# GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA AND REPORTS THURSDAY, JUNE 25, 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: JUNE 25, 2015 WOODBURY, NJ

9:30 AM

<ul> <li>□ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE</li> <li>□ ROLL CALL OF COMMISSIONERS</li> </ul>	READ
□ APPROVAL OF MINUTES: April 23, 2015 Open Minutes	Appendix I
April 23, 2015 Closed Minutes	
CORRESPONDENCE:	
COMMITTEE REPORTS  □ Safety Committee:	
EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Executive Director's Report	Pages 4-21
EMPLOYEE BENEFITS – Conner Strong & Buckelew Monthly Report – April & May	Pages 22-31
TREASURER – Gary Schwarz  Resolution 36-15 May Bill List – Motion	Page 34 Pages 35-36 Page 37
CLAIMS SERVICE – Inservco Insurance Services, Inc.  Resolution 40-15 Authorizing Disclosure of Liability Claims Check Register  Liability Claim Payments – 4/1/15 to 4/30/15  Liability Claim Payments – 5/1/15 to 5/31/15	Pages 44-46
MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein CSG Monthly Summary Report	Page 50
CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control Monthly Report	Pages 51-52
RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR Hardenbergh Insurance Group  Monthly Report	Pages 53-55
ATTORNEY – Long Marmero & Associates, LLPOLD BUSINESS NEW BUSINESS	Verbal

PUBLIC COMMENT
CLOSED SESSION – Payment Authorization Requests (PARS/SARS)Pages 56-58 Resolution 41-15 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda also the possible settlement of Breia Brenner vs Gloucester County, Dale Dawson vs Gloucester County, Joseph McCrossin vs Gloucester County, Christine Runquist vs Gloucester County and Illas v Gloucester County
Motion for Executive Session

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: September 24, 2015, 9:30 AM, 2 S. Broad Street, Woodbury, NJ

# GLOUCESTER COUNTY INSURANCE COMMISSION

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

Da	te:	June 25, 2015
Μe	emo to:	Commissioners of the Gloucester County Insurance Commission
Fro	om:	PERMA Risk Management Services
Su	bject:	Executive Director's Report
	Resolution 34-15, LLP. At the Apperiod of April 25	orney Resolution (Pages 7-8) - Included in the agenda on pages 7-8 is Awarding a Professional Service Contract to Long Marmero & Associates, oril Commission meeting the Commissioners awarded this contract for the 5, 2015 to April 25, 2016.  • approve Resolution 34-15 Awarding Professional Service Contract to rmero & Associates, LLP
	the Executive Din Party Administrat 12/31/15. Include and advertisement the Commission prepare the RFP's	Professional Services – Fair & Open Process (Page 9) - The contracts for rector, Risk Management Consultant, Underwriting Services Director, Third for, Managed Care Provider and Defense Panel Attorneys are expiring as of a din the Agenda on page 9 is Resolution 35-15 authorizing the preparation of the request for proposals. The Resolution was reviewed and approved by Attorney. The Executive Director will work with the County Proper to and advertise accordingly in the Commission's newspapers.
	Risk I	tising the request for proposals for the position of Executive Director, Management Consultant, Underwriting Services Director, Third Party s Administrator, Managed Care Provider and Defense Panel Attorneys
	www.gcicinsuran or recommendation Loss Control documentally open mi	- The new website is live and the URL address for the site is: ce.org. We invite everyone to view the site and if anyone has any questions ons to contact the Executive Director's office. The site also includes some aments. The site will be updated on an ongoing basis with such items as the nutes, agendas and resolutions. PERMA has notified the previous website inue their services.
	insurance issuanc	<b>Surance Report (Pages 10-11)</b> - Attached on pages 10-11 is the certificate of e reports from the CEL listing those certificates issued for the period 4/16/15 were 7 certificates of insurance issued during this period
	_ •	and Casualty Financial Fast Track (Pages 12-13) - Included in the agenda re copies of the March and April Property & Casualty Financial Fast Track

Reports. As of **April 30, 2105** the Commission has a surplus of **\$3,071,589**. 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 \$1,232,335.

NJ CEL Property and Casualty Financial Fast Track (Pages 14-15) — Included in the agenda on pages 14 and 15 are copies of the CEL Financial Fast Track Reports for the months of March & April. As of April 30, 2015 the Fund has a surplus of \$5,675,248.
<b>Health Benefits Financial Fast Track (Pages 16-17)</b> - Included in the agenda on pages 16-17 are copies of the Health Benefits Financial Fast Track for the months of February and March. As of <b>March 31, 2015</b> there is a surplus of <b>\$91,748</b> .
Claims Tracking Reports (Pages 18-19) – Included in the agenda on pages 18-19 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis reports as of May 31, 2015. The Executive Director will review the reports with the Commission.
<b>NJ Excess Counties Insurance Fund (CELJIF)</b> - The CEL is scheduled to meet in the afternoon. A draft copy of the 2014 audit will be presented at the meeting. A summary report of the meeting will appear in the next agenda. The CEL is scheduled to meet again on September 24, 2015 at 1:00 PM.
<b>2015 Property &amp; Casualty Assessments</b> – The second assessment was due on May 15, 2015. The Treasurer's office advises payment was received from all of the member entities.
<b>2016 Renewal Applications</b> – The CEL Fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to the underwriters. The new process will streamline operations for members by allowing for more consistent allocation of annual premiums. The Executive Director will work with the Commission Risk Manager to roll out the new process. Also the Conner Strong & Buckelew Claim's Department will work with the CEL Underwriting Manager to collect loss information for the renewal with the assistance of the Commission Risk Manager for the historical loss data.
<b>Welcome Robyn Walcoff</b> – Mary Lou Doner, Vice President of Claims for the NJ Counties Excess JIF (NJCEL) will be retiring on July 1 <sup>st.</sup> Robyn Walcoff, currently a Claim Consultant for Conner Strong & Buckelew, will succeed Mary Lou Doner. Robyn Walcoff earned a law degree from George Washington University Law School and has over ten years of claims experience beginning with the law firm of White and Williams. From there, Robyn joined the ACE Insurance Company as Claims Representative specializing in complex liability claims before moving over to Conner Strong & Buckelew as a Claims Consultant. In that capacity, she was responsible for public entity claims involving the NJCEL and is experienced in both

Title 59 and New Jersey Workers' Compensation.

- □ New Jersey Counties Excess Joint Insurance Fund Joint Insurance Claims Committees Best Practices Workshop Michelle Leighton is coordinating a joint meeting of the Member Insurance Commissions of the CELJIF. The tentative date is scheduled for October 6, 2015. A planning committee will be formulated to discuss the agenda, format and location of the meeting. Ms. Leighton will reach out to last year's committee members to participate in the planning. Please hold the date of October 6<sup>th</sup> open for the workshop.
- □ Zurich Environmental Emergency Response (Pages 20-21) Zurich has made Environmental Emergency Response available at no additional cost to member entities who purchase Pollution Liability Insurance through the NJCEL's ancillary insurance program. Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials. See attached brochure on pages 20-21 for more information. In the event of a spill: (1) please login in to the site at http://www.spillcenter.com/zurich and (2) choose "Report a Pollution Event" from the menu or call 888 SPILLHELP (888-774-5543). (3) User Name: Mleighton Password: NJCEL. A separate claim report must be made in addition to the call for spill help that can be made by calling Zurich's claim reporting facility at 1-800-987-3373, Fax 1-866-255-2962 or email at USZ Zurich Environmental@zurichna.com and claimsteamc@connerstrong.com. Please note that all Environmental claims must be reported immediately. Below is the pertinent policy information for the Pollution Liability Insurance.

New Jersey Counties Excess Joint Insurance Fund Line of Coverage: Pollution Liability Policy Number: ZRE554295500 Policy Period: 1/1/2013 – 1/1/2016

□ 2015 Meeting Schedule – As a reminder the Commission will not meet in July or August. The next meeting is scheduled for September 24, 2015.

## **RESOLUTION 34-15**

# GLOUCESTER COUNTY INSURANCE COMMISSION AWARDING PROFESSIONAL SERVICE CONTRACT TO LONG MARMERO & ASSOCIATES, LLP

**WHEREAS**, the Gloucester County Insurance Commission (hereinafter the "Commission") is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, there exists a need for the Commission to secure certain professional and certain unspecifiable services; and

WHEREAS, the Commission requires the services of various professionals; and

**WHEREAS**, the Commission requires the services of various professionals, including a Commission Attorney; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals process for the position of Commission Attorney pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**BE IT RESOLVED**, by the Gloucester County Insurance Commission that the following appointment be made for the period April 25, 2015 through April 25, 2016, in accordance with the Commission's fair and open process and consistent with the County of Gloucester Request for Proposals Policy and N.J.S.A. 40A:11-5(1)(m):

GCIC Attorney shall be Long, Marmero, & Associates, LLP, with Douglas Long, Esq. as the designated representative.

**BE IT FURTHER RESOLVED**, by the Commissioners of said GCIC that Long Marmero & Associates, LLP, acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute aid contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the GCIC.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 25, 2015.

ADOPTED:
GERALD A. WHITE, CHAIRMAN
ATTEST:
MICHAEL BURKE, VICE CHAIRMAN

## **RESOLUTION NO 35-15**

GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST
FOR PROPOSALS FOR THE POSITION OF AUDITOR, ACTUARY, EXECUTIVE
DIRECTOR, RISK MANAGEMENT CONSULTANT, UNDERWRITING SERVICES
DIRECTOR, THIRD PARTY CLAIMS ADMINISTRATOR, MANAGED CARE
PROVIDER & DEFENSE PANEL ATTORNEYS

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 commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

**WHEREAS**, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq; and

**WHEREAS**, the Commission has directed the Executive Director to advertise a request for proposals for professional contract for the position of Auditor, Actuary, Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider and Defense Panel Attorneys.

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about September 1, 2015 compliant with a "Fair and Open Process."

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 25, 2015.

ADOPTED:	
GERALD A. WHITE, CHAIRMAN	
ATTEST:	
MICHAEL BURKE, VICE CHAIRMAN	

# Gloucester County Insurance Commission Certificate of Insurance Monthly Report

## From 4/16/15 to 6/18/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date Coverage
GCIC H- Shore Memorial Hospital I- Rowan College at Gloucester County	100 Medical Center Way Somers Point, NJ 08244 Attn: Alan Beatty 1400 Tanyard Road Sewell, NJ 08080	283	Evidence of insurance. All operations usual Entity as respects to RCGC staff and studen Program clinical site agreement. Rowan Coll County has a \$5,000 SIR on GL/Professional GL/Professional Limits: Professional-\$10,000 Incident GL-\$10,000,000 Each Claim: Policy \$20,000,000. (see page 2)	ege at Gloucester I Excess 0,000 Each Medical
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/15 to 1/1/1	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000 6 Policy # SP4052392
H- Gloucester County 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	442	Evidence of insurance. All operations usual Governmental Entity with regard to 4-H partial and Western series of qualifying horse show Gloucester Co. 4-H Fairgrounds, 275 Bridge NJ 08062 throughout May 2015. (see page 2	cipation in the English s held at the on Pike, Mullica Hill,
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/15 to 1/1/16 Policy #	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000 SP4052392
H- Gloucester Co. 4-H Fair Assn. I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	741	Evidence of insurance. All operations usual Entity with regard to Gloucester Co. 4-H part Fall Festival & Pumpkin Chunkin, Oct 3, 201: noon until 9 pm. Gloucester Co. 4-H Fairgro Pike, Mullica Hill, NJ 08062. ( see page 2)	5, (rain date Oct. 4),
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/15 to 1/1/16 Policy #	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000 SP4052392
H- Monroe Township Board of Education	75 East Academy Street Williamston, NJ 08094	855	Evidence of insurance. All operations usua Governmental Entity as respects the Division	to County 5/27/2015 GL EX
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		Education's English as a Second Language   Williamstown Middle School.	
			Company E: XS Worker Compensation XS Employers Liability Policy Term 1/1/15 to 1/1/16 Po	Statutory x \$1,000,000 \$5,000,000 x \$1,000,000 licy # SP4052392

H- The Trustees of Hamilton College  I- Rowan College at Gloucester County	Irene K. Cornish Director of Purchasing & Property 1142 Management Hamilton College, 198 College Hill Road Clinton, NY 13323 1400 Tanyard Road Sewell, NJ 08080	Certificate holder is additional insured where obligated by virtue of a 4/24/2015 GLEX AU WC 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 use of premises for the Hamilton College Track & Field Facilities including the Steeplechase for Rowan College at Gloucester County's Men and Women's Track & Field Team participation from May 6-May 9, 2015.
		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- Virtua Legal /Health Systems	50 Lake Center Suite 403 401 Route 73 North Marlton, 1281 NJ 08053	Evidence of insurance. All operations usual to County 5/21/2015 GL EX Governmental Entity s with respects to continuing education for
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	externships for Patient Care Technician students placed at Virtua Health Systems for field experience.
		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- Clinical Health Care Associates	250 King of Prussia Road, 4th Floor Radnor, PA 19087 1511	Certificate holder is additional insured on a primary and non 4/30/2015 GL,AU,EX, MM
I- Rowan College at Gloucester County	Attn: Ronald Barg, MD, President 1400 Tanyard Road Sewell, NJ 08080	contributory basis on the referenced Commercial General Liability policy(ies) 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.

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.

Evidence of Insurance:

Total # of Holders = 7

		EINIANCIA	L FAST TRACK REPORT	-	
		AS OF	April 30, 2015		
			YEARS COMBINED		
				DDIOD VEAD END	FUND DALANCE
. UN	DERWRITING INCOME	THIS MONTH 487,972	YTD CHANGE 1,951,889	PRIOR YEAR END 26,550,463	FUND BALANCE 28,502,352
_	AIM EXPENSES	487,972	1,951,889	26,550,463	28,502,35
CLA	Paid Claims	180 170	756 471	6 603 805	7 260 27
		180,170	756,471	6,603,805	7,360,27
	Case Reserves IBNR	(34,059) 55,785	(72,735) 200,435	2,213,115	2,140,380 1,745,100
			67,223	1,544,673	
TO	Discounted Claim Value TAL CLAIMS	34,709 <b>236,606</b>	951,395	(238,569) 10,123,024	(171,34) 11,074,41
_	PENSES	230,000	931,393	10,123,024	11,074,41
. EAF	Excess Premiums	232,910	931,641	11,584,681	12,516,32
	Administrative	72,782	292,802	2,935,554	3,228,35
TO	TAL EXPENSES	305,692	1,224,443	14,520,235	15,744,67
	DERWRITING PROFIT (1-2-3)	(54,326)	(223,949)	1,907,204	1,683,25
	/ESTMENT INCOME	0	0	7,237	7,23
	OFIT (4 + 5)	(54,326)	(223,949)	1,914,441	1,690,49
	APPROPRIATION CANCELLATION	0	0	148,760	148,76
	/ESTMENT IN JOINT VENTURE	0	74,760	1,157,575	1,232,33
	RPLUS (6+7+8)	(54,326)	(149,189)	3,220,776	3,071,58
		(34,320)	(149,189)	3,220,770	3,071,58
	IS (DEFICITS) BY FUND YEAR				
201		(4,816)	9,387	461,573	470,96
201		(13,317)	(32,489)	108,056	75,56
201		(22,467)	(112,966)	954,800	841,83
201	13	890	(16,908)	927,236	910,32
201	14	13,569	152,793	769,111	921,90
201	15	(28,185)	(149,005)		(149,00
TOTAL S	SURPLUS (DEFICITS)	(54,326)	(149,189)	3,220,776	3,071,58
TOTAL C	CASH				5,357,64
CLAIM A	ANALYSIS BY FUND YEAR				
FUI	ND YEAR 2010				
	Paid Claims	4,529	21,590	1,858,197	1,879,78
	Case Reserves	5,987	(15,863)	62,252	46,38
	IBNR	(7,208)	(5,419)	24,817	19,39
	Discounted Claim Value	1,507	3,443	(6,108)	(2,66
тот	TAL FY 2011 CLAIMS	4,816	3,752	1,939,158	1,942,91
FUN	ND YEAR 2011				
	Paid Claims	28,633	87,532	2,370,813	2,458,34
	Case Reserves	(29,681)	(36,868)	349,235	312,36
	IBNR	5,321	(13,791)	60,993	47,20
	Discounted Claim Value	9,045	15,913	(30,880)	(14,96
тот	TAL FY 2011 CLAIMS	13,317	52,786	2,750,161	2,802,94
FUN	ND YEAR 2012				
	Paid Claims	23,842	280,201	1,034,270	1,314,47
	Case Reserves	33,131	(160,012)	744,800	584,78
	IBNR	(43,247)	(30,938)	83,838	52,90
	Discounted Claim Value	8,741	20,414	(43,824)	(23,41
тот	TAL FY 2012 CLAIMS	22,467	109,665	1,819,084	1,928,74
FUN	ND YEAR 2013				
	Paid Claims	48,166	100,009	998,113	1,098,12
	Case Reserves	(51,151)	(117,368)	710,225	592,85
	IBNR	(9,156)	1,416	286,042	287,45
	Discounted Claim Value	11,252	24,955	(62,892)	(37,93
TO	TAL FY 2013 CLAIMS	(890)	9,012	1,931,488	1,940,50
	ND YEAR 2014	(223)	-,	,,	_,,_
FUI	Paid Claims	15,407	134,959	342,412	477,37
	Case Reserves		(119,022)	342,412	
-	IBNR	(22,655)			227,58 861.77
	Discounted Claim Value	(17,972)	(227,206)	1,088,983	861,77
TO:		11,651	45,680	· · · ·	(49,18 <b>1,517,54</b>
	TAL FY 2014 CLAIMS	(13,569)	(165,589)	1,683,131	1,517,54
FUN	ND YEAR 2015				
	Paid Claims	59,592	132,179		132,17
	Case Reserves	30,310	376,397		376,39
	IBNR	128,048	476,374		476,37
	Discounted Claim Value	(7,485)	(43,182)		(43,18
то	TAL FY 2015 CLAIMS	210,465	941,768	0	941,76
	NED TOTAL CLAIMS	236,606	951,395	10,123,022	11,074,41

	FINANCIA	L FAST TRACK REPORT	F	
	AS OF	March 31, 2015		
	ALL Y	EARS COMBINED		
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
UNDERWRITING INCOME	488,557	1,463,917	26,550,463	28,014,3
CLAIM EXPENSES				
Paid Claims	235,642	576,301	6,603,805	7,180,1
Case Reserves	109,273	(38,676)	2,213,115	2,174,4
IBNR	(55,185)	144,650	1,544,673	1,689,3
Discounted Claim V	alue (35,731)	32,514	(238,569)	(206,0
TOTAL CLAIMS	254,000	714,789	10,123,024	10,837,8
EXPENSES				
Excess Premiums	202,845	698,731	11,584,681	12,283,4
Administrative	74,689	220,020	2,935,554	3,155,5
TOTAL EXPENSES	277,534	918,751	14,520,235	15,438,9
UNDERWRITING PROFIT (1-2-	3) (42,977)	(169,623)	1,907,204	1,737,5
INVESTMENT INCOME	0	0	7,237	7,3
PROFIT (4 + 5)	(42,977)	(169,623)	1,914,441	1,744,8
CEL APPROPRIATION CANCEL	LATION 0	0	148,760	148,
INVESTMENT IN JOINT VENTU	IRE (18,040)	74,760	1,157,575	1,232,3
SURPLUS (6 + 7 + 8)	(61,017)	(94,863)	3,220,776	3,125,9
RPLUS (DEFICITS) BY FUND YEAR				
<del></del>		4.005	464 = 70	
2010	1,221	14,203	461,573	475,
2011	(29,841)	(19,172)	108,056	88,
2012	(17,467)	(90,499)	954,800	864,3
2013	(9,653)	(17,798)	927,236	909,4
2014	167,544	139,224	769,111	908,3
2015	(172,822)	(120,820)		(120,8
TAL SURPLUS (DEFICITS)	(61,017)	(94,863)	3,220,776	3,125,9
TAL CASH				5,226,
AIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	11,420	17,061	1,858,197	1,875,2
Case Reserves	(11,857)	(21,850)	62,252	40,4
IBNR	(3,941)	1,789	24,817	26,6
Discounted Claim Value	(841)	1,936	(6,108)	(4,1
TOTAL FY 2011 CLAIMS	(5,218)	(1,064)	1,939,158	1,938,0
FUND YEAR 2011				
Paid Claims	32,903	58,899	2,370,813	2,429,
Case Reserves	38,466	(7,187)	349,235	342,0
IBNR	(36,080)	(19,112)	60,993	41,8
Discounted Claim Value	(7,578)	6,869	(30,880)	(24,0
TOTAL FY 2011 CLAIMS	27,711	39,469	2,750,161	2,789,6
FUND YEAR 2012				
Paid Claims	27,134	256,359	1,034,270	1,290,6
Case Reserves	(53,164)	(193,143)	744,800	551,0
IBNR	48,966	12,309	83,838	96,
Discounted Claim Value		11,673	(43,824)	(32,
TOTAL FY 2012 CLAIMS	15,856	87,198	1,819,084	1,906,2
FUND YEAR 2013				
Paid Claims	38,771	51,843	998,113	1,049,9
Case Reserves	(47,920)	(66,216)	710,225	644,0
IBNR	4,812	10,572	286,042	296,0
Discounted Claim Value		13,703	(62,892)	(49,
TOTAL FY 2013 CLAIMS	(9,540)	9,902	1,931,488	1,941,3
	(5,540)	3,302	1,551,400	1,341,
FUND YEAR 2014				
Paid Claims	69,154	119,552	342,412	461,9
Case Reserves	(40,718)	(96,367)	346,603	250,2
IBNR	(172,841)	(209,234)	1,088,983	879,7
Discounted Claim Value		34,029	(94,867)	(60,8
TOTAL FY 2014 CLAIMS	(141,612)	(152,020)	1,683,131	1,531,
FUND YEAR 2015				
Paid Claims	56,259	72,587		72,5
Case Reserves	224,465	346,087		346,0
IBNR	103,899	348,326		348,3
Discounted Claim Value		(35,696)		(35,6
TOTAL FY 2015 CLAIMS	366,804	731,304	0	731,3
				·

	NEW JERSEY COUNTIES EXCESS JIF  EINANCIAL EAST TRACK REPORT							
	FINANCIAL FAST TRACK REPORT  AS OF April 30, 2015  ALL YEARS COMBINED							
	THIS YTD PRIOR							
		MONTH	CHANGE	YEAR END	BALANCE			
1.	UNDERWRITING INCOME	1,822,623	7,290,492	54,944,240	62,234,732			
2.	CLAIM EXPENSES	1,822,023	7,230,432	34,344,240	02,234,732			
	Paid Claims	114,468	374,610	411,505	786,115			
	Case Reserves	394,868	163,746	683,536	847,280			
	IBNR	65,150	726,130	8,429,959	9,156,089			
	Discounted Claim Value	(65,799)	90,571	(1,189,781)	(1,099,209			
	TOTAL CLAIMS	508,687	1,355,058	8,335,219	9,690,276			
3.	EXPENSES							
	Excess Premiums	1,266,675	5,066,702	36,749,433	41,816,135			
	Administrative	132,240	527,235	4,081,008	4,608,243			
	TOTAL EXPENSES	1,398,916	5,593,936	40,830,441	46,424,377			
4.	UNDERWRITING PROFIT (1-2-3)	(84,979)	341,498	5,778,580	6,120,079			
5.	INVESTMENT INCOME	2,831	10,175	152,545	162,720			
6.	STATUTORY PROFIT (4+5)	(82,148)	351,673	5,931,125	6,282,799			
7.	Cancelled Appropriations	0	0	607,551	607,551			
8.	STATUTORY SURPLUS (6-7)	(82,148)	351,673	5,323,574	5,675,248			
su	RPLUS (DEFICITS) BY FUND YEAR							
	2010	24,566	60,606	680,166	740,772			
	2011	50,806	129,683	994,756	1,124,439			
	2012	32,730	16,466	822,655	839,121			
	2013	68,127	27,610	1,310,706	1,338,316			
	2014	(201,590)	(285,421)	1,515,291	1,229,870			
	2015	(56,788)	402,729		402,729			
	TAL SURPLUS (DEFICITS)	(82,148)	351,673	5,323,574	5,675,247			
ГО	TAL CASH				13,178,085			
CL	AIM ANALYSIS BY FUND YEAR							
	FUND YEAR 2010							
	Paid Claims	1,696	10,901	142,195	153,096			
	Case Reserves	(1,696)	(13,722)	24,085	10,363			
	IBNR	(25,607)	(72,786)	463,719	390,933			
	Discounted Claim Value	1,274	15,887	(41,484)	(25,597			
	TOTAL FY 2011 CLAIMS	(24,333)	(59,720)	588,515	528,795			
	FUND YEAR 2011							
	Paid Claims	0	0	144,097	144,097			
	Case Reserves	0	(1,658)	2,671	1,013			
	IBNR	(55,066)	(163,408)	1,113,232	949,824			
	Discounted Claim Value	4,674	36,955	(121,623)	(84,668			
	TOTAL FY 2011 CLAIMS	(50,391)	(128,110)	1,138,377	1,010,267			
	FUND YEAR 2012							
	Paid Claims	139	251,077	125,213	376,290			
	Case Reserves	9,999	(207,253)	653,695	446,442			
	IBNR	(47,376)	(131,061)	1,521,091	1,390,030			
	Discounted Claim Value	5,029	72,809	(240,518)	(167,709			
	TOTAL FY 2012 CLAIMS	(32,209)	(14,428)	2,059,481	2,045,053			
	FUND YEAR 2013							
	Paid Claims	0	0	0	C			
	Case Reserves	(2)	0	2,025	2,025			
	IBNR	(77,673)	(102,675)	2,322,975	2,220,300			
	Discounted Claim Value	10,230	77,655	(311,625)	(233,970			
	TOTAL FY 2013 CLAIMS	(67,445)	(25,020)	2,013,375	1,988,355			
	FUND YEAR 2014							
	Paid Claims	112,633	112,633	0	112,633			
	Case Reserves	136,563	136,373	1,058	137,431			
	IBNR	(36,373)	(46,183)	3,008,942	2,962,759			
	Discounted Claim Value	(10,333)	85,597	(474,530)	(388,933			
	TOTAL FY 2014 CLAIMS	202,491	288,421	2,535,470	2,823,891			
	FUND YEAR 2015							
	Paid Claims	0	0					
	Case Reserves	250,004	250,006		250,006			
	IBNR	307,245	1,242,243		1,242,243			
	Discounted Claim Value	(76,674)	(198,332)	-	(198,332			
			1,293,917	0	1,293,917			
	TOTAL FY 2015 CLAIMS	480,575	1,233,317					

		NEW JERSEY COL	T TRACK REPORT		
		AS OF	March 31, 2015		
			COMBINED		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,824,835	5,467,869	54,944,225	60,412,094
2.	CLAIM EXPENSES	_,,	3,121,222	0 1,0 1 1,2==0	,,
	Paid Claims	2,920	260,143	411,505	671,648
	Case Reserves	(2,849)	(231,122)	683,535	452,412
	IBNR	473,086	660,980	8,429,959	9,090,939
	Discounted Claim Value	(46,448)	156,371	(1,189,781)	(1,033,409
	TOTAL CLAIMS	426,709	846,372	8,335,218	9,181,590
3.	EXPENSES				
	Excess Premiums	1,313,133	3,799,292	36,750,168	40,549,460
	Administrative	132,779	395,125	4,080,877	4,476,002
_	TOTAL EXPENSES	1,445,912	4,194,417	40,831,045	45,025,462
4.	UNDERWRITING PROFIT (1-2-3)	(47,786)	427,081	5,777,962	6,205,043
5.	INVESTMENT INCOME	2,645	7,344	152,545	159,889
6. 7.	STATUTORY PROFIT (4+5)	(45,141)	434,424	5,930,507	6,364,932
_		0	0	607,551	607,551
	STATUTORY SURPLUS (6-7)	(45,141)	434,424	5,322,956	5,757,381
su	RPLUS (DEFICITS) BY FUND YEAR				
	1				
	2010	(10,964)	36,041	680,166	716,207
	2011	(8,276)	78,877	994,756	1,073,633
	2012	(7,936)	(16,265)	822,655	806,390
	2013	(98,495)	(40,517)	1,310,706	1,270,189
	2014	(30,897)	(83,228)	1,514,673	1,431,445
<del></del>	2015 TAL SURPLUS (DEFICITS)	111,427	459,516	E 222 0E6	459,516
	TAL CASH	(45,141)	434,424	5,322,956	5,757,381 12,050,022
					12,030,022
CL	AIM ANALYSIS BY FUND YEAR				
	FUND YEAR 2010				
	Paid Claims	2,708	9,205	142,195	151,400
	Case Reserves	(2,541)	(12,026)	24,085	12,059
	IBNR	8,048	(47,179)	463,719	416,540
	Discounted Claim Value	2,973	14,613	(41,484)	(26,871
	TOTAL FY 2011 CLAIMS	11,187	(35,387)	588,515	553,128
	FUND YEAR 2011				
	Paid Claims	0	0	144,097	144,097
	Case Reserves	1	(1,658)	2,671	1,013
	IBNR	9,379	(108,342)	1,113,232	1,004,890
	Discounted Claim Value	(708)	32,281	(121,623)	(89,342
	TOTAL FY 2011 CLAIMS	8,672	(77,719)	1,138,377	1,060,658
	FUND YEAR 2012				
	Paid Claims	212	250,938	125,213	376,151
	Case Reserves	(212)	(217,252)	653,695	436,443
	IBNR	8,447	(83,685)	1,521,091	1,437,406
	Discounted Claim Value	(12)	67,780	(240,518)	(172,738
	TOTAL FY 2012 CLAIMS	8,435	17,781	2,059,481	2,077,262
	FUND YEAR 2013				
	Paid Claims	0	0	0	
	Case Reserves	(1)	2	2,025	2,027
	IBNR	106,632	(25,002)	2,322,975	2,297,973
	Discounted Claim Value	(7,483)	67,425	(311,625)	(244,200
	TOTAL FY 2013 CLAIMS	99,148	42,425	2,013,375	2,055,800
	FUND YEAR 2014				
	Paid Claims	0	0	0	000
	Case Reserves	(96)	(190)	1,058	868
	IBNR	33,309	(9,810)	3,008,942	2,999,132
	Discounted Claim Value	(1,453)	95,930	(474,530)	(378,600
	TOTAL FY 2014 CLAIMS	31,760	85,930	2,535,470	2,621,400
	FUND YEAR 2015				
	Paid Claims	0	0		
	Case Reserves	0	2		2
	IBNR	307,271	934,998		934,998
	Discounted Claim Value	(39,766)	(121,658)		(121,658
	TOTAL FY 2015 CLAIMS	267,506	813,342	0	813,342
_	MBINED TOTAL CLAIMS				

# **GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE DIVISION**

# FINANCIAL FAST TRACK REPORT AS OF MARCH 31, 2015

## ALL YEARS COMBINED

		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	48,808	146,910	81,958,140	82,105,050
2.	CLAIM EXPENSES				
	Paid Claims	50,192	133,753	72,836,964	72,970,717
	IBNR	476	939	39,508	40,447
	Total Claims	50,668	134,692	72,876,472	73,011,164
3.	EXPENSES				
	Excess Premiums	=	=	3,585,466	3,585,466
	Administrative	6,025	18,044	5,405,764	5,423,808
	Total Expenses	6,025	18,044	8,991,230	9,009,274
4.	UNDERWRITING PROFIT (1-2-3)	(7,885)	(5,826)	90,438	84,612
5.	INVESTMENT INCOME	=	=	7,136	7,136
6.	STATUTORY PROFIT (4+5)	(7,885)	(5,826)	97,574	91,748
9.	STATUTORY SURPLUS (6+7-8)	(7,885)	(5,826)	97,574	91,748

# SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 S	SURPLUS	-	-	1,882,101	1,882,101
	CASH	0	0	1,882,099	1,882,099
2011 S	SURPLUS	-	=	(1,616,746)	(1,616,746)
	CASH	(0)	(0)	(1,616,745)	(1,616,745)
2012 S	SURPLUS	-	-	(163,556)	(163,556)
	CASH	0	0	(163,556)	(163,556)
2013 S	SURPLUS	-	-	291	291
	CASH	0	0	4,592	4,592
2014 S	SURPLUS	1,414	26,234	(4,517)	21,717
	CASH	=	(0)	33,331	33,331
2015 S	SURPLUS	(9,299)	(32,060)	-	(32,060)
	CASH	47,980	47,980	-	47,980
2015 S	SURPLUS	(7,885)	(5,826)	97,573	91,747
TOTAL	CASH	47,980	47,980	139,721	187,701

## 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	=	=	14,793,883	14,793,883
IBNR		=	<u> </u>	-
Total Claims	-	-	14,793,883	14,793,883
FUND YEAR 2013				
Paid Claims	=	=	542,862	542,862
IBNR		<u> </u>	1,661	1,661
Total Claims	-	-	544,523	544,523
FUND YEAR 2014				
Paid Claims	-	=	497,232	497,232
IBNR	(1,414)	(26,234)	37,847	11,613
Total Claims	(1,414)	(26,234)	535,079	508,845
FUND YEAR 2015				
Paid Claims	50,192	133,753	=	133,753
IBNR	1,890	27,174	=	27,174
Less Specific Excess	=	= -	=	-
Less Aggregate Excess		<u> </u>	=	-
Total Claims	52,082	160,926	-	160,926
COMBINED TOTAL CLAIMS	(1,414)	(26,234)	72,876,472	73,011,164

This report is based upon information which has not been audited nor certified

by an actuary and as such may not truly represent the condition of the fund.

Print date 20-Apr-15

# GLOUCESTER COUNTY INSURANCE COMMISSION **HEALTH INSURANCE DIVISION**

# FINANCIAL FAST TRACK REPORT AS OF FEBRUARY 28, 2015

## ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	48,748	98,102	81,958,140	82,056,242
2.	CLAIM EXPENSES				
	Paid Claims	46,735	83,561	72,836,964	72,920,525
	IBNR	169	463_	39,508	39,971
	Total Claims	46,904	84,024	72,876,472	72,960,496
3.	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	6,003	12,019	5,405,764	5,417,783
	Total Expenses	6,003	12,019	8,991,230	9,003,249
4.	UNDERWRITING PROFIT (1-2-3)	(4,159)	2,059	90,438	92,497
5.	INVESTMENT INCOME	=	=	7,136	7,136
6.	STATUTORY PROFIT (4+5)	(4,159)	2,059	97,574	99,633
9.	STATUTORY SURPLUS (6+7-8)	(4,159)	2,059	97,574	99,633

## SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010	SURPLUS	-	-	1,882,101	1,882,101
	CASH	0	0	1,882,099	1,882,099
2011	SURPLUS	-	=	(1,616,746)	(1,616,746)
	CASH	(0)	(0)	(1,616,745)	(1,616,745)
2012	SURPLUS	=	=	(163,556)	(163,556)
	CASH	0	0	(163,556)	(163,556)
2013	SURPLUS	-	-	291	291
	CASH	0	0	4,592	4,592
2014	SURPLUS	1,425	24,820	(4,517)	20,303
	CASH	=	(0)	33,331	33,331
2015	SURPLUS	(5,584)	(22,761)	=	(22,761)
	CASH	2,522	2,522	=	2,522
2015	SURPLUS	(4,159)	2,059	97,573	99,632
TOTA	AL CASH	2,523	2,522	139,721	142,243

### 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	34,451,94
IBNR	-	=	=	-
Total Claims		-	34,451,946	34,451,940
FUND YEAR 2012				
Paid Claims	=	-	14,793,883	14,793,88
IBNR	=	-	-	-
Total Claims		-	14,793,883	14,793,88
FUND YEAR 2013				
Paid Claims	=	=	542,862	542,86
IBNR	<u> </u>	-	1,661	1,66
Total Claims	-	- '	544,523	544,52
FUND YEAR 2014				
Paid Claims	=	=	497,232	497,23
IBNR	(1,425)	(24,820)	37,847	13,02
Total Claims	(1,425)	(24,820)	535,079	510,25
FUND YEAR 2015				
Paid Claims	46,735	83,561	-	83,56
IBNR	1,593	25,283	-	25,28
Less Specific Excess	=	=	-	-
Less Aggregate Excess	<u> </u>	=	-	-
Total Claims	48,328	108,844	-	108,84
COMBINED TOTAL CLAIMS	(1,425)	(24,820)	72,876,472	72,960,490

This report is based upon information which has not been audited nor certified

by an actuary and as such may not truly represent the condition of the fund.

Print date 20-Apr-15

		er County Insu		ssion			
		CLAIM ACTIVI	TY REPORT				
AS OF	March 31, 2015						
COVERAGE LINE-PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	0	0	0	0	4	3	7
March-15	0	0	0	0	4	4	8
NET CHGE	0	0	0	0	0	1	1
Limited Reserves							\$3,475
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	\$0	\$0	\$0	\$0	\$11,500	\$13,000	\$24,500
March-15	\$0	\$0	\$0	\$0	\$11,500	\$16,300	\$27,800
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$3,300	\$3,300
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$91,343	\$25,299	\$619,257
COVERAGE LINE-GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	2	6	7	7	10	2	34
March-15	2	6	7	5	11	6	37
NET CHGE	0	0	0	-2	1	4	3
Limited Reserves							\$19,297
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	\$20,318	\$41,542	\$331,261	\$271,043	\$25,878	\$1,000	\$691,041
March-15	\$8,898	\$80,317	\$314,389	\$263,501	\$40,378	\$6,501	\$713,984
NET CHGE	(\$11,420)	\$38,775	(\$16,872)	(\$7,542)	\$14,500	\$5,501	\$22,942
Ltd Incurred	\$354,051	\$679,491	\$354,955	\$275,497	\$44,032	\$44,032	\$1,752,059
COVERAGE LINE-AUTOLIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	0	1	0	0	0	2	3
March-15	0	1	0	0	0	2	3
NET CHGE	0	0	0	0	0	0	0
Limited Reserves			-		-		\$5,265
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	\$0	\$241	\$22,051	\$0	\$0	\$3,500	\$25,793
March-15	\$0	\$1,000	\$13,295	\$0	\$0	\$1,500	\$15,795
NET CHGE	\$0	\$759	(\$8,757)	\$0	\$0	(\$2,000)	(\$9,998)
Ltd Incurred	\$9,579	\$125,742	\$275,774	\$9,525	\$3,950	\$1,500	\$426,069
COVERAGE LINE-WORKERS COMP.	* - / -	,	,	***	,		* -,
CLAIM COUNT - OPEN CLAIMS							
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	4	11	27	21	24	22	109
March-15	2	11	27	21	21	36	118
NET CHGE	-2	0	0	0	-3	14	9
Limited Reserves							\$12,007
Year	2010	2011	2012	2013	2014	2015	TOTAL
February-15	\$31,942	\$261,799	\$251,508	\$420,886	\$253,576	\$99,622	\$1,319,332
March-15	\$31,505	\$260,731	\$223,976	\$380,507	\$198,358	\$321,786	\$1,416,864
NET CHGE	(\$437)	(\$1,068)	(\$27,532)	(\$40,379)	(\$55,218)	\$222,165	\$97,532
Ltd Incurred	\$1,469,343	\$1,754,886	\$1,153,652	\$1,259,564	\$572,876	\$385,374	\$6,595,694
	. , ,				,	, ,	, ,
		COUNT -					
Vaca	2010	2011		2013	2014	2015	TOTAL
Year February 45			2012 34	2013	38	2015	
February-15 March-15	6 4	18 18	34	28	36	29 48	153 166
NET CHGE	-2	0	0	-2	-2	19	13
Limited Reserves	0040	0044	0010	0040	004.4	2045	\$13,099
Year Fahaman 45	2010	2011	2012	2013	2014	2015	TOTAL
February-15	\$52,259	\$303,583	\$604,820	\$691,929	\$290,954	\$117,122	\$2,060,666
	£40,400	PO 40 0 40	<b>ФЕЕЛ ССС</b>				
March-15	\$40,402	\$342,048	\$551,660	\$644,008	\$250,236	\$346,087	\$2,174,442
	\$40,402 (\$11,857) \$1,916,660	\$342,048 \$38,466 \$2,771,760	\$551,660 (\$53,161) \$1,842,289	\$644,008 (\$47,920) \$1,693,964	\$250,236 (\$40,718) \$712,201	\$346,087 \$228,966 \$456,205	\$2,174,442 \$113,776 \$9,393,079

								nsurance Com GEMENT REF								
								RATIO ANA								
						AS OF		IGITIO TEUT	March 31, 2015							
FUND YEAR 2010 LO	SSES CAPPED AT RE	TENTION														
10.10 10.11.2020 20		Curr	ent	63			Last	Month	62			Last	Year	51		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-15		TARGETED	Incurred	Incurred	28-Feb-15		TARGETED	Incurred	Incurred	30-Mar-14		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	65,380	65,380	33.29%	196,392	100.00%	65,380	65,380	33.29%	196,392	100.00%
GEN LIABILITY	813,038	354,051	354,051	43.55%	789,664	97.13%	354,051	354,051	43.55%	789,664	97.13%	394,853	394,853	48.57%	783,575	96.38%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,693	96.77%	9,579	9,579	16.64%	55,591	96.59%	9,579	9,579	16.64%	53,879	93.62%
WORKER'S COMP	1,044,196	1,469,343	1,469,343	140.72%	1,043,674	99.95%	1,469,780	1,469,780	140.76%	1,043,465	99.93%	1,534,246	1,534,246	146.93%	1,039,725	99.57%
TOTAL ALL LINES	2,111,178	1,916,660	1,916,660	90.79%	2,085,422	98.78%	1,898,791	1,898,791	89.94%	2,085,111	98.77%	2,004,057	2,004,057	94.93%	2,073,571	98.22%
NET PAYOUT %	\$1,876,257				88.87%											
FUND YEAR 2011 LO	SSES CAPPED AT RE								50					39		
	Durdont	Curr Unlimited	Limited	51	_	MONTH		Month	Actual		MONTH		Year Limited	Actual	_	MONTH
	Budget	Incurred	Incurred	Actual 31-Mar-15		TARGETED	Unlimited Incurred	Incurred	28-Feb-15		TARGETED	Unlimited Incurred	Incurred	30-Mar-14		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	184,549	184,549	78.78%	234,258	100.00%	192,885	192,885	82.34%	234,258	100.00%
GEN LIABILITY	969,800	679,491	679,491	70.07%	934,657	96.38%	609,815	609,815	62.88%	933.218	96.23%	508.044	508,044	52.39%	891,688	91.95%
AUTO LIABILITY	68,650	125,742	125,742	183.16%	64,267	93.62%	124,049	124,049	180.70%	64,033	93.27%	112,672	112,672	164.13%	60,968	88.81%
WORKER'S COMP	1,260,640	1,754,886	1,754,886	139.21%	1,255,242	99.57%	1,754,886	1,754,886	139.21%	1,254,618	99.52%	1,778,527	1,778,527	141.08%	1,242,622	98.57%
TOTAL ALL LINES	2,533,348	2,771,760	2,771,760	109.41%	2,488,424	98.23%	2,673,298	2,673,298	105.52%	2,486,127	98.14%	2,592,128	2,592,128		2,429,536	95.90%
NET PAYOUT %	\$2,429,711	2,7,1,700	2,772,700	103.1170	95.91%	30.2370	2,073,230	2,073,230	103.3270	2,100,127	30.1170	2,332,120	2,332,120	102.5270	2,123,330	33.3070
FUND YEAR 2012 LO	SSES CAPPED AT RE			39			1	Month	38			1	Year	27		
	Dudget	Curr Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
	Budget	Incurred	Incurred	31-Mar-15		TARGETED	Incurred	Incurred	28-Feb-15		TARGETED	Incurred	Incurred	30-Mar-14		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	18,762	18,762	7.84%	239.354	100.00%	18,762	18,762	7.84%	239,354	100.00%
GEN LIABILITY	969,800	354,955	354,955	36.60%	891,688	91.95%	354,955	354,955	36.60%	886,229	91.38%	48,055	48,055	4.96%	802,018	82.70%
AUTO LIABILITY	68,650	275,774	275,774	401.71%	60,968	88.81%	275,774	275,774	401.71%	60,618	88.30%	275,594	275,594	401.45%	54,938	80.03%
WORKER'S COMP	1,292,157	1,153,652	1,153,652	89.28%	1,273,689	98.57%	1,173,114	1,173,114	90.79%	1,271,808	98.43%	1,153,633		89.28%	1,231,799	95.33%
TOTAL ALL LINES	2,569,961	1,842,289	1,842,289	71.69%	2,465,699	95.94%	1,822,604	1,822,604	70.92%	2,458,009			1,496,044		2,328,108	90.59%
NET PAYOUT %	\$1,290,630	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,		50.22%											
FUND YEAR 2013 LO	SSES CAPPED AT RE															
		Curr		27				Month	26				Year	15		
	Budget	Unlimited Incurred	Limited	Actual		MONTH TARGETED	Unlimited	Limited	Actual 28-Feb-15		MONTH TARGETED	Unlimited	Limited	Actual 30-Mar-14		MONTH
PROPERTY	243,372	149,379	149,379	31-Mar-15 61.38%	243,372	100.00%	114,029	114,029	46.85%	243,372		105,000	105,000		234,689	96.43%
GEN LIABILITY	969,800	275,497	275,497	28.41%	802,018	82.70%	280,992	280,992	28.97%	791,867	81.65%	62,349	62,349	6.43%	640,724	66.07%
AUTO LIABILITY	68,650	9,525	9,525	13.87%	54,938	80.03%	9,525	9,525	13.87%	54,179	78.92%	13,025	13,025	18.97%	40,902	59.58%
WORKER'S COMP	1,292,157	1,259,564	1,259,564	97.48%	1,231,799	95.33%	1,263,218	1,263,218	97.76%	1,224,909	94.80%	1,327,149	1,327,149	102.71%	1,016,486	78.67%
TOTAL ALL LINES	2,573,979	1,693,964	1,693,964	65.81%	2,332,126	90.60%	1,667,763	1,667,763	64.79%	2,314,328	89.91%	1,507,523		58.57%	1,932,801	75.09%
NET PAYOUT %	\$1,049,956	1,055,504	1,055,504	05.8170	40.79%	30.0070	1,007,703	1,007,703	04.7376	2,314,320	03.3170	1,507,525	1,507,525	36.3770	1,552,601	73.0370
	, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,															
FUND YEAR 2014 LO	SSES CAPPED AT RE	TENTION_														
		Curr	ent	15			Last	Month	14			Last	Year	3		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-15		TARGETED	Incurred	Incurred	28-Feb-15		TARGETED	Incurred	Incurred	30-Mar-14		TARGETED
PROPERTY	243,372	91,343	91,343	37.53%	234,689	96.43%	65,176	65,176	26.78%	233,719	96.03%	33,016	33,016		55,976	23.00%
GEN LIABILITY	774,800	44,032	44,032	5.68%	511,892	66.07%	29,532	29,532	3.81%	497,400	64.20%	15,160	15,160	1.96%	46,488	6.00%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	40,902	59.58%	3,950	3,950	5.75%	39,106	56.96%	4,854	4,854	7.07%	4,119	6.00%
WORKER'S COMP	1,107,261	572,876	572,876	51.74%	871,036	78.67%	558,939	558,939	50.48%	829,160	74.88%	78,693	78,693	7.11%	33,218	3.00%
TOTAL ALL LINES	2,194,083	712,201	712,201	32.46%	1,658,519	75.59%	657,596	657,596	29.97%	1,599,385	72.90%	131,723	131,723	6.00%	139,800	6.37%
NET PAYOUT %	\$461,965				21.06%											
FUND YEAR 2015 LO	SSES CAPPED AT RE	TENTION														
		Curr	ent	3			Last	Month	2			Last	Year	-9		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-15		TARGETED	Incurred	Incurred	28-Feb-15		TARGETED	Incurred	Incurred	30-Mar-14	-	TARGETED
PROPERTY	230,000	25,299	25,299	11.00%	52,900	23.00%	14,238	14,238	6.19%	29,900	13.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	680,000	6,501	6,501	0.96%	40,800	6.00%	1,000	1,000	0.15%	17,000	2.50%	0	0	N/A	N/A	N/A
AUTO LIABILITY	91,000	1,500	1,500	1.65%	5,460	6.00%	3,500	3,500	3.85%	2,275	2.50%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,157,000	385,374	385,374	33.31%	34,710	3.00%	109,563	109,563	9.47%	23,140	2.00%	0	0	<del>,                                     </del>	N/A	N/A
TOTAL ALL LINES	2,158,000	418,674	418,674	19.40%	133,870	6.20%	128,301	128,301	5.95%	72,315	3.35%	0	0	N/A	N/A	N/A



# Zurich Environmental Emergency Response

Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials.

Access to the system is available at no additional cost to current Zurich environmental customers.

Sign up today! It's simple, just call

888-SPILLHELP

(1-888-774-5543) Or by visiting www.zurichna.com/spilicenter and choosing "enrollment" to create your password and ID. Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056 865-219-3402 www.zurichna.com/environmental

This is intended as a general description of cartain types of insurance and services swellable to qualified contorners through the companion of Zairch in North America. Your policy is the contract that specifically and fully describes your createge. The description of the policy promisers given a broad overview of coverages and does not noise or amend the policy.

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Insurance coverages underwritten by member companies of Zarch in North America, including Zurich American Insurance Company, certain coverages not wellable in all states.

Some coverages may be written on a nonadmitted besin through surplus lines broken.

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Whether it is a release from a vehicle accident or at your facility, any accident that requires emergency environmental clean-up can set off a complicated and potentially expensive chain of events.

That's why Zurich's Environmental underwriting and claims professionals developed the Zurich Environmental Energency Response (ZEER). With more than 15 years of assessing and auditing environmental emergencies, the resources of Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability, regardless of the extent of the environmental emergency, and at no additional cost to you.

### Focusing on your business

A vehicle accident or an emergency release that results in an environmental hazard is, for most businesses, an extraordinary occurrence. Yet every business needs to be prepared for such an event. ZEER helps you deal with spill emergencies without expending your own resources to build and maintain a spill emergency response system. Zurich's assistance with your emergency response including reporting, response activation and documentation allows you time to focus on your business.

### Spill reporting simplified

If you are registered with ZEER, you can report an environmental emergency online or by telephone 24 hours a day, seven days a week. Upon activating the system, enter all pertinent emergency information. Your information is sent electronically to the alert distribution list identified in your enrollment profile. Then, Zurich Environmental Emergency Response searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of environmental emergencies, minimizing costs and liability.

You will be provided with the names of several contractors to choose from. The scope of work for the environmental emergency is monitored in real time to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no emergency falls through the cracks. Generally, you submit costs in excess of the deductible to Zurich, which processes covered payments to third parties.

### There's more to it than dean-up

Zurich's service doesn't stop with response and clean-up. The Zurich Environmental Emergency Response also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of environmental emergency, you may have to file up to a dozen different reports. With ZEER, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center constantly reviews and updates regulatory requirements, it will have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process even easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by ZEER.

## Zurich Environmental Emergency Response provides:

- Tracking of quickly changing environmental regulatory requirements
- Assistance with the coordination of clean-up activities from the initial response through release closure
- Coordination and filing of reports with regulatory authorities
- Notification of your in-house spill team, if requested
- Complete data package of outgoing correspondence

To report a spill call 888-SPILLHELP (1-888-774-5543)

### Reporting a claim

Reporting an environmental emergency to the online system does not constitute reporting a claim, nor does it guarantee that an environmental emergency is covered under your policy. Zurich Environmental Emergency Response is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, the Zurich Environmental Emergency Response is intended to help you effectively and efficiently mitigate these types of claims.

Additionally, this service is available within your deductible/Self Insured Retention. This is a value-added benefit at no cost to you and is afforded regardless of the amount of necessary clean-up costs. This system will help facilitate timely investigation of the facts and circumstances surrounding the event.

For more information, call Zurich's Spill Center at 888-SPILLHELP (1-888-774-5543)



# **CLIENT ACTIVITY REPORT**

# **APRIL 2015**

# GCHIC - Gloucester County Health Insurance Commission

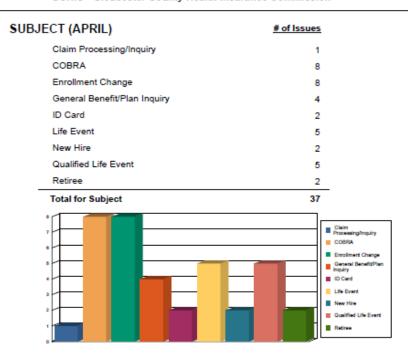
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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



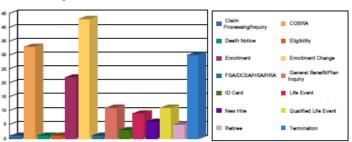
## CLIENT ACTIVITY SUMMARY REPORT

From: 4/1/2015 To: 4/30/2015

# GCHIC - Gloucester County Health Insurance Commission



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	33
Death Notice	1
Eligibility	1
Enrollment	22
Enrollment Change	43
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	11
ID Card	3
Life Event	9
New Hire	6
Qualified Life Event	11
Retiree	5
Termination	30
Total for Subject	177

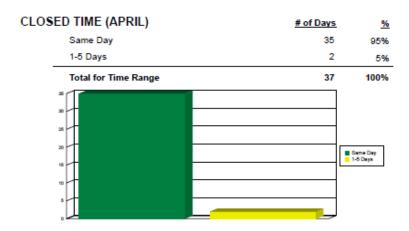


Total for Call Source	37
Other	4
Employer	21
Employee	12
CALL SOURCE (APRIL)	# of Issues



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employee	28
Employer	116
Other	26
Unidentified	4
Total for Call Source	177





CLOSED TIME (YTD)	# of Days	<u>%</u>
Same Day	171	97%
1-5 Days	4	2%
6-10 Days	1	1%
Over 10 Days	1	1%
Total for Time Range	177	100%
190 140 120 100 40 40		E Same Day 1-5 Days 6-10 Days Over 50 Days



# **CLIENT ACTIVITY REPORT**

## **MAY 2015**

# GCHIC - Gloucester County Health Insurance Commission

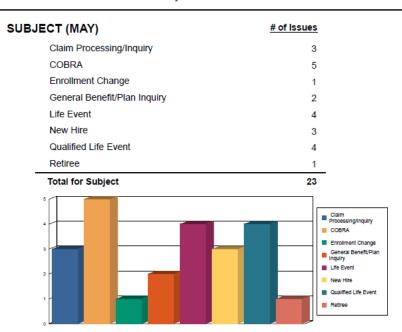
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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



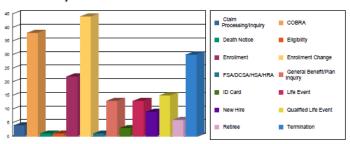
## CLIENT ACTIVITY SUMMARY REPORT

From: 5/1/2015 To: 5/31/2015

## GCHIC - Gloucester County Health Insurance Commission



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	4
COBRA	38
Death Notice	1
Eligibility	1
Enrollment	22
Enrollment Change	44
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	13
ID Card	3
Life Event	13
New Hire	9
Qualified Life Event	15
Retiree	6
Termination	30
Total for Subject	200

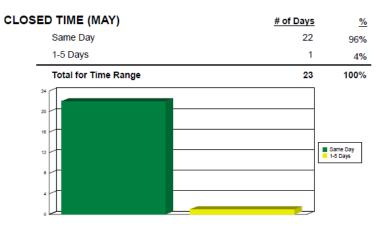


CALL SOURCE (MAY)	# of Issues
Employee	6
Employer	16
Other	1
Total for Call Source	23



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employee	34
Employer	132
Other	27
Unidentified	4
Total for Call Source	200





## CLOSED TIME (YTD) # of Days % Same Day 193 97% 1-5 Days 5 3% 6-10 Days 1 1% Over 10 Days 1 1% Total for Time Range 200 100% Same Day 1-5 Days 6-10 Days Over 10 Days

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

**Resolution No. 36-15 MAY 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 2 CheckNumber	015 <u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000383</b> 000383	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 05/2015	6,650.00 <b>6,650.00</b>
000384			
000384	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2015	3.50
000384	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2015	11,385.17
000205			11,388.67
<b>000385</b> 000385	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES - 05/2015	4,680.00
			4,680.00
000386			,
000386	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 05/2015	650.25
			650.25
000387			
000387	MARSHALL, DENNEHEY, WARNER,	LEGAL SERV FOR ANCILLARY COV - 5/15/15	163.50
000200			163.50
<b>000388</b> 000388	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/08/15	6,123.80
000388	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/08/15	5,437.09
000388	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 04/30/15	9.058.25
000388	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/08/15	14,827.59
000388	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/08/15	156.52
	,		35,603.25
000389			,
000389	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 05/14/2015	3,030.00
			3,030.00
000390			
000390	ROBERT SCOLPINO	REIMBURSE MEDICAL,PRESCRIPTION - 04/2015	1,143.63
000204			1,143.63
<b>000391</b> 000391	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION - 04/2015	571.82
000391	VIOLA TEAGER	REINIBURSE MEDICAL, RESCRIPTION - 04/2013	571.82
000392			3/1.02
000392	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION - 04/2015	571.82
		,	571.82
000393			
000393	HARDENBERGH INSURANCE GROUP	RMC FEE 05/2015	21,320.00

# TOTAL PAYMENTS ALL FUND YEARS \$ 85,772.94

Chairperson		
Attest:		
	Dated:	
I hereby certify the availability of suff	ficient unencumbered funds in the pro	per accounts to fully pay the above claims
	Treasurer	

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 37-15 MAY 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.

<b>FUND YEAR 2</b>	<u>015</u>		
CheckNumber	<u>VendorName</u>	Comment	<u>InvoiceAmount</u>
W0315			
W0315	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 03/2015	530.50
W0315	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 03/2015	2,820.00
			3,350.50
	TOTA	AL PAYMENTS FY 2015	3,350.50

# TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairmarcan	
Chairperson	
A 44 a a 44	
Attest:	Dated:
I hereby certify the avai above claims.	ability of sufficient unencumbered funds in the proper accounts to fully pay the
	Treasurer

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 38-15 JUNE 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 20 CheckNumber	<u>014</u> <u>VendorName</u>	Comment	<u>InvoiceAmount</u>
000394			
000394	SOUTH JERSEY TIMES	ACCT: 1158710-12/31/14-2015 BDGT PRP BDG	17.52 <b>17.52</b>
	TOTAL PAYMEN	TS FY 2014 17.52	17.52
FUND YEAR 20	<u>015</u>		
<u>CheckNumber</u>	<u>VendorName</u>	Comment	<b>InvoiceAmount</b>
000395			
000395	INSERVCO INSURANCE SERVICES	CLAIM ADMIN - 06/2015	6,650.00 <b>6,650.00</b>
000396			
000396	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2015	11,385.17 <b>11,385.17</b>
000397			
000397	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 06/2015	4,680.00 <b>4,680.00</b>
000398	THE ACTUADIAL ADVANTACE	ACTUADIAL GEDVICEG FEE 07/2015	c50.05
000398	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2015	650.25 <b>650.25</b>
000399	WHI GON ELGED MOGWONIEZ EDELMAN	LEGAL GERM FOR ANGULARY GOV. 06/00/15	1 005 50
000399	WILSON,ELSER,MOSKOWITZ,EDELMAN	LEGAL SERV FOR ANCILLARY COV - 06/03/15	1,095.50 <b>1,095.50</b>
000400			,
000400	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/31/15	4,786.03
000400	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/31/15	1,272.10
000400	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/31/15	480.00
000400	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/31/15	20.00
000400	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/31/15	540.00
000401			7,098.13
000401	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 06/15/2015	2,910.00
	,		2,910.00
000402			
000402	ROBERT SCOLPINO	REIMBURSE MEDICAL PRESCRIPTION 05/2015	1,143.63
			1,143.63
<b>000403</b> 000403	VIOLA YEAGER	REIMBURSE MEDICAL PRESCRIPTION 05/2015	571.82
000403	VIOLA LEAGEN	REINIDURSE MEDICAL PRESCRIPTION 03/2013	571.82 571.82
000404			5/1.82
000404	SOUTH JERSEY TIMES	ACCT: 1158710 - 1/9/15 - 2015 ANNUAL MTG	62.68
000404	SOUTH JERSEY TIMES	ACCT: 1158710 - 1/9/15 - 2015 PROP BDGT	28.36
			91.04

<b>000405</b> 000405	JUNE ATKINSON	REIMBURSE MEDICAL PRESCRIPTION 05/2	015 571.82 <b>571.82</b>
<b>000406</b> 000406	PARACLYTE TRAINING CONSULTANT	RISK MANAGEMENT TRAINING - 3-12/2015	325.00 <b>325.00</b>
<b>000407</b> 000407	HARDENBERGH INSURANCE GROUP	RMC FEE 06/2015	21,320.00 <b>21,320.00</b>
	TOTAL PAYMEN	NTS FY 2015 58	492.36

# TOTAL PAYMENTS ALL FUND YEARS \$ 58,509.88

Chairperson		
Attest:		
	Dated:	
I hereby certify the availabili	ty of sufficient unencumbered funds in the proper accounts	s to fully pay the above claims.
	Treasurer	

## GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 39-15 JUNE 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.

<b>FUND YEAR 2</b>				
<u>CheckNumber</u>	<u>VendorName</u>	Comment		InvoiceAmoun
W0615				
W0515	CONNER STRONG & BUCKELEW	CSB CONSULTING F	EE 06//2015	530.50
W0515	CONNER STRONG & BUCKELEW	PERMA CONSULTIN	G FEE 06/2015	2,820.00
				3,350.50
	TOTAL PAYM	MENTS FY 2015	3,350.50	
_				
(	Chairperson			
Δ	Attest:			
-	200	Dated:		
Ī	hereby certify the availability of sufficient uner		per accounts to fully pay the a	bove claims.

Treasurer

SUMMARY OF CASH AND INVESTM	ENT INSTRUMENTS			
GLOUCESTER COUNTY INSURANCE	COMMISSION			
ALL FUND YEARS COMBINED				
CURRENT MO NTH	March			
CURRENT FUND YEAR	2015			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit	GCIC WC CI	<b>GCIC Liability</b>
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TO TAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$3,325,860.29	3315232.63	4460.82	6166.84
Opening Interest Accrual Balance	\$0.00	0	0	0100.01
opening interest rectual balance	ΨΟ.ΟΟ			
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,455,292.71	\$2,213,084.95	\$169,578.60	\$72,629.16
10 (Withdrawals - Sales)	(\$554,414.92)	(\$312,207.16)	(\$169,578.60)	(\$72,629.16)
Ending Cash & Investment Balance	\$5,226,738.08	\$5,216,110.42	\$4,460.82	\$6,166.84
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$58,746.13	\$40,604.85	\$11,974.44	\$6,166.84
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,285,484.21	\$5,256,715.27	\$16,435.26	\$12,333.68

SUMMARY OF CASH AND INVEST	IMENT INSTRUMENTS			
GLOUCESTER COUNTY INSURANCE	ECOMMISSION			
ALL FUND YEARS COMBINED				
CURRENT MO NTH	April			
CURRENT FUND YEAR	2015			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit	GCIC WC Clai	GCIC Liability (
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TO TAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$5,226,738.08	5216110.42	4460.82	6166.84
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$557,258.80	\$374,596.04	\$154,220.24	\$28,442.52
10 (Withdrawals - Sales)	(\$426,354.60)	(\$244,938.14)	(\$154,220.24)	(\$27,196.22)
Ending Cash & Investment Balance	\$5,357,642.28	\$5,345,768.32	\$4,460.82	\$7,413.14
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$54,727.33	\$27,468.63	\$9,901.72	\$17,356.98
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,412,369.61	\$5,373,236.95	\$14,362.54	\$24,770.12

			GLC	UCESTER COU	NTY INSURA	ANCECOMMISSION			GLOUCESTER COUNTY INSURANCE COMMISSION													
			SUMMARY O	F CASH TRANS	ACTIONS -	ALL FUND YEARS COM	IBINED															
Current Fund Year: 2	2015																					
Month Ending: 1	March																					
	Prop	Liab	Auto	WC				NJ CEL	Admin	тот												
OPEN BALANCE	559,060.15	3,543,647.82	(68,495.92)	967,117.49	0.00	0.00	0.00	(1,513,571.67)	(161,896.82)	3,325												
RECEIPTS																						
Assessments	82,016.93	265,249.46	34,157.05	443,605.30	0.00	0.00	0.00	1,036,962.60	344,528.33	2,206												
Refunds	0.00	0.00	0.00	6,565.28	0.00	0.00	0.00	0.00	0.00	6												
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	506.75													
TOTAL	82,016.93	265,249.46	34,157.05	450,170.58	0.00	0.00	0.00	1,036,962.60	345,035.08	2,213												
EXPENSES																						
Claims Transfers	2,613.27	61,240.22	9,691.27	168,663.00	0.00	0.00	0.00	0.00	0.00	242												
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70,506.15	70												
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00													
TOTAL	2,613.27	61,240.22	9,691.27	168,663.00	0.00	0.00	0.00	0.00	70,506.15	301												
END BALANCE	638,463.81	3,747,657.06	(44,030.14)	1,248,625.07	0.00	0.00	0.00	(476,609.07)	112,632.11	5,226												

## GLOUCESTER COUNTY INSURANCE COMMISSION SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2015										
Month Ending:	April									
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL
OPEN BALANCE	638,463.81	3,747,657.06	(44,030.14)	1,248,625.07	0.00	0.00	0.00	(476,609.07)	112,632.11	5,226,738.8
RECEIPTS										
Assessments	28,465.50	14,349.30	3,241.20	115,583.70	0.00	0.00	0.00	141,329.53	(192,846.34)	110,122.8
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	264,473.15	264,473.1
TOTAL	28,465.50	14,349.30	3,241.20	115,583.70	0.00	0.00	0.00	141,329.53	71,626.81	374,596.0
EXPENSES										
Claims Transfers	4,774.90	16,258.19	4,916.83	154,220.24	0.00	0.00	0.00	0.00	0.00	180,170.1
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,521.68	63,521.6
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
TOTAL	4,774.90	16,258.19	4,916.83	154,220.24	0.00	0.00	0.00	0.00	63,521.68	239,162.4
END BALANCE	662,154.41	3,745,748.17	(45,705.77)	1,209,988.53	0.00	0.00	0.00	(335,279.54)	120,737.24	5,357,643.0

### **RESOLUTION 40-15**

### 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 June 25, 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 4/1/15 to 4/30/15 and 5/1/15 to 5/31/15 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

properly noticed meeting held on June 25, 2015.	
ADOPTED:	
GERALD A. WHITE, CHAIRMAN	<del></del>
ATTEST:	
MICHAEL BURKE, VICE CHAIRMAN	

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a

# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 04/01/2015 Thru 04/30/2015

Type Check#	Claim#	Claimant Name	From Date	To Date	Payee Name	Trens. Date	Payment Description		Amt. Requested	Amt. Paid
							Inservco	Report	Termino	logy
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 rep	ort; usually month end				
Payment Type		Туре			Types of transactions-Computer,	Manual, Refund, Recovery, S	top Pay, Void			
Report Begin Date		Report Begin Date			Beginning date of transactions on	eport; usually beginning of m	onth or inception			
Trans Date		Transaction Date			Issue date for computer issued par	ments and add date for all of	her type entries			



# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 04/01/2015 Thru 04/30/2015

Туре	Check#	Claim#		Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Cove	rage: Auto Lia	bility									
С	4716	3530000287	001	BROTHERS, ANTHONY	05/05/2014	06/10/2014	MADDEN & MADDEN PA	04/03/2015	LEGAL FEE - STMT#17	900.00	900.00
С	4726	3530001239	001	HANNA, ROBERT	01/12/2015	01/12/2015	COUNTY OF GLOUCESTER	04/17/2015	Robert Hanna Claim	1,301.83	1,301.83
С	4734	3530000576	001	GRANT, HELEN	09/29/2014	09/29/2014	CENTRAL PHYSICIANS & SURGEONS	04/17/2015	SERVICES RENDERED	2,715.00	2,715.00
Total	for Coverage:	Auto Liability	,					Number of e	ntries: 3	4,916.83	4,916.83
Cove	rage: Auto Ph	vaical Damag	8								
С	4714	3530001277	001	GLOUCESTER COUNTY UTILIT	ES 03/06/2015	03/06/2015	GLOUCESTER COUNTY UTILITIES	04/03/2015	2013 Chev GMC Truck Pickup Plate#Y802CG	1,797.93	797.93
С	4723	3530001250	001	GLOUCESTER COUNTY COLLE	GE 03/25/2015	03/25/2015	GLOUCESTER COUNTY COLLEGE	04/03/2015	LESS CLIENT \$500 COLL DED	3,976.97	3,976.97
Total	for Coverage:	Auto Physica	al Dam	nage				Number of e	ntries: 2	5,774.90	4,774.90
Cove	rage: General	Liability									
c	4717	3530000558	001	MULVIHILL NICOLE	12/16/2014	01/16/2015	CHANCE & MCCANN LLC	04/03/2015	LEGAL FEE INV 11561	1.053.53	1.053.53
С	4718	3530000558	001	MULVIHILL, NICOLE	01/15/2015	02/20/2015	CHANCE & MCCANN LLC	04/03/2015	LEGAL FEE INV 11620	1,111.50	1,111.50
С	4719	3530000558	001	MULVIHILL, NICOLE	02/25/2015	03/11/2015	CHANCE & MCCANN LLC	04/03/2015	LEGAL FEE INV 11657	52.50	52.50
С	4727	3530000475	001	MISCEWITZ, RAYMOND	07/01/2014	08/06/2014	MADDEN & MADDEN PA	04/17/2015	CLIENT ID 70200-021M STMNT 10	150.00	150.00
С	4728	3530000475	001	MISCEWITZ, RAYMOND	09/19/2014	09/25/2014	MADDEN & MADDEN PA	04/17/2015	CLIENT ID 70200-021M STMNT 11	45.00	45.00
С	4732	3530000475	001	MISCEWITZ, RAYMOND	03/03/2014	03/28/2014	MADDEN & MADDEN PA	04/17/2015	CLIENT ID 70200-021M STMNT 7	4,824.70	4,824.70
С	4733	3530000475	001	MISCEWITZ, RAYMOND	05/01/2014	06/30/2014	MADDEN & MADDEN PA	04/17/2015	CLIENT ID 70200-021M STMNT 9	1,174.45	1,174.45
С	4735	3530000234	001	GOSS, JOHN	12/15/2014	01/12/2015	CHANCE & MCCANN LLC	04/17/2015	LEGAL FEE INV #11562	627.00	627.00
С	4736	3530000234	001	GOSS, JOHN	01/12/2015	02/23/2015	CHANCE & MCCANN LLC	04/17/2015	LEGAL FEE - INV #11621	1,601.91	1,601.91
С	4738	3530000694	001	RUNQUIST, CHRISTINE	02/20/2015	03/11/2015	CHANCE & MCCANN LLC	04/17/2015	INV 11656	352.50	352.50
С	4739	3530000234	001	GOSS, JOHN	03/06/2015	03/13/2015	CHANCE & MCCANN LLC	04/17/2015	LEGAL FEE - INV #11658	37.50	37.50
Total	for Coverage:	General Liab	ility					Number of e	ntries: 11	11,030.59	11,030.59
Cove	rage: PIP										
c	4720	3530000504	001	FORD, GABRIELLE	11/09/2012	11/09/2012	ACTIVE CARE	04/03/2015	1945450600	63.63	63.63
С	4721	3530000504	001	FORD, GABRIELLE	11/09/2012	11/09/2012	ACTIVE CARE	04/03/2015	1945442700	7.87	7.87
С	4722	3530000504	001	FORD, GABRIELLE	11/09/2012	11/09/2012	ACTIVE CARE	04/03/2015	1945441000	11.97	11.97
Total	for Coverage:	PIP						Number of e	intries: 3	83.47	83.47
Cove	rage: Police P	rofessional									
С	4715	3530000295	001	GARLAND, CRYSTAL	09/12/2010	09/12/2010	CRYSTAL GARLAND & HER ATTY	04/03/2015	FULL/FINAL SETTLEMENT OF ALL CLAIMS	1,500.00	1,500.00
С	4724	3530000547	001	DEAN, TAHARQA	03/02/2015	03/26/2015	RICHARDSON GALELLA AUSTERMUHL	04/17/2015	INV 3784	975.00	975.00
С	4725	3530000547	001	DEAN, TAHARQA	02/02/2015	02/27/2015	RICHARDSON GALELLA AUSTERMUHL	04/17/2015	INV 3749	473.88	473.88
				-							

Date: 05/01/2015 Financia/Transaction



Page: 2

# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 04/01/2015 Thru 04/30/2015

Туре	Check#	Claim#	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Cove	rage: Police I	Professional								
C	4729	3530000547 0	01 DEAN, TAHARQA	05/12/2014	06/23/2014	MADDEN & MADDEN PA	04/17/2015	CLIENT ID 70200-020M STMNT 9	1,103.00	1,103.00
С	4730	3530000547 0	01 DEAN, TAHARQA	07/01/2014	08/28/2014	MADDEN & MADDEN PA	04/17/2015	CLIENT ID 70200-020M STMNT 10	826.05	826.05
C	4731	3530000547 0	01 DEAN, TAHARQA	09/05/2014	09/30/2014	MADDEN & MADDEN PA	04/17/2015	CLINT ID 70200-020M STMNT 11	1,320.00	1,320.00
C	4737	3530000547 0	01 DEAN, TAHARQA	02/23/2015	03/13/2015	CHANCE & MCCANN LLC	04/17/2015	INV 11654	192.50	192.50
V	4711	3530000547 0	01 DEAN, TAHARQA	11/03/2014	11/03/2014	SUMMIT COURT REPORTING INC	04/15/2015	INV 55247	-354.50	-354.50
V	4712	3530000547 0	01 DEAN, TAHARQA	11/25/2014	12/03/2014	SUMMIT COURT REPORTING INC	04/15/2015	INV C12057	-891.80	-891.80
Total	for Coverage	: Police Professi	onal				Number of e	entries: 9	5,144.13	5,144.13
Total	otal for Gloucester Co Ins Commission - 353						Number of entries: 28		26,949.92	25,949.92

# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 05/01/2015 Thru 05/31/2015

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

### 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	Туре	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 nayments and add date for all other type entries



# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 05/01/2015 Thru 05/31/2015

Туре	Check#	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Cov	erage: Auto	Liability								
V	4698	3530000287 001	BROTHERS, ANTHONY	2/13/2015	2/13/2015	MADDEN & MADDEN PA	5/21/2015	INV# 70200-014M	-934.50	-934.50
٧	4716	3530000287 001	BROTHERS, ANTHONY	5/5/2014	6/10/2014	MADDEN & MADDEN PA	5/21/2015	LEGAL FEE - STMT#17	-900.00	-900.00
Tota	I for Covera	ge: Auto Liabilit	y				Number of	entries: 2	-1,834.50	-1,834.50
Cov	erane: Gene	eral Liability								
c	4741	3530000694 001	RUNQUIST, CHRISTINE	3/11/2015	4/14/2015	CHANCE & MCCANN LLC	5/1/2015	INV 11721 FILE 7976	1,897.50	1,897.50
С	4742	3530000234 001	GOSS, JOHN	4/16/2015	4/17/2015	CHANCE & MCCANN LLC	5/1/2015	INV 11723	270.00	270.00
С	4743	3530000558 001	MULVIHILL, NICOLE	3/12/2015	4/15/2015	CHANCE & MCCANN LLC	5/1/2015	INV 11722	1,207.50	1,207.50
С	4745	3530000558 001	MULVIHILL, NICOLE	3/31/2015	3/31/2015	JAMES A ROSSI CCR	5/1/2015	INV 3757	285.50	285.50
С	4746	3530000762 001	ESTATE OF AUTUMN PAS	QL12/4/2014	3/20/2015	ARCHER & GREINER	5/15/2015	INVOICE #4008154	13,148.08	13,148.08
С	4749	3530000425 001	WALSH, JOAN	4/1/2015	4/29/2015	RICHARDSON GALELLA AUSTE	RMI5/29/2015	INV 3819	1,320.00	1,320.00
С	4752	3530000457 001	ESTATE OF PETER FIORE	N12/17/2015	2/26/2015	MADDEN & MADDEN PA	5/29/2015	client id#70200-019M statement 14	255.00	255.00
С	4753	3530000426 001	DAWOUD, ALY	2/17/2015	2/26/2015	MADDEN & MADDEN PA	5/29/2015	INV# 14	255.00	255.00
С	4754	3530001117 001	ANDERSON, ALBERT	2/2/2015	3/31/2015	MADDEN & MADDEN PA	5/29/2015	INV # 2	12,093.85	12,093.85
С	4755	3530000860 001	CLOSKY JR, JAMES	3/23/2015	3/31/2015	MADDEN & MADDEN PA	5/29/2015	INV 2	294.80	294.80
С	4758	3530000893 001	LAMANTEER, MICHAEL	2/2/2015	3/16/2015	MADDEN & MADDEN PA	5/29/2015	LEGAL FEE - STMT #15	3,793.66	3,793.66
С	4761	3530001117 001	ANDERSON, ALBERT	11/21/2014	11/21/2014	KAPLAN LEAMAN AND WOLFE	5/29/2015	Invoice#107244KJ	1,195.60	1,195.60
С	4762	3530001117 001	ANDERSON, ALBERT	11/21/2014	11/21/2014	KAPLAN LEAMAN AND WOLFE	5/29/2015	Invoice#107233KJ	1,113.05	1,113.05
С	4763	3530001117 001	ANDERSON, ALBERT	11/21/2014	11/21/2014	KAPLAN LEAMAN AND WOLFE	5/29/2015	Invoice#107352KJ	643.45	643.45
С	4764	3530001117 001	ANDERSON, ALBERT	1/27/2015	1/27/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#25463	652.90	652.90
С	4765	3530001117 001	ANDERSON, ALBERT	1/15/2015	1/15/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Inv#25504	354.60	354.60
С	4766	3530001117 001	ANDERSON, ALBERT	2/25/2015	2/25/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#25811	1,127.90	1,127.90
С	4767	3530001117 001	ANDERSON, ALBERT	3/19/2015	3/19/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#26001	1,174.25	1,174.25
С	4768	3530001117 001	ANDERSON, ALBERT	3/26/2015	3/26/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#26060	641.90	641.90
С	4769	3530001117 001	ANDERSON, ALBERT	4/9/2015	4/9/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#26276	637.75	637.75
С	4770	3530001117 001	ANDERSON, ALBERT	4/21/2015	4/21/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#26313	499.55	499.55
С	4771	3530001117 001	ANDERSON, ALBERT	4/27/2015	4/27/2015	JAMES DECRESCENZO REPOR	TIN6/29/2015	Invoice#26430	575.75	575.75
V	4681	3530000475 001	MISCEWITZ, RAYMOND	12/23/2014	12/31/2014	MADDEN & MADDEN PA	5/21/2015	LEGAL FEE - STMT #13	-3,689.15	-3,689.15
V	4727	3530000475 001	MISCEWITZ, RAYMOND	7/1/2014	8/6/2014	MADDEN & MADDEN PA	5/21/2015	CLIENT ID 70200-021M STMNT 10	-150.00	-150.00
V	4732	3530000475 001	MISCEWITZ, RAYMOND	3/3/2014	3/28/2014	MADDEN & MADDEN PA	5/21/2015	CLIENT ID 70200-021M STMNT 7	-4,824.70	-4,824.70
v	4733	3530000475 001	MISCEWITZ, RAYMOND	5/1/2014	6/30/2014	MADDEN & MADDEN PA	5/21/2015	CLIENT ID 70200-021M STMNT 9	-1,174.45	-1,174.45
Tota	I for Covera	ge: General Liab	bility				Number of	entries: 26	33,599.29	33,599.29
			_						-	-
Corr	orano: Dolin	e Professional								
COV	4740	3530000547 001	DEAN, TAHARQA	2/2/2015	4/9/2015	MADDEN & MADDEN PA	5/1/2015	LEGAL FEE - STMT #15	2.745.00	2,745.00
	-140	3333333347 001	Seat, Inthinan	222010	4/3/2010	MINDS IN A MINDS EN FA	31112010	ELONE I EL - OTMI TIO	2,140.00	2,740.00
						_				

Date: 6/1/2015 FinancialTransaction



Page: 2

# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 05/01/2015 Thru 05/31/2015

_										
Туре	Check#	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Pald
Coverage: Police Professional										
С	4744	3530000547 001	DEAN, TAHARQA	5/5/2015	5/5/2015	LBL/IME FACILITY INC	5/1/2015	IME - PREPAYMENT	947.50	947.50
С	4748	3530000807 001	GOODLET, CHARLES	3/30/2015	4/30/2015	RICHARDSON GALELLA AUSTERN	MI5/29/2015	INV 3816	1,440.00	1,440.00
С	4750	3530000547 001	DEAN, TAHARQA	4/1/2015	4/29/2015	RICHARDSON GALELLA AUSTERN	MI5/29/2015	INV 3815	2,496.86	2,496.86
С	4751	3530000547 001	DEAN, TAHARQA	4/14/2015	5/1/2015	MADDEN & MADDEN PA	5/29/2015	CLIENTID# 32052-000M STMNT# 16	960.00	960.00
С	4756	3530000807 001	GOODLET, CHARLES	2/3/2015	3/30/2015	MADDEN & MADDEN PA	5/29/2015	INV#3	3,269.28	3,269.28
С	4757	3530000295 001	GARLAND, CRYSTAL	1/22/2015	3/25/2015	MADDEN & MADDEN PA	5/29/2015	INV# 41	105.00	105.00
С	4759	3530000547 001	DEAN, TAHARQA	4/9/2015	4/9/2015	SUMMIT COURT REPORTING INC	5/29/2015	INV 57011	343.75	343.75
С	4760	3530000547 001	DEAN, TAHARQA	5/5/2015	5/5/2015	LBL/IME FACILITY INC	5/29/2015	IME	1,077.50	1,077.50
Tota	for Covera	ge: Police Profe	ssional				Number of	entries: 9	13,384.89	13,384.89
Cove C C R	4747 4772 121155640	3530001243 001 3530001111 001 3530001243 001	ROWAN COLLEGE @ GLOUGESTER COUNTY LIE	BF7/14/2014	1/10/2015 7/14/2014 1/10/2015	ROWAN COLLEGE GLOUCESTER GLOUCESTER COUNTY LIBRARY ALLSTATE		Light Pole in Front of Bookstore No#L1-01356 Subrogation recovery	2,500.80 1,401.91 -3,738.80	2,500.80 1,401.91 -3,738.80
Tota	for Covera	ge: Property					Number of	entries: 3	163.91	163.91
Cove	erage: Un/Ui	nderinsured Mot	orists(NJ)							
С	11610	3530000919 001	RANDOLPH, BRIAN	3/31/2015	4/28/2015	RICHARDSON GALELLA AUSTERN	MI5/29/2015	INV 3818	1,341.01	1,341.01
С	11611	3530000919 001	RANDOLPH, BRIAN	3/2/2015	3/30/2015	RICHARDSON GALELLA AUSTERN	MI5/29/2015	INV 3786	374.07	374.07
Total for Coverage: Un/Underinsured Motorists(NJ)							Number of	entries: 2	1,715.08	1,715.08
Tota	l for Glouce	ster Co Ins Com	mission - 353				Number of	entries: 42	47,028.67	47,028.67







### 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 <sup>1</sup>	CSG Negotiated Reductions <sup>2</sup>	PPO Reductions <sup>3</sup>	Bill Review Reductions <sup>4</sup>	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	\$15381.76	\$7,828.76	\$6,715.18	\$29,925.70	\$3,985.63	\$25,940.07
YTD Total		262	86%	\$440,995.79	89%	\$230,390.98	\$28,919.78	\$70,452.40	\$111,232.63	\$210,604.81	\$27,068.78	\$183,536.03

 Monthly Summary
 April
 May

 Total Savings (before fees):
 \$76,846.86
 \$29,925.70

 Percent Savings:
 60%
 35%

 NET SAVINGS:
 \$66,865.33
 \$25,940.07

 Percent NET SAVINGS:
 52%
 30%

 YTD Summary

 Total Savings (before fees):
 \$210,604.81

 Percent Savings:
 48%

 NET SAVINGS:
 \$183,536.03

 Percent NET SAVINGS:
 42%

### **Report Footnotes:**

<sup>1</sup>Recommended amount for payment

<sup>2</sup>Discounts negotiated by CSG on out of network bills

<sup>3</sup>Discounts applied in accordance with CHN PPO contracts

<sup>4</sup>U&C and CSG Code Review reductions applied



# GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY DIRECTOR'S REPORT

**TO:** Fund Commissioners

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

**DATE:** June 15, 2015

### April - June 2015

### **RISK CONTROL ACTIVITIES**

### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- April 23: Attended the GCIC meeting in Woodbury.
- April 29: One session of Repair Garage Hazards training was conducted for GCIC.
- May 6: Conducted a loss control survey of the GCIC Clayton Garage.
- May 7: Attended a Safety Committee meeting with GCIC EMS.
- May 7: Conducted one session of Q-Straint/Senior Bus Training for GCIA in Clarksboro.
- May 12: Attended the GCIC Claims Committee meeting via conference call.
- June 2: Attended the GCIC Safety Committee meeting via conference call.
- June 9: Attended the GCIC Claims Committee meeting via conference call.
- **June 11:** Conducted a safety presentation for the GCIA Kitchen Staff in Clarksboro.

### UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- June 25: Plan to attend the GCIC meeting in Woodbury.
- **June 30:** Plan to attend a meeting with GCIA at the Shady Lane in Clarksboro.

### **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 (as of 4/14)		1
May		0
June		3



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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Bonnie Ridolfino, Risk Management Consultant

DATE: June 22, 2015

RE: Risk Management / Underwriting Services Director's Report

Below is a summary of services performed from April 20 through June 22, 2015:

### I. Meetings

A. Attended GCIC Meeting on April 23, 2015

- B. Participated in the GCIC Claims Committee Meeting May 12, 2015
- C. Participated in the GCIC Safety and Accident Committee Meeting June 2, 2015
- D. Participated in the GCIC Claims Committee Meeting June 9, 2015

### II. Risk Management Services

## A. BRIT On-Line Training Status Report May

- Total of 822 courses have been completed
- Conference call will be scheduled for 6/30/15 with all on line administrators to solicit their feedback on the system. To date, no serious concerns have been brought to our attention.

We will distribute a list of the courses taken and Departments utilizing the program to the 6/23/15 meeting

### B. BRIT Safety Grant

The Safety and Accident Review Committee met telephonically on June 2, 2015. They agreed with Chairman White's suggestion to submit a grant request for body camera's for correction officers. Glenn Prince is currently obtaining the information (price, make, model, warranty) for the cameras. We will share this with Warden Caldwell to ensure he is in agreement with the style of camera. A grant application will be submitted to the NJCEL JIF once this is all completed.

## C. Gloucester County Special Services School District/Gloucester County Institute of Technology

Both Districts' membership through New Jersey Schools Insurance Group (NJSIG) expires on 7/1/15. As such underwriting submissions were sent to GCIC/NJCEL. This was previous done in 2012 however, the GCIC/NJCEL pricing was not competitive and the Districts remained in (NJSIG). The underwriting process has been completed and the Districts will not be joining GCIC as GCIC/NJCEL assessments were higher, deductibles were higher, and NJSIG was able to offer more specialized training than GCIC/NJCEL currently has available for school districts. We will make applicable again in 2018.

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### D. 2016 Underwriting Process

We have been advised that NJCEL is changing the format of their data collection this year. We will be meeting with all of the member representatives to ensure a smooth transition and obtain all updated information.

### II. Underwriting Services Director Services:

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Parks & Recreation	National Ur	nion 5/17/2015	\$1,916
	Accident	Fire		

For information purposes only – The renewal premium is \$1,712 not \$1,716 as stated in our April report.

County Summer Camp Sports GL New Hampshire 5/21/2015 \$1,591

For informational purposes only – The carrier revised its premium after our April report; the renewal premium is \$874 (this is based upon revised exposures.

IA	Dream Park Package	Great American	5/21/2015	\$53,458.56
	Care, Custody Control			\$ 4,675.00
	Umbrella			\$13 156 00

For information purposes only – All other markets declined to offer a proposal. Coverage was renewed at the annual premiums of \$60,904 (package – increase due to increased revenue); \$4675 (care, custody & control) and \$13,023 (umbrella).

Warden Bond - Caldwell CNA 7/1/2015 \$122.50

The renewal premium is per expiring. All terms and conditions are per expiring.

Action Requested: Motion to authorize to renew the Warden's bond through CNA for an annual cost

of \$122.50 effective 7/1/25.

IA- Dream Park UST Policy Commerce and Industry 7/7/2015 \$867.74

The renewal premium is per expiring. All terms and conditions are per expiring.

Action Requested: Motion to authorize to renew the Improvement Authority, Dream Park

Underground Storage Tank Policy through Commerce and Industry for an annual

cost of \$867.74 effective 7/7/15.

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RC@GC Directors & Officers Markel 7/9/2015 \$1,078.62

Liability

We are waiting for the renewal terms.

Action Requested: Motion to authorize to renew the Rowan College at Gloucester County, Directors

and Officers Liability Policy through Markel for an annual cost not to exceed

\$1,200,00 effective 7/9/15.

RC@GC Base Sports Accident AIG 8/1/2015 \$82,000

Catastrophic Sports Summit 8/1/2015 \$10,864

The Catastrophic Sports Accident renewal premium is per expiring. All terms and conditions are per expiring.

Action Requested: Motion to authorize to renew the Catastrophic Sports Accident Policy through

Summit for an annual cost of \$10,864 effective 8/1/2015.

We have submitted the renewal application to AIG and are awaiting their renewal proposal for the Base Sports Accident Policy. We do not anticipate the total premium should increase any more than 10%. In the event of an increase greater than 10% we will advise the Commissioners accordingly.

Action Requested: Motion to authorize the Underwriting Services Director to renew the College's

Base Sports Accident policy through AIG at an annual total cost not to exceed

\$90,200.

IA Shady Lane Nursing Home CNA 8/3/2015 \$490.00

**Patient Trust Bond** 

The renewal premium is per expiring. All terms and conditions are per expiring.

Action Requested: Motion to authorize to renew the Shady Lane Nursing Home Patient Trust bond

through CNA for an annual cost of \$490.00 effective 8/3/15.

GC UST Chamber 8/25/2015 \$1576.00

The carrier will be non-renewing the policy effective 8/25/15 due to the age of the tanks. Coverage will be replaced by Crum & Forster (carrier providing coverage for the other County tanks). We will endorse coverage onto this policy and advise of the premium once finalized.

The following renewals are in process; as the Commission's next meeting is not until after the effective dates of each policy we request authority to renew coverage at premiums not to exceed 10% of expiring. If any renewal premium exceeds 10% we will advise the Commissioners prior to binding:

County's 911 Errors and Omissions policy effective 8/13/15 IA's Child Development Center package and umbrella policies effective 9/7/15

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### **RESOLUTION 41-15**

# 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 June 25, 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 June 25, 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:	
GERALD A. WHITE, CHAIRMAN	
ATTEST:	
MICHAEL RURKE VICE CHAIRMAN	

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 25, 2015.

### PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)

Claim #	<u>Claimant</u>	Type of Claim	PAR/SAR	<u>C.P or DO #</u>
3530000919	Randolph v Young	Liability	PAR	GLO-L-1204-14
3530001255	Mullica Hill Library	Property	PAR	
3530001230	Betty Davis	Worker Compensation	PAR	
3530001254	Gary Kormann	Worker Compensation	PAR	
3530001132	Maureen Leo	Worker Compensation	PAR	
3530001341	Lloyd Anderson	Worker Compensation	PAR	
3530000857	Yareem Ricks	Worker Compensation	PAR	
3530000760	Breia Brenner	Worker Compensation	SAR	2013-4439
3530000355	Dale Dawson	Worker Compensation	SAR	2013-33181
3530000348				2014-22407
3530000276				2011-27635
3530001073	Joseph McCrossin	Worker Compensation	SAR	2011-27639
3530000694	Christine Runquist	Worker Compensation	SAR	
	Illas vs Gloucester	EPL/POL	SAR	

### APPENDIX I

## GLOUCESTER COUNTY INSURANCE COMMISSION OPEN MINUTES

### MEETING – Thursday, April 23, 2015 2 South Broad Street, Conference Room B Woodbury, NJ 9:30 AM

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

### **ROLL CALL OF COMMISSIONERS:**

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

### **FUND PROFESSIONALS PRESENT:**

Executive Director PERMA Risk Management Services

Joe Hrubash

Claims Service Insurance Services, Inc.

Veronica George Terry Sheerin Ashley Nelms Dave McCabe Staci Ulp Keith Platt

Consolidated Services Group, Inc.

Jennifer Goldstein

Conner Strong & Buckelew

Michelle Leighton (via teleconference)

Underwriting Services Director/RMC Hardenbergh Insurance Group

**Bonnie Ridolfino** 

Jenna Quattrone (via teleconference)

Attorney Long Marmero & Associates

Al Marmero Esq.

Treasurer

Safety Director J.A. Montgomery Risk Control

**Glenn Prince** 

### **ALSO PRESENT:**

Dean Sizemore, Gloucester County Prudence M. Higbee, Esq. Capehart & Scatchard Matt Lyons, Esq. Gloucester County Counsel Cathy Dodd, PERMA Risk Management Services

Chairman White asked the attendees at the meeting to introduce themselves and state who they were representing.

**APPROVAL OF MINUTES**: Open Minutes and Closed Minutes of February 26, 2015

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF FEBRUARY 26, 2015

Motion: Commissioner Jones
Second: Commissioner Burke
Roll Call Vote: Unanimous (1 abstained)

**CORRESPONDENCE:** None

### **COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Sizemore reported the Safety Committee will meet again on Tuesday, June 2<sup>nd</sup> at 9:00. Mr. Sizemore advised the meeting was scheduled to be held at Rowan College.

**CLAIMS COMMITTEE:** Mr. Sizemore advised the Claims Committee met on April 14<sup>th</sup> via teleconference and reviewed the PARS that would be presented during closed session. Mr. Sizemore reported there were 52 worker compensation claims so far in 2015. The County had 33, the Improvement Authority and College had 9 each and the Utility Authority had one claim. Mr. Sizemore noted the majority of the claims were slip and fall related during the winter months. Mr. Sizemore advised there were also some poison ivy claims.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had 4 actions items for his report along with some informational items.

**2015 RISK MANAGEMENT PLAN REVISIONS:** Executive Director referred to a copy of the revised Risk Management Plan which was included in the Appendix II section of the agenda. Executive Director reported the changes were highlighted in yellow and explained the major changes were reflected on pages 9 and 10 with respect to the Special Flood Hazard Area and the deductibles. Executive Director asked if anyone had any questions and requested a motion to adopt Resolution 20-15.

## MOTION TO ADOPT RESOLUTION 20-15, AMENDMENT TO THE 2015 RISK MANAGEMENT PLAN

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

**PROFESSIONAL LEGAL SERVICES CONTRACT:** Executive Director referred to Resolution 21-15 which extended the award of professional legal services to Archer & Greiner, PC in the matter of Estate of Autumn Pascale. Chairman White noted Archer & Greiner, PC was picked by the Attorney General's office to handle the case. Mr. Lyons advised this firm was on the Attorney General's approved list and Prosecutor Dalton specifically requested their services. Executive Director asked if anyone had any other comments or questions and requested a motion

MOTION TO ADOPT RESOLUTION 21-15, EXTENDING THE AWARD OF PROFESSIONAL LEGAL SERVICES CONTRACT TO ARCHER & GREINER, PC IN THE MATTER OF ESTATE OF AUTUMAN PASQUALE, ET AL; DOCKET # GLO-L-1474-14

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

**COMMISSION ATTORNEY CONTRACT:** Executive Director reported at the December Commission meeting the Commissioners approved the appointment of Long Marmero & Associates for the period of 4-25-14 to 4-25-15. Executive Director referred to Resolution 22-15, Extending the Award of Professional Service Contract to Long Marmero & Associates which was included in the agenda.

# MOTION TO ADOPT RESOLUTION 22-15, EXTENDING THE AWARD OF PROFESSIONAL SERVICE CONTRACT TO LONG MARMERO & ASSOCIATES, LLP

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

RFP FOR COMMISSION ATTORNEY: Executive Director advised as he just stated the Commission Attorney contract was expiring on 4-25-15. PERMA issued a request for Price Quotes and Qualifications and the responses were due on March 12, 2015. Executive Director reported there were three responses received. Chairman White indicated the Commissioners were provided with copies of the responses. Chairman White advised the responses were reviewed, evaluated and assigned scores according to the County's policy and recommended the award to Long Marmero & Associates, LLP.

# MOTION TO APPROVE THE APPOINTMENT OF LONG MARMERO & ASSOCIATES, LLP FOR THE PERIOD OF APRIL 25, 2015 TO APRIL 25, 2016

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 2/20/15 to 4/15/15. There were a total of 23 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised that the January and February Property & Casualty Financial Fast Tracks were included in the agenda. The Commission had a surplus of \$3,186,933 as of February 28, 2015. Executive Director advised that \$1,250,375 on line 8 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity. Executive Director asked if anyone had any questions.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the January and February Financial Fast Tracks for the NJ CEL. As of February 28, 2015 the CEL had a surplus of \$5,802,522.

**HEALTH BENEFITS FINANCIAL FAST TRACK**: Executive Director reported the agenda included the January Health Benefits Financial Fast Track. As of January 31, 2015 the CEL had a surplus of \$103,792.

**NEW CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the two new claim monitoring reports as of March 31, 2015. Executive Director referred to the Claim Activity Report and advised prior to the meeting he had a brief conversation with Inservco as the report indicated there were some general liability claims which were opened in March dating back to the 2010-2011 years. Executive Director also reviewed the Claims Management Report Expected Loss Ratio Analysis" report as of March 31<sup>st</sup>. Executive Director reported that the 2015 Fund Year was running higher than the Actuary projected; however this could be due to the winter months. Executive Director referred to Fund Year 2014 and advised the actuary projected 75% of the loss funds; however the report indicated the Commission was running at 32% which was outstanding. Executive Director reviewed the other Fund Years with the Commission.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL held their Reorganization meeting on February 26, 2015 and a summary report of that meeting was included in the agenda. Executive Director advised Mr. Proctor provided a marketing report and advised the focus for 2015 would be for the Counties of Essex, Monmouth, Bergen, Cape May and Middlesex. Executive Director noted the CEL was scheduled to meet again in the afternoon.

**2015 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised in accordance with the Commission's by Laws, the property and casualty assessment bills were mailed to the member entities via certified mail and e-mail. The payments were due on March 15<sup>th</sup> and the Treasurer's office indicated all of the payments were received. Executive Director advised the next assessment payment was due on May 15<sup>th</sup>.

**2015 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the CEL Underwriting Manager distributed an e-mail on April 7<sup>th</sup> providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. Executive Director advised if an authorized user experienced any difficulty with the website they should contact the PERMA office for assistance.

**GCIC WEBSITE:** Executive Director advised the new website was being reviewed by the County and once he had their comments and approval the site would go live. Executive Director noted an announcement would be sent to the Commission when the site was live along with the URL address. Chairman White noted Ms. Gangloff of his office was also reviewing the site.

**2014 AUDIT:** Executive Director reported the auditor was in the process of preparing the 2014 Fund Year Audit. Executive Director advised Mr. Jim Miles of Bowman & Company would attend the meeting to review his report with the Commission once it was completed.

**2015 MEETING SCHEDULE:** Executive Director reminded the Commission there would be no meeting in May. The next meeting was scheduled for June 25, 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 February and March Client Activity Reports were included in the agenda. Executive Director advised the February report indicated there were 89 inquires and for the month of March there were 51 inquiries.

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

MOTION TO APPROVE THE MARCH BILL LIST, RESOLUTION 23-15 IN THE AMOUNT OF \$70,506.15

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

### MOTION TO APPROVE THE MARCH HEALTH BILL LIST, RESOLUTION 24-15 IN THE AMOUNT OF \$3,350.50

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

# MOTION TO APPROVE THE APRIL BILL LIST, RESOLUTION 25-15 IN THE AMOUNT OF \$63,521.68

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

### MOTION TO APPROVE THE APRIL HEALTH BILL LIST, RESOLUTION 26-15 IN THE AMOUNT OF \$3,350.50

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote Unanimous

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

### **CLAIMS REPORT**

### **REPORT:**

Executive Director presented Resolution 27-15 Inservco Liability Check Register for the period of 2/1/15 through 2/28/15 and 3/1/15 and 3/31/15.

# MOTION TO APPROVE RESOLUTION 27-15 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/15 THROUGH 2/28/15 AND 3/1/15 THROUGH 3/31/15

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

Ms. Sheerin introduced Staci Ulp, Vice President of Inservco with the Harrisburg, PA office. Ms. Sheerin also introduced a new member of her team, Keith Platt, a Claims Technical Specialist. Ms. Sheerin noted Mr. Platt was a licensed attorney in New Jersey and was very familiar with Title 59. Ms. Sheerin indicated Mr. Platt would handle the complex claims and would be a valued addition to her team.

Ms. Sheerin distributed a Board Packet Summary prepared by Inservco. Ms. Sheerin reviewed the report with the Commission and advised the summary was a good tool to forecast the trends and point outs the larger claims and exposures.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March which were included in the agenda. Ms. Goldstein advised there were 63 bills received for both February and March. Ms. Goldstein advised the total provider charge for February was \$63,245.04 and March was \$152,951.44. The total allowed amount for February was \$32,720.07 and March was \$83,998. The total reduction for February was \$30,524.97 and March was \$68,953.44. Ms. Goldstein advised after fees the net reduction for February was \$27,361.03 while March was \$59,620.27. Ms. Goldstein noted that 73% of the charges were in-network for February and 95% during March. Ms. Goldstein advised that concluded her report unless anyone had questions.

### **CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the April through May 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince also added he was requested to respond to the Gloucester County Improvement Authority Child Development Center for a loss control visit to provide some positive recommendations for improvement, namely the security of the facility. Mr. Prince advised a summary report of the visit was included in Appendix III of the agenda. Mr. Prince advised he was working with Ms. Ridolfino on a specific request for Emergency Action Plan training. Mr. Prince indicated the training was developed and should be presented next month. Mr. Prince reported the Command Staff Training was provided to the Prosecutor's office and the Correction's office and was working on scheduling some dates for the Sheriff Department. Mr. Prince added he received numerous positive comments and feedback from the attendees of the classes.

### RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

**REPORT:** Ms. Ridolfino reported on the BRIT On Line Training and advised she would provide the Commissioners with status reports on the usage of the program. Ms. Ridolfino advised the usage was good and was hoping the online training would result in a reduction of claims. Ms. Ridolfino reported she requested a HR specialist to review the course "Theft, Violence and Unsafe Acts." If the HR specialists believed the course fit the needs, the course would be rolled out.

Ms. Ridolfino explained BRIT, the insurer for the NJCEL was once again offering a \$10,000 Safety Grant. Ms. Ridolfino advised the GCIC Safety and Accident Investigation Committee would be asking for suggestions at their next meeting in June. Ms. Ridolfino advised the Cumberland County Insurance Commission Safety and Accident Review Committee suggested a proposal for a mobile fire extinguisher simulator be submitted to the NJCEL for consideration. The cost would be approximately \$10,000 to \$13,000. After a brief discussion it was determined Gloucester County was already using the simulator for

their training needs. A discussion took place on the new legislation effective March 1<sup>st</sup> regarding cameras in law enforcement vehicles. Mr. Prince advised the cameras were not expensive by the maintenance of the cameras and storage of the data was costly. Chairman White requested a report on how using the cameras could result in a savings.

Ms. Ridolfino reported she was reaching out to the Members' IT department to ensure they were registering with AIG to access their Cyber Liability Resources.

Ms. Ridolfino advised the PEOSH Consultant wanted to conduct PEOSH 10 Hour General Industry Training in July or August at the College. Ms. Ridolfino indicated there was a \$5.00 per student charge for processing the OSHA 10 card. Ms. Ridolfino indicated she was asked to present this cost to the Commission for consideration. Chairman White and Executive Director agreed the Commission would pay for this expense.

## MOTION TO APPROVE THE COST FOR PROCESSING THE OSHA 10 TRAINING CARDS

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

Ms. Ridolfino referred to a copy of the revised Claims Committee Charter which was included in the agenda. Ms. Ridolfino advised the Composition section of the Charter was revised to read a representative designated by the Gloucester County Insurance Commissioners and deleted "one Gloucester County Insurance Commissioner. Also the Claims Committee Bylaws included a statement that Committee members and the Meeting schedule would be adopted by the Commission annually. Ms. Ridolfino asked if anyone had any questions and requested

## MOTION TO ADOPT THE REVISED CLAIMS COMMITTEE CHARTER

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

Ms. Ridolfino advised Conner Strong & Buckelew had asked if the Gloucester County Special Services School District and Gloucester County Technical School would be able to join the Commission. Ms. Ridolfino explained the schools' insurance program renewed in July. Ms. Ridolfino indicated their insurance program was reviewed a few years ago but financially it did not make sense to make a change. Ms. Ridolfino advised if it did make sense, she would discuss the schools' membership at the June meeting.

Ms. Ridolfino advised she had several action items for policies that could not be placed through the GCIC/NJCEJIF or its master programs.

Ms. Ridolfino reported the first item was the Accident policy for the County Parks and Recreation. Ms. Ridolfino requested a motion to renew the policy with National Union Fire effective 5/17/15 in the amount of \$1,716. Ms. Ridolfino advised the premium was reduced slightly as some of the programs were taken over by the Y.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ACCIDENT POLICY THROUGH NATIONAL UNION FIRE FOR AN ANNUAL COST OF \$1,716 EFFECTIVE 5/17/15

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

Ms. Ridolfino advised she was waiting for the liability renewal quote from the carrier for the County's Summer Camp Sports but did not expect the premium to increase more that 10%. Ms. Ridolfino indicated if the quote was higher she would notify the Commissioners prior to the expiration date.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GENERAL LIABILITY POLICY THROUGH NATIONAL UNION FIRE FOR AN ANNUAL COST NOT TO EXCEED \$2,107 EFFECTIVE 5/21/15

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

Ms. Ridolfino reported the last item pertained to the Improvement Authority Dream Park Package, Care, Custody Control and Umbrella renewals. Ms. Ridolfino advised she was waiting for the renewal quote from Great American Insurance Company. Ms. Ridolfino indicated the coverages were marketed to the Commission, Markel Insurance Company and Philadephia Insurance Company. The CEL Underwriting Manager advised there would not be a substantial cost savings and noted the increased exposure could be significant. Ms. Ridolfino stated once she received the quotes she would forward a summary of the proposals to the Commissioners and requested authority to bind the coverage and then ratify at the June meeting.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO PLACE BASED UPON THEIR RECOMMENDATION

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

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

**OLD BUSINESS:** None

**NEW BUSINESS**: None

**PUBLIC COMMENT:** 

### MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

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

### MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

### **CLOSED SESSION:**

Chairman White read and requested a motion to approve Resolution 28-15 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 28-15, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA. ALSO THE POSSIBLE SETTLEMENT OF JEFFRY GILBERT VS GLOUCESTER COUNTY AND JOHN PETROSKI VS GLOUCESTER COUNTY

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

### MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burke

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Second: Commissioner Jones

Roll Call Vote: Unanimous

### MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001222 FROM \$15,000 TO \$51,295 AN INCREASE OF \$36,295

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001254 FROM \$15,000 TO \$35,065 AN INCREASE OF \$20,065

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001024 FROM \$15,000 TO \$65,470 AN INCREASE OF \$50,470

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001241 FROM \$15,000 TO \$98,500 AN INCREASE OF \$83,500

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001281 FROM \$15,000 TO \$47,000 AN INCREASE OF \$32,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001026 FROM \$52,506 TO \$92,020 AN INCREASE OF \$39,514

MOTION TO APPROVE SAR CLAIM # 3530000771 IN THE AMOUNT OF \$35,300

MOTION TO APPROVE SAR CLAIM # 3530000685 UP TO THE AMOUNT OF \$36,600

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000807 FROM \$15,000 TO \$86,000 AN INCREASE OF \$71,000

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

It was noted Commissioner Jones abstained from voting on #3530001241.

### **MOTION TO ADJOURN:**

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

**MEETING ADJOURNED: 10:23 AM** 

Minutes prepared by: Cathy Dodd, Assisting Secretary