

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 22, 2015**

**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: October 22, 2015
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 24, 2015 Open Minutes.....Appendix I
September 24, 2015 Closed MinutesHandout

- ☐ **CORRESPONDENCE:**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal
 - Best Practices Committee's Workshop OverviewPage 4

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report.....Pages 5-24

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Report – SeptemberPages 25-28

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **59-15** October Bill List – Motion Pages 29-30
 - Resolution **60-15** October Health Bill List - Motion.....Page 31
 - August Treasurer ReportsPages 32-33

- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 - Resolution **61-15** Authorizing Disclosure of Liability Claims Check RegisterPages 34-35
 - Liability Claim Payments – 9/1/15 to 9/30/15Pages 36-37

- ☐ **MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**
 - CSG Monthly Summary ReportPage 38

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Pages 39-40

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report.....Pages 41-42

- ☐ **ATTORNEY – Long Marmero & Associates, LLP**..... Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

- ❑ **CLOSED SESSION – Payment Authorization Requests (PARS/SARS)Pages 43-45**
Resolution [62-15](#) 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 also discussion on Estate of Charles Goodlet Gloucester County

Motion for Executive Session

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [December 17, 2015, 9:30 AM, 2 S. Broad Street, Woodbury, NJ](#)

**New Jersey Counties Excess Joint Insurance Fund
Claims Committee's Best Practices Workshop
Liability and Workers' Compensation Cost Containment Strategies
Overview**

On October 6, 2015, the New Jersey Counties Excess Joint Insurance Fund (CELJIF) held its fourth Best Practices Workshop on Liability and Workers' Compensation Cost Containment Strategies. Prior to the event, a Planning Committee was formulated to discuss the Agenda and format of the workshop.

The workshop consisted of five presentations. Michelle Leighton of Conner Strong & Buckelew moderated the program and began the program with introductions and opening remarks. Joe Hrubash of PERMA presented Past Successes and Future Initiatives relating to the Commissions. Howard Goldberg, Esq. of Camden County, Danielle Batchelor, Esq. of Conner Strong & Buckelew along with Glenn Prince of J.A. Montgomery Risk Control discussed A Team Approach to Managing Risks in Jails.

Jennifer M. Dragoun, M.D. of AmeriHealth provided the group with an Overview of Managed Care for Workers' Compensation and Current Trends in Worker's Compensation Pharmacy. A presentation was conducted by Shiraz Saeed of AIG Property Casualty on the topic of Cyber Liability- Network Security and Privacy.

The group had a break-out session led by Charity Richart and Ashley Madormo of Conner Strong & Buckelew where Commission members discussed Alternative Approaches for Enhancing the Partnership with your Third Party Administrator. A question and answer period was followed by lunch and networking opportunities.

The workshop was held at Conner Strong & Buckelew's Marlton Headquarters with video conferencing available from the Toms River and Parsippany offices. The workshop was successful with great attendance. We look forward to our next workshop and appreciated everyone's participation.

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 22, 2015

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/15. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is as expiring, \$1,132.00. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.
 - ☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,132.00**
- ☐ **Rules & Regulations** – The Executive Director’s office received some suggested revisions for the Rules & Regulations. The revisions will be reviewed by the Commission Attorney. The Rules and Regulations require the Commission to follow a process to amend the Rules and Regulations. A copy of the proposed amendment needs to be sent to the Commissioners, Freeholder Director and County Administrator. A Public Hearing on the Rules and Regulations would be scheduled for our next meeting.
- ☐ **Certificate of Insurance Report (Pages 7-8)** - Attached on pages 7-8 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 9/15/15 to 10/16/15. There were 6 certificates of insurance issued during this period
- ☐ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 9-10)** – The CEL met on September 24, 2015. A summary report of the meeting is included in the agenda on pages 9-10. The CEL is meeting again this afternoon at 1:00 and the 2016 budget will be introduced. The next CEL meeting is scheduled for November 19, 2015 at 1:00 PM.
- ☐ **2016 Property & Casualty Budget Introduction** – The GCIC budget will be introduced at the December 17th meeting. The 2016 budget adoption and public hearing will be held at the January 2016 meeting.
- ☐ **GCIC Property and Casualty Financial Fast Track (Page 11)** - Included in the agenda on page 11 is a copy of the August Property & Casualty Financial Fast Track Report. As of **August 31, 2105** the Commission has a surplus of **\$2,975,502**. Line 8 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the

equity in the CEL. Gloucester County Insurance Commission's current equity in the CEL is **\$1,215,440.**

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of the CEL Financial Fast Track Report for the month of August. As of **August 31, 2015** the Fund has a surplus of **\$5,603,885.**
- ❑ **Health Benefits Financial Fast Track (Pages 13-14)** - Included in the agenda on pages 13-14 are copies of the Health Benefits Financial Fast Track for the months of July and August. As of **August 31, 2015** there is a surplus of **\$93,008.**
- ❑ **Claims Tracking Reports (Pages 15-16)** – Included in the agenda on pages 15-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis reports as of September 30, 2015. The Executive Director will review the reports with the Commission.
- ❑ **Non-Owned/Owned Aircraft** – Certain Counties have no coverage for non-owned/owned aircraft, as well as aircraft operations. The CEL Underwriting Manager would like to have a total exposure review for all Counties through an application process in order to offer this coverage under the ancillary program. Ms. Ridolfino has sent the applications to the members of the GCIC.
- ❑ **Overseas Exposure** – If any member entity has employees traveling overseas they should contact Ms. Ridolfino to provide information on this exposure.
- ❑ **2016 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2016 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The Executive Director's office will review with Ms. Ridolfino any certificates which need to be re-issued for the 2016 renewal.
- ❑ **Reporting of Claims to Claims Made Policies Prior to 12/31/15 Expiration (Pages 17-24)** Included in the agenda on pages 17-24 is a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/15 along with the applicable limit schematics. Ms. Leighton will review the information with the Commission.
- ❑ **2015 Meeting Schedule** – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 17, 2015 at 9:30 AM.

Gloucester County Insurance Commission Certificate of Insurance Monthly Report

Monday, October 19, 2015

From 9/15/15 to 10/16/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
GCIC					
H- Deptford Mall I- County of Gloucester	1750 Deptford Center Road Deptford, NJ 08096 2 South Broad Street Woodbury, NJ 08096	501	Certificate holder and Macerich Company, the Macerich Partnership, L.P., Macerich Deptford LLC, Deptford Mall Associates L.L.C. and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, limited liability companies and partnerships and all of their constituent partners and members are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to Disability Resource Fair on October 29th. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392	9/28/2015	GL EX AU WC
H- New Jersey State Council on the Arts I- Rowan College at Gloucester County	Department of State 225 W. State Street, P.O. Box 306 Trenton, NJ 08625-0306 1400 Tanyard Road Sewell, NJ 08080	629	Evidence of insurance. All operations usual to County Governmental Entity as respects the FY16 grantor the New Jersey State Council on the Arts: Local Arts Program & Staffing Initiative.	10/6/2015	GL EX
H- State Of New Jersey I- County of Gloucester	Department of Human Services Division of Family Development P.O. Box 716 Trenton, NJ 08625-0716 2 South Broad Street Woodbury, NJ 08096	784	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the 2015 Social Services for the Homeless Contract # SH16008. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392	a9/25/2015	GL EX AU WC

H- Jeanne Heffernan, RN, BSN	Director of Nursing SJF-CCRC, Inc. d/b/a Lions Gate 1585 1110 Laurel Oak Road Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Government 9/23/2015 GL AU EX MM Entity as respects to RCGC staff and students per the clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional Excess GL/Professional Limits: Professional- \$10,000,000 Each Medical Incident GL-\$10,000,000 Each Claim: Policy Aggregate-\$20,000,000.
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392 Policy Aggregate-\$20,000,000. (see page 2)</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>
H- Gloucester Co. Improvement Authority	Dream Park 400 Route 130 Logan Twp., NJ 08085 Att: Florence Ale	1588 Evidence of insurance. All operations usual to County 9/25/2015 GL EX AU WC Governmental Entity as respects to a Vaulting on Horseback Clinic and Competition sponsored by the Vaulting Visions 4-H Club of Gloucester County, at the Dream Park in Logan Twp. Event is Oct. 25 from 8 am to 8 pm, and Oct. 26 from 8 am to 5 pm. (See page 2)
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096	<p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392</p>
H- Gloucester Co. Certified Gardeners	1200 N. Delsea Drive Bldg. E Clayton, NJ 08312	1589 Certificate holder is additional insured where obligated by virtue of a9/28/2015 GL EX written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to participation in the GCIA Clean Communities Program.
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096	

Total # of Holders = 6

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: September 24, 2015
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2014 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on June 26, 2015 along with an extension request to file the final report. The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2014. Fund Auditor reported there were no comments or recommendations. Upon review, the Board adopted a resolution approving the year-end financials and executing the Group Affidavit. The fund office will file the final report with the State.

2016 Renewal: As previously reported, the fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to underwriters. Executive Director said the fund office is working with members that still need to submit complete and full underwriting data in order to present a proposed 2016 budget to be presented at the next scheduled meeting. Executive Director said the Actuary has provided loss funds based on underwriting data received to date and the Underwriting Manager has received initial rate indications for the 2016 renewal. On the Executive Director's recommendation, a sub-committee comprised of Commissioners White, Kelly and Mecouch volunteered to review the preliminary budget before it is presented at the October meeting.

Underwriting Manager reported the fund's ten county members include a total of twenty-nine entities that are renewing as of 1/1/16. Underwriting Manager reported that in addition to the renewal of existing coverages, the budget will include a line-item for additional flood aggregate limits.

Non-owned/Owned Aircraft: Executive Director reported certain counties have limited coverage amounts for non-owned/owned aircraft, as well as, aircraft operations. Executive Director said the fund would like to have a total exposure review for all counties through an application process in order to offer this coverage under the ancillary program if applicable. Executive Director reported that members would be asked to complete an application for this coverage as part of the 2016 renewal.

Joint Insurance Claims Committees Best Practices Workshop: The 4th annual Joint Insurance Claims Committees Best Practices Workshop will be held Tuesday, October 6, 2015 at the Conner Strong & Buckelew office in Marlton, NJ. Lunch will be provided at a fair market price per person for those attendees who wish to pay for their lunch; the price will be made available

in advance of the workshop. An email invitation was sent out on 9/18/15; if you are interested in attending please contact the fund office.

Open Public Meetings Act Form: Executive Director reported the fund office has revised the OPRA form to update the contact person, e-mail address and fax number. The form will be made available upon request and posted on the fund's website.

Commission Membership: Camden County Insurance Commission and Gloucester County Insurance Commission are scheduled to renew their membership with the Fund as of January 1, 2016. Renewal documents have been sent to each County.

NJCE Financials: Executive Director reviewed the Financial Fast Track as of July 31, 2015 which reflected a statutory surplus of \$5.3 million.

Claims Status/Other Claim Matters: The Board of Fund Commissioners adopted a resolution authorizing the need for closed session; AmeriHealth Casualty Services discussed claims with large open reserves during Closed Session.

Risk Control: Safety Director's report included the risk control activities from June through October 2015. Safety Director reported that members have up to \$10,000 in safety program funding available annually through the BRIT Safety Grant Program. The Board of Fund Commissioners agreed to adopt a "first come first serve" basis for members to submit for reimbursement of safety related items or service.

Next Meeting: The next scheduled meeting of the NJCE fund is October 22, 2015 at 1:00PM at the Camden County Emergency Training Center. If a meeting is scheduled in the interim then a notice will be sent to members, advertised and posted on the fund's website.

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2015		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	478,553	3,816,218	26,550,463	30,366,681
2.	CLAIM EXPENSES				
	Paid Claims	116,341	1,714,388	6,603,804	8,318,193
	Case Reserves	(85,254)	(320,472)	2,213,115	1,892,643
	IBNR	77,703	299,827	1,544,673	1,844,500
	Discounted Claim Value	(972)	71,601	(238,569)	(166,970)
	TOTAL CLAIMS	107,818	1,765,344	10,123,023	11,888,366
3.	EXPENSES				
	Excess Premiums	223,491	1,775,722	11,584,681	13,360,403
	Administrative	72,465	582,688	2,931,158	3,513,846
	TOTAL EXPENSES	295,956	2,358,410	14,515,839	16,874,249
4.	UNDERWRITING PROFIT (1-2-3)	74,779	(307,536)	1,911,601	1,604,066
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	74,779	(307,536)	1,918,838	1,611,303
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	49,232	57,771	1,157,669	1,215,440
9.	SURPLUS (6 + 7 + 8)	124,011	(249,766)	3,225,267	2,975,502
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	3,953	45,661	461,573	507,234
	2011	(2,083)	(11,090)	108,056	96,966
	2012	8,636	(300,404)	954,800	654,396
	2013	18,053	19,529	927,236	946,765
	2014	67,436	235,929	773,601	1,009,530
	2015	28,016	(239,390)		(239,390)
TOTAL SURPLUS (DEFICITS)		124,011	(249,766)	3,225,266	2,975,500
TOTAL CASH					5,516,145
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	1,188	41,881	1,858,197	1,900,078
	Case Reserves	4,240	(39,152)	62,252	23,100
	IBNR	(1,579)	(13,441)	24,817	11,376
	Discounted Claim Value	(89)	4,756	(6,108)	(1,352)
	TOTAL FY 2010 CLAIMS	3,761	(5,956)	1,939,158	1,933,202
FUND YEAR 2011					
	Paid Claims	41,926	166,205	2,370,813	2,537,018
	Case Reserves	(40,373)	(107,652)	349,235	241,583
	IBNR	6,714	(31,858)	60,993	29,135
	Discounted Claim Value	1,528	19,732	(30,880)	(11,148)
	TOTAL FY 2011 CLAIMS	9,795	46,427	2,750,161	2,796,588
FUND YEAR 2012					
	Paid Claims	19,313	586,425	1,034,270	1,620,695
	Case Reserves	(12,361)	(382,912)	744,800	361,888
	IBNR	(9,399)	1,637	83,838	85,475
	Discounted Claim Value	690	27,758	(43,824)	(16,066)
	TOTAL FY 2012 CLAIMS	(1,757)	232,907	1,819,084	2,051,991
FUND YEAR 2013					
	Paid Claims	6,503	162,845	998,113	1,160,958
	Case Reserves	(32,836)	(151,890)	710,225	558,335
	IBNR	15,734	(61,696)	286,042	224,346
	Discounted Claim Value	699	31,162	(62,892)	(31,730)
	TOTAL FY 2013 CLAIMS	(9,900)	(19,579)	1,931,488	1,911,909
FUND YEAR 2014					
	Paid Claims	9,740	205,092	342,412	547,504
	Case Reserves	(6,068)	(136,688)	346,603	209,915
	IBNR	(73,652)	(386,495)	1,088,983	702,488
	Discounted Claim Value	3,794	56,448	(94,867)	(38,419)
	TOTAL FY 2014 CLAIMS	(66,186)	(261,643)	1,683,131	1,421,488
FUND YEAR 2015					
	Paid Claims	37,671	551,941		551,941
	Case Reserves	2,144	497,822		497,822
	IBNR	139,885	791,681		791,681
	Discounted Claim Value	(7,595)	(68,255)		(68,255)
	TOTAL FY 2015 CLAIMS	172,105	1,773,189	0	1,773,189
COMBINED TOTAL CLAIMS		107,818	1,765,344	10,123,022	11,888,366

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF August 31, 2015					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,792,685	14,219,985	54,944,240	69,164,225
2.	CLAIM EXPENSES				
	Paid Claims	5,508	446,410	411,505	857,915
	Case Reserves	14,435	1,588,258	683,536	2,271,792
	IBNR	93,811	571,013	8,429,959	9,000,972
	Discounted Claim Value	(12,459)	(14,181)	(1,189,781)	(1,203,961)
	TOTAL CLAIMS	101,295	2,591,500	8,335,219	10,926,718
3.	EXPENSES				
	Excess Premiums	1,301,880	10,310,145	36,749,433	47,059,578
	Administrative	132,984	1,057,440	4,081,008	5,138,448
	TOTAL EXPENSES	1,434,864	11,367,584	40,830,441	52,198,025
4.	UNDERWRITING PROFIT (1-2-3)	256,527	260,901	5,778,580	6,039,482
5.	INVESTMENT INCOME	1,971	19,409	152,545	171,954
6.	PROFIT (4+5)	258,498	280,310	5,931,125	6,211,436
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	SURPLUS (6-7)	258,498	280,310	5,323,574	5,603,885
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	21,157	108,911	680,166	789,077
	2011	29,971	137,319	994,756	1,132,075
	2012	33,893	(332,555)	822,655	490,100
	2013	41,841	(258)	1,310,706	1,310,448
	2014	8,187	(168,316)	1,515,291	1,346,975
	2015	123,449	535,210		535,210
	TOTAL SURPLUS (DEFICITS)	258,498	280,310	5,323,574	5,603,884
	TOTAL CASH				8,745,110
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	1,696	17,685	142,195	159,880
	Case Reserves	(1,696)	(20,511)	24,085	3,574
	IBNR	(22,233)	(123,531)	463,719	340,188
	Discounted Claim Value	1,240	19,065	(41,484)	(22,419)
	TOTAL FY 2010 CLAIMS	(20,993)	(107,292)	588,515	481,223
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	0	259,102	2,671	261,773
	IBNR	(32,548)	(431,960)	1,113,232	681,272
	Discounted Claim Value	2,870	38,425	(121,623)	(83,198)
	TOTAL FY 2011 CLAIMS	(29,678)	(134,433)	1,138,377	1,003,944
FUND YEAR 2012					
	Paid Claims	629	302,825	125,213	428,038
	Case Reserves	(629)	289,366	653,695	943,061
	IBNR	(39,353)	(321,932)	1,521,091	1,199,159
	Discounted Claim Value	5,822	65,969	(240,518)	(174,549)
	TOTAL FY 2012 CLAIMS	(33,531)	336,229	2,059,481	2,395,710
FUND YEAR 2013					
	Paid Claims	3,183	10,517	0	10,517
	Case Reserves	(2,382)	450,454	2,025	452,479
	IBNR	(49,149)	(537,564)	2,322,975	1,785,411
	Discounted Claim Value	6,990	83,995	(311,625)	(227,630)
	TOTAL FY 2013 CLAIMS	(41,358)	7,402	2,013,375	2,020,777
FUND YEAR 2014					
	Paid Claims	0	115,383	0	115,383
	Case Reserves	19,129	283,800	1,058	284,858
	IBNR	(31,970)	(324,750)	3,008,942	2,684,192
	Discounted Claim Value	5,289	121,326	(474,530)	(353,204)
	TOTAL FY 2014 CLAIMS	(7,552)	195,759	2,535,470	2,731,229
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	13	326,046		326,046
	IBNR	269,064	2,310,750		2,310,750
	Discounted Claim Value	(34,671)	(342,961)		(342,961)
	TOTAL FY 2015 CLAIMS	234,406	2,293,836	0	2,293,836
	COMBINED TOTAL CLAIMS	101,295	2,591,500	8,335,218	10,926,718
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF AUGUST 31, 2015

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,376	392,003	81,958,140	82,350,143
2. CLAIM EXPENSES				
Paid Claims	48,850	350,300	72,834,323	73,184,623
IBNR	102	1,041	39,509	40,550
Total Claims	48,953	351,341	72,873,832	73,225,173
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,988	47,868	5,405,764	5,453,632
Total Expenses	5,988	47,868	8,991,230	9,039,098
4. UNDERWRITING PROFIT (1-2-3)	(5,564)	(7,207)	93,078	85,871
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(5,564)	(7,207)	100,214	93,008
9. STATUTORY SURPLUS (6+7-8)	(5,564)	(7,207)	100,214	93,008

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	-	188	(163,556)	(163,367)
CASH	-	188	(163,556)	(163,367)
2013 SURPLUS	-	-	2,931	2,931
CASH	-	0	4,592	4,592
2014 SURPLUS	503	34,350	(4,517)	29,834
CASH	-	-	33,331	33,331
2015 SURPLUS	(6,067)	(41,746)	-	(41,746)
CASH	4,080	45,134	-	45,134
2015 SURPLUS	(5,564)	(7,207)	100,214	93,008
TOTAL CASH	4,080	45,322	139,721	185,043

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	(188)	14,793,883	14,793,695
IBNR	-	-	-	-
Total Claims	-	(188)	14,793,883	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	1,661	1,661
Total Claims	-	-	541,883	541,883
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	(503)	(34,350)	37,847	3,497
Total Claims	(503)	(34,350)	535,079	500,729
FUND YEAR 2015				
Paid Claims	48,850	350,488	-	350,488
IBNR	605	35,392	-	35,392
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	49,455	385,880	-	385,880
COMBINED TOTAL CLAIMS	(503)	(34,539)	72,873,832	73,225,173

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 JULY 31, 2015

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,126	342,627	81,958,140	82,300,767
2. CLAIM EXPENSES				
Paid Claims	39,299	301,450	72,834,323	73,135,773
IBNR	24	939	39,509	40,448
Total Claims	39,322	302,389	72,873,832	73,176,221
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,997	41,880	5,405,764	5,447,645
Total Expenses	5,997	41,880	8,991,230	9,033,111
4. UNDERWRITING PROFIT (1-2-3)	3,806	(1,642)	93,078	91,436
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	3,806	(1,642)	100,214	98,572
9. STATUTORY SURPLUS (6+7-8)	3,806	(1,642)	100,214	98,572

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	-	188	(163,556)	(163,367)
CASH	-	188	(163,556)	(163,367)
2013 SURPLUS	-	-	2,931	2,931
CASH	-	0	4,592	4,592
2014 SURPLUS	1,904	33,848	(4,517)	29,331
CASH	-	-	33,331	33,331
2015 SURPLUS	1,902	(35,678)	-	(35,678)
CASH	4,662	41,054	-	41,054
2015 SURPLUS	3,806	(1,642)	100,214	98,572
TOTAL CASH	4,662	41,242	139,721	180,963

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	(188)	14,793,883	14,793,695
IBNR	-	-	-	-
Total Claims	-	(188)	14,793,883	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	1,661	1,661
Total Claims	-	-	541,883	541,883
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	(1,904)	(33,848)	37,847	3,999
Total Claims	(1,904)	(33,848)	535,079	501,231
FUND YEAR 2015				
Paid Claims	39,299	301,638	-	301,638
IBNR	1,928	34,787	-	34,787
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	41,226	336,425	-	336,425
COMBINED TOTAL CLAIMS	(1,904)	(34,036)	72,873,832	73,176,221

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	September 30, 2015						
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	0	0	0	0	0	5	5
September-15	0	0	0	0	0	8	8
NET CHGE	0	0	0	0	0	3	3
Limited Reserves							\$2,690
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	\$0	\$0	\$0	\$0	\$0	\$21,553	\$21,553
September-15	\$0	\$0	\$0	\$0	\$0	\$21,523	\$21,523
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$30)	(\$30)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$114,512	\$698,371
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	2	5	7	6	7	22	49
September-15	1	5	7	3	7	19	42
NET CHGE	-1	0	0	-3	0	-3	-7
Limited Reserves							\$8,654
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	\$18,612	\$57,876	\$182,757	\$276,660	\$25,430	\$65,109	\$626,445
September-15	\$4,968	\$51,553	\$220,423	\$10,757	\$25,250	\$50,502	\$363,452
NET CHGE	(\$13,645)	(\$6,323)	\$37,666	(\$265,904)	(\$180)	(\$14,607)	(\$262,993)
Ltd Incurred	\$368,330	\$710,668	\$508,267	\$23,971	\$29,229	\$29,229	\$1,669,694
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	0	0	2	1	0	3	6
September-15	0	0	2	1	0	3	6
NET CHGE	0	0	0	0	0	0	0
Limited Reserves							\$5,263
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	\$0	\$0	\$19,992	\$7,908	\$0	\$6,000	\$33,900
September-15	\$0	\$0	\$18,445	\$7,130	\$0	\$6,000	\$31,576
NET CHGE	\$0	\$0	(\$1,546)	(\$777)	\$0	\$0	(\$2,324)
Ltd Incurred	\$9,579	\$123,807	\$293,489	\$20,525	\$3,950	\$9,276	\$460,625
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	1	10	26	16	14	38	105
September-15	1	10	24	16	14	41	106
NET CHGE	0	0	-2	0	0	3	1
Limited Reserves							\$10,635
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	\$4,488	\$183,708	\$159,139	\$273,767	\$184,485	\$405,160	\$1,210,746
September-15	\$5,969	\$188,236	\$171,894	\$271,476	\$160,503	\$329,256	\$1,127,333
NET CHGE	\$1,481	\$4,528	\$12,755	(\$2,291)	(\$23,983)	(\$75,904)	(\$83,414)
Ltd Incurred	\$1,450,419	\$1,735,114	\$1,182,816	\$1,261,272	\$624,576	\$827,695	\$7,081,892
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	3	15	35	23	21	68	165
September-15	2	15	33	20	21	71	162
NET CHGE	-1	0	-2	-3	0	3	-3
Limited Reserves							\$9,530
Year	2010	2011	2012	2013	2014	2015	TOTAL
August-15	\$23,100	\$241,583	\$361,888	\$558,335	\$209,915	\$497,822	\$1,892,643
September-15	\$10,937	\$239,788	\$410,762	\$289,363	\$185,753	\$407,281	\$1,543,883
NET CHGE	(\$12,163)	(\$1,795)	\$48,874	(\$268,972)	(\$24,163)	(\$90,541)	(\$348,760)
Ltd Incurred	\$1,912,014	\$2,781,230	\$2,042,480	\$1,455,147	\$739,000	\$980,712	\$9,910,582

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF **September 30, 2015**

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		69			Last Month		68			Last Year		57		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 31-Aug-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 29-Sep-14	MONTH TARGETED	
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	123,874	123,874	63.07%	196,392	100.00%
GEN LIABILITY	813,038	368,330	368,330	45.30%	787,446	96.85%	381,975	381,975	46.98%	788,056	96.93%	354,551	354,551	43.61%	788,362	96.96%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,958	97.23%	9,579	9,579	16.64%	55,964	97.24%	9,579	9,579	16.64%	54,922	95.43%
WORKER'S COMP	1,044,196	1,450,419	1,450,419	138.90%	1,044,196	100.00%	1,448,938	1,448,938	138.76%	1,044,196	100.00%	1,472,461	1,472,461	141.01%	1,042,111	99.80%
TOTAL ALL LINES	2,111,178	1,912,014	1,912,014	90.57%	2,083,991	98.71%	1,924,177	1,924,177	91.14%	2,084,608	98.74%	1,960,465	1,960,465	92.86%	2,081,788	98.61%
NET PAYOUT %	\$1,901,077				90.05%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		57			Last Month		56			Last Year		45		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 31-Aug-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 29-Sep-14	MONTH TARGETED	
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	230,286	230,286	98.30%	234,258	100.00%
GEN LIABILITY	969,800	710,668	710,668	73.28%	940,367	96.96%	713,730	713,730	73.60%	939,729	96.90%	709,250	709,250	73.13%	918,458	94.71%
AUTO LIABILITY	68,650	123,807	123,807	180.35%	65,512	95.43%	123,807	123,807	180.35%	65,319	95.15%	121,873	121,873	177.53%	62,780	91.45%
WORKER'S COMP	1,260,640	1,735,114	1,735,114	137.64%	1,258,124	99.80%	1,729,423	1,729,423	137.19%	1,257,747	99.77%	1,817,715	1,817,715	144.19%	1,250,511	99.20%
TOTAL ALL LINES	2,533,348	2,781,230	2,781,230	109.78%	2,498,260	98.61%	2,778,601	2,778,601	109.68%	2,497,053	98.57%	2,879,124	2,879,124	113.65%	2,466,007	97.34%
NET PAYOUT %	\$2,541,442				100.32%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		45			Last Month		44			Last Year		33		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 31-Aug-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 29-Sep-14	MONTH TARGETED	
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	70,557	70,557	29.48%	239,354	100.00%
GEN LIABILITY	969,800	508,267	508,267	52.41%	918,458	94.71%	462,785	462,785	47.72%	914,733	94.32%	209,335	209,335	21.59%	853,697	88.03%
AUTO LIABILITY	68,650	293,489	293,489	427.51%	62,780	91.45%	293,489	293,489	427.51%	62,506	91.05%	269,883	269,883	393.13%	58,530	85.26%
WORKER'S COMP	1,292,157	1,182,816	1,182,816	91.54%	1,281,775	99.20%	1,167,879	1,167,879	90.38%	1,280,758	99.12%	1,150,302	1,150,302	89.02%	1,259,290	97.46%
TOTAL ALL LINES	2,569,961	2,042,480	2,042,480	79.48%	2,502,367	97.37%	1,982,061	1,982,061	77.12%	2,497,351	97.17%	1,700,076	1,700,076	66.15%	2,410,871	93.81%
NET PAYOUT %	\$1,631,718				63.49%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		33			Last Month		32			Last Year		21		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 31-Aug-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 29-Sep-14	MONTH TARGETED	
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	159,379	159,379	65.49%	238,600	98.04%
GEN LIABILITY	969,800	23,971	23,971	2.47%	853,697	88.03%	288,996	288,996	29.80%	846,100	87.24%	25,944	25,944	2.68%	732,920	75.57%
AUTO LIABILITY	68,650	20,525	20,525	29.90%	58,530	85.26%	20,525	20,525	29.90%	58,030	84.53%	10,025	10,025	14.60%	49,413	71.98%
WORKER'S COMP	1,292,157	1,261,272	1,261,272	97.61%	1,259,290	97.46%	1,260,393	1,260,393	97.54%	1,255,863	97.19%	1,232,118	1,232,118	95.35%	1,172,556	90.74%
TOTAL ALL LINES	2,573,979	1,455,147	1,455,147	56.53%	2,414,889	93.82%	1,719,292	1,719,292	66.80%	2,403,365	93.37%	1,427,466	1,427,466	55.46%	2,193,490	85.22%
NET PAYOUT %	\$1,165,784				45.29%											

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		21			Last Month		20			Last Year		9		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 31-Aug-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 29-Sep-14	MONTH TARGETED	
PROPERTY	243,372	81,245	81,245	33.38%	238,600	98.04%	81,245	81,245	33.38%	237,831	97.72%	76,889	76,889	31.59%	165,493	68.00%
GEN LIABILITY	774,800	29,229	29,229	3.77%	585,550	75.57%	29,229	29,229	3.77%	574,692	74.17%	42,249	42,249	5.45%	278,928	36.00%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	49,413	71.98%	3,950	3,950	5.75%	48,233	70.26%	4,450	4,450	6.48%	24,028	35.00%
WORKER'S COMP	1,107,261	624,576	624,576	56.41%	1,004,774	90.74%	642,996	642,996	58.07%	991,015	89.50%	369,314	369,314	33.35%	365,396	33.00%
TOTAL ALL LINES	2,194,083	739,000	739,000	33.68%	1,878,337	85.61%	757,420	757,420	34.52%	1,851,770	84.40%	492,902	492,902	22.47%	833,844	38.00%
NET PAYOUT %	\$553,247				25.22%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		9			Last Month		8			Last Year		-3		
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 31-Aug-15	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 29-Sep-14	MONTH TARGETED	
PROPERTY	230,000	114,512	114,512	49.79%	156,400	68.00%	105,736	105,736	45.97%	140,300	61.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	680,000	50,502	50,502	7.43%	244,800	36.00%	65,109	65,109	9.57%	204,000	30.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	91,000	9,276	9,276	10.19%	31,850	35.00%	9,276	9,276	10.19%	27,300	30.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,157,000	827,695	827,695	71.54%	381,810	33.00%	869,642	869,642	75.16%	300,820	26.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,158,000	1,001,985	1,001,985	46.43%	814,860	37.76%	1,049,763	1,049,763	48.65%	672,420	31.16%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$594,704				27.56%											

GLoucester County Insurance Commission

To: Fund Commissioners
From: Michelle Leighton
Date: October 22, 2015

Re: VERY IMPORTANT - Reporting of Claims to Claims Made Policies Prior to 12/31/15 Expiration Date

As a reminder, the **Public Officials / Employment Practices / School Board Legal Liability Policy, Medical Professional and General Liability Policy, Employed Lawyers Policy, Crime Policy** (see attached schematic for policy information) and the **Cyber Liability Policies¹ for Gloucester County Insurance Commission and Gloucester County Utilities Authority** (Policy # 017012721) as well as for **Gloucester County Improvement Authority** (Policy # 023064446), **Gloucester County Library Commission** (Policy # 024213620), and **Rowan College at Gloucester County** (Policy # 024200142), are **set to expire on 12/31/15**. These policies or portions of these policies (with respect to the Cyber Liability Policy) are written on Claims-Made and Reported policy forms. ***With this type of coverage, any claims made against you that would be covered by these policies MUST be reported during the same policy year within which the claim was received by you.*** Therefore, it is required that any "claim", potential "claim" or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for the specific reporting requirements and coverage triggers for these policies. Generally, the claims involve allegations of a **wrongful act** committed by you or your employees. In the case of the Security and Privacy Liability Coverage Section of the Cyber Liability Policy, the claims involve allegations of a **security failure or a privacy event**.

Please conduct a review "sweep" of any Public Officials / Employment Practices Liability / School Board Legal Liability, Medical Professional and General Liability, Crime, Employed Lawyers and Security and Privacy Liability claims, suits and/or incidents that you may be aware of (or anyone else in your organization) that need to be reported to the carrier prior to the expiration date of 12/31/15. Any claim, potential "claim", or facts and circumstances that may give rise to a claim must be reported prior to that date.

Please keep in mind that these policies are Claims Made and failure to timely report a claim (or potential claim, that you are aware of) is likely to result in a denial of coverage from the insurance carrier. Claims made policies contain reporting provisions that require an insured to place the carrier on notice within the policy period when an Insured first becomes aware of any potential claim matter. The policy period for the referenced policies is 1/1/15 to 12/31/15.

Given that the expiration of the policies fall during a holiday time period, please follow your usual claim reporting procedures, and provide notice to **Hardenbergh Insurance Group no later than 12/16/15**, for reporting to **Conner Strong & Buckelew no later than 12/19/15**, to ensure that any claims or notices of potential claim are reported in a timely manner, prior to expiration of the policy period.

¹ Note that the Security and Privacy Liability Coverage Section of the Cyber Liability Policies is written on a claims made and reported basis.



Claims should be reported to **Hardenbergh Insurance Group - Jenna Quattrone** – jennaq@hig.net or fax 856-673-5938.

Please contact Michelle Leighton at Conner Strong & Buckelew if you have any questions or concerns. Michelle can be reached by email mleighton@connerstrong.com or phone at 267-702-1425.



**New Jersey Counties Excess Joint Insurance Fund
Gloucester County Insurance Commission
Public Officials Liability & Employment Practices Liability
Policy Period: 1/1/16 - 1/1/18**

\$10,000,000	Lexington Insurance Company \$10,000,000 each claim/\$15,000,000 aggregate ^(a) excess of Member Entity Self Insured Retention Policy #03054462	Lexington Ins. Co. Sub Limit \$10,000,000 each claim/aggregate ^(a) excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate ^(a) excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate ^(a) excess of Member Entity Self Insured Retention
\$10,000,000				
\$1,000,000				
Various	Member Entity Self Insured Retention <i>See Below</i>	Member Entity SIR <i>See Below</i>	Member Entity SIR <i>See Below</i>	Member Entity SIR <i>See Below</i>
	Public Officials Liability & Employment Practices Liability	School Leaders Liability	Public Officials Liability - Healthcare Facilities Only	Sexual Abuse/Molestation For Subunits Only ^(b)

Notes:

(a) The Lexington Insurance Company policy's limits are shared by each member entity of the Gloucester County Insurance Commission.

(b) Sexual Abuse/Molestation coverage is for School entities only and is subject to a \$100,000 SIR for each claim.

Member Entities & Self Insured Retentions:

#	Entity	SIR Each Claim - All Other	SIR Each Claim - EPLI	SIR Each Claim - Sexual Abuse / Molestation
1	Gloucester County	\$100,000	\$100,000	N/A
2	Rowan College at Gloucester County	\$25,000	\$50,000	\$100,000
3	Gloucester County Utilities Authority	\$5,000	\$5,000	N/A
4	Gloucester County Library Commission	\$5,000	\$5,000	N/A
5	Gloucester County Improvement Authority	\$25,000	\$100,000	N/A

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

Policy Date 01/01/2018

**New Jersey Counties Excess Joint Insurance Fund
Medical Professional & General Liability
Linda Schwab
Policy Period: 1/1/18 - 1/1/19**

\$10,000,000	Swingline Insurance Company Excess Medical Professional & General Liability Excess Medical Professional & General Liability					
\$1,000,000	Swingline Insurance Company Camden County Insurance Contribution \$1,000,000 per policy/\$1,000,000 aggregate Medical Professional & General Liability Policy #00000001	Swingline Insurance Company Gloucester County Insurance Contribution \$1,000,000 per policy/\$1,000,000 aggregate Medical Professional & General Liability Policy #00000002	Swingline Insurance Company Burlington County Insurance Contribution \$1,000,000 per policy/\$1,000,000 aggregate Medical Professional & General Liability Policy #00000003	Swingline Insurance Company Camden County Insurance Contribution \$1,000,000 per policy/\$1,000,000 aggregate Medical Professional & General Liability Policy #00000004	Swingline Insurance Company Gloucester County Insurance Contribution \$1,000,000 per policy/\$1,000,000 aggregate Medical Professional & General Liability Policy #00000005	Swingline Insurance Company Burlington County Insurance Contribution \$1,000,000 per policy/\$1,000,000 aggregate Medical Professional & General Liability Policy #00000006
Various	Member Only Self Insured Retention See Below	Member Only Self Insured Retention See Below	Member Only Self Insured Retention See Below	Member Only Self Insured Retention See Below	Member Only Self Insured Retention See Below	Member Only Self Insured Retention See Below
Medical Professional & General Liability						

NOTES:

- (a) All Primary policy aggregate limits are shared by each member entity of each Contribution.
 (b) The Excess policy aggregate limit is shared by all member Contributions and their member entities. Member County elected not to purchase the Excess limit.
 (c) Only physicians scheduled are included in the above limits (see schedule below).

Member Self-Insured & Self Insured Retentions:

#	Entity	Self Insured Retention
1	Camden County CDOs	\$5,000
2	Camden County College	\$5,000
3	Camden County Health Services Center Behavioral Health Operations - Divested Operation LTC Operations - Divested Operation	\$50,000 PL / \$25,000 SL
4	Gloucester County Department of Corrections Division of Education & Disability Division of Senior Services Department of Health Services	\$25,000
5	Gloucester County College of Gloucester County Adult Health Programs	\$5,000
6	Gloucester County Improvement Authority (aka Shady Lane Nursing Home)	\$25,000
7	Gloucester County Professional's Office (Medical Assist Nurse Examiners)	\$5,000
8	Gloucester County Emergency Response Center	\$25,000
9	Burlington County Department of Health Burlington Hospital - Divested Operation	\$5,000
10	Camden County Department of Health (Outpatient Clinic) Department of Corrections Department of Human Services - Division of Mental Health & Addiction Services	\$50,000
11	Camden County - Sexual Assault Nurse Examiners (SANE)	\$50,000

**New Jersey Counties Excess Joint Insurance Fund
Medical Professional & General Liability
Limit Schematic
Policy Period: 1/1/16 - 1/1/18**

\$15,000,000	Lexington Insurance Company \$10,000,000 per claim/\$10,000,000 aggregate Excess Medical Professional & General Liability					
\$1,000,000	Lexington Insurance Company Camden County Insurance Commission \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798017	Lexington Insurance Company Gloucester County Insurance Commission \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798017	Lexington Insurance Company Burlington County Insurance Commission \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798017	Lexington Insurance Company Cumberland County Insurance Commission \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798017	Lexington Insurance Company Salem County Insurance Commission \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798017	Lexington Insurance Company Mercer County Insurance Fund Commission \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798017
Various	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below
Medical Professional & General Liability						

NOTES:

- (a) All Primary policy aggregate limits are shared by each member entity of each Commission.
 (b) The Excess policy aggregate limit is shared by all member Commissions and their member entities. Mercer County elected not to purchase the Excess limits.
 (c) Only physicians scheduled are included in the above limits (see schedule below).

Member Entities & Self Insured Retentions:

#	Entity	SIR Each Claim
1	Camden County: Clinic	\$5,000
2	Camden County College: Allied Nursing Programs	\$5,000
3	Camden County Health Services Center: Behavioral Health Operations - Divested Operation LTC Operations - Divested Operation	\$50,000 PL / \$25,000 GL
4	Gloucester County: Department of Corrections Division of Education & Disability Division of Senior Services Department of Health Services	\$25,000
5	Rowan College at Gloucester County: Allied Health Programs	\$5,000
6	Gloucester County Improvement Authority dba Shady Lane Nursing Home	\$10,000
7	Gloucester County Prosecutor's Office (Sexual Assault Nurse Examiners)	\$5,000
8	Gloucester County Emergency Response Center	\$10,000
9	Burlington County: Department of Health Buttonwood Hospital - Divested Operation	\$5,000
11	Cumberland County: Department of Health (Outpatient Clinic) Department of Corrections Department of Human Services - Division of Mental Health & Addiction Services	\$50,000
12	Cumberland County - Sexual Assault Nurse Examiners (SANE)	\$50,000

**New Jersey Counties Excess Joint Insurance Fund
Medical Professional & General Liability
Limit Schematic
Policy Period: 1/1/16 - 1/1/18**

Member Entities & Self Insured Retentions (cont.):

#	Entity	Self Each Claim
13	Salem County: Department of Health (Clinic) Department of Corrections (Prison Infirmary)	\$5,000 \$25,000
14	County of Mercer Medical Reserves Corps	\$2,500
15	Employed Nurses of Mercer County Correctional Facilities	\$25,000
16	Scheduled Physicians: Charles F. Siebert, Jr. (GC) Gerald A. Feigh (CC, SC, GC) Jonathan Briskin (GC) Josette Palmer (GC) Ian Hood (BC) Richard Sharpe (BC) Cecily Chase Blanchard (BC) Erika Salminen (GCC) Shannon White (GCC) Daksha Shah (MC) Raafat Ahmad (MC)	\$5,000

**New Jersey Counties Excess Joint Insurance Fund
Employed Lawyers
Limit Schematic
Policy Period: 1/1/15 - 1/1/16**

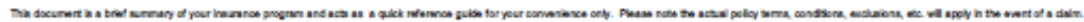
\$1,000,000	ACE American Insurance Company \$1,000,000 per claim/\$10,000,000 aggregate excess of Member Entity Self Insured Retention Policy #033866744025	
\$50,000	Member Entity Retention	Member Entity Retention
\$25,000	Camden County only - \$50,000	All other entities - \$25,000
	Employed Lawyers	

NOTE: All policy aggregate limits are shared by all Commissions and their member entities.

Member Entities:

#	Entity
1	Camden County
4	Camden County Board of Social Services
2	Camden County College
3	Camden County Municipal Utilities Authority
5	Gloucester County
6	Union County (including Runnels Specialized Hospital)
7	Union County Board of Social Services
8	Cumberland County
9	County of Atlantic

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CLIENT ACTIVITY REPORT

SEPTEMBER 2015

GCHIC - Gloucester County Health Insurance Commission

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.

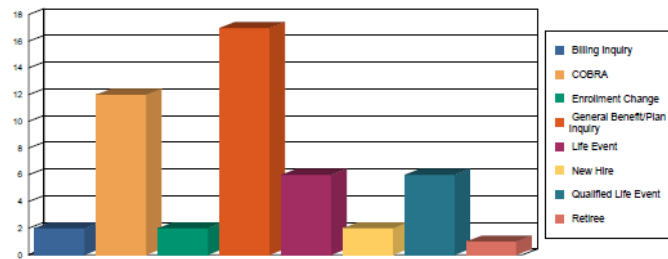


CLIENT ACTIVITY SUMMARY REPORT

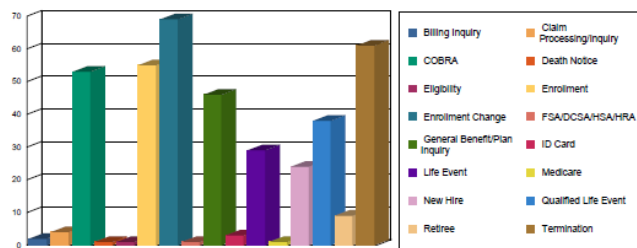
From: 9/1/2015 To: 9/30/2015

GCHIC - Gloucester County Health Insurance Commission

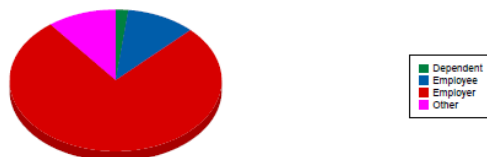
SUBJECT (SEPTEMBER)	# of Issues
Billing Inquiry	2
COBRA	12
Enrollment Change	2
General Benefit/Plan Inquiry	17
Life Event	6
New Hire	2
Qualified Life Event	6
Retiree	1
Total for Subject	48



SUBJECT (YTD)	# of Issues
Billing Inquiry	2
Claim Processing/Inquiry	4
COBRA	53
Death Notice	1
Eligibility	1
Enrollment	55
Enrollment Change	69
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	46
ID Card	3
Life Event	29
Medicare	1
New Hire	24
Qualified Life Event	38
Retiree	9
Termination	61
Total for Subject	397

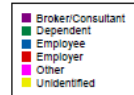
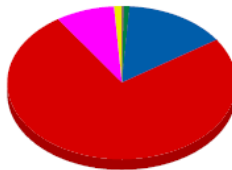


CALL SOURCE (SEPTEMBER)	# of Issues
Dependent	1
Employee	5
Employer	37
Other	5
Total for Call Source	48

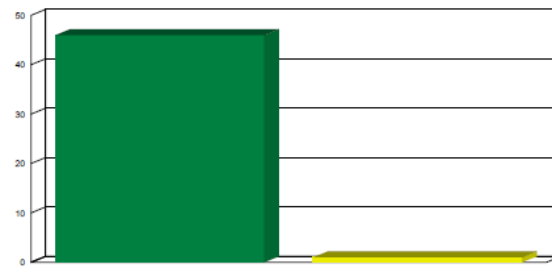


CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Dependent	3
Employee	58
Employer	298
Other	33
Unidentified	4
Total for Call Source	397

**CLOSED TIME (SEPTEMBER)**

	<u># of Days</u>	<u>%</u>
Same Day	46	98%
1-5 Days	1	2%
Total for Time Range	47	100%



GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 59-15

OCTOBER 2015

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 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000430			
000430	RUTGERS SCHOOL OF PUBLIC HEALT	VOIDED	
000443			
000443	MADDON & MADDON	LEGAL SERV FOR ANCILLARY COV - 10/8/15	10,913.66
			10,913.66
000444			
000444	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 10/2015	6,650.00
			6,650.00
000445			
000445	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2015	3.40
000445	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2015	11,385.17
			11,388.57
000446			
000446	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 10/2015	4,680.00
			4,680.00
000447			
000447	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/2015	650.25
			650.25
000448			
000448	WILSON,ELSER,MOSKOWITZ,EDELMAN	LEGAL SERV FOR ANCILLARY COV - 10/08/15	1,825.00
			1,825.00
000449			
000449	CONNER STRONG & BUCKELEW	POSITION BOND - 10/15/15	1,132.00
			1,132.00
000450			
000450	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/15	2,569.52
000450	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/15	1,169.50
			3,739.02
000451			
000451	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/14/2015	2,880.00
			2,880.00
000452			
000452	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION 09/2015	1,143.63
			1,143.63
000453			
000453	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 09/2015	571.82

			571.82
000454			
000454	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION 09/2015	571.82
			571.82
000455			
000455	HARDENBERGH INSURANCE GROUP	RMC FEE 10/2015	21,320.00
			21,320.00
	TOTAL PAYMENTS FY 2015		67,465.77

TOTAL PAYMENTS ALL FUND YEARS \$67,465.77

Chairperson

Attest:

Dated:_____

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

Treasurer

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

Resolution No. 60-15

OCTOBER 2015

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 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1015			
W1015	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 08/2015	530.50
W1015	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 08/2015	2,820.00
			3,350.50
TOTAL PAYMENTS FY 2015		3,350.50	

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
CURRENT FUND YEAR	2015			
Description:		Instrument #1	Instr #2	Instr #3
ID Number:		GCIC Deposit	GCIC WC Clai	GCIC Liability
Maturity (Yrs)		0	0	0
Purchase Yield:		0	0	0
TO TAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$5,686,757.36	5672976.4	6112.82	7668.14
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$119,785.08	\$3,397.50	\$81,688.02
10	(Withdrawals - Sales)	(\$290,398.10)	(\$174,010.52)	(\$81,688.02)
	Ending Cash & Investment Balance	\$5,516,144.34	\$5,502,363.38	\$6,112.82
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$58,516.68	\$32,335.76	\$19,452.18
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,574,661.02	\$5,534,699.14	\$25,565.00
				\$14,396.88

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2015 Month Ending: August								
	Prop	Liab	Auto	WC		NJ CEL	Admin	TOTAL
OPEN BALANCE	638,451.99	3,697,499.69	(27,728.16)	985,831.91	0.00	268,934.53	123,768.16	5,686,758.12
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	47.00	0.00	0.00	0.00	47.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	47.00	0.00	0.00	0.00	47.00
EXPENSES								
Claims Transfers	0.00	32,497.61	2,606.95	81,283.02	0.00	0.00	0.00	116,387.58
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	54,272.44	54,272.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	32,497.61	2,606.95	81,283.02	0.00	0.00	54,272.44	169,471.97
END BALANCE	638,451.99	3,665,002.08	(30,335.11)	904,595.89	0.00	268,934.53	69,495.72	5,516,145.10

RESOLUTION 61-15

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on October 22, 2105 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/15 to 9/30/15 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 22, 2015.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

<div>Gloucester Co Ins Commission - 353</div> <div>Financial Transaction Log - Liability Claim Payments</div> <div>Monthly / Detail / By Coverage / By Payment Type / By Check Number</div> <div>09/01/2015 Thru 09/30/2015</div>										
Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid

Inservco Report Terminology

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2015 Thru 09/30/2015

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
Coverage: Auto Liability										
C	4840	3530000809	002	CRAM, MICHAEL	8/3/2015	8/31/2015	RICHARDSON GALELLA AUSTERMUHL	04/2015	LEGAL FEE - INV #3958	346.46
C	4850	3530000836	001	DELAWARE RIVER PORT AUTH	8/30/2015	8/17/2015	CHANCE & MCCANN LLC	04/2015	INVOICE 11940	777.31
Total for Coverage: Auto Liability									Number of entries: 2	1,123.77
										1,123.77
Coverage: Auto Physical Damage										
C	4853	3530001399	001	GLOUCESTER COUNTY	8/23/2015	8/23/2015	ENTERPRISE RENT A CAR	04/2015	100% RENTAL (COMP DMG)	2,529.79
C	4855	3530001407	001	ROWAN COLLEGE @	8/26/2015	8/26/2015	ROWAN COLLEGE @	04/2015	COLLISION LOSS LESS DEDUCTIBLE	6,275.54
Total for Coverage: Auto Physical Damage									Number of entries: 2	8,805.33
										8,805.33
Coverage: General Liability										
C	4844	3530001117	001	ANDERSON, ALBERT	8/2/2015	7/31/2015	MADDEN & MADDEN PA	04/2015	LEGAL FEE - STMT #4	1,809.00
C	4846	3530001270	001	MCCLOSKEY, MATTHEW	7/22/2015	7/24/2015	MADDEN & MADDEN PA	04/2015	LEGAL FEE ST 1	180.00
C	4847	3530000863	001	LAMANTIER, MICHAEL	8/2/2015	7/28/2015	MADDEN & MADDEN PA	04/2015	LEGAL FEE ST 17	600.00
C	4848	3530000860	001	CLOSKY JR, JAMES	8/4/2015	8/19/2015	MADDEN & MADDEN PA	04/2015	STATEMENT 4	135.00
C	4849	3530000457	001	ESTATE OF PETER FIORENTINO	8/15/2015	8/25/2015	MADDEN & MADDEN PA	04/2015	STATEMENT 16	960.00
C	4851	3530000558	001	MULVHILL, NICOLE	7/30/2015	8/21/2015	CHANCE & MCCANN LLC	04/2015	INVOICE 11941	1,384.92
C	4852	3530000813	001	LONABAUGH, JERRY	7/14/2015	8/17/2015	CHANCE & MCCANN LLC	04/2015	INVOICE 11939	743.50
C	4854	3530000894	001	RUNDQUIST, CHRISTINE	4/9/2015	7/29/2015	CHANCE & MCCANN LLC	04/2015	INV 11951	481.95
Total for Coverage: General Liability									Number of entries: 8	6,294.37
										6,294.37
Coverage: Police Professional										
C	4841	3530000807	001	GOODLET, CHARLES	8/3/2015	8/31/2015	RICHARDSON GALELLA AUSTERMUHL	04/2015	LEGAL FEE - INV #3959	3,381.59
C	4842	3530000807	001	GOODLET, CHARLES	8/2/2015	7/30/2015	MADDEN & MADDEN PA	04/2015	LEGAL FEE - STMT #5	758.82
C	4843	3530000935	001	FOULKE JR, JAMES	8/25/2015	8/25/2015	MADDEN & MADDEN PA	04/2015	LEGAL FEE - STMT #14	240.00
C	4845	3530000494	001	GEORGETTE, PATRICK	8/1/2015	7/27/2015	MADDEN & MADDEN PA	04/2015	LEGAL FEE - INV #18	345.00
C	4850	3530000547	001	DEAN, TAHARQA	10/29/2014	10/29/2014	PRECISION REPORTING INC	04/2015	INV 01495	1,116.25
Total for Coverage: Police Professional									Number of entries: 5	5,841.66
										5,841.66
Coverage: Un/Underinsured Motorists(NJ)										
C	12384	3530000019	001	RANDOLPH, BRIAN	8/4/2015	8/27/2015	RICHARDSON GALELLA AUSTERMUHL	04/2015	LEGAL FEE - INV #3960	1,200.00
Total for Coverage: Un/Underinsured Motorists(NJ)									Number of entries: 1	1,200.00
										1,200.00
Total for Gloucester Co Ins Commission - 353									Number of entries: 18	23,265.13
										23,265.13

Date: 10/1/2015
Financial Transaction



Page: 2



Gloucester County Insurance Commission
Bill Review / PPO Savings
2016



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed ¹	CSG Negotiated Reductions ²	PPO Reductions ³	Bill Review Reductions ⁴	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	27	96%	\$10,356.81	90%	\$6,002.97	\$0.00	\$2,345.45	\$2,008.39	\$4,353.84	\$604.51	\$3,749.33
	February	63	81%	\$63,245.04	73%	\$32,720.07	\$1,635.00	\$15,253.19	\$13,636.78	\$30,524.97	\$3,163.94	\$27,361.03
	March	63	94%	\$152,951.44	95%	\$83,998.00	\$11,153.00	\$21,480.89	\$36,319.55	\$68,953.44	\$9,333.17	\$59,620.27
	April	60	82%	\$127,736.73	96%	\$50,889.87	\$750.02	\$23,544.11	\$52,552.73	\$76,846.86	\$9,981.53	\$66,865.33
	May	49	82%	\$86,705.77	82%	\$56,780.07	15,381.76	\$7,828.76	\$6,715.18	\$29,925.70	\$3,985.63	\$25,940.07
	June	67	95%	\$279,640.86	99%	\$124,748.79	14,143.61	\$27,458.83	\$113,289.63	\$154,892.07	\$21,684.90	\$133,207.17
	July	55	78%	\$33,815.68	58%	\$19,841.46	1,500.00	\$4,745.33	\$7,728.89	\$13,974.22	\$1,959.12	\$12,015.10
	August	53	89%	\$31,973.86	92%	\$14,550.20	\$50.00	\$15,404.45	\$1,969.21	\$17,423.66	\$2,439.32	\$14,984.34
	September	35	83%	\$21,446.94	87%	\$16,485.91	\$243.00	\$3,481.16	\$1,236.87	\$4,961.03	\$694.58	\$4,266.45
YTD Total		472	86%	\$807,873.13	91%	\$406,017.34	\$44,856.39	\$121,542.17	\$235,457.23	\$401,855.79	\$53,846.70	\$348,009.09

Monthly Summary	September
Total Savings (before fees):	\$4,961.03
Percent Savings:	23%
NET SAVINGS:	\$4,266.45
Percent NET SAVINGS:	20%

Report Footnotes:

- ¹Recommended amount for payment
²Discounts negotiated by CSG on out of network bills
³Discounts applied in accordance with CHN PPO contracts
⁴U&C and CSG Code Review reductions applied

YTD Summary	
Total Savings (before fees):	\$401,855.79
Percent Savings:	50%
NET SAVINGS:	\$348,009.09
Percent NET SAVINGS:	43%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: October 13, 2015

September - November 2015

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 24:** Attended the GCIC meeting in Woodbury.
- **October 7:** One session on the Importance of Self Inspections and one session of Ladder Safety were conducted for GCIC.
- **October 13:** Attended the GCIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 19:** One session of PPE Safety: Head, Hand & Eye Protection is scheduled for GCIC.
October 22: Plan to attend the GCIC meeting in Woodbury.
- **November 10:** Plan to attend the GCIC Claims Committee meeting.
- **November 18:** One session of Vehicle Inspections Dump Trucks is scheduled for GCIC.

CEL MEDIA LIBRARY

The following GCIC Agencies utilized the CEL Media Library in 2014:

MONTH	AGENCY	# of Videos
January	GCUA/GCIA	6
February	GCIC – Gloucester County	0
March	GCIC – Gloucester County	4
April	GCIC – Gloucester County	0
May	GCIC – Gloucester County	0

June	GCIC – Gloucester County	0
July	GCIC – Gloucester County	0
August	GCIC – Gloucester County	0
September	GCIA – Improvement Authority	2
October	GCIC – Gloucester County	0
November	GCIA – Improvement Authority	2
December	GCIC – Gloucester County	0

14 videos were utilized in 2014

The following GCIC Agencies utilized the CEL Media Library in 2015:

MONTH	AGENCY	# of Videos
January		0
February		0
March		0
April		1
May		0
June		3
July		0
August		0
September		0
October (as of 10/13)		0

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Bonnie Ridolfino, Risk Management Consultant
DATE: October 19, 2015
RE: Risk Management / Underwriting Services Director's Report

Below is a summary of services performed from September 17, 2015 through October 19, 2015:

I. Meetings

- A. Participated in the GCIC Claims Committee Meeting – October 13, 2015
- B. Met with Rowan College at Gloucester County to discuss armed security guard exposure on October 13, 2015.

II. Underwriting Services Director Services:

A. Ancillary Coverages

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

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
County	Treasurer – Bond/Giordano	Western Surety	10/1/15	N/A

The County appointed a new Treasurer (Tracey Giordano) effective 10/1/15. This is a statutory position and we secured a bond through Western Surety effective 10/1/15 at an annual premium of \$2,200.62. We cancelled the bond for Gary Schwarz effective 10/1/15.

Action Requested: *Motion to memorize the action of the Underwriting Services Director to bind the Treasurer's bond effective 10/1/15 at an annual premium of \$2,200.62.*

GCIA	Volunteer Accident Nursing Home	Starr Indemnity	10/9/15	\$350
------	------------------------------------	-----------------	---------	-------

At the GCIC meeting on 9/24/15, Commissioners authorized us to bind coverage at a premium not to exceed \$500. We received a quotation of \$350 from QBE Insurance Corp. for terms and conditions similar to the expiring policy written through Starr Indemnity. Star Indemnity has elected to no longer provide volunteer accident coverage.

Action Requested: *Motion to memorize the action of the Underwriting Services Director to bind the Authority's volunteer accident policy for the nursing home through QBE effective 10/9/15 for an annual premium of \$350.*



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

GCLC Volunteer Accident Starr Indemnity 11/17/15 \$350

QBE Insurance Corp. provided a quotation of \$350 for terms and conditions similar to the expiring policy written through Starr Indemnity. .

Action Requested: *Motion to authorize the Underwriting Services Director to bind for the Library's volunteer accident policy through QBE Insurance Corp. effective 11/17/15 for an annual premium of \$350.*

Serving Families and Businesses of the Delaware Valley since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Marlton
1000 Lincoln Drive East, Suite 2A
Marlton, NJ 08053

Northfield
450 Tilton Road, Suite 201
Northfield, NJ 08225

Philadelphia
PO Box 40901
Philadelphia, PA 19107

RESOLUTION 62-15

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on October 22, 2015.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for October 22, 2015 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 22, 2015.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001422	County of Gloucester	Property	PAR	
3530001411	County of Gloucester	Property	PAR	
3530000807	Estate of Charles Goodlet	Liability		
3530001423	Jeff Walding	Worker Compensation	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 24, 2015
2 South Broad Street, Conference Room B
Woodbury, NJ 9:30 AM**

Meeting called to order by Gerald A. White, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Gerald White, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Ashley Nelms Keith Platt
	Consolidated Services Group, Inc. Jennifer Goldstein
	Conner Strong & Buckelew Michelle Leighton
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino Jenna Quattrone (via teleconference)
Attorney	Long Marmero & Associates Doug Long, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Dean Sizemore, Gloucester County (*arrived 9:56 AM*)
Matt Lyons, Gloucester County
Prudence M. Higbee, Esq. Capehart & Scatchard
Dennis Skalkowski, Bowman & Company, LLP
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of June 24, 2015 & July 22, 2015

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF
JUNE 24, 2015 & JULY 22, 2015**

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the GCIC Safety and Accident Review Committee met on September 15th at the Gloucester County Utilities Authority. Mr. Prince advised the committee discussed Confinement and Space Training, BRIT On-Line Training Update, and the BRIT Safety Grant. Mr. Prince noted the next meeting was scheduled for December 1st at the Gloucester County Improvement Authority.

CLAIMS COMMITTEE: There was no report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had 3 actions items for his report along with some informational items.

COMMISSION TREASURER: Executive Director welcomed Ms. Giordano to the Commission. Executive Director advised Mr. Schwarz was retiring from the County as of October 1st.

APPOINTMENT OF TRACEY GIORDANO: Executive Director referred to a copy of Resolution 43-15, Appointment of Commission Treasurer, which was included in the agenda. Executive Director advised Ms. Giordano would replace Mr. Schwarz as the Commission Treasurer. Executive Director also referred to Resolution 44-15, Designating Authorized Signatures for Commission Bank Accounts which was included in the agenda. Executive Director asked if anyone had any questions and advised motions were needed for the two resolutions.

**MOTION TO APPROVE RESOLUTION 43-15 APPOINTMENT OF
COMMISSION TREASURER**

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

**MOTION TO APPROVE RESOLUTION 44-15 DESIGNATING
AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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

2014 AUDIT REPORT AS OF DECEMBER 31, 2014: Executive Director reported the next agenda item was the 2014 audit and advised Mr. Skalkowski of Bowman & Company would provide the Commission with an overview of the audit. Mr. Skalkowski distributed copies of the 2014 draft audit. Mr. Skalkowski advised it was a “clean audit” with no findings. Mr. Skalkowski reviewed the balance sheet and advised there was an increase in the net position of approximately \$810,000 compared to 2013. Mr. Skalkowski referred to the Income and Expense Statement and explained total operating revenues decreased by approximately \$400,000 which was attributed to the closing of the jail. The operating expenses also decreased in the amount of \$700,000 as the claims expenses also decreased. Mr. Skalkowski advised that concluded his report unless anyone had any questions. Executive Director referred to the Financial Highlights on page 7 and noted the drop off in operating expenses for years 2012 and 2013 was due to the health insurance being moved to the State. Chairman White requested a motion for Resolution 45-15.

**MOTION TO APPROVE RESOLUTION 45-15
CERTIFICATION OF ANNUAL REPORT FOR THE
PERIOD ENDING DECEMBER 31, 2014**

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

CORRECTIVE ACTION PLAN FOR 2014 AUDIT: Executive Director advised even though there were no findings the Corrective Action Plan and Resolution accepting the Corrective Action Plan was required by State Law.

**MOTION TO APPROVE RESOLUTION 46-15 AUTHORIZING THE
CORRECTIVE ACTION PLAN FOR THE 2014 ANNUAL AUDIT REPORT
FOR THE PERIOD ENDING DECEMBER 31, 2014**

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

REVISED RISK MANAGEMENT PLAN: Executive Director referred to an amended 2015 Risk Management Plan, Resolution 47-15 which was included in the Appendix II of the agenda. Executive Director advised Addendum # 2 was revised to reflect underinsured motorist coverage in addition to uninsured motorist coverage. Executive Director advised there were no changes in coverages the amendment was needed for clarification.

MOTION TO APPROVE RESOLUTION 47-15 REVISED RISK MANAGEMENT PLAN

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 6/19/15 to 9/15/15. There were a total of 29 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised that the May, June, and July Property & Casualty Financial Fast Tracks were included in the agenda. The Commission had a surplus of \$2,851,491 as of July 31, 2015. Executive Director advised that \$1,166,208 on line 8 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity. Executive Director asked if anyone had any questions.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the May, June, and July Financial Fast Tracks for the NJ CEL. As of July 31, 2015 the CEL had a surplus of \$5,345,387.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the April, May, and June Health Benefits Financial Fast Tracks. As of July 31, 2015 there was a surplus of \$92,124. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of August 31, 2015. Executive Director referred to the Claim Activity Report and advised the purpose of the report was to look for any inconsistencies in open and closed claims along with changes in reserve. Executive Director advised he did not note anything unusual about the report. Executive Director also reviewed the Claims Management Report Expected Loss Ratio Analysis” report as of August 31st. Executive Director explained this report compared the actual incurred amount of losses against the budget amount and the Actuary target projections. Executive Director explained the 2015 Fund Year was running slightly higher than the Actuary projected; however this could be due to the winter months. Executive Director reviewed the other Fund Years with the Commission and indicated all of the years were doing exceptionally well except for 2011.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL last met on June 25, 2015 and was scheduled again to meet in the afternoon. Executive Director advised the next CEL meeting was scheduled for October 22nd.

OPRA FORM: Executive Director advised the Fund office revised the OPRA form used for all of the County Insurance Commissions. Executive Director referred to a copy of the revised form which was included in the agenda and pointed out the Mr. Brad Stokes was now the main contact.

2015 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the third and final assessment payment for 2015 was due on October 15, 2015. Executive Director advised statement of accounts were e-mailed to the member entities on August 26, 2015. Executive Director noted the statements included a credit for the reconciliation of the ancillary coverages.

2016 RFP'S FOR PROFESSIONAL SERVICES: Executive Director reported the RFP's for the positions of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administer, Managed Care Provider and Defense Panel Attorneys would be issued in November. The appointments would be awarded at the December meeting.

NJCEJIF MEMBERSHIP: Executive Director advised Gloucester County's 3 year membership in the CEL JIF would expire on December 31, 2015. Executive Director reported the CEL mailed the applicable resolution to the County for execution. Executive Director noted Chairman White had advised the Resolution and Agreement would be presented to the Freeholders at the November meeting.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION: Executive Director reported the entity three year membership in the Gloucester County Insurance Commission is expiring at the end of the year. Executive Director advised his office would mail the applicable Indemnity and Trust Agreement to the member entities for execution.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP: Executive Director asked Ms. Leighton to talk about the workshop. Ms. Leighton reported the fourth annual workshop was scheduled for Tuesday, October 6th at the Conner Strong & Buckelew Marlton office. Ms. Leighton explained a planning committee was formulated to create the topics for the workshop. Ms. Leighton provided a brief summary of the topics which was included in the agenda.

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

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Executive Director reported the June and July Client Activity Reports were included in the agenda. Executive Director advised the June report indicated there were 27 inquires and for the month of May there were 36 inquiries. Executive Director noted the year to date inquires were 263.

TREASURER REPORT: Chairman White advised the July, August, and September Bill Lists were included in the agenda and requested motions to approve.

**MOTION TO APPROVE THE JULY BILL LIST,
RESOLUTION 48-15 IN THE AMOUNT OF \$66,078.09**

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

**MOTION TO APPROVE THE JULY HEALTH BILL
LIST, RESOLUTION 49-15 IN THE AMOUNT OF
\$3,350.50**

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

**MOTION TO APPROVE THE AUGUST BILL LIST,
RESOLUTION 50-15 IN THE AMOUNT OF \$54,272.44**

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

**MOTION TO APPROVE THE AUGUST HEALTH
BILL LIST, RESOLUTION 51-15 IN THE AMOUNT OF
\$3,350.50**

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

**MOTION TO APPROVE THE SEPTEMBER BILL
LIST, RESOLUTION 52-15 IN THE AMOUNT OF
\$1,045,881.97**

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

**MOTION TO APPROVE THE SEPTEMBER HEALTH
BILL LIST, RESOLUTION 53-15 IN THE AMOUNT OF
\$3,350.50**

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

Executive Director also pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda.

CLAIMS REPORT:

Chairman White presented Resolution 54-15 Inservco Liability Check Register for the period of 6/1/15 through 6/30/15 and 7/1/15 and 7/31/15 and 8/1/15 through 8/31/15.

MOTION TO APPROVE RESOLUTION 54-15 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/15 THROUGH 6/30/15, 7/1/15 THROUGH 7/31/15, AND 8/1/15 TO 8/31/15

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July, and August which were included in the agenda. Ms. Goldstein advised there were 67 bills received for the month of June. Ms. Goldstein advised the total provider charge for June was \$279,640.86 which included some surgery bills. The total allowed amount was \$124,748.79. Ms. Goldstein advised after fees the net reduction for June was \$133,207.17 or 48% savings. Ms. Goldstein also reviewed the figures for July advising there were 55 bills received. Ms. Goldstein advised the total provider charge for July was \$33,815.68. The total allowed amount was \$19,841.46. Ms. Goldstein advised after fees the net reduction for July was \$12,015.10, 36% savings. Ms. Goldstein noted the PPO penetration for July was slightly lower due to some anesthesiologist bills not in network, however there were still some reductions. Ms. Goldstein reported there were 53 bills received for the month of August. Ms. Goldstein advised the total provider charges for August were \$31,973.86. The total allowed amount was \$14,550.20 and after fees the net reduction for August was \$14,984.34, or 47% savings. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the June through September 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince pointed out there were several training sessions conducted at the GCIA relating to Reasonable Suspicion, Emergency Action Planning, and Barn Safety for the Dream Park.

Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino advised her report was included in the agenda. Ms. Ridolfino pointed out that the CEL report included an item regarding the development of an underlying College JIF to bring the majority of the NJ Community Colleges into the Fund. Ms. Ridolfino reported that Rowan College at Gloucester County would remain a member of the Commission.

Ms. Ridolfino advised the Commission had embraced the BRIT On-Line Training Program. Ms. Ridolfino reported due to timing constraints some of the administrators have not been able to assign the training, however they did commit to do so within the next 90 days. Also some administrative suggestions were made which would be submitted to J.A. Montgomery.

Ms. Ridolfino reported previously there was a discussion on purchasing cameras with the BRIT Safety Grant. However, since the \$10,000 grant was applicable to all of the ten Counties, the cameras would be too costly to purchase with the grant. Ms. Ridolfino advised there would be a discussion at the CEL meeting later today on how to allocate the monies.

Ms. Ridolfino advised the 2016 Safety Kick-off Meeting was fast approaching. Ms. Ridolfino reported at the last Safety Committee meeting there was a discussion on converting the Supervisor's Accident Investigation form to an on-line form. Ms. Ridolfino noted her office would contact the GCIC webmaster to implement the form and find out if there was any cost associated with the new procedure. Ms. Ridolfino advised she would provide an update at the next meeting. In response to Ms. Ridolfino's comments about the Kick-off Meeting, Chairman White indicated it was important to review the losses. Ms. Ridolfino advised there would be a 20 minute presentation on trending claims at the Kick-off Meeting.

Ms. Ridolfino advised all of the renewal applications had been submitted. Executive Director thanked everyone for their efforts in completing the applications.

Ms. Ridolfino advised she would review the coverages for members that could not be placed through the GCIC/NJCEJIF for its master programs.

Ms. Ridolfino reported the first item was an update on the GCIA Volunteer Accident coverage. Coverage was replaced with QBE for an annual cost of \$450 with broader terms.

Ms. Ridolfino noted the GCIA's final package premium was \$7,227 and the umbrella premium of \$2,219.80 was a decrease of 2%. Ms. Ridolfino advised the Commission authorized her agency to renew the coverages at the June 25th meeting contingent upon the renewal premium not exceeding a 10% increase.

Ms. Ridolfino advised the College's Volunteer Accident Policy through Starr Indemnity was renewing on 9/30/15. Ms. Ridolfino advised the policy term would be extended to 12/31/16 for a total cost of \$1,900. The number of participants was increased and the medical expense limit increased to \$250,000 from \$25,000.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR RC@GC's VOLUNTEER ACCIDENT POLICY
THROUGH STAR INDEMNITY EFFECTIVE 9/30/15 TO EXPIRE 12/31/16
FOR A TOTAL COST OF \$1,900**

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

Ms. Ridolfino advised the next action item pertained to the County's Antique Inland Marine policy covering the contents at the battlefield. Ms. Ridolfino reported Travelers provided a flat renewal with all other terms and conditions per expiring. Ms. Ridolfino requested a motion to renew the coverage with an annual premium of \$4,840 effective 10/7/15.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR THE COUNTY'S ANTIQUE INLAND MARINE
POLICY THROUGH TRAVELERS EFFECTIVE 10/7/15 FOR AN ANNUAL
PREMIUM OF \$4,840**

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

Ms. Ridolfino advised the next item was for the Improvement Authority. Ms. Ridolfino indicated the Volunteer Accident Policy with Starr Indemnity was renewing on 10/9/15. Ms. Ridolfino reported she was still awaiting the renewal terms from the carrier, but did not anticipate the renewal to exceed \$500.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR THE AUTHORITY'S VOLUNTEER
ACCIDENT POLICY FOR THE NURSING HOME THROUGH STARR
INDEMNITY EFFECTIVE 10/9/15 FOR AN ANNUAL PREMIUM NOT TO
EXCEED \$500**

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

Ms. Ridolfino advised Commerce and Industry provided a renewal quote of \$2,272.80 for the College's UST Storage Tank policy which was a 5% increase. Ms. Ridolfino advised the policy renewed on 10/22/15 with the same terms and conditions as expiring.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR THE COLLEGE'S UST POLICY THROUGH
COMMERCE AND INDUSTRY EFFECTIVE 10/22/15 AT AN ANNUAL
PREMIUM OF \$2,272.50**

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

Ms. Ridolfino advised the last item was the Notary Bond for the Library effective 11/17/15. Ms. Ridolfino indicated C N A provided a flat renewal with terms and conditions per the expiring.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR THE GCLC'S NOTARY BOND THROUGH
C N A EFFECTIVE 11/17/15 AT THE ANNUAL PREMIUM OF \$125.12**

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

ATTORNEY: Commission Attorney stated he did not have anything to report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 55-15 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

Commission Attorney advised he would read the applicable motions to approve the PARS/SARS discussed during closed session.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001313 FROM \$15,000 TO \$40,625 AN INCREASE OF \$25,626**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530000649 FROM \$15,000 TO \$25,000 AN INCREASE OF \$10,000**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530000295 FROM \$38,343.60 TO \$46,343.60 AN INCREASE OF \$8,000**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001257 FROM \$15,000 TO \$119,837**

Motion: Commissioner Burke
Second: Chairman White
Roll Call Vote: Unanimous

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001255 FROM \$15,000 TO \$61,500 AN INCREASE OF \$46,500**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001397 FROM \$15,000 TO \$43,500 AN INCREASE OF \$28,500**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001117 FROM \$80,000 TO \$125,000 AN INCREASE OF \$45,000**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:28 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary