

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, APRIL 24, 2014**

**115 BUDD BLVD.
LARGE CONFERENCE ROOM
WOODBURY, NJ
9:30 AM**

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: April 24, 2014
WOODBURY, NJ
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** February 27, 2014 Open Minutes.....Appendix I
February 27, 2014 Closed Minutes.....Handout

- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee:**Verbal
 - Claims Committee:**Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 4-30

- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly Report - FebruaryPages 31-35
Monthly Report - March.....Pages 36-40

- TREASURER – Gary Schwarz**
Resolution **19-14** March Bill List, Confirmation of Payment – MotionPages 41-42
Resolution **20-14** April Bill List – MotionPages 43-44
Resolution **21-14** March Health Bill List, Confirmation of Payment –Motion.....Page 45
Resolution **22-14** April Health Bill List – MotionPage 46
January & February Monthly Treasurer Reports.....Pages 47-50

- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **23-14** Authorizing Disclosure of Liability Claims Check RegisterPages 51-52
Liability Claim Payments - 2/1/14 to 2/28/14.....Pages 53-55
Liability Claim Payments - 3/1/14 to 3/31/14Pages 56-58

- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**
CSG Monthly Summary ReportPage 59

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Pages 60-61
Loss Control Report – Gloucester County Emergency Medical ServicesPages 62-73

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
Monthly Report.....Pages 74-76

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

 - CLOSED SESSION – Payment Authorization Requests (PARS)Pages 77-79
 Resolution [24-14](#) 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 Diane Owens v Gloucester County, # 2013-9510, Joseph Todaro v Gloucester County, # 2011-9531, Larry Weil v. Gloucester County, # 2011-16819, and Shereece Holder v Gloucester County # 2012-4027 and discussion on Patrick Georgette

 - Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: June 26, 2014, 9:30 AM, 115 Budd Blvd., Woodbury, NJ

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 24, 2014

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

RFP for Commission Attorney – The Commission Attorney contract terminates on April 25, 2014. The Executive Director’s office issued a RFP and the responses were due on April 15, 2014. Two responses were received from Long Marmero & Associates, LLP and Chance & McCann. The responses will be discussed and evaluated at the meeting.

Motion to appoint _____ as Commission Attorney

2014 Risk Management Plan (Appendix II) – Attached in Appendix II of the agenda is a revised 2014 Plan of Risk Management, Resolution 18-14. The revisions are highlighted in blue.

Motion to approve Resolution 18-14, Revised Risk Management Plan

Cyber Liability – The CEL will bill the cyber liability premiums with the final 2014 Assessment Bill installment for those members that purchased this coverage. The CEL made advance payment to the Insurer. Also, in the final Assessment Bill installment the CEL will provide a credit for the 2014 overage as respects to the 2014 ancillary program coverage. For certain members the credit will not be enough to offset the cyber premium. The final Assessment Bill installment is due 10/15/14.

Certificate of Insurance Report (Pages 7-10) - Attached on pages 7-10 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 2/26/14 to 4/17/14. There were 25 certificates of insurance issued during this period.

GCIC Property and Casualty Financial Fast Track (Pages 11-12) - Included in the agenda on page 11 is a copy of the Property & Casualty Financial Fast Track Report as of January 31, 2014. As of **January 31, 2014** the Commission has a surplus of **\$2,630,610**. Also included in the agenda on page 12 is the February Financial Fast Track. As of **February 28, 2014** the Commission has a surplus of **\$2,697,408**. Line 7 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 **\$977,858**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 13-14)** – Included in the agenda on page 13 is a copy of the CEL Financial Fast Track Report as of January 31, 2014. The report indicates the Fund has a surplus of **\$3,898,737** as **January 31, 2014**. Also included in the agenda on page 14 is the CEL Financial Fast Track for February. As of **February 28, 2014** the Fund has a surplus of **\$3,922,310**.

- ❑ **Health Benefits Financial Fast Track (Pages 15-16)** - Included in the agenda on page 15 is a copy of the Health Benefits Financial Fast Track as of January 31, 2014. As of **January 31, 2014** there is a statutory surplus of **\$141,368**. Also included in the agenda on page 16 is a copy of the Health Benefits Financial Fast Track as of February 28, 2014. As of **February 28, 2014** there is a statutory surplus of **\$152,367**.

- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 17-22)** – The CEL held their Reorganization Meeting on February 27, 2014. A summary report of their meeting is included in the agenda on pages 17-19. The CEL Executive Director advised that the County of Hudson and Mercer County Insurance Fund Commission joined the CEL as of January 1, 2014 bringing the total membership to eight (8). As a result of the new membership the CEL introduced an amended budget and held the Public Hearing on March 27, 2014. The amended budget was approved. A summary report of that meeting is included in the agenda on pages 20-22. The CEL is scheduled to meet again after our meeting on April 24, 2014.

- ❑ **DOBI Commissioner Kobylowski Speech (Page 23)** - The Municipal Excess Liability Joint Insurance Fund (MELJIF) is sponsoring a speech by Kenneth E. Kobylowski, Commissioner of Banking and Insurance - State of New Jersey. The MELJIF is extending the invitation to the members of the CELJIF. Included in the agenda on page 23 is a copy of the announcement and registration form. The speech will take place on Tuesday, April 29th at 12:30 at the Crowne Plaza.

- ❑ **Financial Disclosure Form (Page 24)** – Included in the agenda on page 24 is a copy of a statement released from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. The State is revising its on-line filing procedure again in 2014 and will be announcing an extension of its filing deadline.

- ❑ **2014 Search and Seizure In Service (Pages 25-28)** - Included in the agenda on pages 25-28 is information on the 2014 Search and Seizure In-Service Training Program presented by Guy Ryan, Esq. on June 11, 2014, 8:30 AM to 4:30 PM at the Richard Stockton College of New Jersey. The cost of this training program is \$119 per person. This program is designed for a law enforcement officer to review the ever changing law in New Jersey. Mr. Prince will also discuss some alternative training programs at the meeting.

- ❑ **2014 Property & Casualty Assessments** – 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 and were due on March 15, 2014. The Treasurer advises he has received payment from all of the member entities. The next assessment payment is due on May 15, 2014.

- ❑ **2014 Excess Insurance and Ancillary Coverage Policies** - On April 3, 2014 the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the PERMA office for assistance.
- ❑ **EPL Pak Premier (Pages 29-30)** - Included in the agenda on pages 29-30 is information on AIG's Employment Practices Training, Loss Prevention and Risk Management. AIG provides its EPL policyholders a unique advantage with EPL Pak Premier. The program provides training, loss control and risk management tools designed to help their clients manage employment practices risk. The EPL Premier gives clients access to expertise and resources from Littler Mendelson, P.C. and Jackson Lewis LLP, two of the nation's foremost employment and labor law firms. We encourage everyone to access the site at www.eplriskmanger.com. The materials that are available include essentials to manage your workforce and to reduce exposure to employment related liability.
- ❑ **EPL Risk Manager Tools Lunch and Learn** - On March 27, 2014 Conner Strong & Buckelew hosted a Lunch and Learn Session presented by AIG providing an overview of EPL Risk Manager, AIG's online risk management tool that provides a collection of material on that Employment Law and Human Resource materials to help their customers understand and comply with the complexities and dynamic nature of employment laws. A verbal report of the Lunch & Learn will be given at the Commission meeting.
- ❑ **2015 Renewal Applications and Updated Exposure Information** – The CEL Underwriting Manager advised his office is in the early stages of working on the 2015 renewals. The CEL Underwriting Manager will contact the member entities to obtain updated exposure information and send out the renewal applications.
- ❑ **2013 Audit** - The auditor is in the process of preparing the 2013 Fund Year Audit. When the audit is completed Mr. Jim Miles of Bowman & Company will be asked to attend the meeting to review his report with the Commissioners.
- ❑ **2014 Meeting Schedule** - As a reminder the Commission will not meet in May. The next meeting is scheduled for June 26, 2014 at 9:30 AM.

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

Friday, April 18, 2014

From 2/26/14 to 4/17/14

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<u>GCIC</u>					
H- Our Lady of Lourdes Medical Center I- Gloucester County College	Lourdes Medical Center of Burlington County 1600 Haddon Avenue Camden, NJ 08103 Attn: Monica Shallow 1400 Tanyard Road Sewell, NJ 08080	118	Evidence of insurance. . All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014	GL,AU,EX, MM
H- Meadow View Nursing and Respiratory Care I- Gloucester County College	1420 South Black Horse Pike Williamstown, NJ 08094 Attn: Johann Schaeffer 1400 Tanyard Road Sewell, NJ 08080	197	Evidence of insurance. All operations usual to County Governmental Entity with respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014	GL,AU,EX, MM
H- The Children's Hospital of Philadelphia I- Gloucester County College	34th St and Civic Boulevard Philadelphia, PA19104 Attn: Maryann Medori 1400 Tanyard Road Sewell, NJ 08080	205	Evidence of insurance. All operations usual to County Governmental Entity as respects to with respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014	GL,AU,EX, MM
H- Tenet Health System Hahnemann, L.L.C. d/b/a Hahnemann University Hospital I- Gloucester County College	230 North Broad Street, Room 521 Philadelphia, PA 19102 Attn: Sharon Sherwood 1400 Tanyard Road Sewell, NJ 08080	220	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014	GL,AU,EX, MM
H- Cooper Health System I- Gloucester County College	One Cooper Plaza, Suite B27 Camden, NJ 08103 Joe Gargin 1400 Tanyard Road Sewell, NJ 08080	279	Evidence of insurance. All operations usual to County Governmental Entity as respects to DMS .Gloucester County College 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. CLD	3/3/2014	GL,AU,EX, MM

H- Booth Radiology I- Gloucester County College	748 Kings Highway Woodbury, NJ 08096 Attn: Robyn Austin 1400 Tanyard Road Sewell, NJ 08080	280	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014 GL,AU,EX, MM
H- TD Bank, National Association I- Gloucester County Improvement Authority	TD Wealth Management 1006 Astoria Blvd. Cherry Hill, NJ 08034 109 Budd Boulevard Woodbury, NJ 08096	290	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	4/1/2014 GL EX AU WC
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 to County Governmental Entity with regard to 4-H Summer Enrichment Day Camp, sponsored by the Gloucester County 4-H Youth Development Program at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. Camp is daily August 11 through August 15, 8 am thru 5 pm. (SEE PAGE 2)	3/14/2014 GL EX AU WC
H- Gloucester Co. 4-H Fair Association WC I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	450	Evidence of insurance with regard to the Walk-A-Thon held by the Little Giants 4-H Miniature Horse Club of Gloucester County, at the 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062, on Saturday, March 29, 2014 from 8 am until 5 pm. (SEE PAGE 2)	3/19/2014 GL EX AU
H- Gloucester Co. 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	450	Evidence of insurance with regard to Horse Shows sponsored by the Gloucester County 4-H Youth Development Program and the Gloucester Co. 4-H Horse Advisory. Shows take place at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill NJ 08062. Times are 7 am thru 8 pm. (SEE PAGE 2)	3/20/2014 GL EX AU WC
H- Gloucester Co. Improvement Authority I- County of Gloucester	Att: Jeff 503 Monroeville Rd. Swedesboro, NJ 08085 2 South Broad Street Woodbury, NJ 08096	475	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester County 4-H Youth Development Program's participation in Clean Communities Activities in 2014. (SEE PAGE 2)	4/16/2014 GL EX AU WC
H- Deptford Mall I- County of Gloucester	1750 Deptford Center Road Deptford, NJ 08096 2 South Broad Street Woodbury, NJ 08096	501	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	3/10/2014 GL EX AU WC

H- Deptford Mall I- County of Gloucester	1750 Deptford Center Road Deptford, NJ 08096 2 South Broad Street Woodbury, NJ 08096	501	Certificate holder and Macerich Company, The Macerich Partnership, L.P., Macerich Deptford LLC, Deptford Mall Associates L.L.>, and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, limited liability companies and partnerships and all of their constituent partners and members are additional insured (SEE PAGE 2)	3/14/2014 GL EX AU WC
H- TD Bank N.A. I- County of Gloucester	9000 Atrium Way Mt Laurel, NJ 08054 2 South Broad Street Woodbury, NJ 08096	539	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to (SEE PAGE 2)	4/2/2014 GL EX AU WC
H- Virtua Health Inc. I- Gloucester County College	401 Route 73 North 50 Lake Center, Suite 403 Marlton, NJ 08053 Attn: Diane Couch 1400 Tanyard Road Sewell, NJ 08080	581	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014 GL,AU,EX, MM
H- Our Lady of Lourdes Medical Center I- Gloucester County College	Lourdes Medical Center of Burlington County Att: David Bye (NMT and DMS) 1600 Haddon Avenue Camden, NJ 08103 1400 Tanyard Road Sewell, NJ 08080	701	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD	3/3/2014 GL,AU,EX, MM
H- Department of Children and Families I- Gloucester County College	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	3/28/2014 GL EX AU WC
H- Camden County Health Service Center I- Gloucester County College	425 Woodbury-Turnersville Road - Blackwood, NJ 080122960. Attn: Karyn Gilmore, Admin. Asst 1400 Tanyard Road Sewell, NJ 08080	899	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College 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.	3/3/2014 GL,AU,EX, MM
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	1058	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (See Page 2)	4/15/2014 AU EX PHYS

H- Evidence of Insurance I- Gloucester County Improvement Authority	109 Budd Boulevard Woodbury, NJ 08096	1060	Evidence of Insurance. Coverage extends to Shady Lane Nursing Home. Gloucester County Improvement Authority dba Shady Lane Nursing Home has a \$10,000 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.
H- South Jersey Gas Company I- Gloucester County College	1 South Jersey Plaza Folsom, NJ 08037 1400 Tanyard Road Sewell, NJ 08080	1067	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- Cooper Health System I- Gloucester County College	Corinne Jacobs Three Cooper Plaza, Suite 316 Camden, NJ 08103 1400 Tanyard Road Sewell, NJ 08080	1084	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College 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. CLD
H- Kingsway Regional School District I- County of Gloucester	213 Kings Highway Woolwich Twp, NJ 08085-9653 2 South Broad Street Woodbury, NJ 08096	1097	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- Department of Children and Families I- Gloucester County College	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	1110	Evidence of insurance. All operations usual to County Governmental Entity. CLD
H- TD Bank, National Association I- Gloucester County Improvement Authority	TD Wealth Management 1006 Astoria Blvd. Cherry Hill, NJ 08034 109 Budd Boulevard Woodbury, NJ 08096	1113	Evidence of insurance. All operations usual to County Governmental Entity as respects to Shady Lane Nursing Home and the 2004 and 2012 Shady Lane Bond requirements. CLD

Total # of Holders = 25

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2014				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	459,351	459,351	21,032,022	21,491,373
2. CLAIM EXPENSES				
Paid Claims	36,023	36,023	5,104,958	5,140,981
Case Reserves	142,037	142,037	2,223,146	2,365,182
IBNR	71,606	71,606	1,304,545	1,376,151
Discounted Claim Value	(7,725)	(7,725)	(239,577)	(247,301)
TOTAL CLAIMS	241,941	241,941	8,393,072	8,635,013
3. EXPENSES				
Excess Premiums	225,128	225,128	8,876,917	9,102,045
Administrative	62,094	62,094	2,193,958	2,256,052
TOTAL EXPENSES	287,221	287,221	11,070,875	11,358,097
4. UNDERWRITING PROFIT (1-2-3)	(69,812)	(69,812)	1,568,075	1,498,263
5. INVESTMENT INCOME	0	0	7,237	7,237
6. PROFIT (4 + 5)	(69,812)	(69,812)	1,575,312	1,505,500
7. CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8. INVESTMENT IN JOINT VENTURE	0	0	976,350	976,350
9. SURPLUS (6 + 7 + 8)	(69,812)	(69,812)	2,700,422	2,630,610
SURPLUS (DEFICITS) BY FUND YEAR				
2010	4,337	4,337	419,293	423,630
2011	(142,803)	(142,803)	424,689	281,885
2012	(15,385)	(15,385)	1,306,197	1,290,812
2013	29,369	29,369	550,244	579,613
2014	54,670	54,670		54,670
TOTAL SURPLUS (DEFICITS)	(69,812)	(69,812)	2,700,423	2,630,610
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	1,550	1,550	1,700,443	1,701,993
Case Reserves	27,094	27,094	324,882	351,976
IBNR	(33,654)	(33,654)	32,950	(704)
Discounted Claim Value	673	673	(21,885)	(21,212)
TOTAL FY 2010 CLAIMS	(4,337)	(4,337)	2,036,390	2,032,053
FUND YEAR 2011				
Paid Claims	8,253	8,253	1,846,634	1,854,888
Case Reserves	60,241	60,241	605,341	665,582
IBNR	80,680	80,680	124,490	205,170
Discounted Claim Value	(6,371)	(6,371)	(44,685)	(51,056)
TOTAL FY 2011 CLAIMS	142,803	142,803	2,531,780	2,674,584
FUND YEAR 2012				
Paid Claims	936	936	769,532	770,468
Case Reserves	(4,085)	(4,085)	546,512	542,427
IBNR	18,150	18,150	236,863	255,013
Discounted Claim Value	384	384	(50,865)	(50,481)
TOTAL FY 2012 CLAIMS	15,385	15,385	1,502,042	1,517,427
FUND YEAR 2013				
Paid Claims	23,600	23,600	788,348	811,947
Case Reserves	28,871	28,871	746,411	775,281
IBNR	(102,470)	(102,470)	910,242	807,772
Discounted Claim Value	7,515	7,515	(122,142)	(114,626)
TOTAL FY 2013 CLAIMS	(42,484)	(42,484)	2,322,859	2,280,374
FUND YEAR 2014				
Paid Claims	1,685	1,685		1,685
Case Reserves	29,915	29,915		29,915
IBNR	108,900	108,900		108,900
Discounted Claim Value	(9,925)	(9,925)		(9,925)
TOTAL FY 2014 CLAIMS	130,575	130,575	0	130,575
COMBINED TOTAL CLAIMS	241,941	241,941	8,393,072	8,635,013

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

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2014		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	459,351	918,701	21,032,022	21,950,723
2.	CLAIM EXPENSES				
	Paid Claims	50,981	87,004	5,104,958	5,191,962
	Case Reserves	58,160	200,197	2,223,146	2,423,342
	IBNR	31,359	102,965	1,304,545	1,407,510
	Discounted Claim Value	(7,026)	(14,751)	(239,577)	(254,327)
	TOTAL CLAIMS	133,474	375,415	8,393,072	8,768,487
3.	EXPENSES				
	Excess Premiums	225,128	450,255	8,876,917	9,327,172
	Administrative	35,459	97,553	2,193,958	2,291,511
	TOTAL EXPENSES	260,587	547,808	11,070,875	11,618,683
4.	UNDERWRITING PROFIT (1-2-3)	65,290	(4,522)	1,568,075	1,563,553
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	65,290	(4,522)	1,575,312	1,570,790
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	1,508	1,508	976,350	977,858
9.	SURPLUS (6 + 7 + 8)	66,798	(3,014)	2,700,422	2,697,408
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(31,701)	(27,364)	419,293	391,929
	2011	(2,158)	(144,961)	424,689	279,728
	2012	(2,160)	(17,545)	1,306,197	1,288,652
	2013	10,862	40,230	550,244	590,474
	2014	91,955	146,625		146,625
	TOTAL SURPLUS (DEFICITS)	66,798	(3,014)	2,700,423	2,697,408
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	2,574	4,124	1,700,443	1,704,567
	Case Reserves	(34,374)	(7,280)	324,882	317,602
	IBNR	31,800	(1,854)	32,950	31,096
	Discounted Claim Value	142	815	(21,885)	(21,070)
	TOTAL FY 2010 CLAIMS	142	(4,195)	2,036,390	2,032,195
FUND YEAR 2011					
	Paid Claims	22,729	30,982	1,846,634	1,877,616
	Case Reserves	61,362	121,603	605,341	726,944
	IBNR	(84,089)	(3,409)	124,490	121,081
	Discounted Claim Value	1,136	(5,235)	(44,685)	(49,920)
	TOTAL FY 2011 CLAIMS	1,138	143,941	2,531,780	2,675,721
FUND YEAR 2012					
	Paid Claims	3,371	4,307	769,532	773,839
	Case Reserves	57,631	53,546	546,512	600,057
	IBNR	(61,002)	(42,852)	236,863	194,011
	Discounted Claim Value	220	604	(50,865)	(50,260)
	TOTAL FY 2012 CLAIMS	220	15,605	1,502,042	1,517,647
FUND YEAR 2013					
	Paid Claims	16,887	40,487	788,348	828,834
	Case Reserves	(78,093)	(49,222)	746,411	697,189
	IBNR	61,205	(41,265)	910,242	868,977
	Discounted Claim Value	1,150	8,665	(122,142)	(113,477)
	TOTAL FY 2013 CLAIMS	1,149	(41,335)	2,322,859	2,281,523
FUND YEAR 2014					
	Paid Claims	5,421	7,105		7,105
	Case Reserves	51,634	81,550		81,550
	IBNR	83,445	192,345		192,345
	Discounted Claim Value	(9,674)	(19,600)		(19,600)
	TOTAL FY 2014 CLAIMS	130,826	261,400	0	261,400
COMBINED TOTAL CLAIMS		133,474	375,415	8,393,072	8,768,487

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF January 31, 2014						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,491,882	1,491,882	36,221,905	37,713,787	
2.	CLAIM EXPENSES					
	Paid Claim	2,388	2,388	236,073	238,461	
	Case Rese	2,615	2,615	759,995	762,610	
	IBNR	293,997	293,997	5,913,932	6,207,929	
	Discounte	(55,314)	(55,314)	(1,115,267)	(1,170,581)	
	TOTAL CLAIMS	243,686	243,686	5,794,733	6,038,419	
3.	EXPENSES					
	Excess Pre	1,048,296	1,048,296	23,448,416	24,496,712	
	Administr	83,713	83,713	2,715,098	2,798,811	
	TOTAL EXPENSES	1,132,009	1,132,009	26,163,514	27,295,524	
4.	UNDERWRITING PROFIT (1-2-3)	116,186	116,186	4,263,658	4,379,844	
5.	INVESTMENT INCOME	1,642	1,642	124,802	126,443	
6.	STATUTORY PROFIT (4+5)	117,828	117,828	4,388,459	4,506,288	
7.	Cancelled Appropriations	0	0	607,551	607,551	
8.	STATUTORY SURPLUS (6-7)	117,828	117,828	3,780,908	3,898,737	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	574	574	741,645	742,220	
	2011	(770)	(770)	968,813	968,044	
	2012	(3,516)	(3,516)	715,685	712,170	
	2013	309	309	1,354,764	1,355,073	
	2014	121,230	121,230		121,230	
	TOTAL SURPLUS (DEFICITS)	117,828	117,828	3,780,908	3,898,737	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	0	0	
	Case Reserves	0	0	6	6	
	IBNR	0	0	599,994	599,994	
	Discounted Claim Va	(300)	(300)	(76,200)	(76,500)	
	TOTAL FY 2010 CLAIMS	(300)	(300)	523,800	523,500	
FUND YEAR 2011						
	Paid Claims	0	0	139,753	139,753	
	Case Reserves	5,001	5,001	110,263	115,264	
	IBNR	(5,001)	(5,001)	1,099,984	1,094,983	
	Discounted Claim Va	1,210	1,210	(190,876)	(189,666)	
	TOTAL FY 2011 CLAIMS	1,210	1,210	1,159,124	1,160,334	
FUND YEAR 2012						
	Paid Claims	2,388	2,388	96,320	98,708	
	Case Reserves	(2,388)	(2,388)	649,704	647,316	
	IBNR	0	0	1,803,976	1,803,976	
	Discounted Claim Va	4,134	4,134	(390,771)	(386,637)	
	TOTAL FY 2012 CLAIMS	4,134	4,134	2,159,229	2,163,363	
FUND YEAR 2013						
	Paid Claims	0	0	0	0	
	Case Reserves	0	0	22	22	
	IBNR	0	0	2,409,978	2,409,978	
	Discounted Claim Va	0	0	(457,420)	(457,420)	
	TOTAL FY 2013 CLAIMS	0	0	1,952,580	1,952,580	
FUND YEAR 2014						
	Paid Claims	0	0		0	
	Case Reserves	2	2		2	
	IBNR	298,998	298,998		298,998	
	Discounted Claim Va	(60,358)	(60,358)		(60,358)	
	TOTAL FY 2014 CLAIMS	238,642	238,642	0	238,642	
	COMBINED TOTAL CLAIMS	243,686	243,686	5,794,733	6,038,419	

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2014					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,491,882	2,983,764	36,221,905	39,205,669
2.	CLAIM EXPENSES				
	Paid Claims	2,814	5,202	236,073	241,275
	Case Reserves	(11,464)	(8,842)	759,995	751,153
	IBNR	410,966	704,956	5,913,932	6,618,888
	Discounted Claim Value	(62,206)	(115,100)	(1,115,267)	(1,230,367)
	TOTAL CLAIMS	340,110	586,216	5,794,733	6,380,949
3.	EXPENSES				
	Excess Premiums	1,042,729	2,091,025	23,448,416	25,539,441
	Administrative	83,529	167,242	2,715,098	2,882,340
	TOTAL EXPENSES	1,126,258	2,258,267	26,163,514	28,421,781
4.	UNDERWRITING PROFIT (1-2-3)	25,514	139,281	4,263,658	4,402,938
5.	INVESTMENT INCOME	479	2,121	124,802	126,922
6.	STATUTORY PROFIT (4+5)	25,993	141,401	4,388,459	4,529,861
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	25,993	141,401	3,780,908	3,922,310
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(87,369)	(86,795)	741,645	654,851
	2011	(2,754)	(3,523)	968,813	965,290
	2012	(5,195)	(8,711)	715,685	706,975
	2013	(3,428)	(5,539)	1,354,764	1,349,225
	2014	124,739	245,969		245,969
	TOTAL SURPLUS (DEFICITS)	25,993	141,401	3,780,908	3,922,310
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	0	0
	Case Reserves	(1)	(1)	6	5
	IBNR	110,000	110,000	599,994	709,994
	Discounted Claim Value	(22,549)	(22,849)	(76,200)	(99,049)
	TOTAL FY 2010 CLAIMS	87,450	87,150	523,800	610,950
FUND YEAR 2011					
	Paid Claims	0	0	139,753	139,753
	Case Reserves	(5,003)	(2)	110,263	110,261
	IBNR	5,002	1	1,099,984	1,099,985
	Discounted Claim Value	2,882	4,092	(190,876)	(186,784)
	TOTAL FY 2011 CLAIMS	2,881	4,091	1,159,124	1,163,215
FUND YEAR 2012					
	Paid Claims	2,814	5,202	96,320	101,522
	Case Reserves	(6,460)	(8,848)	649,704	640,856
	IBNR	3,643	3,643	1,803,976	1,807,619
	Discounted Claim Value	5,376	9,510	(390,771)	(381,261)
	TOTAL FY 2012 CLAIMS	5,373	9,507	2,159,229	2,168,736
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	(1)	6	22	28
	IBNR	(9)	(16)	2,409,978	2,409,962
	Discounted Claim Value	9,016	11,436	(457,420)	(445,984)
	TOTAL FY 2013 CLAIMS	9,006	11,426	1,952,580	1,964,006
FUND YEAR 2014					
	Paid Claims	0	0		0
	Case Reserves	1	3		3
	IBNR	292,330	591,328		591,328
	Discounted Claim Value	(56,931)	(117,289)		(117,289)
	TOTAL FY 2014 CLAIMS	235,400	474,042	0	474,042
	COMBINED TOTAL CLAIMS	340,110	586,216	5,794,733	6,380,949

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

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JANUARY 31, 2014

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	50,457	50,457	81,356,350	81,406,807
2. CLAIM EXPENSES				
Paid Claims	45,766	45,766	72,263,911	72,309,677
IBNR	(1,658)	(1,658)	41,893	40,235
Total Claims	<u>44,107</u>	<u>44,107</u>	<u>72,305,804</u>	<u>72,349,911</u>
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	2,661	2,661	5,334,537	5,337,198
Total Expenses	<u>2,661</u>	<u>2,661</u>	<u>8,920,003</u>	<u>8,922,664</u>
4. UNDERWRITING PROFIT (1-2-3)	3,689	3,689	130,543	134,232
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	3,689	3,689	137,679	141,368
9. STATUTORY SURPLUS (6+7-8)	3,689	3,689	137,679	141,368

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,909,067	1,909,067
CASH	0	-	1,909,065	1,909,065
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(142,983)	(142,983)
CASH	(0)	-	(142,983)	(142,983)
2013 SURPLUS	15,878	15,878	(11,659)	4,219
CASH	(36,456)	(36,456)	66,689	30,234
2014 SURPLUS	(12,189)	(12,189)	-	(12,189)
CASH	50,457	50,457	-	50,457
TOTAL SURPLUS	3,689	3,689	137,679	141,368
TOTAL CASH	14,001	14,002	216,026	230,027

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>22,524,075</u>	<u>22,524,075</u>
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>34,451,946</u>	<u>34,451,946</u>
FUND YEAR 2012				
Paid Claims	-	-	14,773,310	14,773,310
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>14,773,310</u>	<u>14,773,310</u>
FUND YEAR 2013				
Paid Claims	10,000	10,000	514,580	524,580
IBNR	(25,878)	(25,878)	41,893	16,015
Total Claims	<u>(15,878)</u>	<u>(15,878)</u>	<u>556,473</u>	<u>540,595</u>
FUND YEAR 2014				
Paid Claims	35,766	35,766	-	35,766
IBNR	24,220	24,220	-	24,220
Total Claims	<u>59,985</u>	<u>59,985</u>	<u>-</u>	<u>59,985</u>
COMBINED TOTAL CLAIMS	44,107	44,107	72,305,804	72,349,912

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

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF FEBRUARY 28, 2014

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	50,491	100,948	81,356,350	81,457,298
2. CLAIM EXPENSES				
Paid Claims	29,927	75,693	72,263,911	72,339,604
IBNR	369	(1,289)	41,893	40,604
Total Claims	<u>30,296</u>	<u>74,403</u>	<u>72,305,804</u>	<u>72,380,207</u>
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,196	11,857	5,334,537	5,346,394
Total Expenses	<u>9,196</u>	<u>11,857</u>	<u>8,920,003</u>	<u>8,931,860</u>
4. UNDERWRITING PROFIT (1-2-3)	10,999	14,688	130,543	145,231
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	10,999	14,688	137,679	152,367
9. STATUTORY SURPLUS (6+7-8)	10,999	14,688	137,679	152,367

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,909,067	1,909,067
CASH	0	-	1,909,065	1,909,065
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(142,983)	(142,983)
CASH	(0)	-	(142,983)	(142,983)
2013 SURPLUS	1,573	17,451	(11,659)	5,792
CASH	(10,000)	(46,456)	66,689	20,234
2014 SURPLUS	9,425	(2,763)	-	(2,763)
CASH	5,524	55,981	-	55,981
TOTAL SURPLUS	10,999	14,688	137,679	152,367
TOTAL CASH	(4,477)	9,525	216,026	225,551

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>22,524,075</u>	<u>22,524,075</u>
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>34,451,946</u>	<u>34,451,946</u>
FUND YEAR 2012				
Paid Claims	-	-	14,773,310	14,773,310
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>14,773,310</u>	<u>14,773,310</u>
FUND YEAR 2013				
Paid Claims	-	10,000	514,580	524,580
IBNR	(1,573)	(27,451)	41,893	14,442
Total Claims	<u>(1,573)</u>	<u>(17,451)</u>	<u>556,473</u>	<u>539,022</u>
FUND YEAR 2014				
Paid Claims	29,927	65,693	-	65,693
IBNR	1,943	26,162	-	26,162
Total Claims	<u>31,869</u>	<u>91,855</u>	<u>-</u>	<u>91,855</u>
COMBINED TOTAL CLAIMS	30,296	74,403	72,305,804	72,380,208

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

Print date

25-Mar-14

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 16
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 27, 2014
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2014 Reorganization: The NJCE conducted its 2014 Reorganization and adopted the respective resolutions to conduct the business of the Fund. As per the NJCE Bylaws, the total number of commissioners exceeds seven and can meet as an Executive Committee with a Chair, Secretary, five-member Executive Committee and up to four Alternate Commissioners. Below is a listing of the 2014 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

2014 Officers & Executive Committee

Chairman	Micheal Smith	Burlington County Insurance Commission
Secretary	Ross Angilella	Camden County Insurance Commission
Executive Committee	Gerald White	Gloucester County Insurance Commission
	Norman Albert	Union County
	Robert Vanderslice	Salem County Insurance Commission
	Ken Mecouch	Cumberland County Insurance Commission
	Andrew Mair	Mercer County Insurance Fund Commission
Alternate #1	Edmund Shea	Hudson County

2014 Meeting Schedule

March 27, 2014	Camden County Emergency Training Center	1:45PM
April 24, 2014	Camden County Emergency Training Center	1:00PM
June 26, 2014	Camden County Emergency Training Center	1:00PM
September 25, 2014	Camden County Emergency Training Center	1:00PM
December 11, 2014	Camden County Emergency Training Center	1:00PM
February 26, 2015	2015 Reorganization Camden County Emergency Training Center	1:00PM

2014 Risk Management Plan: Included as part of the Reorganization was the 2014 Risk Management Plan with changes highlighted from the prior year. Executive Director distributed a guideline which detailed the major sections of the risk management plan.

NJCE Membership/Marketing Report: Hudson County and Mercer County Insurance Fund Commission have joined the Fund effective January 1, 2014 for a total of eight members. Mr. Proctor of Conner Strong & Buckelew provided a marketing report noting that efforts for 2014

will focus on Ocean, Atlantic, Cape May, Bergen and Essex Counties. Mr. Proctor said his office continues to track entities currently not in the NJCE program to compare coverages in order to quote and increase fund membership.

2014 Fund Year Budget: At the Fund's December 12, 2013 meeting, the Board adopted the 2014 budget and certified assessments totaling \$13,833,776 for six members. Subsequent to the December meeting a number of changes occurred and the current 2014 Budget is \$17,902,582 due to the following:

- Addition of Hudson County – total assessment of \$1,833,745
- Addition of Mercer County Insurance Fund Commission – total assessment of \$2,164,952
- Reallocation of Excess Premium - \$157,500
- Additional entity to Cumberland County Insurance Commission - \$70,109

The Board of Fund Commissioners accepted the Executive Director's recommendation to amend the 2014 budget, made a motion to introduce on first reading the amendments to the 2014 Budget and to schedule the Public Hearing on March 27, 2014 - 1:45PM at the Camden County Emergency Training Center – Room RETC129.

2014 Renewal Program: The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2014 renewal program. The Extraordinary Unspecifiable Services (EUS) statements were included in the agenda and the Board of Fund Commissioners adopted Resolution 14-14 memorializing the authorization of the purchase of insurances.

Underwriting Manager provided a report on the 2014 Renewal Program and stated there was success in negotiating 3 options for the Excess Liability (\$15,000,000 excess of the underlying Underwriters at Lloyds policy) with National Casualty Company/Markel Insurance Company, Underwriters at Lloyds and the incumbent carrier, Starr Indemnity Company. The combination of National Casualty Company and Markel Insurance Company provided the most aggressive terms, coverages, conditions, limits and cost for your 1/1/2014-2015 renewal. Coverage was bound with National Casualty Company & Markel Insurance Company for the Excess Liability Program, at a cost of approximately \$180,000 under the budgeted amount.

In addition to the existing coverages, several members elected to purchase Network Privacy & Security Liability coverage through National Union Fire Insurance Company (AIG) in 2014. A number of other members are still contemplating coverage and will likely bind coverage in 2014. The members who elected to bind coverage in 2014 so far are as follows:

1. Camden County (including Camden County Board of Social Services and Camden County Improvement Authority)
2. Camden County Municipal Utilities Authority
3. Gloucester County
4. Gloucester County Improvement Authority
5. Cumberland County
6. Burlington County
7. Burlington County Board of Social Services

2014 Renewal Policies: The renewal policies are made available to NJCE members electronically through the Conner Strong & Buckelew secure website at sftp.connerstrong.com for those authorized representatives designated by their respective member entity. We are in the process of reviewing the policies and will release an e-mail with instructions to access the website when the policies are available. The policies are expected to be available by April 2014. To be granted access to the secure site please contact Michelle Williamson at 267-702-1424.

Claim Reporting Requirements: Included in the agenda was a memorandum dated 1/27/14 distributed to all local Commission TPA's on the 2014 Claim Reporting Procedures.

NJCE Website: The fund's website, www.njce.org, continues to be updated on an as-needed basis with fund information and will reflect the 2014 Reorganization changes.

Risk Control: Safety Director's report included a report reflecting the risk control activities from December 2014 thru March 2014.

Claims Status Summary: CompServices Inc. prepared a summary report of any claims with large open reserves which were reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is a public hearing to amend the 2014 budget and is scheduled for March 27, 2014 at 1:45PM at the Camden County Emergency Training Center.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 16
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: March 27, 2014
To: Executive Committee
_____ County Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2014 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended 2014 Budget, which reflected a number of changes that occurred after initial certification:

1. Addition of Hudson County – total assessment of \$1,833,745
2. Addition of Mercer County Insurance Fund Commission – total assessment of \$2,164,952
3. Reallocation of Excess Premium - \$157,500
4. Additional entity to Cumberland County Insurance Commission - \$70,109

Financials: The Financial Fast Track as of January 31, 2014 reported the Fund’s current surplus of \$3.9 million.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 24, 2014 at 1:00PM at the Camden County Emergency Training Center.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2014 REVISED BUDGET - as of		3/20/2014					
APPROPRIATIONS		New Member	New Member	Reassign Excess Premium	New Member : Cumberland County Utility Authority	Reassign Ancillary Excess Liability to Cyber/Special Coverages	
I. Claims and Excess Insurance	CERTIFIED BUDGET	Hudson	MCIC	BCIC	CUIC		CURRENT BUDGET
1	Liability	729,672	20,121	14,250		3,436	767,479
2	Auto	197,459	5,366	18,750		2,748	224,323
3	Workers' Comp.	1,973,068	224,513	604,650		5,497	2,807,728
4	Subtotal - Claims	2,900,199	250,000	637,650	0	11,681	3,799,530
5	Premiums						
6							
7	Property	2,818,704	457,852	257,452		23,618	3,557,626
8	Liability (Brit)	1,335,600	270,000	275,000		6,000	1,886,600
9	Workers Comp (500 x 500) *	1,032,971	0	325,000		2,819	1,360,790
10	Workers Comp (Stat x 1MIL)	1,169,598	665,872	236,222		3,167	2,074,859
11	Excess (Burlington)	157,500	0	0	(157,500)	-	0
12	Excess premium contingency	0	0	0		-	0
13							
14	SubTotal Premiums	6,514,373	1,393,724	1,093,674	(157,500)	35,604	8,879,875
15	Total Loss Fund	9,414,572	1,643,724	1,731,324	(157,500)	47,285	12,679,405
16							
17	II. Expenses, Fees & Contingency						
18							
19	Claims Adjustment	40,875	3,381	8,624		158	53,038
20	Safety Director	232,561	35,089	37,066		969	305,685
21	General Expense						
22	Exec. Director	355,618	70,757	74,745		1,954	503,074
23	Actuary	25,545	4,315	4,559		119	34,538
24	Auditor	20,436	3,452	3,647		95	27,630
25	Attorney	22,740	3,841	4,058		106	30,745
26	Treasurer	21,223	3,585	3,787		99	28,694
27	Underwriting Manager	261,492	52,029	54,962		1,437	369,920
28							
29	Misc. Expense & Contingency	9,999	4,577	4,835		126	19,537
30	Total Fund Exp & Contingency	990,489	181,026	196,283	0	5,063	1,372,861
31	Total Self Insured Program	10,405,061	1,824,750	1,927,607	(157,500)	52,348	14,052,266
32							
33	Ancillary Coverages						
34	POL/EPL	1,094,939	0	120,525		7,463	1,222,927
35	XS POL/EPL	49,033	0	0		-	49,033
36	Excess Liability	786,782	0	68,616	157,500	1,798	(174,691)
37	Crime Program	95,127	8,995	9,500		3,500	117,122
38	Medical Malpractice	1,112,834	0	38,704		-	1,151,538
39	Pollution Liability	110,000	0	0		5,000	115,000
40	Employed Lawyers Liability	180,000	0	0		-	180,000
41	Cyber Liability/Special Coverages	0	0	0		-	174,691
42							
43	Total Ancillary Coverages	3,428,714	8,995	237,345	157,500	17,761	3,850,315
44							
45	Total FUND Disbursements	13,833,776	1,833,745	2,164,952	0	70,109	17,902,582

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2014 Budget by Commission Member									
APPROPRIATIONS									
I. Claims and Excess Insurance									
Claims	BCIC	CCIC	CUIC	GCIC	Hudson	MCIC	SCIC	Union	Total
1 Liability	66,897	193,806	45,088	294,989	20,121	14,250	9,360	122,968	767,479
2 Auto	28,323	62,225	8,738	23,129	5,366	18,750	936	76,855	224,323
3 Workers' Comp.	261,979	711,928	122,795	286,985	224,513	604,650	20,390	574,488	2,807,728
4 Subtotal - Claims	357,199	967,959	176,622	605,103	250,000	637,650	30,686	774,311	3,799,530
5 Premiums									
6									
7 Property	379,633	1,356,529	187,370	417,948	457,852	257,452	108,969	391,874	3,557,626
8 Liability (Brit)	311,453	345,890	101,932	155,210	270,000	275,000	159,532	267,583	1,886,600
9 Workers Comp (750 x 250)	240,881	267,516	77,015	120,042	0	325,000	123,384	206,952	1,360,790
10 Workers Comp (Stat x 1MIL)	272,743	302,899	87,176	135,918	665,872	236,222	139,704	234,325	2,074,859
11 Excess (Burlington)	0	0	0	0	0	0	0	0	0
12 Excess premium contingency	0	0	0	0	0	0	0	0	0
13									
14 SubTotal Premiums	1,204,710	2,272,834	453,492	829,118	1,393,724	1,093,674	531,589	1,100,734	8,879,875
15 Total Loss Fund	1,561,909	3,240,793	630,114	1,434,221	1,643,724	1,731,324	562,275	1,875,045	12,679,405
16									
17 II. Expenses, Fees & Contingency									
18									
19 Claims Adjustment	5,398	13,829	2,502	7,833	3,381	8,624	1,027	10,444	53,038
20 Safety Director	32,122	116,769	12,254	26,288	35,089	37,066	10,605	35,492	305,685
21 General Expense	0	0	0	0	0	0	0	0	0
22 Exec. Director	64,776	122,121	24,710	53,011	70,757	74,745	21,385	71,570	503,074
23 Actuary	4,707	8,883	1,507	3,921	4,315	4,559	1,542	5,104	34,538
24 Auditor	3,765	7,106	1,205	3,137	3,452	3,647	1,234	4,083	27,630
25 Attorney	4,190	7,907	1,341	3,491	3,841	4,058	1,373	4,543	30,745
26 Treasurer	3,911	7,380	1,252	3,258	3,585	3,787	1,281	4,240	28,694
27 Underwriting Manager	47,631	89,798	18,170	38,980	52,029	54,962	15,725	52,626	369,920
28									
29 Misc. Expense	1,232	3,338	695	2,085	4,577	4,835	105	2,670	19,537
30 Total Fund Exp & Contingency	167,731	377,130	63,635	142,005	181,026	196,283	54,277	190,773	1,372,861
31 Total Self Insured Program	1,729,641	3,617,923	693,749	1,576,226	1,824,750	1,927,607	616,552	2,065,818	14,052,266
32									
33 Ancillary Coverages									
34 POL/EPL	0	388,070	137,128	154,762	0	120,525	95,899	326,543	1,222,927
35 XS POL/EPL	0	0	0	49,033	0	0	0	0	49,033
36 Excess Liability	105,444	301,397	149,275	180,896	0	68,616	34,376	0	840,005
37 Crime Program	12,561	44,124	18,200	6,744	8,995	9,500	4,037	12,961	117,122
38 Medical Malpractice	33,324	380,507	36,356	629,447	0	38,704	33,200	0	1,151,538
39 Pollution Liability	12,450	53,382	5,000	43,845	0	0	0	323	115,000
40 Employed Lawyers Liability	0	90,144	3,895	27,266	0	0	0	58,695	180,000
41 Cyber Liability/Special Coverages	52,056	55,503	27,489	33,312	0	0	6,330	0	174,691
42									
43 Total Ancillary Coverages	215,835	1,313,126	377,343	1,125,305	8,995	237,345	173,843	398,523	3,850,315
44									
45 Total FUND Disbursements	1,945,475	4,931,050	1,071,093	2,701,531	1,833,745	2,164,952	790,396	2,464,340	17,902,582

Municipal Excess Liability Joint Insurance Fund (MEL)

Presents

Kenneth E. Kobylowski

Commissioner of Banking and Insurance – State of New Jersey

“The Role of the Banking and Insurance Department in Helping New Jersey Government”

Tuesday, April 29, 2014, 12:30pm until 2:30pm

Crown Plaza, 390 Forsgate Drive, Monroe, New Jersey 08831, NJ Turnpike Exit 8A

This educational seminar is for commissioners, municipal personnel, risk managers and vendor personnel. Approval is pending for insurance producer CEUs.

12:30pm Registration and refreshments

1:00pm – 2:00pm Commissioner Kenneth E. Kobylowski, NJ Department of Banking and Insurance

Presentation and Q and A

REGISTRATION: RSVP by Friday, April 25, 2014

Name: _____

Address: _____

Credits for which applied: _____

Seven Digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ Cell: _____ Email: _____

Email or Fax to Joeen Ciannella, PERMA: 201-881-7633 jciannella@permainc.com

From: Vaz, Christopher [<mailto:Christopher.Vaz@dca.state.nj.us>]

Sent: Friday, March 07, 2014 10:16 AM

To: Mel Permainc

Subject: 2014 Financial Disclosure Statement Update

Dear Municipal Clerks, County Clerks, and representatives of independent authorities:

The Division of Local Government Services continues to work with an outside vendor to develop an online filing system that will replace last year's financial disclosure statement PDF form. A specific roll-out date is unknown at this point in time, but we anticipate releasing more specific information within the next few weeks. In light of the delay, an extension of the filing deadline will be announced soon.

If you are attending the Municipal Clerk's Association of NJ Conference on March 26, 2014, an on- screen demonstration of the new filing process will be led by Assistant Division Director, Christopher J. Vaz, during the 1:30 p.m. session. In addition, the Division is in the process of developing a webinar training schedule that will be hosted by the vendor. If you are familiar with Artemis (Records Retention and Disposition Management System) the new web based filing process will be familiar to you as it is built on essentially the same structure as Artemis.

We ask that you please advise your agency's local government officers, as well as representatives of local government agencies serving your town or county (e.g., fire districts, ethics boards, joint insurance funds, joint meetings) **NOT** to submit a financial disclosure statement for 2014 until further direction is provided by the Division.

We also ask that you take time to carefully review your roster with your municipal attorney and ensure that the roster only identifies municipal officers and employees who correctly satisfy the definition of "local government officer." Once you create the initial roster you will be able to manage the roster electronically from year to year. Completing the roster online will be one of the first steps of the new filing process rather than the last step as in previous years. The roster will play a critical role in authenticating local government officers who log on to file their financial disclosure statements.

Lastly, as we mentioned in a previous notice, if you receive a request in the meantime from the public for a financial disclosure statement of a newly elected or appointed local government officer, we recommend the local government officer be given an opportunity to fill out an old 2012 FDS form and make it available to share with the requestor. Such forms shall not be filed with the Local Finance Board and they will not replace the officer's obligation to complete an official financial disclosure statement once the online filing process is available. However, responding in such a manner to requests from the public will obviate disputes while the 2014 process is being finalized and it will help further public confidence in their officials.

Kind regards,

*Christopher J. Vaz
Assistant Division Director
Department of Community Affairs/Division of Local Government Services
101 South Broad Street*

Trenton, N.J. 08625

609.633.3610

christopher.vaz@dca.state.nj.us



**CENTER FOR
PUBLIC SAFETY & SECURITY**
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

2014 SEARCH AND SEIZURE IN-SERVICE

Presented by: Guy Ryan, Esq.

Our program was carefully designed for the veteran law enforcement officer to review the ever-changing law in New Jersey and concepts such as:

- Police-citizen street encounters
- Exceptions to the warrant requirement
- Anonymous tips and emergency aid by police
- Community caretaking doctrine
- Motor vehicle searches

**RICHARD STOCKTON COLLEGE OF NEW JERSEY – Classroom G138
WEDNESDAY, JUNE 11, 2014 – 8:30 a.m. to 4:30 p.m.**

SEMINAR INFORMATION:

This **8 Hour** training program is aggressively priced at \$119.00 per person and is offered by the Richard Stockton College Center for Public Safety. **TO REGISTER, please visit the link below;**
<http://intraweb.stockton.edu/eyos/hshs/content/docs/Registration%20Form%20Online.pdf>

Or fill out Page 3 of this brochure and fax it to 609-626-6050.

See page 2 for information about our instructor, Guy Ryan, Esq. For detailed information about additional programs offered by the Stockton CPSS please visit; www.stockton.edu/cpss

Questions? – Call us at (609)652-4342, or reach us by email at Vance.Mattis@stockton.edu



One Team, One Mission : Committed to Public Safety Professionalism.



**CENTER FOR
PUBLIC SAFETY & SECURITY**
THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

INSTRUCTOR BIOGRAPHY

Guy P. Ryan, Esq. is an adjunct professor of criminal justice, and is certified by the Police Training Commissioner as an academy instructor. He has extensive teaching experience to both new and veteran officers throughout New Jersey in the fields of criminal law, arrest, search and seizure, internal affairs and disciplinary matters. Mr. Ryan is also certified by the Supreme Court of New Jersey, Board on Attorney Certification, as a civil trial attorney. For the past 24 years, he has devoted his law practice to defending police agencies and police officers, as well as other public entities and employees, in civil rights, employment and disciplinary matters. Mr. Ryan has tried numerous cases involving claims against police officers and agencies under 42 U.S.C. §1983 (Civil Action for Deprivation of Rights) alleging excessive force, false arrest, illegal searches and seizures and failure of the agency to properly monitor, train, investigate, and supervise officers. Website: www.guyryanlaw.com

LODGING

Special rates are available for course attendees at the Stockton Seaview Resort located minutes away from the training site, please click on: <http://www.stocktonseaview.com/> If you require lodging please contact the hotel at 609-652-1800 and request the discounted rate for attending this program.

SCHOOL OF GRADUATE & CONTINUING STUDIES

THE RICHARD STOCKTON COLLEGE OF NEW JERSEY

Center for Public Safety and Security

Course Registration Form

Please provide the following:

Course Title	<input type="text"/>	Course Date	<input type="text"/>
Name	<input type="text"/>		
Title	<input type="text"/>	Date of Birth	<input type="text"/>
Police Department	<input type="text"/>		
Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
		Zip	<input type="text"/>
Phone Number	<input type="text"/>	Extension	<input type="text"/>
Email	<input type="text"/>		
How did you hear about the program?	<input type="text"/>		

Payment Instructions

Please send Purchase Order paper work to the following address for processing:

The Richard Stockton College of New Jersey
ATTN: Continuing Studies
101 Vera King Farris Drive
Galloway, NJ 08205-9441

Form Instructions

Please send form via the following options:

1. Mail form, along with Purchase Order paper work to the address above.
2. Fax the form to the Office of Continuing Studies at 609-626-6050.
3. Scan the form and email the form to CPSS@stockton.edu.

Signature

Driving Directions to Stockton's Main Campus

From the North (northern New Jersey and New York, north of Parkway Exit 44)
Travel south on the Garden State Parkway to Exit 44. Take Exit 44. At the stop sign at the end of the ramp, turn right onto S. Pomona Road (County Road 575). Travel ½ mile. At the entrance sign for Stockton College, turn left onto Vera King Farris Drive. Parking for Housing 1, 4 and 5 is available immediately on the right. For campus parking, continue ½ mile on Vera King Farris Drive, parking is available on the right.

From the West (Camden/Philadelphia Area, west of Expressway Exit 12)
Travel east on the Atlantic City Expressway to Exit 12. Take Exit 12. At the stop sign at the end of the ramp, turn left onto Wrangleboro Road (County Road 575). Proceed straight through the traffic lights at Tilton Road (County Road 563) and White Horse Pike (Route 30). At the next traffic light, W. Jimmie Leeds Road, turn right. Travel 1 mile on W. Jimmie Leeds Road to the entrance sign for Stockton College on the left, turn left onto Vera King Farris Drive. For campus parking, continue about 1 ½ miles on Vera King Farris Drive, parking is available on the left.

From the South (southern New Jersey, south of Parkway Exit 44)
Travel north on the Garden State Parkway to the Atlantic City Service Plaza. Exit to the left into the service plaza. Travel on the outer road of the service plaza. At the second stop sign, turn left. Just ahead, make the first right, continue to the traffic light at the end of the ramp. At the traffic light, turn left onto W. Jimmie Leeds Road. Travel 1 mile to the entrance sign for Stockton College, turn right onto Vera King Farris Drive. For campus parking, continue 1½ miles; parking is available on the left.





EPL Pak® Premier

Employment Practices Training, Loss Prevention and Risk Management

Controlling employment practices liability exposures while keeping pace with employment litigation trends and regulatory changes is a major challenge for all employers. AIG gives its employment practices liability (EPL) policyholders a unique advantage with EPL Pak® Premier, industry-leading loss prevention offerings. The suite is a combination of training, loss control and risk management tools designed to help our clients manage employment practices risks. EPL Pak Premier's resources are exclusive to AIG, and provide our EPL policyholders with access to expertise and materials from two of the nation's foremost employment and labor law firms, Littler Mendelson, P.C. and Jackson Lewis LLP.

Putting Experts By Your Side

EPL Pak Premier now includes instant access to www.eplriskmanager.com, which provides first-in-class risk management tools and resources from Littler Mendelson, a leading employment and labor law firm. Materials available include essentials to manage your workforce and reduce exposure to employment related liability including:

- **Handbooks and Policies:** Sample employee handbook and policies to help implement best employment practices, including supplemental information for all 50 states
- **Forms Library:** A library of commonly used human resource forms, which can be customized, to ease your administrative burden
- **Workforce Guides:** A hiring and firing guide to help employers mitigate the risks of these critical phases of the employment relationship and step-by-step guides to prevent harassment, including information to help address and resolve incidents and lessen potential liability
- **Legal Reference Materials:** Over 3,000 pages of employment law reference manuals providing insights on timely topics ranging from layoffs, downsizing, and furloughs, to workplace violence, discrimination, and employment class actions. Includes a state-by-state assessment of employment laws and regulations

EPL Pak Premier gives you access to expertise and resources from two of the nation's foremost employment and labor law firms, Littler Mendelson, P.C. and Jackson Lewis LLP.



EPL Pak® Premier

State of the Art Enhancements

These state-of-the-art enhancements complement EPL Pak Premier's original package of risk management solutions from Jackson Lewis, LLP, which include:

- **Legal Consultation:** A one-hour legal consultation on human resources and employment law issues, such as how specific laws impact personnel decisions and potential exposure to liability
- **Liability Updates:** Access to the Jackson Lewis e-Newsletter and e-updates spotlighting important workplace law news and trends. Alerts on significant legislative actions, judicial decisions and other changes with potential impact on our insured's business
- **Checklists:** Self-audit and pre-termination checklists to help insureds identify vulnerabilities and safely navigate risky terrain
- **Special California State Training:** CA AB 1825 training, enabling companies with 50 or more employees in California to fulfill their mandate of providing sexual harassment training for supervisors every two years

EPL Pak Premier also includes Alternative Employment Dispute Resolution Programs from EDR Systems at preferred rates. EDR Systems will assist to resolve employee disputes internally and prevent time and money in litigation. The professionals at EDR Systems have more than 50 years of combined experience in human resource management, strategic planning, change management, and employee relations. They support a wide variety of businesses of all sizes, from national, multi-unit retail operations, to single-facility manufacturers, to professional firms.

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FinancialLines@aig.com

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AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.



CLIENT ACTIVITY REPORT

FEBRUARY 2014

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.

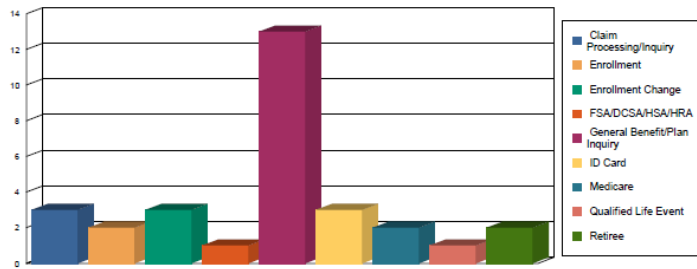


CLIENT ACTIVITY SUMMARY REPORT

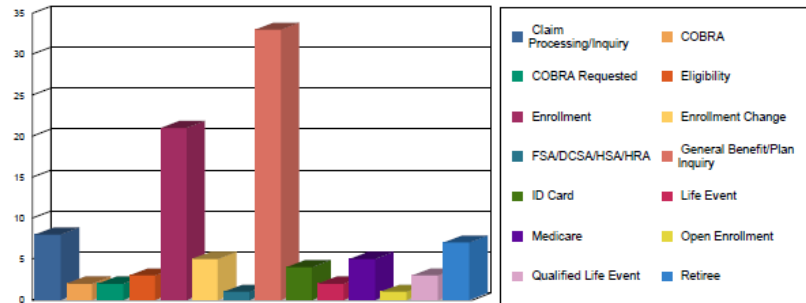
From: 2/1/2014 To: 2/28/2014

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (FEBRUARY)	# of Issues
Claim Processing/Inquiry	3
Enrollment	2
Enrollment Change	3
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	13
ID Card	3
Medicare	2
Qualified Life Event	1
Retiree	2
Total for Subject	30



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	8
COBRA	2
COBRA Requested	2
Eligibility	3
Enrollment	21
Enrollment Change	5
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	33
ID Card	4
Life Event	2
Medicare	5
Open Enrollment	1
Qualified Life Event	3
Retiree	7
Total for Subject	97



CALL SOURCE (FEBRUARY)	# of Issues
Employee	18
Employer	7
Other	1
Unidentified	4
Total for Call Source	30



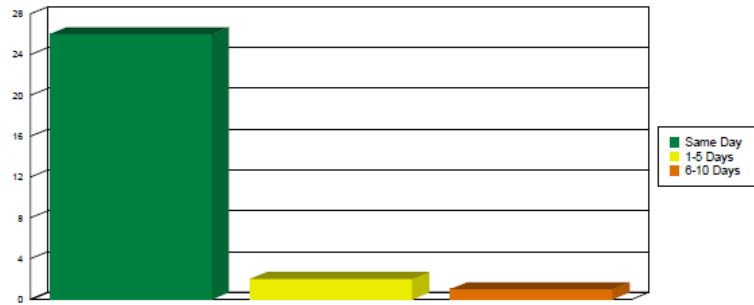
CALL SOURCE (YTD)

	<u># of Issues</u>
Dependent	2
Employee	59
Employer	28
Other	4
Unidentified	4
Total for Call Source	97



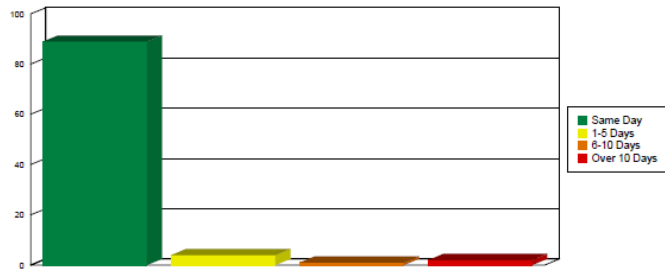
CLOSED TIME (FEBRUARY)

	<u># of Days</u>	<u>%</u>
Same Day	26	90%
1-5 Days	2	7%
6-10 Days	1	3%
Total for Time Range	29	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	89	93%
1-5 Days	4	4%
6-10 Days	1	1%
Over 10 Days	2	2%
Total for Time Range	96	100%



The logo for Conner Strong & Buckelew is a blue square with a white border. Inside the square, the text "CONNER STRONG & BUCKELEW" is written in white, uppercase, sans-serif font, centered and stacked in three lines.

CONNER
STRONG &
BUCKELEW

CLIENT ACTIVITY REPORT

MARCH 2014

**GCHIC - Gloucester County Health
Insurance Commission**

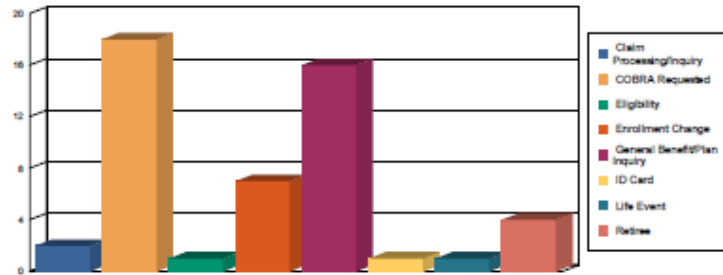
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

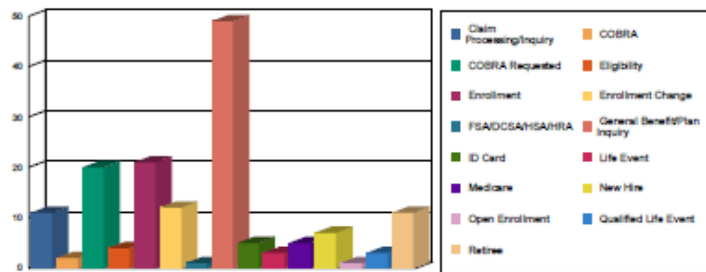
From: 3/1/2014 To: 3/31/2014

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (MARCH)	# of Issues
Claim Processing/Inquiry	2
COBRA Requested	18
Eligibility	1
Enrollment Change	7
General Benefit/Plan Inquiry	16
ID Card	1
Life Event	1
Retiree	4
Total for Subject	50



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	11
COBRA	2
COBRA Requested	20
Eligibility	4
Enrollment	21
Enrollment Change	12
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	49
ID Card	5
Life Event	3
Medicare	5
New Hire	7
Open Enrollment	1
Qualified Life Event	3
Retiree	11
Total for Subject	155



CALL SOURCE (MARCH)	# of Issues
Broker/Consultant	1
Employee	17
Employer	26
Other	2
Unidentified	4
Total for Call Source	50



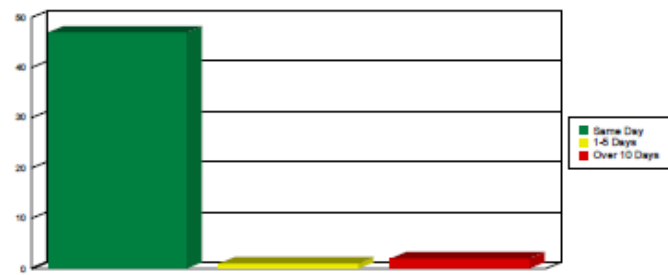
CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Dependent	2
Employee	84
Employer	54
Other	6
Unidentified	8
Total for Call Source	155



CLOSED TIME (MARCH)

	<u># of Days</u>	<u>%</u>
Same Day	47	94%
1-5 Days	1	2%
Over 10 Days	2	4%
Total for Time Range	50	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	143	92%
1-5 Days	5	3%
6-10 Days	1	1%
Over 10 Days	6	4%
Total for Time Range	155	100%



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

**Resolution No. 19-14
Confirmation of Payment**

MARCH 2014

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.

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 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000194			
000194	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 12/31/13	627.38
			627.38
000195			
000195	SOUTH JERSEY TIMES	REQUEST QUAL PROF CONTR POSITION 12/2/13	66.77
			66.77
000196			
000196	CONSOLIDATED SERVICE GROUP INC	MEDICAL BILL REPRICING - 11/22/13	79.00
			79.00
		TOTAL PAYMENTS FY 2013	773.15

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000193			
000193	BRANDY FARE	COBRA FEE - 01/2014	1,418.04
			1,418.04
000197			
000197	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 03/2014	6,458.33
			6,458.33
000198			
000198	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2014	11,162.00
			11,162.00
000199			
000199	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 03/2014	4,680.00
			4,680.00
000200			
000200	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 03/2014	638.00
			638.00
000201			
000201	COURIER-POST	ACCT 91699CP - COMMISSION ATTORNEY - 3/2	37.12
			37.12

000202			
000202	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 1/31/14	4,270.50
000202	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV	1,598.35
			5,868.85
000203			
000203	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 3/18/14	2,820.00
			2,820.00
000204			
000204	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION 2/2014	1,071.34
			1,071.34
000205			
000205	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 2/2014	535.67
			535.67
000206			
000206	SOUTH JERSEY TIMES	2014 ANNUAL MEETING NOTICE - 1/4/14	84.77
000206	SOUTH JERSEY TIMES	RFQ - COMMISSION ATTORNEY - 3/21/14	49.68
			134.45
000207			
000207	BRANDY FARE	COBRA PAYMENTS - FEB - MAR 2014	2,836.08
			2,836.08
000208			
000208	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION 2/2014	535.67
			535.67
000209			
000209	HARDENBERGH INSURANCE GROUP	RMC FEE 03/2014	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2014	59,515.55

TOTAL PAYMENTS ALL FUND YEARS \$60,288.70

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 20--14

APRIL 2014

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000210			
000210	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 04/2014	6,458.34
			6,458.34
000211			
000211	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2014	11,162.00
			11,162.00
000212			
000212	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 04/2014	4,680.00
			4,680.00
000213			
000213	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 04/2014	638.00
			638.00
000214			
000214	WILSON,ELSER,MOSKOWITZ,EDELMAN	LEGAL SERV FOR ANCILLARY COV - 3/19/14	10,450.00
			10,450.00
000215			
000215	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 04/16/2014	3,315.00
			3,315.00
000216			
000216	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 3/14	1,071.34
			1,071.34
000217			
000217	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 3/14	535.67
			535.67
000218			
000218	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 3/14	535.67
			535.67
000219			
000219	HARDENBERGH INSURANCE GROUP	RMC FEE 04/2014	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2014	60,166.02

TOTAL PAYMENTS ALL FUND YEARS \$60,166.02

Chairperson

Attest:

Dated: _____

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

Treasurer

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

**Resolution No. 21-14
Confirmation of Payment**

MARCH 2014

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0314			
W0314	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 03/2014	450.50
W0314	CONNER STRONG & BUCKELEW	PERMA CONSULTIG FEE 03/2014	2,820.00
			3,270.50
		TOTAL PAYMENTS FY 2014	3,270.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. 22-14

APRIL 2014

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0414			
W0414	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE - 04/2014	450.50
W0414	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 04/2014	2,820.00
			3,270.50
		TOTAL PAYMENTS FY 2014	3,270.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	January			
CURRENT FUND YEAR	2014			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit	GCIC WC Clai	GCIC Liability Clai
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	4,485,648.18	4,479,653.13	3,012.13	2,982.92
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$309,927.48	\$272,984.29	\$29,016.35
10	(Withdrawals - Sales)	(\$146,497.59)	(\$109,639.22)	(\$28,931.53)
	Ending Cash & Investment Balance	\$4,649,078.07	\$4,642,998.20	\$3,096.95
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$16,167.18	\$638.00	\$7,921.88
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,665,245.25	\$4,643,636.20	\$11,018.83
			(\$0.31)	
	Annualized Rate of Return This Month	0.00%	0.00%	0.00%

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2014			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit Ac	GCIC WC Clai	GCIC Liability
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$4,649,078.07	4,642,998.20	3096.95	2982.92
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$481,600.07	\$430,619.11	\$25,477.90
10	(Withdrawals - Sales)	(\$1,638,982.68)	(\$1,588,001.72)	(\$25,477.90)
	Ending Cash & Investment Balance	\$3,491,695.46	\$3,485,615.59	\$3,096.95
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$32,236.79	\$28,127.76	\$3,529.03
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$3,523,932.25	\$3,513,743.35	\$6,625.98

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

Current Fund Year: 2014										
Month Ending: January										
	Prop	Liab	Auto	WC			NJ CEL	Admin	TOTAL	
OPEN BALANCE	407,614.13	3,118,314.67	191,246.85	960,258.96	0.00	0.00	0.00	17,426.12	(209,212.01)	4,485,648.72
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	825.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	835.00
Invest Pymnts	0.00	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	0.00
Subtotal Invest	0.00	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	262,310.00	262,310.00
TOTAL	0.00	825.00	0.00	10.00	0.00	0.00	0.00	0.00	262,310.00	263,145.00
EXPENSES										
Claims Transfers	0.00	5,400.45	2,526.39	28,931.53	0.00	0.00	0.00	0.00	0.00	36,858.37
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,621.29)	65,478.03	62,856.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,400.45	2,526.39	28,931.53	0.00	0.00	0.00	(2,621.29)	65,478.03	99,715.11
END BALANCE	407,614.13	3,113,739.22	188,720.46	931,337.43	0.00	0.00	0.00	20,047.41	(12,380.04)	4,649,078.61

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

Current Fund Year: 2014											
Month Ending: February											
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL	
OPEN BALANCE	407,614.13	3,113,739.22	188,720.46	931,337.43	0.00		0.00	0.00	20,047.41	(12,380.04)	4,649,078.61
RECEIPTS											
Assessments	40,163.39	21,801.42	3,260.23	148,181.65	0.00		0.00	0.00	151,225.94	65,986.48	430,619.11
Refunds	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	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	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	40,163.39	21,801.42	3,260.23	148,181.65	0.00		0.00	0.00	151,225.94	65,986.48	430,619.11
EXPENSES											
Claims Transfers	0.00	21,511.21	3,991.85	25,477.90	0.00		0.00	0.00	0.00	0.00	50,980.96
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	1,480,253.00	56,767.76	1,537,020.76
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	21,511.21	3,991.85	25,477.90	0.00		0.00	0.00	1,480,253.00	56,767.76	1,588,001.72
END BALANCE	447,777.52	3,114,029.43	187,988.84	1,054,041.18	0.00		0.00	0.00	(1,308,979.65)	(3,161.32)	3,491,696.00

RESOLUTION 23-14

**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 April 24, 2014 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 2-1-14 to 2-28-14 and 3-1-14 to 3-31-14 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 24, 2014.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2014 Thru 02/28/2014

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2014 Thru 02/28/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	4420	3530000287	001 BROTHERS, ANTHONY			MADDEN & MADDEN FA	2/7/2014	client id 70200-014 M statement 12	2,100.00	2,100.00
C	4426	3530000287	001 BROTHERS, ANTHONY	12/13/2013	12/13/2013	MASTROIANNI & FORMAROLI INC	2/7/2014	MADDDA01	566.85	566.85
C	4431	3530000989	001 GLENZ, JAMES	1/22/2014	1/22/2014	JAMES GLENZ	2/7/2014	Mailbox Full Final Settlement of All Claims	50.00	50.00
C	4433	3530000256	001 WILBORNE, JOSHUA	1/2/2014	1/31/2014	RICHARDSON GALELLA AUSTERMUHL	2/21/2014	INVOICE 3279	1,275.00	1,275.00
Total for Coverage: Auto Liability							Number of entries: 4		3,991.85	3,991.85
Coverage: General Liability										
C	4414	3530000600	001 MCCANN, THOMAS	1/9/2014	1/9/2014	RICHARDSON GALELLA AUSTERMUHL	2/7/2014	3284	15.00	15.00
C	4415	3530000600	001 MCCANN, THOMAS	12/3/2013	12/27/2013	RICHARDSON GALELLA AUSTERMUHL	2/7/2014	Invoice #3255	1,540.12	1,540.12
C	4419	3530000932	001 GARRISON, CARL	12/3/2013	12/6/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-002 M statement 3	160.00	160.00
C	4421	3530000475	001 MISCEWITZ, RAYMOND	12/2/2013	12/23/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-021 M statement 4	1,860.00	1,860.00
C	4423	3530000457	001 ESTATE OF PETER FIORENTINO	12/2/2013	12/31/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-019 M statement 4	2,010.00	2,010.00
C	4425	3530000893	001 LAMANTEER, MICHAEL	12/5/2013	12/16/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-18M statement 5	2,925.00	2,925.00
C	4429	3530000694	001 RUNQUIST, CHRISTINE	11/27/2013	1/24/2014	CHANCE & MCCANN LLC	2/7/2014	file#7976 Inv#10952	1,545.50	1,545.50
C	4434	3530000369	001 LUCAS, KAREN	1/9/2014	1/14/2014	RICHARDSON GALELLA AUSTERMUHL	2/21/2014	INVOICE 3283	30.00	30.00
C	4435	3530000426	001 DAWOOD, ALY	1/2/2014	1/27/2014	RICHARDSON GALELLA AUSTERMUHL	2/21/2014	INVOICE 3281	315.00	315.00
C	4436	3530000425	001 WALSH, JOAN	1/2/2014	1/9/2014	RICHARDSON GALELLA AUSTERMUHL	2/21/2014	INVOICE 3285	45.00	45.00
Total for Coverage: General Liability							Number of entries: 10		10,545.62	10,545.62
Coverage: PIP										
C	4417	3530000504	001 FORD, GABRIELLE	2/13/2012	2/13/2012	BOOTH RADIOLOGY ASSOCIATES	2/7/2014	543225	1,172.00	716.29
C	4430	3530000504	001 FORD, GABRIELLE	1/22/2014	1/22/2014	CONSOLIDATED SERVICES GROUP	2/7/2014		63.80	63.80
Total for Coverage: PIP							Number of entries: 2		1,235.80	780.09
Coverage: Police Professional										
C	4416	3530000935	001 FOULKE JR, JAMES	12/3/2013	1/2/2014	RICHARDSON GALELLA AUSTERMUHL	2/7/2014	Invoice #3251	585.00	585.00
C	4418	3530000494	001 GEORGETTE, PATRICK	12/2/2013	12/30/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-0017 M statement 6	5,520.00	5,520.00
C	4422	3530000295	001 GARLAND, CRYSTAL	12/6/2013	12/27/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-000M statement 30	900.00	900.00
C	4424	3530000547	001 DEAN, TAHARQA	12/6/2013	12/12/2013	MADDEN & MADDEN FA	2/7/2014	client id 70200-020 M statement 4	405.50	405.50
C	4427	3530000935	001 FOULKE JR, JAMES	12/23/2013	12/23/2013	J & J COURT TRANSCRIBERS INC	2/7/2014	Invoice# 2013-02641	580.00	580.00
C	4428	3530000547	001 DEAN, TAHARQA	12/2/2013	1/24/2014	CHANCE & MCCANN LLC	2/7/2014	file#8016 Inv#10953	1,550.00	1,550.00
C	4432	3530000187	001 BELL, JEFFREY	1/9/2014	1/23/2014	RICHARDSON GALELLA AUSTERMUHL	2/21/2014	INVOICE 3280	645.00	645.00
Total for Coverage: Police Professional							Number of entries: 7		10,185.50	10,185.50

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2014 Thru 02/28/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Total for Gloucester Co Ins Commission - 353							Number of entries: 23		25,958.77	25,503.06

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2014 Thru 03/31/2014

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2014 Thru 03/31/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
Coverage: Auto Liability										
C	4438	3530000256	001 WILBORNE, JOSHUA	02/03/2014	02/27/2014	RICHARDSON GALELLA AUSTERMUHL	03/07/2014	INVOICE 3314	405.00	405.00
C	4439	3530000576	001 GRANT, HELEN	01/20/2014	01/31/2014	MADDEN & MADDEN PA	03/07/2014	STATEMENT 21	1,527.00	1,527.00
C	4440	3530000287	001 BROTHERS, ANTHONY	01/21/2014	01/29/2014	MADDEN & MADDEN PA	03/07/2014	STATEMENT 13	240.00	240.00
C	4444	3530000982	001 BURGESS, DENISE	12/23/2013	12/23/2013	DENISE BURGESS	03/07/2014	Full Final Settlement of All Claims	500.00	500.00
C	4445	3530000987	001 JONES, CRAIG	11/12/2013	11/12/2013	CRAIG J JONES	03/07/2014	Full Final Settlement of All Claims	1,000.00	1,000.00
C	4446	3530001007	001 TRAFTON, STEPHANIE	01/10/2014	01/10/2014	STEPHANIE & JOHN TRAFTON	03/07/2014	Reimbursement of Deductible	500.00	500.00
C	4450	3530000982	001 BURGESS, DENISE	12/23/2013	12/23/2013	DENISE BURGESS	03/21/2014	Balance of Property Damage	189.72	189.72
C	4450	3530000996	001 BECK, ROBERT	01/23/2014	01/23/2014	ROBERT G BECK	03/21/2014	Full Final Settlement of All Claims	80.19	80.19
C	4451	3530001020	001 LEDUC, FREDDY	01/10/2014	01/10/2014	FREDDY LEDUC	03/21/2014	Full Final Settlement of All Claims	1,223.82	1,223.82
Total for Coverage: Auto Liability							Number of entries: 9		5,665.73	5,665.73
Coverage: General Liability										
C	4442	3530000457	001 ESTATE OF PETER FIORENTINO	01/02/2014	01/29/2014	MADDEN & MADDEN PA	03/07/2014	STATEMENT 5	1,654.00	1,654.00
C	4443	3530000234	001 GOSS, JOHN	01/02/2014	01/17/2014	CHANCE & MCCANN LLC	03/07/2014	INVOICE 10951	128.00	128.00
C	4447	3530000794	001 SCAVETTA, DEAN	10/01/2013	10/31/2013	ALLEN E RICHARDSON LLC	03/21/2014	INV 3188	150.00	150.00
C	4448	3530000600	001 MCCANN, THOMAS	02/04/2014	02/28/2014	RICHARDSON GALELLA AUSTERMUHL	03/21/2014	INVOICE 3319	248.28	248.28
C	4450	3530000399	001 LUCAS, KAREN	02/10/2014	02/10/2014	RICHARDSON GALELLA AUSTERMUHL	03/21/2014	INVOICE 3318	15.00	15.00
C	4451	3530000426	001 DAWOUD, ALY	02/10/2014	02/28/2014	RICHARDSON GALELLA AUSTERMUHL	03/21/2014	INVOICE 3316	810.00	810.00
C	4453	3530000475	001 MISCEWITZ, RAYMOND	01/03/2014	01/31/2014	MADDEN & MADDEN PA	03/21/2014	Stmnt. #5	2,550.00	2,550.00
Total for Coverage: General Liability							Number of entries: 7		5,555.88	5,555.88
Coverage: Police Professional										
C	4437	3530000935	001 FOULKE JR, JAMES	01/02/2014	01/31/2014	RICHARDSON GALELLA AUSTERMUHL	03/07/2014	Invoice #3282	1,583.50	1,583.50
C	4441	3530000295	001 GARLAND, CRYSTAL	01/08/2014	01/31/2014	MADDEN & MADDEN PA	03/07/2014	STATEMENT 31	1,820.00	1,820.00
C	4449	3530000187	001 BELL, JEFFREY	02/04/2014	02/26/2014	RICHARDSON GALELLA AUSTERMUHL	03/21/2014	INVOICE 3315	420.00	420.00
C	4452	3530000935	001 FOULKE JR, JAMES	02/03/2014	02/28/2014	RICHARDSON GALELLA AUSTERMUHL	03/21/2014	INVOICE 3317	2,040.87	2,040.87
C	4454	3530000935	001 FOULKE JR, JAMES	01/07/2014	01/13/2014	MADDEN & MADDEN PA	03/21/2014	Stmnt. #4	579.20	579.20
C	4455	3530000547	001 DEAN, TAHARDA	01/14/2014	01/29/2014	MADDEN & MADDEN PA	03/21/2014	Stmnt. #5	1,065.00	1,065.00
C	4456	3530000494	001 GEORGETTE, PATRICK	01/02/2014	01/29/2014	MADDEN & MADDEN PA	03/21/2014	STATEMENT 7	2,886.00	2,886.00
Total for Coverage: Police Professional							Number of entries: 7		10,194.57	10,194.57
Coverage: Property										
C	4457	3530001016	001 GLOUCESTER COUNTY	01/08/2014	01/08/2014	TRI STATE FIRE PROTECTION	03/21/2014	Invoice #388714	1,770.00	1,770.00
C	4458	3530001016	001 GLOUCESTER COUNTY	01/08/2014	01/08/2014	ALL RISK	03/21/2014	Invoice #31-10898	11,145.76	11,145.76

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2014 Thru 03/31/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Total for Coverage: Property							Number of entries: 2		12,915.76	12,915.76
Total for Gloucester Co Ins Commission - 353							Number of entries: 25		34,331.94	34,331.94



**Gloucester County Insurance Commission
Bill Review / PPO Savings
2014**

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed ¹	CSG Negotiated Reductions ²	PPO Reductions ³	Bill Review Reductions ⁴	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	55	91%	\$41,580.77	92%	\$22,244.50	\$1438.29	\$11,984.63	\$5,913.35	\$19,336.27	\$2,707.08	\$16,629.19
	February	22	82%	\$19,644.63	93%	\$10,016.56	\$0.00	\$7,413.36	\$2,214.71	\$9,628.07	\$1,347.93	\$8,280.14
	March	35	86%	\$12,299.87	83%	\$8,773.53	\$313.10	\$2,028.39	\$1,184.85	\$3,526.34	\$493.69	\$3,032.65
YTD Total		112	88%	\$73,525.27	91%	\$41,034.59	\$1751.39	\$21,426.38	\$9,312.91	\$32,490.68	\$4,548.70	\$27,941.98

Monthly Summary (February)

Total Savings (before fees):	\$9,628.07
Percent Savings:	49%
NET SAVINGS:	\$8,280.14
Percent NET SAVINGS:	42%

Report Footnotes:

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

Monthly Summary (March)

Total Savings (before fees):	\$3,526.34
Percent Savings:	29%
NET SAVINGS:	\$3,032.65
Percent NET SAVINGS:	25%

YTD Summary

Total Savings (before fees):	\$32,490.68
Percent Savings:	44%
NET SAVINGS:	\$27,941.98
Percent NET SAVINGS:	38%

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: April 18, 2014

February - May 2014

RISK CONTROL ACTIVITIES

JIF MEETINGS / TRAINING ATTENDED

- **February 27:** Attended the GCIC meeting in Woodbury.
- **March 4:** Conducted a loss control visit of the GCIC EMS.
- **March 5:** One session of Hazard ID Making your Observations Count and one session of LOTO was conducted for GCIC.
- **March 18:** One session of Flagger Workzone safety was conducted for GCIC Corrections.
- **April 1:** One session of Confined Space Permit Required with Classroom Demo was conducted for GCIC.
- **April 8:** Attended the GCIC Claims Committee meeting via conference call.
- **April 9:** One session of Excavation/Trenching/Shoring was conducted for GCIC.

UPCOMING JIF MEETINGS / TRAINING

- **April 24:** Plan to attend the GCIC meeting in Woodbury.
- **May 14:** One session of Landscape Safety is scheduled for GCIC.

CEL MEDIA LIBRARY

The following GCIC Agencies utilized the CEL Media Library in 2012:

MONTH	AGENCY	# of Videos
March	GCIC - Gloucester County College	3
April	GCIC - Improvement Authority	1
July	GCIC - Sheriff's Office	4
December	GCIC - Utility Authority	1

The following GCIC Agencies utilized the CEL Media Library in 2013:

MONTH	AGENCY	# of Videos
January	GCIC – Department of Health	3
February		0
March	GCIC – Gloucester County College	3
April	GCIC – Gloucester County Health Dept.	3
May		0
June		0
July		0
August		0
September		0
October		3
November		1
December		0

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

MONTH	AGENCY	# of Videos
January	GCUA/GCIA	6
February		0
March		4
April (as of 4/18)		0

LOSS CONTROL REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

Gloucester County Emergency Medical Services

To: Dean Sizemore, Insurance Manager
Date: March 14, 2014
Date of Survey: March 4, 2014
Contacts & Titles: Chief Andy Lovell, Emergency Medical Services

OBJECTIVES OF THE SURVEY:

Conduct loss control visits for all Emergency Medical Service Stations operated by the County of Gloucester.

SURVEY RESULTS:

Gloucester County Emergency Medical Services

On March 4, 2014 Glenn Prince of J.A. Montgomery Risk Control met with Michael Brewer, Gloucester County Safety and Insurance Department, and William Warlow, Emergency Medical Technician, Gloucester County Emergency Medical Services Unit. Mr. Warlow provided transportation from the Gloucester County Administration Building to all EMS Stations within the County of Gloucester.

During the escorted tour, a brief description of EMS operations, personnel training requirements and essential services was provided. It was observed that all Gloucester County ambulances have mobile cameras which capture audio / video of all vehicle operations. The digital footage is obtained through www.drivecam.com. The described footage is routinely reviewed by supervisors, who make appropriate recommendations based on their observations.

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

J.A. Montgomery Risk Control
40 Lake Center Executive Park
401 Route 73 North
PO Box 177
Marlton, NJ 08053

Glenn A. Prince
Office phone: (856) 552-4744
Cell phone: (609) 238-3949
Fax: (856) 552-4745

Station 83-1 Woodbury, NJ

- Electrical panels were observed with open spaces that did not contain proper breaker slot opening cover
- Arc Flash protection decals were not affixed to electrical panels in the facility
- Fire extinguishers within the facility failed to display a monthly inspection
- Retractable extension cord in bay observed to have been wrapped with electrical tape
- Carbon monoxide detector not mounted
- Smoke detector not mounted / disconnected

Station 82-5 Verga, NJ

- Arc Flash protection decals were not affixed to electrical panels within the facility
- Fire extinguishers failed to display monthly inspections
- A blanket was observed to be mounted to a light fixture in the main area of the facility in an attempt to conceal an alleged insect infestation issue

Station 82-4 West Deptford, NJ

- Electrical panels failed to display Arc Flash protection decals to warn employees of the required personal protective equipment
- Fire extinguishers failed to display monthly inspections

Station 82-3 Clarksboro, NJ

- Several ceiling tiles were observed to be missing or stained
- Electrical power strips were observed to be plugged in together

Station 83-3 Harrison Township, NJ

- No MSDS were available at the time of the LCV

Station 82-1 Logan Township, NJ

- The EMS Station did not have auto stops installed on overhead doors
- Housekeeping / storage issue in rear bay closet
- The electrical panels failed to display Arc Flash protections decals to warn employees of the required personal protective equipment

Station 82-2 Woolwich Township, NJ

- Electrical panels failed to display arc flash protection decals
- Fire extinguishers failed to display monthly inspections
- Overhead doors did not have auto stop mechanisms installed

Station 83-2 Harrisonville, NJ

- Emergency lighting in vehicle bay area was not operational

Station 82-9 / EMS Warehouse Clayton, NJ

- Electrical wires in storage room area were connected without a covered junction box
- Stained or missing ceiling tiles were observed
- Emergency heater switch was observed to be damaged

Station 82-8 Clayton, NJ

- No areas of concern were observed at the time of the loss control visit

Station 82-7 Pitman, NJ

- Fire extinguishers failed to display monthly inspections
- Electrical panels failed to display Arc Flash protection decals

Station 82-6 Mantua, NJ

- Overhead doors did not have auto stops installed on doors
- MSDS information was not available at the time of the loss control visit
- Electrical panels failed to display Arc Flash protection decals

New suggestions have been classified by the following system.

- ***"Urgent" (U)*** refer to situations of "imminent danger" or "critical safety / health issues which might be expected to cause death or serious physical harm.
- ***"Important" (I)*** encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- ***"Program Improvement" (PI)*** encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

NEW SUGGESTIONS FOR IMPROVEMENT:

- 2014-1 (I) It is recommended that all unused openings in electrical cabinets, boxes, panels and fittings be effectively closed as required by 29 CFR 1910.305(b)(1)(ii).
- 2014-2 (I) It is recommended that Arc Flash protection decals be affixed to all electrical panels, to warn employees of the potential for Arc Flash and the requirement for essential personal protective equipment, as described in NFPA 70 E.
- 2014-3 (I) It is recommended that all fire extinguishers be visually inspected and documented monthly as described in NFPA 10 and 29 CFR 1910.157(e)(2).
- 2014-4 (I) It is recommended that all temporary electrical power and lighting installations rated 600 volts nominal or less, not be utilized for purposes other than those permitted in subparagraphs (a), (b) and (c) of this paragraph: (Extension Cords) as described and identified in 29 CFR 1910.305(a)(2)(i).
- 2014-5 (I) All damaged or missing ceiling tiles should be replaced in all required ceiling openings that could contribute to the spread of fire as cited in N.J.A.C. 5:70-3.2(a)3iii{F-303.2} and 29 CFR 1910.37 (a) (4).
- 2014-6 (I) Electrical junction boxes should be provided with appropriate covers be provided where essential as required by 29 CFR 1910.305(b) (2) (i).
- 2014-7 (I) As a requirement of N.J.S.A. 34:6A-33(a) all employers are required to provide a workplace free from recognized hazards. Reverse / stop mechanisms should be installed on all overhead doors to minimize the hazard associated with that function.
- 2014-8 (I) Emergency lighting in the Harrisonville EMS Station should be repaired as required by 29 CFR 1910.37(a)(4) which requires all safeguards designed to protect employees during an emergency to be in proper working order at all times.
- 2014-9 (I) Storage area in EMS Station 82-1 should be properly cleaned and organized to prevent the potential for any trip and falls at the facility as described in 29 CFR 1910.176(c) which requires storage areas to remain free of hazards and 29 CFR 1910.22(a)(1) which states: All places of

employment, passageways, storerooms, and service rooms shall be kept clean and orderly and in a sanitary condition.

- 2014-10 (I) It is recommended that the written Hazard Communication program be maintained at each EMS Station, which should also include: labels and material safety data sheets as required by N.J.A.C. 12:100-7.5(a), 7.6, 7.7 and 7.8 as well as 29 CFR 1910.1200(e)(1).



EMS Station 82-3



EMS Station 83-1



EMS Station 83-1



EMS Station 83-1



EMS Station 82-5



EMS Station 82-7

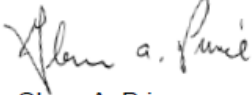


EMS Station 82-9

Please review each of the suggested items as identified above and provide an appropriate response on the attached form and fax to GCIC Safety Director within 60 days upon receipt of this report.

If there are any questions regarding this report or any safety related matter, please call or e-mail Glenn Prince, GCIC Risk Control Consultant, at 856-552-4744 or gprince@jamontgomery.com.

REPORT SUBMITTED BY:



Glenn A. Prince
Senior Risk Control Consultant
J.A. Montgomery Risk Control

cc: David McHale, J.A. Montgomery Risk Control Public Sector Director
Joseph Hrubash, PERMA, Executive Director
Bonnie Rick, Risk Manager
Cathy Dodd, PERMA, Account Manager

Loss Control Report Gloucester County Insurance Commission (GCIC)

Open Suggestions

Report Date 3/20/2014

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
Emergency Medical Services					
	1-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>It is recommended that all unused openings in electrical cabinets, boxes, panels and fittings be effectively closed as required by 29 CFR 1910.305(b)(1)(ii).</p>
	2-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>It is recommended that Arc Flash protection decals be affixed to all electrical panels, to warn employees of the potential for Arc Flash and the requirement for essential personal protective equipment, as described in NFPA 70 E.</p>
	3-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>It is recommended that all fire extinguishers be visually inspected and documented monthly as described in NFPA 10 and 29 CFR 1910.157(e)(2).</p>
	4-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>It is recommended that all temporary electrical power and lighting installations rated 600 volts nominal or less, not be utilized for purposes other than those permitted in subparagraphs (a), (b) and (c) of this paragraph: (Extension Cords) as described and identified in 29 CFR 1910.305(a)(2)(i).</p>
	5-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>All damaged or missing ceiling tiles should be replaced in all required ceiling openings that could contribute to the spread of fire as cited in N.J.A.C. 5:70-3.2(a)3iii(F-303.2) and 29 CFR 1910.37 (a) (4).</p>
	6-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>Electrical junction boxes should be provided with appropriate covers be provided where essential as required by 29 CFR 1910.305(b) (2) (i).</p>
	7-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>As a requirement of N.J.S.A. 34:6A-33(a) all employers are required to provide a workplace free from recognized hazards. Reverse / stop mechanisms should be installed on all overhead doors to minimize the hazard associated with that function.</p>
	8-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>Emergency lighting in the Harrisonville EMS Station should be repaired as required by 29 CFR 1910.37(a)(4) which requires all safeguards designed to protect employees during an emergency to be in proper working order at all times.</p>
	9-2014	I	O	3/4/2014	<p><u>Emergency Medical Services</u></p> <p>Storage area in EMS Station 82-1 should be properly cleaned and organized to prevent the potential for any trip and falls at the facility as described in 29 CFR 1910.176(c) which requires storage areas to remain free of hazards and 29 CFR 1910.22(a)(1) which states: All places of employment, passageways, storerooms, and service rooms shall be kept clean and orderly and in a sanitary condition.</p>

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
	10-2014	I	O	3/4/2014	<u>Emergency Medical Services</u>

It is recommended that the written Hazard Communication program be maintained at each EMS Station, which should also include: labels and material safety data sheets as required by N.J.A.C. 12:100-7.5(a), 7.6, 7.7 and 7.8 as well as 29 CFR 1910.1200(e)(1).

<u>Type</u>	<u>Type</u>	<u>Type</u>	<u>Status</u>	<u>Survey Date</u>
U - Urgent	C -Critical	1 - Requires immediate attention	O - Open	The date the survey was conducted.
I -Important	D -Desirable	2- Should be addressed before next loss control survey	C - Completed	<u>Status Date</u>
PI - Prog. Improvement		3 - Are desirable improvements		The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
R - Regulatory		N/A - Not Applicable		
N/A - Not Applicable				

Total Count of SFI = 10

SUGGESTIONS FOR IMPROVEMENT STATUS

Gloucester County Insurance Commission – NJ CE JIF

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt of the survey conducted on _____.

J.A. MONTGOMERY RISK CONTROL

Please Fax Completed Form to Natalie Dougherty at 856-552-4739

*Ms. Dougherty will scan and email all forms upon receipt to:
Dean Sizemore @ dsizemore@co.gloucester.nj.us*

**SUGGESTION(S) FOR IMPROVEMENT:
(Indicate by Number and Date of Estimated Completion)**

**SUGGESTION(S) COMPLETED:
(Indicate by Number)**

SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

SUGGESTION(S) THAT IS/ARE A BUDGET ITEM:

Signature _____ Title _____

Agency _____ Date _____

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Bonnie Rick, Risk Management Consultant
DATE: 4/21/14
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from March 27, 2014 through April 21, 2014

I. Meetings:

- A. Participated in the GCIC Meeting on 3/27/14
- B. Participated in the GCIC Claims Committee Meeting on 4/8/14
- C. Met with County Proper Counsel on 4/1/14 to review claims procedures

II. Risk Management Services

Employment Practices Liability Lunch and Learn on 3/27/14

Conner Strong sponsored the session conducted by AIG (Commission's public officials' liability and employment practices liability insurance carrier). Items of importance discussed were:

- Website available for members to access to sample handbook, policies, and checklists to assist with best employment practices. We will be sending procedures to access the website to all members as a password is required.
- Members have access to answers on "generic" employment practices questions.
- Members are to submit all EEOC notices (especially the initial notice) to AIG via our office.
- Definition of a claim was reviewed to ensure that all members understand in addition to an administrative proceeding notice and suit **that a written demand for money, services, non-monetary relief or injunctive relief is included in the definition**. Accordingly, if an employee demands money, services, non-monetary relief or injunctive during the grievance process, our office needs to be notified and we must submit a claim to the carrier.

With respects to public officials' claims, it means any type of correspondence received by a third party (i.e. a letter from the third party seeking non-monetary relief).

We will be sending this information out under separate cover to all members. We strongly recommend "over reporting" when with respects to these types of claims. Members are not penalized by the carrier for doing so; however if they fail to report a claim, coverage could be jeopardized.

Cause of Loss Analysis valued as of 3/31/14

Inservco Claims Services cause of loss analysis report is included in the agenda packet.

III. Underwriting Services Director Services:

A. Ancillary Coverages

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

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
County	Sports Accident	AIG	*	\$2,239

The prior policy term was 6/24/13 to 8/20/13* to coincide with the beginning and ending of all camps. This year the County is holding a tennis tournament starting 5/17/14. As such we have requested a new policy be issued effective 5/17/14 on an annual basis to expire 5/17/14. This will ensure coverage is in place in the event the County has any activities in September or October.

We have submitted the County's schedule of camps and participants for the 2014 season and the annual premium is \$1,916. The reason for the reduction is: 1) fewer participants (150 less) and 2) new rating system. All other terms and conditions remain per expiring.

Action Requested: *Motion to authorize the Underwriting Services Director to bind the County's sports accident policy through AIG at an annual premium of \$1,916 effective 5/17/14.*

County	General Liability –Camps	AIG	5/21/14	\$3,064
--------	--------------------------	-----	---------	---------

The carrier has offered the same terms and conditions at the annual premium of \$1,577. The reason for the reduction is: 1) fewer participants (150 less) and 2) new rating system.

Action Requested: *Motion to authorize the Underwriting Services Director to renew the County's sports accident policy through AIG at an annual premium of \$1,577 effective 5/21/14.*

We will be asking the underwriter for each of these policies to amend the expiration date to 5/1/15 and issue annual renewal policies from that date forward.

GCIA- Dream Park	Package	Great American	5/21/14	\$50,146
	CCC**			\$ 4,717
	Umbrella			\$13,156

**Horses not owned by the GCIA but in their care custody and control.

We have submitted the renewal applications and are awaiting a formal proposal; however the underwriter stated the total premium should not increase any more than 5%. This coverage was not marketed this year as there are only a few carriers that provide this coverage and the premium increase is based upon exposure changes. In the event the increase is greater than 5%, we will advise the Commissioners accordingly.

Action Requested: *Motion to authorize the Underwriting Services Director to renew the GCIA's package-care, custody & control and umbrella policies through*

Serving Families and Businesses of the Delaware Valley since 1954

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

Great American at an annual total cost not to exceed \$71,420 premium effective 5/21/14.

GCIA Underground Storage Tank AIG 7/7/14 \$867.74

The carrier has offered a flat renewal per expiring terms and conditions.

Action Requested: *Motion to authorize the Underwriting Services Director to renew the GCIA's UST policy through AIG at an annual premium of \$867.74 effective 7/7/14.*

Serving Families and Businesses of the Delaware Valley since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

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

Northfield
450 Tilton Road, Suite 201
Northfield, NJ 08225

Philadelphia
PO Box 40901
Philadelphia, PA 19107

RESOLUTION 24-14

**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 April 24, 2014.

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 April 24, 2014 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 24, 2014.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530000657	Brian Randolph	Worker Compensation	PAR	
3530000935	James Foulke	Liability	PAR	
3530000473	Diane Ownes	Worker Compensation	SAR	2013-9510
3530000151	Joseph Todaro	Worker Compensation	SAR	2011-9531
3530000046	Larry Weil	Worker Compensation	SAR	2011-16819
3530000472	Shereece Holder	Worker Compensation	SAR	2012-4027
3530000494	Patrick Georgette	Liability	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 27, 2014
115 Budd Blvd.
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

Gerald White, Chairman	Present
Dean Sizemore, Vice Chairman	Present
Tamarisk Jones	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Steve Daveggia Debra Stout
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	Consolidated Services Group, Inc. Stephen McNamara
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	Conner Strong & Buckelew Michelle Leighton
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Rick
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Attorney	Long Marmero & Associates Doug Long, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Benefits	Conner Strong & Buckelew
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ALSO PRESENT:

Prudence M. Higbee, Capehart & Scatchard
Charles Austermuhl, Richardson, Galella and Austermuhl
Matt Lyons, Gloucester County Counsel
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 23, 2014

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JANUARY 23, 2014

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

CORRESPONDENCE: None

ELECTION OF CHAIRMAN & VICE CHAIRMAN: Chairman White advised he would accept nominations for the position of Chairman. Commissioner Sizemore indicated he would like to nominate Gerald White as Chairman.

MOTION TO NOMINATE GERALD WHITE FOR CHAIRMAN OF THE GLOUCESTER COUNTY INSURANCE COMMISSION

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

Chairman White asked if there were any other nominations, and since there were none, requested a motion to close the nominations.

MOTION TO CLOSE THE NOMINATIONS FOR THE POSITION OF CHAIRMAN

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

Chairman White advised he would accept nominations for the position of Vice Chairman. Chairman White indicated he would like to nominate Dean Sizemore as Vice Chairman.

MOTION TO NOMINATE DEAN SIZEMORE THE POSITION OF VICE CHAIRMAN OF THE GLOUCESTER COUNTY INSURANCE COMMISSION

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

MOTION TO CLOSE THE NOMINATIONS FOR THE POSITION OF VICE CHAIRMAN

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

Commission Attorney administered the oath of office to Chairman White and Commissioner Sizemore.

COMMITTEE REPORTS:

SAFETY COMMITTEE: Commissioner Sizemore reported the Safety Committee met in February and covered a few topics of concern. Commissioner Sizemore advised the Committee was focusing on items to reduce the amount of claims and Ms. Rick would comment further during her report.

CLAIMS COMMITTEE: Commissioner Sizemore advised the Committee did not meet in February as there were no PARS to discuss.

EXECUTIVE DIRECTOR REPORT: Executive Director advised there were several reorganization resolutions to approve, however, first he wanted to review the 2014 Plan of Risk Management.

2014 RISK MANAGEMENT PLAN: Executive Director referred to a copy of the 2014 Plan of Risk Management which was included in Appendix II section of the agenda. Executive Director advised the changes were highlighted in yellow. Executive Director pointed out the pertinent changes included (1) the addition of cyber liability as an optional ancillary coverage, (2) a change in the “upper” excess liability structure to a two layer and two insurer structure with limits applying on a per Insurance Commission basis in lieu of shared limit, (3) the addition of auto medical payments coverage of \$15,000 per person for the Gloucester County corrections transport provided within the GCIC retention; (4) changes in the property program coverage and to reflect a new policy form with Zurich and (5) a change in the upper excess property layer to a quota share basis. Executive Director requested the 2014 Risk Management Plan be approved with the reorganization resolutions.

REORGANIZATION RESOLUTIONS: Executive Director referred to the Reorganization Resolutions which were included in the agenda. Executive Director read and reviewed Resolutions 4-14 through 12-14.

- Resolution 5-14 Certifying the Election of Chairperson and Vice Chairman

- Resolution 6-14 Appointing Agent for Service of Process and Custodian of Records for the Year 2014
- Resolution 7-14 Designating Official Newspapers for the Commission
- Resolution 8-14 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 9-14 Designating Commission Treasurer
- Resolution 10-14 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 11-14 Indemnifying Gloucester County Insurance Fund Commission Officials/Employees
- Resolution 12-14 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 13-14 Plan of Risk Management for 2014

Chairman White requested a consent motion on Resolutions 5-14 through 13-14

**MOTION TO APPROVE REORGANIZATION
RESOLUTIONS NUMBER 5-14 THROUGH 13-14**

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

1099 REQUIREMENTS: Executive Director reported per the Internal Revenue Code when issuing any payments to vendors a JIF, HIF, or Insurance Commission must have the Employer Identification Number before issuing a check. Executive Director asked the Commission to establish a procedure where an invoice from a vendor shall not be processed for payment unless the vendor has its W-9 on file with the Fund Office.

**MOTION TO ESTABLISH A PROCEDURE
WHERE AN INVOICE FROM ANY VENDOR
SHALL NOT BE PROCESSED FOR PAYMENT
UNLESS THE VENDOR HAS ITS W-9 ON FILE
WITH THE FUND OFFICE**

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

RFP FOR COMMISSION ATTORNEY Executive Director reported the Commission Attorney's contract would expire as of April 25, 2014. Executive Director advised his office would issue and advertise a Request for Proposals for this position in March. Executive Director noted the responses would be evaluated and a recommendation would be presented at the April Commission meeting.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 1/19/14 to 2/25/14. There were a total of 13 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised that the December Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$2,700,422 as of December 31, 2013. Executive Director advised that \$976,350 on line 7 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Financial Fast Track for the NJ CEL. As of December 31, 2013 the CEL had a surplus of \$3,780,908.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the January Health Benefits Financial Fast Track was not available for the meeting and the report would be included in the next agenda.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL cancelled their January meeting. Executive Director advised the CEL’s Reorganization meeting was scheduled for the afternoon. Executive Director noted the CEL needed to amend their budget to include two new members, Hudson County and the Mercer County Insurance Fund Commission. Executive Director indicated the CEL Underwriting Manager planned to provide a report on the 2014 renewal. Executive Director advised a summary report of the Reorganization meeting would be included in the next agenda.

2014 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the CEL renewal policies were being reviewed. Executive Director advised the renewal policies would again be available electronically through the Conner Strong & Buckelew secure website for authorized representatives. Executive Director noted the CEL Underwriting Manager would send an e-mail when the policies were available with instructions to access the website. Executive Director indicated the policies were expected to be available by April 1st.

2014 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised in accordance with the Commission’s By Law’s the property and casualty assessment bills were mailed to the member entities via certified mail and e-mail. Executive Director noted the first installment would be due on March 15, 2014 and future payments were due on May 15th and October 15th.

OPTIONAL NETWORK PRIVACY & SECURITY: Executive Director reported the CEL Underwriting Manager advised Gloucester County and Gloucester County Improvement Authority purchased the Cyber Coverage. Ms. Rick advised the College needed to complete an application and the Library wanted to purchase the coverage but wanted it paid for. Ms. Rick indicated once the CEL decided if they would finance then the

Library would decide. Executive Director advised that subject was on the CEL agenda for today's meeting.

CYBER SECURITY SERVICES: Executive Director reported the CEL Underwriting Manager advised if a member entity purchased the Cyber coverage through AIG, they would have access to two cyber security services at no additional cost. Executive Director noted the CEL Underwriting Manager sent additional information regarding the services and how to register with your policy number and policy period to the applicable entities. Ms. Rick advised she and the Executive Director would speak with AIG to understand the tools and then she would reach out to the County's IT department.

2014 MEETING SCHEDULE: Executive Director reminded the Commission there would be no meeting in March. The next meeting was scheduled for April 24, 2014 at 9:30 AM.

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

Ms. Leighton advised Conner Strong and Buckelew would host a Lunch and Learn with a presentation from AIG, the Employment Practices and Public Officials carrier at the office in Marlton on March 27th from 11:00 to 1:00. Ms. Leighton advised there would be a round table discussion on EPL issues. Ms. Leighton noted her office would send out an invitation by e-mail and hoped everyone could attend.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Executive Director advised he would review the employee benefits report with the Commission which was included in the agenda. Executive Director advised the Client Activity Summary report for the period of 1/1/14 to 1/31/14 indicated there were 67 inquires during the month of January.

TREASURER REPORT: Chairman White presented Resolution 14-14 the February Property & Casualty Bill List in the amount of \$1,537,028.68 and requested a motion to approve.

**MOTION TO APPROVE THE FEBRUARY
BILL LIST, RESOLUTION 14-14 IN THE
AMOUNT OF \$1,537,028.68**

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

Chairman White presented Resolution 15-14 the February Health Insurance Fund Bill List in the amount of \$6,541 and requested a motion to approve.

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

**MOTION TO APPROVE THE FEBRUARY
BILL LIST, RESOLUTION 15-14 IN THE
AMOUNT OF \$6,541.00**

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

CLAIMS REPORT

REPORT: Ms. Stout advised a copy of their Stewardship Report was distributed at the beginning of the meeting and she would highlight some of the items in the report. Ms. Stout referred to the Indemnity vs Medical Only report for the past three years and advised the results were on target with the standard industry of 20% and 80%. Ms. Stout indicated over the past three years there were 81 indemnity claims and 318 medical only claims. Ms. Stout noted the lag time in reporting claims had significantly improved and was reduced from approximately 30 days to 5 days which enabled Inservco to better handle the claim. Ms. Stout also reviewed the cause of injury report and advised the top two causes were 55 injuries for Strain/Injury by lifting, and 36 injuries for Fall or Slip. Ms. Stout advised those two types of injuries also generated the most cost factors. Ms. Stout also advised there was a medical savings of 46% over the last three years. Chairman White requested a report regarding a breakout of the Emergency Management claims.

Chairman White presented Resolution 16-14 Inservco Liability Check Register for the period of 1/1/14 through 1/31/14.

**MOTION TO APPROVE RESOLUTION 16-14 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 1/1/14 THROUGH 1/31/14**

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

MANAGED CARE PROVIDER: Mr. McNamara reviewed the Client Bill Review Summary Report for the month of January which was included in the agenda. Mr. McNamara advised there were 55 bills for January for a total of \$41,580.77. The total allowed amount was \$22,244.50. The total reduction was \$19,336.27 and after fees the net reduction was \$16,629.19. Mr. McNamara noted that 92% of the charges were in-network. Ms. Rick noted that the Commission had been with CSG for a year now and she has noticed an increase in savings and with no appeals as in the past. Mr. McNamara noted 99% of their network contracts were direct with the provider and the Commission was doing an excellent job of keeping everything in network.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January through March 2014 Risk Control Activity Report which was included in the agenda. Mr. Prince also added that in response to the rising claims in the EMS Community they were taking some aggressive initiatives in an attempt to address this. A meeting was conducted on February 10th with the EMS Chief to discuss some strategies to reduce the claims. Mr. Prince advised EMS supervisors were forming a Committee to develop strategies, training, and initiatives to deploy in order to address the issues. Mr. Prince noted he would be a member of the Committee and they were scheduled to meet on March 3rd at 7:00 PM and he would attend that meeting. Mr. Prince advised he scheduled Loss Control visits on March 3rd to all of the EMS stations with Mr. Brewer and would report back next month. Chairman White asked Mr. Prince to assess the supervision at the stations to determine if more supervision was necessary to reduce the amount of claims. Mr. Prince also mentioned the incorporation of a wellness program. Mr. Prince advised that concluded his report unless anyone had any questions. In response to Commissioner Sizemore’s inquiry, Mr. Prince noted the correct date for the Loss Control visits was March 4th.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Rick distributed a copy of her report for services performed for the period of January 20, 2014 through February 26, 2014. Ms. Rick advised she had two action items. Ms. Rick advised the County’s Volunteer Accident policy was renewing on 3/1/14. Ms. Rick advised AIG offered a renewal premium of \$3,588 with the same terms and conditions and increased death benefit from \$5,000 to \$10,000. Ms. Rick requested a motion to have the policy renewed.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE COUNTY’S VOLUNTEER ACCIDENT POLICY THROUGH AIG AT AN ANNUAL PREMIUM OF \$3,588 EFFECTIVE 3/1/14

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

Ms. Rick advised the second item was for two bonds, the first for Prosecutor Dalton and the second for the Building and Grounds Supervisor, Mr. Scirrotto. Ms. Rick advised the premiums for each bond was \$70.00 and requested a motion to renew the bonds on 3/9/14 and 4/2/14 respectively.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW MR. DALTON’S AND MR. SCIRROTTO’S BONDS WITH C N A AT AN ANNUAL PREMIUM OF \$70 EACH WITH EFFECTIVE DATES OF 3/19/14 AND 4/2/14 RESPECTIVELY

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

As a follow up to the Safety Committee report Ms. Rick advised the training schedule was set for 2014 and Mr. Prince presented his Loss Control Site visits throughout the various departments. In response to Ms. Rick inquiry about the Animal Shelter, Commissioner Sizemore advised he was going to discuss during new business. If not, Ms. Rick thought once she received all of the information it could be presented to the CEL as some of the other Counties had Animal Control Departments. Ms. Rick also reported the BRIT online program should be rolled out sometime in April or May.

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

OLD BUSINESS: None

NEW BUSINESS: Commissioner Sizemore reported he received a request from the Animal Control/Shelter for the GCIC to pay the dues for eleven of the workers at the Animal Shelter. However, after a brief conversation, Commissioner Sizemore thought the Animal Control Shelter should pay the fees. Commissioner Sizemore also advised Ms. Rick thought this request could also be presented to the CEL to include other Commissions. Commissioner Sizemore gave a copy of the letter to Mr. Hrubash and suggested tabling the request until there was a response from the CEL. In response to Executive Director's inquiry, Commissioner Sizemore advised the cost was \$550 for the year. Commissioner Sizemore advised the accidents are not frequent but could be devastating when they do occur. Ms. Rick thought if the CEL paid for the training it would allow the Commission to enforce the use of the training program as it would be more specialized. Executive Director indicated if the CEL was not interested he thought it might be done at the Commission level. Chairman White advised the training should be assessed before any decision was made and suggested Commissioner Sizemore do some further research on the request.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 17-14 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 17-14, 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 PATRICIA PETSCH # 2013-33692, ANTONIA FRONTADO, # 2012-20315, MARLENE PATERSON, # 2011-31035, #2011-31038 AND DISCUSSION ON WILBORNE V GLOUCESTER COUNTY

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Commission Attorney advised there were five settlement resolutions and requested a motions for the following:

MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE CASE FOR CLAIM # 3530000334, \$15,090

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

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE
CASE FOR CLAIM # 3530000256, IN THE AMOUNT OF \$60,000**

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

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE
CASE FOR CLAIM # 3530000301, IN THE AMOUNT OF \$37,390**

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

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE
CASE FOR CLAIM # 3530000675, IN THE AMOUNT OF \$3,090**

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

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE
CASE FOR CLAIM # 3530000334, IN THE AMOUNT OF \$15,090**

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

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE
CASE FOR CLAIM # 3530000226, IN THE AMOUNT OF \$17,200**

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

Commission Attorney advised there were three PARS and requested the following motions:

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM # 3530000256 FROM \$15,000 TO \$76,030.29 AN INCREASE
OF \$61,030.29**

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000334 FROM \$15,000 TO \$22,839.71 AN INCREASE OF \$7,839.71

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000226 FROM \$73,596.72 to \$90,467.18 AN INCREASE OF \$16,870.46

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:31 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

RESOLUTION NO. 18-14

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

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/14 the 2014 Plan of Risk Management shall be:

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

- **Cyber Liability**

2.) The limits of coverage.

a.) Workers' Compensation limits.

- The Insurance Commission covers \$250,000 per occurrence including:
 - Employer's Liability - \$250,000 per occurrence.
 - USL&H – \$250,000 per occurrence.
 - Harbor Marine/Jones Act - \$250,000 per occurrence.
- The NJC covers excess workers compensation claims to the following limits.
 - Workers' Compensation – statutory excess of the Insurance Commission's \$250,000.
 - Employer's Liability - at a sub-limit of **\$25,750,000** excess of the Insurance Commission's \$250,000.
 - USL&H – \$250,000 less NJ State benefits excess of the Insurance Commission's \$250,000.
 - Harbor Marine/Jones Act - \$250,000 less NJ State benefits excess of the Insurance Commission's \$250,000.

NJC retains limits of \$250,000 excess \$250,000 for Workers Compensation and Employers Liability. NJC purchases from Wesco Insurance Company \$500,000 excess \$500,000 each occurrence/employee and purchases from Safety National Casualty Company 'Statutory' Workers Compensation limits excess of \$1,000,000 and \$5,000,000 excess of \$1,000,000 for Employers Liability. Additional Employers Liability limits of \$5,000,000 excess of \$6,000,000 are purchased from Underwriters at Lloyds, **\$10,000,000 excess \$11,000,000 from National Casualty and \$5,000,000 excess \$21,000,000 from Markel.**

b.) General Liability limits.

- The Insurance Commission covers \$250,000 per occurrence.
 - Law Enforcement - included in the General Liability limits.

- Employee Benefits Liability - included in the General Liability limits.
 - Subsidence - \$250,000 per occurrence
 - Sexual Abuse or Molestation Coverage - \$250,000 per occurrence except for schools.
 - Owned Watercraft 32' in length or less - \$250,000.
 - Garagekeepers Legal Liability - \$250,000
- The NJC covers excess liability claims as follows:
 - General Liability - \$20,250,000 excess the Insurance Commission's \$250,000. The \$5,000,000 excess \$500,000 commercial excess layer is subject to a \$15,000,000 per member insurance commission 18 month aggregate limit (7/1/13-1/1/15). The \$10,000,000 excess \$5,500,000 commercial excess layer is subject to a \$10,000,000 annual aggregate limit (1/1/14-1/1/15). The \$5,000,000 excess \$15,500,000 commercial excess layer is subject to a \$5,000,000 annual aggregate limit (1/1/14-1/1/15).
 - Law Enforcement - included in the NJC's excess General Liability limits.
 - Employee Benefits Liability - included in the NJC's excess General Liability limits.
 - Subsidence - \$750,000 per occurrence excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.
 - Sexual Abuse or Molestation Coverage - \$750,000 excess of the Insurance Commission's \$250,000 except for schools. NJC retains 100% of the limit excess of the Member Commission's retention.
 - Owned Watercraft 32' in length or less - \$750,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.

- Garagekeepers Legal Liability - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$5,000,000 per occurrence and a \$15,000,000 18 month aggregate (7/1/13-1/1/15) excess over and above \$500,000. NJC also purchases from **National Casualty** limits of **\$10,000,000** per occurrence and a **\$10,000,000** annual aggregate (1/1/14-1/1/15) excess over and above the \$5,000,000/\$15,000,000 with Underwriters at Lloyds. NJC also purchases from **Markel** limits of **\$5,000,000** per occurrence and a **\$5,000,000** annual aggregate (1/1/14-1/1/15) excess over and above the **\$15,000,000/\$25,000,000** with Underwriters at Lloyds and **National Casualty**.

c.) Automobile Liability limits.

- The Insurance Commission covers automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims at a combined single limit of \$250,000.
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP) per Addendum I of this Plan.
 - The Insurance Commission covers \$15,000/\$30,000/5,000 for Underinsured/Uninsured Motorists Liability per Addendum II of this Plan.
 - The Insurance Commission covers automobile medical payments of \$15,000 per person but only as respects to Gloucester County corrections transport. Effective 1/1/14.
- The NJC covers excess automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims excess of the Insurance Commission's \$250,000 CSL limit. Included in the NJC's excess General Liability limits as shown above.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$5,000,000 per occurrence and a \$15,000,000 18 month aggregate (7/1/13-1/1/15) excess over and above \$500,000. NJC also purchases from **National Casualty** limits of **\$10,000,000** per occurrence and a **\$10,000,000** annual aggregate (1/1/14-1/1/15) excess over and above the \$5,000,000/\$15,000,000 with Underwriters at Lloyds. NJC also purchases from **Markel** limits of **\$5,000,000** per occurrence and a **\$5,000,000** annual aggregate

(1/1/14-1/1/15) excess over and above the \$15,000,000/\$25,000,000 with Underwriters at Lloyds and National Casualty.

The NJC does not provide excess PIP OR Uninsured/Underinsured Motorist Coverage.

The excess general liability, auto liability, law enforcement liability and employers liability limits with Underwriters at Lloyds, National Casualty and Markel are per member Commission and are shared limits amongst GCIC member entities.

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

- The NJC via the commercial market covers public officials liability/school board legal liability/employment practices liability as follows:
 - \$15,000,000 each claim and in the annual aggregate on a claims made basis per member Insurance Commission (except for Healthcare entities which have a \$1,000,000 each claim and in the annual aggregate sub-limit) subject to the deductibles as outlined below:

- Gloucester County - \$100,000 each POL & EPL
- Gloucester County College-\$25,000 SBL/\$50,000 EPL
 - Gloucester County UA - \$5,000 each POL & EPL
 - Gloucester County LC - \$5,000 each POL & EPL
 - Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

There is a sub-limit of \$1,000,000 each claim and in the annual aggregate excess of a member entity retention of \$100,000 for sexual abuse/molestation for schools only.

School Board Legal Liability applies to the member entity schools and Public Officials Liability applies to all other member entities.

NJC does not retain any risk as it is fully insured in the commercial market.

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

- The Insurance Commission covers \$100,000 per occurrence less applicable member entity per occurrence deductibles.
- The NJC provides excess property coverage and Equipment Breakdown coverage via the commercial market with Zurich and

excess property coverage with RSUI (60%) and Scottsdale (40%) quota share basis with the following limits (SHARED BY ALL NJC MEMBER COMMISSIONS AND THEIR MEMBER ENTITIES) excess of the member retention and member entity per occurrence deductibles:

Property Per Occurrence Limits:

- A. \$110,000,000 Per Occurrence with Zurich
- B. \$150,000,000 Per Occurrence with RSUI (60%) and Scottsdale (40%)
- C. \$260,000,000 per Occurrence Total Program Limit

Property Sub-Limits:

- Earthquake - \$100,000,000 (Annual Aggregate)
- Flood - \$50,000,000 (Annual Aggregate) Except;
 - Flood Inside 100-Year Flood Zone - \$25,000,000
- Asbestos Cleanup - \$50,000 per occurrence
- Valuable Paper And Records - \$10,000,000
- Accounts Receivable - \$10,000,000
- Demolition & Increased Cost of Construction - \$25,000,000
- Business Interruption - Included in \$110,000,000 blanket limit (Business Income On Revenue Producing Property Only)
- Extra Expense – \$10,000,000
- Transit- \$1,000,000 Per Conveyance/\$1,000,000 Per Occurrence
- Fine Arts - \$2,500,000 (Owned And Non Owned)
- Pollution And Contamination Cleanup (Limited) - \$250,000 (Annual Aggregate)
- Miscellaneous Unnamed Locations - \$10,000,000
- Builders' Risk - \$25,000,000 (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- Newly Acquired Locations – \$25,000,000 per location (90 day reporting period)
- Service Interruption - \$10,000,000 Combined Time Element and Property Damage Including Overhead Transmission Lines within 1 mile of insured premises, 24 hour qualifying period)
- Ingress/Egress – Lesser of \$5,000,000 or 30 day period, within 1 mile radius
- Debris Removal - \$25,000,000

- Civil Government Authority – Lesser of \$5,000,000 or 30 day period, within 5 mile radius
- Leasehold Interest - \$15,000,000
- Loss Of Rents - \$15,000,000
- Professional Fees - \$1,250,000
- Extended Period of Liability – 365 Days
- Auto Physical Damage - \$15,000,000
- Underground Piping - \$5,000,000 (only if within 5 MILES of a pump station, process plant, metering pit, wells or similar operational locations which are owned, leased, used occupied or intended for use by the member entity).
- EDP Equipment – Subject to a 24 hour qualifying period. No sub-limit for equipment. \$1,000,000 sublimit for data and software
- Outdoor Property - \$10,000,000
- Equipment Breakdown - \$100,000,000
 - Ammonia Contamination - \$5,000,000
 - Spoilage - \$5,000,000
 - Extended Period Of Indemnity - 365 Days

Note: There is an Excess Property Policy with RSUI Indemnity Company and Scottsdale Insurance Company on a quota share basis which extends the Per Occurrence Policy Limits by \$150,000,000 to a total of \$260,000,000. Coverage sub-limits on the Primary policy are excluded by the Excess Property policy, including Equipment Breakdown. The primary limit is \$110,000,000

Property Deductibles

- The standard member insurance commission retention is \$100,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
 - Gloucester County - \$10,000 Property, \$5,000 Equipment and \$1,000 Auto Physical Damage
 - Gloucester County College - \$2,500 Property and \$500 Auto Physical Damage
 - Gloucester County Utilities Authority - \$1,000 Property and \$1,000 Auto Physical Damage
 - Gloucester County Library Commission - \$1,000 Property and \$500 Auto Physical Damage
 - Gloucester County Improvement Authority - \$1,000 Property and \$500 Auto Physical Damage

- The **Equipment Breakdown** deductible is \$25,000 member entity deductible per occurrence.
- The Earthquake Member Insurance Commission retention is \$100,000 per occurrence less the per occurrence member entity deductibles.
- The Flood Member Insurance Commission retention is \$100,000 per occurrence **(combined property damage and time element)** less member entity per occurrence deductibles.
- Flood loss for property within the 100-year flood zone is subject to a deductible of \$500,000 each building for municipality buildings, and \$500,000 each building for **building** contents member entity deductible per occurrence; or the National Flood Insurance Plan's (NFIP) maximum available limits for **public entities**, whichever is greater, regardless of whether National Flood Insurance program coverage is purchased or not. Losses shall also be adjusted subject to a \$100,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.
- **“Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County”**
For Property Damage: subject to a deductible of 1% of the value, per the Valuation clause of the General Conditions section, of the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence; For Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. Combined PD and TE deductible subject to a minimum deductible of \$250,000 per Location and a maximum deductible of \$1,000,000 per occurrence. The “Named Storm” deductible is a per member entity deductible. Note: **The Gloucester County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Gloucester County Insurance Commission will not provide coverage for the difference in deductible for time element loss.**

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent.. Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within the 100-year flood zone, the 100-year flood zone deductible above applies.

- Underground Piping \$100,000 per occurrence less the member entity deductibles as stated above.
- Golf Carts - \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

f.) Crime

The NJC via the commercial market provides crime coverage at the following limits and deductibles (the Insurance Commission retains no risk for Crime):

Limit per occurrence:

- Gloucester County – \$1,000,000
- Gloucester County Library Commission - \$500,000
- Gloucester County Utilities Authority - \$500,000
- Gloucester County College - \$500,000
- Gloucester County Improvement Authority - \$500,000

Deductible per occurrence:

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

NJC does not retain any risk as it is fully insured in the commercial market.

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

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

- New Member Entity Effective Dates: N/A

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregates limits are shared by the NJC member Commissions of Gloucester, Camden, Union and Burlington and their respective member entities. **It is also shared with Cumberland County Utilities Authority effective 1/1/14.**

h.) Medical Professional General Liability/Excess Medical Professional

The NJC via the commercial market provides medical professional general liability/excess medical professional coverage at the following limits and deductibles (the Insurance Commission retains no risk for medical professional general liability):

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
 - This primary aggregate limit is shared by each member entity of each NJC member Commission.
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
 - Excess Limit is a Shared limit with CCIC, BCIC, CUIC **and SCIC.**
- Member Entity Deductibles GL and PL:
 - Gloucester County – \$25,000 **Includes Department of Corrections, Division of Education & Disability, Division of Senior Services and Department of Health Services.**
 - Gloucester County IA (Shady Lane) - \$10,000
 - Gloucester County Prosecutors Office (SANE) - \$5,000
 - Gloucester County College (Nursing Program) – \$5,000
 - GC Emergency Response Center - \$10,000
 - GCIC Scheduled Physicians - \$5,000
 - G.Feigin -GC
 - J.Palmer - GC
 - J. Briskin - GC
 - C. Siebert - GC
 - E. Salminen – GCC
 - **Shannon White - GCC**

NJC does not retain any risk as it is fully insured in the commercial market.

i.) Employed Lawyers Professional Liability

The NJC via the commercial market provides employed lawyers professional liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for employed lawyers' professional liability):

- Limit per claim and annual aggregate:
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Gloucester County \$25,000 (7 Attorneys)
 - All Other Entities: Not applicable

NJC does not retain any risk as it is fully insured in the commercial market.

J.) Cyber Liability – Network Privacy & Security Liability effective 1/1/14

The NJC via the commercial market provides on an optional basis network privacy & security liability coverage at the following limits and deductibles (the insurance commission retains no risk for network privacy & security liability coverage):

- Limits per claim and annual aggregate:
 - Security & Privacy Liability: \$1,000,000
 - regulatory sub-limit: \$750,000*
 - Network Interruption (12 hour period): \$250,000
 - Event Management: \$250,000
 - Cyber Extortion: \$ 1,000,000
 - Minimum affected individuals: 100
 - Maximum affected individuals: \$500,000
- Retention per member entity:
 - Security & Privacy Liability: \$25,000
 - Regulatory: \$25,000
 - Network Interruption (12 hour period): \$25,000
 - Event Management: \$25,000
 - Cyber Extortion: \$ 25,000
 - Minimum affected individuals: 100
 - Maximum affected individuals: \$500,000
- Participating member entities are:
 - Gloucester County
 - Gloucester County Improvement Authority

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

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

- a.) Workers' Compensation (all coverages) - \$250,000 CSL
- b.) General Liability (all coverages) - \$250,000 CSL
- c.) Law Enforcement Liability – Included in General Liability
- d.) Automobile Liability
 - Property Damage & Bodily Injury - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL

d.) Public Officials Liability/School Board Legal/Employment Practices Liability - None

- e.) Property/APD - \$100,000 per occurrence less member entity deductibles.
- f.) Crime – None
- g.) Pollution Liability – None
- h.) Medical Professional General Liability – None
- i.) Employed Lawyers Liability – None
- j.) Cyber Liability - None

4.) The amount of unpaid claims to be established.

a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

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

providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

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

a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

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

6.) Procedures governing loss adjustment and legal expenses.

a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's **five** major excess insurers (i.e. Underwriters at Lloyds, **National Casualty, Markel** for excess liability; Wesco Insurance Company and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

b.) Each member entity is provided with a claim reporting procedure and appropriate forms.

c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.

d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

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

The Insurance Commission does not purchase commercial insurance.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

a.) Not applicable at this time.

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

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

chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

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

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

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

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

Adopted by the Governing Body this 27th day of February 2014.
Gloucester County Insurance Commission

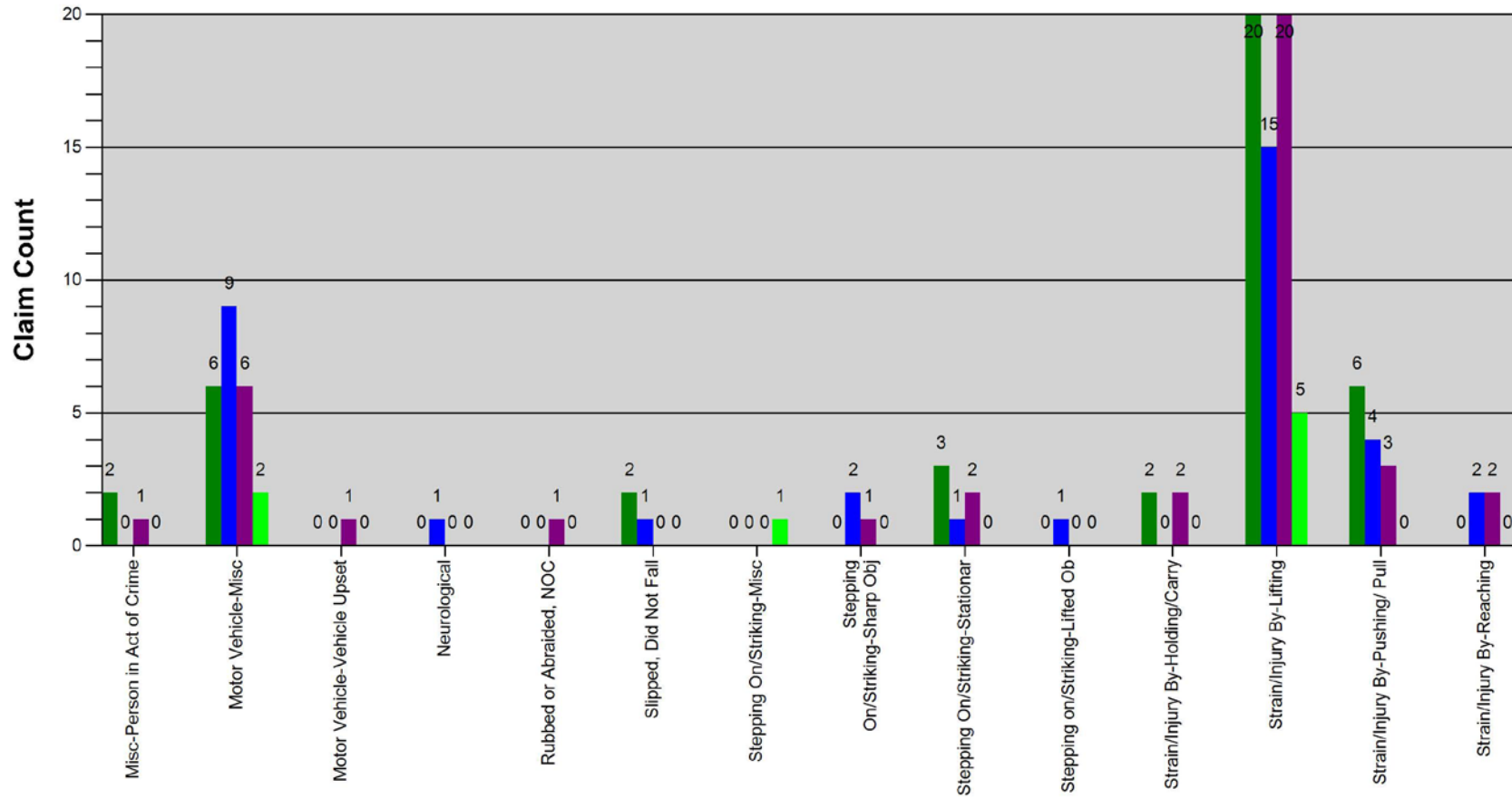
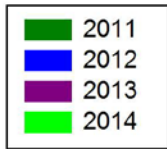
By: _____
Chairperson

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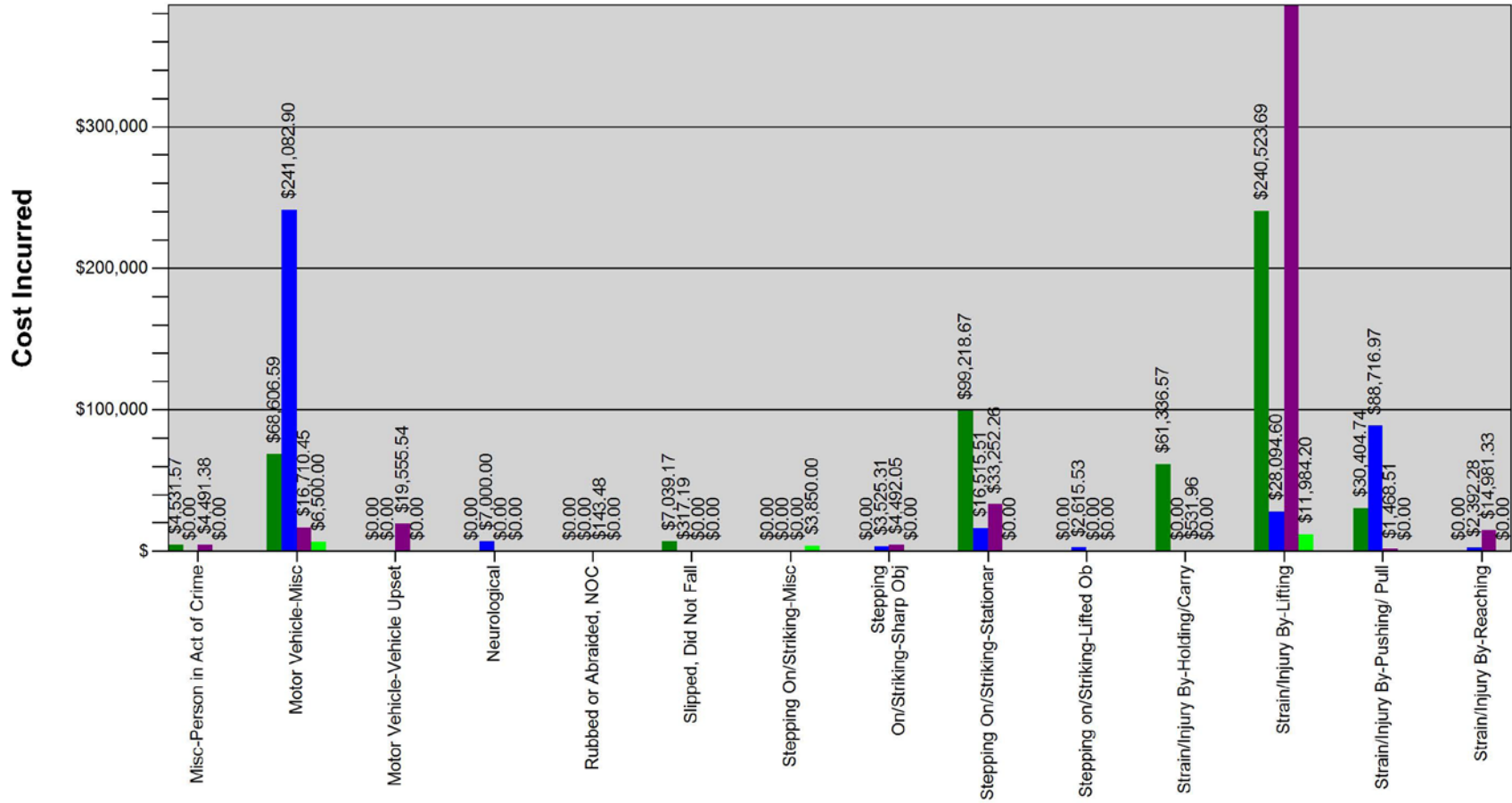
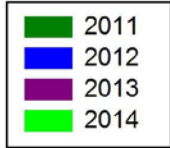
Secretary

APPENDIX III

Gloucester Co Ins Commission Workers Comp Count by Accident Code/Policy Year As of March 31, 2014



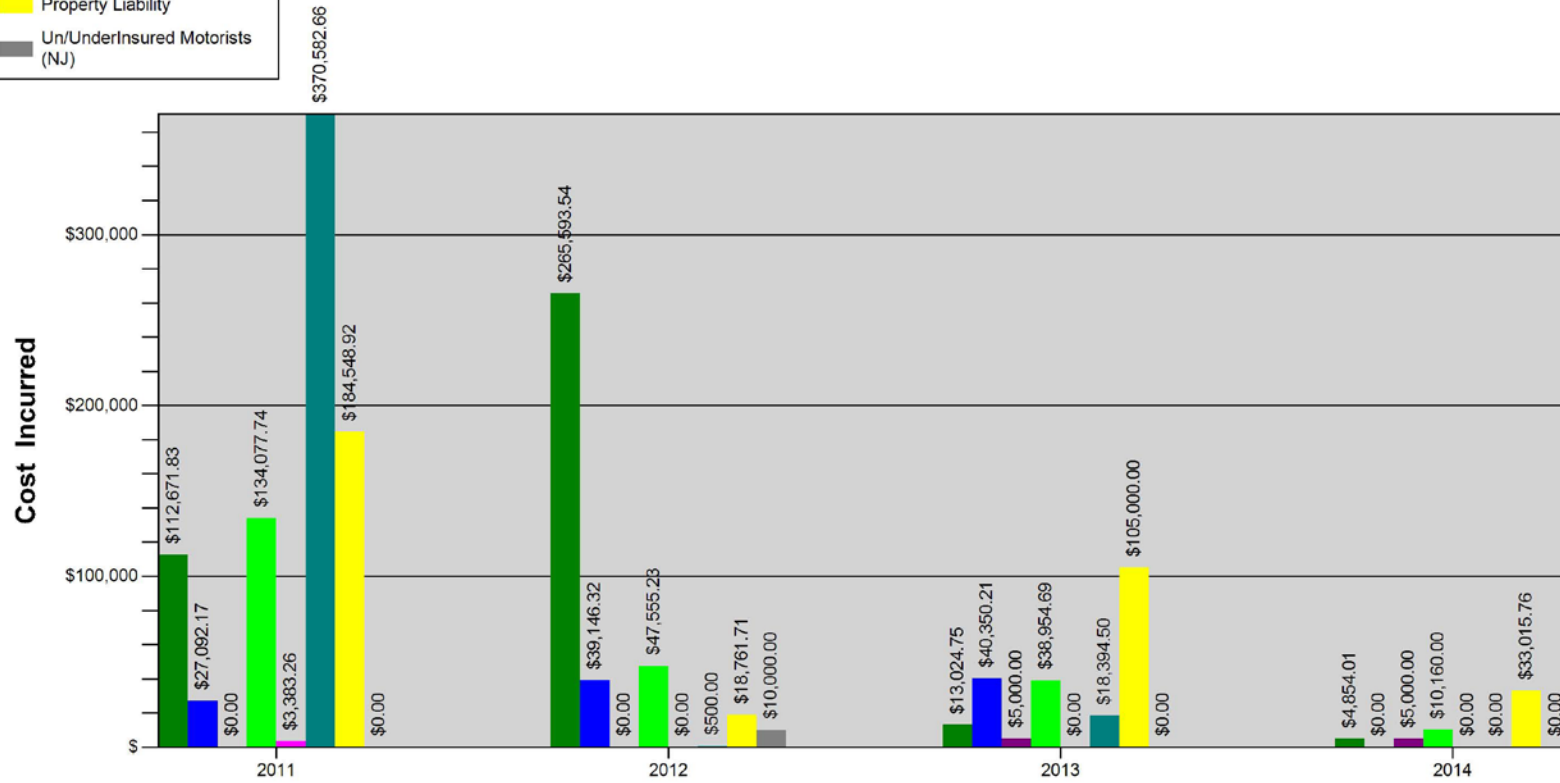
Gloucester Co Ins Commission Workers Comp Incurred by Accident Code/Policy Year As of March 31, 2014



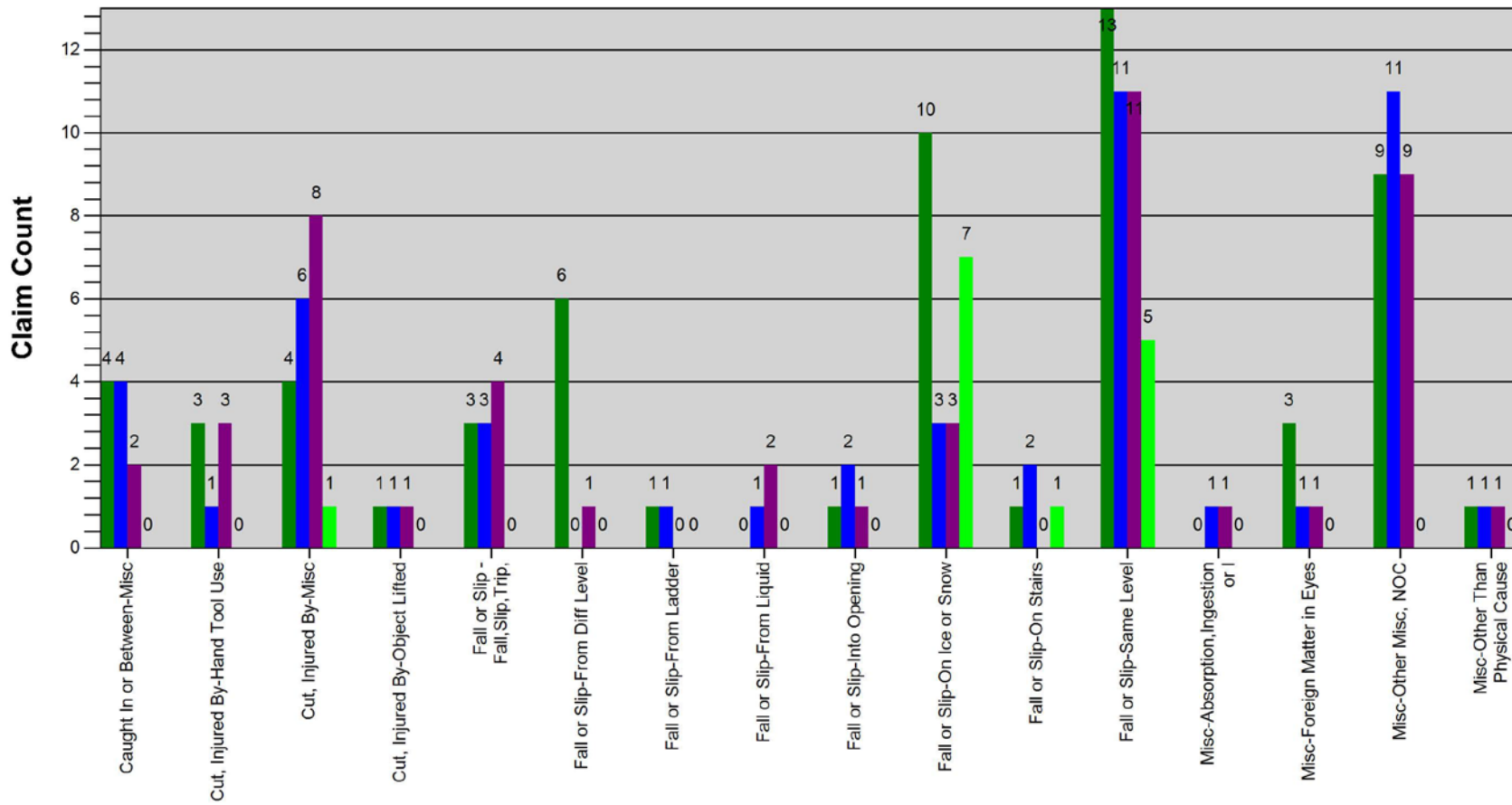
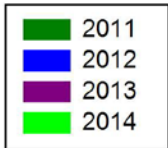


Gloucester Co Ins Commission Incurred by Coverage/Policy Year (Not Including Workers Comp) As of March 31, 2014

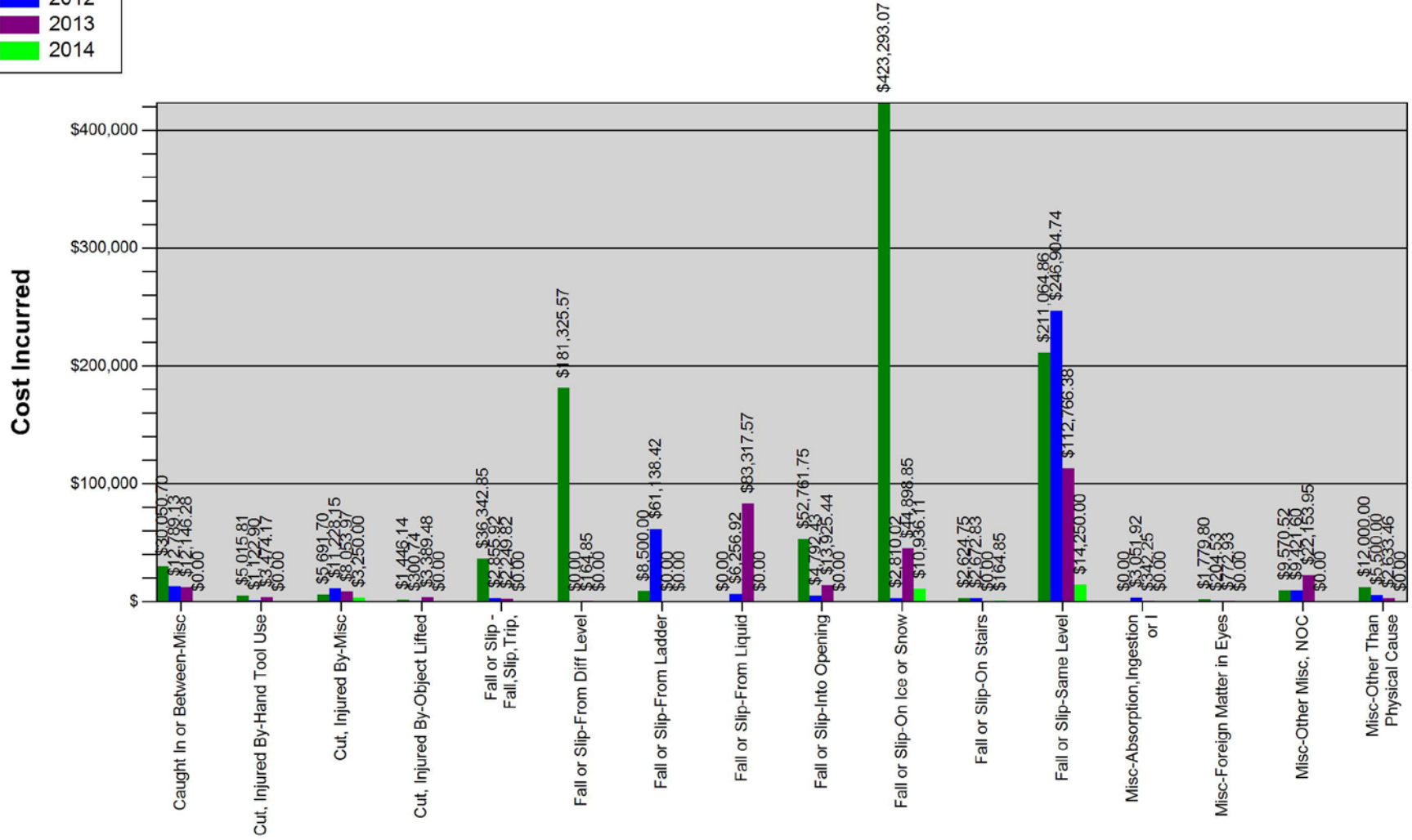
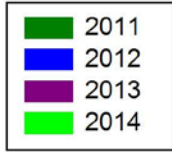
04/02/2014



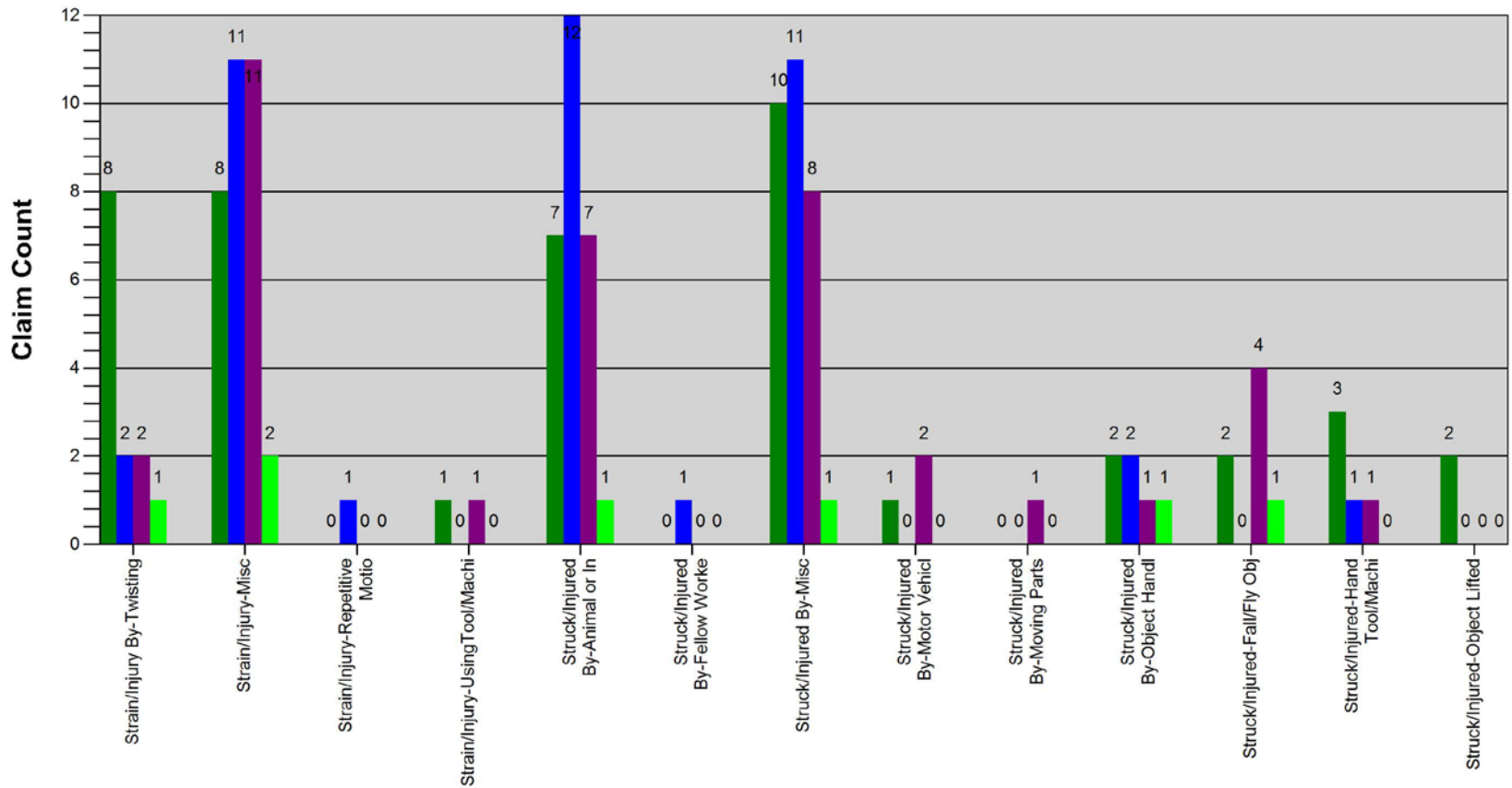
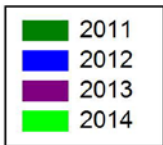
Gloucester Co Ins Commission Workers Comp Count by Accident Code/Policy Year As of March 31, 2014



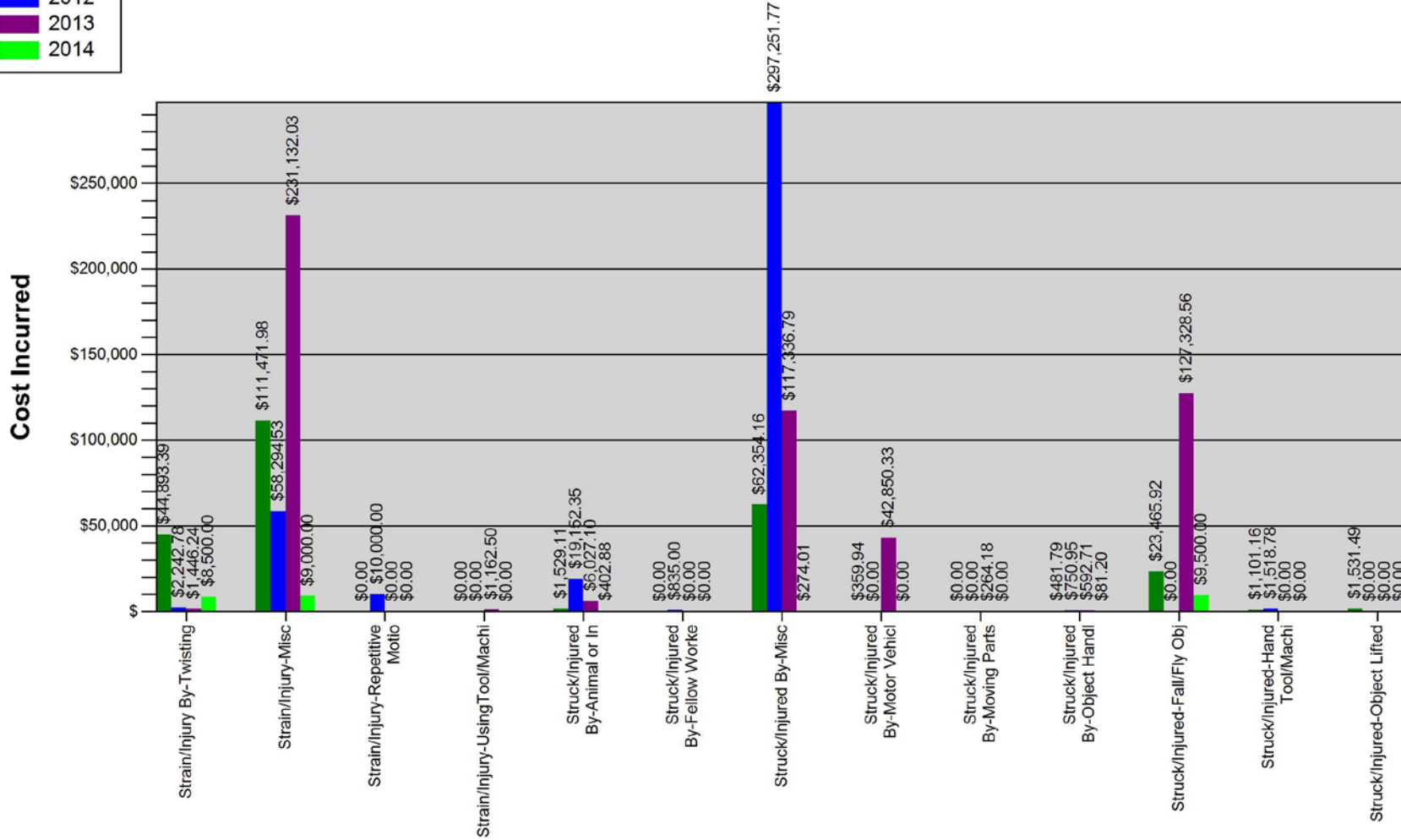
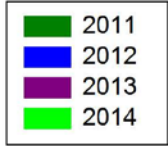
Gloucester Co Ins Commission Workers Comp Incurred by Accident Code/Policy Year As of March 31, 2014



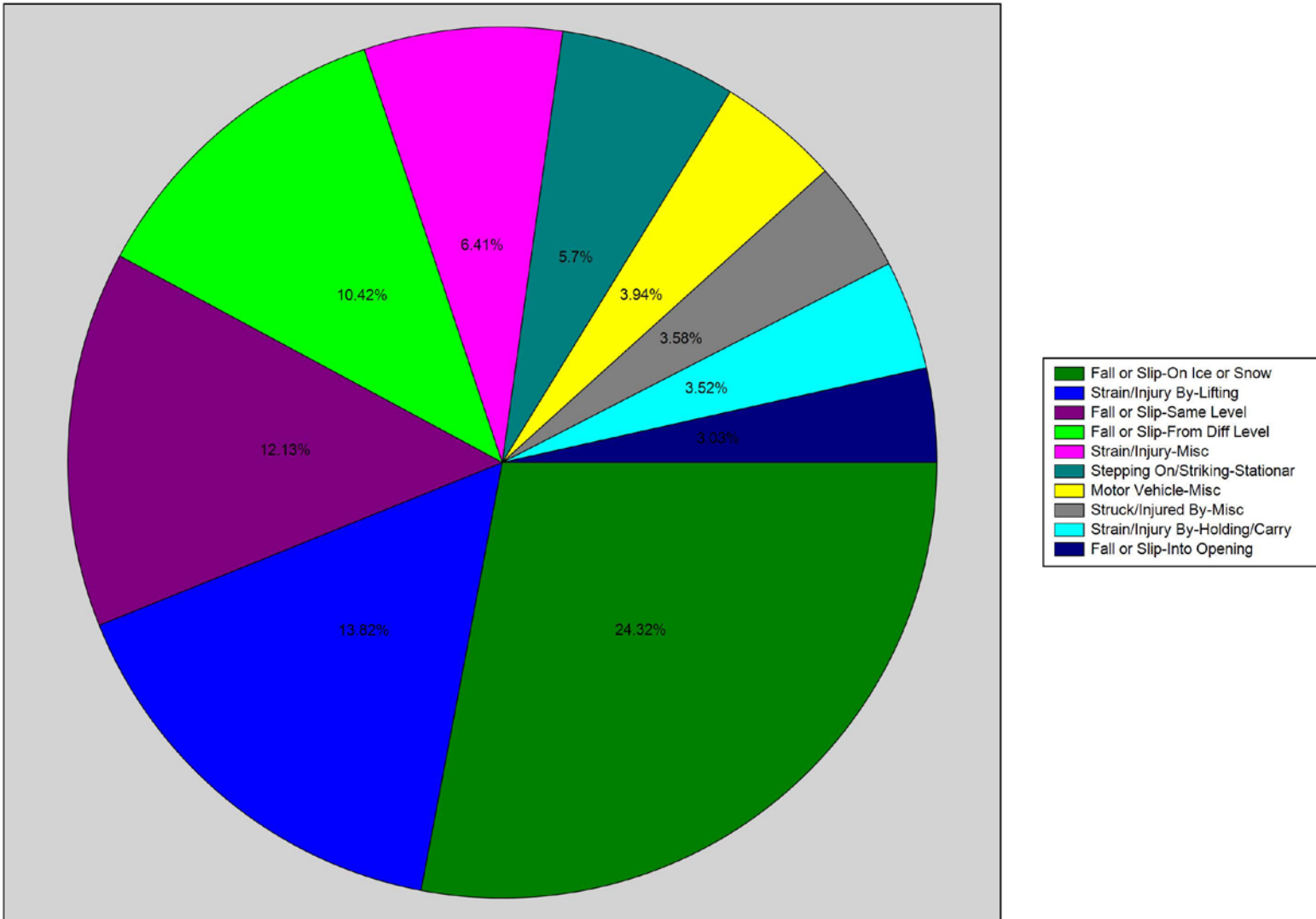
**Gloucester Co Ins Commission Workers Comp Count by Accident
Code/Policy Year
As of March 31, 2014**



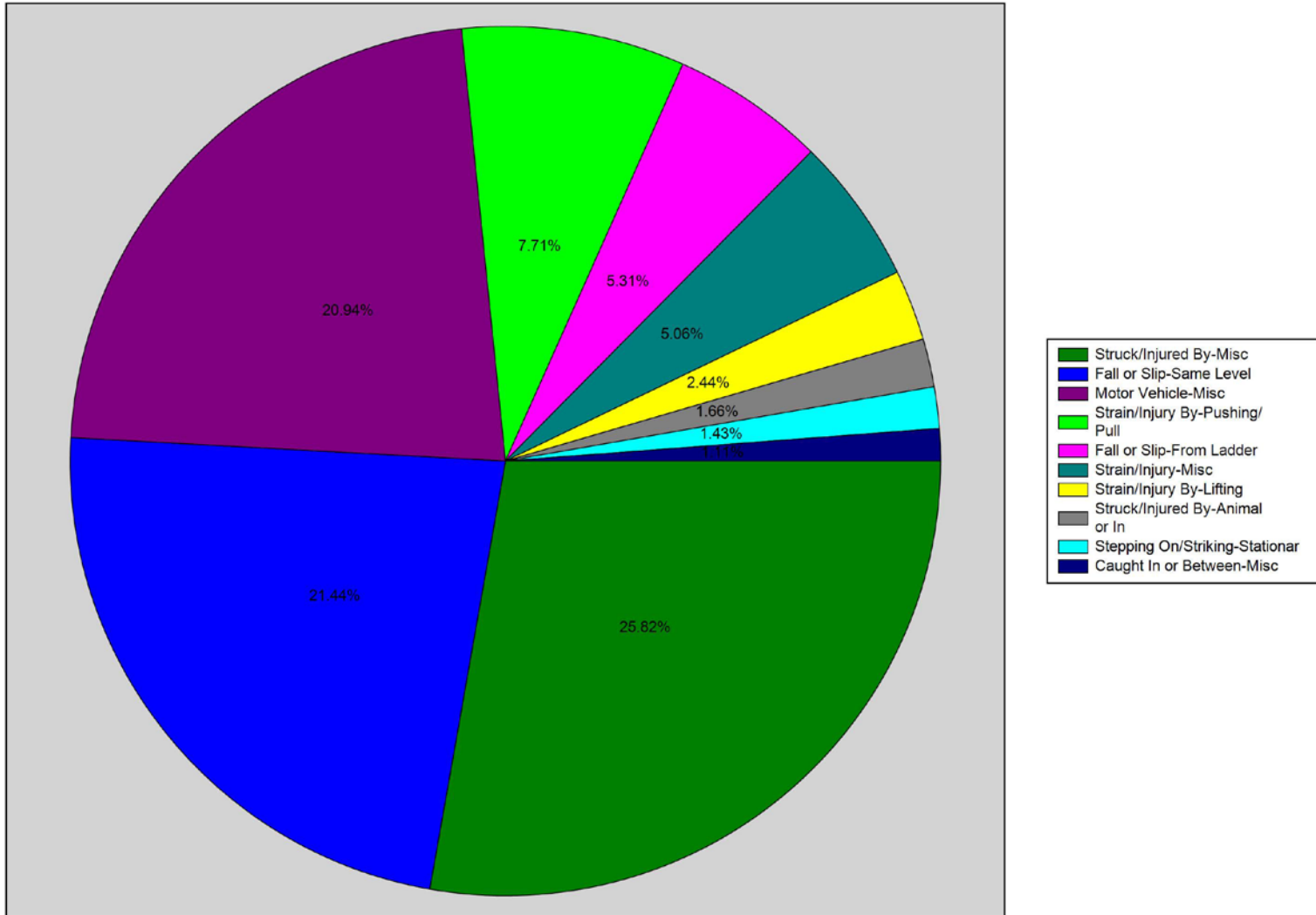
Gloucester Co Ins Commission Workers Comp Incurred by Accident Code/Policy Year As of March 31, 2014



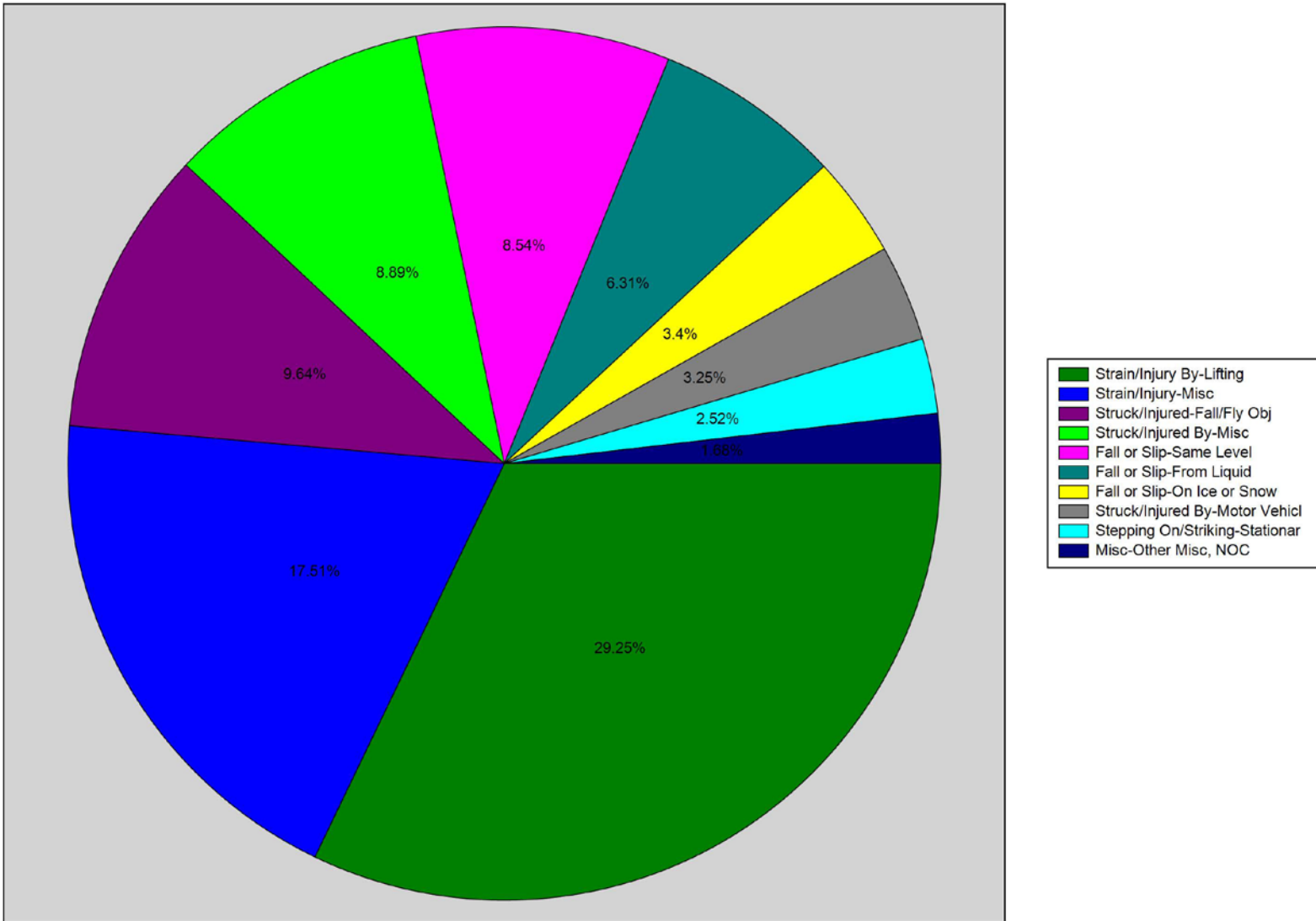
**Gloucester Co Ins Commission Policy Year 2011
Top 10 Workers Comp Accident Codes - Percentage of Total Incurred
As of March 31, 2014**



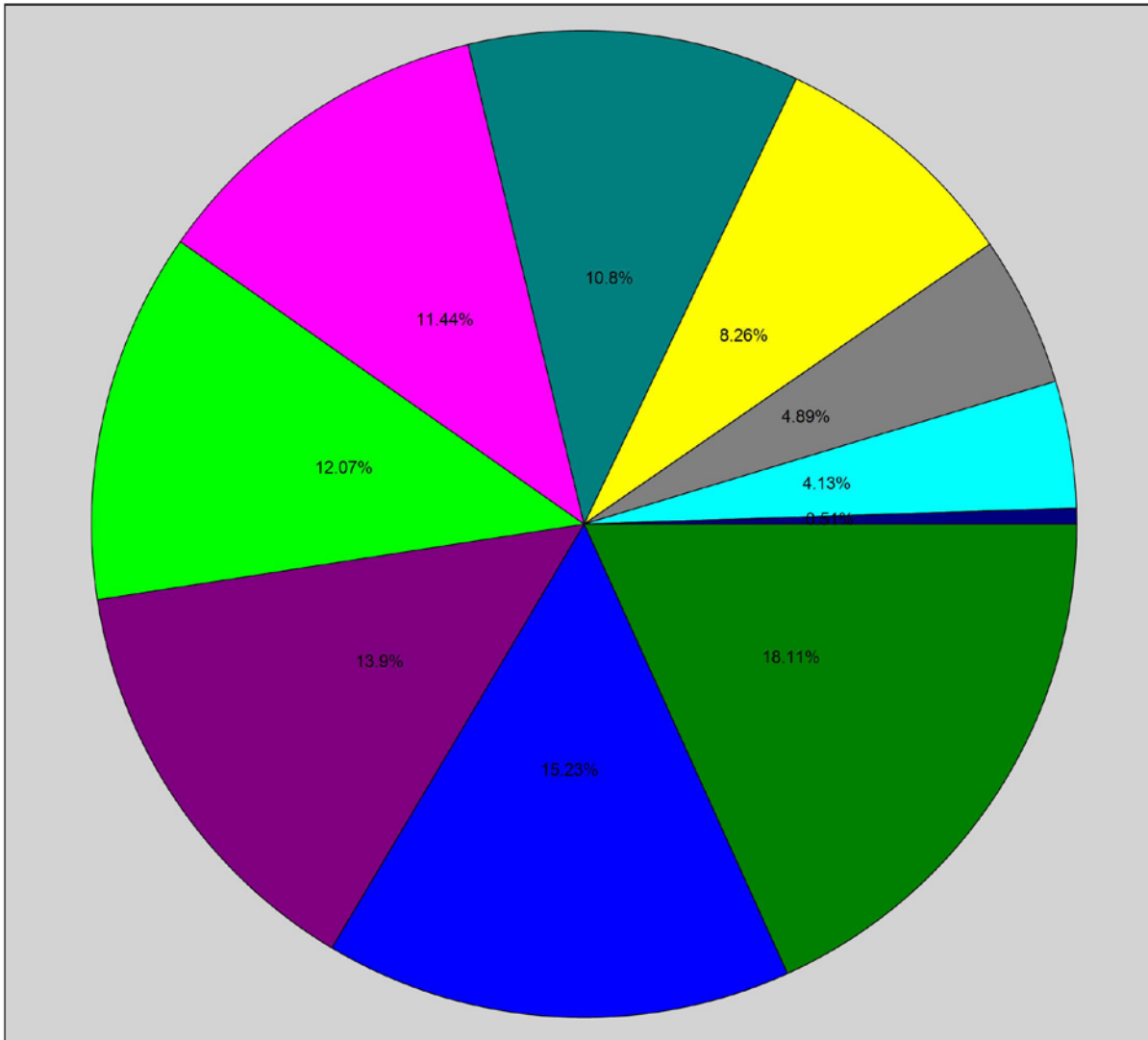
Gloucester Co Ins Commission Policy Year 2012
Top 10 Workers Comp Accident Codes - Percentage of Total Incurred
As of March 31, 2014



**Gloucester Co Ins Commission Policy Year 2013
Top 10 Workers Comp Accident Codes - Percentage of Total Incurred
As of March 31, 2014**



**Gloucester Co Ins Commission Policy Year 2014
Top 10 Workers Comp Accident Codes - Percentage of Total Incurred
As of March 31, 2014**



- Fall or Slip-Same Level
- Strain/Injury By-Lifting
- Fall or Slip-On Ice or Snow
- Struck/Injured-Fall/Fly Obj
- Strain/Injury-Misc
- Strain/Injury By-Twisting
- Motor Vehicle-Misc
- Stepping On/Striking-Misc
- Cut, Injured By-Misc
- Struck/Injured By-Animal or In



**Gloucester Co Ins Commission
Workers Comp Incurred by Coverage/Policy Year
As of March 31, 2014**

04/02/2014

