

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 23, 2021
1:00 PM**

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

OR

Join Zoom Meeting via computer Link

<https://zoom.us/j/5795069590>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its *September 23, 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.

OPEN PUBLIC MEETING: September 23, 2021
1:00 PM

- 1

☐ NEW BUSINESS

☐ PUBLIC COMMENT

☐ CLOSED SESSION – Payment Authorization Requests (PARS)Pages 76-77
Resolution [56-21](#) 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: [October 28, 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: September 23, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ 2020 Audit Report (Pages 6-8) - The Auditor's Report as of December 31, 2020 has been sent under separate cover to the Fund Commissioners. Bowman & Company, LLP previously reviewed the 2020 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2020 Audit from the Commissioners at the meeting. Included in the agenda on pages 6-8 is Resolution 47-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form.

❑ Motion to approve Resolution 47-21, Certification of Annual Audit Report for Period Ending December 31, 2020

❑ Revised Plan of Risk Management (Appendix II) – After a discussion with the Chair, PERMA Claims Team and the Risk Manager Consultant we are recommending an increase to the TPA's authority on worker compensation claims from \$15,000 to \$25,000. If the Commissioners agree to the change, the Plan of Risk Management requires an amendment. Included in Appendix II of the agenda is Resolution 48-21, Revised Plan of Risk Management. The change is highlighted in yellow on the last page of the Plan. The Claims Charter also needs a revision which will be discussed during the Risk Manager's report.

❑ Motion to approve Resolution 48-21, Revised Plan of Risk Management

❑ Proposed Amendment to the Commission's Rules and Regulations (Appendix III) – 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. After reviewing the Commission records we find the only document that needs a revision is the Rules & Regulations. Attached in Appendix III of the agenda is a copy of a "red-lined" version of the Rules and Regulations showing the proposed revisions. We would like to schedule a Public Hearing and adoption of the Rules & Regulations for the October 28 Commission Meeting. The Commission Attorney has reviewed the revisions.

❑ Motion to approve the first reading of an Amendment to the Commission's Rules & Regulations and schedule of Public Hearing and adoption at the October 28, 2021 meeting

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-14)** – The NJCE met on June 24, 2021. A written Summary report of the meeting is included in the agenda on pages 9-14. The NJCE met earlier in the morning and Executive Director will provide a verbal report of that meeting. The NJCE is scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.
- ❑ **NJCE Cyber Task Force (Pages 15-19)** - 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 Cyber Security Awareness month the task force distributed the attached memorandum included in the agenda on page 15. This year’s overall theme is **“Do your Part. #BeCyberSmart”**. Also included in the agenda on pages 16-19 is a news alert from the NJCE Cyber Task Force.
- ❑ **NJCE v Commercial Market Webinar** – 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. The webinar was held on Friday, July 23, 2021 at 12:30 PM. The presentation is posted on the NJCE website, (njce.org) under the Resource Tab.
- ❑ **Certificate of Insurance Reports (Pages 20-25)** – Included in the agenda on pages 20-25 are the certificate of issuance reports from the NJCE which lists those certificates issued for the months of June, July and August. There were (7) seven certificate of insurances issued during the month of June, (10) ten during the month of July and (4) four during the month of August.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 26-28)** - Included in the agenda on pages 26-28 is a copy of the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2021** there is a statutory surplus of **\$2,784,748**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,187,895**. The total cash amount is **\$5,110,290**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 29-30)** – Included in the agenda on pages 29-30 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2021** the NJCE has a surplus of **\$14,849,217** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash amount is **\$24,670,162**
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 31-32)** – Included in the agenda on pages 31-32 is a copy of Health Benefits Financial Fast Track for the month of June. As of **June 30, 2021** there is a statutory surplus of **\$264,248**. The total cash amount is **\$365,118**.
- ❑ **Claim Tracking Reports (Pages 33-36)** - Included in the agenda on pages 33-36 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2021. The Executive Director will review the reports with the Commission.

- ❑ **2021 Property & Casualty Assessments** – The third and final assessment payment for 2021 is due on October 15, 2021. The Statement of Accounts were e-mailed on September 8, 2021 to the member entities. Payments can 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** – Gloucester County’s 3 year membership in the NJCE expires on December 31, 2021. The County has submitted their membership agreement to renew.
- ❑ **Entity Membership in the Insurance Commission** - The three year membership for the members of the Gloucester County Insurance Commission also expires at the end of the year. The Fund Office e-mailed the applicable Indemnity and Trust Agreement to the Commission Risk Manager’s office for the member entities execution. As in the past, each member entity will need to pass a resolution authorizing its participation in the Gloucester County Insurance Commission.
- ❑ **2022 Renewal – Underwriting Data Collection** – The 2022 renewal process began in mid-July with a deadline to complete by September 17th. We want to thank everyone involved in the renewal process.
- ❑ **10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition** - This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of workshop is scheduled for 2.5 to 3 hours with adequate breaks. Please save the date and more information will follow shortly.
- ❑ **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. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our Commissioners to attend.

RESOLUTION 47-21

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 23, 2021.

Timothy Sheehan, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2020.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Timothy Sheehan

(L.S.) Tamarisk Jones

(L.S.)

Attest:

MICHAEL BURKE
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625



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: June 24, 2021

Memo to: Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: June 24, 2021 Meeting

Correspondence-Excess Property Claims Administrator: QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Mr. Roselli said current staffing will remain in place and said he expects no changes in service.

2021 Amended Budget: Executive Director reported that last month, the Fund introduced a proposed 2021 amended budget as the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the 2021 excess renewal delta which totaled \$609,437. Following the public hearing, the Board adopted the 2021 amended budget and certified the additional assessments.

December 31, 2020 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2020 and provided a summary review of the Financial Statements.

Fund Auditor highlighted the following items:

- The *Comparative Statements of Net Position-Exhibit A1* included a new line item *Excess Insurance Recoverable*, which refers to the anticipated recovery of 2020 COVID-19 claims.
- Audit report reflects financials thru date of issuance and the final report to be presented in September may be updated slightly. The draft audit shows Claims Expenses comprised of Reserves and Incurred But Not Reported (IBNR) as of December 31, 2020. The Actuary's loss reserves report as of March 2021 reflected \$1.2 million in claims that existed as of December 31, 2020, which are not reflected as a liability in the draft report; if reflected the year-end financials would result in a break-even financial position. Fund Auditor noted discussion with management was held and based on historical precedent the Actuary's loss reserves as of December 31, 2020 would be relied upon for this audit.
- The *Notes to Financial Statements – Note #7* reflects each Commission and stand-alone County member have equity and interest in the NJCE JIF based on a percentage of assessments paid as of December 31, 2020.

To supplement the Auditor's discussion on the additional \$1.2 million in claim activity, Executive Director reviewed the Financial Fast Tracks as of March 31st and April 30th and noted reductions in the surplus in the 2016, 2020 and 2021 fund years. Executive Director reported the most significant change

is a result of the projected \$10 million that COVID-19 related workers' compensation claims will eventually cost the NJCE. Executive Director reported the NJCE is strengthening its claim and IBNR reserves due to the uncertainty over the recovery from the excess insurer Safety National. Therefore, the strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Executive Director reported the MEL JIF is experiencing the same issue with Safety National and a meeting was held with the Insurance Commissioner of NJ Department of Banking & Insurance to put them on notice that the carrier is taking a hard line on providing coverage. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

Fund Auditor concluded review of the audit and reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Professional Services Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee from last year was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. Executive Director estimated the services for a Technical Writer would not exceed \$25,000. The Board of Fund Commissioners authorized the Fund office to work with the Fund Attorney to procure these services via competitive contract so they are in place for 2022.

NJCE Finance Committee: Executive Director reported the NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. The Finance Committee has suggested the presentation be made available to all commissioners and key members of their management team. It was also suggested a recorded version be available, as well as, one or two live webinars either Thursday July 22nd and/or Friday July 23rd to promote interaction and allow for questions. The Board of Fund Commissioners agreed with the suggestion to host up to two interactive webinars.

NJCE Cyber Task Force: The task force met on May 17, 2021 to discuss to discuss cyber-related issues and develop a cyber-risk management program; minutes from the meeting were included for information. An additional meeting will be scheduled for July and a draft cyber-risk management program will be reviewed.

Included in the agenda were copies of a news alert focusing on recent cyber-attacks highlighting the importance of reviewing cyber risk management programs and finding ways to better protect your networks.

NJCE Coverage Committee: A meeting of this committee will be scheduled in July to discuss County-related coverage issues.

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 the County of Essex and Middlesex County Insurance Commission were renewing mid-2021 and were identified as potential members. The County of Essex chose to remain with their commercially placed program and initial discussions are being held with Middlesex County Insurance Commission for potential membership.

New Members: The Burlington County Special Services School District & Burlington County Institute of Technology have agreed to join the Burlington County Insurance Commission for certain lines of insurance effective July 1, 2021. Included is an updated member chart reflecting a total of 29 entities.

Pollution Liability Coverage: Executive Director reported Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF).

Learning Management System: J.A. Montgomery provided an update on the status of the online Learning Management System (LMS) and reported the system went live on April 1st. FirstNet, the LMS vendor, has provided instructional webinars on how to navigate the system as a Training Administrator. Safety Director said members may contact his office if additional Training Administrators are requested.

2022 Renewal – Underwriting Data Collection: Deputy Executive Director reported the Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

NJ Sustainable Energy Joint Meeting (NJSEM): Deputy Executive Director reported the NJSEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles ("EVs"), the fast-developing EV market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. More information on the NJSEM may be found at www.njsem.org.

Membership Renewal: Deputy Executive Director reported the Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents were emailed and mailed on 5/25/2021.

2021 Government Finance Officers Association of NJ (GFOA of NJ): Deputy Executive Director reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community. Executive Director thanked Commissioner Wood for her assistance in presenting this speaking opportunity.

2021 Financial Disclosures: The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. Deputy Executive Director reported the Fund office will follow up with Commissioners that have not completed their filing.

Underwriting Manager Report

Underwriting Manager noted the upcoming Coverage Committee meeting will include review of the upcoming 2022 renewal and marketplace conditions.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2021, as well as, upcoming training events.

Safety Director reported Munich Re 2021 Safety Grant Program would be administered differently in that members should submit proposed purchases first and once approved then Munich Re would directly deal with vendors for those safety-related purchases. Safety Director will issue a memorandum and guidelines for members to use as reference on the new process.

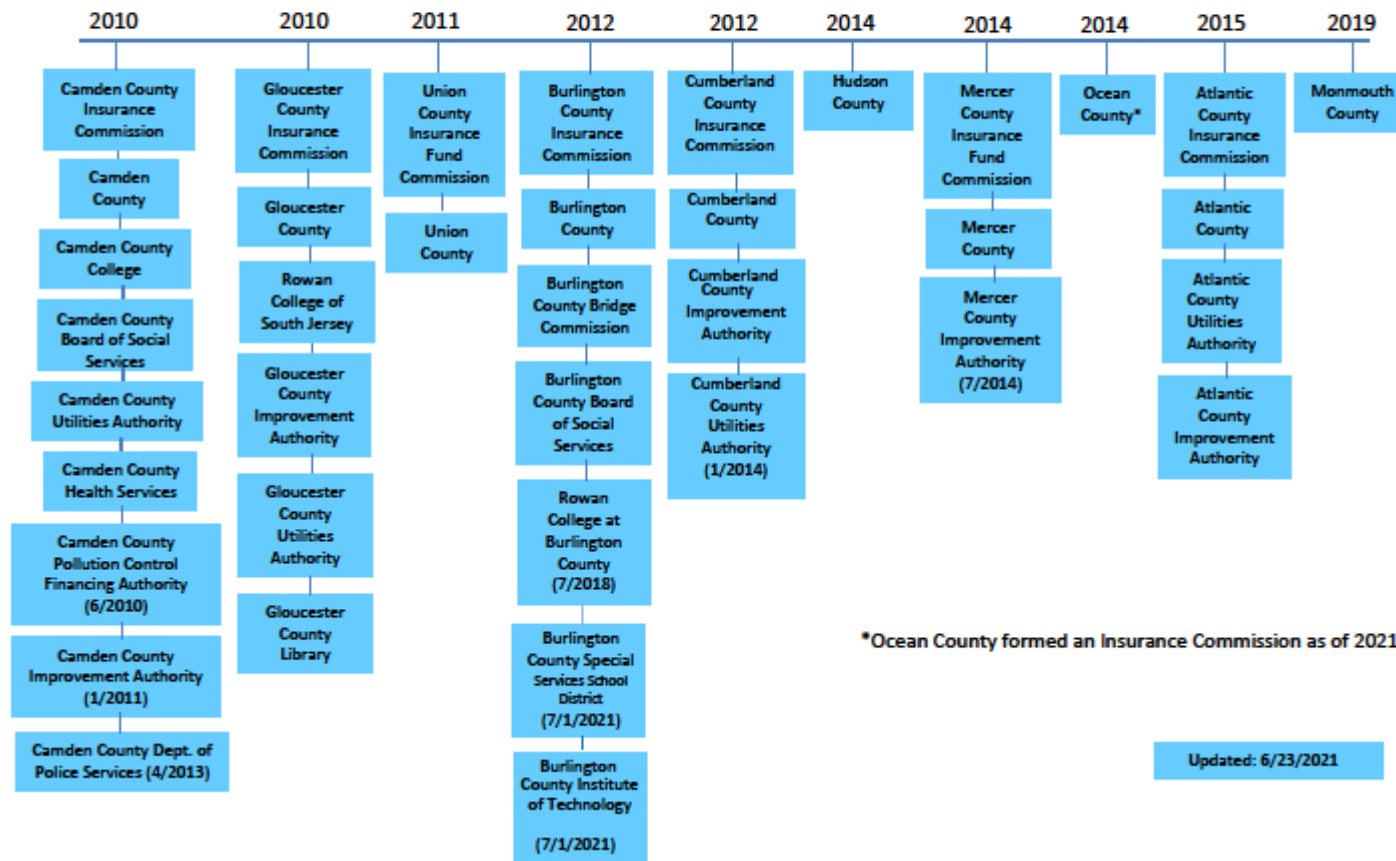
Workers Compensation Claims Administrator Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for September 23, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2021 BUDGET - MAY 2021 AMENDMENT					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
I. Claims and Excess Insurance			(C - A)	(D / A)	Amended 2021 Budget
Claims	ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Change \$	Change %	Premium Delta
Property	836,999	910,261	73,262	8.8%	
Liability	997,334	897,602	(99,732)	-10.0%	
Auto	258,435	232,593	(25,842)	-10.0%	
Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%	
WC 150 x 1K (7720)	136,422	122,780	(13,642)	-10.0%	
Subtotal - Claims	4,912,634	4,445,531	(467,103)	-9.5%	
Premiums					
Property	6,119,498	7,202,167	1,082,669	17.7%	132,004
XS Flood to 50	501,164	596,498	95,334	19.0%	(50,970)
Liability (Brit)	3,924,402	3,924,402	(0)	0.0%	528,400
Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%	
Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%	3
SubTotal Premiums	13,671,199	14,886,282	1,215,083	8.9%	609,437
Total Loss Fund	18,583,833	19,331,813	747,980	4.0%	609,437
II. Expenses, Fees & Contingency					
Claims Adjustment	68,190	69,553	1,364	2.0%	
Claims Adjustment - Property	17,000	17,340	340	2.0%	
Safety Director	412,378	420,625	8,247	2.0%	
General Expense					
Exec. Director	683,641	697,313	13,672	2.0%	
Actuary	23,045	23,505	461	2.0%	
Auditor	14,930	15,229	299	2.0%	
Attorney	15,654	15,654	0	0.0%	
Treasurer	15,653	15,653	0	0.0%	
Underwriting Manager	435,096	443,798	8,702	2.0%	
Underwriting Data Consolidation	98,110	100,073	1,962	2.0%	
Payroll Audit	16,423	16,751	328	2.0%	
Safety Institute Funding	100,004	100,004	0	0.0%	
Misc. Expense & Contingency	12,220	20,000	7,780	63.7%	
Total Fund Exp & Contingency	1,912,343	1,955,499	43,156	2.3%	
Risk Management Consultant	102,124	102,124	0	0.0%	
Total Self Insured Program	20,598,299	21,389,435	791,136	3.8%	
Ancillary Coverages					
Excess Liability	611,653	1,700,000	1,088,347	177.9%	
Property 150 x 110	554,779	500,341	(54,438)	-9.8%	
POL/EPL	1,211,835	1,305,838	94,003	7.8%	
Crime Program	163,805	175,281	11,476	7.0%	
Medical Malpractice	855,364	940,860	85,496	10.0%	
Pollution Liability	283,750	298,896	10,578	4.8%	
Employed Lawyers Liability	154,198	161,913	7,715	5.0%	
Cyber Liability	426,060	511,273	85,213	20.0%	
Aviation	119,274	87,327	(3,548)	-3.9%	
Marina Operators Liability	11,971	17,114	5,143	43.0%	
Total Ancillary Coverages	4,392,689	5,698,843	1,306,154	29.7%	
Total FUND Disbursements	24,990,988	27,088,278	2,097,290	8.4%	27,697,716

New Jersey Counties Excess Joint Insurance Fund





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

The NJCE Cyber Task Force is participating in Cybersecurity Awareness Month (October) and has been made a Cybersecurity Awareness Month Champion.

This year's theme is "Do Your Part. #BeCyberSmart." Visit the website for more info and to find out how to get your organization involved:

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>



We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

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. Also, visit the Alliance's website here:

<https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): **Fight the Phish**

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

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. https://staysafeonline.org/event_category/cybersecurity-awareness-month/

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



NJCE JIF CYBER TASK FORCE

THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks on municipalities should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



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



NJCE JIF CYBER TASK FORCE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

“We don’t have cyber exposures like banks or pipelines.” This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



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



NJCE JIF CYBER TASK FORCE

III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient's passing.

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.



Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

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





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministrat0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourAdministrat0r@yourcounty.com
To: You@yourcounty.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.

Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
County Administrator

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2021 To 7/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Wenonah I - County of Gloucester	1 South West Ave. Wenonah, NJ 08090	RE: Wenonah Farmers Market The certificate holder and Womans Club of Wenonah with an address of 500 E. Mantua Ave., Wenonah, NJ 08090 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Wenonah Farmers Market.	6/2/2021 #2931307	GL AU EX WC OTH
H - Prosecutor's Office I - County of Gloucester	70 Hunter Street Woodbury, NJ 08096	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	6/8/2021 #2932754	GL AU EX WC OTH
H - Township of Deptford I - County of Gloucester		The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	6/9/2021 #2932989	GL AU EX WC OTH
H - Yamaha Financial Services I - County of Gloucester	Attn: Commercial Finance Group 6555 Katella Avenue Cypress, CA 90630	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: lease of golf carts and utility vehicles 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 lease of golf carts and utility vehicles. value of the units \$342,788.00	6/11/2021 #2934876	GL AU EX WC OTH
H - Department of Children & I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 22ANHS Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 22ANHS Human Services Planning Grant.	6/11/2021 #2934885	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 254 County House Rd Clarksboro, NJ 08020	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	6/21/2021 #2940400	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2021 To 7/1/2021

		Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Paw Prints Invitational Rabbit Show Evidence of insurance with regard to Paw Prints Invitational Rabbit Show being held by the Paw Prints 4-H Rabbit Club Of Gloucester County at the Gloucester County 4-H Fair Grounds @ 275 Bridgeton Pike Mullica Hill, NJ 08062 during the current calendar year.		
H - Washington Lake Park I - County of Gloucester		RE: events at dog park 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 events at their dog park throughout the year.	6/22/2021 #2941712	GL AU EX WC OTH
Total # of Holders: 7				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	RE: NJ-JARC 6, Section 5310 and Section 5311 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 the DTS Vehicle Fleet and the current calendar year, Section 5310 and Section 5311 (rural transportation) leased vehicle award. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured. DTS #05 / NJT #16-1946 2C7WDGBGOHR853469 County Dodge MV 2017 Caravan DTS #51 / NJT #16-1841 1FD4E4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS #52 / NJT #16-1797 1FD4E4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS #53 / NJT #16-1903 1FD4E4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS #54 / NJT #16-1904 1FD4E4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS #55 / NJT #16-1905 1FD4E4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS #56 / NJT #16-1906 1FD4E4FS4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS #57 / NJT #16-1907 1FD4E4FS6HDC65054 County Ford Elkhart Bus 2017 Ford E-450 DTS #58 / NJT #16-2004 1FD4E4FS8JDC36266 NJT Lease Ford Bus 2018 Ford E-450 DTS #59 / NJT #16-2005 1FD4E4FS8JDC36252 NJT Lease Ford Bus 2018 Ford E-450 DTS #60 / NJT #16-2006 1FD4E4FS0JDC36262 NJT Lease Ford Bus 2018 Ford E-450 DTS #61 / NJT #16-1998 1FD4E4FS4JDC36281 NJT Lease Ford Bus 2018 Ford E-450 DTS #80 / NJT #16-1474 1FD4E4FS1DDA51058 County Supreme Startrans Bus 2013 Senator II DTS #81 / NJT #16-1475 1FD4E4FS3DDA51045 County Supreme Startrans Bus 2013 Senator II DTS #82 / NJT #16-1476 1FD4E4FS5DDA51046 County Supreme Startrans Bus 2013 Senator II DTS #83 / NJT #16-1477 1FD4E4FS7DDA51047 County Supreme Startrans Bus 2013 Senator II DTS #84 / NJT #16-1478 1FD4E4FS9DDA51048 County Supreme Startrans Bus 2013 Senator II DTS #85 / NJT #16-1479 1FD4E4FS3DDA51059 County Supreme Startrans Bus 2013 Senator II DTS #86 / NJT #16-1480 1FD4E4FSXDDA51060 County Supreme Startrans Bus 2013 Senator II DTS #87 / NJT #16-1481 1FD4E4FS1DDA51061 County Supreme Startrans Bus 2013 Senator II	7/6/2021 #2960843	GL AU EX OTH
H - City of Woodbury I - Rowan College of South Jersey	Peg Sickel Mayor of Woodbury 33 Delaware Street Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance	7/6/2021 #2962646	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

H - Rehab Excellence Center I - Rowan College of South Jersey	Robert Hicks Founder & CEO 6981 N. Park Drive, Ste. 102 Pennsauken, NJ 08109	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 RE: Physical Therapist Assistant Program clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant Program clinical site agreement.	7/8/2021 #2963743	GL AU EX WC OTH
H - Chuck Rose Dir. of Parks and Rec I - Rowan College of South Jersey	Gloucester County Board of Commissioners it's Dept. & Agencies et al POBox 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance.	7/8/2021 #2963744	GL AU EX WC OTH
H - Kyle Veale Director of Operations I - Rowan College of South Jersey	Landmark Americana 1 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance.	7/8/2021 #2963745	GL AU EX WC OTH
H - Penn Radiology Radnor I - Rowan College of South Jersey	Stephanie Shultz BS, RDMS (Abd/ObGyn), RVT Ultrasound Tech. 145 King of Prussia Road Radnor, PA 19087	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 RE: Diagnostic Medical Sonography clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography clinical site agreement.	7/8/2021 #2963742	GL AU EX WC OTH
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	Evidence of insurance with respects to Adult Protective Services 2022 Grant Application.	7/8/2021 #2963991	GL EX OTH
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	Evidence of insurance with respects to Adult Protective Services 2022 Grant Application.	7/8/2021 #2963990	GL AU EX WC OTH
H - County of Camden I - Rowan College of South Jersey	111 Markress Road Suite101 Cherry Hill, NJ 08003	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: tuition partnership with the Camden County One Stop The County of Camden is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to tuition partnership with the Camden County One Stop to refer students to RCSJ.	7/12/2021 #2965215	GL EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

H - Masso's Event Rentals I - Rowan College of South Jersey	210 South Delsea Drive Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: all rental agreements throughout the year 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 all rental agreements throughout the year.	7/20/2021 #2969122	GL EX OTH
Total # of Holders: 10				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID
H - Macerich ATTN: Risk Management I - County of Gloucester	401 Wilshire Blvd, 7th Floor Santa Monica, CA 90401	RE: Additional Insured Macerich Deptford LLC, Deptford Mall Associates L.L.C., Macerich HHF Centers LLC, Heitman M-Rich Investor II, LLC, Macerich Deptford GP Corp., Macerich PPR Corp., Macerich TWC II Corp., The Westcor Company II Limited Partnership, Macerich TWC II LLC, The Macerich Partnership L.P., The Macerich Company, and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, lenders, ground lessors, LLC's, partnerships and all their constituent partners and members are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	8/4/2021 #3005529
H - Advanced Physical Therapy I - Rowan College of South Jersey	ATTN: Robert Romalino DPT, 1035 N. Black Horse Pike, Suite 5 Williamstown, NJ 08094	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 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	8/10/2021 #3009857
H - Gloucester County Institute of I - Rowan College of South Jersey	Technology 1360 Tanyard Road Sewell, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: use of the GCIT Gymnasium and Fields Evidence of insurance as respects to use of the GCIT Gymnasium and Fields for Rowan College at Gloucester County Volleyball, Basketball, Soccer, Softball, Baseball practices during the current calendar year.	8/12/2021 #3010136
H - Gloucester County 4-H I - County of Gloucester	Association 3 Meyers Dr #304 Mullica Hill, NJ 08062	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 - 01/01/202; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Fall Festival Evidence of Insurance with respect to Fall Festival sponsored by Gloucester County 4-H Association being held every Friday & Saturday in October during the current calendar year at the 4-H Nature Preserve, 3950 S Black Horse Pike, Williamstown	8/26/2021 #3017994
Total # of Holders: 4			

	GLOUCESTER COUNTY INSURANCE COMMISSION					
	FINANCIAL FAST TRACK REPORT					
			AS OF	June 30, 2021		
	ALL YEARS COMBINED					
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		589,034	3,534,207	62,863,167	66,397,373
2.	CLAIM EXPENSES					
		Paid Claims	251,717	1,075,417	18,386,567	19,461,985
		Case Reserves	(30,784)	(17,493)	1,887,800	1,870,308
		IBNR	(307,664)	(465,143)	2,182,617	1,717,473
		Excess Insurance Recoverable	0	66,225	(274,489)	(208,264)
		Discounted Claim Value	4,654	8,862	(91,492)	(82,630)
	TOTAL CLAIMS		(82,077)	667,868	22,091,004	22,758,872
3.	EXPENSES					
		Excess Premiums	290,367	1,742,202	28,648,445	30,390,647
		Administrative	95,524	573,725	9,026,273	9,599,998
	TOTAL EXPENSES		385,891	2,315,927	37,674,718	39,990,645
4.	UNDERWRITING PROFIT (1-2-3)		285,220	550,412	3,097,444	3,647,857
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		285,220	550,412	3,104,681	3,655,094
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		0	(219,185)	2,407,080	2,187,895
11.	SURPLUS (6 + 7 + 8 - 9)		285,220	331,227	2,453,521	2,784,748
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	113	119,362	119,476
	2011		0	161	42,964	43,125
	2012		(24)	(2,079)	318,762	316,683
	2013		(98)	5,458	222,308	227,766
	2014		9	4,391	420,288	424,679
	2015		14,989	3,400	(772,560)	(769,160)
	2016		(115)	(188,066)	550,534	362,468
	2017		89,418	114,334	(135,648)	(21,314)
	2018		205	84,766	886,327	971,093
	2019		(23,155)	24,190	585,599	609,790
	2020		172,871	337,503	215,585	553,088
	2021		31,120	(52,945)		(52,945)
TOTAL SURPLUS (DEFICITS)			285,220	331,227	2,453,520	2,784,748
TOTAL CASH						5,110,290

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 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	1,145	2,670	2,053,385	2,056,055	
	Case Reserves	(1,145)	(3,055)	12,960	9,905	
	IBNR	0	0	(0)	(0)	
	Discounted Claim Value	24	283	(452)	(169)	
TOTAL FY 2012 CLAIMS		24	(102)	2,065,893	2,065,791	
FUND YEAR 2013						
	Paid Claims	428	1,133	1,559,172	1,560,304	
	Case Reserves	(428)	(1,133)	82,445	81,312	
	IBNR	0	0	1,450	1,450	
	Discounted Claim Value	98	1,418	(3,339)	(1,920)	
TOTAL FY 2013 CLAIMS		98	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	(9)	73	(129)	(56)	
TOTAL FY 2014 CLAIMS		(9)	73	984,313	984,386	
FUND YEAR 2015						
	Paid Claims	(7,835)	(2,511)	2,952,687	2,950,176	
	Case Reserves	(165)	(3,734)	185,028	181,294	
	IBNR	(6,745)	0	17,253	17,253	
	Discounted Claim Value	(244)	2,112	(4,525)	(2,413)	
TOTAL FY 2015 CLAIMS		(14,989)	(4,133)	3,150,442	3,146,309	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
FUND YEAR 2016						
	Paid Claims	132,760	134,183	1,608,600	1,742,783	
	Case Reserves	(128,158)	(568)	18,969	18,400	
	IBNR	(4,617)	(9,637)	32,669	23,032	
	Discounted Claim Value	130	866	(1,580)	(714)	
TOTAL FY 2016 CLAIMS		115	124,844	1,658,658	1,783,502	
FUND YEAR 2017						
	Paid Claims	(30,187)	200,218	1,619,177	1,819,395	
	Case Reserves	(28,314)	(296,013)	567,507	271,494	
	IBNR	(32,545)	(31,980)	221,839	189,858	
	Discounted Claim Value	1,630	5,325	(12,673)	(7,348)	
TOTAL FY 2017 CLAIMS		(89,418)	(122,451)	2,395,850	2,273,399	
FUND YEAR 2018						
	Paid Claims	2,777	28,765	1,275,488	1,304,254	
	Case Reserves	(2,215)	(7,972)	107,431	99,459	
	IBNR	(1,085)	(93,665)	170,330	76,665	
	Discounted Claim Value	318	2,565	(5,959)	(3,394)	
TOTAL FY 2018 CLAIMS		(205)	(70,307)	1,547,290	1,476,983	
FUND YEAR 2019						
	Paid Claims	(6,488)	161,582	868,745	1,030,327	
	Case Reserves	253,363	184,509	486,119	670,628	
	IBNR	(223,086)	(358,196)	463,528	105,332	
	Discounted Claim Value	(634)	3,233	(20,715)	(17,482)	
TOTAL FY 2019 CLAIMS		23,155	(8,872)	1,797,676	1,788,804	
FUND YEAR 2020						
	Paid Claims	44,553	338,852	848,195	1,187,047	
	Case Reserves	(229,342)	(275,965)	427,344	151,379	
	IBNR	6,694	(544,184)	1,272,716	728,532	
	Excess Insurance Recoverable	0	66,225	(274,489)	(208,264)	
	Discounted Claim Value	5,224	15,736	(42,121)	(26,385)	
TOTAL FY 2020 CLAIMS		(172,871)	(399,336)	2,231,646	1,832,310	
FUND YEAR 2021						
	Paid Claims	114,564	210,526		210,526	
	Case Reserves	105,620	386,438		386,438	
	IBNR	(46,278)	572,519		572,519	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(1,883)	(22,749)		(22,749)	
TOTAL FY 2021 CLAIMS		172,023	1,146,733	0	1,146,733	
COMBINED TOTAL CLAIMS		(82,077)	667,868	22,091,004	22,758,872	
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 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the CEL of \$411,429 and \$0 respectively						
for COVID 19 Workers Compensation claims.						

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,323,212	13,920,390	188,496,467	202,416,857
2.	CLAIM EXPENSES				
	Paid Claims	(132,930)	232,415	7,089,259	7,321,674
	Case Reserves	(691,667)	1,099,172	9,041,576	10,140,748
	IBNR	215,354	2,465,618	9,477,682	11,943,300
	Discounted Claim Value	(4,464)	(14,420)	(1,855,299)	(1,869,719)
	Excess Recoveries	(158,204)	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS	(771,910)	3,236,064	22,467,013	25,703,077
3.	EXPENSES				
	Excess Premiums	1,739,036	10,257,564	132,722,487	142,980,051
	Administrative	162,120	1,022,142	14,328,278	15,350,420
	TOTAL EXPENSES	1,901,157	11,279,705	147,050,765	158,330,471
4.	UNDERWRITING PROFIT (1-2-3)	1,193,965	(595,379)	18,978,689	18,383,309
5.	INVESTMENT INCOME	(11,376)	12,446	1,561,013	1,573,459
6.	PROFIT (4+5)	1,182,590	(582,934)	20,539,702	19,956,768
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	1,182,590	(582,934)	15,432,151	14,849,217
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(129)	182	313,887	314,069
	2011	(207)	350	817,021	817,372
	2012	306,646	296,855	775,737	1,072,592
	2013	(1,552)	33,238	1,435,473	1,468,710
	2014	(33,660)	(2,887)	2,370,698	2,367,811
	2015	46,592	40,901	1,465,627	1,506,527
	2016	90,856	(405,668)	2,615,331	2,209,662
	2017	176,002	113,223	1,269,126	1,382,349
	2018	28,364	136,806	2,227,973	2,364,779
	2019	198,030	317,659	1,617,686	1,935,344
	2020	(168,016)	(660,763)	523,592	(137,171)
	2021	539,664	(452,828)		(452,828)
TOTAL SURPLUS (DEFICITS)		1,182,590	(582,934)	15,432,150	14,849,216
TOTAL CASH					24,670,162

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2021				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	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	(1)	(65)	65	0
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	(1)	(58)	538,516	538,458
FUND YEAR 2012				
Paid Claims	(306,496)	(305,773)	1,581,076	1,275,304
Case Reserves	(326)	10,550	55,743	66,293
IBNR	(227)	(125)	6,513	6,388
Discounted Claim Value	63	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS	(306,987)	(296,430)	1,636,566	1,340,136
FUND YEAR 2013				
Paid Claims	5,258	(25,972)	884,946	858,974
Case Reserves	(5,315)	(6,467)	449,993	443,526
IBNR	(3)	(0)	74,752	74,752
Discounted Claim Value	1,007	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS	947	(32,546)	1,354,346	1,321,800
FUND YEAR 2014				
Paid Claims	517	4,161	475,133	479,294
Case Reserves	(12,617)	15,536	468,318	483,853
IBNR	48,913	(15,150)	82,005	66,855
Discounted Claim Value	(4,054)	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS	32,760	3,970	975,025	978,995
FUND YEAR 2015				
Paid Claims	2,262	94,136	879,632	973,768
Case Reserves	(61,039)	(152,915)	1,970,599	1,817,684
IBNR	143	(1,838)	110,856	109,019
Discounted Claim Value	10,953	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS	(47,680)	(39,643)	2,815,698	2,776,054
FUND YEAR 2016				
Paid Claims	249,494	281,714	678,557	960,271
Case Reserves	(354,494)	203,098	1,006,194	1,209,292
IBNR	(3)	(79,420)	233,390	153,970
Discounted Claim Value	12,994	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS	(92,009)	407,009	1,830,493	2,237,503
FUND YEAR 2017				
Paid Claims	3,318	117,574	367,768	485,341
Case Reserves	(8,318)	(299,992)	1,687,621	1,387,629
IBNR	(196,925)	27,893	1,606,476	1,634,369
Discounted Claim Value	24,596	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS	(177,329)	(111,702)	3,440,532	3,328,830
FUND YEAR 2018				
Paid Claims	3,309	10,247	358,016	368,262
Case Reserves	(178,309)	235,271	563,782	799,053
IBNR	123,589	(423,980)	1,803,479	1,379,499
Discounted Claim Value	21,682	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS	(29,729)	(135,256)	2,484,586	2,349,330
FUND YEAR 2019				
Paid Claims	(51,946)	(47,439)	704,297	656,858
Case Reserves	(55,709)	63,902	589,734	653,636
IBNR	(116,410)	(379,758)	2,688,900	2,309,142
Discounted Claim Value	24,560	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS	(199,504)	(315,979)	3,625,576	3,309,597
FUND YEAR 2020				
Paid Claims	(38,647)	103,767	449,634	553,401
Case Reserves	235,285	928,989	2,249,493	3,178,482
IBNR	182,981	(43,249)	2,871,245	2,827,996
Discounted Claim Value	(54,342)	219,412	(690,332)	(470,920)
Excess Recoveries	(158,204)	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS	167,074	662,197	3,593,835	4,256,032
FUND YEAR 2021				
Paid Claims	0	0		0
Case Reserves	(250,824)	101,200		101,200
IBNR	173,296	3,381,311		3,381,311
Discounted Claim Value	(41,923)	(388,009)		(388,009)
TOTAL FY 2021 CLAIMS	(119,451)	3,094,501	0	3,094,501
COMBINED TOTAL CLAIMS	(771,910)	3,236,064	22,467,013	25,703,077

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 JUNE 30, 2021

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,163	328,072	85,337,627	85,665,700
2. CLAIM EXPENSES				
Paid Claims	56,325	275,760	75,600,813	75,876,573
IBNR	154	7,191	34,669	41,861
Total Claims	56,480	282,952	75,635,482	75,918,434
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,036	41,494	5,863,194	5,904,688
Total Expenses	6,036	41,494	9,448,660	9,490,154
4. UNDERWRITING PROFIT (1-2-3)	(8,353)	3,626	253,486	257,112
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(8,353)	3,626	260,622	264,248
9. STATUTORY SURPLUS (6+7-8)	(8,353)	3,626	260,622	264,248

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	1,746	29,265	28,743	58,008
	CASH	-	-	63,412	63,412
2021	SURPLUS	(10,099)	(25,639)		(25,639)
	CASH	69,829	69,829		69,829
TOTAL SURPLUS		(8,353)	3,626	260,622	264,248
TOTAL CASH		69,829	69,829	295,289	365,118

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 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	(1,746)	(29,265)	34,669	5,404
Total Claims	(1,746)	(29,265)	446,328	417,063
FUND YEAR 2021				
Paid Claims	56,325	275,760		275,760
IBNR	1,901	36,456		36,456
Total Claims	58,226	312,217	-	312,217
COMBINED TOTAL CLAIMS	56,480	282,952	75,635,482	75,918,434

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.

Print date

9-Sep-21

Gloucester County Insurance Commission													
CLAIM ACTIVITY REPORT													
AS OF	June 30, 2021												
COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	0	0	0	0	0	0	0	0	1	4	5
June-21	0	0	0	0	0	0	0	0	0	0	1	4	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$1,828
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$9,354	\$11,754
June-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$6,740	\$9,140
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,614)	(\$2,614)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$109,173	\$71,113	\$21,882	\$1,933,786
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	0	0	0	1	0	1	3	2	8	8	23
June-21	0	0	0	0	0	1	0	1	2	3	7	8	22
NET CHGE	0	0	0	0	0	0	0	0	-1	1	-1	0	-1
Limited Reserves													\$29,831
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$0	\$0	\$0	\$133,789	\$0	\$164,119	\$24,924	\$17,357	\$73,375	\$6,979	\$420,542
June-21	\$0	\$0	\$0	\$0	\$0	\$133,789	\$0	\$157,250	\$24,884	\$267,357	\$63,375	\$9,622	\$656,276
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$6,869)	(\$40)	\$250,000	(\$10,000)	\$2,643	\$235,734
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$548,224	\$30,802	\$282,184	\$69,447	\$9,706	\$3,498,749
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	0	0	0	0	0	2	1	1	1	1	6
June-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	-1	0	-2
Limited Reserves													\$45,143
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$32,156	\$13,578	\$155,000	\$500	\$1,000	\$202,234
June-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,167	\$11,403	\$155,000	\$0	\$1,000	\$180,570
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$18,989)	(\$2,175)	\$0	(\$500)	\$0	(\$21,664)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$345,233	\$31,555	\$165,860	\$3,232	\$1,000	\$1,388,984
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	2	3	0	3	3	3	3	10	26	32	85
June-21	0	0	2	3	0	3	3	2	3	10	23	28	77
NET CHGE	0	0	0	0	0	0	0	-1	0	0	-3	-4	-8
Limited Reserves													\$12,973
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$11,050	\$81,739	\$0	\$47,670	\$146,558	\$103,533	\$63,173	\$244,908	\$304,446	\$156,995	\$1,160,072
June-21	\$0	\$0	\$9,905	\$81,312	\$0	\$47,505	\$18,400	\$101,076	\$63,173	\$248,271	\$85,604	\$343,697	\$998,943
NET CHGE	\$0	\$0	(\$1,145)	(\$427)	\$0	(\$165)	(\$128,158)	(\$2,457)	\$0	\$3,363	(\$218,842)	\$186,702	(\$161,129)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,168,209	\$1,449,113	\$729,107	\$1,755,970	\$1,280,622	\$1,035,944	\$1,081,479	\$1,039,273	\$530,400	\$455,796	\$13,584,969
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	2	3	0	4	3	6	7	13	36	45	119
June-21	0	0	2	3	0	4	3	4	6	14	31	41	108
NET CHGE	0	0	0	0	0	0	0	-2	-1	1	-5	-4	-11
Limited Reserves													\$17,083
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$11,050	\$81,739	\$0	\$181,459	\$146,558	\$299,808	\$101,674	\$417,265	\$380,721	\$174,328	\$1,794,602
June-21	\$0	\$0	\$9,905	\$81,312	\$0	\$181,294	\$18,400	\$271,494	\$99,459	\$670,628	\$151,379	\$361,059	\$1,844,929
NET CHGE	\$0	\$0	(\$1,145)	(\$427)	\$0	(\$165)	(\$128,158)	(\$28,314)	(\$2,215)	\$253,363	(\$229,342)	\$186,731	\$50,328
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,065,959	\$1,641,616	\$981,610	\$3,130,970	\$1,712,183	\$2,090,888	\$1,403,713	\$1,596,490	\$674,192	\$488,384	\$20,406,489

2018 2019 2020 2021 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		42	MONTH	Last Month		41	MONTH	Last Year		30	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		Unlimited Incurred	Limited Incurred	Actual 31-May-21		Unlimited Incurred	Limited Incurred	Actual 29-Jun-20	
PROPERTY	183,000	259,878	259,878	142.01%	100.00%	259,878	259,878	142.01%	100.00%	259,878	259,878	142.01%	100.00%
GEN LIABILITY	576,000	30,802	30,802	5.35%	93.46%	30,842	30,842	5.35%	92.99%	59,075	59,075	10.26%	85.57%
AUTO LIABILITY	103,000	31,555	31,555	30.64%	90.21%	31,555	31,555	30.64%	89.77%	20,055	20,055	19.47%	82.91%
WORKER'S COMP	1,232,000	1,081,479	1,081,479	87.78%	98.92%	1,080,876	1,080,876	87.73%	98.81%	1,043,143	1,043,143	84.67%	96.57%
TOTAL ALL LINES	2,094,000	1,403,713	1,403,713	67.04%	97.08%	1,403,151	1,403,151	67.01%	96.87%	1,382,150	1,382,150	66.01%	93.17%
NET PAYOUT %	\$1,304,254			62.29%									

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		30	MONTH	Last Month		29	MONTH	Last Year		18	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		Unlimited Incurred	Limited Incurred	Actual 31-May-21		Unlimited Incurred	Limited Incurred	Actual 29-Jun-20	
PROPERTY	191,270	109,173	109,173	57.08%	100.00%	109,173	109,173	57.08%	100.00%	103,622	103,622	54.18%	97.09%
GEN LIABILITY	552,801	282,184	282,184	51.05%	85.57%	32,184	32,184	5.82%	84.65%	13,184	13,184	2.38%	71.16%
AUTO LIABILITY	103,893	165,860	165,860	159.65%	82.91%	165,860	165,860	159.65%	82.02%	17,860	17,860	17.19%	66.43%
WORKER'S COMP	1,300,289	1,039,273	1,039,273	79.93%	96.57%	1,042,398	1,042,398	80.17%	96.21%	965,894	965,894	74.28%	86.31%
TOTAL ALL LINES	2,148,253	1,596,490	1,596,490	74.32%	93.38%	1,349,615	1,349,615	62.82%	92.89%	1,100,560	1,100,560	51.23%	82.41%
NET PAYOUT %	\$925,863			43.10%									

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		18	MONTH	Last Month		17	MONTH	Last Year		6	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		Unlimited Incurred	Limited Incurred	Actual 31-May-21		Unlimited Incurred	Limited Incurred	Actual 29-Jun-20	
PROPERTY	339,909	71,113	71,113	20.92%	97.09%	71,113	71,113	20.92%	96.87%	46,705	46,705	13.74%	45.00%
GEN LIABILITY	601,000	69,447	69,447	11.56%	71.16%	79,447	79,447	13.22%	69.55%	33,025	33,025	5.50%	19.00%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	66.43%	3,232	3,232	2.89%	64.31%	0	0	0.00%	20.00%
WORKER'S COMP	1,319,505	941,829	530,400	40.20%	86.31%	913,452	913,452	69.23%	84.23%	431,067	431,067	45.77%	14.00%
TOTAL ALL LINES	2,372,415	1,085,621	674,192	28.42%	83.08%	1,067,245	1,067,245	44.99%	81.38%	510,797	510,797	65.00%	19.99%
NET PAYOUT %	\$522,813			22.04%									

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Current		6	MONTH	Last Month		5	MONTH	Last Year		-6	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		Unlimited Incurred	Limited Incurred	Actual 31-May-21		Unlimited Incurred	Limited Incurred	Actual 29-Jun-20	
PROPERTY	338,000	21,882	21,882	6.47%	45.00%	21,882	21,882	6.47%	37.00%	0	0	N/A	N/A
GEN LIABILITY	551,000	9,706	9,706	1.76%	19.00%	6,979	6,979	1.27%	14.00%	0	0	N/A	N/A
AUTO LIABILITY	117,001	1,000	1,000	0.85%	20.00%	1,000	1,000	0.85%	15.00%	0	0	N/A	N/A
WORKER'S COMP	1,297,005	455,796	455,796	35.14%	14.00%	238,241	238,241	18.37%	9.00%	0	0	N/A	N/A
TOTAL ALL LINES	2,303,006	488,384	488,384	21.21%	20.05%	268,102	268,102	11.64%	14.61%	0	0	N/A	N/A
NET PAYOUT %	\$0			0.00%									

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2021

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		90			Last Month		89			Last Year		78		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-21		TARGETED	Incurred	Incurred	31-May-21		TARGETED	Incurred	Incurred	29-Jun-20		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	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	724,061	724,061	65.39%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%	976,565	976,565	44.51%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		78			Last Month		77			Last Year		66		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-21		TARGETED	Incurred	Incurred	31-May-21		TARGETED	Incurred	Incurred	29-Jun-20		TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	659,938	97.05%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,401	97.14%
WORKER'S COMP	1,157,000	1,755,970	1,755,970	151.77%	1,157,000	100.00%	1,755,970	1,755,970	151.77%	1,157,000	100.00%	1,769,195	1,769,195	152.91%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,131,470	3,130,970	145.09%	2,131,393	98.77%	3,131,470	3,131,470	145.11%	2,131,393	98.77%	3,144,695	3,144,695	145.72%	2,135,339	98.95%
NET PAYOUT %	\$2,949,676				136.69%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		66			Last Month		65			Last Year		54		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-21		TARGETED	Incurred	Incurred	31-May-21		TARGETED	Incurred	Incurred	29-Jun-20		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	30,005	30,005	4.68%	622,840	97.05%	30,005	30,005	4.68%	623,081	97.09%	26,555	26,555	4.14%	620,791	96.73%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,723	97.14%	19,249	19,249	18.57%	100,625	97.05%	19,249	19,249	18.57%	98,047	94.56%
WORKER'S COMP	1,226,749	1,330,622	1,280,622	104.39%	1,226,749	100.00%	1,326,020	1,326,020	108.09%	1,226,503	99.98%	1,145,047	1,145,047	93.34%	1,223,079	99.70%
TOTAL ALL LINES	2,169,445	1,762,183	1,712,183	78.92%	2,147,549	98.99%	1,757,581	1,757,581	81.02%	2,147,448	98.99%	1,573,159	1,573,159	72.51%	2,139,155	98.60%
NET PAYOUT %	\$1,693,783				78.07%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		54			Last Month		53			Last Year		42		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-21		TARGETED	Incurred	Incurred	31-May-21		TARGETED	Incurred	Incurred	29-Jun-20		TARGETED
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%
GEN LIABILITY	609,000	548,224	548,224	90.02%	589,089	96.73%	548,224	548,224	90.02%	588,463	96.63%	558,952	558,952	91.78%	569,159	93.46%
AUTO LIABILITY	104,000	345,233	345,233	331.95%	98,345	94.56%	363,734	363,734	349.74%	98,030	94.26%	374,358	374,358	359.96%	93,820	90.21%
WORKER'S COMP	1,217,000	1,035,944	1,035,944	85.12%	1,213,360	99.70%	1,075,944	1,075,944	88.41%	1,212,876	99.66%	1,063,052	1,063,052	87.35%	1,203,878	98.92%
TOTAL ALL LINES	2,108,000	2,090,888	2,090,888	99.19%	2,078,794	98.61%	2,149,390	2,149,390	101.96%	2,077,369	98.55%	2,157,850	2,157,850	102.36%	2,044,857	97.00%
NET PAYOUT %	\$1,819,395				86.31%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2021

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

		Current		138			Last Month		137			Last Year		126		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		MONTH TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

		Current		126			Last Month		125			Last Year		114		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		MONTH TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	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	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	3,021,840	119.28%	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		114			Last Month		113			Last Year		102		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		MONTH TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,168,209	1,168,209	90.41%	1,292,157	100.00%	1,168,209	1,168,209	90.41%	1,292,157	100.00%	1,167,203	1,448,113	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,065,959	2,065,959	80.39%	2,533,888	98.60%	2,065,959	2,065,959	80.39%	2,533,888	98.60%	2,064,953	1,640,616	63.84%	2,533,888	98.60%
NET PAYOUT %	\$2,056,055				80.00%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		102			Last Month		101			Last Year		90		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-21		TARGETED	Incurred	Incurred	31-May-21		TARGETED	Incurred	Incurred	29-Jun-20		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,449,113	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	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,640,616	1,640,616	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,560,304				60.62%											

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 49-21

JULY 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001350			
001350	COURIER-POST	AD MANAGED CARE RFP 11.5.2020	72.56
			72.56
		Total Payments FY 2020	72.56

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001351			
001351	NEW JERSEY COUNTIES EXCESS JIF	NJCE 2ND INSTALL 2021	1,346,006.57
			1,346,006.57
001352			
001352	ARCHER & GREINER	LEGAL - RENNER	1,050.00
001352	ARCHER & GREINER	LEGAL - RENNER	1,070.00
001352	ARCHER & GREINER	LEGAL- RENNER	2,582.00
001352	ARCHER & GREINER	LEGAL - RENNER	711.30
			5,413.30
001353			
001353	INSERVCO INSURANCE SERVICES	TPA 7/21	7,618.00
			7,618.00
001354			
001354	MARMERO LAW LLC	LEGAL SERVICES 7/21	1,650.00
			1,650.00
001355			
001355	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/21	5.10
001355	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/21	13,268.58
			13,273.68
001356			
001356	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 7/21	5,356.00
			5,356.00
001357			
001357	THE ACTUARIAL ADVANTAGE	ACTUARY 7/21	732.25
			732.25
001358			
001358	BROWN & CONNERY, LLP	LEGAL HENRY	88.00
001358	BROWN & CONNERY, LLP	LEGAL RENNER	1,418.50
001358	BROWN & CONNERY, LLP	LEGAL - BALLENGER	3,494.00
			5,000.50

001359			
001359	VIOLA YEAGER	MEDICAL REIMBURSEMENT 6/21	414.77
			414.77
001360			
001360	JUNE ATKINSON	MEDICAL REIMBURSEMENT 6/21	414.77
			414.77
001361			
001361	HARDENBERGH INSURANCE GROUP	RMC 7/21	27,434.00
			27,434.00
		Total Payments FY 2021	1,413,313.84

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. 50-21

JULY 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>
W0721			
W0721	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 7/21	530.50
W0721	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 7/21	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

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 51-21

AUGUST 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>
001362			
001362	ARCHER & GREINER	LEGAL- SHAW	1,440.00
			1,440.00
001363			
001363	INSERVCO INSURANCE SERVICES	TPA 8/21	7,618.00
			7,618.00
001364			
001364	MARMERO LAW LLC	ATTORNEY 8/21	1,920.00
			1,920.00
001365			
001365	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	5.61
001365	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 8/21	13,268.58
			13,274.19
001366			
001366	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 8/21	5,356.00
			5,356.00
001367			
001367	THE ACTUARIAL ADVANTAGE	ACTUARY 8/21	732.25
			732.25
001368			
001368	VIOLA YEAGER	MEDICAL REIMBURSE 7/21	414.77
			414.77
001369			
001369	JUNE ATKINSON	MEDICAL REIMBURSE 7/21	414.77
			414.77
001370			
001370	HARDENBERGH INSURANCE GROUP	RMC FEE 8/21	27,434.00
			27,434.00
		Total Payments FY	58,603.98
		TOTAL PAYMENTS ALL FUND YEARS	58,603.98

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. 52-21

AUGUST 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>
W0821			
W0821	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 8/21	530.50
W0821	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 8/21	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

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 53-21

September 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001371			
001371	BOWMAN & COMPANY, LLP	AUDIT 2020	17,071.00
			17,071.00
		Total Payments FY 2020	17,071.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001372			
001372	ARCHER & GREINER	LEGAL SERVICES 9.14.2021	2,820.00
			2,820.00
001373			
001373	INSERVCO INSURANCE SERVICES	TPA 9/21	7,618.00
			7,618.00
001374			
001374	MARMERO LAW LLC	LEGAL SERVICES 9/21	2,295.00
			2,295.00
001375			
001375	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	4.08
001375	PERMA RISK MANAGEMENT SERVICES	ED 9/21	13,268.58
			13,272.66
001376			
001376	HARDENBERGH INSURANCE GROUP	UNDERWRITING 9/21	5,356.00
			5,356.00
001377			
001377	THE ACTUARIAL ADVANTAGE	ACTUARY 9/21	732.25
			732.25
001378			
001378	BROWN & CONNERY, LLP	LEGAL- HENRY	1,874.00
001378	BROWN & CONNERY, LLP	LEGAL - THOMPSON	164.00
001378	BROWN & CONNERY, LLP	LEGAL MONAGHAN	157.00
001378	BROWN & CONNERY, LLP	LEGAL - IRVINS	2,899.00
			5,094.00
001379			
001379	VIOLA YEAGER	MEDICAL REIMBURSEMENT 8/21	414.77
			414.77

001380			
001380	JUNE ATKINSON	MEDICAL REIMBURSEMENT 8/21	414.77
			414.77
001381			
001381	HARDENBERGH INSURANCE GROUP	RMC FEES 9/21	27,434.00
			27,434.00
		Total Payments FY 2021	65,451.45
		TOTAL PAYMENTS ALL FUND YEARS	82,522.45

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. 54-21

September 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>
W0921			
W0921	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 9/21	530.50
W0921	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 9/21	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	June			
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	\$4,169,358.76	4136485.74	2225.81	30,647.21
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	\$1,494,342.54	\$1,258,170.38	\$223,353.47	\$12,818.69
10 (Withdrawals - Sales)	-\$553,411.09	-\$317,238.93	-\$223,353.47	-\$12,818.69
Ending Cash & Investment Balance	\$5,110,290.21	\$5,077,417.19	\$2,225.81	\$30,647.21
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$48,647.92	\$22,910.26	\$16,445.11	\$9,292.55
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,158,938.13	\$5,100,327.45	\$18,670.92	\$39,939.76

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2021 Month Ending: June								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	449,127.15	3,176,635.43	(259,594.67)	1,069,017.12	1,777,710.34	(2,101,304.94)	57,768.34	4,169,358.77
RECEIPTS								
Assessments	57,739.14	94,125.05	19,986.80	221,562.00	580,459.60	199,860.05	18,968.67	1,192,701.31
Refunds	0.00	0.00	90.14	65,378.93	0.00	0.00	0.00	65,469.07
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	57,739.14	94,125.05	20,076.94	286,940.93	580,459.60	199,860.05	18,968.67	1,258,170.38
EXPENSES								
Claims Transfers	2,703.72	6,952.81	3,162.16	223,353.47	0.00	0.00	0.00	236,172.16
Expenses	0.00	0.00	0.00	0.00	0.00	80,992.32	0.00	80,992.32
Other *	0.00	0.00	0.00	0.00	0.00	74.45	0.00	74.45
TOTAL	2,703.72	6,952.81	3,162.16	223,353.47	0.00	81,066.77	0.00	317,238.93
END BALANCE	504,162.57	3,263,807.67	(242,679.89)	1,132,604.58	2,358,169.94	(1,982,511.66)	76,737.02	5,110,290.22

**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 *September 23, 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 6/1/21 to 6/30/21, 7/1/21 to 7/31/21 and 8/1/21 to 8/31/21 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 September 23, 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
06/01/2021 Thru 06/30/2021

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2021 Thru 06/30/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5708	3530002046	001 TOWNSEND, ERNEST	3/8/2021	3/8/2021	CENTRAL PHYSICIANS & SURGEONS	6/4/2021	PATIENT(73180578)	2,175.00	2,175.00
C	5710	3530001758	001 LOPES, JOSEPH	5/3/2021	5/27/2021	PARKER MCCAY	6/18/2021	LEGAL FEE - INV #3131452	210.00	210.00
C	5713	3530001906	001 TAYLOR, JOHN	5/11/2021	5/27/2021	PARKER MCCAY	6/18/2021	LEGAL FEE - INV #3131450	277.16	277.16
C	5714	3530002683	001 ZARBO, THOMAS	12/14/2020	12/14/2020	THOMAS ZARBO	6/18/2021	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 4		3,162.16	3,162.16
Coverage: Auto Physical Damage										
C	5709	3530002836	001 GLOUCESTER COUNTY	2/24/2021	2/24/2021	BELLMAR COLLISION	6/4/2021	2013 SUP BUS #89 PLATE #OP6895 NJ	2,703.72	2,703.72
F	33092	3530002823	001 GLOUCESTER COUNTY	4/21/2021	4/21/2021	BELLMAR COLLISION	6/21/2021	REFUND	-90.14	-90.14
Total for Coverage: Auto Physical Damage							Number of entries: 2		2,613.58	2,613.58
Coverage: General Liability										
C	5711	3530001827	001 ARROYO, NEREIDA	4/30/2021	5/27/2021	PARKER MCCAY	6/18/2021	LEGAL FEE - INV #3131451	6,868.80	6,868.80
C	5712	3530002783	001 GUY, WAYNE	2/18/2021	2/18/2021	WAYNE GUY	6/18/2021	FULL & FINAL SETTLEMENT OF ALL CLAIMS	84.01	84.01
Total for Coverage: General Liability							Number of entries: 2		6,952.81	6,952.81
Total for Gloucester Co Ins Commission - 353							Number of entries: 8		12,728.55	12,728.55



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2021 Thru 07/31/2021

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2021 Thru 07/31/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	24857	3530002046	001	TOWNSEND, ERNEST	6/25/2021	6/25/2021	MASTROIANNI & FORMAROLI INC	7/30/2021	CRT RPTING INV #110025	721.90	721.90
Total for Coverage: Auto Liability							Number of entries: 1		721.90	721.90	
Coverage: General Liability											
C	5715	3530001524	001	PFOST, DONALD	2/17/2021	4/30/2021	MADDEN & MADDEN PA	7/16/2021	LEGAL FEE - STMT #35	3,570.00	3,570.00
C	5716	3530001524	001	PFOST, DONALD	5/4/2021	6/4/2021	MADDEN & MADDEN PA	7/16/2021	LEGAL FEE - STMT #36	210.00	210.00
C	5717	3530001827	001	ARROYO, NEREIDA	4/27/2021	6/30/2021	PARKER MCCAY	7/30/2021	LEGAL FEE - INV #3132920	3,687.16	3,687.16
Total for Coverage: General Liability							Number of entries: 3		7,467.16	7,467.16	
Total for Gloucester Co Ins Commission - 353							Number of entries: 4		8,189.06	8,189.06	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2021 Thru 08/31/2021

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2021 Thru 08/31/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5718	3530001758	001 LOPES, JOSEPH	5/8/2017	5/8/2017	JOSEPH LOPES AND CONRAD J	8/13/2021	FULL & FINAL SETTLEMENT OF ALL CLAIMS	4,427.12	4,427.12
C	5721	3530002046	001 TOWNSEND, ERNEST	4/1/2021	7/22/2021	MADDEN & MADDEN PA	8/13/2021	STMNT# 4	5,414.50	5,414.50
Total for Coverage: Auto Liability							Number of entries: 2		9,841.62	9,841.62
Coverage: Auto Physical Damage										
C	5719	3530002874	001 GLOUCESTER COUNTY	7/3/2021	7/3/2021	BELLMAN COLLISION	8/13/2021	2018 FORD EXP PLATE #CG9BFV	1,383.55	1,383.55
Total for Coverage: Auto Physical Damage							Number of entries: 1		1,383.55	1,383.55
Coverage: General Liability										
C	24979	3530002613	001 FAIBISCH, CARLOS	5/10/2021	7/22/2021	MADDEN & MADDEN PA	8/13/2021	LEGAL FEE - INV #1	2,865.00	2,865.00
C	5720	3530002023	001 MCBRIDE, BRIAN	1/6/2021	2/18/2021	MADDEN & MADDEN PA	8/13/2021	STMNT# 12	315.00	315.00
Total for Coverage: General Liability							Number of entries: 2		3,180.00	3,180.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 5		14,405.17	14,405.17





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
YTD Total		390	84%	\$861,247.17	87%	\$338,163.29	\$1,079.98	\$328,344.16	\$193,659.74	\$523,083.88	\$65,507.33	\$457,576.55

Monthly Summary		June	July	August
Total Savings (before fees):		\$8,960.84	\$107,237.85	\$121,822.55
Percent Savings:		53%	55%	76%
NET SAVINGS:		\$7,706.52	\$95,328.83	\$107,952.79
Percent NET SAVINGS:		46%	49%	67%

YTD Summary		
Total Savings (before fees):		\$523,083.88
Percent Savings:		61%
NET SAVINGS:		\$457,576.55
Percent NET SAVINGS:		53%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 14, 2021

DATE OF MEETING: September 23, 2021

GCIC SERVICE TEAM

June - September 2021

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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RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 24:** Attended the GCIC meeting via teleconference.
- **August 2:** One session of Flagger Workzone training was conducted for GCIC.
- **August 3:** One session of Flagger Workzone training was conducted for GCIC.
- **September 1:** Attended the GCIC Safety Committee meeting via teleconference.
- **September 14:** Attended the GCIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 23:** 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 – September Registration Now Open! – July 14.
- NJCE JIF - SD Message: New CDC Mask Recommendation – July 29.
- NJCE JIF - SD Bulletin: Summer Safety for Pets – July 30.
- NJCE JIF - SD Bulletin: Daniel's Law – August 4.
- NJCE JIF - Live Virtual Safety Training – October Registration Now Open! – August 12.
- NJCE JIF - SD Bulletin: Tornado Safety – August 13.
- NJCE JIF - Designated Employer Representative – Training Announcement – September 8.

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 September – November 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 Streaming 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.

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

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

Date	Training Topic	Time
9/9/21	Flagger Skills and Safety	8:30 - 9:30 am
9/9/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/10/21	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/10/21	Fire Safety	10:30 - 11:30 am
9/10/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/13/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/13/21	Mower Safety	11:00 - 12:00 pm
9/13/21	Shop & Tool Safety	1:00 - 2:00 pm
9/13/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
9/14/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
9/14/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
9/15/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/15/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/16/21	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/16/21	HazCom w/GHS	1:00 - 2:30 pm
9/17/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
9/17/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/20/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/21	Driving Safety Awareness	1:00 - 2:30 pm
9/21/21	Chipper Safety	8:30 - 9:30 am
9/21/21	Leaf Collection Safety Awareness	10:00 - 12:00 pm
9/21/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/21/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
9/22/21	Fire Safety	8:30 - 9:30 am
9/22/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/22/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
9/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/24/21	CDL-Driver's Safety Regulations	8:30 - 10:30 am
9/24/21	Fire Extinguisher	11:00 - 12:00 pm
9/27/21	HazCom w/GHS	8:30 - 10:00 am
9/27/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am

Date	Training Topic	Time
9/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
9/27/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
9/28/21	Playground Safety Inspections	8:30 - 10:30 am
9/28/21	Hearing Conservation	11:00 - 12:00 pm
9/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
9/29/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/29/21	Chain Saw Safety	11:00 - 12:00 pm
9/29/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
9/30/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/1/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/4/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
10/4/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/4/21	HazCom w/GHS	1:00 - 2:30 pm
10/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
10/5/21	Back Safety / Material Handling	11:00 - 12:00 pm
10/5/21	Leaf Collection Safety	1:00 - 3:00 pm
10/7/21	Flagger Skills and Safety	8:30 - 9:30 am
10/7/21	Fire Extinguisher Safety	10:00 - 11:00 am
10/7/21	Chain Saw Safety	1:00 - 2:00 pm
10/8/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
10/8/21	Mower Safety	8:30 - 9:30 am
10/8/21	Shop & Tool Safety	10:00 - 11:00 am
10/8/21	Back Safety / Material Handling	2:00 - 3:00 pm
10/11/21	Bloodborne Pathogens (BBP)	2:00 - 3:00 pm
10/12/21	Hearing Conservation	8:30 - 9:30 am
10/12/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/12/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/12/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/13/21	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
10/13/21	Fire Safety	10:30 - 11:30 am
10/13/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/14/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
10/14/21	Flagger Skills and Safety	11:00 - 12:00 pm
10/14/21	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/15/21	Leaf Collection Safety	8:30 - 10:30 am
10/15/21	Chipper Safety	11:00 - 12:00 pm
10/15/21	Sanitation/Recycling Safety	1:00 - 3:00 pm
10/18/21	Heavy Equipment - General Safety	8:30 - 10:30 am
10/18/21	Back Safety / Material Handling	11:00 - 12:00 pm
10/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm

Date	Training Topic	Time
10/18/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/19/21	Accident Investigation	8:30 - 10:30 am
10/19/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/19/21	Dealing with Difficult People	1:00 - 3:00 pm
10/19/21	Driving Safety Awareness	2:00 - 3:30 pm
10/20/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/20/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/21	HazCom w/GHS	8:30 - 10:00 am
10/21/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
10/21/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
10/22/21	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/22/21	Fire Safety	11:00 - 12:00 pm
10/22/21	Fire Extinguisher Safety	1:00 - 2:00 pm
10/25/21	Playground Safety Inspections	8:30 - 10:30 am
10/25/21	Hearing Conservation	11:00 - 12:00 pm
10/25/21	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
10/26/21	Implicit Bias in the Workplace	9:00 - 10:30 am
10/26/21	HazCom w/GHS	8:30 - 10:00 am
10/26/21	Driving Safety Awareness	1:00 - 2:30 pm
10/27/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/27/21	Asbestos, Lead, Silica, Overview	11:00 - 12:00 pm
10/27/21	Fall Protection Awareness	1:00 - 3:00 pm
10/28/21	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch break
10/28/21	Housing Authority Executive Directors: What You Need to Know	10:00 - 11:30 pm
10/28/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
10/28/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
10/29/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/29/21	Shift Briefing Essentials	1:00 - 2:30 pm
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

Date	Training Topic	Time
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

***10/28/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 8, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

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: 9/23/2021

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2/3/2021 and 4/15/2021 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes for each meeting.

B. 2022 Underwriting Renewal Data

Most of the members' renewal information has been inputted into the Origami System with the anticipated completion date of 9/24/2021.

C. 2021 Claims Charter

Recently, Inservco Insurance Services has had to exceed the workers' compensation authorization amount on a few claims to provide payment to medical providers in order to secure the provider's discount. After discussion with the Executive Director and PERMA, we recommend that the authorization amount for workers' compensation claims is increased from \$15,000 to \$25,000.

In addition, the Committee Representative has been changed from Ralph Bingham to Anne Wodnick.

Attached is the revised 2021 Claims Charter with the above updates.

Action Requested: ***Motion*** to adopt the revised 2021 Claims Charter with the above updates.

D. 2022 Safety Kick-Off Meeting

We are in the process of scheduling the 2022 Safety Kick Off Meeting. We will have more details at next month's meeting.

E. 2021 Munich Re Safety Grant

Two Munich Re Safety Grant submissions have been provided to J.A. Montgomery. One submission came from the County Sheriff's Department for the Watch Guard In-Car Video System. The total estimated cost for five in car video systems including all the hardware and

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warranties is \$31,335.00. Some benefits of the system are rear passengers are recorded with video evidence available on demand, officers can monitor detainees in real time increasing safety for the officer and detainee, motor vehicle crashes are recorded two minutes prior to impact providing valuable details and can reduce department liability claims.

The second submission came from the County Emergency Medical Service department for the Lytx Video System. The total estimated cost for 54 video systems is \$32,130.00. These recorders will take place of the current recorders that have reached their useful lifespan as they are no longer compatible with the current technology. The system delivers reliable, continual video to a searchable online dashboard enabling drivers to manually capture video as needed. The system consists of front and rear facing cameras providing a 360 degree view complete with high quality video and night vision. Video clips are saved automatically based on G-force triggers such as excessive braking, swerving or body rolls.

The use of video in vehicles has proven to be definitive proof that GCEMS response vehicles were not at fault in service motor vehicle crashes that resulted in litigation. By having video in vehicles, this can help to reduce or eliminate department liability claims.

II. Underwriting Services Director

A. Ancillary Coverages

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

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

All terms and conditions are per expiring.

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

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



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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

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
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2021	\$56,700	\$56,700
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2021	\$12,168	\$12,168
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2021	\$12,600.00	\$13,875.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2021	\$415.00	\$460.00
Improvement	Child Development	Philadelphia Insurance	9/12/2020	\$11,088.17	\$12,231.95

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Authority	Center Package and Umbrella Policies	Company			
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The 10% increase on the above County's Professional Liability policy is due to a carrier rate increase.

The 11% increase on the above Improvement Authority's Student Accident policy is due to an increase in student count from 120 to 131 at the Child Development Center.

The 10% increase on the above Improvement Authority's Child Development Center's Package and Umbrella policies are due to an increase in student county from 120 to 131.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes February 3, 2021 9:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:01 am.

II. Roll Call

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

- III. Approval of the 12/1/2020 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 12/1/2020 Safety and Accident Review Committee Meeting Minutes
Moved: Brenda Muhlbaier
Seconded: Lauren Vilimas
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began her report with a reminder that all Departments should be keeping their OSHA 300A Logs up to date. It is extremely difficult for her to go back and insert Inservco's information. Keeping up to date will eliminate a lot of unnecessary backlog.

Ms. vanOyn complimented JA Montgomery for their efforts on their webinars. She receives monthly schedules and distributes them to all Departments. She has received positive feedback from some County Supervisors.

The Chairwoman then posed a question to Glenn Prince on how the legal Marijuana issue will affect employees and their driver's license status. Mr. Prince's audio was not heard by all committee members. Ms. vanOyn was able to hear his response and she relayed the following information to the Committee: The state is still fine tuning the law, so we are in a holding pattern. Mr. Hrubash included that we will have to wait on the Federal Government's ruling as they override any state ruling. He concluded that JA Montgomery and others are monitoring this issue and will report information to the membership as it evolves.

Next the Chairwoman commented that she received a request from Andy Lovell, Chief of Gloucester County EMS, to conduct inspections at each of their stations to identify any issues that may lead to PEOSH violations. Ms. vanOyn and Mr. Prince will be scheduling those inspections soon. In addition, Mr. Lovell requested that Mr. Prince review his Bloodborne Pathogen Exposure Control Plan. Mr. Prince made one small change to the plan.

GLOUCESTER COUNTY INSURANCE COMMISSION

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

The Risk Manager's Report was given by Mr. Henry. He began his report by announcing the Insurance Commission granted an increase to \$10,000. for the 2021 Wellness Program.

Mr. Henry then went on to address the responses received regarding the corrective action letters that were sent in October. Favorable responses were received from the GCUA, GCIA and the County on the letters they received. Corrective action procedures were put into place.

Mr. Henry briefly discussed the two safety bulletins/toolbox talks that were included in the agenda packet. These bulletins addressed safely exiting vehicles utilizing three points of contact.

Next he reported that the NJCEL has changed excess carriers. BRIT will no longer be the carrier. They have been replaced by Munich Reinsurance. The good news is the safety grant will be increased from \$45,000. to \$50,000. Final details are not completed however the grant will not just apply to general liability coverage as it did with BRIT. When the details are completed Mr. Prince will report to the Committee. Mr. Czarnecki reported on the subject as Mr. Prince continued to have audio difficulty. Mr. Hrubash added that Munich Re has been involved with the MEL since 1990 and is very familiar with them.

Lastly, he commented on the 2021 meeting schedule noting that the meeting time has changed to 9:00am.

V. J.A. Montgomery – Glenn Prince

Mr. Czarnecki delivered Mr. Prince's report as he continued to have audio difficulties. He began his report by stating that JA Montgomery's main focus is on the Governor's Executive Order 192 as it relates to COVID-19 issues. JA Montgomery will continue to get bulletins out to the membership in a day or two as the information is received pertaining to Executive Order 192.

VI. Accident Review – Leigh vanOyen New Accidents

	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1.	Gloucester County Improvement Authority	Shady Lane Child Development Center	1/19/2021	Employee felt pain in back of knee stepping from a chair after checking paper towel dispenser.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. The Committee recommended that step stools be used in situations like this instead of chairs. The Committee recommended that a letter be sent to the Supervisor advising of the recommendations..

	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2.	Gloucester County	EMS	1/10/2021	Employee exiting rear of ambulance when pant leg got stuck on bumper causing a laceration to the leg.

Committee's Determination: Preventable

The Committee decided that no letter was required. Mr. Lovell addressed the situation immediately after it occurred. The bumper has been repaired and no longer poses as a hazard.

GLOUCESTER COUNTY INSURANCE COMMISSION

VII. Old Business

There was no old business.

VIII. New Business

Mr. Czarnecki asked Ms. vanOyn if the Clearing House was completed for 2020. She responded that she completed it in November and December.

Mr. Hrubash asked Ms. vanOyn where the most COVID-19 claims were occurring. Ms. vanOyn responded that the Sheriff's Department, Corrections Department and EMS have had the highest concentration of claims. Ms. vanOyn continued to comment that many of the Sheriff's and Corrections Departments claims were denied based on contracting COVID-19 from family members.

Mr. Hrubash asked Ms. vanOyn if the EMT's have had the opportunity to receive COVID-19 vaccine shots. She said she believes that they have. She added that the County is administering 2,000 shots a day.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Brenda Muhlber

Seconded: Lauren Vilimas

The meeting adjourned at 9:39 am

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
April 15, 2021 – Conference Call
10:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 10:00 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Wayne Love	Gloucester County Utilities Authority	Absent
Kathy Shryock	Gloucester County Improvement Authority	Present
Lauren Vilimas	Rowan College of South Jersey	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present

Commission Professionals:

Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Absent
Glenn Prince	JA Montgomery	Absent
Jonathan Czarnecki	JA Montgomery	Absent
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

There were 6 Wellness Incentive Grant Program submissions received. The Committee members reviewed them all. After each submission was discussed, each member voted on the submission to be presented to the Insurance Commissioners at the June meeting.

Entity / Department:	Gloucester County Office of the County Administrator			
Wellness Submission:	Purchase Two Filtered Water Bottle Filling Stations			
Member Vote:	Leigh vanOyen: Yes	Tim Sheehan: Yes	John Vinci, Sr.: Yes	Brenda Muhlbaier: Yes
	Kathy Shryock - Yes			

Entity / Department:	Gloucester County Prosecutor's Office			
Wellness Submission:	Establish a Monthly Resiliency Meeting to Support Officers			
Member Vote:	Leigh vanOyen: Yes	Tim Sheehan: Yes	John Vinci, Sr.: Yes	Brenda Muhlbaier: Yes
	Kathy Shryock - Yes			

Entity / Department:	Gloucester County Department of Social Services			
Wellness Submission:	Expand Outside Lunch / Break Area – Purchase One Ice Maker, One Picnic Table, One Outdoor Umbrella, One Umbrella Stand, One Stall Mat			
Member Vote:	Leigh vanOyen: Abstention	Tim Sheehan: Yes	John Vinci, Sr.: Yes	Brenda Muhlbaier: Yes
	Kathy Shryock – Yes			

Entity / Department:	Gloucester County Treasurer's Office			
Wellness Submission:	Expand the Wellness / Exercise Center – Purchase a Nordic Track NTEX76016 Commercial Recumbent Bike			
Member Vote:	Leigh vanOyen: Yes	Tim Sheehan: Yes	John Vinci, Sr.: Yes	Brenda Muhlbaier: Yes
	Kathy Shryock – Yes			

Entity / Department:	Gloucester County Safety Department			
Wellness Submission:	Expand the Wellness / Exercise Center – Purchase a Schwinn 470 Elliptical Machine			
Member Vote:	Leigh vanOyen: Yes	Tim Sheehan: Yes	John Vinci, Sr.: Yes	Brenda Muhlbaier: Yes
	Kathy Shryock – Yes			

Entity / Department:	Gloucester County Emergency Medical System (EMS) Department			
Wellness Submission:	Purchase New Hi Visibility Safety Vests for Crewmembers			

GLOUCESTER COUNTY INSURANCE COMMISSION

Member Vote:	Leigh vanOyen: Yes	Tim Sheehan: No	John Vinci, Sr.: No	Brenda Muhlbaier: No
	Kathy Shryock – Yes			

The Committee discussed the above submission from the County EMS Department. The items requested are not within the parameters of the grant requirements. The submission was not approved to move forward.

The meeting was adjourned at 10:20am.

**CLAIMS COMMITTEE MEETING SCHEDULE
CLAIM COMMITTEE MEMBERS
CLAIMS COMMITTEE CHARTER**

2021 Meeting Schedule

The Claims Committee will conduct meetings on the following dates:

Claims Committee Meetings will be held on the second Tuesday of each month at 9:00am telephonically.

2021 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan	Gloucester County Insurance Commission (Designee)
Scott Burns	Gloucester County
John Vinci, Sr.	Gloucester County Utilities Authority
Cheryl Lewis	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Anne Wodnick	Gloucester County Library Commission

Commission Professionals

Joseph Hrubash, Executive Director
Al Marmero, GCIC Attorney
Inservco Claims Services
Medlogix, LLC.
Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew
PERMA Risk Management Services
Qual-Lynx

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 – 4/20/15
Revision #3 – February 2016
Revision #4 – January 2017
Revision #5 – February 2017
Revision #6 – April 2017
Revision #7 – January 2018
Revision #8 – August 2018
Revision #9 – January 2019
Revision #10 – August 2019
Revision #11 – February 2020
Revision #12 – January 2021
Revision #13 – September 2021

**GLOUCESTER COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE CHARTER**

The Gloucester County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Gloucester County Insurance Commission and a representative designated by the Gloucester County Insurance Commissioners. -Each representative shall have one vote.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's office, a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021

Claims Committee Bylaws

The Claims Committee of the Gloucester County Insurance Commission was established in October 2010 where the Gloucester County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Commission will annually adopt a resolution stating the committee members and meeting schedule. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Gloucester County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly and as many times as the Committee Chairperson deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third-Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Gloucester County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021

GLOUCESTER COUNTY INSURANCE COMMISSION

including Law Enforcement Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

3. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
4. Recommend to Commissioners of the Gloucester County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
5. Report annually to the Commissioners of the Gloucester County Insurance Commission on the discharge of these responsibilities.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 – 4/20/15
Revision #3 – February 2016
Revision #4 – January 2017
Revision #5 – February 2017
Revision #6 – April 2017
Revision #7 – January 2018
Revision #8 – August 2018
Revision #9 – January 2019
Revision #10 – August 2019
Revision #11 – February 2020
Revision #12 – January 2021
Revision #13 – September 2021

**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 *September 23, 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 *September 23, 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 September 23, 2021

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation, Property & Liability
CLOSED SESSION
9/23/21

Claimant	Member	Date of Loss	Claim Number	Coverage	PAR/SAR
Gloucester County	Gloucester County	7/22/2021	2022245117	PR	PAR
Holmes, D.	Gloucester County	4/19/2021	3530002801	WC	PAR
Holmes, D.	Gloucester County	10/19/2018	3530002053	WC	SAR
McGeehan II, R.	Gloucester County	11/21/2019	3530002281	WC	PAR
Holmes, D.	Gloucester County	11/14/2019	3530002289	WC	SAR
Cowgill, K.	Gloucester County	6/10/2019	3530002179	WC	SAR
Canning, T.	Gloucester County	7/13/2019	3530002214	WC	SAR
Arroyo, N.	Gloucester County	8/9/2017	3530001827	GL	SAR
Sauter, M.	Gloucester County	8/10/2021	3530002800	WC	Discussion
Verizon	Gloucester County	1/31/2021	3530002829	GL	SAR
Verizon	Gloucester County	3/13/2021	3530002833	GL	SAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 24, 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 Joseph Hrubash
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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
Jennifer Conicella

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Joe Henry
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Attorney	Marmero Law, LLC Amy Krumenacker, Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Susan Morris, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of April 22, 2021 and Open and Closed Minutes of May 4, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
APRIL 22, 2021 AND OPEN AND CLOSED MINUTES OF MAY 4, 2021**

Motion:	Commissioner Christina
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE REPORT: Chairman Sheehan reported the Claim Committee had not met since their last meeting.

CLAIMS COMMITTEE: Chairman Sheehan reported the Claims Committee met on May 11 and June 8 and discussed the PARS/SARS that would be presented today during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

2022 RFP'S FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS: Executive Director reported the contracts for the Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expired as of 12/31/21. Executive Director referred to a copy of Resolution 39-21, Authorizing the Preparation and Advertisement of the Request for Proposals.

**MOTION TO APPROVE RESOLUTION 39-21 AUTHORIZING THE
PREPARATION AND ADVERTISING THE REQUEST FOR
PROPOSALS FOR THE POSITION OF EXECUTIVE DIRECTOR,
RISK MANAGEMENT CONSULTANT, UNDERWRITING
SERVICES DIRECTOR, THIRD PARTY CLAIMS
ADMINISTRATOR, MANAGED CARE PROVIDER, ACTUARY,
AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE
MANAGER AND COMMISSION ATTORNEY**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on April 22 and May 27 and written summaries of the reports were included in the agenda. Executive Director advised the NJCE also met earlier in the morning and the two major items discussed at the meeting were the approval of the amended budget for the additional assessment for the premium portion of the delta of \$609,437 and the Fund Auditor submitted a draft financial audit for the period ending December 31, 2020. Executive Director advised the Financial Fast Tracks were revised and noted the reductions in the surplus for 2016, 2020 and 2021 fund years. Executive Director said the most significant change was a result of the projected \$10 million that COVID-19 related workers' compensation claims that will eventually cost the NJCE. Executive Director said the NJCE was strengthening its claim and IBNR reserves due to the uncertainty over the recovery from the excess insurer Safety National. Executive Director reported the MEL JIF was experiencing the same issue with Safety National and a meeting was held with the Insurance Commissioner of NJ Department of Banking & Insurance to put them on notice that the carrier was taking a hard line on providing coverage. Conner Strong and Buckelew also reached out to the NJ Department of Banking & Insurance.

NJCE FINANCE COMMITTEE: Executive Director reported the NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. Executive Director said the presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. Executive Director said the Finance Committee recommended the presentation be made available to all commissioners and key members of their management team. Executive Director advised it was also recommended a recorded version be available as well as one or two live webinars to promote interaction and allow for questions. Executive Director referred to a copy of a memorandum along with a copy of the presentation, which was included in the agenda.

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred copies of the Certificate of Insurance reports from the NJCE listing the certificates issued for the months of April and May. Executive Director advised there were (6) six certificates of insurances issued during April and (12) twelve during the month of May. Executive Director asked if there were any questions on the report.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the March Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,084,333 as of March 31, 2021. Executive Director advised that \$2,395,821 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 \$3,783,638.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast was not available and would appear in the next agenda.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the March Health Benefits Financial Fast Track. As of March 31, 2021 there was a surplus of \$272,952. Executive Director noted the cash amount was \$450,102. 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 March 31, 2021 were included in the agenda.

2021 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the Treasurer's Office advised all of the member entities paid the May 15th assessment. Executive Director advised the final payment would be due on October 15, 2021. Executive Director noted the Statement of Accounts would be sent out in September.

CYBER TASK FORCE UPDATE: Executive Director referred to a copy a news alert from the MEL Cyber Task Force which he wanted to share with the NJCE members.

NJCE MEMBERSHIP: Executive Director advised Gloucester County's 3-year membership in the NJCE expires on December 31, 2021. Executive Director reported the NJCE mailed out the 2022 membership renewal notice to the County Administrator.

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

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director advised the Fund office was beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers would manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. Executive Director said the Payroll Auditor was also conducting payroll audits which would be uploaded by the Fund office into Origami.

2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 10th Annual Educational Seminar was held virtually on May 14 and May 21 and was a great success. Executive Director said there were over 200 attendees for each session.

2021 GOVERNMENT FINANCE OFFICERS ASSOCIATION OF NJ (GFOA OF NJ): Executive Director advised J.A. Montgomery had been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Executive Director explained the GFOA of NJ was a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.

2021 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reported the 71st Annual Conference was scheduled to be held from October 11th – October 14th at Caesar's in Atlantic City. Executive Director said NJAC would be celebrating its 100-year anniversary. Executive Director said the New Jersey Counties

Excess Joint Insurance Fund and J.A. Montgomery would be presenting at the NJAC conference in October.

2021 NJLM ANNUAL CONFERENCE: Executive Director said the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City.

2021 MEETING SCHEDULE: Executive Director reminded everyone that the Commission would not meet in July or August. Executive Director noted a special meeting could be arranged if necessary. Executive Director said the next meeting was scheduled for September 23, 2021 at 1:00 PM. Executive Director noted there were two remaining meetings scheduled for 2021, October 28 and December 9. After a brief discussion, it was agreed the September meeting would be an in-person meeting. Executive Director said he looked forward to seeing everyone again.

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 May report with the Commission and the year to date total issues were 67.

TREASURER REPORT: Chairman Sheehan advised the agenda included the May Bill List, Resolution 40-21, the May Benefit Bill List, Resolution 41-21, June Bill List, Resolution 42-21 and the June Benefit List, Resolution 43-21 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 40-21,
MAY BILL LIST, RESOLUTION 41-21, JUNE
BENEFIT BILL LIST, RESOLUTION 42-21 JUNE
BILL LIST AND RESOLUTION 43-21 JUNE
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 SERVICE: Ms. Conicella advised she did not have anything to report at this time.

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 44-21 Inservco Liability Check Register for the period of 4/1/21 through 4/30/21 and 5/1/21 to 5/31/21.

**MOTION TO APPROVE RESOLUTION 44-21 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 4/1/21 THROUGH 4/30/21 AND
5/1/21 TO 5/31/21**

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 April and May as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
April	47	\$ 52,791.37	\$ 35,888.44	\$ 16,902.93	\$ 14,734.25	28%	49%
May	41	\$ 55,254.72	\$ 18,493.35	\$ 36,761.37	\$ 31,614.78	57%	84%

Ms. Goldstein noted the penetration rate for the month of April was very low due to a hospital bill from Christina Care. Ms. Goldstein advised this is something that is typically negotiated, however it appeared they would not negotiate and she was looking into this. In response to Executive Director's questions, Chairman Sheehan said this involved a motor vehicle accident and the injured was taken to a trauma center in Delaware. Executive Director asked that the claim be reviewed to see if AmeriHealth could provide better pricing.

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 April through July. Mr. Prince noted a list of all of the training webinars were included in the agenda through the end of August. Mr. Prince said if any member was interested in training, they could visit the NJCE website and register. Mr. Prince reported the Munich RE Safety Grant for 2021 would be managed by the carrier and they requested to make payment directly to the vendor for approved submissions. Mr. Prince encouraged all departments to co-ordinate submission through their risk manager departments. Mr. Prince said he could review the submissions and send to the Underwriting Manager who would forward to Munich Re for approval or denial. Mr. Prince noted he would issue a memorandum on the new procedure. Mr. Prince said the Learning Management System was up and running as of April 1. Mr. Prince said if any departments required an additional administrator they should contact him so he could co-ordinate training. 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 said as mentioned earlier the June Safety and Accident Review Committee meeting was cancelled and the next meeting was scheduled for September 1st. Ms. Violetti reported the 2022 Underwriting Renewal Process was starting and she would be reaching out to the members to obtain updated exposure information.

Ms. Violetti reviewed some coverages for members that 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 Warden Bond	CNA	7/1/2021	\$122.50	\$122.50
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2021	\$673.95	\$673.95
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2021	\$490.00	\$490.00

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

Motion: Commissioner Jones
Second: Commissioner Burke
Roll Call 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
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 Companies	9/12/2021	\$11,088.17

**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 provided an update on the below renewal and advised the premium came in higher due to a carrier increase of 5% and an increase in the value of 3 buildings.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Dream Park Package Policy (includes Property/ General Liability/ Care, Custody and Control / Umbrella)	Great American Alliance Insurance Company	5/21/2021	\$114,286.00

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

ATTORNEY: Ms. Krumenacker advised she 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 45-21 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 Ms. Krumenacker to present the motion approving the PARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #2021235239 FROM \$10,000 TO \$47,000 AN INCREASE OF
\$37,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #2021234068 FROM \$10,000 TO \$34,490 AN INCREASE OF
\$24,490**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002226 FROM \$15,000 TO \$250,000 AN INCREASE OF
\$235,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002777 FROM \$29,049.55 TO \$150,000 AN INCREASE OF
\$120,950.45**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #35300027576 FROM \$15,000 TO \$80,000 AN INCREASE OF
\$65,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002431 FROM \$80,256.56 TO \$110,000 AN INCREASE OF
\$29,743.44**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002100 FROM \$16,787.65 TO \$29,987.65 AN INCREASE
OF \$12,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002726 FROM \$15,000 TO \$68,350 AN INCREASE OF
\$53,350**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002824 FROM \$15,000 TO \$18,625.06 AN INCREASE OF
\$3,625.06**

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

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MEETING ADJOURNED: 1:57 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Revised Plan of Risk Management

RESOLUTION NO. 48-21

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

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2021 PLAN OF RISK MANAGEMENT, EFFECTIVE 09/23/2021, SHALL BE:

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
- Employer's Liability - \$26,150,000
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits, Sexual Abuse Liability) limits.

- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.

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

- Limit: \$15,000,000 each claim and in the annual aggregate
 - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
 - Gloucester County - \$100,000
 - Rowan College of South Jersey - \$25,000 SBL/\$50,000 EPL
 - Sexual Abuse: \$100,000

- Gloucester County UA - \$5,000
- Gloucester County LC - \$5,000
- Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- All Risk: \$110,000,000 Per Occurrence with Zurich American Insurance Company
- Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
- Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
 - Flood, SFHA: \$25,000,000 Aggregate
- Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
- Vehicles (PD Only): \$15,000,000
 - Time Element/Extra Expense: \$500,000 (NJCE/Member)
- UAS (Drones) - \$100,000
- Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
 - Building: \$500,000
 - Contents: \$500,000
 - Time Element: \$500,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
 - Minimum Deductible: \$500,000 per occurrence
 - Maximum Deductible: \$5,000,000

e.) Crime

Limit per occurrence:

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

Deductible per occurrence:

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

f.) Pollution Liability

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

g.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Retentions GL and PL:
 - Gloucester County – \$25,000 Includes Department of Corrections, Division of Education & Disability, Division of Senior Services and Department of Health Services.
 - Gloucester County IA (Shady Lane) - \$25,000
 - Gloucester County Prosecutors Office (SANE) - \$5,000
 - Rowan College of South Jersey: Allied health Programs– \$5,000
 - GC Emergency Response Center - \$20,000
 - GCIC Scheduled Physicians - \$5,000
 - G. Feigin – GC
 - J. Palmer – GC
 - J. Briskin – GC
 - C. Siebert – GC
 - L. Lawson-Briddell – RCSJ
 - W. Leonard – RCSJ

h.) Employed Lawyers Professional Liability

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

i.) Cyber Liability – Network Privacy & Security Liability

- Limits per claim and annual aggregate:
 - Maximum Policy: \$5,000,000
- Retention per member entity:
 - All Other: \$25,000
 - GCLC: \$5,000
 - Time Element: 12 Hours
 - Incident Response Coach: \$10,000
- Participating member entities are:
 - Gloucester County
 - Gloucester County Improvement Authority
 - Gloucester County Library Commission
 - Gloucester County Utilities Authority
 - Rowan College of South Jersey

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant.

- Per Occurrence/Aggregate: \$2,500,000
- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Gloucester County Improvement Authority, Rowan College of South Jersey

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

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
- a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) Excess Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - c.) Public Officials Liability/School Board Legal/Employment Practices Liability –
 - a. Gloucester County: \$150,000 x \$100,000
 - b. GCUA: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
 - c. GCLC: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
 - d. RCSJ: EPL - \$50,000 x \$50,000
 - d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - 1. Flood, SFHA: \$500,000
 - 2. Named Storm, High Hazard: \$500,000
 - e.) Crime – None
 - f.) Pollution Liability – None
 - g.) Medical Professional General Liability – None
 - h.) Employed Lawyers Liability – None
 - i.) Cyber Liability –
 - 1. GCLC: \$20,000
 - j.) Non Owned Aircraft – None
 - k.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance

Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments

wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.
- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
- c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
- e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

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

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

includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

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

- \$25,000 for workers compensation claims
- \$15,000 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 23 day of September 2021.

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____

APPENDIX III

Revised 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 10/23/21

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 ~~these~~ insurance; and

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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.

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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 ~~adopt the following~~ rules and regulations, and adopt same as amended;

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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.

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“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:117-3

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“**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~~er~~ and similar insurance industry rating plans for other lines of coverage.

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“**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.

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

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“**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.

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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.

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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~~ County shall appoint one official, who may be a member of the governing body, to serve as a non-voting ~~insurance~~ 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;

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- 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~~ 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 ~~Board of Chosen Freeholders~~ shall appoint an Insurance commissioner ~~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~~ ~~Chosen Freeholders by resolution~~.

Secretary:

1. The Board of County Commissioners, ~~Chosen Freeholders~~, 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 ~~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~~-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~~-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~~-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~~-Attorney shall have the following responsibilities:
 - i) The ~~attorney~~-Attorney shall advise the Commission as to the appropriateness of claim settlements recommended by the Claims Administrator.
 - ii) The ~~attorney~~-Attorney shall advise the Insurance Commissioners on the selection of counsel to represent the Commission Members in the defense of claims. The Commission ~~attorney~~-Attorney may also provide representation concerning incidental aspects of claim matters such as motions

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where it is more expeditious, cost effective or otherwise to do so. However, the ~~attorney-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-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-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-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

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- 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~~ 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~~ 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 ~~Chairman~~ Chairperson with a copy to the Commission ~~attorney~~ 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 ~~Commissioners~~ 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.
65. 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

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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.

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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.

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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.

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6. **Amendments to the Rules and Regulations**

- a. Any Insurance Commissioner may propose an amendment to the bylaws by filing ~~the~~ 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~~ proposed amendment. Notice shall be given to the Chairperson ~~Freeholder~~ 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.

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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.

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- 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"

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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.

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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").

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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 ~~Freeholders~~ 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.

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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.

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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.

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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~~ 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: _____
~~GERALD A. WHITE,~~TIMOTHY SHEEHAN CHAIRMAN

ATTEST: _____
~~MICHELE F. GANGLOFF, SECRETARY~~

APPENDIX IV

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

AUGUST 2021

GCHIC - Gloucester County Health Insurance Commiss

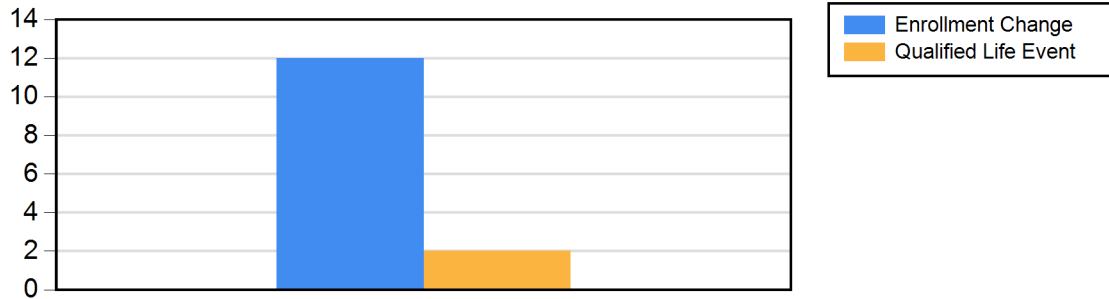
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, 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

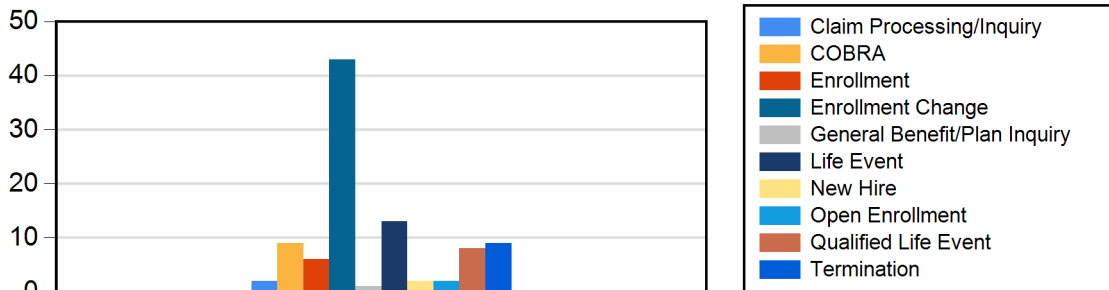
From: 8/1/2021 To: 8/31/2021

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (AUGUST)	# of Issues
Enrollment Change	12
Qualified Life Event	2
Total for Subject	14



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	9
Enrollment	6
Enrollment Change	43
General Benefit/Plan Inquiry	1
Life Event	13
New Hire	2
Open Enrollment	2
Qualified Life Event	8
Termination	9
Total for Subject	95

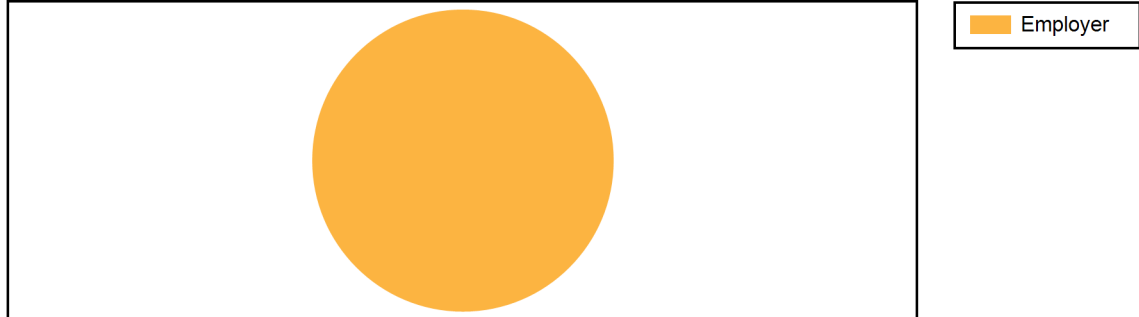


CLIENT ACTIVITY REPORT

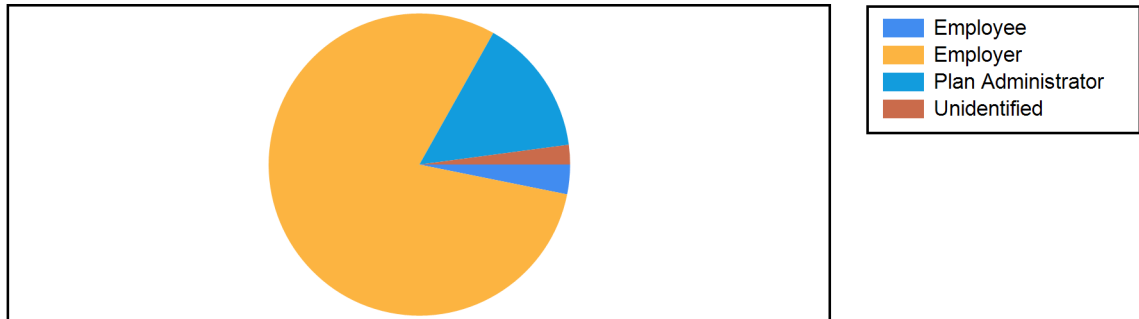
From: 8/1/2021 To: 8/31/2021

GCHIC - Gloucester County Health Insurance Commiss

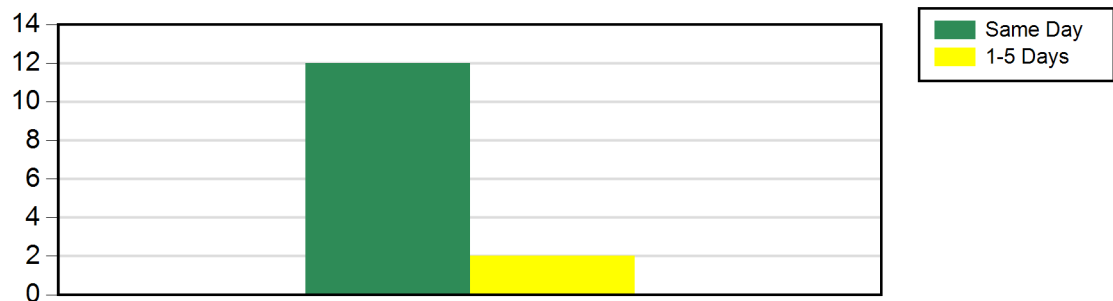
CALL SOURCE (AUGUST)	# of Issues
Employer	14
Total for Call Source	14



CALL SOURCE (YTD)	# of Issues
Employee	3
Employer	76
Plan Administrator	14
Unidentified	2
Total for Call Source	95



CLOSED TIME (AUGUST)	# of Days	%
Same Day	12	86%
1-5 Days	2	14%
Total for Time Range	14	100%

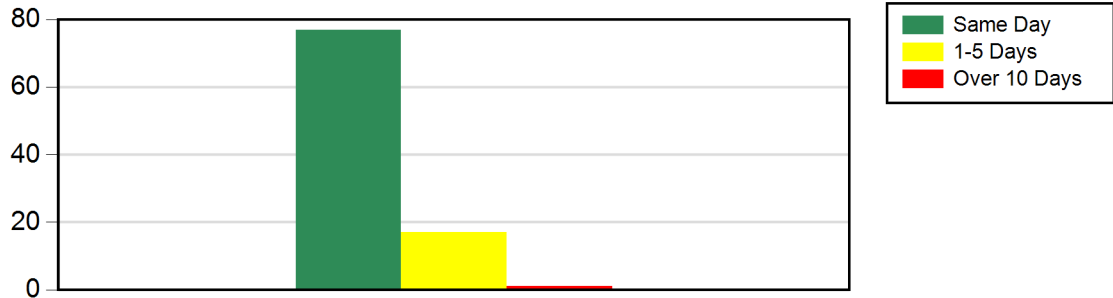


CLIENT ACTIVITY REPORT

From: 8/1/2021 To: 8/31/2021

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	77	81%
1-5 Days	17	18%
Over 10 Days	1	1%
Total for Time Range	95	100%



DETAIL (YTD)		From: 1/1/2021 To: 8/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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
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

CLIENT ACTIVITY REPORT

From: 8/1/2021 To: 8/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 8/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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
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

CLIENT ACTIVITY REPORT

From: 8/1/2021 To: 8/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 8/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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
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

CLIENT ACTIVITY REPORT

From: 8/1/2021 To: 8/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 8/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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