

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 17, 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: December 17, 2015
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** October 22, 2015 Open MinutesAppendix I
October 22, 2015 Closed MinutesHandout

- ☐ **CORRESPONDENCE:**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**
.Safety Committee 2016 Meeting Schedule.....Page 4
 - ☐ **Claims Committee:**
.Claims Committee 2016 Meeting Schedule.....Page 5

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report.....Pages 6-35

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly Report – OctoberPages 36-40
Monthly Report – NovemberPages 41-45

- ☐ **TREASURER – Tracey Giordano**
Resolution **63-15** November Bill List – Motion Pages 46-47
Resolution **64-15** November Health Bill List - MotionPage 48
Resolution **65-15** December Bill List – Motion..... Pages 49-50
Resolution **66-15** December Health Bill List - Motion.....Page 51
September Treasurer Reports.....Pages 52-53

- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **67-15** Authorizing Disclosure of Liability Claims Check RegisterPages 54-55
Liability Claim Payments – 10/1/15 to 10/31/15.....Pages 56-57
Liability Claim Payments – 11/1/15 to 11/30/15.....Pages 58-59

- ☐ **MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**
CSG Monthly Summary ReportPage 60

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Pages 61-62

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

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

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS/SARS)Pages 63-65**
Resolution [68-15](#) 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.

Motion for Executive Session

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: January 28, 2016, 9:30 AM, 2 S. Broad Street, Woodbury, NJ

Gloucester County Insurance Commission
Safety and Accident Committee
2016 Meeting Schedule

All meetings will be held at 9:00 AM.

February 2, 2016 Gloucester County Improvement Authority

June 7, 2016 Rowan College at Gloucester County

September 6, 2016 Gloucester County Utilities Authority

December 6, 2016 Gloucester County

Gloucester County Insurance Commission
Claims Committee
2016 Meeting Schedule

All meetings will be held in Conference Room B, 2nd Floor,
2 South Broad Street, Woodbury NJ
on the 2nd Tuesday of each month at **9:00 AM** unless other arrangements
are made for a phone conference.

For meetings convened telephonic, the dial in conference number is:
1-866-921-5493 / password: 6364276

January 12, 2016
February 9, 2016
March 8, 2016
April 12, 2016
May 10, 2016
June 14, 2016
July 12, 2016
August 9, 2016
September 13, 2016
October 11, 2016
November 7, 2016
December 13, 2016

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 17, 2015

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

-
- ☐ **2016 Property and Casualty Budget Introduction (Pages 9-13)** – Attached on page 9 for your review and discussion is the 2016 proposed Property and Casualty Budget in the amount of **\$5,883,767**. The introductory budget represents a 2.46% increase Commission wide compared to the 2015 budget. The CEL portion of the budget was adopted by the CEL Commissioners on November 19th. A copy of the proposed assessments for the members is included on page 10. The assessments will be approved with the adoption of the budget. Also included in the agenda on pages 11-13 is a narrative regarding the 2016 Budget Introduction. PERMA will advertise the proposed 2016 budget in the applicable newspapers.

- ☐ **Motion to introduce the 2016 Property and Casualty Budget in the amount of \$5,883,767 and schedule a public hearing on January 28, 2016 at 9:30 AM at 2 South Broad Street, Woodbury, NJ**

- ☐ **CEL Dividend (Page 14)** – The CEL declared a dividend for the 2010 Fund Year. The Gloucester County Insurance Commission's share is \$48,953. Attached on page 15 is the per member entity share of the dividend. Commission members have an option to receive a check or a reduction in their 2016 assessment. It is suggested that the Commission members take their portion of the CEL dividend on their first assessment payment. A decision on the dividend distribution will be discussed at the meeting.

- ☐ **2016 Health Benefits Budget Introduction (Page 15)** – Attached on page 15 for your review and discussion is the 2016 Health Benefits Budget. The budget amount for 2016 is \$609,064. This budget reflects the self-insured dental program only.

- ☐ **Motion to introduce the 2016 Health Benefits Budget in the amount of \$609,064 and schedule a public hearing on January 28, 2016 at 9:30 AM at 2 South Broad Street, Woodbury, NJ**

- ☐ **RFP's for Professional Services (Page 16)** The Executive Director's office prepared the Request for Proposals for the position of Executive Director, Risk Manager Consultant, Underwriting Services Director, Actuary, Auditor, Managed Care Provider, Third Party Administrator and Defense Panel. The responses were due on December 2, 2015 at 2:00. Included in the agenda on page 16 is a summary of RFP opening. The responses are being

reviewed and evaluated. The responses will be discussed and recommendations rendered at the meeting. A resolution for the appointments will be presented at the January meeting.

❑ Motion to approve a three year appointment for the _____ effective January 1, 2016

- Executive Director _____
- Risk Manager Consultant _____
- Underwriting Services Director _____
- Actuary _____
- Auditor _____
- Managed Care _____
- Third Party Administer _____
- Defense Panel _____

- ❑ Amendment to Rules & Regulations (Page 17)** – The Executive Director’s office received some suggested revisions for the Rules & Regulations. The revisions were reviewed by Executive Director, Chairman and the Commission Attorney. The proposed amendments appear on page 17 of the agenda.

❑ Motion to approve the first reading of an Amendment to the Commission’s Rules & Regulations and schedule a public hearing on January 28, 2016 at 9:30 AM at 20 South Broad Street, Woodbury, NJ

- ❑ Certificate of Insurance Report (Pages 18-21)** - Attached on pages 18-21 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 10/17/15 to 12/13/15. There were 24 certificates of insurance issued during this period
- ❑ NJ Excess Counties Insurance Fund (CELJIF) (Pages 22-28)** – The CEL met on October 22, 2015. A summary report of the meeting is included in the agenda on pages 22-24. The CEL held a Public Hearing on November 19, 2015 and adopted the 2016 Budget in the amount of \$21,461,623 and certified the assessments. The worker compensation self insured retention was increased from \$250,000 to \$300,000 for all members with the exception of Hudson, Ocean, Atlantic and Salem Counties. The contracts for the Executive Director, Underwriting Manager, and Safety Director will expire on February 26, 2016. The Fund Attorney will review and issue the necessary request for proposals. A summary report of the meeting is included in the agenda on pages 25-28. The CEL Reorganization meeting is scheduled for February 25, 2016 at 1:00 PM.
- ❑ GCIC Property and Casualty Financial Fast Track (Page 29)** - Included in the agenda on page 29 is a copy of the September Property & Casualty Financial Fast Track Report. As of **September 30, 2105** the Commission has a surplus of **\$3,155,479**. 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 **\$1,130,422**. The cash balance is **\$4,989,162**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 30)** – Included in the agenda on page 30 is a copy of the CEL Financial Fast Track Report for the month of September. As of **September 30, 2015** the Fund has a surplus of **\$5,123,726**. The cash amount is **\$13,131,916**.
- ❑ **Health Benefits Financial Fast Tracks (Pages 31-32)** - Included in the agenda on pages 31-32 are copies of the Health Benefits Financial Fast Track for the months of September and October. As of **October 31, 2015** there is a surplus of **\$109,988**.
- ❑ **Claims Tracking Reports (Pages 33-34)** – Included in the agenda on pages 33-34 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis reports as of November 30, 2015. The Executive Director will review the reports with the Commission.
- ❑ **Alternate Commissioner** – One of the other Insurance Commissions added an alternate Commissioner. The Commission By Laws allows for this. The Executive Director is asking whether the Gloucester County Insurance Commission should consider this as an assurance of always having a quorum.
- ❑ **2016 Meeting Schedule (Page 35)** – Attached on page 35 for your consideration is the proposed GCIC Executive Committee meeting schedule for 2016. As we have done in the past there will be no meetings scheduled for March, May, July, August and November. However, meetings for those months could be scheduled if necessary with additional notice required by statute. If the dates are acceptable a resolution will be prepared for approval at our January 28th meeting.

	GLOUCESTER COUNTY INSURANCE COMMISSION				
	2016 CERTIFIED BUDGET -		GL/AL=250K		
			WC 300K		
		ANNUALIZED	PROPOSED	Change \$	Change %
	APPROPRIATIONS	BUDGET	BUDGET		
	I. Claims and Excess Insurance				
	Claims				
1	Property	230,000	197,238	(32,762)	-14.24%
2	Liability	680,000	641,774	(38,226)	-5.62%
3	Auto	91,000	103,684	12,684	13.94%
4	Workers' Comp.	1,157,000	1,226,749	69,749	6.03%
5					
6	Subtotal - Claims	2,158,000	2,169,445	11,445	0.53%
7					
8	Premiums				
9	XS JIF	1,715,424	1,735,045	19,621	1.14%
10					
11	SubTotal Premiums	1,715,424	1,735,045	19,621	1.14%
12	Total Loss Fund	3,873,424	3,904,490	31,066	0.80%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	79,800	81,396	1,596	2.00%
17	Safety Director	0	0	0	0.00%
18	Safety Service	268,000	351,088	83,088	31.00%
19	General Expense				
20	Exec. Director	136,622	139,354	2,732	2.00%
21	Actuary	7,803	7,959	156	2.00%
22	Auditor	15,606	15,918	312	2.00%
23	Attorney	36,414	37,142	728	2.00%
24	Treasurer	12,000	12,000	0	0.00%
25	Underwriting Manager	56,160	56,160	0	0.00%
26					
27	Misc. Expense & Conting	34,500	34,500	0	0.00%
28					
29	Total Fund Exp & Cont	646,905	735,518	88,613	13.70%
30	Risk Managers	255,840	255,840	0	0.00%
31					
32					
33	XS JIF Ancillary Coverage				
34	POL/EPL	222,827	222,828	1	0.00%
35	XS POL/EPL	51,485	51,485	0	0.00%
36	Excess Liability	182,873	188,359	5,486	3.00%
37	Crime Policy	5,583	5,694	111	2.00%
38	Medical Malpractice	388,964	388,964	0	0.00%
39	Pollution Liability	41,401	43,057	1,656	4.00%
40	Employed Lawyers L	22,038	22,038	(0)	0.00%
41	Cyber Liability/Speci	50,946	50,946	0	0.00%
42	XS Flood 10x40		10,777	10,777	100.00%
43	Aviation		3,773	3,773	100.00%
44					
45	Total FUND Disbursem	5,742,285	5,883,767	141,483	2.46%

GLOUCESTER COUNTY INSURANCE COMMISSION												
2016 CERTIFIED BUDGET -												
Member Name	FY2015 Annualized Assessment			FY2016 Proposed Assessment			Difference \$			Difference %		
	NJCEL	GCIC	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total
Gloucester County	1,645,775	1,825,381	3,471,156	1,596,751	1,917,180	3,513,931	(49,024.00)	91,799.14	42,775.14	-2.98%	5.03%	1.23%
Gloucester County College	178,423	119,612	298,036	273,714	76,650	350,364	95,290.58	(42,962.44)	52,328.14	53.41%	-35.92%	17.56%
Gloucester County Improvement Authority	437,639	754,478	1,192,116	439,301	791,788	1,231,089	1,662.65	37,310.26	38,972.91	0.38%	4.95%	3.27%
Gloucester County Utility Authority	388,342	338,196	726,538	377,198	356,410	733,608	(11,143.59)	18,213.55	7,069.96	-2.87%	5.39%	0.97%
Gloucester County Library	31,362	23,077	54,439	36,001	18,774	54,775	4,639.17	(4,302.63)	336.54	14.79%	-18.64%	0.62%
Grand Totals:	2,681,540	3,060,745	5,742,285	2,722,965	3,160,803	5,883,767	41,424.81	100,057.88	141,482.69	1.54%	3.27%	2.46%

**Gloucester County Insurance Commission
2016 Proposed Budget Introduction**

The 2016 Proposed Budget includes the following Commission Members:

- ❖ Gloucester County
- ❖ Gloucester County College
- ❖ Gloucester County Improvement Authority
- ❖ Gloucester County Library
- ❖ Gloucester County Utility Authority

Financial Fast Track (FFT): The enclosed report reflects the fund's overall financial position as of September 30, 2015.

The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. Changes are noted for the month, year to date change, the prior year end and the current fund balance for each item.

Statutory Surplus (Deficits) by Fund Year				
	12/31/2014	9/30/2015	\$ - Change	% - Change
2010	\$ 461,573	\$ 506,682	\$ 45,109	10%
2011	\$ 108,056	\$ 76,961	\$ (31,095)	-29%
2012	\$ 954,800	\$ 593,354	\$ (361,446)	-38%
2013	\$ 927,236	\$ 1,069,017	\$ 141,781	
2014	\$ 773,601	\$ 910,693	\$ 137,092	
2015		\$ (1,231)		
	\$ 3,225,266	\$ 3,155,476	\$ (69,790)	-2%

The budget is divided into the following categories:

- ❖ **Actuarial Loss Projections JIF Retention:** The Actuary reviews Gloucester's loss experience and applies trend factors for changes in the Commission's exposures and changes impacting the underlying costs of claims. The 2016 Loss Funds accounts for **37%** of the Commission's total budget.

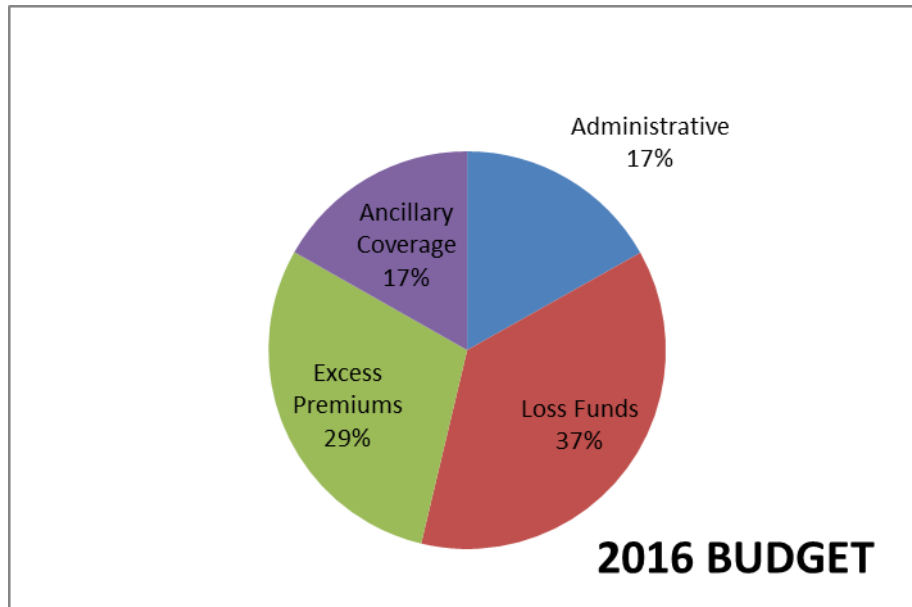
Loss Funds				
	Annualized 2015 Loss Funds	Projected 2016 Loss Funds	\$ - Change	% - Change
Property	\$ 230,000	\$ 197,238	\$ (32,762)	-14.24%
Liability	\$ 680,000	\$ 641,774	\$ (38,226)	-5.62%
Auto	\$ 91,000	\$ 103,684	\$ 12,684	13.94%
Worker Compensation	\$ 1,157,000	\$ 1,226,749	\$ 69,749	6.03%
Total	\$ 2,158,000	\$ 2,169,445	\$ 11,445	0.53%

- ❖ **Excess Insurance Premiums & Ancillary Coverages:** We are introducing a 2016 budget based upon certain reasonable assumptions given our loss experience and market conditions. The excess insurance premiums account for **29%** of the total budget.

Premiums				
	Annualized 2015	Projected 2016	\$ - Change	% - Change
XS JIF				
Total	\$ 1,715,424	\$ 1,735,045	\$ 19,621	1.14%
	\$ 1,715,424	\$ 1,735,045	\$ 19,621	1.14%

Ancillary Coverages				
	Annualized 2015	Projected 2016	\$ - Change	% - Change
POL/EPL	\$ 222,827	\$ 222,828	\$ 1	0.00%
XS POL/EPL	\$ 51,485	\$ 51,485	\$ -	0.00%
Excess Liability	\$ 182,873	\$ 188,359	\$ 5,486	3.00%
Crime	\$ 5,583	\$ 5,694	\$ 111	1.99%
Medical Malpractice	\$ 388,964	\$ 388,964	\$ -	0.00%
Pollution	\$ 41,401	\$ 43,057	\$ 1,656	4.00%
Employed Lawyers	\$ 22,038	\$ 22,038	\$ -	0.00%
Cyber Liability	\$ 50,946	\$ 50,946	\$ -	0.00%
Aviation		\$ 3,773	\$ 3,773	100.00%
XS Flood 10 x 40		\$ 10,777	\$ 10,777	100.00%
Total	\$ 966,117	\$ 987,921	\$ 21,804	2.26%

- ❖ **Administrative Expenses:** The expenses to operate the Joint Insurance Fund accounts for **17%** of the budget and include professional fees, general fund expenses and miscellaneous contingency.



NJ CEL 2010 DIVIDEND
GLOUCESTER COUNTY INSURANCE COMMISSION

NJC006	Gloucester County	GCIC	33,757	
NJC007	Gloucester County College	GCIC	2,157	
NJC008	Gloucester County Improvement Authority	GCIC	5,331	
NJC009	Gloucester County Utility Authority	GCIC	7,364	
NJC010	Gloucester County Library	GCIC	345	48,953

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND				
2015/2016 Budget Comparison based on claims through October 2015				
	Census: As of October 2015			
	Delta Dental Premier - 839 covered Employees			
	County, Library, Division of Social Services			
	LINE ITEMS	Proposed Budget FY 2014	Proposed Budget FY 2015	Proposed Budget FY 2016
1	Self Insured Claims			
2	Dental Claims	\$512,549	\$516,994	\$485,140
3	Subtotal	\$512,549	\$516,994	\$485,140
4				
5	Fully Insured Programs			
6		n/a	n/a	n/a
7		n/a	n/a	n/a
8	Subtotal Premiums	n/a	n/a	n/a
9				
10	Reinsurance			
11	Dental	\$0	\$0	\$0
12	Subtotal Reinsurance	\$0	\$0	\$0
13				
14	Claims Margin	\$539,627	\$532,821	\$536,439
15				
16	Total Loss Fund	\$539,627	\$532,821	\$536,439
17				
18	General Expenses			
19	Legal	\$0	\$0	\$0
20	Treasurer	\$0	\$0	\$0
21	Benefits Consultant	\$34,800	\$40,206	\$40,206
22	Dental TPA admin fees	\$41,626	\$35,960	\$32,419
23	Misc/Cont	\$0	\$0	\$0
24	Plan Documents	\$0	\$0	\$0
25	Total Expenses	\$76,426	\$76,166	\$72,625
26				
27	Total Employee Contributions	\$0	\$0	\$0
28	Total Budget	\$616,053	\$608,987	\$609,064



GLOUCESTER COUNTY INSURANCE COMMISSION
RFP PROPOSALS DUE DECEMBER 2, 2015 AT 2:00 PM
OPENING AT PARSIPPANY OFFICE

The opening of the RFP Proposals for the Gloucester County Insurance Commission took place at 2:00 PM at the Parsippany office.

The responses were opened by Cathy Dodd as follows:

Position	Response
Executive Director	PERMA (not opened sent to P. Mercanti)
Risk Manager Consultant	Hardenbergh Insurance Group
Underwriting Services Director	Hardenbergh Insurance Group
Actuary	Actuarial Advantage
Auditor	Bowman & Company, LP
Managed Care	CSG First MCO Amerihealth
Third Party Administrator	Inservco Insurance Services PMA including Managed Care Amerihealth Franklin Insurance Adjusters
Defense Panel	Madden & Madden Parker McCay Chance & McCann Capehart Scatchard- WC- Higbee Capehart Scatchard – Liab - Corea Brown & Connery, LLP Eric M. Bernstein & Associates John A. Alice Freeman, Huber, Sacks, Brennan & Fingerman

**Proposed Amendment to the Rules and Regulations of the
Gloucester County Insurance Commission (GCIC)**

ARTICLE I – DEFINITIONS

“COMMISSION YEAR” means the Commission’s fiscal year of January 1, through December 31.
(Reference to year is deleted)

ARTICLE V - MEETINGS AND RULES OF ORDER

On or before January **30th** the beginning of the Commission year, the Commissioners shall meet to elect officers and to appoint professionals and servicing organizations and conduct such other business as is necessary. The time and place for the meeting shall be established by the Chairperson, and the Secretary shall send written notice to the clerks of participating local units at least two (2) weeks in advance.
(Change date from 20th to 30th)

ARTICLE VI – BUDGETS

On or before **December 22** of each year, the Commission shall prepare the budget for the upcoming fiscal year. The budget shall identify the proposed items and amounts of expenditure for its operations, the anticipated amounts and sources of assessments and other income to be received during the fiscal year and the status of the self insurance or loss retention accounts. The budget shall be prepared on a basis that does not recognize investment income or discounting of claim reserves, but recognizes all anticipated or forecasted losses and administrative expenses associated with that fiscal year.
(Change date from November 15 to December 22)

Gloucester County Insurance Commission **Certificate of Insurance Monthly Report**

Monday, December 14, 2015

From 10/17/15 to 12/13/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
GCIC					
H- Sunbelt Rentals, Inc. I- Gloucester County Improvement Authority (SLNH)	1275 West Mound Street Columbus, OH 43223 Woodbury, NJ 08096	251	Certificate holder is additional insured where obligated by virtue of a10/23/2015 GLAU X MM dba Shady Lane Nursing Home 109 Budd Boulevard written contract or written mutual aid 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 up to \$250,000.		
H- Sunbelt Rentals, Inc. I- Gloucester County Improvement Authority (SLNH) of	1275 West Mound Street Columbus, OH 43223 Woodbury, NJ 08096	251	Certificate holder is included as loss payee pursuant to the terms, 10/23/2015 dba Shady Lane Nursing Home 109 Budd Boulevard conditions, limitations and exclusions Policy with respect to the written contract or written mutual aid agreement or other written agreement up to \$250,000.	PR	
H- Sunbelt Rentals, Inc. WC I- Gloucester County Improvement Authority (SLNH)	1275 West Mound Street Columbus, OH 43223 Woodbury, NJ 08096	251	Certificate holder is additional insured where obligated by virtue of a10/23/2015 GL EX AU dba Shady Lane Nursing Home 109 Budd Boulevard written contract or written mutual aid 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 up to \$250,000. (see page 2)		
			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		
H- Rowan University - Department of Athletics I- Rowan College at Gloucester County	c/o Penny Kempf Assoc. Director of Athletics 2001 Mullica Hill Road, Esbojornson Gymnasium Glassboro, NJ 08028 1400 Tanyard Road Sewell, NJ 08080	278	Certificate holde, the State of New Jersey and the New Jersey Education Authority are additional insureds 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 with respects to Use of the Rowan University Main Gymnasium for Rowan College Women's and Men's Basketball games on Saturday, December 19, 2015. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000	12/11/2015	GL EX AU WC
			Policy Term 1/1/15 to 1/1/16 Policy # SP4052392		

H- To Whom it May Concern I- Gloucester County Improvement Authority (SLNH) Woodbury, NJ 08096	590	Evidence of insurance. All operations usual to County dba Shady Lane Nursing Home 109 Budd Boulevard Governmental Entity.	11/6/2015 POL/EPL/SDLL
H- To Whom it May Concern I- Gloucester County Improvement Authority 109 Budd Boulevard Woodbury, NJ 08096	590	Evidence of insurance. All operations usual to County Governmental Entity.	11/6/2015 BOND
H- To Whom it May Concern I- Gloucester County Improvement Authority (SLNH) Woodbury, NJ 08096	590	Evidence of insurance. All operations usual to County dba Shady Lane Nursing Home 109 Budd Boulevard Governmental Entity.	11/6/2015 OTH
H- To Whom it May Concern I- Gloucester County Improvement Authority (SLNH) Woodbury, NJ 08096	590	Evidence of insurance. All operations usual to County dba Shady Lane Nursing Home 109 Budd Boulevard Governmental Entity.	11/6/2015 GL, AU, EX, MM
H- To Whom it May Concern I- Gloucester County Improvement Authority (SLNH) Woodbury, NJ 08096	590	Evidence of insurance. All operations usual to County dba Shady Lane Nursing Home 109 Budd Boulevard Governmental Entity.	11/6/2015 OTH
H- To Whom it May Concern I- Gloucester County Improvement Authority (SLNH) Woodbury, NJ 08096	590	Evidence of insurance. All operations usual to County dba Shady Lane Nursing Home 109 Budd Boulevard Governmental Entity.	11/6/2015 OTH
H- Pine Hill School District WC I- County of Gloucester 1100 Turnersville Rd Pine Hill, NJ 08021 2 South Broad Street Woodbury, NJ 08096	648	Evidence of insurance. All operations usual to County Entity as respects meetings of The Homesteading Pioneers 4-H Club of Gloucester Co., to be held at the Pine Hill School, from 6 pm to 9 pm on November 18th, 2015. (SEE PAGE 2) 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	11/17/2015 GL EX AU
H- Golf Cart Services, Inc. I- County of Gloucester 4296 York Road New Oxford, PA 08028 2 South Broad Street Woodbury, NJ 08096	703	Certificate holder is additional insured and loss payee 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 lease of golf carts and utility vehicles for a value of \$342,788.	12/11/2015 GL EX

H- New Jersey Historical Commission I- Rowan College at Gloucester County	Department of State 225 State Street, PO Box 305 Trenton, NJ 08625-0305 1400 Tanyard Road Sewell, NJ 08080	826	Evidence of insurance. All operations usual to County Governmental Entity regarding the FY16 grantor the New Jersey Historical Commission for the development of local history in Gloucester County. (see page 2) 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	10/30/2015 GL EX AU WC
H- Eldredge, Inc. I- Gloucester County Utilities Authority	Attn: Geddes Dowling 898 Fern Hill Road West Chester, PA 19380 2 Paradise Road West Deptford, NJ 08066	1307	Evidence of insurance. All operations usual to County Governmental Entity as respects to septage hauling at the premise.	10/26/2015 GL EX
H- Eldredge, Inc. I- Gloucester County Utilities Authority	Attn: Geddes Dowling 898 Fern Hill Road West Chester, PA 19380 2 Paradise Road West Deptford, NJ 08066	1307	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 as respects septage hauling at the premises.	10/26/2015 GL EX
H- Gloucester Premium Outlets I- County of Gloucester & Borough of Wenonah	100 Premium Outlets Blackwood, NJ 08012 PO Box 337 Woodbury, NJ 08096	1604	Certificate holder, Simon!Preit Gloucester Development, LLC, a Delaware limited liability company, BY: Simon management Associates II, LLC. A Delaware limited liability company, its authorized agent 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.	10/23/2015 GL EX AU WC
H- Gloucester Premium Outlets I- County of Gloucester & Borough of Wenonah	100 Premium Outlets Blackwood, NJ 08012 PO Box 337 Woodbury, NJ 08096	1604	Certificate holder, Simon!Preit Gloucester Development, LLC, a Delaware limited liability company, BY: Simon management Associates II, LLC. A Delaware limited liability company, its authorized agent 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.	10/23/2015 PR
H- Ironstate Development I- Gloucester County Improvement Authority	50 Washington Street Hoboken, NJ 07030 109 Budd Boulevard Woodbury, NJ 08096	1605	All operations usual to County Governmental Entity as respects evidence of insurance.	10/26/2015 OTH
H- Ironstate Development I- Gloucester County Improvement Authority	50 Washington Street Hoboken, NJ 07030 109 Budd Boulevard Woodbury, NJ 08096	1605	All operations usual to County Governmental Entity as respects evidence of insurance.	10/26/2015 POL/EPL/SDLL

H- Township of South Harrison I- County of Gloucester	PO Box 113 Harrisonville, NJ 08039 2 South Broad Street Woodbury, NJ 08096	1610	Evidence of insurance. All operations usual to County Governmental Entity as respects the Gloucester Co. 4-H Dairy Club participating in a Clean Communities roadside clean-up project on Nov. 15, 2015, on Vestry Road in South Harrison Twp., New Jersey.	11/11/2015 GL EX AU WC
H- Arthur Treiman, MD I- Rowan College at Gloucester County	Advocare Treiman Family Medicine 123 Egg Harbor Road, Suite 403 Sewell, NJ 08080 1400 Tanyard Road Sewell, NJ 08080	1618	For our Certified Medical Assistant Program; Evidence of insurance. All operations usual to County Government 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.	11/25/2015 GL,AU,EX, MM
H- Diamond Environmental Services, LLC. I- Gloucester County Improvement Authority	55 East 87th Street, Apt 14B New York City, NY 10128 109 Budd Boulevard Woodbury, NJ 08096	1621	All operations usual to County Governmental Entity as respects evidence of insurance.	12/1/2015 OTH
H- Diamond Environmental Services, LLC. I- Gloucester County Improvement Authority	55 East 87th Street, Apt 14B New York City, NY 10128 109 Budd Boulevard Woodbury, NJ 08096	1621	All operations usual to County Governmental Entity as respects evidence of insurance.	12/1/2015 PR
H- Diamond Environmental Services, LLC. I- Gloucester County Improvement Authority	55 East 87th Street, Apt 14B New York City, NY 10128 109 Budd Boulevard Woodbury, NJ 08096	1621	All operations usual to County Governmental Entity as respects evidence of insurance.	12/1/2015 GL EX

Total # of Holders = 24

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: October 22, 2015
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2016 Budget: Executive Director reported a sub-committee comprised of Commissioners White, Mecouch and Kelly met on October 15, 2016 to review the preliminary 2016 budget before it was presented at today's meeting.

Executive Director reviewed the budget presentation, which included exhibits with expiring general/auto liability and workers' compensation Self-Insured Retentions (SIR), as well as, options to maintain the general/auto retentions and increase the workers' compensation retention as follows:

- **Retentions as Current Expiring Program**
 - **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
 - **WC** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000, Ocean County at \$750,000 and ACIC at \$750,000.*
- **Retention Option #1 Maintain GL/AL SIR & Increase WC SIR**
 - **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
 - **WC** – Increase \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*
- **Retention Option #2 Increase GL/AL & Increase WC SIR**
 - **GL/AL** – Increase from \$250,000 to \$300,000. *Exceptions are Hudson County at \$750,000, ACIC at \$500,000 and SCIC at \$250,000.*
 - **WC** – Increase from \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*

The Board of Fund Commissioners reviewed and agreed to the sub-committee's recommendation to proceed with option #1 and increase the workers' compensation retention from \$250,000 to \$300,000 with the noted exemptions. The Board of Fund Commissioners made a motion to introduce on first reading the 2016 Budget and to schedule a public hearing on November 19, 2015 at 1:00PM at the Camden County College Emergency Regional Training Center – Room RETC129 in Blackwood, NJ.

Dividend: Executive Director reported the sub-committee reviewed available dividend options and made a recommendation to release a dividend of \$150,000 from Fund Year 2010 based on the allowable dividends per State Regulations at the last audit of 12/31/14. The Board of Fund Commissioners adopted a resolution authorizing the release of a dividend subject to state approval.

Actuary: Fund Attorney reported the fund's contract with The Actuarial Advantage expired and the fund office was directed to issue a Request for Price Quotes, which was advertised and sent to three firms to provide a respond by October 21, 2015. Fund Attorney reported that The Actuarial Advantage was the only firm to respond and a resolution appointing the firm would be prepared for the next meeting.

2016 Renewal: Underwriting Manager reported his office is following up with members for any outstanding applications required on the various ancillary coverages.

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 September through November 2015.

Next Meeting: The next scheduled meeting of the NJCE fund is November 19, 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.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2016 PROPOSED BUDGET - RETENTION OPTION 1*				
APPROPRIATIONS	(A)	(C)	(D)	(E)
I. Claims and Excess Insurance			(C - A)	(D / A)
	ANNUALIZED BUDGET FY2015	PROPOSED BUDGET FY2016	Change \$	Change %
Claims				
1 Liability	875,342	875,342	0	0.0%
2 Auto	242,603	242,603	0	0.0%
3 Workers' Comp.	2,889,089	2,581,005	(308,084)	-10.7%
4 WC 150 x 1K (7720)	-	134,539	134,539	100.0%
5 Subtotal - Claims	4,007,034	3,833,489	(173,545)	-4.3%
6 Premiums				
7				
8 Property	4,570,037	4,742,078	172,041	3.8%
9 XS Flood 15x25	252,736	255,488	2,752	1.1%
10 Liability (Brit)	2,650,201	2,703,204	53,003	2.0%
11 Workers Comp (500 x 500) *	1,413,145	1,461,572	48,427	3.4%
12 Workers Comp (Stat x 1MIL)	2,632,439	2,444,007	(188,432)	-7.2%
13 Excess premium contingency	266,758	(0)	(266,758)	-100.0%
14				
15 SubTotal Premiums	11,785,316	11,606,348	(178,968)	-1.5%
16 Total Loss Fund	15,792,350	15,439,837	(352,513)	-2.2%
17				
18 II. Expenses, Fees & Contingency				
19				
20 Claims Adjustment	73,095	74,557	1,462	2.0%
21 Safety Director	372,477	379,926	7,450	2.0%
22 General Expense				
23 Exec. Director	613,893	626,171	12,278	2.0%
24 Actuary	42,108	42,950	842	2.0%
25 Auditor	33,687	34,361	674	2.0%
26 Attorney	37,484	38,234	750	2.0%
27 Litigation Attorney	-	30,000	30,000	0.0%
28 Treasurer	34,985	35,685	700	2.0%
29 Underwriting Manager	451,407	460,436	9,028	2.0%
30				
31 Misc. Expense & Contingency	23,966	23,966	(0)	0.0%
32 Total Fund Exp & Contingenc	1,683,104	1,746,287	63,183	3.8%
33 Total Self Insured Program	17,475,454	17,186,124	(289,331)	-1.7%
34				
35 Ancillary Coverages				
36 POL/EPL	1,549,239	1,549,240	1	0.0%
37 XS POL/EPL	51,485	51,485	0	0.0%
38 Excess Liability	1,015,315	1,045,771	30,456	3.0%
39 Crime Program	156,880	160,067	3,187	2.0%
40 Medical Malpractice	768,500	768,500	0	0.0%
41 Pollution Liability	140,640	146,265	5,625	4.0%
42 Employed Lawyers Liability	173,486	173,485	(1)	0.0%
43 Cyber Liability	240,683	240,683	0	0.0%
44 XS Flood 10x40	-	100,000	100,000	100.0%
45 Aviation	-	40,000	40,000	100.0%
46				
47 Total Ancillary Coverages	4,096,228	4,275,496	179,268	4.4%
48				
49 Total FUND Disbursements	21,571,682	21,461,620	(110,062)	-0.5%

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: November 19, 2015
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2016 Budget: Last month, the Fund introduced the proposed 2016 budget and scheduled today's public hearing, which was advertised in the Fund's designated newspapers.

Executive Director reported a change was made to the Excess Liability Ancillary Coverage and an updated 2016 budget was distributed reflecting a total of \$21,461,623; copies of updated assessments by member were also distributed.

Executive Director reported the budget reflects the sub-committee's recommendation to maintain the expiring general/auto self-insured retention limits and increase the workers' compensation self-insured retention limit as follows:

- **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
- **WC** – Increase \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*

Following the public meeting, the Board of Fund Commissioners adopted the 2016 budget in the amount of \$21,461,623 and certified the assessments.

Professional Contracts: The contracts for Executive Director, Underwriting Manager and Safety Director expire on February 25, 2016. The Board of Fund Commissioners authorized the release of Requests for Proposals. The Fund Attorney will review the boilerplate forms prior to release and appointments will be made by the board at the 2016 Reorganization meeting.

As previously reported, the fund's contract with The Actuarial Advantage expired. The fund office issued a Request for Price Quotes was advertised and was sent to three firms to provide a response; the Actuarial Advantage was the only firm to respond. The Board of Fund Commissioners adopted a resolution appointing The Actuarial Advantage as Fund Actuary based on their submitted quote for a one-year term.

2016 Renewal Coverages: The Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2016 excess and ancillary coverages; a resolution formalizing the action will be included in the 2016 Reorganization agenda.

Claims Status: 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 provided a brief report on recent risk control activities.

Next Meeting: The next meeting is the 2016 Reorganization meeting scheduled for February 25, 2016 at 1:00PM in the Camden County Regional Emergency Training Center.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2016 PROPOSED BUDGET -		RETENTION OPTION 1		
APPROPRIATIONS	(A)	(C)	(D)	(E)
I. Claims and Excess Insurance			(C - A)	(D / A)
	ANNUALIZED BUDGET FY2015	PROPOSED BUDGET FY2016	Change \$	Change %
Claims				
1 Liability	875,342	875,342	0	0.0%
2 Auto	242,603	242,603	0	0.0%
3 Workers' Comp.	2,889,089	2,581,005	(308,084)	-10.7%
4 WC 150 x 1K (7720)	-	134,539	134,539	100.0%
5 Subtotal - Claims	4,007,034	3,833,489	(173,545)	-4.3%
6 Premiums				
7				
8 Property	4,570,037	4,742,078	172,041	3.8%
9 XS Flood 15x25	252,736	255,488	2,752	1.1%
10 Liability (Brit)	2,650,201	2,703,204	53,003	2.0%
11 Workers Comp (500 x 500) *	1,413,145	1,461,573	48,427	3.4%
12 Workers Comp (Stat x 1MIL)	2,632,439	2,444,007	(188,431)	-7.2%
13 Excess premium contingency	266,758	(0)	(266,758)	-100.0%
14				
15 SubTotal Premiums	11,785,316	11,606,348	(178,968)	-1.5%
16 Total Loss Fund	15,792,350	15,439,837	(352,513)	-2.2%
17				
18 II. Expenses, Fees & Contingency				
19				
20 Claims Adjustment	73,095	74,557	1,462	2.0%
21 Safety Director	372,477	379,926	7,450	2.0%
22 General Expense				
23 Exec. Director	613,893	626,171	12,278	2.0%
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25 Auditor	33,687	34,361	674	2.0%
26 Attorney	37,484	38,234	750	2.0%
27 Litigation Attorney	-	30,000	30,000	0.0%
28 Treasurer	34,985	35,685	700	2.0%
29 Underwriting Manager	451,407	460,436	9,028	2.0%
30				
31 Misc. Expense & Contingency	23,966	23,966	(0)	0.0%
32 Total Fund Exp & Contingenc	1,683,104	1,746,287	63,183	3.8%
33 Total Self Insured Program	17,475,454	17,186,124	(289,330)	-1.7%
34				
35 Ancillary Coverages				
36 POL/EPL	1,549,239	1,549,240	1	0.0%
37 XS POL/EPL	51,485	51,485	0	0.0%
38 Excess Liability	1,015,315	1,045,774	30,459	3.0%
39 Crime Program	156,880	160,067	3,187	2.0%
40 Medical Malpractice	768,500	768,500	0	0.0%
41 Pollution Liability	140,640	146,265	5,625	4.0%
42 Employed Lawyers Liability	173,486	173,485	(1)	0.0%
43 Cyber Liability	240,683	240,683	0	0.0%
44 XS Flood 10x40	-	100,000	100,000	100.0%
45 Aviation	-	40,000	40,000	100.0%
46				
47 Total Ancillary Coverages	4,096,228	4,275,499	179,271	4.4%
48				
49 Total FUND Disbursements	21,571,682	21,461,623	(110,059)	-0.5%

Atlantic County property re-evaluation is not reflected in this budget.

*GL/AL – All members retain the first \$250,000. Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.

*WC – Increase \$250,000 to \$300,000 for all members. Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND											
FUND YEAR 2016 ASSESSMENTS BY MEMBER											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MCIC	OC	SCIC	UC	Total
Claims	\$ 187,574	\$ 310,184	\$ 826,135	\$ 154,486	\$ 537,858	\$ 280,127	\$ 557,381	\$ 274,371	\$ 32,259	\$ 673,114	\$ 3,833,489
Premiums	\$ 896,965	\$ 1,126,144	\$ 2,580,296	\$ 507,529	\$ 1,047,642	\$ 1,370,392	\$ 1,276,953	\$ 1,145,034	\$ 399,410	\$ 1,255,986	\$ 11,606,349
Expenses, Fees & Contingency	\$ 128,178	\$ 178,185	\$ 396,409	\$ 67,404	\$ 149,544	\$ 191,455	\$ 220,239	\$ 154,903	\$ 58,364	\$ 201,606	\$ 1,746,287
Total Self Insured Program	\$ 1,212,717	\$ 1,614,512	\$ 3,802,840	\$ 729,418	\$ 1,735,045	\$ 1,841,974	\$ 2,054,573	\$ 1,574,308	\$ 490,033	\$ 2,130,705	\$ 17,186,125
Total Ancilliary Coverages	\$ 532,072	\$ 203,112	\$ 1,055,635	\$ 378,062	\$ 987,920	\$ 45,711	\$ 345,566	\$ 114,557	\$ 186,050	\$ 426,813	\$ 4,275,499
Total FUND Disbursements	\$ 1,744,789	\$ 1,817,624	\$ 4,858,475	\$ 1,107,481	\$ 2,722,965	\$ 1,887,685	\$ 2,400,139	\$ 1,688,865	\$ 676,083	\$ 2,557,518	\$ 21,461,624

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF September 30, 2015						
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	482,034	4,298,252	26,550,463	30,848,715	
2.	CLAIM EXPENSES					
	Paid Claims	69,301	1,783,690	6,603,804	8,387,495	
	Case Reserves	(348,760)	(669,232)	2,213,115	1,543,883	
	IBNR	124,072	423,898	1,544,673	1,968,571	
	Discounted Claim Value	73,181	144,782	(238,569)	(93,789)	
	TOTAL CLAIMS	(82,206)	1,683,138	10,123,023	11,806,160	
3.	EXPENSES					
	Excess Premiums	226,972	2,002,694	11,584,681	13,587,375	
	Administrative	72,274	654,962	2,931,158	3,586,120	
	TOTAL EXPENSES	299,246	2,657,656	14,515,839	17,173,495	
4.	UNDERWRITING PROFIT (1-2-3)	264,994	(42,542)	1,911,601	1,869,060	
5.	INVESTMENT INCOME	0	0	7,237	7,237	
6.	PROFIT (4 + 5)	264,994	(42,542)	1,918,838	1,876,297	
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8.	INVESTMENT IN JOINT VENTURE	(85,018)	(27,247)	1,157,669	1,130,422	
9.	SURPLUS (6 + 7 + 8)	179,976	(69,789)	3,225,267	3,155,479	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	(552)	45,109	461,573	506,682	
	2011	(20,005)	(31,095)	108,056	76,961	
	2012	(61,042)	(361,446)	954,800	593,354	
	2013	122,252	141,781	927,236	1,069,017	
	2014	(98,836)	137,092	773,601	910,693	
	2015	238,160	(1,231)		(1,231)	
TOTAL SURPLUS (DEFICITS)		179,976	(69,789)	3,225,266	3,155,477	
TOTAL CASH					4,989,162	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	41,881	1,858,197	1,900,078	
	Case Reserves	(12,163)	(51,315)	62,252	10,937	
	IBNR	9,875	(3,566)	24,817	21,251	
	Discounted Claim Value	286	5,042	(6,108)	(1,066)	
	TOTAL FY 2010 CLAIMS	(2,002)	(7,959)	1,939,158	1,931,199	
FUND YEAR 2011						
	Paid Claims	4,425	170,630	2,370,813	2,541,443	
	Case Reserves	(1,795)	(109,447)	349,235	239,788	
	IBNR	8,072	(23,786)	60,993	37,207	
	Discounted Claim Value	2,251	21,983	(30,880)	(8,897)	
	TOTAL FY 2011 CLAIMS	12,953	59,380	2,750,161	2,809,541	
FUND YEAR 2012						
	Paid Claims	11,545	597,970	1,034,270	1,632,240	
	Case Reserves	48,874	(334,038)	744,800	410,762	
	IBNR	(21,804)	(20,167)	83,838	63,671	
	Discounted Claim Value	4,245	32,002	(43,824)	(11,822)	
	TOTAL FY 2012 CLAIMS	42,859	275,767	1,819,084	2,094,851	
FUND YEAR 2013						
	Paid Claims	4,826	167,671	998,113	1,165,784	
	Case Reserves	(268,972)	(420,862)	710,225	289,363	
	IBNR	104,887	43,190	286,042	329,232	
	Discounted Claim Value	15,390	46,552	(62,892)	(16,340)	
	TOTAL FY 2013 CLAIMS	(143,869)	(163,449)	1,931,488	1,768,039	
FUND YEAR 2014						
	Paid Claims	5,743	210,835	342,412	553,247	
	Case Reserves	(16,663)	(153,351)	346,603	193,252	
	IBNR	86,208	(300,288)	1,088,983	788,695	
	Discounted Claim Value	12,141	68,589	(94,867)	(26,278)	
	TOTAL FY 2014 CLAIMS	87,429	(174,215)	1,683,131	1,508,916	
FUND YEAR 2015						
	Paid Claims	42,763	594,704		594,704	
	Case Reserves	(98,041)	399,781		399,781	
	IBNR	(63,166)	728,515		728,515	
	Discounted Claim Value	38,869	(29,386)		(29,386)	
	TOTAL FY 2015 CLAIMS	(79,575)	1,693,614	0	1,693,614	
COMBINED TOTAL CLAIMS		(82,206)	1,683,138	10,123,022	11,806,160	
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 September 30, 2015					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,789,817	16,009,802	54,944,240	70,954,042
2.	CLAIM EXPENSES				
	Paid Claims	42,802	489,212	411,505	900,717
	Case Reserves	206,069	1,794,326	683,536	2,477,860
	IBNR	45,275	616,288	8,429,959	9,046,247
	Discounted Claim Value	553,530	539,349	(1,189,781)	(650,431)
	TOTAL CLAIMS	847,676	3,439,176	8,335,219	11,774,394
3.	EXPENSES				
	Excess Premiums	1,292,421	11,602,566	36,749,433	48,351,999
	Administrative	132,070	1,189,509	4,081,008	5,270,517
	TOTAL EXPENSES	1,424,491	12,792,075	40,830,441	53,622,516
4.	UNDERWRITING PROFIT (1-2-3)	(482,350)	(221,449)	5,778,580	5,557,132
5.	INVESTMENT INCOME	2,191	21,600	152,545	174,145
6.	PROFIT (4+5)	(480,159)	(199,849)	5,931,125	5,731,277
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	SURPLUS (6-7)	(480,159)	(199,849)	5,323,574	5,123,726
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(7,008)	101,903	680,166	782,069
	2011	(27,404)	109,915	994,756	1,104,671
	2012	(89,586)	(422,141)	822,655	400,514
	2013	(110,933)	(111,190)	1,310,706	1,199,516
	2014	(74,721)	(243,038)	1,515,291	1,272,253
	2015	(170,507)	364,702		364,702
	TOTAL SURPLUS (DEFICITS)	(480,159)	(199,849)	5,323,574	5,123,725
	TOTAL CASH				13,131,916
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	2,544	20,229	142,195	162,424
	Case Reserves	(2,544)	(23,055)	24,085	1,030
	IBNR	(3,643)	(127,174)	463,719	336,545
	Discounted Claim Value	10,840	29,905	(41,484)	(11,579)
	TOTAL FY 2010 CLAIMS	7,197	(100,095)	588,515	488,420
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	0	259,102	2,671	261,773
	IBNR	(12,142)	(444,102)	1,113,232	669,130
	Discounted Claim Value	39,886	78,311	(121,623)	(43,312)
	TOTAL FY 2011 CLAIMS	27,744	(106,689)	1,138,377	1,031,688
FUND YEAR 2012					
	Paid Claims	34,037	336,862	125,213	462,075
	Case Reserves	(35,182)	254,184	653,695	907,879
	IBNR	5,886	(316,046)	1,521,091	1,205,045
	Discounted Claim Value	85,263	151,233	(240,518)	(89,285)
	TOTAL FY 2012 CLAIMS	90,004	426,233	2,059,481	2,485,714
FUND YEAR 2013					
	Paid Claims	4,899	15,416	0	15,416
	Case Reserves	(4,898)	445,556	2,025	447,581
	IBNR	1,592	(535,972)	2,322,975	1,787,003
	Discounted Claim Value	109,897	193,892	(311,625)	(117,733)
	TOTAL FY 2013 CLAIMS	111,491	118,892	2,013,375	2,132,267
FUND YEAR 2014					
	Paid Claims	1,322	116,705	0	116,705
	Case Reserves	(1,321)	282,479	1,058	283,537
	IBNR	(99,608)	(424,358)	3,008,942	2,584,584
	Discounted Claim Value	174,988	296,313	(474,530)	(178,217)
	TOTAL FY 2014 CLAIMS	75,381	271,139	2,535,470	2,806,609
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	250,014	576,060		576,060
	IBNR	153,190	2,463,940		2,463,940
	Discounted Claim Value	132,656	(210,305)		(210,305)
	TOTAL FY 2015 CLAIMS	535,859	2,829,695	0	2,829,695
	COMBINED TOTAL CLAIMS	847,676	3,439,176	8,335,218	11,774,394
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 OCTOBER 2015

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,049	489,909	81,958,140	82,448,049
2. CLAIM EXPENSES				
Paid Claims	35,000	419,558	72,834,323	73,253,881
IBNR	77	876	39,509	40,385
Total Claims	35,077	420,434	72,873,832	73,294,266
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,888	59,701	5,405,764	5,465,465
Total Expenses	5,888	59,701	8,991,230	9,050,931
4. UNDERWRITING PROFIT (1-2-3)	8,084	9,774	93,078	102,852
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	8,084	9,774	100,214	109,988
9. STATUTORY SURPLUS (6+7-8)	8,084	9,774	100,214	109,988

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	506	35,360	(4,517)	30,843
CASH	-	-	33,331	33,331
2015 SURPLUS	7,579	(25,775)	-	(25,775)
CASH	2,865	47,999	-	47,999
2015 SURPLUS	8,084	9,774	100,214	109,988
TOTAL CASH	2,865	48,188	139,721	187,909

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	(506)	(35,360)	37,847	2,487
Total Claims	(506)	(35,360)	535,079	499,719
FUND YEAR 2015				
Paid Claims	35,000	419,746	-	419,746
IBNR	582	36,236	-	36,236
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	35,582	455,983	-	455,983
COMBINED TOTAL CLAIMS	(506)	(35,549)	72,873,832	73,294,266

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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 SEPTEMBER 30, 2015

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	48,857	440,859	81,958,140	82,398,999
2. CLAIM EXPENSES				
Paid Claims	34,258	384,558	72,834,323	73,218,881
IBNR	(242)	799	39,509	40,308
Total Claims	34,016	385,357	72,873,832	73,259,189
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,944	53,812	5,405,764	5,459,577
Total Expenses	5,944	53,812	8,991,230	9,045,043
4. UNDERWRITING PROFIT (1-2-3)	8,896	1,690	93,078	94,768
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	8,896	1,690	100,214	101,904
9. STATUTORY SURPLUS (6+7-8)	8,896	1,690	100,214	101,904

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	504	34,855	(4,517)	30,338
CASH	-	-	33,331	33,331
2015 SURPLUS	8,392	(33,353)	-	(33,353)
CASH	(5,982)	39,152	-	39,152
2015 SURPLUS	8,896	1,690	100,214	101,904
TOTAL CASH	(5,982)	39,341	139,721	179,062

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	(504)	(34,855)	37,847	2,992
Total Claims	(504)	(34,855)	535,079	500,224
FUND YEAR 2015				
Paid Claims	34,258	384,746	-	384,746
IBNR	262	35,654	-	35,654
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	34,520	420,400	-	420,400
COMBINED TOTAL CLAIMS	(504)	(35,043)	72,873,832	73,259,189

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	November 30, 2015						
COVERAGE LINE- PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	0	0	0	0	0	9	9
November-15	0	0	0	0	0	11	11
NET CHGE	0	0	0	0	0	2	2
Limited Reserves							\$2,138
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	\$0	\$0	\$0	\$0	\$0	\$21,023	\$21,023
November-15	\$0	\$0	\$0	\$0	\$0	\$23,523	\$23,523
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$2,500	\$2,500
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$151,221	\$735,080
COVERAGE LINE- GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	0	4	7	3	7	15	36
November-15	1	3	7	3	6	18	38
NET CHGE	1	-1	0	0	-1	3	2
Limited Reserves							\$8,916
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	\$0	\$42,423	\$220,701	\$10,757	\$26,155	\$35,001	\$335,037
November-15	\$734	\$54,453	\$214,659	\$10,757	\$27,600	\$30,602	\$338,804
NET CHGE	\$734	\$12,030	(\$6,042)	\$0	\$1,445	(\$4,399)	\$3,767
Ltd Incurred	\$376,330	\$723,593	\$518,445	\$23,971	\$35,674	\$35,674	\$1,713,687
COVERAGE LINE- AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	0	0	2	1	0	4	7
November-15	0	0	2	1	0	5	8
NET CHGE	0	0	0	0	0	1	1
Limited Reserves							\$3,904
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	\$0	\$0	\$17,531	\$6,112	\$0	\$6,500	\$30,144
November-15	\$0	\$0	\$17,116	\$6,112	\$0	\$8,000	\$31,228
NET CHGE	\$0	\$0	(\$415)	\$0	\$0	\$1,500	\$1,085
Ltd Incurred	\$9,579	\$123,807	\$285,246	\$20,525	\$3,950	\$11,276	\$454,383
COVERAGE LINE- WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	1	10	25	14	14	46	110
November-15	0	10	25	11	15	46	107
NET CHGE	-1	0	0	-3	1	0	-3
Limited Reserves							\$10,760
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	\$4,359	\$175,151	\$159,797	\$246,311	\$171,044	\$353,792	\$1,110,452
November-15	\$0	\$171,409	\$160,291	\$199,813	\$173,836	\$445,963	\$1,151,312
NET CHGE	(\$4,359)	(\$3,742)	\$495	(\$46,498)	\$2,792	\$92,171	\$40,860
Ltd Incurred	\$1,361,070	\$1,725,424	\$1,192,532	\$1,227,971	\$646,814	\$1,050,204	\$7,204,016
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	1	14	34	18	21	74	162
November-15	1	13	34	15	21	80	164
NET CHGE	0	-1	0	-3	0	6	2
Limited Reserves							\$9,420
Year	2010	2011	2012	2013	2014	2015	TOTAL
October-15	\$4,359	\$217,574	\$398,029	\$263,179	\$197,199	\$416,316	\$1,496,656
November-15	\$734	\$225,862	\$392,066	\$216,682	\$201,436	\$508,088	\$1,544,868
NET CHGE	(\$3,625)	\$8,288	(\$5,963)	(\$46,498)	\$4,237	\$91,772	\$48,212
Ltd Incurred	\$1,830,666	\$2,784,465	\$2,054,132	\$1,421,846	\$767,683	\$1,248,375	\$10,107,166

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

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		71		MONTH	Last Month		70		MONTH	Last Year		59		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Nov-15			Incurred	Incurred	31-Oct-15			Incurred	Incurred	29-Nov-14		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	0	0	0.00%	196,392	100.00%
GEN LIABILITY	813,038	376,330	376,330	46.29%	785,696	96.64%	363,363	363,363	44.69%	786,608	96.75%	0	0	0.00%	789,127	97.06%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,871	97.08%	9,579	9,579	16.64%	55,931	97.18%	0	0	0.00%	55,217	95.94%
WORKER'S COMP	1,044,196	1,361,070	1,361,070	130.35%	1,044,196	100.00%	1,450,419	1,450,419	138.90%	1,044,196	100.00%	0	0	0.00%	1,042,736	99.86%
TOTAL ALL LINES	2,111,178	1,830,666	1,830,666	86.71%	2,082,154	98.63%	1,907,046	1,907,046	90.33%	2,083,126	98.67%	0	0	0.00%	2,083,472	98.69%
NET PAYOUT %	\$1,829,932				86.68%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		59		MONTH	Last Month		58		MONTH	Last Year		47		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Nov-15			Incurred	Incurred	31-Oct-15			Incurred	Incurred	29-Nov-14		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	0	0	0.00%	234,258	100.00%
GEN LIABILITY	969,800	723,593	723,593	74.61%	941,279	97.06%	705,353	705,353	72.73%	940,914	97.02%	0	0	0.00%	925,205	95.40%
AUTO LIABILITY	68,650	123,807	123,807	180.35%	65,864	95.94%	123,807	123,807	180.35%	65,694	95.69%	0	0	0.00%	63,301	92.21%
WORKER'S COMP	1,260,640	1,725,424	1,725,424	136.87%	1,258,878	99.86%	1,725,424	1,725,424	136.87%	1,258,501	99.83%	0	0	0.00%	1,252,374	99.34%
TOTAL ALL LINES	2,533,348	2,784,465	2,784,465	109.91%	2,500,279	98.69%	2,766,225	2,766,225	109.19%	2,499,366	98.66%	0	0	0.00%	2,475,139	97.70%
NET PAYOUT %	\$2,558,604				101.00%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		47		MONTH	Last Month		46		MONTH	Last Year		35		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Nov-15			Incurred	Incurred	31-Oct-15			Incurred	Incurred	29-Nov-14		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	0	0	0.00%	239,354	100.00%
GEN LIABILITY	969,800	518,445	518,445	53.46%	925,205	95.40%	518,267	518,267	53.44%	921,951	95.07%	0	0	0.00%	867,752	89.48%
AUTO LIABILITY	68,650	289,890	285,246	415.51%	63,301	92.21%	285,246	285,246	415.51%	63,045	91.84%	0	0	0.00%	59,437	86.58%
WORKER'S COMP	1,292,157	1,192,532	1,192,532	92.29%	1,283,685	99.34%	1,183,563	1,183,563	91.60%	1,282,793	99.28%	0	0	0.00%	1,265,084	97.90%
TOTAL ALL LINES	2,569,961	2,058,776	2,054,132	79.93%	2,511,545	97.73%	2,044,984	2,044,984	79.57%	2,507,143	97.56%	0	0	0.00%	2,431,628	94.62%
NET PAYOUT %	\$1,662,065				64.67%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		35		MONTH	Last Month		34		MONTH	Last Year		23		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Nov-15			Incurred	Incurred	31-Oct-15			Incurred	Incurred	29-Nov-14		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	0	0	0.00%	241,752	99.33%
GEN LIABILITY	969,800	23,971	23,971	2.47%	867,752	89.48%	23,971	23,971	2.47%	860,897	88.77%	0	0	0.00%	758,189	78.18%
AUTO LIABILITY	68,650	20,525	20,525	29.90%	59,437	86.58%	20,525	20,525	29.90%	58,998	85.94%	0	0	0.00%	51,527	75.06%
WORKER'S COMP	1,292,157	1,227,971	1,227,971	95.03%	1,265,084	97.90%	1,259,111	1,259,111	97.44%	1,262,242	97.68%	0	0	0.00%	1,197,995	92.71%
TOTAL ALL LINES	2,573,979	1,421,846	1,421,846	55.24%	2,435,646	94.63%	1,452,986	1,452,986	56.45%	2,425,508	94.23%	0	0	0.00%	2,249,464	87.39%
NET PAYOUT %	\$1,205,164				46.82%											

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		23		MONTH	Last Month		22		MONTH	Last Year		11		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Nov-15			Incurred	Incurred	31-Oct-15			Incurred	Incurred	29-Nov-14		
PROPERTY	243,372	81,245	81,245	33.38%	241,752	99.33%	81,245	81,245	33.38%	240,178	98.69%	0	0	0.00%	209,300	86.00%
GEN LIABILITY	774,800	35,674	35,674	4.60%	605,738	78.18%	34,229	34,229	4.42%	595,862	76.91%	0	0	0.00%	379,652	49.00%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	51,527	75.06%	3,950	3,950	5.75%	50,508	73.57%	0	0	0.00%	30,893	45.00%
WORKER'S COMP	1,107,261	646,814	646,814	58.42%	1,026,572	92.71%	639,080	639,080	57.72%	1,016,488	91.80%	0	0	0.00%	575,776	52.00%
TOTAL ALL LINES	2,194,083	767,683	767,683	34.99%	1,925,590	87.76%	758,504	758,504	34.57%	1,903,036	86.73%	0	0	0.00%	1,195,620	54.49%
NET PAYOUT %	\$566,246				25.81%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		11		MONTH	Last Month		10		MONTH	Last Year		-1		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Nov-15			Incurred	Incurred	31-Oct-15			Incurred	Incurred	29-Nov-14		
PROPERTY	230,000	151,221	151,221	65.75%	197,800	86.00%	148,721	148,721	64.66%	174,800	76.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	680,000	30,602	30,602	4.50%	333,200	49.00%	35,001	35,001	5.15%	285,600	42.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	91,000	11,276	11,276	12.39%	40,950	45.00%	9,776	9,776	10.74%	36,400	40.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,157,000	1,050,204	1,050,204	90.77%	601,640	52.00%	881,678	881,678	76.20%	485,940	42.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,158,000	1,243,303	1,243,303	57.61%	1,173,590	54.38%	1,075,176	1,075,176	49.82%	982,740	45.54%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$735,215				34.07%											

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2016 PROPOSED ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Gloucester County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
9:30 AM	January 28, 2016	2 South Broad Street Conference Room B Woodbury, NJ	Re-Organizational Meeting
9:30 AM	February 25, 2016	“	Regular Meeting
9:30 AM	April 28, 2016	“	Regular Meeting
9:30 AM	June 23, 2016	“	Regular Meeting
9:30 AM	September 22, 2016	“	Regular Meeting
9:30 AM	October 27, 2016	“	Regular Meeting
9:30 AM	December 15, 2016	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator

GLOUCESTER COUNTY INSURANCE COMMISSION



CLIENT ACTIVITY REPORT

OCTOBER 2015

GCHIC - Gloucester County Health Insurance Commission

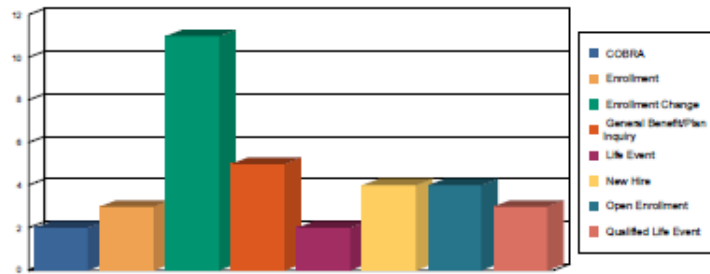
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

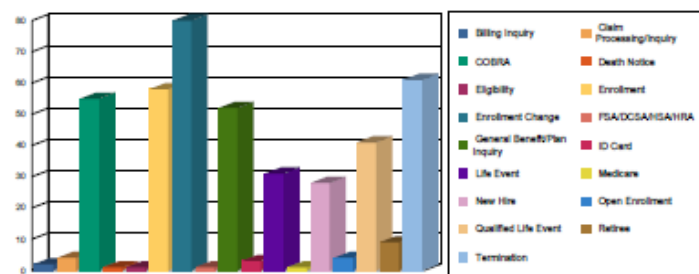
From: 10/1/2015 To: 10/31/2015

GCHIC - Gloucester County Health Insurance Commission

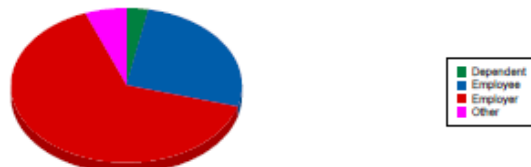
SUBJECT (OCTOBER)	# of Issues
COBRA	2
Enrollment	3
Enrollment Change	11
General Benefit/Plan Inquiry	5
Life Event	2
New Hire	4
Open Enrollment	4
Qualified Life Event	3
Total for Subject	34



SUBJECT (YTD)	# of Issues
Billing Inquiry	2
Claim Processing/Inquiry	4
COBRA	55
Death Notice	1
Eligibility	1
Enrollment	58
Enrollment Change	80
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	52
ID Card	3
Life Event	31
Medicare	1
New Hire	28
Open Enrollment	4
Qualified Life Event	41
Retiree	9
Termination	61
Total for Subject	432

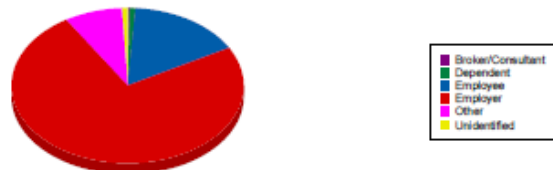


CALL SOURCE (OCTOBER)	# of Issues
Dependent	1
Employee	9
Employer	22
Other	2
Total for Call Source	34



CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Dependent	4
Employee	68
Employer	320
Other	35
Unidentified	4
Total for Call Source	432



CLOSED TIME (OCTOBER)

	<u># of Days</u>	<u>%</u>
Same Day	34	100%
Total for Time Range	34	100%

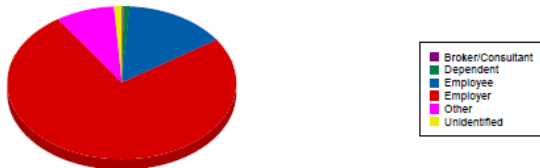
CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	414	96%
1-5 Days	12	3%
6-10 Days	2	0%
Over 10 Days	4	1%
Total for Time Range	432	100%



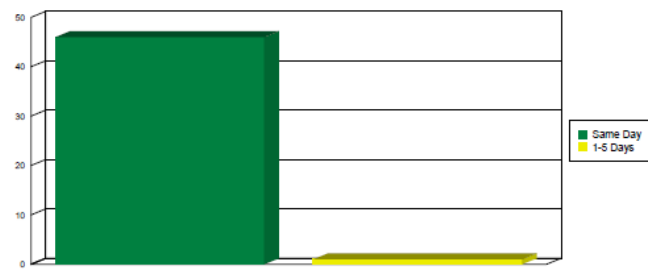
CALL SOURCE (YTD)

	<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%





CLIENT ACTIVITY REPORT

NOVEMBER 2015

GCHIC - Gloucester County Health Insurance Commission

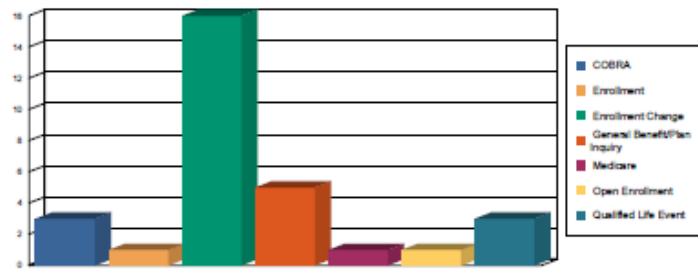
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. 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: 11/1/2015 To: 11/30/2015

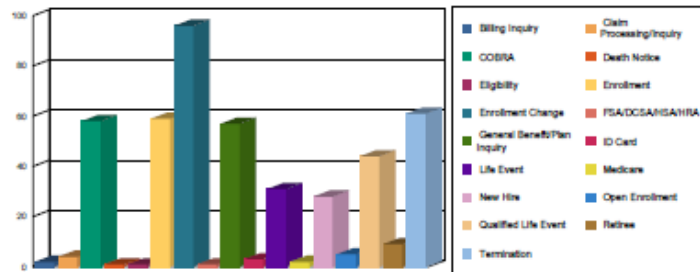
GCHIC - Gloucester County Health Insurance Commission

SUBJECT (NOVEMBER)	# of Issues
COBRA	3
Enrollment	1
Enrollment Change	16
General Benefit/Plan Inquiry	5
Medicare	1
Open Enrollment	1
Qualified Life Event	3
Total for Subject	30

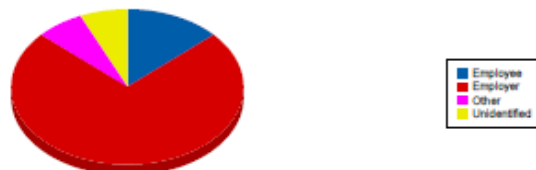


SUBJECT (YTD)	# of Issues
Billing Inquiry	2
Claim Processing/Inquiry	4
COBRA	58
Death Notice	1
Eligibility	1
Enrollment	59
Enrollment Change	96
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	57
ID Card	3
Life Event	31
Medicare	2
New Hire	28
Open Enrollment	5
Qualified Life Event	44
Retiree	9
Termination	61

Total for Subject 462



CALL SOURCE (NOVEMBER)	# of Issues
Employee	4
Employer	22
Other	2
Unidentified	2
Total for Call Source	30



CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Dependent	4
Employee	72
Employer	342
Other	37
Unidentified	6
Total for Call Source	462



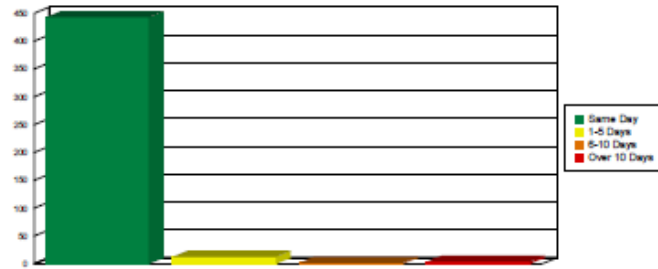
CLOSED TIME (NOVEMBER)

	<u># of Days</u>	<u>%</u>
Same Day	29	97%
1-5 Days	1	3%
Total for Time Range	30	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	443	96%
1-5 Days	13	3%
6-10 Days	2	0%
Over 10 Days	4	1%
Total for Time Range	462	100%



GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 63-15
Confirmation of Payment

NOVEMBER 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 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000456			
000456	BOWMAN & COMPANY, LLP	AUDITOR FEE 10/20/15 - (2014)	11,500.00
			11,500.00
TOTAL PAYMENTS FY 2014			11,500.00

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000457			
000457	INSERCO INSURANCE SERVICES	CLAIMS ADMIN - 11/2015	6,650.00
			6,650.00
000458			
000458	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2015	5.75
000458	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2015	11,385.17
			11,390.92
000459			
000459	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 11/2015	4,680.00
			4,680.00
000460			
000460	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 11/2015	650.25
			650.25
000461			
000461	LORI SHAW & JACQUELINE	LEGAL SERV FOR ANCILLARY COV - 11/17/15	34,485.42
			34,485.42
000462			
000462	COURIER-POST	ACCT: CHL-091699 - 11/11/15 - RFP LEGAL	44.10
			44.10
000463			
000463	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/27/15	11,780.48
000463	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/23/15	4,921.14
			16,701.62
000464			
000464	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 11/17/2015	3,090.00
			3,090.00
000465			
000465	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 10/15	571.82
			571.82

000466			
000466	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription 10/15	571.82
			571.82
000467			
000467	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription 10/15	571.82
			571.82
000468			
000468	HARDENBERGH INSURANCE GROUP	OSHA 10 CARDS - RUTGERS REIMBURSE	80.00
000468	HARDENBERGH INSURANCE GROUP	RMC FEE 11/2015	21,320.00
			21,400.00
	TOTAL PAYMENTS FY 2015		100,807.77

TOTAL PAYMENTS ALL FUND YEARS \$112,307.77

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. 64-15

NOVEMBER 2015

Confirmation of payment

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>
W1115			
W1115	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 08/2015	530.50
W1115	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

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 65-15

DECEMBER 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>
000469			
000469	INSERVO INSURANCE SERVICES	CLAIMS ADMIN - 12/2015	6,650.00
			6,650.00
000470			
000470	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2015	11,385.14
			11,385.14
000471			
000471	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 12/2015	4,680.00
			4,680.00
000472			
000472	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2015	650.25
			650.25
000473			
000473	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	4,183.59
000473	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	4,061.33
000473	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/15	10,396.90
000473	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	325.41
000473	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/15	20.38
			18,987.61
000474			
000474	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE - 12/8/15	2,070.00
			2,070.00
000475			
000475	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 11/2015	571.82
			571.82
000476			
000476	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 11/2015	571.82
			571.82
000477			
000477	SOUTH JERSEY TIMES	ACCT: 1158710 - RFQ PROF CONTRACT POSITI	58.39
			58.39
000478			
000478	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 11/2015	571.82
			571.82
000479			
000479	HARDENBERGH INSURANCE GROUP	RMC FEE 12/2015	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2015	67,516.85

TOTAL PAYMENTS ALL FUND YEARS \$67,516.85

Chairperson

Attest:

Dated:_____

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

Treasurer

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

Resolution No. 66-15

DECEMBER 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>
W1215			
W1215	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 08/2015	530.50
W1215	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	September			
CURRENT FUND YEAR	2015			
Description:		Instrument #1	Instr #2	Instr #3
ID Number:		GCIC Deposit Ac	GCIC WC Clai	GCIC Liability
Maturity (Yrs)		0	0	0
Purchase Yield:		0	0	0
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$5,516,144.34	5501613.38	6862.82	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	\$658,670.04	\$588,199.82	\$48,405.09
10	(Withdrawals - Sales)	(\$1,185,653.45)	(\$1,115,767.71)	(\$47,820.61)
	Ending Cash & Investment Balance	\$4,989,160.93	\$4,974,045.49	\$7,447.30
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$10,585.48	\$1,143.63	\$5,375.85
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,999,746.41	\$4,975,189.12	\$12,823.15
				\$11,734.14

GLOUCESTER COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2015 Month Ending: September									
	Prop	Liab	Auto	WC			NJ CEL	Admin	TOTAL
OPEN BALANCE	638,328.63	3,664,851.90	(30,368.16)	904,281.61	0.00	0.00	269,821.17	69,229.95	5,516,145.10
RECEIPTS									
Assessments	36,118.74	46,722.27	5,207.04	138,317.36	0.00	0.00	254,250.88	107,503.53	588,119.82
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	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	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36,118.74	46,722.27	5,207.04	138,317.36	0.00	0.00	254,250.88	107,503.53	588,119.82
EXPENSES									
Claims Transfers	8,805.33	12,136.03	2,323.77	46,036.13	0.00	0.00	0.00	0.00	69,301.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	990,635.41	55,166.56	1,045,801.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,805.33	12,136.03	2,323.77	46,036.13	0.00	0.00	990,635.41	55,166.56	1,115,103.23
END BALANCE	665,642.04	3,699,438.14	(27,484.89)	996,562.84	0.00	0.00	(466,563.36)	121,566.92	4,989,161.69

RESOLUTION 67-15

**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 December 17, 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 10/1/15 to 10/31/15 and 11/1/15 to 11/30/15 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 December 17, 2015.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
10/01/2015 Thru 10/31/2015

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

Inservco Report Terminology

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
10/01/2015 Thru 10/31/2015

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	4859	3530000636	001	DELAWARE RIVER PORT AUTH	4/15/2015	9/25/2015	CHANCE & MCCANN LLC	10/2/2015	INV 11960	1,018.23	1,018.23
C	4860	3530000629	002	CRAM, MICHAEL	9/3/2015	9/28/2015	RICHARDSON GALELLA AUSTERMUHL	10/16/2015	LEGAL FEE - INV #3993	297.00	297.00
F	44090	3530000576	001	GRANT, HELEN	6/5/2015	6/5/2015	MADDEN & MADDEN PA	10/28/2015	REFUND - STMT #32	-3,598.67	-3,598.67
Total for Coverage: Auto Liability							Number of entries: 3		-2,283.44	-2,283.44	
Coverage: Auto Physical Damage											
C	4867	3530001411	001	GLOUCESTER COUNTY		GLOUCESTER COUNTY	10/30/2015	LESS 1,000 DED	10,625.86	10,625.86	
C	4870	3530001422	001	GLOUCESTER COUNTY		SOUTH JERSEY TRUCK REPAIR	10/30/2015	ESTIMATE# 4231 LESS 1,000 DEDUCTIBLE	24,063.15	24,063.15	
Total for Coverage: Auto Physical Damage							Number of entries: 2		34,709.01	34,709.01	
Coverage: General Liability											
C	4857	3530001117	001	ANDERSON, ALBERT	6/1/2015	7/31/2015	MADDEN & MADDEN PA	10/2/2015	LEGAL FEE - STMT #7	8,353.66	8,353.66
C	4858	3530000762	001	ESTATE OF AUTUMN PASQUALE	8/4/2015	8/27/2015	ARCHER & GREINER PC	10/2/2015	INV 4024519	5,737.80	5,737.80
C	4861	3530001117	001	ANDERSON, ALBERT	8/10/2015	9/30/2015	MADDEN & MADDEN PA	10/16/2015	LEGAL FEE - STMT #5	3,610.85	3,610.85
C	4862	3530001270	001	MCCLOSKEY, MATTHEW	8/4/2015	9/29/2015	MADDEN & MADDEN PA	10/16/2015	LEGAL FEE - STMT #2	4,095.00	4,095.00
C	4864	3530000893	001	LAMANTEER, MICHAEL	9/1/2015	9/22/2015	MADDEN & MADDEN PA	10/16/2015	CLIENT ID 70200-018M STMT# 18	1,900.00	1,900.00
C	4865	3530000893	001	LAMANTEER, MICHAEL	9/2/2015	9/2/2015	MASTROIANNI & FORMAROLI INC	10/16/2015	INV 103652	1,040.40	1,040.40
C	4866	3530000558	001	MULVIHILL, NICOLE	8/24/2015	8/24/2015	THOMAS G OAKES ASSOCIATES	10/16/2015	ACCT #018709	178.25	178.25
C	4869	3530000762	001	ESTATE OF AUTUMN PASQUALE	9/8/2015	9/30/2015	ARCHER & GREINER PC	10/30/2015	LEGAL FEE - INV #4027263	195.00	195.00
V	4857	3530001117	001	ANDERSON, ALBERT	6/1/2015	7/31/2015	MADDEN & MADDEN PA	10/19/2015	LEGAL FEE - STMT #7	-8,353.66	-8,353.66
Total for Coverage: General Liability							Number of entries: 9		16,757.10	16,757.10	
Coverage: Police Professional											
C	4863	3530000494	001	GEORGETTE, PATRICK	1/2/2014	1/29/2014	MADDEN & MADDEN PA	10/16/2015	statement 7	2,886.00	2,886.00
C	4868	3530000494	001	GEORGETTE, PATRICK	10/8/2015	10/8/2015	MADDEN & MADDEN PA	10/30/2015	LEGAL FEE - STMT #19	874.00	874.00
V	4456	3530000494	001	GEORGETTE, PATRICK	1/2/2014	1/29/2014	MADDEN & MADDEN PA	10/9/2015	STATEMENT 7	-2,886.00	-2,886.00
Total for Coverage: Police Professional							Number of entries: 3		874.00	874.00	
Coverage: Un/Underinsured Motorists(NJ)											
C	12578	3530000919	001	RANDOLPH, BRIAN	9/3/2015	9/21/2015	RICHARDSON GALELLA AUSTERMUHL	10/16/2015	LEGAL FEE - INV #3994	616.80	616.80
Total for Coverage: Un/Underinsured Motorists(NJ)							Number of entries: 1		616.80	616.80	
Total for Gloucester Co Ins Commission - 353							Number of entries: 18		50,673.47	50,673.47	

Date: 11/1/2015
Financial Transaction



INSERVCO
INSURANCE SERVICES, INC.

Page: 2

Gloucester Co Ins Commission - 353
 Financial Transaction Log - Liability Claim Payments
 Monthly / Detail / By Coverage / By Payment Type / By Check Number
 11/01/2015 Thru 11/30/2015

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2015 Thru 11/30/2015

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	4872	3530000629	002	CRAM, MICHAEL	10/5/2015	10/19/2015	RICHARDSON GALELLA AUSTERMUHL	11/13/2015	INV 4032	295.38	295.38
Total for Coverage: Auto Liability							Number of entries: 1		295.38	295.38	
Coverage: General Liability											
C	4877	3530000558	001	MULVIHILL, NICOLE	8/24/2015	8/24/2015	THOMAS G OAKES ASSOCIATES	11/25/2015	ACCOUNT #018709	178.25	178.25
Total for Coverage: General Liability							Number of entries: 1		178.25	178.25	
Coverage: Police Professional											
C	4871	3530000807	001	GOODET, CHARLES	9/3/2015	10/26/2015	RICHARDSON GALELLA AUSTERMUHL	11/13/2015	INV 4035	5,409.10	5,409.10
C	4873	3530000807	001	GOODET, CHARLES	10/5/2015	10/5/2015	MASTROIANNI & FORMAROLI INC	11/13/2015	INV 103744	633.10	633.10
C	4874	3530000295	001	GARLAND, CRYSTAL	11/2/2015	11/2/2015	MADDEN & MADDEN PA	11/25/2015	LEGAL FEE - STMT #43	12,234.00	12,234.00
C	4875	3530000547	001	DEAN, TAHARDA	9/11/2015	9/29/2015	MADDEN & MADDEN PA	11/25/2015	LEGAL FEE - STMT #21	1,605.00	1,605.00
C	4876	3530000547	001	DEAN, TAHARDA	10/1/2015	10/30/2015	MADDEN & MADDEN PA	11/25/2015	LEGAL FEE - STMT #22	4,605.00	4,605.00
Total for Coverage: Police Professional							Number of entries: 5		24,486.26	24,486.26	
Coverage: Un/Underinsured Motorists(NJ)											
C	12950	3530000919	001	RANDOLPH, BRIAN	10/5/2015	10/15/2015	RICHARDSON GALELLA AUSTERMUHL	11/13/2015	INV 4038	120.00	120.00
Total for Coverage: Un/Underinsured Motorists(NJ)							Number of entries: 1		120.00	120.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 8		25,079.89	25,079.89	





Gloucester County Insurance Commission
Bill Review / PPO Savings
2015



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
	October-November	93	88%	\$52,033.64	79%	\$36,588.55	\$487.41	\$7,311.21	\$7,646.47	\$15,445.09	\$2,086.73	\$13,358.36
YTD Total		565	86%	\$859,906.77	90%	\$442,605.89	\$45,343.80	\$128,853.38	\$243,103.70	\$417,300.88	\$55,933.43	\$361,367.45

Monthly Summary
Total Savings (before fees): \$15,445.09
Percent Savings: 30%
NET SAVINGS: \$13,358.36
Percent **NET SAVINGS:** 26%

Oct/Nov

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):	\$417,300.88
Percent Savings:	49%
NET SAVINGS:	\$361,367.45
Percent NET SAVINGS:	42%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: December 7, 2015

October – December 2015

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 19:** One session of PPE Safety: Head, Hand & Eye Protection was conducted for GCIC.
- **October 22:** Attended the GCIC meeting in Woodbury.
- **November 5:** Attended the 2016 Safety Training meeting in Sewell.
- **November 10:** Attended the GCIC Claims Committee meeting via conference call.
- **December 1:** Attended the GCIC Safety Committee meeting via conference call.
- **December 2:** One session of Vehicle Inspections Dump Trucks was conducted for GCIC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 8:** Plan to attend the GCIC Claims Committee meeting.
- **December 17:** Plan to attend the GCIC meeting in Woodbury.

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		0
November		0
December (as of 12/7)		0

RESOLUTION 68-15

**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 December 17, 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 December 17, 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 December 17, 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>
3530001441	James Butch	Worker Compensation	PAR	
3530000937	James Butch	Worker Compensation	PAR/SAR	2014-7837
3530001206	Patrick Dicerbo	Worker Compensation	SAR	2015-5702
3530000657	Brian Randolph	Worker Compensation	SAR	2014-16318
3530001434	Franklin Green	Worker Compensation	PAR	
3530001101	Steven Ingram	Worker Compensation	PAR	
3530001361	Gloucester County IA	Property	PAR	
3530001333	Celestin	Liability	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, October 22, 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	Excused

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 Taylor Jacob
	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 (*via conference call*)

Matt Lyons, Gloucester County

Patrick Madden, Esq. Madden & Madden

Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of September 24, 2015

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF
SEPTEMBER 24, 2015**

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the GCIC Safety and Accident Review Committee was scheduled to meet again on December 1, 2015 and will be hosted by the Gloucester County Improvement Authority at Budd Boulevard, Woodbury, NJ.

CLAIMS COMMITTEE: Ms. Leighton referred to a copy of the overview which was included in the agenda summarizing the fourth annual Best Practices Workshop that was held on October 6th at the Marlton Conner Strong & Buckelew office. Ms. Leighton thanked everyone who attended and participated in the Workshop.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had 1 action item for his report along with some informational items.

EMPLOYEE DISHONESTY: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/23/15. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director indicated the annual premium was per expiring, \$1,132 and the limit of loss was \$1,000,000 with a \$10,000 deductible. Executive Director noted the cost of the policy would be paid out of the miscellaneous and contingency budget line. Executive Director asked if anyone had questions regarding the coverage and requested a motion to approve the expenditure.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE
DISHONESTY COVERAGE IN THE AMOUNT OF \$1,132**

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

RULES & REGULATIONS: Executive Director reported Chairman White had some suggested revisions for the Rules and Regulations. Executive Director advised the revisions would be reviewed by the Commission Attorney. A copy of the proposed amendments would appear in the next agenda and then a Public Hearing would be scheduled.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 9/15/15 to 10/16/15. There were a total of 6 certificates issued for this period.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CEL met on September 24, 2015 and a copy of the summary report was included in the agenda. Executive Director noted the CEL would be meeting in the afternoon to introduce the 2016 budget. The Fund Commissioners would also vote on a resolution authorizing the release of a dividend in the amount of \$150,000 subject to State approval for the Camden and Gloucester Commissions.

2016 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director reported the GCIC budget would be introduced at the December 17th meeting. The public hearing and budget adoption would be scheduled for the January 2016 meeting.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the August Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$2,975,502 as of August 31, 2015. Executive Director advised that \$1,215,440 on line 8 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity. Executive Director noted the cash amount was \$5,516,145.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the August Financial Fast Track for the NJ CEL. As of August 31, 2015 the CEL had a surplus of \$5,603,885.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the July and August Health Benefits Financial Fast Tracks. As of August 31, 2015 there was a surplus of \$93,008. 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 noted while 2011 was running a surplus the report indicated losses were running at 109% versus the projected amount. Executive Director advised 2015 was running higher and he thought it was attributed to the worker compensation claims. Executive Director requested Inservco to review the worker compensation claims for 2015.

NON-OWNED/OWNED AIRCRAFT: Executive Director reported certain Counties did not have coverage for non-owned/owned aircraft or aircraft operations. Executive Director advised the CEL Underwriting Manager sent out applications for completion and he indicated there might be some ancillary coverage offered for this exposure as of 1/1/16.

2016 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE: Executive Director reported the 2016 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director advised Ms. Dodd would review with Ms. Ridolfino any certificates which needed to be re-issued for the 2016 renewal.

REPORT OF CLAIMS TO CLAIMS MADE POLICIES PRIOR TO 12/31/15 EXPIRATION: Executive Director asked Ms. Leighton to review her memo with the Commission regarding the Claims to Claims Made Policies prior to 12/31/15. Ms. Leighton referred to her memo and the limit schematics which were included in the agenda and stressed the importance of reporting any claim or potential claim prior to the policy expiration date. Ms. Leighton reviewed the different lines of coverages and asked that all claims be reported to Conner Strong & Buckelew no later than December 19, 2015.

2015 MEETING SCHEDULE: Executive Director reported the Commission was not scheduled to meet in November and the next meeting was scheduled for December 17, 2015 at 9:30 AM.

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 September Client Activity Report was included in the agenda. Executive Director advised the report indicated there were 48 inquires for the month. Executive Director noted the year to date inquires were 397.

TREASURER REPORT: Chairman White advised the October Bill Lists were included in the agenda and requested motions to approve.

**MOTION TO APPROVE THE OCTOBER BILL LIST,
RESOLUTION 59-15 IN THE AMOUNT OF \$67,465.77**

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

**MOTION TO APPROVE THE OCTOBER HEALTH
BILL LIST, RESOLUTION 60-15 IN THE AMOUNT OF
\$3,350.50**

Motion:	Commissioner Burke
Second:	Chairman White
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 61-15 Inservco Liability Check Register for the period of 9/1/15 through 9/30/15.

MOTION TO APPROVE RESOLUTION 61-15 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/15 THROUGH 9/30/15

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

MANAGED CARE PROVIDER: Ms. Goldstein introduced Taylor Jacob, an Account Manager with CSG who was attending the meeting. Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of September which was included in the agenda. Ms. Goldstein advised there were 35 bills received for the month. Ms. Goldstein advised the total provider charge was \$21,446.94. The total allowed amount was \$16,485.91. Ms. Goldstein advised the total savings for September was \$4,961.03 or 23% savings. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the September through November 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince noted on October 19th one session of PPE Safety was conducted for the Correctional Officers. Mr. Prince advised he would also attend the next EMS meeting. 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. Before reviewing her report Ms. Ridolfino noted the member entities' membership through the Commission was expiring as of 1/1/16. Ms. Ridolfino advised it was her recommendation the member entities renew their membership and her office would send out the Indemnity and Trust Agreements for processing. Ms. Ridolfino noted she was meeting with Mr. Prince, Ms. LaPorta, and Ms. Jones to co-ordinate the 2016 Training Schedule with a focus on EMS.

Ms. Ridolfino advised she met with the Rowan College at Gloucester County with Glenn Prince to discuss armed security guard exposure on October 13, 2015. A brief discussion ensued on the security of the campus.

Ms. Ridolfino advised the following coverages for members could not be placed through the GCIC/NJCEJIF.

Ms. Ridolfino reported the County appointed a new Treasurer, Tracey Giordano, and a bond was secured through Western Surety effective 10/1/15 with an annual premium of \$2,200.62. The bond for Gary Schwarz was cancelled as of 10/1/15.

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

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

Ms. Ridolfino advised at the last meeting the Commissioners authorized her office to bind coverage for the renewal of the GCIA Volunteer Accident Nursing Home policy not to exceed \$500. Starr Indemnity elected to no longer provide this coverage so the coverage was bound with QBE with an annual premium of \$350.

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

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

Ms. Ridolfino advised the next item was the same; however it was for the Library. Ms. Ridolfino indicated the coverage was bound with QBE with an annual premium of \$350.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND FOR THE LIBRARY'S VOLUNTEER ACCIDENT POLICY THROUGH QBE EFFECTIVE 11/17/15 FOR AN ANNUAL PREMIUM OF \$350

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

Ms. Ridolfino advised that concluded her report unless anyone had any questions.

ATTORNEY: Commission Attorney reported Linda Galella; one of the Commissions's Defense Panel Attorneys, has changed her employer to Parker McKay. Ms. Galella did take the files she was working on with her. Commission Attorney recommended an amendment to Ms. Galella's current agreement which terminated as of 1/1/16 and requested a motion to do so.

**MOTION TO AUTHORIZE THE COMMISSION ATTORNEY TO
PREPARE AN AMENDMENT TO MS. GALELLA'S AGREEMENT**

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 62-15 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Chairman White
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
3530001422 FROM \$15,000 TO \$24,083.15 AN INCREASE OF \$9,083.15**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001423 FROM \$15,000 TO \$71,800 AN INCREASE OF \$56,800**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530000547 FROM \$111,429.14 TO \$131,429.14 AN INCREASE OF \$20,000**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:12 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary