/2021	7/12/2021	BELLMAWR COLLISION	9/10/2021	2017 FORD POLICE PLATE# CG88CH	10,984.10	10,984.10
C	5725	3530002894	001 GLOUCESTER COUNTY	8/13/2021	8/13/2021	BELLMAWR COLLISION	9/6/2021	RO#016317 2014 FORD ECON TRK#35	1,801.69	1,801.69
C	5727	3530002895	001 GLOUCESTER COUNTY	8/3/2021	8/3/2021	BELLMAWR COLLISION	9/6/2021	2018 FORD POLICE PLATE #CG88BFV	1,933.47	1,933.47
C	5728	3530002823	001 GLOUCESTER COUNTY	4/21/2021	4/21/2021	GLOUCESTER COUNTY	9/10/2021	REIMBURSEMENT OF DEDUCTIBLE	1,000.00	1,000.00
C	5729	3530002824	001 GLOUCESTER COUNTY	4/28/2021	4/28/2021	BELLMAWR COLLISION	9/10/2021	2020 FORD F450 - PLATE# CG5BFB	17,933.98	17,933.98
C	5731	3530002836	001 GLOUCESTER COUN	1/29/2021	1/29/2021	GLOUCESTER COUNTY	9/10/2021	DEDUCTIBLE REIMBURSEMENT	1,000.00	1,000.00
M	5731	3530002836	001 GLOUCESTER COUN	2/24/2021	2/24/2021	GLOUCESTER COUNTY	9/13/2021	Deductible reimbursement	1,000.00	1,000.00
R	226133052	3530002836	001 GLOUCESTER COUN	2/24/2021	2/24/2021	GEICO INSURANCE INC	9/3/2021	SUBROGATION RECOVERY	-2,994.54	-2,994.54
R	5480763555	3530002823	001 GLOUCESTER COUNTY	4/21/2021	4/21/2021	PLYMOUTH ROCK ASSURANCE	9/2/2021	Subrogation recovery	-11,992.43	-11,992.43
V	5731	3530002836	001 GLOUCESTER COUN	1/29/2021	1/29/2021	GLOUCESTER COUNTY	9/13/2021	VOID: DEDUCTIBLE REIMBURSEMENT	-1,000.00	-1,000.00
Total for Coverage: Auto Physical Damage							Number of entries: 10		19,666.27	19,666.27
Coverage: General Liability										
C	25057	3530002226	001 CARDOSO BAEZ, JONATHAN	1/5/2021	3/29/2021	MADDEN & MADDOEN PA	9/6/2021	LEGAL FEE - INV #2	7,655.00	7,655.00
C	25058	3530002226	001 CARDOSO BAEZ, JONATHAN	4/1/2021	7/28/2021	MADDEN & MADDOEN PA	9/6/2021	LEGAL FEE - INV #3	9,300.00	9,300.00
C	25190	3530002720	001 DEMEO, DIANA	7/12/2021	8/18/2021	CHANCE & MCCANN LLC	9/10/2021	LEGAL FEE - INV #17325	165.00	165.00
C	5723	3530001524	001 PFOST, DONALD	7/1/2021	7/16/2021	MADDEN & MADDOEN PA	9/6/2021	LEGAL FEE - INV #37	645.00	645.00
C	5724	3530001827	001 ARROYO, NEREIDA	7/1/2021	7/30/2021	PARKER MCCAY	9/6/2021	INV# 3134237	4,335.00	4,335.00
C	5726	3530001827	001 ARROYO, NEREIDA	8/15/2021	8/15/2021	COLLIERS ENGINEERING & DESIGN	9/6/2021	INVOICE #0000682830	5,040.00	5,040.00
C	5730	3530002866	001 D'ALESSANDRO, JOSEPH	7/14/2021	7/14/2021	JOSEPH D'ALESSANDRO	9/10/2021	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
C	5732	3530002859	001 ENDARUTHENNAGETHERAA, MOH	7/26/2021	7/30/2021	BROWN & CONNERY LLP	9/10/2021	LEGAL FEE - INV #278608	1,185.00	1,185.00
C	5735	3530002859	001 ENDARUTHENNAGETHERAA, MOH	8/3/2021	8/25/2021	BROWN & CONNERY LLP	9/24/2021	LEGAL FEE - INV #280083	960.00	960.00
Total for Coverage: General Liability							Number of entries: 9		29,785.00	29,785.00
Coverage: Police Professional										
C	5734	3530002160	001 OWENS, WILLIAM	4/28/2021	7/29/2021	MADDEN & MADDOEN PA	9/24/2021	LEGAL FEE - INV #2	4,550.00	4,550.00
Total for Coverage: Police Professional							Number of entries: 1		4,550.00	4,550.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 22		54,826.27	54,826.27



Gloucester County Insurance Commission
Bill Review / PPO Savings
2021

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26
	February	99	86%	\$223,465.91	97%	\$77,218.02	\$397.75	\$105,702.06	\$40,148.08	\$146,247.89	\$19,427.84	\$126,820.05
	March	40	88%	\$152,846.19	98%	\$70,225.11	\$0.00	\$80,653.00	\$1,968.08	\$82,621.08	\$11,377.01	\$71,244.07
	April	47	83%	\$52,791.37	49%	\$35,888.44	\$135.00	\$11,164.18	\$5,603.75	\$16,902.93	\$2,168.68	\$14,734.25
	May	41	78%	\$55,254.72	84%	\$18,493.35	\$243.54	\$25,656.86	\$10,860.97	\$36,761.37	\$5,146.59	\$31,614.78
	June	33	97%	\$16,820.18	98%	\$7,859.34	\$0.00	\$5,440.70	\$3,520.14	\$8,960.84	\$1,254.32	\$7,706.52
	July	56	71%	\$194,087.88	69%	\$86,850.03	\$20.34	\$46,293.24	\$60,924.27	\$107,237.85	\$11,909.02	\$95,328.83
	August	64	78%	\$160,404.92	94%	\$38,582.37	\$283.35	\$52,365.34	\$69,173.86	\$121,822.55	\$13,869.76	\$107,952.79
	September	65	82%	\$87,676.89	61%	\$38,365.06	\$253.20	\$24,149.66	\$24,908.97	\$49,311.83	\$6,891.42	\$42,420.41
YTD Total		455	82%	\$948,924.06	84%	\$376,528.35	\$1,333.18	\$352,493.82	\$218,568.71	\$572,395.71	\$72,398.75	\$499,996.96

Monthly Summary September
Total Savings (before fees): \$49,311.83
Percent Savings: 56%
NET SAVINGS: \$42,420.41
Percent NET SAVINGS: 48%

<u>YTD Summary</u>	
Total Savings (before fees):	\$572,395.71
Percent Savings:	60%
NET SAVINGS:	\$499,996.96
Percent NET SAVINGS:	53%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 21, 2021

DATE OF MEETING: October 28, 2021

GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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September – October 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 23:** Attended the GCIC meeting via teleconference.
- **September 30:** Attended the GCIC Safety Committee meeting via teleconference.
- **October 12:** Attended the GCIC Claims Committee meeting via teleconference.
- **October 15:** Conducted Chain Saw Safety training for GCIC.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 22:** Plan to conduct Chain Saw Safety training for GCIC.
- **October 28:** Plan to attend the GCIC meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Live Virtual Safety Training – November Registration Now Open! – September 14, 2021.
- NJCE JIF - SD Bulletin: Recreational Cannabis Regulatory Update – October 4, 2021.

- NJCE JIF - Live Virtual Safety Training – December Registration Now Open! – October 12, 2021.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training. Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The November – December Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

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

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you

J.A. Montgomery

CONSULTING

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

November thru December Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
11/1/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/1/21	HazCom w/GHS	10:00 - 11:30 am
11/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/2/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/2/21	Implicit Bias in the Workplace	9:00 - 10:30 am
11/2/21	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/21	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/21	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
11/4/21	Mower Safety	8:30 - 9:30 am
11/4/21	Chain Saw Safety	10:00 - 11:00 am
11/4/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
11/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
11/5/21	Shop & Tool Safety	11:00 - 12:00 pm
11/5/21	Fire Safety	1:00 - 2:00 pm
11/8/21	Hearing Conservation	8:30 - 9:30 am
11/8/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/8/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/21	Special Events Management	8:30 - 10:30 am
11/10/21	Leaf Collection Safety Awareness	8:30 - 10:30 am
11/10/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
11/10/21	Chipper Safety	11:00 - 12:00 pm
11/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
11/10/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
11/12/21	Flagger Skills and Safety	8:30 - 9:30 am
11/12/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
11/12/21	Playground Safety Inspections	1:00 - 3:00 pm
11/15/21	Preparing for First Amendment Audits	9:00 - 11:00 am
11/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
11/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
11/15/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
11/16/21	Fire Safety	8:30 - 9:30 am

11/16/21	Fire Extinguisher	10:00 - 11:00 am
11/16/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/17/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/17/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/18/21	Back Safety / Material Handling	8:30 - 9:30 am
11/18/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/19/21	HazCom w/GHS	8:30 - 10:00 am
11/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/19/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/22/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
11/22/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/21	Fire Extinguisher	8:30 - 9:30 am
11/23/21	Hearing Conservation	10:00 - 11:00 am
11/23/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/29/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
11/29/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
12/1/21	Heavy Equipment - General Safety	1:00 - 3:00 pm
12/1/21	HazCom w/GHS	3:30 - 5:00 pm
12/2/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
12/2/21	HazCom w/GHS	10:00 - 11:30 am
12/2/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/6/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/6/21	Fire Safety	11:00 - 12:00 pm
12/6/21	Fire Extinguisher	1:00 - 2:00 pm
12/6/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
12/7/21	Accident Investigation	8:30 - 10:30 am
12/7/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
12/7/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
12/7/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/8/21	Chain Saw Safety	8:30 - 9:30 am
12/8/21	Chipper Safety	10:00 - 11:00 am
12/8/21	Hearing Conservation	1:00 - 2:00 pm
12/8/21	HazCom w/GHS	3:30 - 5:00 pm
12/9/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
12/10/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/21	Flagger Skills and Safety	11:00 - 12:00 pm
12/13/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

Safety Training Guidelines:

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

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

About Zoom Training:

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



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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team, Risk Management Consultant
DATE: 10/28/2021
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2022 Underwriting Renewal Data

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

B. 2022 GCIC Kick Off Meeting

The date has been set for the 2022 Safety Kick Off meeting. It will be held on January 13th at Auletto's Caterers in Deptford. Registration will begin at 8:00am and breakfast will be provided. A presentation of the MSI Learning System & MEL Application will be given by J.A. Montgomery.

In order to secure the date, a down payment of \$500 is required. The remainder of the balance is requested to be paid in the 2022 budget. A copy of the contract was sent to PERMA for review.

Action Requested: **Motion** to approve payment for down payment to venue of \$500.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Library	Volunteer Accident	QBE	11/23/2021	\$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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The following renewals are in process. We request authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2021	\$5,250.00
Library	Notary Bond	CNA	11/17/2021	\$113.75

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

For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Antique Inland Marine	Hanover Insurance Company ¹	10/7/2021	\$4,237.50	\$4,226.96
Improvement Authority	Volunteer Accident	QBE	10/9/2021	\$350.00	\$350.00

¹ We recommended that the County move coverage from Travelers Insurance Company to Hanover Insurance Company due to a substantial decrease in premium from the renewal premium offered by Travelers Insurance Company and additional coverages available. The County accepted our recommendation.

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on *October 28, 2021*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *October 28, 2021* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 28, 2021

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation, Property & Liability
CLOSED SESSION
10/28/21

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002855	Jeffrey Cervantes	Worker Compensation	PAR
3530000960	Philip Dieser	Worker Compensation	PAR/SAR
3530001978	Philip Dieser	Worker Compensation	PAR/SAR
3530001985	Veronica Tortella	Worker Compensation	PAR/SAR
3530002599	Veronica Tortella	Worker Compensation	SAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 23, 2021
TELEPHONIC MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Suretha Hobbs Yvonne Frey
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Qual-Lynx
Chris Roselli

Medlogix
Jennifer Goldstein

PERMA
Robyn Walcott

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
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Attorney	Marmero Law, LLC Al Marmero, Esq.
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Treasurer	Tracey Giordano
-----------	------------------------

Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Scott Burns, Esq. Gloucester County
Prudence Higbee, Esq. Capehart Scatchard
Susan Morris, Conner Strong & Buckelew
Rachel Chwastek, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of June 24, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JUNE 24, 2021**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the Safety and Accident Review Committee met on September 1, 2021. Ms. Violetti advised they discussed the importance of completing the applicable forms and sending to Medlogix in a timely manner. Ms. Violetti said there was a reminder to all members that the CDL Clearinghouse needed to be completed by the end of the year. Ms. Violetti noted there were a few other items, which she would discuss during her report.

CLAIMS COMMITTEE: Chairman Sheehan reported the Claims Committee met and reviewed the PARS/SARS that would be presented today during closed session.

Chairman Sheehan said we had the pleasure of Brad Stokes attending the meeting today and he would provide the Executive Director's report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were several action items.

2020 AUDIT REPORT: Executive Director advised the Auditor's Report as of December 31, 2020 was sent under separate cover to the Fund Commissioners. Executive Director reported Mr. Skalkowski and Mr. Miles of Bowman & Company, LLP previously reviewed the 2020 Audit with the Mr. Hrubash, Chairman Sheehan and the Commission Treasurer. Executive Director said we were seeking approval of the 2020 Audit from the Commissioners at the meeting. Executive Director referred to a copy of Resolution 47-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form, which was included in the agenda.

**MOTION TO APPROVE RESOLUTION 47-21 CERTIFICATION OF
ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31,
2020**

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

REVISED PLAN OF RISK MANAGEMENT: Executive Director reported after a discussion with the Chair, PERMA Claims Team and the Risk Manager Consultant he was recommending an increase to the TPA's authority on workers' compensation claims from \$15,000 to \$25,000. Executive Director advised if the Commissioners agreed to the change, the Plan of Risk Management required an amendment. Executive Director referred to a copy of Resolution 48-21, Revised Plan of Risk Management, which was included in the agenda. Executive Director noted the change was highlighted in yellow on the last page of the Plan. Chairman Sheehan advised he was in agreement with the recommendation. Executive Director said the Claims Charter also required a revision, which would be discussed during the Risk Manager's report. Ms. George thanked the Commissioners for the increase in authority.

MOTION TO APPROVE RESOLUTION 47-21 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2020

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

PROPOSED AMENDMENT TO THE COMMISSION'S RULES AND REGULATIONS: Executive Director report last year Governor Murphy signed S855 into law which required the title of "chosen freeholder" to be changed to "county commissioners" and all "board of chosen freeholders" to be known as "board of county commissioners" effective January 1, 2021. Executive Director advised after reviewing the Commission records we found the only document that needed a revision was the Rules & Regulations. Executive Director referred to a copy of a "red-lined" version of the Rules and Regulations showing the proposed revisions, which was included in the agenda. Executive Director stated a Public Hearing and adoption of the Rules & Regulations would be scheduled for the October 28 Commission Meeting. Executive Director noted the Commission Attorney reviewed the revisions.

MOTION TO APPROVE THE FIRST READING OF AN AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS AND SCHEDULE A PUBLIC HEARING AND ADOPTION AT THE OCTOBER 28, 2021 MEETING

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on June 24, 2021 and a written summary report of the meeting was included in

the agenda. Executive Director said the NJCE met earlier in the morning and the 2020 audit was approved. Executive Director said the Ocean County Utilities Authority was joining the Ocean County Fund Insurance Commission. Executive Director noted the NJCE was scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.

NJCE CYBER TASK FORCE: Executive Director reported the task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. Executive Director referred to a copy of a memorandum included in the agenda prepared by the Task Force in preparation of Cyber Security Awareness month. Executive Director noted this year's overall theme was "Do your Part. #BeCyberSmart". Also included in the agenda was a news alert from the NJCE Cyber Task Force.

NJCE V COMMERCIAL MARKET WEBINAR: Executive Director advised PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. Executive Director said the webinar was held on Friday, July 23, 2021 at 12:30 PM and the presentation was posted on the NJCE website, (njce.org) under the Resource Tab.

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to copies of the Certificate of Insurance reports from the NJCE listing the certificates issued for the months of June, July and August. Executive Director advised there were (7) seven certificates of insurances issued during June, (10) ten in July and (4) four during the month of August. Executive Director asked if there were any questions on the report.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the June Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,784,748 as of June 30, 2021. Executive Director advised that \$2,187,895 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 \$5,110,290.

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, 2021 the NJCE had a surplus of \$14,849,217. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$5,107,551. Executive Director noted the cash amount was \$24,670,162.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the June Health Benefits Financial Fast Track. As of June 30, 2021 there was a surplus of \$264,248. Executive Director noted the cash amount was \$365,118. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of June 30, 2021 were included in the agenda.

2021 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the third and final assessment payment for 2021 was due on October 15, 2021. Executive

Director said the Statement of Accounts were e-mailed on September 8, 2021 to the member entities. Executive Director noted payments should be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Tracey Giordano, Treasurer, PO Box 337, Woodbury, NJ.

NJCE MEMBERSHIP: Executive Director reported Gloucester County's 3 year membership in the NJCE expired on December 31, 2021 and the County submitted their membership agreement to renew.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION: Executive Director reported the three-year membership for the members of the Gloucester County Insurance Commission also expired at the end of the year. Executive Director advised the Fund Office e-mailed the applicable Indemnity and Trust Agreement to the Commission Risk Manager's office for the member entities execution. Executive Director noted as in the past, each member entity would need to pass a resolution authorizing its participation in the Gloucester County Insurance Commission.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the 2022 renewal process began in mid-July with a deadline to complete by September 17. Executive Director thanked everyone involved in the renewal process and a special thanks to Ms. Violetti for submitting all of the information in a timely fashion.

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director reported this year's Best Practices Workshop would take place virtually via an interactive webinar on November 3, 2021. Executive Director advised the length of workshop was scheduled for 2.5 to 3 hours and asked Ms. Walcoff to provide a brief overview of the workshop. Ms. Walcoff reported that Mr. Earle of J.A. Montgomery would conduct an Implicit Bias training during the workshop. Ms. Walcoff noted that the entire PERMA and CSB staff attended the training and it was a very interesting and informative session. Ms. Walcoff advised that the Implicit Bias training session would provide CE credits. Ms. Walcoff also reported that the workshop would include an overview of the current state of COVID and the law as it pertains to changes within the last year that have affected public safety workers and essential workers. Ms. Walcoff added that the workshop would also cover COVID vaccine mandates, OPRA requests, and an overview of renewals.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. Executive Director said the MELJIF held its annual elected officials seminar on November 18. Executive Director advised this year's program would be "Local Government Risk Management". Executive Director encouraged all of our Commissioners to attend.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Morris advised her report was included in the Appendix IV section of the agenda and reviewed the August report with the Commission and the year to date total issues were 95 and noted the largest was enrollment issues..

TREASURER REPORT: Chairman Sheehan advised the agenda included the July Bill List, Resolution 49-21, the July Benefit Bill List, Resolution 50-21, August Bill List, Resolution 51-21, August Benefit Bill List, Resolution 52-21 the September List, Resolution 53-21, September Benefit Bill List, Resolution 54-21 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 49-21,
JULY BILL LIST, RESOLUTION 50-21, JULY
BENEFIT BILL LIST, RESOLUTION 51-21
AUGUST BILL LIST, RESOLUTION 52-21,
AUGUST BENEFIT BILL LIST, RESOLUTION 53-
21, SEPTEMBER BILL LIST AND RESOLUTION
54-21, SEPTEMBER BENEFIT BILL LIST**

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 55-21 Inservco Liability Check Register for the period of 6/1/21 to 6/30/21, 7/1/21 to 7/31/21 and 8/1/21 to 8/31/21.

**MOTION TO APPROVE RESOLUTION 55-21 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 6/1/21 TO 6/30/21, 7/1/21 TO 7/31/21
AND 8/1/21 TO 8/31/21**

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

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	33	\$ 16,820.18	\$ 7,859.34	\$ 8,960.84	\$ 7,706.52	46%	96%
July	56	\$ 194,067.88	\$ 86,850.33	\$ 107,237.85	\$ 95,328.83	49%	69%
August	64	\$ 160,404.92	\$ 38,582.37	\$ 121,822.55	\$ 107,952.79	67%	94%

Ms. Goldstein reminded everyone if there was any information missing from the first report of injury there should be a follow up to obtain that information. Chairman Sheehan advised he would send an e-mail to the departments as a reminder also.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for June through September. Mr. Prince reported a list of all of the training webinars were included in the agenda through the end of November. Mr. Prince said they were receiving requests for instructor led training programs as well as the webinars that they converted to during the COVID pandemic and that option was always available. Mr. Prince advised he was able to provide Flagger Workzone training on August 2 and August 3. Mr. Prince said they were going to follow up with Safety Chain Saw Training in person on October 15 and October 22. Mr. Prince advised the Learning Management Systems was operational and if any new administrators needed training to reach out to his office. Mr. Prince said submissions for the Munich RE Grant were submitted and he was waiting for a response and then he would schedule a meeting with the committee to discuss the disbursements. Mr. Prince concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported a copy of the approved Safety and Accident Review Committee Meeting minutes were included in the agenda. Ms. Violetti said most of the members' renewal information was submitted and anticipated a completion date of 9-24-21.

Ms. Violetti referred to a copy of a revised 2021 Claims Charter included in the agenda. Ms. Violetti said she was recommending a revision to the charter to reflect the increase in workers' compensation authorization from \$15,000 to \$25,000. Ms. Violetti noted the Committee Representative was changed from Ralph Bingham to Anne Wodnick.

MOTION TO ADOPT THE REVISED 2021 CLAIMS CHARTER WITH THE ABOVE UPDATES

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

Ms. Violetti said they were looking forward to 2021 Safety Kickoff Meeting. Ms. Violetti advised she was scheduling a Planning Meeting for next week and more details would follow at the October meeting.

Ms. Violetti reported there were two Munich RE Safety Grant submissions provided to J.A Montgomery. Ms. Violetti advised one submission came for the County Sheriff's Department for the Watch Guard In-Car Video System with an estimated cost of \$ 31,355. The second submission came from the County Emergency Medical Services Department for a Lytx Video System for a cost of \$32,130.

Ms. Violetti said the below coverages for members could not be placed through the GCIC/NJCELJIF as noted below. Ms. Violetti requested a motion to renew the listed policies.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Treasurer Bond	CNA	10/1/2021	\$2,200.62	\$2,200.62

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

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Antique Inland Marine	Travelers' Insurance Company	10/7/2021	\$4,237.50
Improvement Authority	Volunteer Accident	QBE	10/9/2021	\$350

**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**

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

Ms. Violetti reported the following renewals were in process and had been finalized. Ms. Violetti noted this was informational and no action was needed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2021	\$56,700
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2021	\$12,168
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2021	\$12,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2021	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company ²	9/12/2020	\$11,088.17

Ms. Violetti asked if anyone had any questions and concluded her report. Chairman Sheehan thanked Ms. Violetti for all her had work with renewal.

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 56-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #202245117 FROM \$10,000 TO \$29,000 AN INCREASE OF \$19,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002801 FROM \$20,600.90 TO \$230,000 AN INCREASE OF \$209,399.10

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002053 FROM \$46,903.00 TO \$97,244.91 AN INCREASE OF \$50,341.91

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002281 FROM \$20,168.26 TO \$135,000 AN INCREASE OF \$114,831.74

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

MOTION TO ADJOURN:

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MEETING ADJOURNED: 2:02 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Rules & Regulations

GLOUCESTER COUNTY INSURANCE COMMISSION

RULES AND REGULATIONS

GLOUCESTER COUNTY INSURANCE COMMISSION

**2 South Broad Street
Woodbury, NJ 08096**

Rules and Regulations

Adopted 3/10/2010

Revised 1/28/16

Revised 10/28/21

WHEREAS: Article 3 of N.J.S.A. 40A:10-1 et seq. permits the county to establish an insurance commission so that the county and the local units associated with the county can achieve cost savings through the joint purchase or self-funding of insurance: and

WHEREAS: On September 16, 2009 the Chosen Freeholders of the County of Gloucester created an Insurance Commission:

WHEREAS: Article 3 of N.J.S.A. 40A:10-1 et seq. provides that the Insurance Commissioners are authorized to adopt and revise rules and regulations for the operation of the insurance commission.

WHEREAS: pursuant to New Jersey Law 2020, c. 67, effective January 1, 2021, the title of “County Freeholder” was changed to “County Commissioner”, and

WHEREAS, the Commission has reviewed its rules and regulations, and has determined to amend same.

NOW THEREFORE, the Insurance Commissioners hereby amend the Commission's rules and regulations, and adopt same as amended;

ARTICLE I - DEFINITIONS

All terms used herein shall have the meaning consistent with the statutes and regulation then in effect. The definitions herein are for convenience.

"ACTUARY" means a person who is a fellow in good standing of the Casualty Actuarial Society with three years recent experience in loss reserving; an associate in good standing of the Casualty Actuarial Society with five years recent experience in loss reserving; or an associate in good standing of the American Academy of Actuaries who has been approved as qualified for signing loss reserve opinions by the Casualty Practice Council of the American Academy of Actuaries and who has seven years recent experience in loss reserving.

"ACTUARY" in the case of health insurance means a fellow in good standing of the Society of Actuaries or the Casualty Actuarial Society with at least three (3) years recent experience in health insurance pricing and reserving. Actuary in the case of life insurance means a fellow in good standing of the Society of Actuaries with at least three (3) years recent experience in life insurance pricing and reserving.

"ADMINISTRATOR" means a person, partnership, corporation or other legal entity engaged by the Commission to act as Executive Director to carry out the policies established by the Insurance Commissioners and to otherwise administer and provide day-to-day management of the Commission.

"ALLOCATED CLAIMS EXPENSE" means attorneys' fees, expert witness fees (i.e. engineering, physicians, etc.), medical reports, professional photographers' fees, police reports and other similar expenses. The exact definition of "allocated claims expense" or similar terms for any line of insurance coverage shall be the definition in the insurance policy issued by the Commission.

"COMMISSION" means the Gloucester County Insurance Commission (hereinafter referred to as the Commission)

"COMMISSION YEAR" means the Commission's fiscal year of January 1, through December 31,

"COUNTY" means the County of Gloucester.

“EMPLOYER’S LIABILITY” means the legal liability of a public employer to pay damages because of bodily injury or death by accident or disease at any time resulting there from sustained by an employee arising out of and in the course of his employment by the public employer, which is not covered by a workers’ compensation law. The exact definition of “Employer’s Liability” or similar terms shall be the definition used in the insurance policy issued by the Commission.

“EXCESS INSURANCE” means insurance purchased from an insurance company authorized or admitted in the State of New Jersey or deemed eligible by the Commissioner as a surplus lines insurer or from any other entity authorized to provide said coverage in this state pursuant to law, covering losses in excess of an amount set forth in insurance contracts on a specific occurrence, or per accident or annual aggregate basis.

“GENERAL LIABILITY” means any and all liability which may be insured under the laws of the State of New Jersey, excluding workers’ compensation, and employer’s liability. The exact definition of a “general liability” or similar terms is the definition used in the insurance policy issued by the Commission.

"HEALTH INSURANCE" means health insurance as defined pursuant to N.J.S.A. 17B: 17-4; service benefits as provided by health service corporations, hospital service corporations or medical service corporations authorized to do business in this state, including basic health care services and/or supplemental health care services provided by health maintenance organizations, or dental care services provided by dental plan organizations and dental service corporations.

“INCURRED CLAIMS” means claims which occur during a Commission year including claims reported or paid during a later period. The exact definition of “incurred claims” or any similar term is the definition used in the excess insurance or reinsurance policy purchased by the Commission.

“INDEMNITY AND TRUST AGREEMENT” means a written contract signed by and duly adopted by the members of the Commission under which each agrees to jointly and severally assume and discharge the liabilities of each and every party to such agreement arising from their participation in the Commission. The agreement shall specify the extent of the member’s participation in the Commission with respect to the types of coverage to be provided by the Commission and shall include the duration of Commission membership which shall not exceed three years. The agreement shall also specify that the member has never defaulted on claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to application to the Commission.

“INSURANCE COMMISSIONERS” means those individuals appointed to serve as the governing body of the Commission.

“LIFE INSURANCE” means life insurance as defined pursuant to N.J.S.A. 17B:17-3

“MANUAL PREMIUM” means the premium computed according to the Experience Rating Plan provided for in the New Jersey Worker’s Compensation and Employer’s Liability Insurance Manual on file with the Commission and similar insurance industry rating plans for other lines of coverage.

“MOTOR VEHICULAR AND EQUIPMENT LIABILITY” means liability resulting from the use or operation of motor vehicles, equipment or apparatus owned by or controlled by the members or owned by or under the control of any subdivision thereof including its departments, boards, agencies or commissions. The exact definition of “motor vehicular and equipment liability” or any similar terms shall be the definition of the insurance policy issued by the Commission.

“OCCURRENCE” means a single event. The exact definition of “occurrence” or any similar term shall be the definition used in the insurance policy issued by the Commission.

“PRODUCER” means any person engaged in the business of an insurance agent, insurance broker, or insurance consultant as defined in N.J.S.A. 17:22 A-1 et seq.

“PROPERTY DAMAGE” means any loss or damage, however caused, to property including monies and securities, motor vehicles, equipment or apparatus owned by the member or owned by or under the control of any of its departments, boards, agencies, commissions, or other entities which the membership may provide coverage for. The exact definition of “property damage” or similar terms shall be the definition in the insurance policy issued by the Commission.

“QUALIFIED LOCAL UNIT” means any entity governed by a board appointed by the County Executive or Board of County Commissioners as the case may be including but not limited to a county college, technical school, library, or county authority.

“SERVICING ORGANIZATION” means an individual, partnership, association, or corporation, other than the administrator, that has contracted with the Commission to provide, on the Commission’s behalf, any function as designated by the Insurance Commissioners including, but not limited to, actuarial services, claims administration, cost containment services, loss prevention/safety engineering services, legal services, auditing services, financial services, compilation and maintenance of the Commission’s underwriting file, coordination and preparation of coverage documents, risk selection and pricing, excess insurance or reinsurance producer services, which include producer negotiations on behalf of the Commission for excess insurance or reinsurance from an insurer, member assessment and fee development, report preparation and such other duties as designated by the Commission.

“SURPLUS” means that amount of monies in a trust account that is in excess of all costs, earned investment income, refunds, incurred losses and loss adjustment expenses and incurred but not reported reserves including the associated loss adjustment expenses

attributed to the Commission net of any recoverable per occurrence or aggregate excess insurance or reinsurance for a particular year.

“**WORKERS’ COMPENSATION**” means the provisions of N.J.S.A. 34:15-7 et seq.

ARTICLE II - MEMBERSHIP

MEMBERSHIP APPLICATIONS:

1. The governing body of a qualified local unit shall by resolution, agree to join the Commission. The resolution shall provide for execution of a written agreement specifically providing for acceptance of the Commission’s rules and regulations as approved and adopted by the Insurance Commissioners. The resolution shall also provide for the execution of an Indemnity and Trust agreement as defined in Article I.
2. Any qualified local unit seeking membership shall also submit an application for membership to the Commission on a form acceptable to the Insurance Commissioners. The application shall include the executed Indemnity and Trust agreement and the resolution required under Subsection 1 above.
3. An application may be approved by a majority vote of the Insurance Commissioners based on the following criteria:
 - a. The applicant’s claims history shows safety performance consistent with the Commission’s objectives and the applicant’s physical location and makeup indicates a prospective likelihood of satisfactory future claim performance.
 - b. The Commission has the administrative capability to absorb additional memberships without undue inconvenience or strain.
4. If a non-member is not approved for membership, the Commission shall set forth in writing the reasons for disapproval and send the reasons for disapproval to the non-member. The Commission shall retain a copy of all membership application disapproval’s for five years.

Membership Renewals:

1. Members may renew their participation by execution of a new resolution to join the Commission ninety (90) days prior to the expiration of the term.
2. The Insurance Commissioners must act upon any renewal application no later than forty five (45) days prior to the expiration of the term period. Otherwise, the renewal application is automatically approved.

3. In order to deny a renewal application, the Insurance Commissioners shall find by majority vote that the applicant has failed to fulfill its responsibilities as a member or no longer meets the Commission's risk management or underwriting standards or other reasons approved by the Insurance Commissioners as reasons for termination.
4. If a member's renewal application is rejected, the Commission shall comply with the termination provisions as outlined below.
5. Non-renewal of a Commission member does not relieve the member of responsibility for claims incurred during its period of membership.

Termination and/or Withdrawal of Commission Members

1. A member must remain in the Commission for the full term of membership unless earlier terminated by the Insurance Commissioners for non-payment of assessments or continued non-compliance after receiving written notice to comply with the Commission's rules and regulations, risk management or underwriting standards, or other reasons approved by the Insurance Commissioners as reasons for termination. However, a member shall not be deemed terminated until the Commission gives by registered mail to the member a written notice of its intention to terminate the member in thirty (30) days
2. A member that does not desire to continue as a member after the expiration of its membership term shall give written notice to the Commission of its intent ninety (90) days before the expiration of the term period.
3. A member that has been terminated or does not continue as a member of the Commission shall remain jointly and severally liable for claims incurred by the Commission and its members during the period of its membership, including, but not limited to being subject to and liable for supplemental assessments.

ARTICLE III – ORGANIZATION

Commissioners:

1. The (officer or the Board of County Commissioners ~~Chosen Freeholders~~ having the power to make appointments) shall appoint three officials of the County, to serve as Insurance Commissioners. The (officer or body having the power to make appointments) of member local units other than the County shall appoint one official, who may be a member of the governing body, to serve as a non-voting Insurance Commissioner.

2. The Insurance Commissioners shall hold office for two (2) years or for the remainder of their term of office as officials, whichever shall be less, and until their successors shall have been duly appointed and qualified. Vacancies in the office of Insurance Commissioners caused by any reason other than expiration of term as an official shall be filled for the unexpired term. Vacancies in the position of secretary shall be filled in the manner of the original appointment.
3. The Insurance Commissioners shall serve without compensation.
4. The Insurance Commissioners are hereby required, authorized and empowered to operate the Commission in accordance with these rules and regulations and appropriate state laws and regulations in the interests of the total membership of the Commission. The Insurance Commissioners shall have the following powers and authority:
 - a. Employ necessary clerical assistants, whose compensation shall be fixed and paid by the governing body of the local unit in the same manner as is that of other employees of the local unit;
 - b. Invest the funds and all additions and accretions thereto in compliance with New Jersey laws and regulations, as they shall deem best suited for the purposes of this article;
 - c. Adopt rules and regulations for the control and investment of the funds;
 - d. Keep on hand at all times sufficient money, or have the same invested in such securities as can be immediately sold for cash, for the payment of losses to any buildings or property of the local unit or of a county college which participates in the Commission pursuant to P.L. 1988, c. 144 (C. 18A:64A-25.40 et al.) or of a county vocational school which participates in the commission pursuant to P.L. 1988, c. 143 (C. 18A:18B-8 et al.), or liability resulting from the operation of publicly owned motor vehicles, equipment or apparatus;
 - e. Fix reasonable rates of premium for all insurance carried by the insurance Commission and shall affect all insurance in the insurance Commission or with any insurance company or companies authorized to do business in this State;
 - f. Premiums for insurance, whether carried in the Commission's insurance fund or placed with insurance companies, shall be paid to the Commission by the board, commission, department, committee or officer having charge or control of the property insured;

- g. All insurance upon property owned or controlled by the county, or any of its departments, boards, agencies or commissions, or by a participating local unit including, but not limited to a board of education of a participating county vocational school or by a board of trustees of a participating county college shall be placed and effected by the Insurance Commissioners;
- h. Each Insurance Commissioner shall have one vote.

Officers:

1. As soon as possible after the beginning of each Commission year, the Insurance Commissioners shall meet to elect the following officers of the Commission from its own membership. Commission officers shall serve until January 1st of the following year, or until a successor is duly elected and qualified.
 - a. **Chairperson:** The Chairperson shall preside at all meetings of the Insurance Commissioners and shall perform such other duties provided for in these rules and regulations and the laws and regulations of the State of New Jersey.
 - b. **Vice-Chairperson:** The Vice-Chairperson shall serve as Acting Chairperson in the absence of the Chairperson, and shall perform such other duties as provided for in these rules and regulations and the laws and regulations of the State of New Jersey.
2. In the event of a vacancy in any of the officer positions caused by other than the expiration of the term of office, the officer or Board of County Commissioners shall appoint an Insurance Commissioner to fill the vacancy for the unexpired term.
3. Any officer can be removed with cause at any time by resolution of the Board of County Commissioners .

Secretary:

1. The Board of County Commissioners shall appoint a person to serve as secretary to the Insurance Commission. The salary of the secretary shall be set by resolution, as authorized by the Commission.
2. The Secretary shall:
 - a. Coordinate the Commission's meeting agenda, minutes, elections, contracts, and maintain the Commission's official records and office.

- b. Perform such other duties as provided for by the Insurance Commissioners, these rules and regulations, and the laws and regulations of the State of New Jersey.

Commission Professionals:

As soon as possible after the beginning of each year, the Insurance Commissioners shall meet and select persons to serve in the following professional positions. No professional nor any employee, officer or director, or beneficial owner thereof, shall be an Insurance Commissioner. All professionals shall be retained pursuant to the "Local Public Contracts Law."

1. Treasurer:

The Treasurer shall be a Certified County Finance Officer and have the following duties and responsibilities:

- a. Custodian of the Commission's assets and shall maintain the various trust funds.
- b. Approval of all receipts, disbursements, and financial records.
- c. Draft the cash management plan and invest all balances.
- d. Ascertain availability of sufficient unencumbered funds in any account to fully pay all charges or commitments prior to any payment or commitment.
- e. The treasurer shall perform such other duties as provided for by the Insurance Commissioners, these rules and regulations and in the laws and regulations of the State of New Jersey.
- f. The treasurer shall be covered by a fidelity bond protecting the Commission's assets in a form and amount to be determined annually by the Insurance Commissioners. Said bond to be paid for by the Commission.

2. Executive Director/Administrator:

- a. The Administrator shall serve as Executive Director of the Commission and shall be a licensed New Jersey Insurance Producer who shall be experienced in risk management matters and self-funded entities.
- b. The Administrator shall have the following duties and responsibilities:

- i) Carry out the policies established by the Insurance Commissioners and to otherwise supervise the management of the Commission.
 - ii) Advise the Insurance Commissioners on risk management matters and shall prepare a draft Risk Management Plan.
 - iii) Prepare the Commission's budget, compile and bill assessments.
 - iv) Maintain underwriting files, secure insurance and excess insurance as authorized by the Commission and prepare new members submissions for review of the Insurance Commissioners.
 - v) Prepare draft requests for proposals for services to be provided by servicing organizations and monitor the performance of the service companies.
 - vi) Prepare filing required by state regulations.
 - vii) Coordinate in conjunction with the Commission's secretary the meeting agenda, minutes, elections, contracts, and maintain the Commission's official records and office.
 - viii) Maintain the Commission's general ledger, accounts payable and accounts receivable function.
 - ix) Perform such other duties as provided for by the Insurance Commissioners, these rules and regulations, and the laws and regulations of the State of New Jersey.
- c. The Administrator shall assume overall executive responsibility for the operations of the Commission except that the Administrator shall not be responsible for the errors and omissions of any other servicing organization except as to generally monitor the compliance of said organization with the directives of the Insurance Commissioners, its Service Provider contract, or the applicable statutes and regulations as to the form and timeliness of said undertaking. For example, the Executive Director shall be responsible to verify the issuance of excess or reinsurance policies, and the timely receipt of said policies by the Commission.
- d. The Administrator shall be bonded in a form and amount acceptable to the Insurance Commissioners. The Administrator shall also be covered

by Errors and Omissions insurance, said coverage is to be paid by the Commission.

3. **Auditor:**

The Auditor shall be an independent Certified Public Accountant (CPA) or a registered municipal accountant (RMA) who has evidenced the ability and experience to properly examine an insurance commission. The Auditor shall conduct the annual audit of the Commission and shall perform such other duties as provided for by the Insurance Commissioners, these rules and regulations and the laws and regulations of the State of New Jersey.

4. **Attorney:**

- a. The Commission Attorney shall be admitted to the New Jersey Bar and shall provide advice to the Commission on legal matters such as advising the Insurance Commissioners of their obligations and responsibilities under Article 3 of N.J.S.A. 40A:10-1 et seq, these rules and regulations and other pertinent law such as the Open Public Meetings Act.
- b. The Attorney shall have the following responsibilities:
 - i) The Attorney shall advise the Commission as to the appropriateness of claim settlements recommended by the Claims Administrator.
 - ii) The Attorney shall advise the Insurance Commissioners on the selection of counsel to represent the Commission Members in the defense of claims. The Commission Attorney may also provide representation concerning incidental aspects of claim matters such as motions where it is more expeditious, cost effective or otherwise to do so. However, the Attorney or any member of the attorney's law firm shall not defend claims which are the responsibility of the Commission without the authorization of the Insurance Commissioners.
 - iii) The Attorney shall perform such other duties as provided for by the Insurance Commissioners, these rules and regulations and the laws and regulations of the State of New Jersey.

5. **Actuary:**

The Actuary shall certify the actuarial soundness of the Commission and shall report to the Insurance Commissioners in a manner and at such times established

by them, and shall provide such actuarial reports as required by the New Jersey State Department of Banking & Insurance. The Actuary shall certify claim reserves, reserves for "Incurred but Not Reported" (IBNR) losses, and unearned assessments and shall comment on the adequacy of the budget.

6. All Commission professionals shall be retained on a contractual basis which shall be approved by the Insurance Commissioners.
7. Commission Professionals shall be compensated for their services pursuant to written fee guidelines submitted annually and approved by a majority of the Insurance Commissioners. The written fee schedule shall be part of the official contract.

Servicing Organizations:

1. The Commission may contract to have the following services performed:
 - a. Actuarial services
 - b. Claims Administration
 - c. Cost containment services
 - d. Loss prevention/safety engineering services
 - e. Legal services
 - f. Auditing services
 - g. Financial services
 - h. Compilation and maintenance of the Commission's underwriting file
 - i. Coordination and preparation of coverage documents
 - j. Risk selection and pricing
 - k. Excess insurance or reinsurance producer services
 - l. Member assessment and fee development
 - m. Report preparation
 - n. Other duties as designated by the Commission
2. The Commission may at its option contract for these services from different servicing organizations.
3.
 - a.) No servicing organization of the Commission or their employees, officers or directors shall have either a direct or indirect financial interest in the administrator of the Commission or be an employee, officer or director of the administrator unless notice of such interest has been provided to the Insurance Commissioners and members.
 - b.) No Administrator of the Commission, or their employees, officers or directors shall be an employee, officer or director of, or have either a direct or indirect financial interest in, a servicing organization of the Commission, or the insurance producer that may be appointed by that Commission unless notice of such interest has been provided to the Insurance Commissioners and members.

- c.) Any employee, officer or director of the administrator or servicing organization shall disclose to the Insurance Commissioners, any direct or indirect financial interest such employee, officer or director has in any other administrator, servicing organization or insurance producer.
4. Each service contract shall include a clause stating “unless the Insurance Commissioners otherwise permit, the servicing organization shall handle to its conclusion all claims and other obligations incurred during the contract period.”
 5. Each Servicing Organization shall provide a surety bond and Errors and Omissions coverage if required by law, in a form and amount acceptable to the Insurance Commissioners.
 6. All officers, employees and agents, including the Administrator and Servicing Organization of the Commission, on the final day of their contract or employment shall surrender and deliver to their successors all accounts, funds, property, records, books and any other material relating to their contract or employment, or if no successor has been designated, delivery shall be made to the Administrator or Commission Chairperson.

Indemnification of Officers and Employees:

1. The Administrator, Claims Service Provider(s), Producer, Risk Management Consultant(s) and such others as are required by regulation to do so, shall provide Errors and Omissions coverage in a form satisfactory to the Insurance Commissioners. The Insurance Commissioners may also require other professionals to provide evidence of Errors and Omissions coverage, and any other coverage as a requirement of their contract.
2. Except to the extent covered by Errors and Omissions insurance as may be required, as set forth above, the Commission shall indemnify and defend any past, present or future Insurance Commissioner, and may indemnify such other officials or professionals or service providers as the Insurance Commissioners determine, for claims arising from an act or omission of such Insurance Commissioner, official or employee within the scope of the performance of such individual's duties as Insurance Commissioner, officials, professional or employee within the scope of the performance of such individual's duties as Insurance Commissioner, official, professional or employee. Such indemnification shall include reasonable cost and expenses incurred in defending such claims. Nothing contained herein shall require the Commission to pay punitive damages or exemplary damages or damages arising from the Commission of a crime by such an individual and the Commission shall not be required to provide for the defense or indemnification of such an individual when the act or omission which caused the injury was the result of actual fraud,

malice, gross negligence or willful misconduct of such individual or in the event of a claim against such an individual by the State of New Jersey or if such Insurance Commissioner, official, professional or employee is either covered, or required to be covered by errors and Omissions liability insurance. The determination as to whether an individual's conduct falls within any of the above exceptions shall be made by the Insurance Commissioners. Nothing herein contained is intended to shield omission or wrongdoing which would not customarily be covered by Errors and Omissions insurance if same had been required of said employee or appointed official.

3. A present, past or future Insurance Commissioner, official, professional or employee of the Commission shall not be entitled to a defense or indemnification from the Commission unless:
 - a. Within ten (10) calendar days of the time he or she is served with the summons, complaint, process, notice or pleading, he or she delivers the original or exact copy to the Commission Chairperson with a copy to the Commission Attorney, together with a request that the Commission provide for his or her defense; and
 - b. In the event the Commission provides a defense or indemnification, he or she cooperates in the preparation and presentation of the defense with the attorney selected to defend the case; and
 - c. Except in those instances where a conflict of interest exists, as determined by an attorney selected by the Commission to handle such matters, the past, present or future Insurance Commissioner, official, professional or employee shall agree that the Commission and its counsel shall have exclusive control over the handling of the litigation.
4. The foregoing right of indemnification shall not be exclusive of any other rights to which any Insurance Commissioner, official, professional or employee may be entitled as a matter of law or which may be lawfully granted to him or her; and the right to indemnification hereby granted by this Commission shall be in addition to and not in restriction or limitation of any other privilege or power which the Commission may lawfully exercise with respect to the indemnification or reimbursement of an Insurance Commissioner, official, professional or employee; except that in no event shall an Insurance Commissioner, official, professional or employee receive compensation in excess of the full amount of a claim and reasonable costs and expense incurred in defending such claim.
5. Expenses incurred by any Insurance Commissioner, official, professional or employee in defending an action, suit or proceeding may be paid by the Commission in advance of final determination of such action, suit or proceeding

as authorized by the Commission in a specific case upon receipt of an undertaking by or on behalf of such member or officer to repay such amount in the event of an ultimate determination that his or her conduct was such as to fall outside the scope of coverage under this indemnification provision.

Advisory Committees:

1. From time to time, the Commission Chairperson may establish advisory committees and may appoint any individual to serve on these committees.
2. Loss Prevention Committee:
 - a. **Membership:** Each member shall appoint one of its management employees to serve as the safety coordinator, for the member. The safety coordinator shall serve as the representative of the member on the Commission's Safety Committee. The member shall also designate a management employee to serve as alternate safety coordinator whenever the safety coordinator is unable to serve. The safety coordinator and the alternate shall serve at the pleasure of the member and shall perform those duties specified in the Commission's Loss Control Program.
 - b. The Commission's safety committee shall consist of the Commission's safety director and the safety coordinator from each member. The alternate safety coordinator from each member may also attend meetings of the safety committee.
 - c. At the beginning of each Commission year the safety committee shall select a chairperson to preside over meetings of the committee.
 - d. **Duties:** The safety committee shall meet at least quarterly and shall have the following duties or responsibilities.
 - i) Confer with the Commission's safety director to develop a comprehensive safety and loss control program.
 - ii) Monitor all accident trends and frequency of accident in order to identify problem areas and local unit activities and programs requiring more frequent loss control surveys and evaluations.
 - iii) Assist in the development of a safety educational program that will include visual aids, equipment, etc.
 - iv) Make recommendations to the Commission for policies that will implement a comprehensive safety and loss control program for the Commission and the member local units.

- v) Perform such other duties that are assigned by the Commission or required by law.

Risk Managers:

1. The Commission shall appoint an Insurance Producer as a Risk Management Consultant who shall not be an Insurance Commissioner.
2. The Risk Management Consultant's specific responsibilities shall include, but not be limited to:
 - a.) Evaluation of the member's exposures.
 - b.) Explanation of the various coverages available from the Commission and assisting the member in the selection of proper coverage.
 - c.) Preparation of applications, statements of values, etc. required by the Commission.
 - d.) Review of the member's assessment and assisting in the preparation of the local unit's insurance budget.
 - e.) Assisting in the claims settlement process.
 - f.) Review of losses and engineering reports and providing assistance to the member's safety committee.
3. The Risk Management Consultant(s) shall be appointed in conformance with the Public Contracts Law.

ARTICLE IV - OPERATION OF THE COMMISSION

General Operation:

1. The Commission shall be subject to and operate in compliance with the provisions of the Local Fiscal Affairs Law (N.J.S.A. 40A:5-1 et seq.), the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and regulations (including but not limited to N.J.A.C. 5:34) and the various statutes authorizing the investment of public funds.
2. The Commission shall be considered a local unit for purposes of the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and shall be governed by the

provisions of that law in the purchase of any goods, materials, supplies and services.

3. The Commission shall be operated with sufficient aggregate financial strength and liquidity to assure that all obligations will be promptly met. The Commission shall prepare a financial statement on a form acceptable to the Insurance Commissioners showing the financial ability of the Commission to meet its obligations.
4. All monies, assessments, funds and other assets of the Commission shall be under the exclusive control of the Insurance Commissioners.
5. The Commission shall adopt a resolution designating a public depository or depositories for its monies pursuant to N.J.S.A. 40A:5-14. The resolution shall also designate a person to be custodian of funds for the Commission and shall authorize the custodian to invest temporarily free balances of any claim or administrative accounts periodically as authorized by law. The custodian of funds shall possess a Certified Municipal Finance Officer certificate issued pursuant to N.J.S.A. 40A:9-140.2. The custodian shall quarterly report to the Insurance Commissioners on investment and interest income.
6. All books, records, files, documents and equipment of the insurance Commission are the property of the Commission and shall be retained by the Commission Administrator at the discretion of the Insurance Commissioners in accordance with a record retention program adopted by the Commission. All books, records, files and documents of the Commission shall be retained for not less than five years. The Commission shall also retain claims information

Risk Management Plan:

The Insurance Commissioners shall prepare or cause to be prepared, a Risk Management Plan for the Commission including all information detailed in N.J.A.C. 11:15-2.6(e) and or 11:15-3.6(d) as appropriate. The Risk Management Plan shall be adopted and approved by resolution of the Insurance Commissioners.

Financial Statement and Reports:

1. The Insurance Commissioners shall provide its members with periodic reports covering the activities and status of the Commission for the reporting period. The reports shall be made at least quarterly, and may be made more frequently at the direction of the Insurance Commissioners, and shall include, but not be limited to, the minutes, the Administrator's report, the Treasurer's report, and a summation of Commission activity, including comments on previously reported claims and newly reported claims, and any other information required by the Insurance Commissioners. The Treasurer's report shall include budget status,

account balances, claims information, investment status, earnings and the costs of making investments.

2. A sworn annual report in a form prescribed by the Insurance Commissioners shall be prepared by the Commission, and be made available to each Commission member not later than one hundred eighty (180) days after the end of each Commission year. The report shall be accompanied by an annual audited statement of the financial condition of the Commission prepared by the Auditor, and performed in accordance with generally accepted accounting principles.

Coverages:

The Commission may offer coverage to its members for the following purposes:

1. To insure against any loss or damage however caused to any property, motor vehicles, equipment or apparatus owned by it, or owned by or under the control of any of its departments, boards, agencies or commissions;
2. To insure against liability resulting from the use or operation of motor vehicles, equipment or apparatus owned by or controlled by it, or owned by or under the control of any of its departments, boards, agencies or commissions;
3. To insure against liability for its negligence and that of its officers, employees and servants, whether or not compensated or part-time, who are authorized to perform any act or services, but not including an independent contractor within the limitations of the "New Jersey Tort Claims Act" (N.J.S.A. 59:1-1 et seq.);
4. To insure against any loss or damage from liability as established by chapter 15 of Title 34 of the Revised Statutes;
5. To provide contributory or noncontributory self-funded, or partially self-funded, health benefits to employees or their dependents, or both, in accordance with rules and regulations of the Director of the Division of Local Government Services in the Department of Community Affairs. The establishment and operation of a Commission to provide health benefits by a local unit prior to the effective date of P.L.2000, c.126 (C.52:13H-21 et al.) is hereby validated; however, any such health benefits Commission shall comply with all rules and regulations promulgated by the director pursuant to this subsection.

Services:

The Commission may also provide its members with safety and loss control programs and may jointly purchase or lease, on behalf of its membership, safety and loss control

services, training, equipment and apparatus, in connection with the provision of the coverage set forth above.

ARTICLE V - MEETINGS AND RULES OF ORDER

1. Annual Organization Meeting:

On or before January 30th the beginning of the Commission year, the Insurance Commissioners shall meet to elect officers and to appoint professionals and servicing organizations and conduct such other business as is necessary. The time and place for the meeting shall be established by the Chairperson, and the Secretary shall send written notice to the clerks of participating local units at least two (2) weeks in advance.

2. Business Meetings:

The Insurance Commissioners shall establish an annual schedule of meetings to conduct the business of the Commission.

3. Special Meetings:

The Chairperson or two (2) Insurance Commissioners may call a special meeting by notifying the Commission's Secretary at least three (3) days in advance. The Secretary shall notify the Insurance Commissioners by telephone.

4. Quorum:

The quorum for a meeting of Insurance Commissioners shall be a majority of the regular Insurance Commissioners.

5. Conduct Of Meetings:

- a. All meetings of the Commission shall be subject to the rules and regulations of the Open Public Meetings Act. (N.J.S.A. 10:4-6 et.seq.)
- b. Unless otherwise provided in these rules and regulations, or in the laws or regulations of the State of New Jersey, "Robert's Rules of Order" shall govern the conduct of all meetings.
- c. The Secretary shall cause written minutes to be maintained of all Commission meetings, and shall cause the minutes to be made available to the Insurance Commissioner upon request. In addition, the Secretary shall tape record open sessions for clarity in preparing the minutes. Said

meeting tape shall be maintained for 180 days or until the meeting minutes are approved, whichever occurs first. There shall be no tape recording of closed session meetings.

6. Amendments to the Rules and Regulations

- a. Any Insurance Commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
 - b. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Insurance Commissioners of the hearing date and shall send all Insurance Commissioners and members a copy of the proposed amendment. Notice shall be given to the Chairperson r Director and County Administrator.
3. The amendment may be adopted by the Insurance Commissioners upon the completion of the hearing.

ARTICLE VI - BUDGETS

- A. On or before December 22, of each year, the Commission shall prepare the budget for the upcoming fiscal year. The budget shall identify the proposed items and amounts of expenditure for its operations, the anticipated amounts and sources of assessments and other income to be received during the fiscal year and the status of the self insurance or loss retention accounts. The budget shall be prepared on a basis that does not recognize investment income or discounting of claim reserves, but recognizes all anticipated or forecasted losses and administrative expenses associated with that fiscal year.
- B. A copy of the Commission's proposed budget shall be made available to each member at least two (2) weeks prior to the time scheduled for its adoption. No budget shall be adopted until a hearing has been held in accordance with N.J.S.A. 40A:4-1 et. seq. giving all members the opportunity to present comments or objections.
- C. Not later than December 1st of each year the Insurance Commissioners shall adopt by majority vote the budget for the Commission's operation for the coming fiscal year.

- E. An adopted budget may be amended by majority vote of Insurance Commissioners.

ARTICLE VII - ASSESSMENTS

Annual Assessment

1. In November of each year, the Executive Director/Administrator shall compute each member's assessments for the upcoming Commission year, which shall consist of an amount allocated for the administrative account plus specific assessment to establish and/or replenish the claim or loss retention trust fund account for each type of coverage provided by the Commission and in which such member participates.
2. The annual assessment of each participating local unit shall be its pro rata share of the Commission's budget for the upcoming year for each line of coverage provided to the member.
3. The calculation of pro rata shares shall be based on each member's manual premium by Commission year for that line of coverage. To the extent possible, the Commission shall use experience modification formulas in computing manual premiums. Unless otherwise approved by the Insurance Commissioners, the assessment for Worker's Compensation and Employer's Liability shall be based upon the experience rating plan provided for in the New Jersey Worker's Compensation and Employer's Liability Insurance Manual on file with the Commissioner of Banking and Insurance. The Insurance Commissioners may also adopt a capping formula which limits the increase in any member's assessment to the Commission-wide average increase plus a percentage established by the Insurance Commissioners.
4. The total amount of each member's annual assessment shall be certified by majority vote of the Insurance Commissioners to the governing body of each participating local unit at least one (1) month prior to the beginning of the next fiscal year.
5. The annual assessment shall be paid to the Commission in installments, to be determined by the Insurance Commissioners.
6. The Treasurer shall deposit each member's assessment into the appropriate accounts, including the administrative account and the claim or loss retention Trust Fund account.
7. If a member joins the Commission or elects to participate in a line of coverage after the start of the Commission year, such member's assessments and supplemental assessments shall be reduced in proportion to that part of the year which had elapsed.

Supplemental Assessments:

1. The Insurance Commissioners shall by majority vote levy upon the member local units additional assessments wherever needed to supplement the Commission's claim, loss retention or administrative accounts to assure the payment of the Commission's obligations.
 - a. All supplemental assessments shall be charged to the members by applicable Commission year, and shall be apportioned by that year's assessments for that line of coverage.
 - b. All members shall be given at least thirty (30) days advance written notice of the Commission's intention to charge an additional assessment.
 - c. Members shall have thirty (30) days to pay the Commission from the due date established by the Insurance Commissioners at the time any supplemental assessment is adopted. Whenever possible, the due date shall be no sooner than the beginning of the Commission's next fiscal year.

Insolvency And/Or Bankruptcy Of Commission Members:

The insolvency or bankruptcy of a member does not release the Commission, or any other member, of joint and several liability for the payment of any claim incurred by the member during the period of its membership, including, but not limited to, being subject to and liable for supplemental assessments.

ARTICLE VIII - REFUNDS

- A. Any monies for a Commission year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Commission.
- B. A refund for any fiscal year shall be paid only in proportion to the member's participation in the Commission for such year. Payment of a refund shall not be contingent on the member's continued membership in the Commission.
- C. The Commission may apply a refund to any arrearage owed by the member to the Commission. Otherwise, at the option of the member, the refund may be retained by the Commission and applied towards the member's next annual assessment.

ARTICLE IX - TRUST FUND ACCOUNTS, INVESTMENTS AND DISBURSEMENTS

Establishment of Trust Fund Accounts

1. By resolution, the Commission shall designate a public depository or depositories for its monies pursuant to N.J.S.A. 40A:5-14. The resolution shall also designate a person to be custodian of funds for the Commission and shall authorize the custodian to invest temporarily free balances of any claim or administrative accounts periodically as authorized by law. The custodian shall report to the commission quarterly on interest and interest/income
2. The Commission shall establish a separate Trust Fund Account from which monies shall be disbursed solely for the payment of claims, allocated claim expenses and excess insurance or reinsurance premiums designated as the Claims or Loss Retention Fund Account.
 - a. Other than for claims, allocated claims expense, or excess insurance premiums, no transfers or withdrawals may be made from a claim or loss retention account without the approval of the Insurance Commissioners.
 - b. The Commission shall maintain accounting records allocating all income, disbursements, and assets in the Claims account by line of coverage and by Commission year. Accounting records for closed Commission year(s) shall be allocated by member. Accounting records for loss fund contingency or excess loss contingency shall also be allocated by member.
3. The Commission shall also establish an administrative account which shall be utilized for payment of the Commission's general operating expenses, loss prevention activities, data processing services, and general legal expenses. The Commission shall maintain accounting records for the administrative account per 2(b) above.

Investments

1. The balance of any account shall be invested to obtain the maximum interest return practical. All investments shall be in accordance with the Commission's cash management plan and consistent with the statutes and rules governing the investment of public funds by local governments and pursuant to N.J.S.A. 40A:10-10b.
2. The investment and interest income earned by the investment of the assets of each claim or loss retention account shall be credited to each account.

3. The investment and interest income earned by investment of the assets of the administrative account shall be credited to that account.

Disbursements

1. Prior to any commitment or agreement requiring the expenditure of funds, the custodian of the Commission's assets shall certify as to the availability of sufficient unencumbered funds to fully pay all charges or commitments to be accepted.
2. All disbursements, payments of claims or expenditure of funds must be approved by a majority vote of the Insurance Commissioners.
3. Notwithstanding numbers 1 and 2 above, the Commission may provide for the expedient resolution of certain claims by designating the Commission's Administrator or service organization as a "certifying and approving officer" pursuant to N.J.S.A. 40A:5-17. The Commission may authorize the certifying and approving officer to approve for payment any specified claims in an amount not to exceed an amount approved by the Insurance Commissioners in the Plan of Risk Management. The Commission shall establish such other procedures and restrictions on the exercise of this authority as the Commission deems appropriate.
4. Upon approval, the certifying and approving officer shall certify the amount and particulars of such approved claims to the custodian of the Commission's assets, directing that a check for payment be prepared.
5. Each month, the certifying and approving officer shall prepare a report of all claims approved since the last report, detailing the nature and the amount of the claim, the payee, the reasons supporting payment and any other pertinent information. This report shall be reviewed and approved or rejected by vote of the Insurance Commissioners at their next regularly scheduled meeting. If any payment is not approved, appropriate action shall be taken.
6. All requests for payments must be accompanied by a detailed bill of items or demand, specifying particularly how the bill or demand is made up, with the certification of the party claiming payment that it is correct, and shall be certified by an officer or duly designated agent or employee of the Commission having knowledge of the facts that the goods have been received by, or the services rendered to the Commission. In the case of claims or losses to be charged against any loss fund, the Commission's claims administrator shall certify as to the claims correctness and validity.

7. All claims shall be paid by check. The checks shall be signed by two persons so designated by the Insurance Commissioners. Payment of claims may be made by wire transfer.
8. All claims or other disbursements approved for payment by the Commission shall be recorded in a claims register maintained by the custodian of the Commission's assets.

ARTICLE X - CONFLICT OF INTEREST

- A. All officials or employees of a member local unit or any members of the family of such officials or employees shall comply with N.J.S.A. 40A: 22.1 et. seq. (The "Local Government Ethics Law").

ARTICLE XI - VOLUNTARY DISSOLUTION OF THE COMMISSION

- A. If the Insurance Commissioners deem it in the best interest of the members to dissolve the Commission, they shall by majority vote direct that a written Plan of Dissolution be prepared.
- B. The Plan of Dissolution must provide for the payment of all unexpired losses of the Commission and its members, including all incurred but not reported losses, as certified by an actuary, before any assets of the Commission or the trust fund accounts may be used for any other purpose.
- C. Upon completion of the plan, the Chairperson shall call a general meeting of all Insurance Commissioners who shall review the plan and make any appropriate amendments. By majority vote, the Insurance Commissioners may recommend to the County that the Commission be dissolved in accordance with the Plan of Dissolution.
- D. The Gloucester County Board of County Commissioners must by resolution vote to accept the Plan of Dissolution in order to dissolve the Commission.
- E. Such Plan of Dissolution shall contain a statement of the Commission's current financial condition computed both on a statutory basis and according to generally accepted accounting principles as attested to by an independent certified accountant.

ARTICLE XII - CLAIMS HANDLING PROCEDURE

CLAIMS HANDLING PROCEDURE (HEALTH INSURANCE)

- A. Compliance: The Commission shall comply with the requirements of N.J.S.A. 17B:30-13.1 and 13.2 and N.J.A.C. 11:2-17 and N.J.A.C. 11:15-3.22.

- B. Registration of Claims: Covered individuals shall submit claims to the Third Party Claims Administrator (TPA) retained by the Commission. Each covered employee shall have an identification card, which contains the name and telephone number of the TPA. Claim reporting forms shall be made available to each participant.
- C. Claims Response: Upon receipt of the initial notice of claim, the TPA shall process the information in the following manner:
1. Validate that the person has coverage.
 2. Determine if claim is eligible.
 3. Calculate the amount payable based upon the plan or benefits deductible, coinsurance, any cost containment features in the plan, and coordination of benefits (COB) factors.
 4. Pay valid claims or issue notice of rejection.
 5. If a notice of rejection is issued, the reason for said rejection shall be stated thereon.
- D. Periodic Review of Pending Claims: All pending claims will be reviewed not less than monthly. The TPA shall submit a report to the Commission not less than quarterly.
- E. Approval of Payments: The Commission shall specify in the contract the TPA's claims payment authority.
- F. Confidentiality:
1. The complaint handling procedure shall provide for the confidentiality of the claimant's identity as required by N.J.A.C. 11:15-3.22.; All Employee claims information is privileged and confidential and shall not be included as a part of any open public record.
 2. Insurance Commissioners and the officials of the member local unit shall not have access to any employee claim information which reveals the identity of any individual plan participant.
 3. All claims are to be filed, and all inquiries are to be handled, directly with the Third Party Administrator. All employees of the Third Party Administrator shall execute a non-disclosure statement to protect the identity of the plan participants.
 4. Only Insurance Commissioners members and necessary Commission professionals shall participate in any closed session discussion of claims. These claims discussions, whether general or specific to a coverage dispute, shall at all times be confidential and anonymous so that the identity of the local unit and/or claimant cannot be ascertained. When necessary, as in a specific claim dispute,

the anonymity of the claimant shall be accomplished by assigning a blind claim number and deleting all references to the individual's name and place of employment. The claimant may demand that the matter be handled with disclosure of his identity by so indicating in writing to the Commission.

5. Documents identifying the employee, or from which the employee's identity might be deduced, shall not be accessible to any persons other than the Third Party Administrator, Program Manager, Commission Attorney, or duly appointed claim auditors when such records are needed to verify the accuracy of claim data as part of an audit.
6. Any person having access to claim information must sign a written non-disclosure statement.

G. Disputed Claims Appeal Procedures

1. If the plan participant is dissatisfied with the determination of the claim processor, the plan participant may appeal in writing the processor's determination to the TPA's Services Management Review Team, who shall notify the plan participant in writing of their determination. The plan participant shall, at that time, be advised that the determination may be appealed to the Commission's Executive Committee and that, at the plan participant's written request, the appeal may be made with the identity of the plan participant revealed. The plan participant's identity shall be revealed only upon the written request of the participant. A copy of this communication with the plan participant's name shall be sent to the Program Manager.
2. The plan participant may appeal an adverse determination concerning a claim to the Executive Committee by forwarding a copy of the determination letter issued by TPA to the Program Manager, who shall place it on the agenda for a closed session discussion at the next regularly scheduled meeting of the Commission, unless the appeal is received seven (7) business days or fewer prior to the next meeting, in which case it shall be placed on the ensuing meeting agenda. Prior to distribution of any writing concerning this appeal, all reference to the plan participant or the Town shall be stricken. The Program Manager shall review the claim and make a written recommendation to the Executive Committee prior to their deliberation regarding same. Whenever practical, the Executive Committee shall render its decision upon conclusion of the discussion at the appeal meeting, and if the plan participant is not present, advise the plan participant in writing of the determination and the reasons therefore within five (5) days.
3. If the plan participant is dissatisfied with the Executive Committee's determination, the plan participant may appeal this determination to the independent appeal organization designated by the Commission annually for a

non-binding determination pursuant to fair, informal procedures adopted from time to time.

4. If the plan participant is dissatisfied with the determination of the independent appeal agency, the plan participant may exercise any remedies provided by law.

CLAIMS HANDLING (OTHER THAN HEALTH CLAIMS)

Claims Reporting:

Upon receipt of the initial notice of a claim, the member shall immediately forward the notice of claim and any other information available to the claims administrator and, where appropriate, to the Commission's Attorney for initial contact, investigation, court actions or other appropriate response.

Registration Of Claims:

Upon receipt of initial notice of claim, whether by service of process, notice of claim or petition or otherwise, the claims administrator shall cause each claim to be numbered, and to be included on a monthly report to the Executive Director. The monthly report shall set forth the name of the claimant, the nature of the claim, the type of insurance coverage claimed against, and to the extent known, and an approximate estimate of the magnitude of the potential loss. This report shall be considered confidential.

Notice Of Request for Settlement Authority:

Whenever an investigation discloses that the prompt, fair and equitable settlement of a claim is appropriate and possible, and such settlement exceeds the authority of the claims administrator, the claims administrator shall submit to the Commission administrator for review at an Insurance Commissioners meeting, a request for settlement authority. This notice shall be on forms approved by the Insurance Commissioners and shall set forth identifying information concerning the claim, recommendations where appropriate concerning the legal liability of the Commission, a summary of investigative work concerning the merits of the claim and the reasons underlying the recommended settlement authority.

Approval Of Payments And Settlements:

Whenever the Commission shall make any payment or settlement of any claim, a notation thereof identifying the claim, and the amount paid shall be entered upon a ledger of claims paid.

ARTICLE XIV - COMPLAINT HANDLING PROCEDURE

- A. Whenever any interested party shall submit a complaint in writing to the Commission, the executive director/administrator, or any member of the Commission, a copy thereof shall be forthwith communicated to the Insurance Commissioners for consideration at its next regularly scheduled meeting.
- B. At said meeting the Insurance Commissioners shall consider the complaint, and by recorded vote take such action as might be appropriate.
- C. The complaining party, and the Insurance Commissioner from the local unit shall receive written notice of the Insurance Commissioners findings. The written notice to the complaining party, may where appropriate, include an opportunity for the complaining party to have a hearing concerning his/her complaint before the Insurance Commissioners.
- D. The Insurance Commissioners shall keep a separate record of all complaints received and the disposition of same.
- E. If the complaining party is dissatisfied with the Insurance Commissioners decision, the complaining party may appeal this determination to the independent appeal organization or arbitrator designated by the Commission annually.
- F. If the complaining party is dissatisfied with the determination of the independent appeal agency or arbitrator, the complaining party may exercise any remedies provided by law.

ARTICLE XV - OTHER CONDITIONS

Inspection And Audit:

The Commission shall be permitted but not obligated to inspect, at any reasonable time, the workplaces and operations of each member covered by this agreement. Neither the right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the member or others, to determine or warrant that such workplaces, operations, are safe or healthful, or are in compliance with any law, rule or regulation.

The Commission shall be permitted to examine and audit the member's payroll records, general ledger, disbursements, vouchers, contracts, tax reports and all other books, documents and records at any reasonable time as far as they show or tend to show or verify the amount of remuneration or other premium basis, or relate to the subject matter of this agreement.

Notice Of Injury:

When an injury occurs, written notice shall be given by or on behalf of the member to the Commission or any of its authorized agents as soon as practical. Such notice shall contain particulars sufficient to identify the member and also reasonably obtainable information respecting the time, place and circumstances of the injury, the names and addresses of the injured and of available witnesses.

Notice Of Claim Or Suit:

If claim is made or formal petition or a suit or other proceedings are brought against the member, it shall immediately forward to the Commission every demand, notice, summons or other process received by the member or its representative.

Assistance And Cooperation Of The Participant:

The member shall cooperate with the Commission and upon the Commission's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits or proceedings. The member shall not, except at its own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and other services at the time of injury as are required by the Workers' Compensation Law.

Action Against Commission:

No action shall lie against the Commission unless, as a condition precedent thereto, the Member shall have fully complied with all the terms of this agreement, not until the amount of the member's obligation to pay shall have been finally determined either by judgment against the member after actual trial or by written agreement of the member, the claimant and the Commission. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this agreement to the extent of the protection afforded by this agreement. Nothing contained in this agreement shall give any person or organization any right to join the Commission as a co-defendant in any action against the member to determine the member's liability.

Bankruptcy or insolvency of the member shall not relieve the Commission of any of its obligations.

Subrogation:

In the event of any payment under the agreement, the Commission shall be subrogated to all rights of recovery therefore of the member and any person entitled to the benefits of this agreement against any person or organization and the Member shall execute and

deliver instruments and papers and do whatever else is necessary to secure such rights.
The member shall do nothing after loss to prejudice such rights.

Conformance With Statute:

In the event any portion of these rules and regulations conflict with any statute or administrative regulation, the provision of any such statute or administrative regulation shall control to the extent it conflicts.

THUS DONE, READ AND PASSED in my office in Gloucester County, State of New Jersey.

COUNTY OF GLOUCESTER INSURANCE COMMISSION

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
MICHAEL BURKE, VICE CHAIRMAN

APPENDIX III

Stewardship Report



INSERVCO
INSURANCE SERVICES, INC.

Stewardship Report

for

Gloucester Co Ins Commission

As Of

December 31, 2020

*Inservco Insurance Services, Inc.
Crossroads Corporate Center
3150 Brunswick Pike
Lawrenceville, NJ 08648
(800) 334-1348*

EXECUTIVE SUMMARY

Introduction:

Inservco Insurance Services, Inc. is pleased to present the 2021 Stewardship Report. We understand that the client needs to be aware of pertinent claim information in order to better manage your program. We trust you will find the data found within this report to be meaningful and enable you to continue to make wise decisions that impact the various aspects of your organization's financial outlook, operational challenges, and the workforce.

We also wanted you to be aware that Inservco is constantly striving to improve our services to you and we have invested heavily in new technology and services that enable us to efficiently interface with you and the vendor service providers that perform services for you. As you may already know, we have an ownership interest in a pharmacy benefit management company. We believe KeyScripts provides a cost effective pharmacy benefit management program. By using the KeyScripts program it enables your self-insured program to obtain savings below the fee schedule. Most importantly, Inservco's claim systems and billing systems interface with the KeyScripts program thereby making the process seamless to you and your employees who utilize the KeyScripts program. Savings reports are sent to you quarterly. Should you need more frequent reporting, please don't hesitate to contact Inservco.

Additionally, Inservco has partnered with certain vendors that perform services on your behalf in an attempt to reduce your self-insured program costs. Please note that Inservco may have business agreements, including cost sharing arrangements, with these vendor service providers. As part of these business agreements, there may be financial considerations paid by the vendor service provider to Inservco for the resources and services that Inservco may provide, which could include marketing, personnel, information technology, system access, and various administrative services. The amounts, which may be material, that Inservco may receive from a vendor provider may vary depending upon the types and quantity of resources and services Inservco provides to each respective vendor. It is important to note that you are under no obligation to utilize any vendor provider that is recommended by Inservco and if you elect not to utilize the services of a recommended vendor provider, then you can select a vendor service provider you choose to perform such services. You always have control over the types of and amounts of services a vendor service provider performs for your program, whether recommended by Inservco or selected by you. Therefore, we are always looking for input from you, our customer, to determine if there is anything that we can do to enhance your existing program and to enable you to make your job as a risk manager more efficient.

Should you have questions or need clarification regarding any information contained within this report, please feel free to contact, Staci L. Ulp, AIC, Executive Vice President & COO at 800-356-0438 extension 4057.

Observations, Conclusions, Suggestions:

- Location 100008 – Gloucester Co- Emerg Response had the most claims of any location for all policy years included in this report with 129 claims. This is 26.1% of the total number of claims reported for the Commission. However 108 of the claims reported by this location involved only medical payments and no wage loss benefits. There were 21 claims involving wage benefits.

Locations 100006 – Gloucester Co- Sheriff –had the second most claims with 90 claims. This is 18.2% of the total number of claims reported for the Commission. (Pages 4 - 6)

- The number of claims has fluctuated for all policy years included in this report. The total number of claims per year was the highest in the 1/1/20 to 12/31/20 policy period with 279 claims. Of these claims, 38 were lost time and 241 were medical only claims. (Page 7)
- The highest net incurred is \$1,064,437.28 for the policy period 1/1/18 to 12/31/18. This represents 38.6% of the total net incurred of \$2,755,220.83. Please note that the losses are still developing for all policy years included in this report. (Page 8)
- The location with the highest net incurred to date is Location 100008 – Gloucester Co – Emerg Response with \$603,688.15. This represents 22.0% of the total net incurred. Location 400001 – CUA-Sewerage Operations had the second highest net incurred by location with \$397,220.85 or 14.4% of the total net incurred. (Page 9)
- When grouped by the day of the week on which the injury occurred, the highest number of claims occurred on Fridays with a total of 89 claims. This was followed by Thursdays with 86 claims. The highest number of indemnity claims occurred on Fridays with 14 claims. The highest number of medical only claims occurred on Fridays with 75 claims. (Page 10)
- When grouped by the time of day the injury occurred, the most claims occurred between the hours of 8 am to 4 pm with a total of 268 claims, followed by time not reported with a total of 91 claims. The highest number of indemnity claims occurred between the hours of 8 am to 4 pm with 47 claims and the highest number of medical only claims also occurred between the hours of 8 am to 4 pm with 221 claims. (Pages 11 – 13)
- The average number of days to report a claim has increased over the policy years included in this report ranging from 9.68 days during the policy year beginning 1/1/20 to 3.21 days during the policy year beginning 1/1/19. It is important to report claims timely as it has been shown that early intervention has a significant impact on the final net incurred of a claim. (Pages 14 – 22)
- The most frequently reported cause of injury was “Pandemic” with 172 claims or 58.3% of the top 5 total claims reported. This was followed by “Struck / Injured By – Animal or In” with 34 claims or 11.5 of the top 5 total claims reported. (Page 23)
- The cause of injury with the highest net incurred was “Strain/Injury By–Pushing/Pull” at \$423,985.76 or 25.3% of the top 5 total net incurred. This was followed by “Struck/Injured By-Misc” at \$354,131.41 or 21.1% of the top 5 total net incurred. (Page 24)
- The most frequent type of injury was “COVID-19” with 172 claims or 45.7% of the top 5 total claims reported. “Sprain or Tear” had the second highest frequency by type of injury with 74 claims or 19.7% of the top 5 total claims reported. (Page 25)
- The type of injury with the highest net incurred was “Sprain or Tear” at \$887,484.69 or 38.0% of the top 5 total net incurred. This was followed by “Strain or Tear” at \$513,978.71 or 22.0% of the top 5 total net incurred. (Page 26)
- The most frequently injured part of body was “Body Syst & Multi Body Syst” with 157 claims or 55.7% of the top 5 total claims reported. The second most frequently injured body part was “Multiple Body Parts” with 55 claims or 19.5% of the top 5 total claims reported. (Page 27)
- The highest net incurred for part of body injured was also “Shoulder(s), armpit, clavicle” at \$516,415.01 or 28.0% of the top 5 total net incurred. This was followed by “Multiple Body Parts” at \$468,335.18 or 25.5% of the top 5 total net incurred. (Page 28)

Report Terminology

Term	Definition
Gross Paid To Date Total	All payments transacted plus all offsets of voids and refunds through the report end date for all buckets
Indemnity	WC claim added this period where Gross Incurred Indemnity bucket >0
Medical	WC claim added this period where Gross Incurred Indemnity bucket = 0 and sum of Gross Incurred all other buckets >0
Net Incurred Total	Gross Incurred Total + Recovery ToDate Total all buckets
Outstanding Reserve Total	Outstanding monies expected to be paid for all financial buckets added together
Recoveries To Date Total	Recoveries added into the system through report end date all buckets
Total Claims	Count of pending and closed claims
Average Days to Receive	Average number of days between occurrence date and date received at Inservco



Claim Summary By Policy Period Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2018	12/31/2018			
100001 - Gloucester Co-Corrections		1	0	1
100004 - Gloucester Co-Public Works		1	8	9
100005 - Gloucester Co-Animal Shelter		0	7	7
100006 - Gloucester Co-Sheriff		0	10	10
100007 - Gloucester Co-Parks		1	4	5
100008 - Gloucester Co-Emerg Response		6	15	21
100009 - Gloucester Co-Bldgs Grounds		0	5	5
100010 - Gloucester Co-Health		0	5	5
100011 - Gloucester Co-Prosecutor		3	3	6
100014 - Gloucester Co-Social Svcs		2	1	3
100015 - Gloucester Co-Other		0	4	4
100016 - Gloucester Co-Transportation		2	1	3
200001 - GCC/Rowan-Main Campus		0	4	4
300002 - Improve Auth-Shady Ln Nursing		0	2	2
300004 - Improve Autho-Solid Waste Op		0	4	4
300005 - Improve Auth-Dream Park		0	6	6
400001 - CUA-Sewerage Operations		3	2	5
500001 - Library Comm-Mullica Hill		0	1	1
500004 - Library Comm-Glassboro		0	1	1
		19	83	102
01/01/2019	12/31/2019			
100001 - Gloucester Co-Corrections		2	1	3
100004 - Gloucester Co-Public Works		2	9	11
100005 - Gloucester Co-Animal Shelter		0	10	10
100006 - Gloucester Co-Sheriff		0	14	14
100007 - Gloucester Co-Parks		0	5	5
100008 - Gloucester Co-Emerg Response		3	23	26
100009 - Gloucester Co-Bldgs Grounds		1	1	2
100010 - Gloucester Co-Health		0	3	3
100011 - Gloucester Co-Prosecutor		1	4	5
100012 - Gloucester Co-Golf Course		0	1	1
100014 - Gloucester Co-Social Svcs		1	1	2



Claim Summary By Policy Period Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
100015 - Gloucester Co-Other		0	2	2
200001 - GCC/Rowan-Main Campus		0	2	2
300002 - Improve Auth-Shady Ln Nursing		4	3	7
300003 - Improve Auth-Shady Ln ChildDev		0	2	2
300004 - Improve Autho-Solid Waste Op		1	2	3
300005 - Improve Auth-Dream Park		0	1	1
400001 - CUA-Sewerage Operations		2	4	6
500001 - Library Comm-Mullica Hill		1	1	2
600001 - RCSJ-Gloucester Campus WC		0	6	6
600003 - RCSJ-Cumberland Campus WC		0	1	1
		18	96	114
01/01/2020	12/31/2020			
100001 - Gloucester Co-Corrections		7	19	26
100004 - Gloucester Co-Public Works		0	12	12
100005 - Gloucester Co-Animal Shelter		3	5	8
100006 - Gloucester Co-Sheriff		9	57	66
100007 - Gloucester Co-Parks		0	2	2
100008 - Gloucester Co-Emerg Response		12	70	82
100009 - Gloucester Co-Bldgs Grounds		0	3	3
100011 - Gloucester Co-Prosecutor		0	2	2
100013 - Gloucester Co-Human Svcs		0	1	1
100014 - Gloucester Co-Social Svcs		2	7	9
100015 - Gloucester Co-Other		2	14	16
100016 - Gloucester Co-Transportation		0	2	2
300002 - Improve Auth-Shady Ln Nursing		3	22	25
300003 - Improve Auth-Shady Ln ChildDev		0	1	1
300004 - Improve Autho-Solid Waste Op		0	4	4
300005 - Improve Auth-Dream Park		0	1	1
400001 - CUA-Sewerage Operations		0	4	4
500001 - Library Comm-Mullica Hill		0	3	3
500003 - Library Comm-Logan Township		0	1	1
500004 - Library Comm-Glassboro		0	1	1
500005 - Library Comm-Greenwich Twp		0	1	1



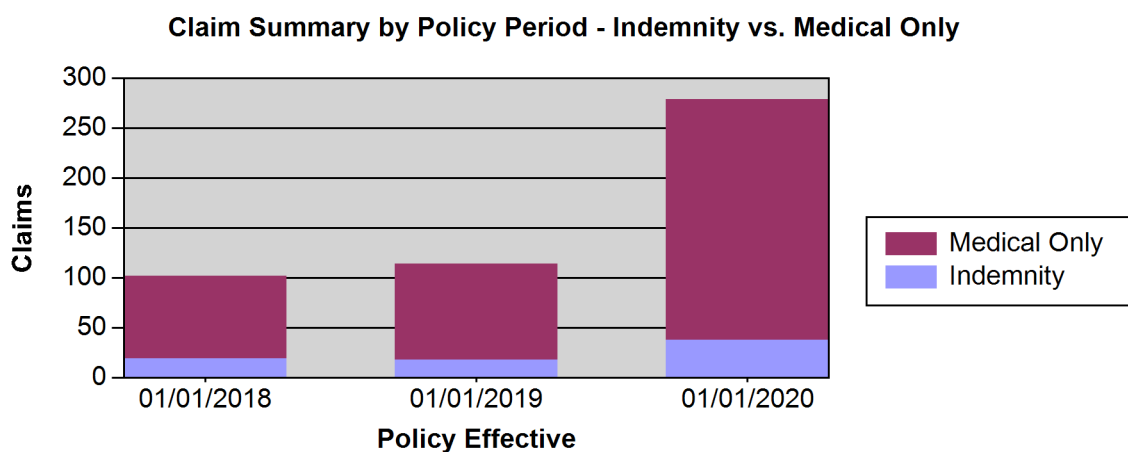
**Claim Summary By Policy Period
Indemnity vs Medical Only By Location
Past 3 Years**

08/26/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
600001 - RCSJ-Gloucester Campus WC		0	7	7
600003 - RCSJ-Cumberland Campus WC		0	2	2
		38	241	279
Total:		75	420	495

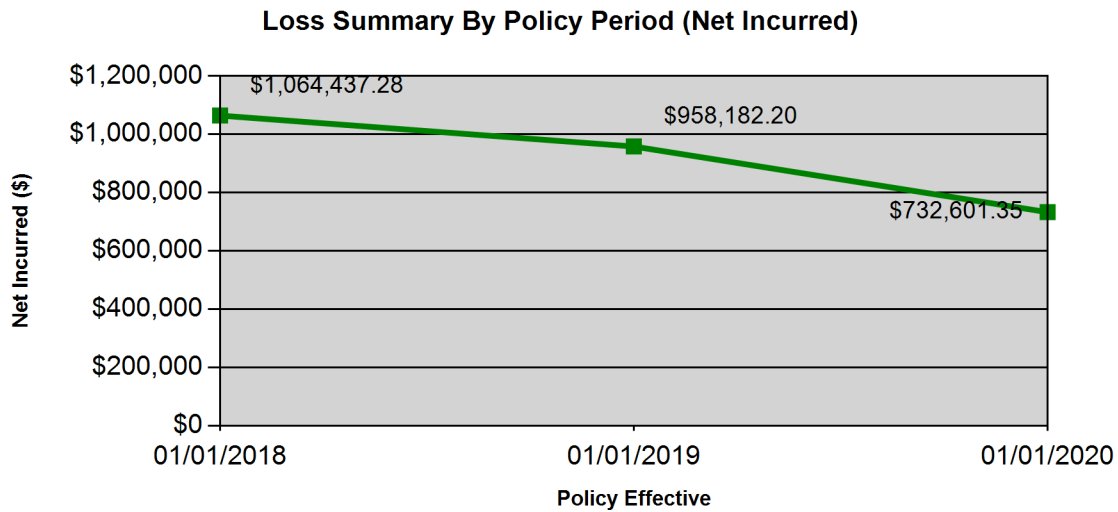
Claim Summary By Policy Period Indemnity vs Medical Only Past 3 Years

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2018	12/31/2018	19	83	102
01/01/2019	12/31/2019	18	96	114
01/01/2020	12/31/2020	38	241	279
		75	420	495



Loss Summary By Policy Period Past 3 Years

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2018	12/31/2018	102	\$69,441.77	\$994,995.51	\$0.00	\$1,064,437.28
01/01/2019	12/31/2019	114	\$316,118.96	\$642,063.24	\$0.00	\$958,182.20
01/01/2020	12/31/2020	279	\$385,869.49	\$346,731.86	\$0.00	\$732,601.35
		495	\$771,430.22	\$1,983,790.61	\$0.00	\$2,755,220.83



Loss Summary By Location Past 3 Years

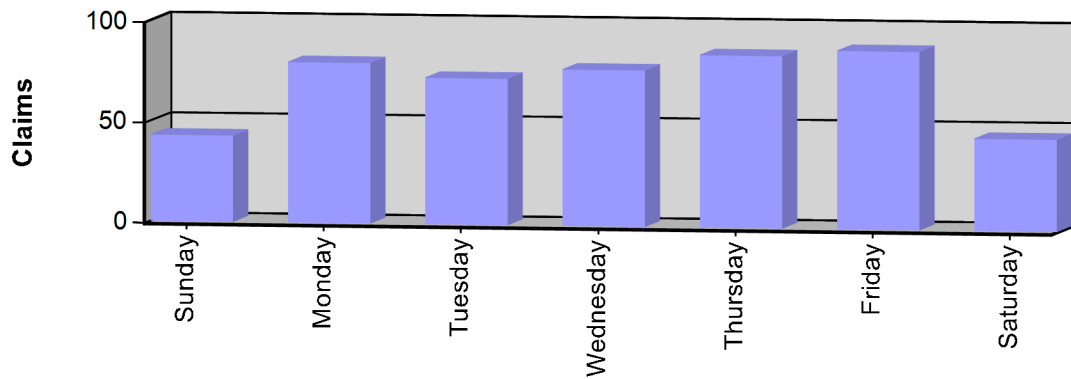
Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
100001	Gloucester Co-Corrections	30	\$227,662.59	\$199,998.73	\$0.00	\$427,661.32
100004	Gloucester Co-Public Works	32	\$9,276.08	\$136,449.53	\$0.00	\$145,725.61
100005	Gloucester Co-Animal Shelter	25	\$19,010.69	\$64,586.58	\$0.00	\$83,597.27
100006	Gloucester Co-Sheriff	90	\$55,105.04	\$34,941.15	\$0.00	\$90,046.19
100007	Gloucester Co-Parks	12	\$0.00	\$78,530.39	\$0.00	\$78,530.39
100008	Gloucester Co-Emerg Response	129	\$142,006.70	\$461,681.45	\$0.00	\$603,688.15
100009	Gloucester Co-Bldgs Grounds	10	\$0.00	\$48,678.20	\$0.00	\$48,678.20
100010	Gloucester Co-Health	8	\$0.00	\$5,935.51	\$0.00	\$5,935.51
100011	Gloucester Co-Prosecutor	13	\$25,347.50	\$339,402.49	\$0.00	\$364,749.99
100012	Gloucester Co-Golf Course	1	\$0.00	\$512.04	\$0.00	\$512.04
100013	Gloucester Co-Human Svcs	1	\$0.00	\$0.00	\$0.00	\$0.00
100014	Gloucester Co-Social Svcs	14	\$29,466.25	\$64,174.18	\$0.00	\$93,640.43
100015	Gloucester Co-Other	22	\$13,811.36	\$40,430.53	\$0.00	\$54,241.89
100016	Gloucester Co-Transportation	5	\$22,768.50	\$49,865.50	\$0.00	\$72,634.00
200001	GCC/Rowan-Main Campus	6	\$0.00	\$8,860.65	\$0.00	\$8,860.65
300002	Improve Auth-Shady Ln Nursing	34	\$88,920.64	\$122,371.04	\$0.00	\$211,291.68
300003	Improve Auth-Shady Ln ChildDev	3	\$2,700.00	\$1,137.12	\$0.00	\$3,837.12
300004	Improve Autho-Solid Waste Op	11	\$2,400.00	\$18,475.37	\$0.00	\$20,875.37
300005	Improve Auth-Dream Park	8	\$0.00	\$6,678.00	\$0.00	\$6,678.00
400001	CUA-Sewerage Operations	15	\$132,954.87	\$264,265.98	\$0.00	\$397,220.85
500001	Library Comm-Mullica Hill	6	\$0.00	\$15,716.53	\$0.00	\$15,716.53
500003	Library Comm-Logan Township	1	\$0.00	\$0.00	\$0.00	\$0.00
500004	Library Comm-Glassboro	2	\$0.00	\$6,292.92	\$0.00	\$6,292.92
500005	Library Comm-Greenwich Twp	1	\$0.00	\$0.00	\$0.00	\$0.00
600001	RCSJ-Gloucester Campus WC	13	\$0.00	\$14,806.72	\$0.00	\$14,806.72
600003	RCSJ-Cumberland Campus WC	3	\$0.00	\$0.00	\$0.00	\$0.00
		495	\$771,430.22	\$1,983,790.61	\$0.00	\$2,755,220.83

Claim Occurrence by Day of Week Indemnity vs Medical Only Past 3 Years

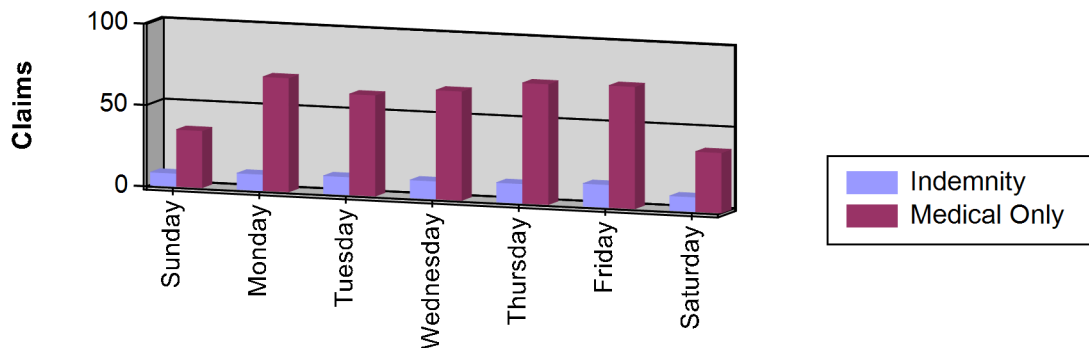
08/26/2021

Day of Week	Indemnity	Medical Only	Total Claims
Sunday	8	35	43
Monday	10	70	80
Tuesday	11	62	73
Wednesday	11	67	78
Thursday	12	74	86
Friday	14	75	89
Saturday	9	37	46
	75	420	495

Claim Occurrence by Day of Week (Total Claims)



Claim Occurrence by Day of Week (Indemnity vs Medical Only)

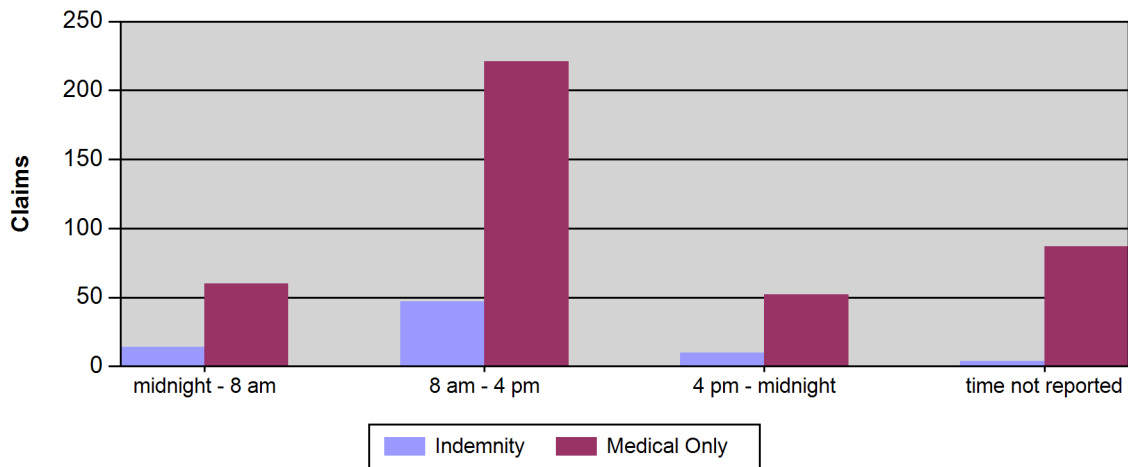


Claim Occurrence by Time Of Day Indemnity vs Medical Only Past 3 Years

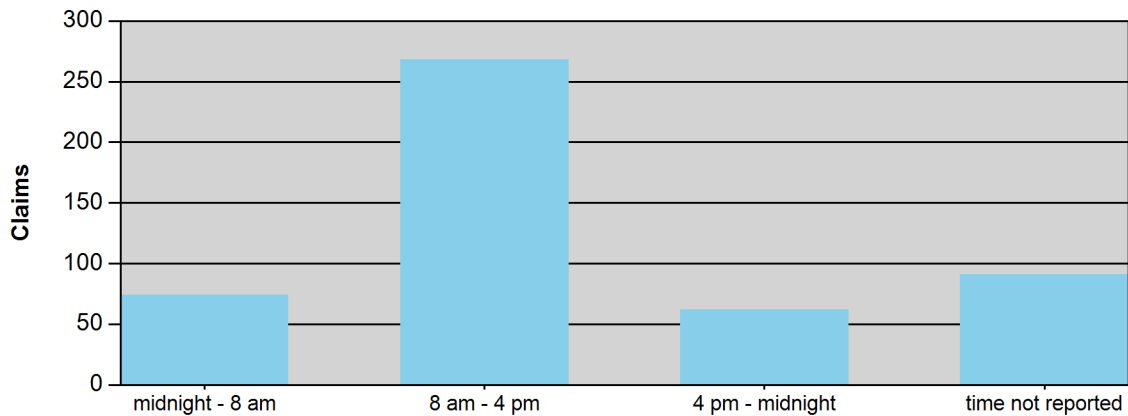
08/26/2021

Time Of Day	Indemnity	Medical Only	Total Claims
midnight - 8 am	14	60	74
8 am - 4 pm	47	221	268
4 pm - midnight	10	52	62
time not reported	4	87	91
	75	420	495

Claim Occurrence by Time Of Day - Indemnity vs Medical Only



Claim Occurrence by Time Of Day - Total Claims





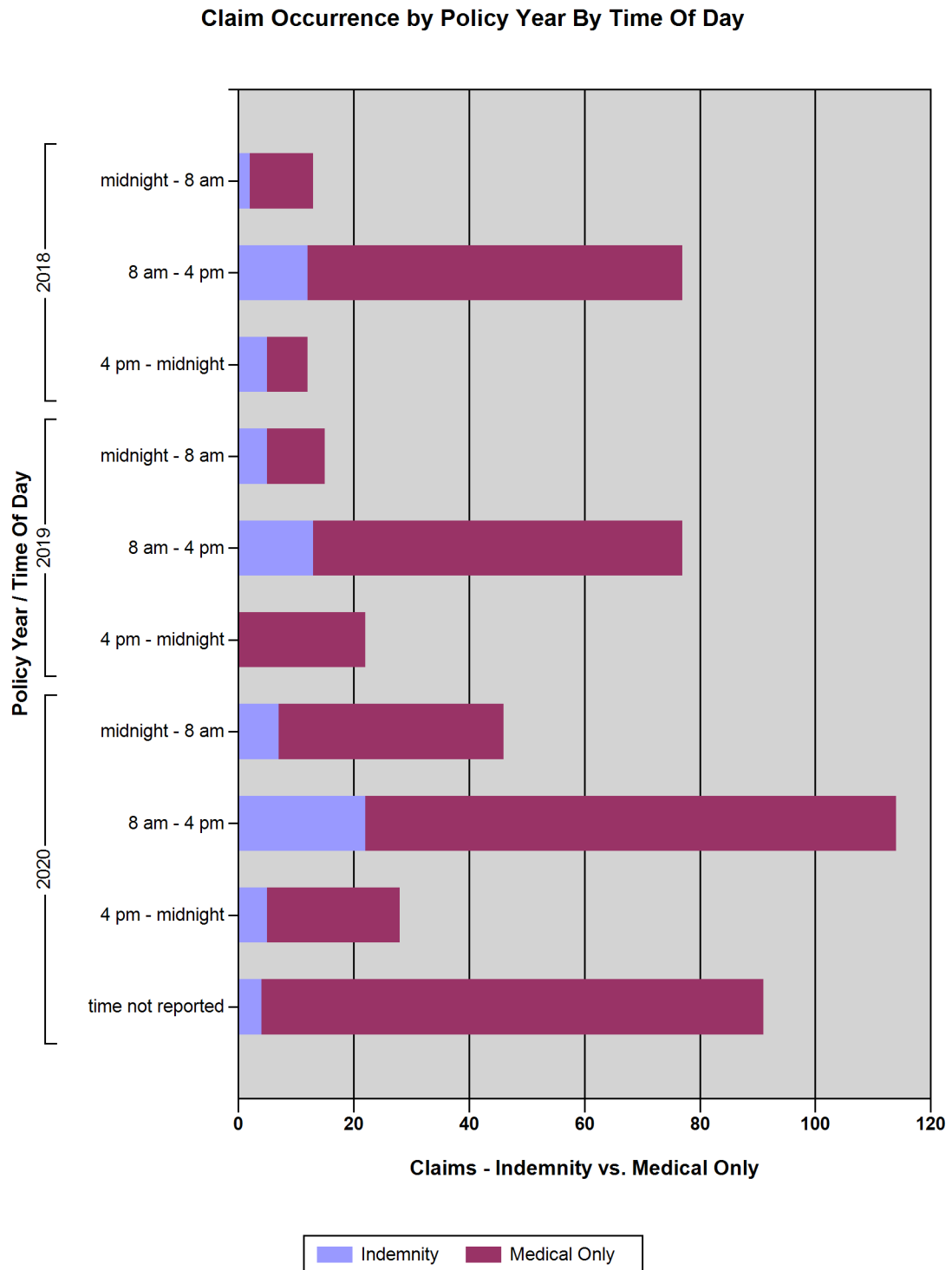
**Claim Occurrence By Policy Year
By Time Of Day
Indemnity vs Medical Only
Past 3 Years**

08/26/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2018	12/31/2018			
midnight - 8 am		2	11	13
8 am - 4 pm		12	65	77
4 pm - midnight		5	7	12
		19	83	102
01/01/2019	12/31/2019			
midnight - 8 am		5	10	15
8 am - 4 pm		13	64	77
4 pm - midnight		0	22	22
		18	96	114
01/01/2020	12/31/2020			
midnight - 8 am		7	39	46
8 am - 4 pm		22	92	114
4 pm - midnight		5	23	28
time not reported		4	87	91
		38	241	279
Total:		75	420	495

Claim Occurrence By Policy Year By Time Of Day Indemnity vs Medical Only Past 3 Years

08/26/2021





Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2018	12/31/2018			
100001 - Gloucester Co-Corrections				
		Indemnity	1	1.00
		Medical Only	0	0.00
		Location Total:	1	1.00
100004 - Gloucester Co-Public Works				
		Indemnity	1	0.00
		Medical Only	8	1.13
		Location Total:	9	1.00
100005 - Gloucester Co-Animal Shelter				
		Indemnity	0	0.00
		Medical Only	7	1.14
		Location Total:	7	1.14
100006 - Gloucester Co-Sheriff				
		Indemnity	0	0.00
		Medical Only	10	1.40
		Location Total:	10	1.40
100007 - Gloucester Co-Parks				
		Indemnity	1	3.00
		Medical Only	4	1.75
		Location Total:	5	2.00
100008 - Gloucester Co-Emerg Response				
		Indemnity	6	12.83
		Medical Only	15	1.73
		Location Total:	21	4.90
100009 - Gloucester Co-Bldgs Grounds				
		Indemnity	0	0.00
		Medical Only	5	2.60
		Location Total:	5	2.60
100010 - Gloucester Co-Health				
		Indemnity	0	0.00
		Medical Only	5	2.20
		Location Total:	5	2.20



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
100011 - Gloucester Co-Prosecutor				
		Indemnity	3	0.00
		Medical Only	3	1.00
		Location Total:	6	0.50
100014 - Gloucester Co-Social Svcs				
		Indemnity	2	5.00
		Medical Only	1	0.00
		Location Total:	3	3.33
100015 - Gloucester Co-Other				
		Indemnity	0	0.00
		Medical Only	4	1.00
		Location Total:	4	1.00
100016 - Gloucester Co-Transportation				
		Indemnity	2	9.50
		Medical Only	1	1.00
		Location Total:	3	6.67
200001 - GCC/Rowan-Main Campus				
		Indemnity	0	0.00
		Medical Only	4	4.50
		Location Total:	4	4.50
300002 - Improve Auth-Shady Ln Nursing				
		Indemnity	0	0.00
		Medical Only	2	31.00
		Location Total:	2	31.00
300004 - Improve Autho-Solid Waste Op				
		Indemnity	0	0.00
		Medical Only	4	3.00
		Location Total:	4	3.00
300005 - Improve Auth-Dream Park				
		Indemnity	0	0.00
		Medical Only	6	1.33
		Location Total:	6	1.33
400001 - CUA-Sewerage Operations				



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
500001 - Library Comm-Mullica Hill		Indemnity	3	1.00
		Medical Only	2	10.00
		Location Total:	5	4.60
		Indemnity	0	0.00
		Medical Only	1	1.00
	Location Total:	1	1.00	
500004 - Library Comm-Glassboro				
		Indemnity	0	0.00
		Medical Only	1	8.00
		Location Total:	1	8.00
		Policy Period Total:	102	3.31
01/01/2019	12/31/2019			
100001 - Gloucester Co-Corrections				
		Indemnity	2	9.50
		Medical Only	1	1.00
		Location Total:	3	6.67
100004 - Gloucester Co-Public Works				
		Indemnity	2	0.00
		Medical Only	9	1.67
		Location Total:	11	1.36
100005 - Gloucester Co-Animal Shelter				
		Indemnity	0	0.00
		Medical Only	10	1.20
		Location Total:	10	1.20
100006 - Gloucester Co-Sheriff				
		Indemnity	0	0.00
		Medical Only	14	7.64
		Location Total:	14	7.64
100007 - Gloucester Co-Parks				
		Indemnity	0	0.00
		Medical Only	5	1.40
		Location Total:	5	1.40

Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
100008 - Gloucester Co-Emerg Response				
		Indemnity	3	5.67
		Medical Only	23	1.70
		Location Total:	26	2.15
100009 - Gloucester Co-Bldgs Grounds				
		Indemnity	1	0.00
		Medical Only	1	0.00
		Location Total:	2	0.00
100010 - Gloucester Co-Health				
		Indemnity	0	0.00
		Medical Only	3	3.00
		Location Total:	3	3.00
100011 - Gloucester Co-Prosecutor				
		Indemnity	1	12.00
		Medical Only	4	11.75
		Location Total:	5	11.80
100012 - Gloucester Co-Golf Course				
		Indemnity	0	0.00
		Medical Only	1	0.00
		Location Total:	1	0.00
100014 - Gloucester Co-Social Svcs				
		Indemnity	1	1.00
		Medical Only	1	0.00
		Location Total:	2	0.50
100015 - Gloucester Co-Other				
		Indemnity	0	0.00
		Medical Only	2	0.50
		Location Total:	2	0.50
200001 - GCC/Rowan-Main Campus				
		Indemnity	0	0.00
		Medical Only	2	3.50
		Location Total:	2	3.50
300002 - Improve Auth-Shady Ln Nursing				

Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
		Indemnity	4	2.50
		Medical Only	3	1.00
		Location Total:	7	1.86
		300003 - Improve Auth-Shady Ln ChildDev		
		Indemnity	0	0.00
		Medical Only	2	0.50
		Location Total:	2	0.50
		300004 - Improve Autho-Solid Waste Op		
		Indemnity	1	1.00
		Medical Only	2	1.00
		Location Total:	3	1.00
		300005 - Improve Auth-Dream Park		
		Indemnity	0	0.00
		Medical Only	1	2.00
		Location Total:	1	2.00
		400001 - CUA-Sewerage Operations		
		Indemnity	2	2.50
		Medical Only	4	5.50
		Location Total:	6	4.50
		500001 - Library Comm-Mullica Hill		
		Indemnity	1	7.00
		Medical Only	1	0.00
		Location Total:	2	3.50
		600001 - RCSJ-Gloucester Campus WC		
		Indemnity	0	0.00
		Medical Only	6	1.50
		Location Total:	6	1.50
		600003 - RCSJ-Cumberland Campus WC		
		Indemnity	0	0.00
		Medical Only	1	10.00
		Location Total:	1	10.00
		Policy Period Total:	114	3.21

Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2020	12/31/2020			
100001 - Gloucester Co-Corrections				
		Indemnity	7	11.14
		Medical Only	19	5.21
		Location Total:	26	6.81
100004 - Gloucester Co-Public Works				
		Indemnity	0	0.00
		Medical Only	12	3.17
		Location Total:	12	3.17
100005 - Gloucester Co-Animal Shelter				
		Indemnity	3	5.33
		Medical Only	5	6.80
		Location Total:	8	6.25
100006 - Gloucester Co-Sheriff				
		Indemnity	9	10.33
		Medical Only	57	8.16
		Location Total:	66	8.45
100007 - Gloucester Co-Parks				
		Indemnity	0	0.00
		Medical Only	2	20.50
		Location Total:	2	20.50
100008 - Gloucester Co-Emerg Response				
		Indemnity	12	6.50
		Medical Only	70	8.43
		Location Total:	82	8.15
100009 - Gloucester Co-Bldgs Grounds				
		Indemnity	0	0.00
		Medical Only	3	2.33
		Location Total:	3	2.33
100011 - Gloucester Co-Prosecutor				
		Indemnity	0	0.00
		Medical Only	2	6.50
		Location Total:	2	6.50



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

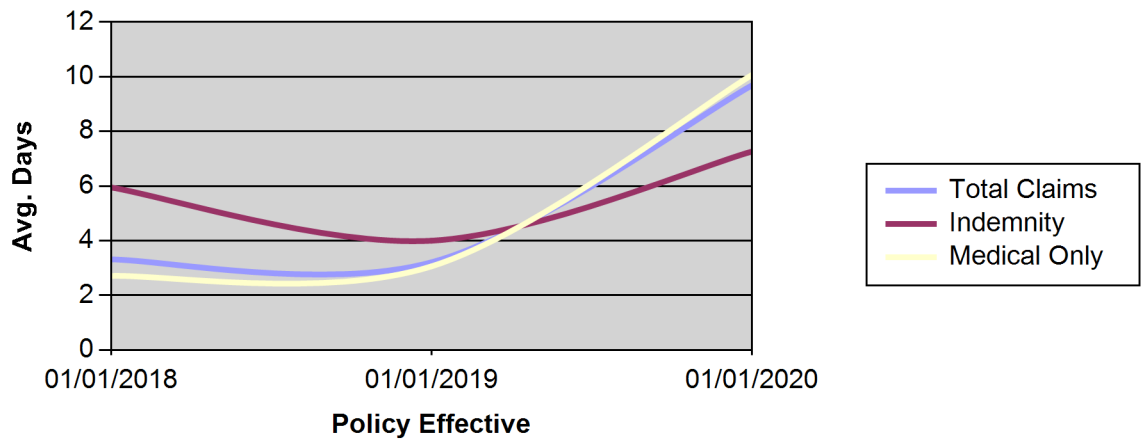
Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
100013 - Gloucester Co-Human Svcs				
		Indemnity	0	0.00
		Medical Only	1	3.00
		Location Total:	1	3.00
100014 - Gloucester Co-Social Svcs				
		Indemnity	2	1.50
		Medical Only	7	4.86
		Location Total:	9	4.11
100015 - Gloucester Co-Other				
		Indemnity	2	0.00
		Medical Only	14	4.64
		Location Total:	16	4.06
100016 - Gloucester Co-Transportation				
		Indemnity	0	0.00
		Medical Only	2	2.50
		Location Total:	2	2.50
300002 - Improve Auth-Shady Ln Nursing				
		Indemnity	3	2.67
		Medical Only	22	32.41
		Location Total:	25	28.84
300003 - Improve Auth-Shady Ln ChildDev				
		Indemnity	0	0.00
		Medical Only	1	0.00
		Location Total:	1	0.00
300004 - Improve Autho-Solid Waste Op				
		Indemnity	0	0.00
		Medical Only	4	1.50
		Location Total:	4	1.50
300005 - Improve Auth-Dream Park				
		Indemnity	0	0.00
		Medical Only	1	5.00
		Location Total:	1	5.00
400001 - CUA-Sewerage Operations				

Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

08/26/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
500001 - Library Comm-Mullica Hill		Indemnity	0	0.00
		Medical Only	4	0.25
	Location Total:		4	0.25
500003 - Library Comm-Logan Township		Indemnity	0	0.00
		Medical Only	3	4.00
	Location Total:		3	4.00
500004 - Library Comm-Glassboro		Indemnity	0	0.00
		Medical Only	1	27.00
	Location Total:		1	27.00
500005 - Library Comm-Greenwich Twp		Indemnity	0	0.00
		Medical Only	1	5.00
	Location Total:		1	5.00
600001 - RCSJ-Gloucester Campus WC		Indemnity	0	0.00
		Medical Only	7	23.57
	Location Total:		7	23.57
600003 - RCSJ-Cumberland Campus WC		Indemnity	0	0.00
		Medical Only	2	39.50
	Location Total:		2	39.50
	Policy Period Total:		279	9.68

Timely Reporting - Average Days to Receive (Total Claims)

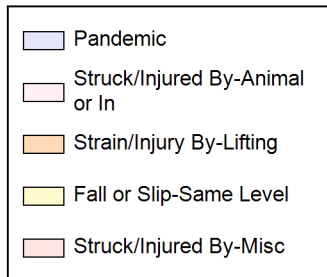
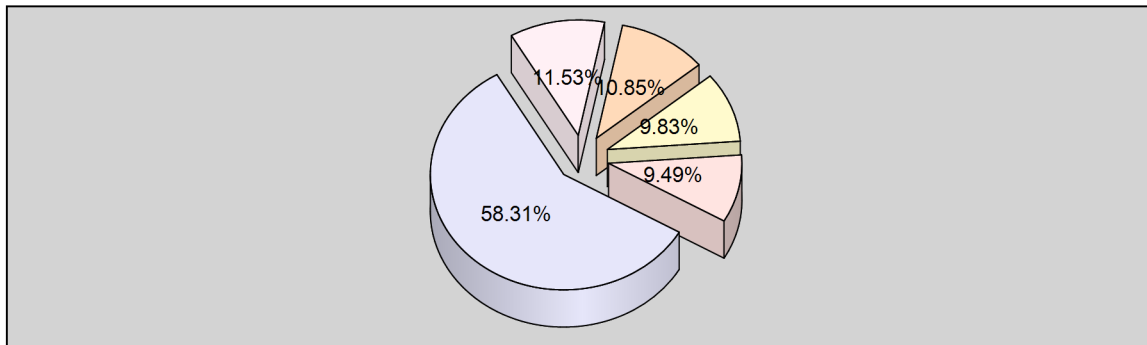


Top 5 - Cause of Injury - Frequency Past 3 Years

08/26/2021

Cause of Injury Code	Cause of Injury Description	Number of Injuries
83	Pandemic	172
85	Struck/Injured By-Animal or In	34
56	Strain/Injury By-Lifting	32
29	Fall or Slip-Same Level	29
81	Struck/Injured By-Misc	28

Percentage of Top 5 - Cause of Injury - Frequency

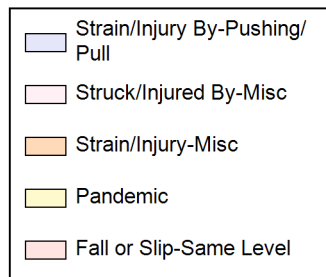
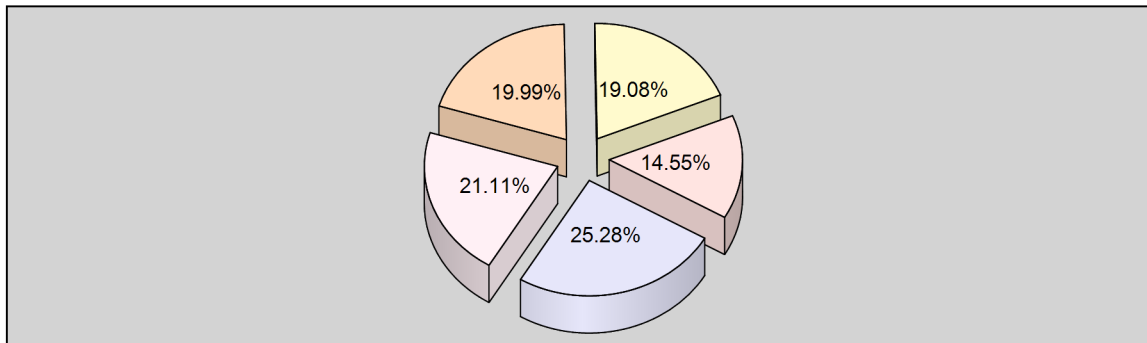


Top 5 - Cause of Injury - Net Incurred Past 3 Years

08/26/2021

Cause of Injury Code	Cause of Injury Description	Net Incurred
57	Strain/Injury By-Pushing/ Pull	\$423,985.76
81	Struck/Injured By-Misc	\$354,131.41
60	Strain/Injury-Misc	\$335,267.52
83	Pandemic	\$319,989.58
29	Fall or Slip-Same Level	\$243,974.56

Percentage of Top 5 - Cause of Injury - Net Incurred

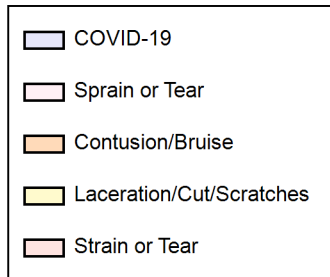
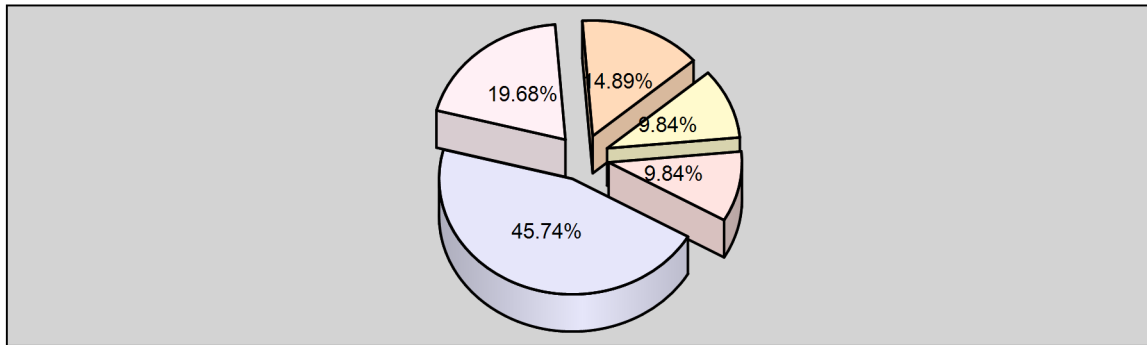


Top 5 - Type of Injury - Frequency Past 3 Years

08/26/2021

Type of Injury Code	Type of Injury Description	Number of Injuries
83	COVID-19	172
49	Sprain or Tear	74
10	Contusion/Bruise	56
40	Laceration/Cut/Scratches	37
52	Strain or Tear	37

Percentage of Top 5 - Type of Injury - Frequency

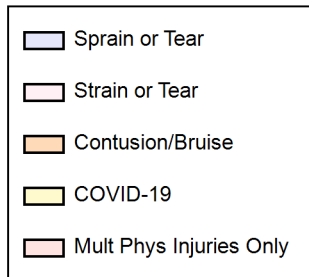
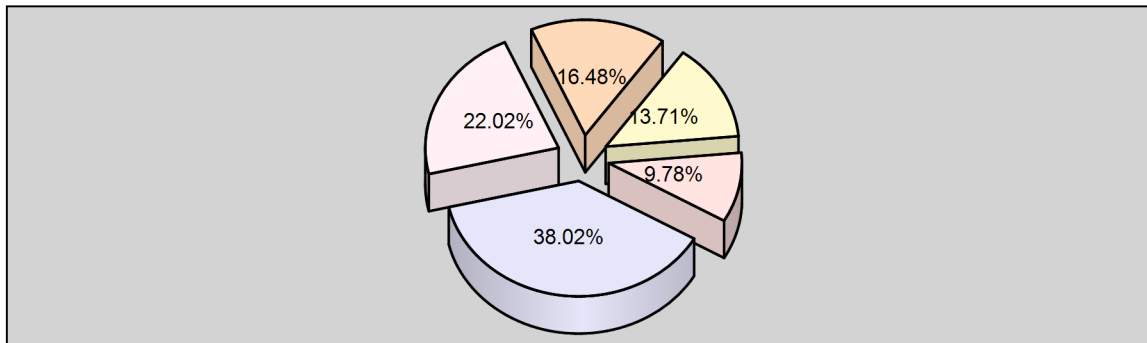


Top 5 - Type of Injury - Net Incurred Past 3 Years

08/26/2021

Type of Injury Code	Type of Injury Description	Net Incurred
49	Sprain or Tear	\$887,484.69
52	Strain or Tear	\$513,978.71
10	Contusion/Bruise	\$384,608.24
83	COVID-19	\$319,989.58
90	Mult Phys Injuries Only	\$228,300.15

Percentage of Top 5 - Type of Injury - Net Incurred

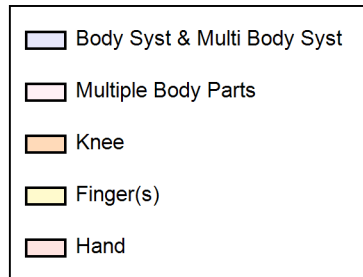
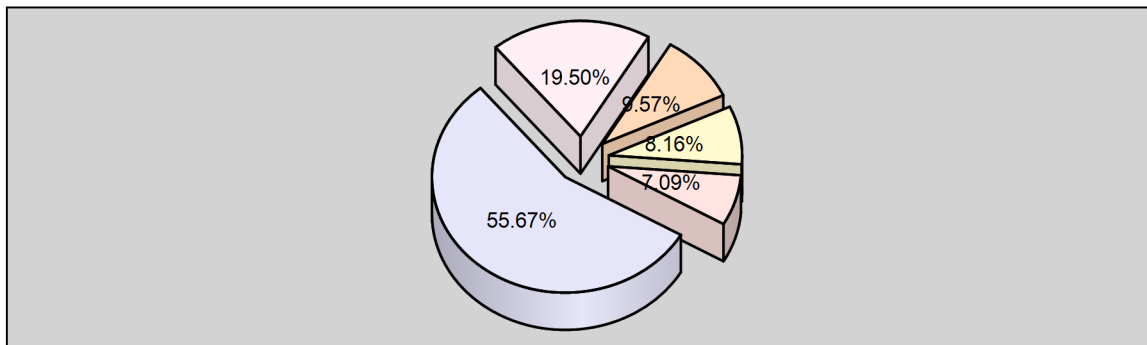


Top 5 - Part of Body - Frequency Past 3 Years

08/26/2021

Part of Body Code	Part of Body Description	Number of Occurrences
91	Body Syst & Multi Body Syst	157
90	Multiple Body Parts	55
53	Knee	27
36	Finger(s)	23
35	Hand	20

Percentage of Top 5 - Part of Body - Frequency

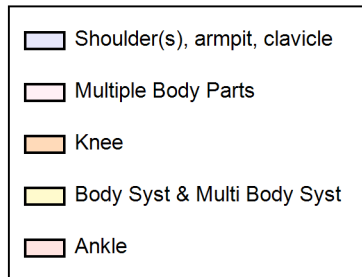
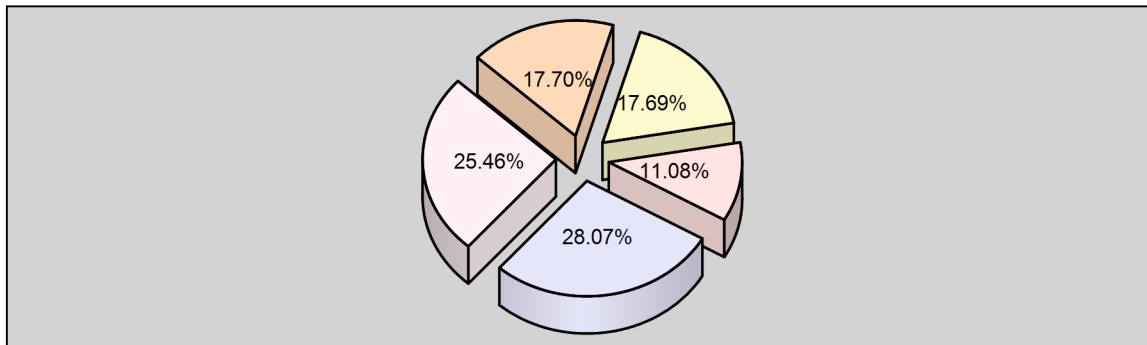


Top 5 - Part of Body - Net Incurred Past 3 Years

08/26/2021

Part of Body Code	Part of Body Description	Net Incurred
38	Shoulder(s), armpit, clavicle	\$516,415.01
90	Multiple Body Parts	\$468,335.18
53	Knee	\$325,709.44
91	Body Syst & Multi Body Syst	\$325,359.85
55	Ankle	\$203,842.86

Percentage of Top 5 - Part of Body - Net Incurred



APPENDIX IV

Employee Benefit Client Activity Report



CLIENT ACTIVITY REPORT

SEPTEMBER 2021

GCHIC - Gloucester County Health Insurance Commiss

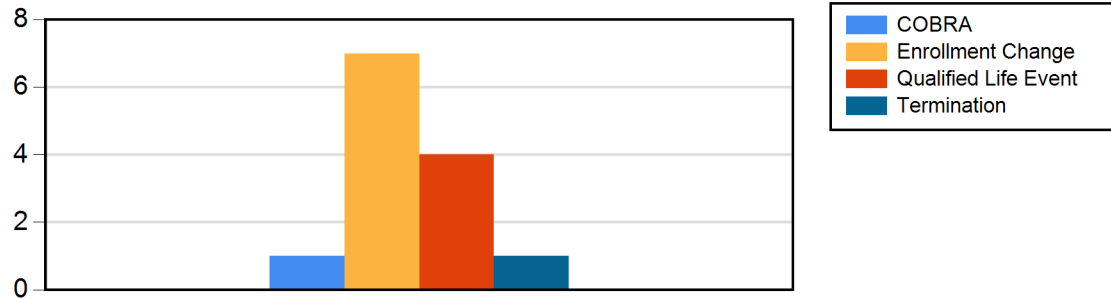
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

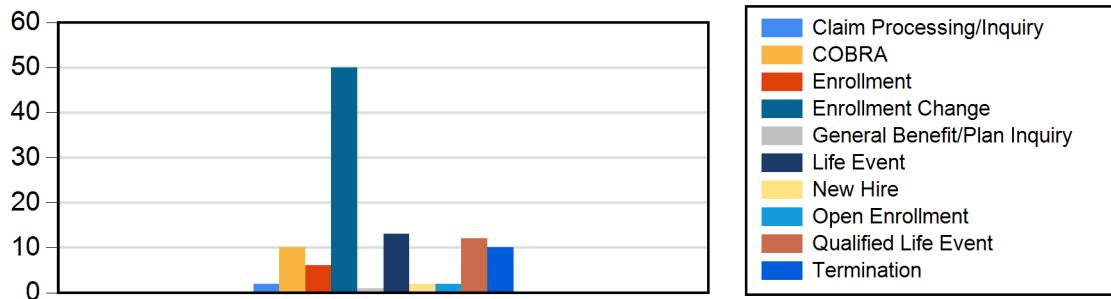
From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
COBRA	1
Enrollment Change	7
Qualified Life Event	4
Termination	1
Total for Subject	13



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	10
Enrollment	6
Enrollment Change	50
General Benefit/Plan Inquiry	1
Life Event	13
New Hire	2
Open Enrollment	2
Qualified Life Event	12
Termination	10
Total for Subject	108

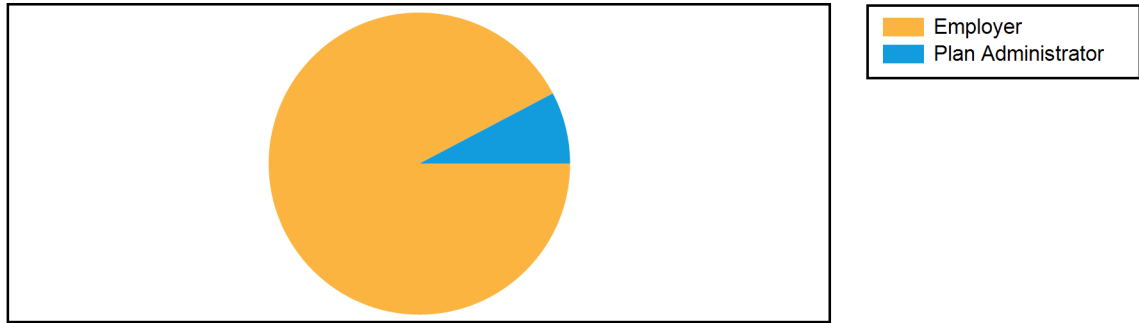


CLIENT ACTIVITY REPORT

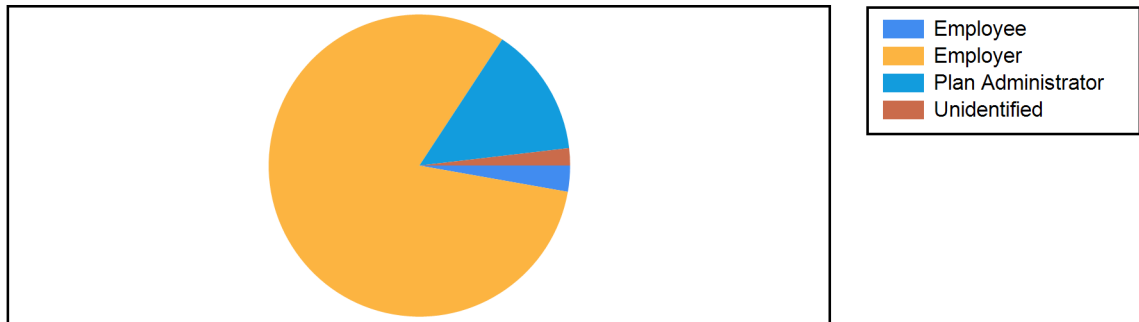
From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (SEPTEMBER)	# of Issues
Employer	12
Plan Administrator	1
Total for Call Source	13



CALL SOURCE (YTD)	# of Issues
Employee	3
Employer	88
Plan Administrator	15
Unidentified	2
Total for Call Source	108

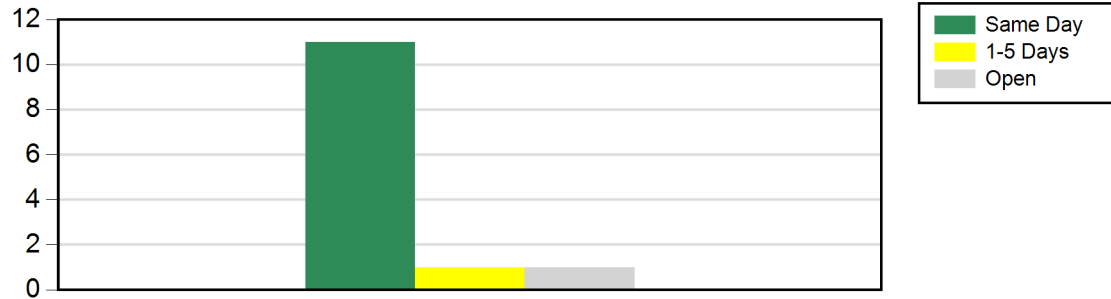


CLIENT ACTIVITY REPORT

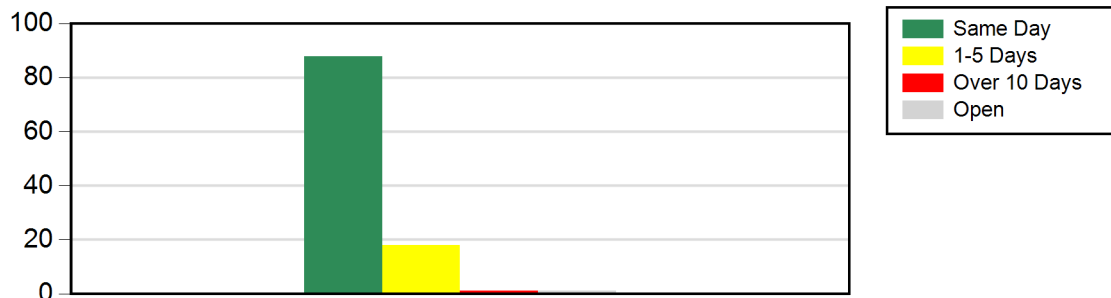
From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

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



CLOSED TIME (YTD)	# of Days	%
Same Day	88	82%
1-5 Days	18	17%
Over 10 Days	1	1%
Total for Time Range	107	100%



DETAIL (YTD)		From: 1/1/2021 To: 9/30/2021		
Received	Call Source	Subject	Status	Closed Time
1/4/2021	Employee	Enrollment Change	Closed	Same Day
1/5/2021	Plan Administrator	Termination	Closed	Same Day
1/6/2021	Plan Administrator	COBRA	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/19/2021	Employer	Enrollment	Closed	Same Day
1/19/2021	Employer	Enrollment Change	Closed	Same Day
1/20/2021	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 9/30/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/20/2021	Employer	New Hire	Closed	Same Day
1/21/2021	Employer	Enrollment Change	Closed	Same Day
1/21/2021	Employee	Enrollment	Closed	Same Day
1/22/2021	Employer	Life Event	Closed	Same Day
1/25/2021	Employer	Enrollment Change	Closed	Same Day
1/25/2021	Employer	Enrollment Change	Closed	Same Day
1/26/2021	Plan Administrator	COBRA	Closed	Same Day
1/28/2021	Employer	Enrollment	Closed	1-5 Days
1/28/2021	Employer	Enrollment Change	Closed	Same Day
1/28/2021	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2021	Employer	Open Enrollment	Closed	Same Day
2/1/2021	Employer	Enrollment Change	Closed	Same Day
2/1/2021	Employer	Enrollment	Closed	1-5 Days
2/1/2021	Employer	Life Event	Closed	Same Day
2/5/2021	Employer	Life Event	Closed	Same Day
2/9/2021	Plan Administrator	Termination	Closed	Same Day
2/10/2021	Employer	Open Enrollment	Closed	Same Day
2/11/2021	Employer	Enrollment Change	Closed	Same Day
2/11/2021	Employer	Life Event	Closed	Same Day
2/12/2021	Employer	Enrollment	Closed	Same Day
2/16/2021	Employer	Enrollment Change	Closed	1-5 Days
2/17/2021	Employer	Termination	Closed	1-5 Days
2/17/2021	Employer	Enrollment Change	Closed	1-5 Days
2/18/2021		COBRA	Closed	Same Day
2/19/2021	Employer	Claim Processing/Inquiry	Closed	Same Day
2/19/2021	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/22/2021	Employer	Termination	Closed	Same Day
2/26/2021	Employer	Enrollment Change	Closed	Same Day
3/3/2021	Employer	Life Event	Closed	Same Day
3/8/2021	Plan Administrator	Termination	Closed	Same Day
3/11/2021	Employer	Enrollment Change	Closed	Same Day
3/11/2021	Plan Administrator	Termination	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 9/30/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/17/2021	Employer	Enrollment	Closed	Same Day
3/23/2021	Plan Administrator	COBRA	Closed	Same Day
3/24/2021	Employer	Termination	Closed	Same Day
3/25/2021	Employer	Life Event	Closed	Same Day
3/31/2021	Employer	Enrollment Change	Closed	Same Day
4/1/2021	Employer	Enrollment Change	Closed	1-5 Days
4/1/2021	Employer	Qualified Life Event	Closed	1-5 Days
4/5/2021	Employer	Enrollment Change	Closed	Same Day
4/7/2021	Plan Administrator	COBRA	Closed	Same Day
4/14/2021	Employer	Life Event	Closed	Same Day
4/16/2021	Employer	Life Event	Closed	1-5 Days
4/26/2021	Employer	Life Event	Closed	Same Day
4/27/2021	Employer	Qualified Life Event	Closed	Same Day
4/28/2021	Employer	Enrollment Change	Closed	Same Day
4/29/2021	Employer	Enrollment Change	Closed	1-5 Days
4/30/2021	Employer	Life Event	Closed	Same Day
5/5/2021	Employer	Enrollment Change	Closed	1-5 Days
5/6/2021	Employer	Enrollment Change	Closed	Same Day
5/10/2021	Plan Administrator	Termination	Closed	Same Day
5/12/2021	Employer	Life Event	Closed	Same Day
5/13/2021	Employer	Termination	Closed	Same Day
5/14/2021	Plan Administrator	COBRA	Closed	Same Day
5/17/2021	Employer	Life Event	Closed	Same Day
5/20/2021	Plan Administrator	COBRA	Closed	Same Day
5/21/2021	Employer	Enrollment Change	Closed	Same Day
5/25/2021	Employer	Enrollment Change	Closed	Same Day
5/28/2021	Employer	Enrollment Change	Closed	Same Day
6/7/2021	Employer	Enrollment Change	Closed	1-5 Days
6/16/2021	Employer	Qualified Life Event	Closed	Same Day
6/17/2021	Employer	Qualified Life Event	Closed	Same Day
6/17/2021	Employer	Qualified Life Event	Closed	1-5 Days
6/17/2021	Plan Administrator	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 9/30/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/23/2021	Employer	Qualified Life Event	Closed	Same Day
7/1/2021	Employer	Enrollment Change	Closed	Same Day
7/7/2021	Plan Administrator	COBRA	Closed	Same Day
7/15/2021	Plan Administrator	COBRA	Closed	Same Day
7/27/2021	Employer	Enrollment Change	Closed	1-5 Days
7/28/2021	Employer	Enrollment Change	Closed	Same Day
7/29/2021	Employer	Enrollment Change	Closed	Same Day
7/30/2021		Enrollment Change	Closed	Over 10 Days
7/30/2021	Employer	Life Event	Closed	1-5 Days
8/9/2021	Employer	Enrollment Change	Closed	1-5 Days
8/9/2021	Employer	Enrollment Change	Closed	Same Day
8/9/2021	Employer	Enrollment Change	Closed	Same Day
8/9/2021	Employer	Enrollment Change	Closed	Same Day
8/12/2021	Employer	Qualified Life Event	Closed	Same Day
8/12/2021	Employer	Enrollment Change	Closed	Same Day
8/16/2021	Employer	Qualified Life Event	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/26/2021	Employer	Enrollment Change	Closed	1-5 Days
8/31/2021	Employer	Enrollment Change	Closed	Same Day
8/31/2021	Employer	Enrollment Change	Closed	Same Day
9/2/2021	Plan Administrator	COBRA	Closed	Same Day
9/7/2021	Employer	Qualified Life Event	Closed	Same Day
9/7/2021	Employer	Qualified Life Event	Closed	Same Day
9/9/2021	Employer	Qualified Life Event	Closed	Same Day
9/15/2021	Employer	Enrollment Change	Closed	Same Day
9/20/2021	Employer	Enrollment Change	Open	
9/22/2021	Employer	Qualified Life Event	Closed	Same Day
9/22/2021	Employer	Enrollment Change	Closed	Same Day
9/24/2021	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2021 To: 9/30/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 9/30/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/27/2021	Employer	Termination	Closed	1-5 Days
9/27/2021	Employer	Enrollment Change	Closed	Same Day
9/30/2021	Employer	Enrollment Change	Closed	Same Day
9/30/2021	Employer	Enrollment Change	Closed	Same Day