

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 26, 2019**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: September 26, 2019
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** June 27, 2019 Open Minutes.....Appendix I
 June 27, 2019 Closed Minutes.....Handout
 August 21, 2019 Open Minutes.....Appendix I
 August 21, 2019 Closed Minute.....Handout
- ☐ **CORRESPONDENCE:**
- ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee:Verbal
 - ☐ Claims Committee:Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-25
- ☐ **TREASURER- Tracey Giordano**
 - Resolution **63-19** July Bill List – Motion Required Pages 26-27
 - Resolution **64-19** July Benefit Bill List – Motion Required Page 28
 - Resolution **65-19** August Bill List – Motion Required Page 29
 - Resolution **66-19** August Benefit Bill List – Motion Required Page 30
 - Resolution **67-19** September Bill List – Motion Required..... Pages 31-32
 - Resolution **68-19** September Benefit Bill List – Motion Required..... Page 33
 - June Monthly Treasurer Reports Pages 34-35
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **69-19** Authorizing Disclosure of Liability Claims Check Register..... Pages 36-37
 - Liability Claim Payments – 6/1/19 to 6/30/19 Pages 38-39
 - Liability Claim Payments – 7/1/19 to 7/31/19 Pages 40-41
 - Liability Claim Payments – 8/1/19 to 8/31/19 Pages 42-43
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 44
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 45-46
 - Safety Director Bulletins Pages 47-49
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 50-51
 - Safety & Accident Review Committee Meeting Minutes Pages 52-54

- ☐ **ATTORNEY – Grace Marmero & Associates, LLP**
Monthly ReportVerbal

 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**

 - ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 55-57**
Resolution [70-19](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda

 - ☐ Motion for Executive Session
-

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [October 24, 2019, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: September 26, 2019

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2018 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2018 has been sent under separate cover to the Fund Commissioners. Mr. Miles has previously reviewed the 2018 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2018 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is Resolution 62-19, Certification of Annual Audit Report for Period ending December 31, 2018 along with the Group Affidavit Form.

☐ **Motion to approve Resolution 62-19 Certification of Annual Audit Report for Period Ending December 31, 2018**

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 8-10)** – The NJCE last met on June 27, 2019. Attached on pages 8-10 is a written summary of the meeting. The NJCE is scheduled to meet again in the afternoon. The NJCE will introduce the 2020 Budget on October 24, 2019 and Budget Adoption is scheduled for November 21, 2019.
- ☐ **Certificate of Insurance Report (Appendix II)** – Attached in Appendix II of the agenda is the certificate of issuance report from the NJCE listing those certificates issued for the months of June, July and August. There were 13 certificate of insurances issued during June, 4 for the month of July and 30 during the month of August.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the Property & Casualty Financial Fast Track Report for the month of April. As of **June 30, 2019** there is a statutory surplus of **\$3,234,277**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,836,715**. The total cash amount is **\$4,403,835**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 14-16)** - Included in the agenda on pages 14-16 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2019** there is a statutory surplus of **\$18,085,455**. The total cash amount is **\$24,974,932**.
- ☐ **GCIC Health Benefits Financial Fast Track (Page 17)** – Included in the agenda on page 17 is a copy of Health Benefits Financial Fast Track for the month of June. As of **June 30, 2019** there is a statutory surplus of **\$192,538**. The total cash amount is **\$317,864**.

- ❑ **Claim Tracking Reports (Pages 18-21)** - Included in the agenda on pages 18-21 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2019. The Executive Director will review the reports with the Commission.
- ❑ **Property Insurance Coverage Options (Pages 22-23)** – The NJCE JIF Coverage Committee met recently and discussed property coverage for Drones and Working Dogs. The NJCE Underwriting Manager issued a Memorandum on the proposed coverages. A copy of the memorandum is included in the agenda on pages 22-23. If the Commissioners agree to add these coverages, the changes would be incorporated into the Commission’s Risk Management Plan.
- ❑ **Active Shooter/Assailant Coverage (Pages 24-25)** – Attached on pages 24-25 is a memorandum from the NJCE Underwriting Manager regarding Active Shooter/Assailant Coverage. The NJCE will be providing group quotes for Active Shooter Assailant coverage for at the 2020 renewal.
- ❑ **2020 Renewal** – The new Origami System was launched on August 5th as part of the 2020 Exposure Renewal Process. The renewal link was distributed to those identified as users so they could view, edit and complete the Exposure Review Process. The 2020 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 16, 2019. Thank you to everyone involved in uploading the renewal information into the new system.
- ❑ **2019 Property & Casualty Assessments** – The third and final assessment payment for 2019 is due on October 15, 2019. The Statement of Accounts were e-mailed on September 9, 2019 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.
- ❑ **2019 RFP’s for Professional Services – Fair & Open Process** - The RFP’s should be issued and advertised the beginning of October. We previously received approval to issue RFP’s for Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager, Functional Capacity Evaluation Services and Benefits Consulting Services positions.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop** – The eighth annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Wednesday, October 30, 2019, at the Conner Strong & Buckelew new corporate National Headquarters in Camden, NJ. This year’s topics will include Workers’ Compensation key decisions and the challenges of psychiatric claims, Litigation Management Strategies, and Property Risk Engineering. We ask that you hold the date for the Workshop and watch for the email invitation.

The Conner Strong & Buckelew Employee Benefit Client Activity Reports for July and August are included in the Appendix III Section of the agenda. The Year to Date Activity is 128 items.

RESOLUTION 62-19

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2018**

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 2018 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 26, 2019.

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:10-36 for the year 2018.

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 27, 2019
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Financial Fast Track: The Financial Fast Track as of April 30, 2019 reflected a year-to-date change of approximately \$90,000 in discount claim values on reserves and an overall statutory surplus of \$17 million.

December 31, 2018 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2018 and provided a summary review of the Financial Statements. Fund Auditor reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final 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.

Litigation Management: Fund Attorney submitted a report that a Request for Proposals (RFP) for Litigation Management services was advertised and one response from Citta, Holzapfel & Zabarsky P.A. (incumbent firm) was received. The Board of Fund Commissioners adopted a resolution ratifying an agreement between the Fund and Citta, Holzapfel & Zabarsky P.A. for Litigation Management Services.

Excess Property Third Party Administrator (TPA): Executive Director said as previously discussed, effective 1/1/2019 the Excess Property Self Insured Retention (SIR) increased from \$100,000 to \$250,000 - funded at the NJCE level – and claims would be managed by a TPA to adjust Excess Property claims from 1st dollar. Fund Attorney reported that an initial RFP was issued in January, but all responses were rejected in order to clarify information in the RFP.

Fund Attorney said a 2nd RFP was issued and a total of 5 responses were received; two vendors were not considered as they did not fully address an item(s) in the RFP and the other three vendors were interviewed by an RFP Evaluation Committee on June 25th. Fund Attorney submitted a memorandum to Board, which noted the Committee's recommendation to award an agreement to Scibal Associates, Inc. t/a Qual-Lynx based on tallied score sheets. Contract term is August 1, 2019 thru re-organization in February 2022. The Board of Fund Commissioners adopted a resolution awarding a contract to Scibal Associates, Inc. t/a Qual-Lynx for Property Claims Administrator Services.

Legislation Update: Deputy Executive Director said the Municipal Excess Liability JIF (MEL), NJ League of Municipalities (LOM) and New Jersey Association of Counties (NJAC) have been monitoring Senate Bill no. S-477 (Statute of Limitations), as well as, the amending Bills S3739

and A5392 which extends the statute of limitations in civil actions for sexual abuse claims from two years to virtually unlimited. In late April, the draft amendment Bill S3739 was revised whereas eliminating all public entity immunities including those provided under Title 59. This created even greater implications for public entities, public officials, elected officials and all levels of government employees. The joint effort of the MEL, LOM, NJAC and New Jersey Schools Insurance Group (NJSIG) and with the help of other parties, the sponsor agreed to amend the Bill to bring back “common law” immunities and “case law” immunities for public entities. Deputy Executive reported that while Title 59 immunities were not reinstated this is a better result than having public entities in a “strict liability” situation. The law goes into effect 12/31/19.

Deputy Executive Director reported the MEL and its affiliated JIF - the Residual Claims Fund (RCF) - are working on a comprehensive training and education program as well as formulating a specialized claims handling and defense program to address the added exposure to its membership. The MEL and RCF will likely authorize the release of a request for proposal for specialized claims handling and defense panel firms. In addition, the MEL is working with J.A. Montgomery on the training and education program. The NJCE Board of Fund Commissioners agreed to participate with the MEL and RCF in the training and education program and the specialized claims handling and defense program.

Lastly, Deputy Executive Director reported that in addition to training, the MEL and RCF will provide cash flow options for their membership to address all current claims or new “tail” claims since it is impossible for the Actuary to assess loss funds for this new exposure. The NJCE Board of Fund Commissioners agreed to review a similar cash flow option for its membership at the next meeting.

2020 Renewal – Underwriting Data Collection: Executive Director reported the fund office will begin the data collection process for the 2020 renewal in order to provide relevant information to underwriters.

PERMA has entered into a contract with Origami to develop an online underwriting and claims data platform for members to access as a resource. Historical underwriting data and audited payrolls will be uploaded into the platform for members to review. Each Commission/County member has been asked to provide two representatives that will have access to the system. The anticipated launch date is late July allowing members to review underwriting data in time to introduce a budget at the October meeting. Additional information regarding system training and access will be provided when available.

New Jersey Association of Counties (NJAC): In May, the Board supported the Fund’s membership in the NJAC, as well as, attendance at the May 8-10th in Atlantic City. Attendees found the conference and the seminars beneficial and look forward to participating in future NJAC events.

New Jersey Counties Excess JIF Logo: In May, the Board supported development of a logo and two options were circulated for feedback: a) Doric Column design and b) NJ State/Leaf design. The NJ/leaf design was unanimously agreed upon and will be finalized by the graphic designer.

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

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

Underwriting Manager: Underwriting Manager reported the NJCE Risk Management Plan will be amended at the next meeting to reflect two changes that are informational only: 1) name change of Rowan College and 2) clarification of garage-keepers liability. Underwriting Manager reported discussions are ongoing with excess carriers on the 2020 renewal and will provide additional information at the next meeting.

Risk Control: Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins that were distributed from April to July 2019. Safety Director reported J.A. Montgomery issues an annual bulletin to members on the NJPEOSH Recording keeping regulations and can provide assistance to members to meet this compliance.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 26, 2019 at 1:00PM at the Camden County Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		June 30, 2019			
ALL YEARS COMBINED							
		THIS MONTH		YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		523,687	3,142,122	49,939,177	53,081,299	
2.	CLAIM EXPENSES						
		Paid Claims	117,667	1,004,914	14,214,471	15,219,385	
		Case Reserves	73,573	(388,494)	2,380,863	1,992,369	
		IBNR	(436,892)	185,823	1,388,528	1,574,352	
		Discounted Claim Value	16,095	16,609	(89,728)	(73,119)	
	TOTAL CLAIMS		(229,557)	818,853	17,894,134	18,712,986	
3.	EXPENSES						
		Excess Premiums	252,546	1,514,902	22,481,849	23,996,751	
		Administrative	95,489	563,457	6,816,539	7,379,995	
	TOTAL EXPENSES		348,036	2,078,358	29,298,388	31,376,747	
4.	UNDERWRITING PROFIT (1-2-3)		405,208	244,911	2,746,655	2,991,566	
5.	INVESTMENT INCOME		0	0	7,237	7,237	
6.	PROFIT (4 + 5)		405,208	244,911	2,753,892	2,998,803	
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760	
8.	DIVIDEND INCOME		0	0	227,640	227,640	
9.	DIVIDEND EXPENSE		0	0	(2,977,640)	(2,977,640)	
10.	INVESTMENT IN JOINT VENTURE		0	298,476	2,538,239	2,836,715	
11.	SURPLUS (6 + 7 + 8 - 9)		405,208	543,387	2,690,891	3,234,277	
SURPLUS (DEFICITS) BY FUND YEAR							
	2010		0	1,611	322,002	323,612	
	2011		8,279	(33,364)	36,971	3,607	
	2012		34,633	22,951	442,035	464,986	
	2013		3,867	27,101	350,263	377,364	
	2014		(1,766)	34,231	524,273	558,503	
	2015		60,829	(167,908)	(585,979)	(753,888)	
	2016		(444)	49,290	1,009,348	1,058,637	
	2017		34,404	55,395	392,103	447,498	
	2018		114,008	277,024	199,875	476,899	
	2019		151,397	277,058		277,058	
TOTAL SURPLUS (DEFICITS)			405,208	543,387	2,690,890	3,234,277	
TOTAL CASH						4,403,835	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	2,590	1,820,826	1,823,416	
	Case Reserves	0	(2,590)	2,590	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	92	(92)	0	
TOTAL FY 2010 CLAIMS		0	92	1,823,324	1,823,416	
FUND YEAR 2011						
	Paid Claims	1,131	2,817	2,786,518	2,789,335	
	Case Reserves	(1,831)	(10,191)	31,613	21,422	
	IBNR	(8,000)	(3,161)	3,161	(0)	
	Discounted Claim Value	421	582	(1,405)	(822)	
TOTAL FY 2011 CLAIMS		(8,279)	(9,953)	2,819,887	2,809,934	
FUND YEAR 2012						
	Paid Claims	345	2,364	2,031,615	2,033,979	
	Case Reserves	(345)	(20,932)	54,619	33,687	
	IBNR	(36,574)	(8,697)	10,197	1,500	
	Discounted Claim Value	1,941	2,192	(2,781)	(589)	
TOTAL FY 2012 CLAIMS		(34,633)	(25,073)	2,093,650	2,068,577	
FUND YEAR 2013						
	Paid Claims	412	73,624	1,467,628	1,541,252	
	Case Reserves	(359)	(65,049)	154,281	89,232	
	IBNR	(3,938)	(12,544)	15,428	2,884	
	Discounted Claim Value	18	5,103	(8,502)	(3,399)	
TOTAL FY 2013 CLAIMS		(3,867)	1,134	1,628,834	1,629,968	
FUND YEAR 2014						
	Paid Claims	747	1,281	941,625	942,906	
	Case Reserves	1,465	931	18,151	19,082	
	IBNR	(403)	(403)	4,538	4,135	
	Discounted Claim Value	(43)	510	(1,248)	(739)	
TOTAL FY 2014 CLAIMS		1,766	2,319	963,066	965,385	
FUND YEAR 2015						
	Paid Claims	38,713	432,739	2,169,581	2,602,321	
	Case Reserves	(38,139)	(241,740)	690,552	448,812	
	IBNR	(66,411)	(9,385)	80,020	70,635	
	Discounted Claim Value	5,008	7,230	(15,341)	(8,111)	
TOTAL FY 2015 CLAIMS		(60,829)	188,845	2,924,812	3,113,656	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	4,491	69,909	1,368,729	1,438,638	
	Case Reserves	(14,180)	(36,974)	154,433	117,459	
	IBNR	9,415	(21,717)	71,654	49,937	
	Discounted Claim Value	716	1,015	(5,347)	(4,333)	
TOTAL FY 2016 CLAIMS		444	12,233	1,589,468	1,601,701	
FUND YEAR 2017						
	Paid Claims	22,762	64,081	974,819	1,038,900	
	Case Reserves	(5,551)	(61,848)	658,754	596,906	
	IBNR	(54,243)	(97,439)	350,904	253,465	
	Discounted Claim Value	2,627	4,474	(20,358)	(15,884)	
TOTAL FY 2017 CLAIMS		(34,404)	(90,732)	1,964,120	1,873,388	
FUND YEAR 2018						
	Paid Claims	29,234	189,853	653,130	842,983	
	Case Reserves	79,395	(148,024)	615,871	467,847	
	IBNR	(230,565)	(239,672)	852,626	612,954	
	Discounted Claim Value	4,928	9,215	(34,654)	(25,439)	
TOTAL FY 2018 CLAIMS		(117,008)	(188,628)	2,086,973	1,898,344	
FUND YEAR 2019						
	Paid Claims	19,831	165,655		165,655	
	Case Reserves	53,117	197,923		197,923	
	IBNR	(46,173)	578,841		578,841	
	Discounted Claim Value	479	(13,803)		(13,803)	
TOTAL FY 2019 CLAIMS		27,255	928,617	0	928,617	
COMBINED TOTAL CLAIMS		(229,557)	818,853	17,894,134	18,712,986	

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	June 30, 2019		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,972,266	11,833,593	139,838,292	151,671,886
2.	CLAIM EXPENSES					
		Paid Claims	108,511	566,234	3,794,828	4,361,063
		Case Reserves	(208,776)	(901,467)	5,641,230	4,739,763
		IBNR	(27,410)	1,044,764	8,032,894	9,077,658
		Discounted Claim Value	(9,848)	(147,615)	(1,272,066)	(1,419,681)
	TOTAL CLAIMS		(137,523)	561,916	16,196,887	16,758,803
3.	EXPENSES					
		Excess Premiums	1,252,909	7,489,122	97,129,691	104,618,813
		Administrative	86,226	939,665	10,482,471	11,422,137
	TOTAL EXPENSES		1,339,135	8,428,787	107,612,162	116,040,949
4.	UNDERWRITING PROFIT (1-2-3)		770,653	2,842,890	16,029,244	18,872,134
5.	INVESTMENT INCOME		63,482	323,342	497,530	820,872
6.	PROFIT (4+5)		834,135	3,166,232	16,526,774	19,693,006
7.	Dividend		0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)		834,135	3,166,232	14,919,223	18,085,455
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,793	6,475	777,092	783,567
	2011		2,531	(146,987)	878,879	731,893
	2012		3,292	38,672	1,184,534	1,223,206
	2013		5,507	148,360	2,027,740	2,176,100
	2014		7,193	259,128	2,492,972	2,752,100
	2015		97,586	260,070	1,162,564	1,422,634
	2016		9,630	492,811	3,256,376	3,749,188
	2017		9,188	(264,136)	2,011,827	1,747,691
	2018		9,929	675,103	1,127,237	1,802,340
	2019		687,485	1,696,736		1,696,736
TOTAL SURPLUS (DEFICITS)			834,135	3,166,232	14,919,222	18,085,454
TOTAL CASH						24,974,932

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	3,031	9,666	12,697
	Discounted Claim Value	0	(214)	(1,005)	(1,219)
TOTAL FY 2010 CLAIMS		0	2,818	180,501	183,318
FUND YEAR 2011					
	Paid Claims	62,736	145,418	488,982	634,401
	Case Reserves	(46,736)	(92,169)	461,457	369,288
	IBNR	(16,000)	112,646	39,375	152,021
	Discounted Claim Value	0	(4,688)	(53,088)	(57,776)
TOTAL FY 2011 CLAIMS		0	161,207	936,726	1,097,934
FUND YEAR 2012					
	Paid Claims	548	8,298	1,533,507	1,541,805
	Case Reserves	(549)	(2,520)	87,538	85,018
	IBNR	1	(33,936)	126,579	92,643
	Discounted Claim Value	0	6,575	(22,910)	(16,335)
TOTAL FY 2012 CLAIMS		0	(21,582)	1,724,714	1,703,132
FUND YEAR 2013					
	Paid Claims	1,499	16,214	520,298	536,512
	Case Reserves	(1,499)	(87,323)	507,306	419,983
	IBNR	0	(66,644)	226,103	159,460
	Discounted Claim Value	0	18,563	(77,544)	(58,981)
TOTAL FY 2013 CLAIMS		0	(119,190)	1,176,165	1,056,975
FUND YEAR 2014					
	Paid Claims	3,376	(13,513)	447,238	433,725
	Case Reserves	(3,376)	(80,307)	655,655	575,349
	IBNR	0	(160,131)	472,893	312,762
	Discounted Claim Value	0	32,523	(91,782)	(59,259)
TOTAL FY 2014 CLAIMS		0	(221,427)	1,484,004	1,262,577
FUND YEAR 2015					
	Paid Claims	38,920	387,304	395,960	783,264
	Case Reserves	(150,047)	(530,663)	2,462,260	1,931,597
	IBNR	21,471	(95,420)	603,828	508,407
	Discounted Claim Value	0	21,042	(223,216)	(202,174)
TOTAL FY 2015 CLAIMS		(89,656)	(217,738)	3,238,832	3,021,094

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	(5,011)	(15,746)	530,313	514,567
	IBNR	5,011	(491,764)	1,132,357	640,594
	Discounted Claim Value	0	64,597	(170,405)	(105,807)
TOTAL FY 2016 CLAIMS		0	(442,912)	1,492,266	1,049,353
FUND YEAR 2017					
	Paid Claims	166	496	25,647	26,143
	Case Reserves	(200)	137,143	640,084	777,226
	IBNR	34	238,919	2,126,369	2,365,288
	Discounted Claim Value	0	(64,813)	(247,426)	(312,239)
TOTAL FY 2017 CLAIMS		0	311,744	2,544,674	2,856,418
FUND YEAR 2018					
	Paid Claims	1,266	22,017	211,356	233,373
	Case Reserves	(1,365)	(231,702)	296,617	64,915
	IBNR	99	(441,627)	3,295,723	2,854,097
	Discounted Claim Value	0	27,776	(384,692)	(356,916)
TOTAL FY 2018 CLAIMS		0	(623,536)	3,419,005	2,795,469
FUND YEAR 2019					
	Paid Claims	0	0		0
	Case Reserves	7	1,820		1,820
	IBNR	(38,025)	1,979,688		1,979,688
	Discounted Claim Value	(9,848)	(248,976)		(248,976)
TOTAL FY 2019 CLAIMS		(47,866)	1,732,532	0	1,732,532
COMBINED TOTAL CLAIMS		(137,523)	561,916	16,196,887	16,758,803
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2019

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,777	272,306	84,244,772	84,517,077
2. CLAIM EXPENSES				
Paid Claims	38,889	267,751	74,692,329	74,960,080
IBNR	126	(990)	36,397	35,406
Total Claims	39,015	266,761	74,728,725	74,995,486
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	2,751	33,277	5,717,446	5,750,723
Total Expenses	2,751	33,277	9,302,912	9,336,189
4. UNDERWRITING PROFIT (1-2-3)	4,011	(27,732)	213,134	185,402
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	4,011	(27,732)	220,270	192,538
9. STATUTORY SURPLUS (6+7-8)	4,011	(27,732)	220,270	192,538

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	1,438	42,619	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	1,753	33,454	(33,546)	(91)
CASH	-	(39,256)	44,312	5,057
2019 SURPLUS	2,258	(62,625)	-	(62,625)
CASH	45,777	57,555	-	57,555
2019 SURPLUS	4,011	(27,732)	220,270	192,538
TOTAL CASH	45,776	18,300	299,564	317,864

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	(1,438)	1,438	(0)
Total Claims	-	(1,438)	453,311	451,873
FUND YEAR 2018				
Paid Claims	-	(3,644)	477,297	473,653
IBNR	(1,753)	(29,810)	34,958	5,148
Total Claims	(1,753)	(33,454)	512,256	478,801
FUND YEAR 2019				
Paid Claims	38,889	271,395	-	271,395
IBNR	1,880	30,259	-	30,259
Total Claims	40,768	301,654	-	301,654
COMBINED TOTAL CLAIMS	39,015	266,761	74,728,726	74,995,487

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

Gloucester County Insurance Commission											
CLAIM ACTIVITY REPORT											
AS OF	June 30, 2019										
COVERAGE LINE- PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	0	0	0	0	0	0	0	1	0	2	3
June-19	0	0	0	0	0	0	0	1	0	2	3
NET CHGE	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves											\$1,089
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$2,205	\$3,267
June-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$2,205	\$3,267
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$258,261	\$70,669	\$1,802,140
COVERAGE LINE- GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	0	0	4	0	0	7	2	7	7	4	31
June-19	0	0	4	0	0	7	1	7	7	9	35
NET CHGE	0	0	0	0	0	0	-1	0	0	5	4
Limited Reserves											\$15,097
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	\$0	\$0	\$29,656	\$0	\$0	\$374,026	\$19,637	\$84,507	\$24,189	\$3,500	\$535,515
June-19	\$0	\$0	\$29,311	\$0	\$0	\$365,699	\$8,311	\$81,057	\$24,000	\$20,000	\$528,379
NET CHGE	\$0	\$0	(\$345)	\$0	\$0	(\$8,326)	(\$11,326)	(\$3,450)	(\$189)	\$16,500	(\$7,136)
Ltd Incurred	\$377,107	\$752,617	\$504,968	\$20,525	\$167,308	\$727,354	\$21,927	\$106,579	\$25,790	\$20,000	\$2,724,177
COVERAGE LINE- AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	0	0	0	0	0	0	0	2	2	4	8
June-19	0	0	0	0	0	0	0	3	2	4	9
NET CHGE	0	0	0	0	0	0	0	1	0	0	1
Limited Reserves											\$28,571
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0	\$235,391	\$1,500	\$5,382	\$241,773
June-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$250,256	\$1,500	\$5,382	\$257,138
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$14,865	\$0	\$0	\$15,365
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$284,497	\$12,583	\$5,382	\$1,145,068
COVERAGE LINE- WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	0	2	1	4	4	6	8	9	20	20	74
June-19	0	2	1	4	4	6	8	9	17	33	84
NET CHGE	0	0	0	0	0	0	0	0	-3	13	10
Limited Reserves											\$14,328
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	\$0	\$23,253	\$4,376	\$89,590	\$17,618	\$112,925	\$112,002	\$281,497	\$362,762	\$133,718	\$1,137,742
June-19	\$0	\$21,422	\$4,376	\$89,231	\$19,083	\$83,113	\$109,148	\$264,531	\$442,347	\$170,336	\$1,203,586
NET CHGE	\$0	(\$1,831)	\$0	(\$359)	\$1,465	(\$29,813)	(\$2,853)	(\$16,966)	\$79,585	\$36,617	\$65,845
Ltd Incurred	\$1,354,043	\$1,719,678	\$1,152,103	\$1,437,980	\$709,486	\$1,671,946	\$1,133,614	\$1,081,772	\$1,014,195	\$267,527	\$11,542,345
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	0	2	5	4	4	13	10	19	29	30	116
June-19	0	2	5	4	4	13	9	20	26	48	131
NET CHGE	0	0	0	0	0	0	-1	1	-3	18	15
Limited Reserves											\$15,209
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
May-19	\$0	\$23,253	\$34,032	\$89,590	\$17,618	\$486,451	\$131,638	\$602,457	\$388,451	\$144,805	\$1,918,297
June-19	\$0	\$21,422	\$33,687	\$89,231	\$19,083	\$448,812	\$117,460	\$596,906	\$467,847	\$197,923	\$1,992,370
NET CHGE	\$0	(\$1,831)	(\$345)	(\$359)	\$1,465	(\$37,639)	(\$14,179)	(\$5,551)	\$79,395	\$53,117	\$74,073
Ltd Incurred	\$1,824,415	\$2,810,733	\$2,067,666	\$1,630,483	\$961,989	\$3,051,133	\$1,557,098	\$1,635,806	\$1,310,829	\$363,578	\$17,213,730

2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2019

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		30			Last Month		29			Last Year		18		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	163,458	163,458	91.83%	172,816	97.09%
GEN LIABILITY	609,000	106,579	106,579	17.50%	521,092	85.57%	106,279	106,279	17.45%	515,534	84.65%	73,077	73,077	12.00%	433,359	71.16%
AUTO LIABILITY	104,000	284,497	284,497	273.55%	86,228	82.91%	269,497	269,497	259.13%	85,302	82.02%	39,540	39,540	38.02%	69,089	66.43%
WORKER'S COMP	1,217,000	1,081,772	1,081,772	88.89%	1,175,278	96.57%	1,079,861	1,079,861	88.73%	1,170,868	96.21%	1,101,654	1,101,654	90.52%	1,050,406	86.31%
TOTAL ALL LINES	2,108,000	1,635,806	1,635,806	77.60%	1,960,598	93.01%	1,618,595	1,618,595	76.78%	1,949,703	92.49%	1,377,728	1,377,728	65.36%	1,725,670	81.86%
NET PAYOUT %	\$1,038,900					49.28%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		18			Last Month		17			Last Year		6		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	183,000	258,261	258,261	141.13%	177,670	97.09%	258,261	258,261	141.13%	177,274	96.87%	141,349	141,349	77.24%	82,350	45.00%
GEN LIABILITY	576,000	25,790	25,790	4.48%	409,877	71.16%	25,290	25,290	4.39%	400,584	69.55%	29,000	29,000	5.03%	109,440	19.00%
AUTO LIABILITY	103,000	12,583	12,583	12.22%	68,425	66.43%	12,583	12,583	12.22%	66,238	64.31%	2,875	2,875	2.79%	20,600	20.00%
WORKER'S COMP	1,232,000	1,014,195	1,014,195	82.32%	1,063,352	86.31%	906,066	906,066	73.54%	1,037,736	84.23%	330,854	330,854	26.86%	172,480	14.00%
TOTAL ALL LINES	2,094,000	1,310,829	1,310,829	62.60%	1,719,324	82.11%	1,202,200	1,202,200	57.41%	1,681,832	80.32%	504,078	504,078	24.07%	384,870	18.38%
NET PAYOUT %	\$842,983					40.26%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		6			Last Month		5			Last Year		-6		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	191,270	70,669	70,669	36.95%	86,072	45.00%	69,955	69,955	36.57%	70,770	37.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	552,801	20,000	20,000	3.62%	105,032	19.00%	3,500	3,500	0.63%	77,392	14.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,893	5,382	5,382	5.18%	20,779	20.00%	5,382	5,382	5.18%	15,584	15.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,300,289	267,527	267,527	20.57%	182,040	14.00%	211,793	211,793	16.29%	117,026	9.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	363,578	363,578	16.92%	393,923	18.34%	290,629	290,629	13.53%	280,772	13.07%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$165,655					7.71%										

2014 2015 2016 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2019

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		66 Actual 30-Jun-19		MONTH TARGETED	Last Month		65 Actual 31-May-19		MONTH TARGETED	Last Year		54 Actual 29-Jun-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
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%	751,941	97.05%	167,308	167,308	21.59%	752,233	97.09%	184,191	184,191	23.77%	749,468	96.73%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,689	97.14%	3,950	3,950	5.75%	66,625	97.05%	3,950	3,950	5.75%	64,917	94.56%
WORKER'S COMP	1,107,261	709,486	709,486	64.08%	1,107,261	100.00%	707,274	707,274	63.88%	1,107,039	99.98%	698,861	698,861	63.12%	1,103,949	99.70%
TOTAL ALL LINES	2,194,083	961,989	961,989	43.84%	2,169,263	98.87%	959,777	959,777	43.74%	2,169,269	98.87%	968,247	968,247	44.13%	2,161,706	98.52%
NET PAYOUT %	\$942,907				42.97%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		54 Actual 30-Jun-19		MONTH TARGETED	Last Month		53 Actual 31-May-19		MONTH TARGETED	Last Year		42 Actual 29-Jun-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	727,354	727,354	106.96%	657,767	96.73%	727,354	727,354	106.96%	657,068	96.63%	464,932	464,932	68.37%	635,514	93.46%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	86,052	94.56%	307,746	307,246	337.63%	85,776	94.26%	205,072	204,572	224.80%	82,093	90.21%
WORKER'S COMP	1,157,000	1,671,946	1,671,946	144.51%	1,153,539	99.70%	1,671,373	1,671,373	144.46%	1,153,080	99.66%	1,595,020	1,595,020	137.86%	1,144,525	98.92%
TOTAL ALL LINES	2,158,000	3,051,133	3,051,133	141.39%	2,127,359	98.58%	3,050,559	3,050,059	141.34%	2,125,924	98.51%	2,609,110	2,608,610	120.88%	2,092,132	96.95%
NET PAYOUT %	\$2,602,321				120.59%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		42 Actual 30-Jun-19		MONTH TARGETED	Last Month		41 Actual 31-May-19		MONTH TARGETED	Last Year		30 Actual 29-Jun-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	21,927	21,927	3.42%	599,789	93.46%	31,614	31,614	4.93%	596,777	92.99%	35,823	35,823	5.58%	549,135	85.57%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	93,536	90.21%	19,249	19,249	18.57%	93,074	89.77%	20,749	20,749	20.01%	85,967	82.91%
WORKER'S COMP	1,226,749	1,133,614	1,133,614	92.41%	1,213,521	98.92%	1,133,614	1,133,614	92.41%	1,212,202	98.81%	1,024,272	1,024,272	83.49%	1,184,692	96.57%
TOTAL ALL LINES	2,169,445	1,557,098	1,557,098	71.77%	2,104,084	96.99%	1,566,785	1,566,785	72.22%	2,099,291	96.77%	1,463,152	1,463,152	67.44%	2,017,032	92.97%
NET PAYOUT %	\$1,439,638				66.36%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2019

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		114			Last Month		113			Last Year		102		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	376,597	376,597	46.32%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,351,453	1,351,453	129.43%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,821,315	1,821,315	86.27%	2,080,936	98.57%
NET PAYOUT %	\$1,824,415				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		102			Last Month		101			Last Year		90		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Jun-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	755,606	755,606	77.91%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,719,678	1,719,678	136.41%	1,260,640	100.00%	1,720,378	1,720,378	136.47%	1,260,640	100.00%	1,725,766	1,725,766	136.90%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,810,733	2,810,733	110.95%	2,497,275	98.58%	2,811,433	2,811,433	110.98%	2,497,275	98.58%	2,819,809	2,819,809	111.31%	2,497,275	98.58%
NET PAYOUT %	\$2,789,310				110.10%											

FUND YEAR 2012 -- 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-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	504,968	504,968	52.07%	935,829	96.50%	504,968	504,968	52.07%	935,829	96.50%	599,298	599,298	61.80%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,152,103	1,152,103	89.16%	1,292,157	100.00%	1,152,103	1,152,103	89.16%	1,292,157	100.00%	1,178,628	1,178,628	91.21%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,067,666	2,067,666	80.46%	2,533,888	98.60%	2,067,666	2,067,666	80.46%	2,533,888	98.60%	2,188,521	2,188,521	85.16%	2,533,888	98.60%
NET PAYOUT %	\$2,033,979				79.14%											

FUND YEAR 2013 -- 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-19		TARGETED	Incurred	Incurred	31-May-19		TARGETED	Incurred	Incurred	29-Jun-18		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	29,558	29,558	3.05%	941,188	97.05%
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%	66,689	97.14%
WORKER'S COMP	1,292,157	1,437,980	1,437,980	111.29%	1,292,157	100.00%	1,437,927	1,437,927	111.28%	1,292,157	100.00%	1,330,140	1,330,140	102.94%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,630,483	1,630,483	63.34%	2,537,906	98.60%	1,630,430	1,630,430	63.34%	2,537,906	98.60%	1,531,675	1,531,675	59.51%	2,543,406	98.81%
NET PAYOUT %	\$1,541,251				59.88%											

Memorandum

To: Commissioners of the member Insurance Commissions of the NJCE JIF
From: NJCE JIF Underwriting Manager
Date: July 25, 2019
Re: Property Insurance Coverage Options

At the last meeting of the NJCE JIF Coverage Committee, the Committee discussed Property coverage for Drones (UAS) and Working Dogs. The Committee decided to recommend the Insurance Commissions individually review and decide on these coverages, as the NJCE will not participate in the coverage. As such, please review the following optional Property coverages:

1. **Drones (UASs):** The Insurance Commission should consider providing a sublimit of Property (1st party physical damage) coverage for member-owned drones of up to \$100,000. When considering the sublimit, typical drones owned by public entities tend to be in the \$10,000 to \$50,000 price range, along with potentially thousands of dollars in equipment attached to those drones.
2. **Working Animals:** Animals are considered property in New Jersey (along with just about every other state), and so not subject to the vicarious, mental anguish type claims. The Committee particularly discussed working dogs, such as those with law enforcement. It may cost a few thousand dollars just for replacement of the animal, not to mention the thousands in training, with an estimated total replacement cost of \$20,000 each. The Commission should consider offering its members Property (1st party physical damage) coverage for its members' working dogs up to a \$100,000 sublimit. In considering the sublimit, you can make this a lower limit or a per-dog limit, but a lower limit may not be a concern if the Commission is comfortable with the maximum exposure. Additionally, the Commission should review the coverage guideline, attached.



Working Animals

Covered Losses:

- Permanent injury, where animal can no longer perform described function for member.
 - *Could exclude this as this could get into a conflict with general healthcare costs.*
- Death, including humane destruction.

Covered Causes of Loss:

- All covered causes of loss
 - *Could be more specific, like fire, lightning, wind, hail vehicles, etc.*
- Accidental escape
- Accidental or intentional injury
 - *Could be more specific to shooting, stabbing or poisoning by someone other than you.*

Indemnification:

- Replacement Cost valuation, so cost to repair or replace with like kind.
- Retraining costs.



Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Active Shooter / Assailant

There is coverage readily available in the insurance marketplace for Active Shooter or Active Assailant events. Your regular insurance program doesn't have any direct exclusions for these types of events, so you can expect it to respond. For instance, if an active shooter event occurred on your premises, and third parties there for the event made a claim against you for their injuries, your General Liability policy would respond. In the same event, if damage occurred to your premises, your Property Insurance policy would respond. So what is Active Shooter/Assailant insurance for?

Active Shooter/Assailant insurance is meant to cover many of the other key costs associated with an active shooter type of event not covered by your core insurance program. Such costs include the following.

Business Interruption

- ✓ Whether it is a loss of revenue at the location, incurring expenses above normal to recover or a shutdown/denial of access determined by authorities, your business interruption costs can be covered.

Public Relations

- ✓ The insurer will typically have a panel of public relations consultancies to utilize immediately following an event.

Relocation

- ✓ Your operations may need to be temporarily or permanently relocated, and these expenses can be covered.

Counseling Costs

- ✓ Whether it is the directly affected visitors and employees or the people of the surrounding community, you may want or need to provide counseling and/or psychiatric services.

Medical Expenses

- ✓ Most policies will extend no-fault medical expenses to affected individuals for immediate triage.

Employee Retraining and Recruitment Costs

- ✓ Current employees who endured the event may need retraining for their current job or a new role within the organization to fill positions created by the event. Also, employees may leave or no longer be able to work with the organization, and so new employee recruitment will be important.

Security Costs

- ✓ Costs for additional security measures required following the event to mitigate any further adverse effects.

Other Expenses

- ✓ Following insurer review and approval, there may be other expenses you need that do not fit within the above categories.

As mentioned, the marketplace for this insurance is robust with varying custom policy forms. In addition to the above, you will find more coverages available from various insurers, such as demolition of emotionally scarred buildings. The NJCE will be providing group quotes for Active Shooter/Assailant coverage at the 2020 renewal.

Feel free to also review Conner Strong & Buckelew's Workplace Violence presentation:

https://www.connerstrong.com/wp-content/uploads/2019/03/CSB_PreparingForTheWorstofWorkplaceViolence.pdf

Conner Strong & Buckelew

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Management
& Employee Benefits

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**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 63-19

July 2019

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

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

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

<u>FUND YEAR 2019</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001036			
001036	MADDEN & MADDEN	LEGAL SERVICES 2.5.19	330.00
001036	MADDEN & MADDEN	LEGAL SERVICES 6.18.19	345.00
			675.00
001037			
001037	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 7/19	6,983.33
			6,983.33
001038			
001038	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 7/19	12,753.33
			12,753.33
001039			
001039	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 7/19	5,148.00
			5,148.00
001040			
001040	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 7/19	705.50
			705.50
001041			
001041		VOID	0.00
			0.00
001042			
001042	BROWN & CONNERY, LLP	LEGAL SERVICES 7.16.19	2,383.33
001042	BROWN & CONNERY, LLP	LEGAL SERVICES 7/19	38.00
001042	BROWN & CONNERY, LLP	LEGAL SERVICES 7.11.19	57.00
001042	BROWN & CONNERY, LLP	LEGAL SERVICES 6.25.19	5,513.60
			7,991.93
001043			
001043	GRACE MARMERO LLP	LEGAL SERVICES 7/19	3,225.00
			3,225.00
001044			
001044	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 7/19	387.92
			387.92
001045			
001045	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 7/19	387.92
			387.92
001046			
001046	HARDENBERGH INSURANCE GROUP	RMC FEE 7/19	26,368.67
			26,368.67
Total Payments FY 2019			64,626.60
TOTAL PAYMENTS ALL FUND YEARS			\$64,626.60

Chairperson

Attest: _____ Dated: _____

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

Treasurer

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

Resolution No. 64-19

JULY 2019

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

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

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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0719			
W0719	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 07/19	530.50
W0719	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 07/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 65-19

AUGUST 2019

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001047			
✓001047	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND INSTALLMENT 2019	1,258,647.87
			1,258,647.87
✓001048			
✓001048	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 8/19	7,396.01
			7,396.01
✓001049			
✓001049	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 8/19	12,753.33
			12,753.33
✓001050			
✓001050	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 8/19	5,148.00
✓001050	HARDENBERGH INSURANCE GROUP	RMC FEE 8/19	26,368.67
			31,516.67
✓001051			
✓001051	GRACE MARMERO LLP	LEGAL SERVICES 8/19	2,535.00
			2,535.00
✓001052			
✓001052	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 8/19	387.92
			387.92
✓001053			
✓001053	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 8/19	387.92
			387.92
		Total Payments FY 2019	1,313,624.72
		TOTAL PAYMENTS ALL FUND YEARS	\$1,313,624.72

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. 66-19

AUGUST 2019

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

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

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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0819			
W0819	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 08/19	530.50
W0819	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 08/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 67-19

September 2019

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001054			
001054	NEW JERSEY COUNTIES EXCESS JIF	BALANCE ON MARCH INSTALLMENT 2019	375.94
			375.94
001055			
001055	MADDEN & MADDEN	LEGAL SERVICES 8.23.19	420.00
			420.00
001056			
001056	ARCHER & GREINER	PROFESSIONAL SERVICES 8.20.19	3,137.73
001056	ARCHER & GREINER	PROFESSIONAL SERVICES 7.25.19	35,710.52
			38,848.25
001057			
001057	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 9/19	7,189.67
			7,189.67
001058			
001058	PERMA RISK MANAGEMENT SERVICES	EXEC FEE 9/19	12,753.33
			12,753.33
001059			
001059	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 9/19	5,148.00
			5,148.00
001060			
001060	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 9/19	705.50
001060	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 8/19	705.50
			1,411.00
001061			
001061	COURIER-POST	ACCT: CHL-091699 - MTG - 8.16.19	6.16
			6.16
001062			
001062	BROWN & CONNERY, LLP	LEGAL SERVICES 8.19.19	1,686.24
			1,686.24
001063			
001063	GRACE MARMERO LLP	LEGAL SERVICES 9/19	2,700.00
			2,700.00
001064			
001064	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 9/19	387.92
			387.92
001065			
001065	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 9/19	387.92
			387.92
001066			
001066	NJ ADVANCE MEDIA	ACCT: CHL-091699 - MTG - 8.19.19	11.68
			11.68
001067			
001067	HARDENBERGH INSURANCE GROUP	RMC FEE 9/19	26,368.67
			26,368.67
Total Payments FY 2019			97,694.78
TOTAL PAYMENTS ALL FUND YEARS			\$97,694.78

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. 68-19

SEPTEMBER 2019

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

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

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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0919			
W0919	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 09/19	530.50
W0919	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 09/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
CURRENT FUND YEAR	2019			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$3,536,308.40	3473621.89	32691.54	29,994.97
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	\$1,211,325.40	\$1,093,158.34	\$102,568.91	\$15,598.15
10 (Withdrawals - Sales)	-\$343,799.14	-\$225,632.08	-\$102,068.91	-\$16,098.15
Ending Cash & Investment Balance	\$4,403,834.66	\$4,341,148.15	\$33,191.54	\$29,494.97
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$123,301.28	\$103,579.88	\$4,831.83	\$14,889.57
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,527,135.94	\$4,444,728.03	\$38,023.37	\$44,384.54

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2019							
Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	30,464.51	3,064,943.39	(120,828.92)	1,025,659.62	(624,440.25)	160,510.79	3,536,309.15
RECEIPTS							
Assessments	40,765.14	117,981.64	22,215.92	275,649.96	403,750.09	232,795.59	1,093,158.34
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	40,765.14	117,981.64	22,215.92	275,649.96	403,750.09	232,795.59	1,093,158.34
EXPENSES							
Claims Transfers	714.30	14,748.85	135.00	102,068.91	0.00	0.00	117,667.06
Expenses	0.00	0.00	0.00	0.00	0.00	107,965.02	107,965.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	714.30	14,748.85	135.00	102,068.91	0.00	107,965.02	225,632.08
END BALANCE	70,515.35	3,168,176.17	(98,748.00)	1,199,240.68	(220,690.15)	285,341.37	4,403,835.41

RESOLUTION 69-19

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on September 26, 2019 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 6/1/19 to 6/30/19, 7/1/19 to 7/31/19, and 8/1/19 to 8/31/19 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 26, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2019 Thru 06/30/2019

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2019 Thru 06/30/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5420	3530001768	001 VISALLI, CARMEN	5/1/2019	5/15/2019	MADDEN & MADDEN PA	6/21/2019	LEGAL FEE - STMT #11	135.00	135.00
Total for Coverage: Auto Liability							Number of entries: 1		135.00	135.00
Coverage: Auto Physical Damage										
C	5409	3530002158	001 ROWAN COLLEGE @	4/4/2019	4/4/2019	ROWAN COLLEGE @ GLOUCESTER	6/7/2019	COLLISION LOSS - 2019 JEEP PLATE CG2BTT	714.30	714.30
Total for Coverage: Auto Physical Damage							Number of entries: 1		714.30	714.30
Coverage: General Liability										
C	5410	3530002138	001 CLAYTON, JEFFREY	12/29/2018	12/29/2018	JEFFREY CLAYTON	6/7/2019	FULL/FINAL SETTLEMENT	306.40	306.40
C	5411	3530002033	001 CELLA, JOSEPH	6/27/2018	6/27/2018	JOSEPH CELLA	6/7/2019	FULL/FINAL SETTLEMENT	382.90	382.90
C	5412	3530001822	001 JARRELL, JASON	2/15/2019	2/21/2019	CHANCE & MCCANN LLC	6/21/2019	LEGAL FEE - INV #15024	300.00	300.00
C	5413	3530002023	001 DR MCBRIDE, BRIAN	4/3/2019	5/30/2019	MADDEN & MADDEN PA	6/21/2019	LEGAL FEE - STMT #4	885.00	885.00
C	5414	3530001727	001 FAUST, JOHN	5/3/2019	5/31/2019	PARKER MCCAY	6/21/2019	LEGAL FEE - INV #3093593	2,565.00	2,565.00
C	5415	3530000601	001 DIPIETRO, PETER	5/9/2019	5/30/2019	MADDEN & MADDEN PA	6/21/2019	LEGAL FEE - STMT #9	135.00	135.00
C	5416	3530000777	001 ANDERSON, ALBERT	4/1/2019	4/24/2019	MADDEN & MADDEN PA	6/21/2019	LEGAL FEE - STMT #22	210.00	210.00
C	5417	3530001260	001 WADE, STEPHEN	4/1/2019	5/20/2019	MADDEN & MADDEN PA	6/21/2019	LEGAL FEE - STMT #12	6,473.95	6,473.95
C	5418	3530001629	001 SCIULLI, BARBARA	4/17/2019	5/30/2019	MADDEN & MADDEN PA	6/21/2019	LEGAL FEE -STMT #3	825.60	825.60
C	5419	3530001716	001 RUSS, RHONDA	5/23/2019	5/29/2019	LAW OFFICE OF JOHN A ALICE	6/21/2019	LEGAL FEE - INV #11110	812.50	812.50
Total for Coverage: General Liability							Number of entries: 10		12,896.35	12,896.35
Coverage: Police Professional										
C	5421	3530001306	001 DIBUONAVENTURA, JOSEPH	4/3/2019	4/23/2019	ARCHER & GREINER PC	6/21/2019	LEGAL FEE - INV #4156437	1,852.50	1,852.50
Total for Coverage: Police Professional							Number of entries: 1		1,852.50	1,852.50
Total for Gloucester Co Ins Commission - 353							Number of entries: 13		15,598.15	15,598.15



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2019 Thru 07/31/2019

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2019 Thru 07/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5426	3530002141	001 VERIZON	1/13/2019	1/13/2019	VERIZON C/O CMR CLAIMS	7/19/2019	FULL & FINAL SETTLEMENT CLAIM# 1480402	2,331.27	2,331.27
Total for Coverage: Auto Liability							Number of entries: 1		2,331.27	2,331.27
Coverage: Auto Physical Damage										
C	5422	3530002158	001 ROWAN COLLEGE @	4/4/2019	4/4/2019	ROWAN COLLEGE @ GLOUCESTER	7/19/2019	Reimbursement of Deductible	500.00	500.00
C	5423	3530002210	001 COUNTY OF GLOUCESTER	5/23/2019	5/23/2019	SOUTH JERSEY TRUCK REPAIR	7/19/2019	2014 FORD E350 PLATE# OP2250	372.50	372.50
R	67103896	3530002158	001 ROWAN COLLEGE @	4/4/2019	4/4/2019	TRAVELERS	7/10/2019	Subrogation recovery	-1,214.30	-1,214.30
Total for Coverage: Auto Physical Damage							Number of entries: 3		-341.80	-341.80
Coverage: General Liability										
C	5424	3530001495	001 ADAMS, EMILY	5/1/2019	6/26/2019	MADDEN & MADDEN PA	7/19/2019	CLIENT ID# 70200-043M STMT# 12	1,095.00	1,095.00
C	5425	3530001370	001 ROWLAND, ISABELLA	4/3/2019	6/12/2019	MADDEN & MADDEN PA	7/19/2019	CLIENT ID# 70200-041M STMT# 13	237.95	237.95
C	5428	3530001495	001 ADAMS, EMILY	4/29/2019	4/29/2019	Hon. Marc M. Baldwin, J.S.C.	7/19/2019	INVOICE#18-36	1,000.00	1,000.00
Total for Coverage: General Liability							Number of entries: 3		2,332.95	2,332.95
Coverage: Police Professional										
C	5427	3530001760	001 FULBROOK, WILLIAM	5/1/2019	5/28/2019	MADDEN & MADDEN PA	7/19/2019	LEGAL FEE - INV #4	8,145.00	8,145.00
Total for Coverage: Police Professional							Number of entries: 1		8,145.00	8,145.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 8		12,467.42	12,467.42



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2019 Thru 08/31/2019

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2019 Thru 08/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5431	3530002046	001	TOWNSEND, ERNEST	8/23/2018	8/23/2018	ERNEST TOWNSEND	8/2/2019	FULL & FINAL SETTLEMENT	1,000.00	1,000.00
C	5436	3530001768	001	VISALLI, CARMEN	9/6/2018	10/5/2018	DJS ASSOCIATES INC	8/30/2019	INVOICE #148130	1,693.25	1,693.25
C	5438	3530001758	001	LOPES, JOSEPH	7/1/2019	7/26/2019	PARKER MCCAY	8/30/2019	LEGAL FEE - INV #3099562	1,255.35	1,255.35
Total for Coverage: Auto Liability							Number of entries: 3		3,948.60	3,948.60	
Coverage: Auto Physical Damage											
C	5429	3530002219	001	GLOUCESTER COUNTY	9/28/2018	9/28/2018	SOUTH JERSEY TRUCK REPAIR	8/2/2019	2016 FORD EXP PLATE #CG9AW7 VIN #78246	1,616.99	1,616.99
C	5432	3530002228	001	GLOUCESTER COUNTY	6/26/2019	6/26/2019	SOUTH JERSEY TRUCK REPAIR	8/16/2019	2017 FORD F250 PLATE #CG8AWB	1,000.00	1,000.00
C	5435	3530002230	001	GLOUCESTER COUN	7/26/2019	7/26/2019	SOUTH JERSEY TRUCK REPAIR	8/30/2019	2007 FORD F250 PLATE #N871CG	1,502.83	1,502.83
C	5443	3530002224	001	GLOUCESTER COUNTY	7/24/2019	7/24/2019	SOUTH JERSEY TRUCK REPAIR	8/30/2019	2018 DOD DURANGO PLATE #YRZ72W	11,376.14	11,376.14
C	5444	3530002229	001	GLOUCESTER COUNTY	7/23/2019	7/23/2019	SOUTH JERSEY TRUCK REPAIR	8/30/2019	2015 FORD EXP BK PLATE #CG4AEK	2,969.16	2,969.16
Total for Coverage: Auto Physical Damage							Number of entries: 5		18,465.12	18,465.12	
Coverage: General Liability											
C	21079	3530002023	001	MCBRIDE, BRIAN	6/6/2019	7/2/2019	MADDEN & MADDEN PA	8/30/2019	CLIENT ID# 70200-045M	910.00	910.00
C	5433	3530001260	001	WADE, STEPHEN	6/4/2019	6/4/2019	MADDEN & MADDEN PA	8/30/2019	STMNT# 13	22.50	22.50
C	5434	3530000777	001	ANDERSON, ALBERT	6/3/2019	7/24/2019	MADDEN & MADDEN PA	8/30/2019	STMNT# 23	135.00	135.00
C	5437	3530001495	001	ADAMS, EMILY	7/3/2019	7/25/2019	MADDEN & MADDEN PA	8/30/2019	LEGAL FEE - STMT #13	540.00	540.00
C	5439	3530001827	001	ARROYO, NEREIDA	7/9/2019	7/31/2019	PARKER MCCAY	8/30/2019	INV 3099561	1,795.80	1,795.80
C	5440	3530001727	001	FAUST, JOHN	6/3/2019	6/28/2019	PARKER MCCAY	8/30/2019	INV 3097940	4,419.61	4,419.61
C	5441	3530001727	001	FAUST, JOHN	7/1/2019	7/31/2019	PARKER MCCAY	8/30/2019	INV 3099560	2,495.75	2,495.75
C	5442	3530001524	001	PFOST, DONALD	5/2/2019	7/25/2019	MADDEN & MADDEN PA	8/30/2019	INV# 20	6,592.95	6,592.95
Total for Coverage: General Liability							Number of entries: 8		16,911.61	16,911.61	
Coverage: Police Professional											
C	5430	3530001306	001	DIBUONAVENTURA, JOSEPH	6/4/2019	6/21/2019	ARCHER & GREINER PC	8/2/2019	LEGAL FEE - INV #4161656	390.00	390.00
Total for Coverage: Police Professional							Number of entries: 1		390.00	390.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 17		39,715.33	39,715.33	





Gloucester County Insurance Commission
Bill Review / PPO Savings
2019

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	32	97%	\$42,775.28	91%	\$23,405.77	\$468.68	\$12,426.46	\$6,474.37	\$19,369.51	\$2,604.13	\$16,765.38
	February	45	82%	\$52,057.74	89%	\$19,248.32	\$356.67	\$12,898.11	\$19,554.64	\$32,809.42	\$4,593.32	\$28,216.10
	March	46	76%	\$100,220.08	87%	\$39,879.58	\$857.22	\$12,491.58	\$46,991.70	\$60,340.50	\$8,447.68	\$51,892.82
	April	55	82%	\$40,934.43	78%	\$25,524.33	\$689.63	\$5,814.90	\$8,905.57	\$15,410.10	\$1,959.70	\$13,450.40
	May	26	77%	\$12,385.56	41%	\$7,420.25	\$41.41	\$1,197.58	\$3,726.32	\$4,965.31	\$695.14	\$4,270.17
	June	30	93%	\$25,665.23	93%	\$15,274.63	\$0.00	\$4,885.12	\$5,505.48	\$10,390.60	\$1,454.68	\$8,935.92
	July	65	89%	\$205,654.52	98%	\$85,514.51	\$81.96	\$89,325.69	\$30,732.36	\$120,140.01	\$12,372.99	\$107,767.02
	August	59	69%	\$38,579.26	67%	\$21,708.39	\$0.00	\$7,841.82	\$9,029.05	\$16,870.87	\$2,361.92	\$14,508.95
YTD Total		358	73%	\$518,272.10	84%	\$237,975.78	\$2,495.57	\$146,881.26	\$130,919.49	\$280,296.32	\$34,489.56	\$245,806.76

Monthly Summary

	<u>June</u>	<u>July</u>	<u>August</u>
Total Savings (before fees):	\$10,390.60	\$120,140.01	\$16,870.87
Percent Savings:	40%	58%	44%
NET SAVINGS:	\$8,935.92	\$107,767.02	\$14,508.95
Percent NET SAVINGS:	35%	52%	38%

YTD Summary

Total Savings (before fees):	\$280,296.32
Percent Savings:	54%
NET SAVINGS:	\$245,806.76
Percent NET SAVINGS:	47%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: September 17, 2019

GCIC SERVICE TEAM

Paul Shives, Vice President <i>Public Sector Director</i> 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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June - September 2019

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 26:** One session of CSE Permit Required w/Classroom Demo was conducted for GCIC – GCUA.
- **June 27:** Attended the GCIC meeting in Woodbury.
- **July 9:** One session of CSE Permit Required w/Classroom Demo was conducted for GCIC – GCUA.
- **August 2:** One session of Forklift Certification training was conducted for GCIC – RCSJ.
- **August 7:** One session of Flagger Workzone safety training was conducted for GCIC.
- **August 13:** Attended the GCIC Claims Committee via conference call.
- **August 15:** One session of Forklift Certification training was conducted for GCIC – RCSJ.
- **August 26:** Attended a Client meeting with GCIC - GCUA.
- **September 10:** Attended the GCIC Claims Committee via conference call.
- **September 10:** Attended the GCIC Safety Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 25:** A Fast Track to Safety Class is scheduled for GCIC.
- **September 26:** Plan to attend the GCIC meeting in Woodbury.
- **September 27:** Plan to conduct a loss control survey of the GCIC County Playgrounds.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

- Office Safety – July 23.
- New School Year - Driver Awareness – August 27.

Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. DON'T. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

Avoiding slip – trip – fall injuries

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions cannot be corrected by office staff and must be reported to facilities. Follow-up on reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor – Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



Standing on chairs is a dangerous act. Get a ladder or step stool

Musculoskeletal injuries from lifting & carrying

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down on. Use common lifts such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you WANT staff to ask for help with heavy or awkward objects, and EXPECT coworkers to help each other.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.
- Store heavier items on shelves that are at waist-height. Store lighter objects on the floor and top shelves. When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder will always violate this basic safety rule.

Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and fingertip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA (www.osha.gov) and N.J. PEOSH / DOH (<https://www.nj.gov/health/workplacehealthandsafety/peosh/>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations of creating a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.

New School Year Driver Awareness Reminder

The new school year will be starting **INSERT YOUR DATE HERE**. Now would be a good time to remind everyone of some things that come with the new school year.

- Younger children are more likely to be excited to see their friends, meet their new teachers, and get their seats in freshly decorated classrooms. Younger children are also more likely to make mistakes around roads.
- Many children will be starting new schools.
 - They will be learning new walking paths, either to the school or to a bus stop
 - They may not have given themselves enough time on the new route, and will be hurrying.
 - Their parents will be learning new driving patterns at an unfamiliar school.
- Older, high school children may be driving their own cars to school for the first time, also struggling with new traffic routes, congested school zones, and even more congested and confusing parking lots.
- Some schools have made adjustments to their drop-off or pick-up zones. School crossing guard posts may have been changed to meet demands.
- All of this can have a ripple-effect to other drivers who will be coping with the actions, inactions, or bad actions of children and drivers.
- **Add anything else that may have occurred in your area that affects walking paths or traffic patterns around schools.**
 - _____
 - _____

I want to take this opportunity to remind everyone to be especially aware as they operate their personal vehicles and work vehicles. The next couple of weeks can be challenging. Please:

- Watch your speed. A couple of mph faster will not make a real difference in your arrival time
- Scan sidewalks and parked cars for signs of movement
- Keep a safe following distance. Even if you anticipated something, the driver in front of you may not be as alert as you are.
- Be particularly alert at intersections. Practice 'covering your brake' when called for.

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This lesson plan is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, please contact your Safety Director at 877.398.3046.

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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
DATE: 9/26/19
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 6/4/19 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2019 BRIT Safety Grant

The County Animal Shelter has provided documentation for a grant submission. Our office is reviewing and will submit to J.A. Montgomery prior to the September 30th deadline.

C. 2020 Safety Kick Off

The 2020 Safety Kick Off will be different than any other. This year it will be celebration, to thank the many individuals who make safety a top priority daily. The date for the event is Thursday, January 9, 2020 and will be held at Auletto's Caterers. In order to secure the date, a down payment of \$500 is required. The remainder of the balance is requested to be paid in the 2020 budget. A copy of the contract was sent to PERMA for review.

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

D. 2020 Underwriting Renewal Data

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

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	Treasurer / CFO Bond	CNA	10/1/19	\$2,200.62	\$2,200.62
County	Antique Inland Marine	Travelers' Insurance Company	10/7/19	\$4,791	\$4,791
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350.00	Pending
County	Underground Storage Tanks Pollution Liability	Crum & Forster	10/30/19	\$2,850	Pending

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Gibbstown
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Gibbstown, NJ 08027

Mount Holly
2 Mill Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

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

All terms and conditions are per expiring.

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

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

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

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

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

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes June 4, 2019 9:30 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:37am.

II. Roll Call

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

III. Approval of the 2/5/19 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 2/5/19 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Brenda Muhlbaier

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by advising that a supervisor from the Animal Shelter had been invited to the meeting but was unable to attend due to an emergency. The supervisor will be present at the upcoming meeting in September.

Ms. vanOyen spoke about the upcoming College merger in which Cumberland County College and Rowan College at Gloucester County will become Rowan College of South Jersey effective July 1st. She asked the Committee if a representative from Rowan College of South Jersey – Cumberland County Campus would be appropriate. All members felt as though the addition would be beneficial to the Committee. Ms. Violetti advised that she would speak to the proper person and extend an invitation to have a representative from that campus join the Committee.

Next, Ms. vanOyen spoke about the County's relationship with Inspira Network for providing care to injured employees. She advised that in the past an employee from another entity such as the Improvement Authority would need to tell Inspira that they were a Gloucester County employee in order to receive treatment under workers' compensation coverage. Due to the new addition of Rowan College of South Jersey – Cumberland County Campus, this has been changed. All employees will now state that they are an employee of the Gloucester County Insurance Commission. Inspira has been notified of this change and Hardenbergh Insurance Group has provided updated cards to illustrate this change.

The Chairwoman advised that Fast Track training will be held on September 25th and will contain five regulatory PEOSH classes. In addition, bucket truck training will be held on July 24th. Ms. vanOyen asked Mr. Czarnecki to follow up for an update on Flagger training which was previously requested. She also inquired as to if there is a written program for Silica through J.A. Montgomery. Mr. Czarnecki advised that there is no written program or training available through J.A. Montgomery.

GLOUCESTER COUNTY INSURANCE COMMISSION

Lastly, Ms. vanOyen reviewed the first five months of worker's compensation claims. She commented that the two page report only form is being utilized more.

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

Ms. Violetti began her report by advising the Committee of the response received by Ms. Campbell from the Improvement Authority regarding the corrective action letter sent from the February meeting.

She continued by discussing the 2019 Wellness Incentive Program Grant Submission. There were four submissions – three from County departments and one from Rowan College of Gloucester County. The submissions were distributed for the Committee's review. Mr. Henry brought to the attention of the Committee that the College's submission allows the employees to partake in the wellness activities during work hours. He cautioned that allowing this practice exposes the College to be responsible for injuries sustained during the activities thus creating workers' compensation claims. He recommended that any activity should be strictly voluntary and not during work hours. Ms. Violetti advised that the College would be required to adhere to this recommendation for the grant to be approved.

Motion to approve the Wellness Incentive Program Grant submissions are forwarded to the Insurance Commission for review and approval:

Gloucester County Department of Corrections Submission – All Committee Members Approved

Gloucester County Department of Health Submission – All Committee Members Approved

Gloucester County Department of Social Services Submission – Four Members Approved; One Abstention

Rowan College of Gloucester County Submission – All Committee Members Approved

Next, Ms. Violetti spoke about the 2019 BRIT Safety Grant. She advised that there have been no suggestions for submissions and encouraged ideas. Ms. vanOyen spoke about two potential ideas for submission – 1) a tire lift for work zones which would be utilized during snowstorms when on the road and 2) a contractor for tree cutting at different County Parks. Ms. Violetti requested financial documentation for both ideas.

Mr. Henry continued by advising that since the 2019 Safety Kick Off focused on ergonomics, a claims history review was completed and concluded that the County Transportation Department would benefit from ergonomics training due to the severity of strain claims when operating a wheelchair lift. Hardenbergh Insurance Group will work with the County Safety Department and J.A. Montgomery to schedule the training for all employees who operate the wheelchair lift. The training is expected to be completed by the end of the summer.

Next, he briefly reviewed the Inservco Insurance Services three-year workers' compensation stewardship report. Some highlights were a small decrease in claims and the days to report a claim decreased from 2017. The most frequent claim types were slips, trips and falls and strains.

Ms. Violetti spoke about the upcoming College merger which Ms. vanOyen had commented on earlier. She advised that a meeting has been scheduled with the Safety Officer and Claims Coordinator from the Cumberland County Campus. Joan Kuhar from the Gloucester County Campus, the County Safety Department and Hardenbergh Insurance Group to ensure that all claim reporting procedures are being followed by the new campus.

Lastly, Ms. Violetti distributed the 2019 workers' compensation cards to all Committee members. She advised the Committee members to destroy the previous cards which were provided in 2017 and spoke of all the updates to the new cards.

V. J.A. Montgomery – Glenn Prince

Mr. Czarniecki began his report by distributing the 2nd Quarter Most Frequently Cited PEOSH Citations

Lastly, he stated to contact him if any department or entity needed safety training for seasonal help.

VI. Accident Review – Leigh vanOyen

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	Animal Shelter	2/8/19	Employee was muzzling a dog for euthanasia when the muzzle came off and dog bit employee.

GLOUCESTER COUNTY INSURANCE COMMISSION

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1. Gloucester County	Animal Shelter	2/8/19	Employee was muzzling a dog for euthanasia when the muzzle came off and dog bit employee.

RESOLUTION 70-19

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on September 26, 2019.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for September 26, 2019 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 26, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
9/26/19

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530002063	Carmel Morina	Worker Compensation	PAR	2018-32933
3530002218	John Fulbrook	Worker Compensation	PAR	
3530001925	John Petroski	Worker Compensation	SAR	2018-14184
3530002180	Christopher Burt	Worker Compensation	PAR	
3530002169	Damion Scott	Property	SAR	

APPENDIX I

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

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Amy Zeiders Yvonne Frey (<i>via teleconference</i>) Consolidated Services Group, Inc. Jennifer Goldstein Conner Strong & Buckelew Michelle Leighton Alexander Clemmer Christine Baroudi (<i>via teleconference</i>)
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Bonnie Ridolfino
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT

Leigh VanOyen, Gloucester County
Tom Campo, Esq., Gloucester County
Patrick Madden, Esq., Madden & Madden
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of April 25, 2019 and May 14, 2019

**MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES
OF APRIL 25, 2019**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY
14, 2019**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Ms. VanOyen advised the Safety Committee last met on June 4, 2019 and the meeting was well attended. Ms. VanOyen reported the Committee discussed and met with personnel from Cumberland College and a brief presentation on how worker compensation claims were handled along with the program.

Ms. VanOyen spoke about the County's relationship with Inspira Network and advised all employees would now state they were an employee of the Gloucester County Insurance Commission. Ms. VanOyen noted Inspira was notified of this change and Hardenbergh Insurance Group provided updated cards. Ms. VanOyen passed out one of the cards.

Ms. VanOyen reported May and June were busy with over 21 worker compensation claims, total of 49 claims from the beginning of the year. Ms. VanOyen noted EMT had numerous lifting injuries, nothing to major, along with bug and tick bites.

Ms. VanOyen advised the Committee also discussed and approved the 2019 Wellness Incentive Program Submission and noted Ms. Violetti would discuss more about this topic during her report.

Ms. VanOyen reported the Safety Staff trained over 47 seasonal employees and there were 2 more classes scheduled. Ms. VanOyen noted the next Safety Committee Meeting was scheduled for September.

CLAIMS COMMITTEE: Mr. Sheehan advised the Claims Committee met on June 11, 2019 and reviewed the PARS and SARS that would be presented during closed session.

Ms. Leighton introduced Alexander Clemmer, Senior Claims Assistant, with the Conner Strong & Buckelew Claims Team.

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

APPOINTMENT OF COMMISSION ATTORNEY: Executive Director reported at the last meeting the Commissioners appointed Grace Marmero & Associates, LLP as the Commission Attorney. Executive Director referred to a copy of Resolution 45-19, Appointing Grace Marmero & Associates, LLP as the Commission Attorney for the period of May 3, 2019 to December 31, 2019 which was included in the agenda.

**MOTION TO ADOPT RESOLUTION 45-19
APPOINTING GRACE MARMERO & ASSOCIATES,
LLP AS COMMISSION ATTORNEY**

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

ROWAN COLLEGE AT GLOUCESTER COUNTY NAME CHANGE: Executive Director advised as of July 1, 2019 the College would change its name to Rowan College of South Jersey due to the merger of Cumberland County College and Rowan College at Gloucester County. Executive Director said his office was in the process of amending the GCIC website. Executive Director noted the Conner Strong & Buckelew Underwriting Manager's team was in the process of amending the insurance policies, issuing new certificate of insurances, worker compensation posting notices and auto identification cards. Executive Director referred to Resolution 46-19 acknowledging the name change and authorizing a name change on all of the Insurance Commission Documents. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO ADOPT RESOLUTION 46-19
ACKNOWLEDGING THE NAME CHANGE OF
ROWAN COLLEGE AT GLOUCESTER COUNTY TO
ROWAN COLLEGE OF SOUTH JERSEY AND
AUTHORIZING THE NAME CHANGE ON ALL
GLOUCESTER COUNTY INSURANCE COMMISSION
DOCUMENTS**

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

REVISED 2019 PLAN OF RISK MANAGEMENT: Executive Director reported the 2019 Plan of Risk Management needed to be revised due to the merger of the Colleges. Executive Director advised the Plan was also amended moving the Garagekeepers Liability coverage to the Property section allowing full limits for Garagekeepers Liability. Executive Director said the revised Plan of Risk Management, Resolution 47-19, was included in the Appendix II of the agenda. Executive Director noted the changes were highlighted in yellow. Mr. Cooney advised the changes were for clarification purposes. Executive Director asked if anyone had any questions and requested a motion to approve the resolution.

**MOTION TO ADOPT RESOLUTION 47-19, REVISED
2019 PLAN OF RISK MANAGEMENT**

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

2019 BUDGET AMENDMENT: Executive Director reported the 2019 Budget should be amended to reflect the additional assessment for the College merger. Executive Director advised the additional pro-rated assessment was \$134,751. Executive Director referred to a copy of the amended budget in the amount of \$6,284,244 which was included in the agenda. Executive Director noted the additional assessment did not warrant a public hearing.

**MOTION TO AMEND THE 2019 GLOUCESTER
COUNTY INSURANCE COMMISSION BUDGET**

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

RISK MANAGEMENT CONSULTANT'S AGREEMENT AMENDMENT: Executive Director advised Hardenbergh Insurance Group had submitted a letter to the GCIC Chairman requesting an increase of \$35,000 to their annual fee due to the additional risk management services with the new campus. Executive Director noted the pro-rated amount for 2019 was \$17,500. Executive Director reported Commission Attorney advised the agreement with the approval of the Chairman could be amended and he prepared Resolution 48-19 which was included in the agenda.

**MOTION TO ADOPT RESOLUTION 48-19,
AMENDING PROFESSIONAL SERVICE CONTRACT
FOR RISK MANAGEMENT CONSULTING SERVICES
WITH HARDENBERGH INSURANCE GROUP FOR
FUND YEAR 2019, 2020 AND 2021**

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

TRANSFER OF FUNDS: Executive Director asked the Commissioners to approve a Transfer of Funds in the amount of \$10,000 from Fund Year 2012 “unused” Administration Line to Fund Year 2019 Administration Miscellaneous Line to cover expenses incurred and expenses that were anticipated. Executive Director reported we expect to exceed our 2019 Miscellaneous Expense Budget of \$20,000 due to the unexpected and/or emergent expenses such as the Wellness Incentive Grant in the amount of \$5,000 for approved submissions by member entities and also Cyber Security Awareness Training in the amount of \$15,810. Executive Director noted this line item was also used to pay for miscellaneous items such as postage, advertising, website updates and the bond policy. Executive Director referred to Resolution 49-19, Transfer of Funds, which was included in the agenda. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO ADOPT RESOLUTION 49-19,
TRANSFER OF FUNDS**

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

2020 RFP’S FOR PROFESSIONAL SERVICES-FAIR & OPEN PROCESS: Executive Director reported the contracts for the Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager, Functional Capacity Evaluation Services and Benefits Consulting Services expired on 12/31/19. Executive Director referred to a copy of Resolution 50-19, Authorizing the Preparation and Advertisement of the Request for Proposals. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 50-19
AUTHORIZING THE PREPARTION AND
ADVERTISING THE REQUEST FOR PROPOSALS
FOR THE POSITION OF ACTUARY, AUDITOR,
DEFENSE PANEL ATTORNEYS, COMMISSION
ATTORNEY, FIELD NURSE CASE MANAGER AND
FUNCTIONAL CAPACITY EVALUATION SERVICES
AND BENEFITS CONSULTING SERVICES**

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director advised the NJCE last met on April 25, 2019 and a written summary of the meeting was included in the agenda. Executive Director reported the next NJCE meeting was in the afternoon.

NJCE COVERAGE COMMITTEE: Executive Director advised the NJCE Coverage Committee was scheduled to meet on July 9, 2019. Mr. Cooney reported the meeting would take place at the new Conner Strong & Buckelew Headquarters in Camden. Mr. Cooney advised the Cyber Task Force would be launched at the meeting. In response to Ms. Leighton's inquiry, Mr. Cooney indicated instructions would be set out for parking.

CERTIFICATE OF INSURANCE REPORT: Executive Director advised the April and May Certificate of Insurance Reports were included in Appendix III of the agenda. Executive Director reported there were 8 certificates during April and 4 for the month of May.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the April Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,898,542 as of April 30, 2019. Executive Director advised that \$2,823,806 on line 10 of the report "Investment in Joint Venture was the GCIC's share of the NJCE equity. Executive Director noted the cash amount was \$3,513,178.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the April Financial Fast Track for the NJCE. As of April 30, 2019, the NJCE had a surplus of \$17,081,651. Executive Director noted the cash amount was \$29,211,967.

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

LEGISLATION: Executive Director reported he wanted to provide a Legislation update on Senate Bill no. S.477 (Statute of Limitations) as well as, amending Bills S3739 and A5392 which extended the statute of limitations in civil actions for sexual abuse claims from two years to virtually unlimited. Executive Director noted a joint effort with the MEL, LOM, NJAC and NJSIG and with help from other parties, the sponsor agreed to amend the Bill to bring back "common law" immunities and "case law" immunities for public entities. Executive Director reported that while Title 59 immunities were not reinstated this was a better result than having public entities in a "strict liability" situation. Executive Director said the MEL was working on a training and education program as well as a formulating a specialized claims handling and defense program. Executive Director said this topic would be discussed at the next NJCE meeting to see if the Board of Commissioners wanted to participate.

2019 PRIMA CONFERENCE: Chairman Sheehan advised he attended the PRIMA Conference in Orlando, Florida from June 9-12. Chairman Sheehan reported the conference was great and there were a lot of educational opportunities. Chairman Sheehan advised he met many professionals and Risk Managers from around the Country and thanked the Commission for allowing him to attend.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of February 28, 2019. Executive Director advised all years were performing well except Fund Year 2015 was problematic.

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

MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director advised the 9th Annual Educational Seminar was held on May 3rd at the National Conference Center in East Windsor. Executive Director reported over 200 people attended the event which covered a wide range of topics including legalized marijuana and cyber liability. Executive Director noted positive feedback was received regarding the seminar.

2019 MEETING SCHEDULE: Executive Director reported the Commission was not scheduled to meet in July and August. Executive Director advised the next meeting was scheduled for September 26, 2019. Executive Director noted a special meeting could be scheduled if there were any pertinent action items.

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

Executive Director reported the Employee Benefits monthly report for April was included in Appendix IV section of the agenda. Executive Director noted the year to date activity was 75 items.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Sheehan advised the agenda included an April Supplement Bill List along with the May and June Bill Lists. Chairman Sheehan requested a motion to approve all of the bill lists.

**MOTION TO APPROVE RESOLUTIONS 51-19
THROUGH 55-19**

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

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

CLAIMS REPORT:

Chairman Sheehan presented Resolution 56-19 Inservco Liability Check Register for the period of 4/1/19 through 4/30/19 and 5/1/19 to 5/31/19.

**MOTION TO APPROVE RESOLUTION 56-19 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 4/1/19 THROUGH 4/30/19 AND 5/1/19
TO 5/31/19**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. George distributed copies of the Stewardship Report and referred to a copy of the Executive Summary. Ms. George noted if anyone had any questions regarding the Summary they could reach out to Ms. Ulp and her contact information was included in the summary. Ms. George referred to the Observations, Conclusions and Suggestions section of the report and noted as we know the Emergency Response had the most claims for any location for all policy years included in this report with 67 claims. Ms. George noted that 53 of the claims were only medical payments and no wage loss benefits and 14 claims involved wage benefits or litigation. The Public Works Department had 35 claims and represent 11.2% of the claims reported for the Commission. Ms. George advised there were a lot of lifting and strain injuries for the EMT. Ms. George continued to review the bullet points in this section and did note the number of claims had decreased for all policy years included in the report. Ms. George pointed out there was \$21,831 in recoveries received for the policy year beginning 1/1/16. Ms. George advised that concluded the report and if anyone had any questions after reviewing the report to let her know.

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
April	55	\$ 40,934.43	\$ 25,524.33	\$ 15,410.10	\$ 13,450.40	33%
May	26	\$ 12,385.56	\$ 7,420.25	\$ 4,965.31	\$ 4,270.17	34%

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

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the April – June Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin, “Preparing for the 2019 Hurricane Season” which could also be used for Tool Box Talks. Mr. Prince advised there were some upcoming training classes. Mr. Prince noted there were requests for Fork Lift Training Classes by the College. Also on August 7th Mr. Prince reported he was conducting a Flagger Work Zone Safety Training Session. Mr. Prince reported the insurance company was going to wire the funds for 2018 BRIT Grant and then the monies would be distributed to the Counties that were approved. Chairman Sheehan thanked Mr. Prince for scheduling the Fork Lift Training Classes so quickly. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported a copy of her report was included in the agenda. Ms. Violetti advised an approved copy of the Safety and Accident Review Committee Meeting Minutes were also included in the agenda.

Ms. Violetti advised she was excited to report there were four 2019 Wellness Incentive Program Grant Submissions received. Ms. Violetti noted copies were included in the agenda. Ms. Violetti reported the Safety and Accident Committee reviewed all of the submissions and believed they all promoted wellness and recommended approval of all submissions. Ms. Violetti provided a brief overview of the submissions. Ms. Violetti asked if anyone had any questions and asked for a motion to approve the grants.

MOTION TO APPROVE THE WELLNESS INCENTIVE PROGRAM GRANTS

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. Violetti reported the new official name for the College as of July 1st was Rowan College of South Jersey. Ms. Violetti advised there was a meeting with the College to present the County's Exhibit Z and Supervisor Investigation Report.

Ms. Violetti reported the 2019 Safety Kick Off meeting focused on ergonomics and her office completed a workers' compensation claims review and concluded that the County Transportation Department would benefit from ergonomics training due to the severity of claims pertaining to strains when operating the wheelchair lift. Ms. Violetti noted her office was working with the County Safety Department and J.A. Montgomery to schedule training for all employees who operate the wheelchair lift.

Ms. Violetti reported the NJCE Underwriting Manager was starting the 2020 Underwriting Renewal Data process. Ms. Violetti advised she would be reaching out to the members to obtain updated exposure information. Mr. Hrubash indicated he expected the new Origami System to be ready for the renewal process.

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

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

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

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Rowan College at Gloucester County	Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation	Markel American Insurance Company	7/9/19	\$1,731.33
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/19	\$45,602.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Mutual of Omaha	8/1/19	\$10,864.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/19	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/19	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/19	\$9,839.05

**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

Lastly, Ms. Violetti advised the following renewals were in the process and had been finalized per the below. Ms. Violetti noted this was informational and no action was needed.

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

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

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

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

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

Ms. Violetti pointed out the County Summer Camp Sport General Liability was cancelled due to the cancellation of the Summer Program field trips as noted.

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

ATTORNEY: Mr. Long advised he wanted to mention the merger with the Colleges was an incredible complicated process. Mr. Long reported he represented Cumberland in the process and commended Hardenbergh Insurance Group, especially, Ms. Ridolfino in her role with the merger.

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 57-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001849 FROM \$91,752.00 TO \$117,260.08 AN INCREASE OF \$25,508.08

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530000502 FROM \$55,243.57 TO \$57,243.57 AN INCREASE OF \$2,000

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530000955 FROM \$27,872.94 TO \$33,872.94 AN INCREASE OF \$6,000**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MEETING ADJOURNED: 10:37 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Wednesday, August 20, 2019
2 South Broad Street,
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders (<i>via teleconference</i>) Yvonne Frey (<i>via teleconference</i>) Conner Strong & Buckelew Alexander Clemmer (<i>via teleconference</i>)
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti (<i>via teleconference</i>)
Attorney	Grace Marmero & Associates Doug Long, Esq. (<i>via teleconference</i>)
Treasurer	
Safety Director	J.A. Montgomery Risk Control

ALSO PRESENT:

Anthony Musitano, Grace Marmero & Associates (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

EXECUTIVE DIRECTOR REPORT: Executive Director reported he had one action for his report today. Executive Director referred to the revised Claims Committee Charter which was included in the agenda and advised there were four revisions to the charter as noted below:

- GC Representative – Scott Burns has replaced Tom Campo
- Adding Qual-Lynx as a Commission Professional (TPA for property claims effective 8/1)
- Changed B&M to Equipment Breakdown
- And changed Fund Professionals to Commission Professionals

Executive Director asked if anyone had any questions on the revisions and requested a motion to adopt the revised Claims Committee Charter.

MOTION TO ADOPT THE REVISED CLAIMS COMMITTEE CHARTER

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

Executive Director's Report Made Part of Minutes.

CLOSED SESSION: Mr. Sheehan read and requested a motion to approve Resolution 61-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001524 FROM \$105,000 TO \$185,000 AN INCREASE OF \$80,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001727 FROM \$15,000 TO \$250,000 AN INCREASE OF \$235,000.

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 9:44 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Certificate of Insurance Reports

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2019 To 7/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The County of Camden I - Rowan College at Gloucester County	1111 Marlgress Road, Suite 101 Cherry Hill, NJ 08003	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to contract with the Camden County One-Stop Career center who we work with to enroll students in courses.	6/3/2019 #2186823	GL AU EX WC OTH
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the vehicles listed below: VEH# DESCRIPTION NJT # VIN NUMBER DTS#05 2017 CARVAN 16-1946 2C7WDGB0HR856469 DTS#28 2006 FORD WAGON COUNTY 2FMZA51666BA22849 DTS#47 2011 GOSHEN BUS COUNTY 5WEASAAM8BH354310 DTS#48 2011 FORD SENATOR E-350 COUNTY 1FDEE3FSXBDA63552 DTS#49 2011 FORD E-450 COUNTY 1FDFF4FSXBDA63593 DTS#50 2011 SENATOR E-450 COUNTY 1FDFF4FS8BDA63592 DTS#51 2016 FORD E-450 16-1797 1FDFF4FS7GDC56808 DTS#52 2016 FORD E450 Elkhart 16-1841 1FDFF4FS8GDC56798 DTS#53 2017 FORD E-45 16-1903 1FDFF4FS6HDC61936 DTS#54 2017 FORD E-450 16-1904 1FDFF4FS2HDC65952 DTS#55 2017 FORD E-450 16-1905 1FDFF4FS8HDC61937 DTS#56 2017 FORD E-450 16-1906 1FDFF4FS4HDC65953 DTS#57 2017 FORD E-450 16-1907 1FDFF4FS6HDC65954 DTS#58 2018 FORD E-450 16-2004 1FDFF4FS8JDC36266 DTS#59 2018 FORD E-450 16-2005 1FDFF4FS8JDC36252 DTS#60 2018 FORD E-450 16-2006 1FDFF4FS0JDC36262 DTS#61 2018 FORD E-450 16-1998 1FDFF4FS4JDC36281 DTS#80 2013 STARTRANS SEN II 16-1474 1FDFF4FS1DDA51058 DTS#81 2013 STARTRANS 16-1475 1FDFF4FS3DDA51045 DTS#82 2013 STARTRANS SEN II 16-1476 1FDFF4FS5DDA51046 DTS#83 2013 STARTRANS SEN II 16-1477 1FDFF4FS7DDA51047 DTS#84 2013 STARTRANS SEN II 16-1478 1FDFF4FS9DDA51048 DTS#85 2013 STARTRANS SEN II 16-1479 1FDFF4FS3DDA51059 DTS#86 2013 STARTRANS SEN II 16-1480 1FDFF4FSXDDA51060	6/3/2019 #2186825	GL AU EX OTH
H - Gloucester County Emergency Response Center I - Rowan College at Gloucester County	Clayton Complex 1200 North Delsea Dr Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Adult Center for Transition Coverage externships for ACT students placed at Gloucester County Emergency Response Center for job sampling, volunteer internship, and/or supported employment.	6/3/2019 #2186826	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2019 To 7/1/2019

H - Gloucester County Clayton I - Rowan College at Gloucester County	Government Services Clayton Complex 1200 North Delsea Dr Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Adult Center for Transition Coverage externships for ACT students placed at Gloucester County Emergency Response Center for job sampling, volunteer internship, and/or supported employment.	6/3/2019 #2186827	GL AU EX WC OTH
H - Southern Business Office I - Rowan College at Gloucester County	Dept. of Children & Families Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Professional Policy #: 003405100; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$1M Ea Incident/\$3M Agg Company E: Excess GL/Prof Policy #: 003405100; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$10,000,000 Agg Dept. of Children & Families, 4 Echelon Plaza, 201 Laurel Rd, Voorhees NJ, 08043 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	6/3/2019 #2186828	GL AU EX WC OTH
H - The County of Camden I - Rowan College at Gloucester County	1111 Marlgress Road, Suite 101 Cherry Hill, NJ 08003	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Camden County One-Stop Career center who we work with to enroll students in courses	6/3/2019 #2186829	GL AU EX WC OTH
H - Gloucester County Social I - Rowan College at Gloucester County	Services 400 Holly Dell Drive Sewell, NJ 08080	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition Coverage externships for ACT students placed at Gloucester County Social Services for job sampling, volunteer internship, and/or supported employment.	6/10/2019 #2191672	GL AU EX WC OTH
H - Brian Connolly, Contract Administrator I - Rowan College at Gloucester County	Southern Business Office Dept. of Children & Families Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Professional Policy #: 003405100; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$1M Ea Incident/\$3M Agg Company E: Excess GL/Prof Policy #: 003405100; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$10,000,000 Agg Company F: Crime Policy #: 045820911; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$1M Less Member Ded Dept. of Children & Families, 4 Echelon Plaza, 201 Laurel Rd, Voorhees NJ, 08043 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	6/13/2019 #2192662	GL AU EX WC OTH
H - Dept. of Children & Families I - Rowan College at Gloucester County	4 Echelon Plaza, 1st Floor 201 Laurel Rd Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Professional Policy #: 003405100; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits:	6/13/2019 #2192665	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2019 To 7/1/2019

		\$1M Ea Incident/\$3M Agg Company E: Excess GL/Prof Policy #: 003405100; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$10,000,000 Agg Company F: Crime Policy #: 045820911; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$1M Less Member Ded Dept. of Children & Families, 4 Echelon Plaza, 201 Laurel Rd, Voorhees NJ, 08043 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract		
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to The Gloucester County 4-H Qualifying Horse Show at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062 being held on Saturday June 15, 2019 from 6:00am to 6:00 pm	6/13/2019 #2192668	GL AU EX WC OTH
H - County of Gloucester Parks & Rec I - County of Gloucester	Scotland Run Park 908 E Scotland Run Park Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Policy E: POL/EPL/SDLL Policy #:064850348; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Policy A: Property Policy #:PK1019019; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Real & PP Policy F: Property Policy #:ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$110,000,000 Policy A: Auto Phys Damage Policy #:GLOC20193-10; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Ded Policy F: Auto Phys Damage Policy #:ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Per Occ 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 Heads and Tails Herpetology 4-H Club having movie and meeting at Scotland Run Park, 908 E Academy St. Clayton, NJ 08312 on Thursday, June 27, 2019 from 5:00 pm-7:00pm	6/18/2019 #2196501	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Policy A: Property Policy Number: GLOC20193-10; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Real & PP Policy E: Property Policy Number: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$110,000,000 Policy A: Auto Phys. Damage Policy Number: GLOC20193-10; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Ded Policy E: Auto Phys. Damage Policy Number: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Per Occ Policy F: POL/EPL/SDLL Policy Number: 064850348; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Evidence of insurance with regard to The Gloucester County 4-H Fall Festival at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062 being held on Saturday September 28, 2019 from 1:00pm to 11:00 pm with a raindate on Sunday, September 29, 2019	6/28/2019 #2208105	GL AU EX WC OTH
H - Gloucester County 4-H Fair	Association	Company D: XS Worker Compensation Statutory x \$1,000,000 XS	6/28/2019	GL AU EX

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2019 To 7/1/2019

I - County of Gloucester	254 County House Rd Clarksboro, NJ 08020	Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Policy A: Property Policy Number: GLOC20193-10; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Real & PP Policy E: Property Policy Number: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$110,000,000 Policy A: Auto Phys. Damage Policy Number: GLOC20193-10; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Ded Policy E: Auto Phys. Damage Policy Number: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Per Occ Policy F: POL/EPL/SDLL Policy Number: 064850348; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Evidence of insurance with regard to The Gloucester County 4-H Back to 4-H Nite being held @ Gloucester County Government Building @ 1200 Delsea Dr. Clayton, NJ 08312 on Tuesday, September 17, 2019 from 5:00pm to 9:00pm	#2208110	WC OTH
Total # of Holders: 13				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2019 To 8/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Jefferson Health I - Rowan College of South Jersey	101 E. Laurel Road, Suite B Stratford, NJ 08084	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Student Clinical Experience training	7/1/2019 #2208887	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 as respects Adult Protective Services 2020 Grant Application.	7/15/2019 #2233059	GL EX OTH
H - Gloucester County Department of I - County of Gloucester	Health and Human Services 204 East Holly Avenue Sewell, NJ 08080	Evidence of insurance as respects Gloucester County Department of Health and Human Services securing grants for 2019.	7/15/2019 #2233060	GL EX OTH
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Rd Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Rowan University, the State of New Jersey, and the New Jersey Higher Education Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract	7/26/2019 #2240112	GL AU EX WC OTH
Total # of Holders: 4				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Institute of I - Rowan College of South Jersey	Technology 1360 Tanyard Rd Sewell, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to use of GCIT gymnasium and fields for RCSJ athletics volleyball, basketball, and soccer as needed from 8/12 - 12/31/2019	8/12/2019 #2253767	GL AU EX WC OTH
H - City of Northfield I - Rowan College of South Jersey	1600 Shore Road Northfield, NJ 08225	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Jazz Band concert held on August 20th	8/14/2019 #2254533	GL AU EX WC OTH
H - Arthritis & Rheumatology I - Rowan College of South Jersey	Associates of South Jersey Attn: Debra Richards 2848 S. Delsea Dr., Bldg 2C Vineland, NJ 08361	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement	8/14/2019 #2254621	GL AU EX WC OTH
H - Assisted Living at Spring Oaks I - Rowan College of South Jersey	Attn:Denise Cantoni 1611 S. Main Road Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254622	GL AU EX WC OTH
H - AtlantiCare Health System I - Rowan College of South Jersey	Attn: Carol Weisenburg 1925 Pacific Avenue Atlantic City, NJ 08401	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All	8/14/2019 #2254623	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

		operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement		
H - AtlantiCare Health System I - Rowan College of South Jersey	Attn: Robyn Begley, RN, Nursing Admin 1925 Pacific Avenue Atlantic City, NJ 08401	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing LPN agreement.	8/14/2019 #2254624	GL AU EX WC OTH
H - Atlantic Medical Imaging I - Rowan College of South Jersey	Attn: Pat Smith Tilton Square Office Bldg 3100 Hingston Ave., #102 Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement.	8/14/2019 #2254625	GL AU EX WC OTH
H - Bridgeton Board of Education I - Rowan College of South Jersey	Attn: Dr. Thomasina Jones, Supt. PO Box 657 Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing agreement.	8/14/2019 #2254626	GL AU EX WC OTH
H - Cape Regional Medical Center I - Rowan College of South Jersey	Attn: Edward Moylett, Dir of Human Resources, Safety & Compliance Officer 2 Stone Harbor Blvd Cape May Court House, NJ 08210	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the DMS, NMT, and Radiography clinical site agreement	8/14/2019 #2254627	GL AU EX WC OTH
H - Center for Diagnostic Imaging I - Rowan College of South Jersey	Attn: Karen Perla Center for Diagnostic Imaging 1550 E. Chestnut Ave Vineland, NJ 08361	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY	8/14/2019 #2254628	GL AU EX WC OTH

Gloucester County Insurance Commission

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From 8/1/2019 To 9/1/2019

		#:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement.		
H - Compassionate Care I - Rowan College of South Jersey	Attn:Marie Porecca 518 S. Shore Road Marmora, NJ 08223	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254629	GL AU EX WC OTH
H - Cumberland County Health Department I - Rowan College of South Jersey	Attn:Kathy Griner 309 Buck Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254630	GL AU EX WC OTH
H - Cumberland Manor I - Rowan College of South Jersey	Attn:Kenyetta Wilkins 154 Sunny Slope Drive Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254631	GL AU EX WC OTH
H - Eagleview Health and Rehabilitation I - Rowan College of South Jersey	Attn:Caide Tunac 849 Big Oak Road Elmer, NJ 08318	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254632	GL AU EX WC OTH
H - Health Center at Galloway I - Rowan College of South Jersey	Attn: Tracey Huggins 66 W. Jimmie Leeds Road Galloway, NJ 08205	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY	8/14/2019 #2254633	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

		#:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.		
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	Attn:Emily Turnure, MSN, RN, NEA BC Network Director Education 1505 West Sherman Ave. Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the NUR, DMS, Physical Therapist Assistant, Certified Clinical Medical Assistant and Phlebotomy and Radiography Programs per the clinical site agreement.	8/14/2019 #2254634	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	Attn:Emily Turnure, MSN, RN, NEA BC Network Director Education 1505 West Sherman Ave. Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students for the Certified Clinical Medical Assistant Program and Phlebotomy/DMS/NUR/PTA Programs. and Radiography Programs per the clinical site agreement.	8/14/2019 #2254635	GL AU EX WC OTH
H - Inspira LIFE Health Center I - Rowan College of South Jersey	Attn:Emily Turnure, MSN, RN, NEA BC Network Director Education 1505 West Sherman Ave. Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing agreement.	8/14/2019 #2254636	GL AU EX WC OTH
H - Lincoln Specialty Center I - Rowan College of South Jersey	Attn:Steven Eisenstien 1640 S. Lincoln Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254637	GL AU EX WC OTH
H - Millville Board of Education I - Rowan College of South Jersey	Attn:Donna Myers 110 N. Third Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy	8/14/2019 #2254638	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

		Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.		
H - Millville Center Genesis Healthcare I - Rowan College of South Jersey	Attn:Jancy Durham, Asst. Dir of Nursing 54 Sharp Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254639	GL AU EX WC OTH
H - Millville Day Care Center I - Rowan College of South Jersey	Attn:Dayne Thompson 911 Columbia Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254640	GL AU EX WC OTH
H - New Jersey Memorial Home I - Rowan College of South Jersey	Attn: Michele Sainsot 524 NW Blvd Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254641	GL AU EX WC OTH
H - Salem Hospital Corporation dba I - Rowan College of South Jersey	The Memorial Hospital of Salem Co Attn: Anita Toft, Contract Admin 310 Woodstown Rd Salem, NJ 08079	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing and Radiography clinical site agreement.	8/14/2019 #2254642	GL AU EX WC OTH
H - Senior Care of Vineland	Attn:Robin Marcacci, Dir of Nursing 2695 S. Lincoln Ave	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x	8/14/2019	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

I - Rowan College of South Jersey	Vineland, NJ 08361	\$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	#2254643	
H - Shady Lane Nursing Home I - Rowan College of South Jersey	Attn:Sheri Faulkner 256 County House Road Clarksboro, NJ 08020	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254644	GL AU EX WC OTH
H - St. Christopher's Hospital for Children I - Rowan College of South Jersey	Attn:Kathy Bloom, Dir of Nursing 160 E. Erie Ave & N. Front Philadelphia, PA 19134	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254645	GL AU EX WC OTH
H - Upper Deerfield Township School I - Rowan College of South Jersey	Attn: Ida Trethaway 1373 Highway 77 Vineland, NJ 08361	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254646	GL AU EX WC OTH
H - Vineland Board of Education I - Rowan College of South Jersey	Attn: Jamie Greenwood 115 S. Lincoln Ave Vineland, NJ 08361	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	8/14/2019 #2254648	GL AU EX WC OTH
H - Kennedy University Hospital Inc	Attn: Darlene Lord 1099 White Horse Road Voorhees	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x	8/14/2019	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2019 To 9/1/2019

I - Rowan College of South Jersey	Voorhees, NJ 08043	\$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy #2254649 Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the DMS, NMT, Radiology clinical site agreement		
Total # of Holders: 30				

APPENDIX III

Employee Benefit Client Activity Report



CLIENT ACTIVITY REPORT

JULY 2019

GCHIC - Gloucester County Health Insurance Commiss

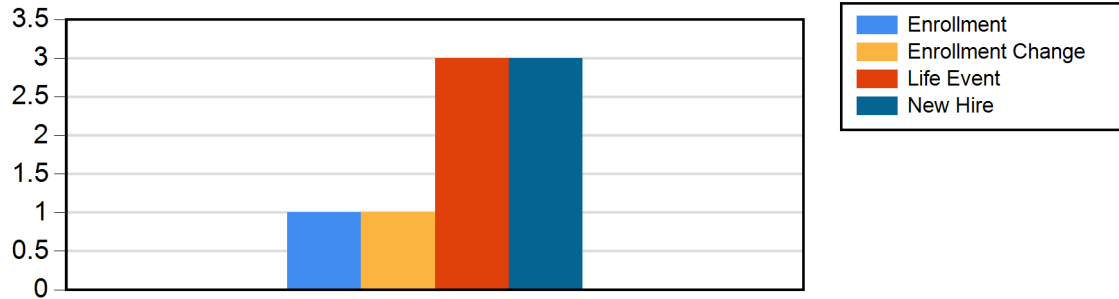
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

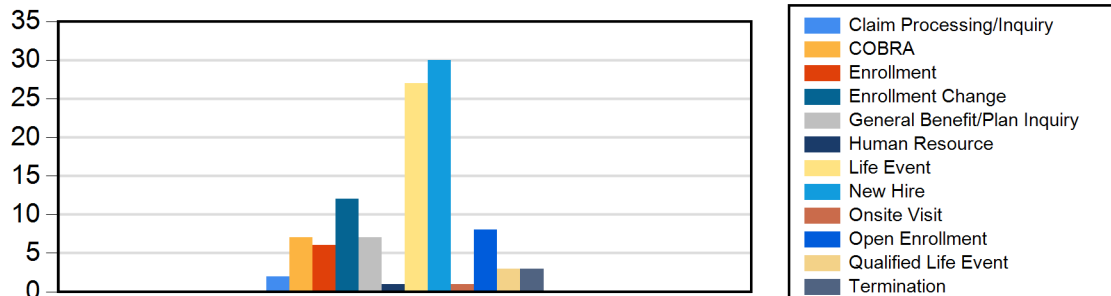
From: 7/1/2019 To: 7/31/2019

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (JULY)	# of Issues
Enrollment	1
Enrollment Change	1
Life Event	3
New Hire	3
Total for Subject	8



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	6
Enrollment Change	12
General Benefit/Plan Inquiry	7
Human Resource	1
Life Event	27
New Hire	30
Onsite Visit	1
Open Enrollment	8
Qualified Life Event	3
Termination	3
Total for Subject	107

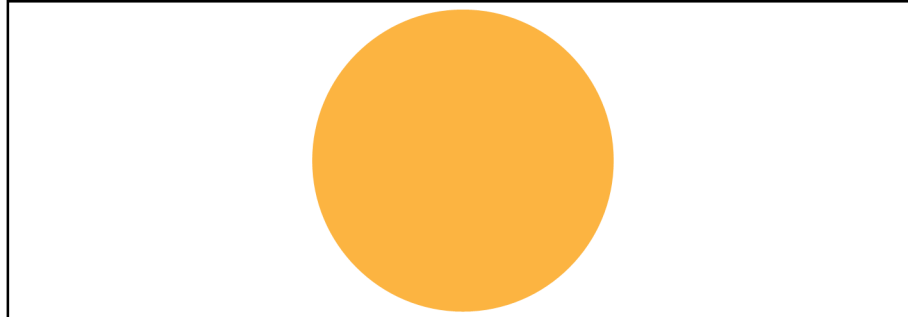


CLIENT ACTIVITY REPORT

From: 7/1/2019 To: 7/31/2019

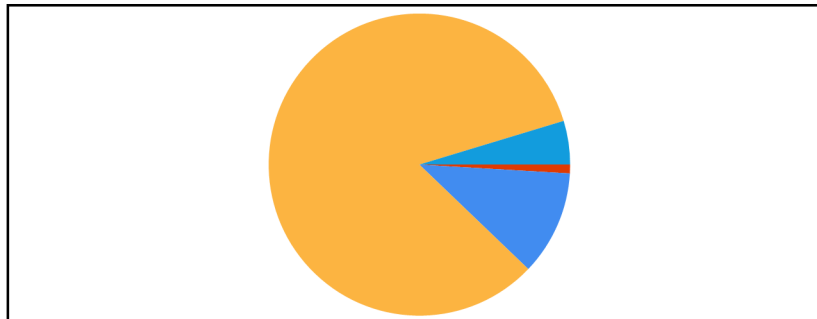
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (JULY)	# of Issues
Employer	8
Total for Call Source	8



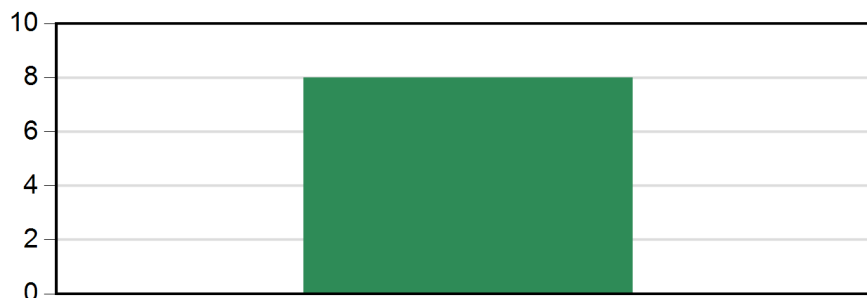
Employer

CALL SOURCE (YTD)	# of Issues
Dependent	1
Employee	12
Employer	89
Plan Administrator	5
Total for Call Source	107



Dependent
Employee
Employer
Plan Administrator

CLOSED TIME (JULY)	# of Days	%
Same Day	8	100%
Total for Time Range	8	100%



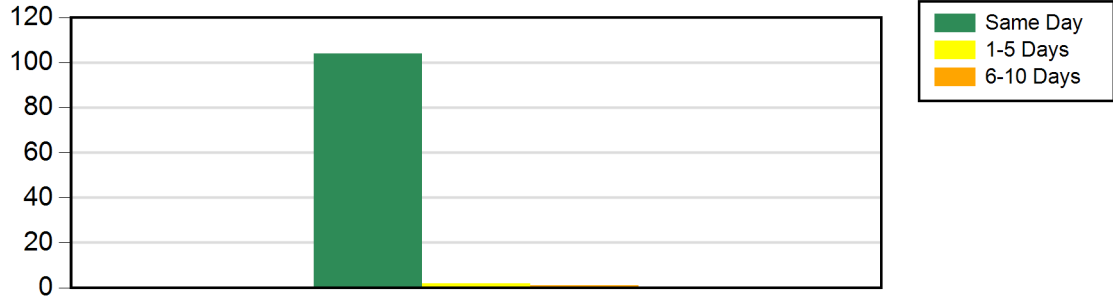
Same Day

CLIENT ACTIVITY REPORT

From: 7/1/2019 To: 7/31/2019

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	104	97%
1-5 Days	2	2%
6-10 Days	1	1%
Total for Time Range	107	100%



DETAIL (YTD)		From: 1/1/2019 To: 7/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/3/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2019	Employee	COBRA	Closed	Same Day
1/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/8/2019	Employer	Enrollment Change	Closed	Same Day
1/8/2019	Employer	Life Event	Closed	Same Day
1/9/2019	Employer	Open Enrollment	Closed	Same Day
1/9/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/10/2019	Employer	Open Enrollment	Closed	Same Day
1/10/2019	Employer	New Hire	Closed	Same Day
1/10/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Termination	Closed	Same Day
1/15/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Open Enrollment	Closed	Same Day
1/15/2019	Employer	New Hire	Closed	Same Day
1/16/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employee	Open Enrollment	Closed	Same Day
1/23/2019	Employer	Claim Processing/Inquiry	Closed	Same Day
1/28/2019	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 7/1/2019 To: 7/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 7/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/28/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2019	Employer	Open Enrollment	Closed	Same Day
1/31/2019	Employer	Enrollment	Closed	Same Day
2/13/2019	Employer	Enrollment Change	Closed	Same Day
2/14/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/15/2019	Employer	Onsite Visit	Closed	Same Day
2/20/2019	Employer	Enrollment Change	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	New Hire	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Qualified Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Open Enrollment	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/27/2019	Employer	Life Event	Closed	Same Day
2/27/2019	Employer	New Hire	Closed	Same Day
2/28/2019	Employer	Enrollment Change	Closed	Same Day
2/28/2019	Dependent	COBRA	Closed	Same Day
3/1/2019	Employer	New Hire	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/4/2019	Employer	Open Enrollment	Closed	Same Day
3/7/2019	Plan Administrator	COBRA	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 7/1/2019 To: 7/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 7/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	New Hire	Closed	Same Day
3/13/2019	Employer	Enrollment	Closed	Same Day
3/15/2019	Employer	New Hire	Closed	Same Day
3/15/2019	Employer	Life Event	Closed	Same Day
3/18/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Termination	Closed	Same Day
3/29/2019	Employer	New Hire	Closed	Same Day
3/29/2019	Employer	Life Event	Closed	Same Day
4/1/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2019	Employer	Enrollment	Closed	Same Day
4/9/2019	Employee	Claim Processing/Inquiry	Closed	6-10 Days
4/11/2019	Employer	Life Event	Closed	Same Day
4/15/2019	Employer	New Hire	Closed	Same Day
4/16/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employee	New Hire	Closed	Same Day
4/18/2019	Employer	New Hire	Closed	Same Day
4/24/2019	Employee	Human Resource	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/30/2019	Employee	Enrollment Change	Closed	Same Day
5/6/2019	Employer	New Hire	Closed	Same Day
5/7/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/9/2019	Employer	Life Event	Closed	Same Day
5/10/2019	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 7/1/2019 To: 7/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 7/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/14/2019	Employer	Life Event	Closed	Same Day
5/16/2019	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
5/22/2019	Employer	Life Event	Closed	Same Day
5/23/2019	Employer	Life Event	Closed	Same Day
6/3/2019	Employer	Termination	Closed	Same Day
6/10/2019	Employee	Enrollment	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employer	Life Event	Closed	Same Day
6/13/2019	Employee	Life Event	Closed	Same Day
6/14/2019	Employer	Enrollment	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/20/2019	Employer	New Hire	Closed	Same Day
6/24/2019	Employer	Life Event	Closed	Same Day
7/3/2019	Employer	New Hire	Closed	Same Day
7/9/2019	Employer	Enrollment Change	Closed	Same Day
7/10/2019	Employer	Life Event	Closed	Same Day
7/15/2019	Employer	Life Event	Closed	Same Day
7/16/2019	Employer	New Hire	Closed	Same Day
7/23/2019	Employer	Life Event	Closed	Same Day
7/23/2019	Employer	New Hire	Closed	Same Day
7/25/2019	Employer	Enrollment	Closed	Same Day



CLIENT ACTIVITY REPORT

AUGUST 2019

GCHIC - Gloucester County Health Insurance Commiss

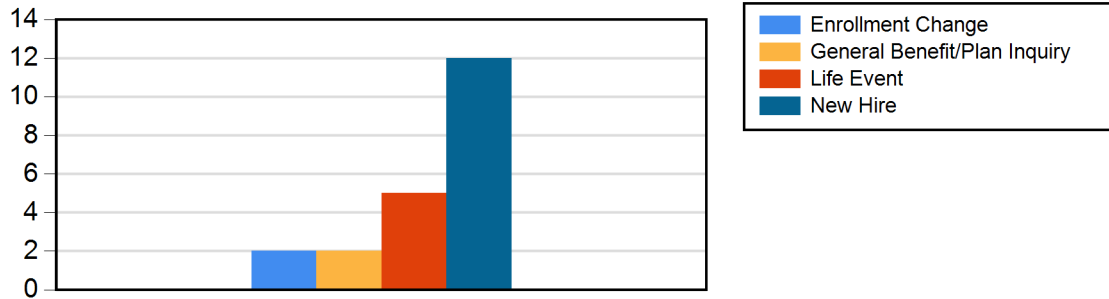
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

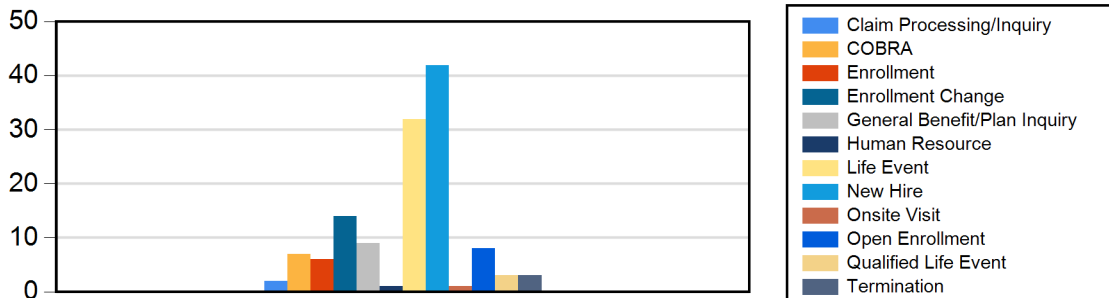
From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (AUGUST)	# of Issues
Enrollment Change	2
General Benefit/Plan Inquiry	2
Life Event	5
New Hire	12
Total for Subject	21



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	6
Enrollment Change	14
General Benefit/Plan Inquiry	9
Human Resource	1
Life Event	32
New Hire	42
Onsite Visit	1
Open Enrollment	8
Qualified Life Event	3
Termination	3
Total for Subject	128

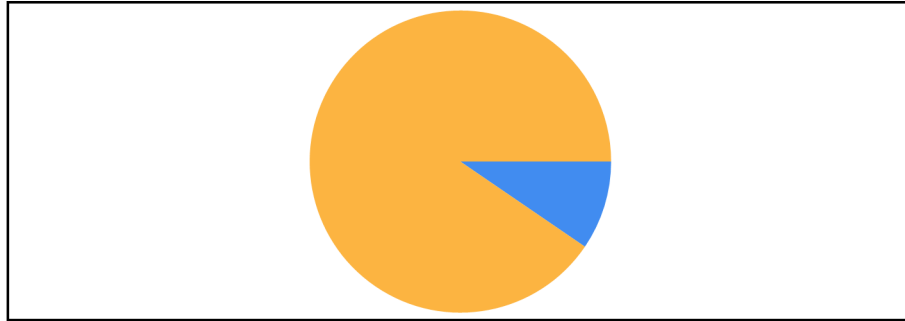


CLIENT ACTIVITY REPORT

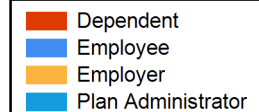
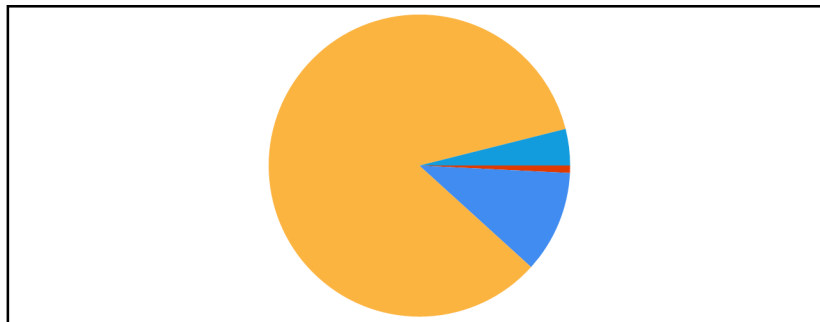
From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (AUGUST)	# of Issues
Employee	2
Employer	19
Total for Call Source	21



CALL SOURCE (YTD)	# of Issues
Dependent	1
Employee	14
Employer	108
Plan Administrator	5
Total for Call Source	128

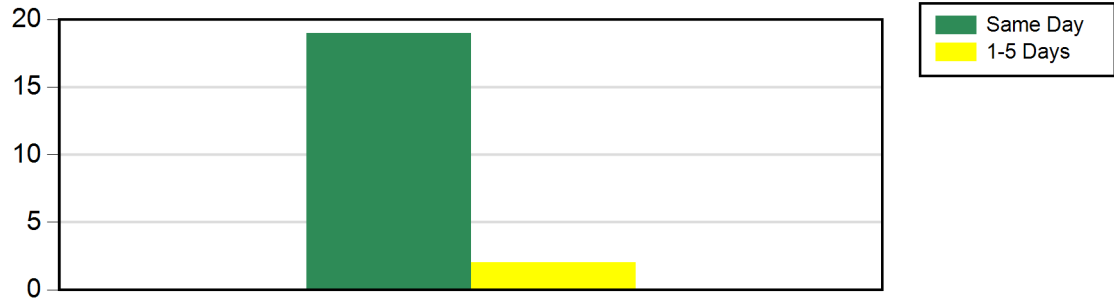


CLIENT ACTIVITY REPORT

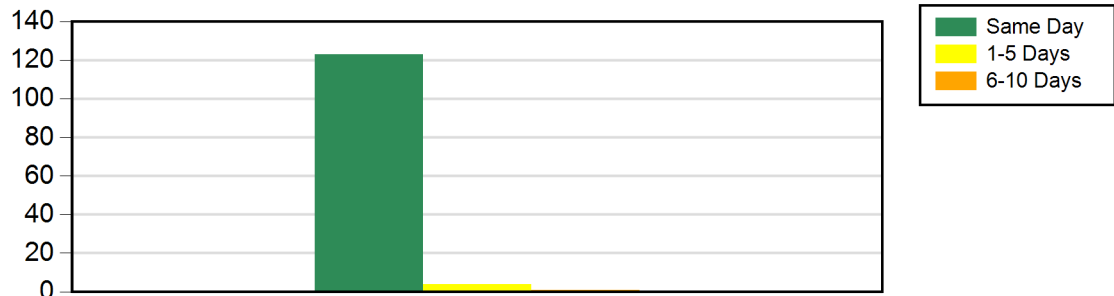
From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (AUGUST)	# of Days	%
Same Day	19	90%
1-5 Days	2	10%
Total for Time Range	21	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	123	96%
1-5 Days	4	3%
6-10 Days	1	1%
Total for Time Range	128	100%



DETAIL (YTD)		From: 1/1/2019 To: 8/31/2019		
Received	Call Source	Subject	Status	Closed Time
1/3/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2019	Employee	COBRA	Closed	Same Day
1/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/8/2019	Employer	Enrollment Change	Closed	Same Day
1/8/2019	Employer	Life Event	Closed	Same Day
1/9/2019	Employer	Open Enrollment	Closed	Same Day
1/9/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/10/2019	Employer	Open Enrollment	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 8/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2019	Employer	New Hire	Closed	Same Day
1/10/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Termination	Closed	Same Day
1/15/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Open Enrollment	Closed	Same Day
1/15/2019	Employer	New Hire	Closed	Same Day
1/16/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employee	Open Enrollment	Closed	Same Day
1/23/2019	Employer	Claim Processing/Inquiry	Closed	Same Day
1/28/2019	Employer	New Hire	Closed	Same Day
1/28/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2019	Employer	Open Enrollment	Closed	Same Day
1/31/2019	Employer	Enrollment	Closed	Same Day
2/13/2019	Employer	Enrollment Change	Closed	Same Day
2/14/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/15/2019	Employer	Onsite Visit	Closed	Same Day
2/20/2019	Employer	Enrollment Change	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	New Hire	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Qualified Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Open Enrollment	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 8/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/27/2019	Employer	Life Event	Closed	Same Day
2/27/2019	Employer	New Hire	Closed	Same Day
2/28/2019	Employer	Enrollment Change	Closed	Same Day
2/28/2019	Dependent	COBRA	Closed	Same Day
3/1/2019	Employer	New Hire	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/4/2019	Employer	Open Enrollment	Closed	Same Day
3/7/2019	Plan Administrator	COBRA	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	New Hire	Closed	Same Day
3/13/2019	Employer	Enrollment	Closed	Same Day
3/15/2019	Employer	New Hire	Closed	Same Day
3/15/2019	Employer	Life Event	Closed	Same Day
3/18/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Termination	Closed	Same Day
3/29/2019	Employer	New Hire	Closed	Same Day
3/29/2019	Employer	Life Event	Closed	Same Day
4/1/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2019	Employer	Enrollment	Closed	Same Day
4/9/2019	Employee	Claim Processing/Inquiry	Closed	6-10 Days
4/11/2019	Employer	Life Event	Closed	Same Day
4/15/2019	Employer	New Hire	Closed	Same Day
4/16/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employee	New Hire	Closed	Same Day
4/18/2019	Employer	New Hire	Closed	Same Day
4/24/2019	Employee	Human Resource	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 8/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/30/2019	Employee	Enrollment Change	Closed	Same Day
5/6/2019	Employer	New Hire	Closed	Same Day
5/7/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/9/2019	Employer	Life Event	Closed	Same Day
5/10/2019	Employer	New Hire	Closed	Same Day
5/14/2019	Employer	Life Event	Closed	Same Day
5/16/2019	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
5/22/2019	Employer	Life Event	Closed	Same Day
5/23/2019	Employer	Life Event	Closed	Same Day
6/3/2019	Employer	Termination	Closed	Same Day
6/10/2019	Employee	Enrollment	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employer	Life Event	Closed	Same Day
6/13/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employee	Life Event	Closed	Same Day
6/14/2019	Employer	Enrollment	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/20/2019	Employer	New Hire	Closed	Same Day
6/24/2019	Employer	Life Event	Closed	Same Day
7/3/2019	Employer	New Hire	Closed	Same Day
7/9/2019	Employer	Enrollment Change	Closed	Same Day
7/10/2019	Employer	Life Event	Closed	Same Day
7/15/2019	Employer	Life Event	Closed	Same Day
7/16/2019	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 8/1/2019 To: 8/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 8/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/23/2019	Employer	Life Event	Closed	Same Day
7/23/2019	Employer	New Hire	Closed	Same Day
7/25/2019	Employer	Enrollment	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/7/2019	Employer	Life Event	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/12/2019	Employer	New Hire	Closed	Same Day
8/15/2019	Employer	New Hire	Closed	Same Day
8/19/2019	Employer	Enrollment Change	Closed	1-5 Days
8/19/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
8/20/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
8/23/2019	Employer	New Hire	Closed	Same Day
8/23/2019	Employer	New Hire	Closed	Same Day
8/23/2019	Employer	Enrollment Change	Closed	Same Day
8/26/2019	Employer	New Hire	Closed	Same Day
8/27/2019	Employer	New Hire	Closed	Same Day
8/30/2019	Employer	Life Event	Closed	Same Day
8/30/2019	Employer	New Hire	Closed	Same Day