

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, DECEMBER 19, 2013**

**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: December 19, 2013**  
**WOODBURY, NJ**  
**9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** November 26, 2013 Open Minutes .....Appendix I  
November 26, 2013 Closed Minutes .....Handout
  
- CORRESPONDENCE**
  
- COMMITTEE REPORTS**
  - Safety Committee:** .....Verbal  
Safety and Accident Committee 2014 Meeting Schedule.....Page 4
  
  - Claims Committee:** .....Verbal  
Claims Committee 2014 Meeting Schedule .....Page 5
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director's Report.....Pages 6-26
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**  
Monthly Report .....Pages 27-31
  
- TREASURER – Gary Schwarz**
  - Resolution **76-13** December Bill List – Motion Required .....Pages 32-33
  - Resolution **77-13** December Benefit Bill List – Motion Required .....Page 34
  - October Monthly Treasurer Reports .....Pages 35-36
  
- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
  - Resolution **78-13** Authorizing Disclosure of Liability Claims Check Register .....Pages 37-38
  - Liability Claim Payments – 11/1/13 to 11/30/13.....Pages 39-41
  
- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**  
CSG Monthly Summary Report .....Page 42
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Pages 43-44
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**  
**Hardenbergh Insurance Group**  
Monthly Report..... Verbal
  
- ATTORNEY – Long Marmero & Associates, LLP..... Verbal**
  
- OLD BUSINESS**
- NEW BUSINESS**

**PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 45-47 Resolution [79-13](#) 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 Karen Lucas v Gloucester County, Claim Petition # 2013-9851 and discussion on The Estate of Patrick Georgette v. County of Gloucester, et.al. Docket # L-848-13**

- Motion for Executive Session

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [January 23, 2014, 9:30 AM, 115 Budd Blvd., Woodbury, NJ](#)**

**Gloucester County Insurance Commission**  
**Safety and Accident Committee**  
**2014 Meeting Schedule**

All meetings will be held in Conference Room B, 2<sup>nd</sup> Floor,  
2 South Broad Street, Woodbury NJ  
at 9:30 AM except for the meeting on February 4, 2014 and June 3, 2014.

February 4, 2014, GCIA Administration Building

June 3, 2014, GCC Faculty Staff Lounge, College Center

September 2, 2014

December 2, 2014

**Gloucester County Insurance Commission**  
**Claims Committee**  
**2014 Meeting Schedule**

All meetings will be held in Conference Room B, 2<sup>nd</sup> Floor,  
2 South Broad Street, Woodbury NJ  
on the 2<sup>nd</sup> Tuesday of each month at 9:30 AM unless other arrangements  
are made for a phone conference

January 14, 2014  
February 11, 2014  
March 11, 2014  
April 8, 2014  
May 13, 2014  
June 10, 2014  
July 8, 2014  
August 12, 2014  
September 9, 2014  
October 14, 2014  
November 11, 2014  
December 9, 2014

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 16, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: December 19, 2013

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**2014 Property and Casualty Budget Adoption (Pages 9-10)** – At the November 26<sup>th</sup> meeting the 2014 Property and Casualty Budget was introduced. In accordance with the regulations, the budget was advertised in the Commission’s official newspapers. The budget has changed since it was introduced in November due to a credit received from the CEL for Ancillary and Excess Insurance Surplus from 2010, 2011 and 2012 in the aggregate amount of \$148,760. The new budget amount is **\$5,363,446** which represents a decrease of \$381,792 or 6.65% over the 2013 budget. The Public Hearing for the budget will be held at this meeting. A copy of the 2014 Property & Casualty Budget appears on page 9. Also included in the agenda on page 10 is a copy of the assessments by member entity. The assessments are due on 1/15/14 (40%), 5/15/14 (30%) and 10/15/14 (30%).

- Motion to open the Public Hearing on the 2014 Property & Casualty Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- Motion to adopt the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2014 & Certify the 2014 Assessments**

**2014 Health Benefits Budget Adoption (Page 11)** – At the November 26<sup>th</sup> meeting the 2014 Health Benefits Budget was also introduced. In accordance with the regulations, the budget was advertised in the Commission’s official newspapers. The 2014 budget amount is \$616,053 which represents a decrease of 4% over the 2013 budget. The Public Hearing for the budget will be held at this meeting. There were no changes made to the budget since introduction. A copy of the 2014 Health Benefits Budget appears on page 11. This budget reflects the self-insured dental program as well as the fully insured dental plan offerings.

- Motion to open the Public Hearing on the 2014 Health Benefit Budget**
- Discussion of Budget**
- Motion to close the Public Hearing**
- Motion to adopt the Health Benefit Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2014**

❑ **Proposed Meeting Dates for 2014 (Pages 12-13)** - Attached on page 12 is a draft copy of the 2014 annual meeting notice for your review. Chairman White recommended for 2014 we move to a lighter meeting schedule such as an every other month basis. The proposed meeting schedule eliminates four (4) meetings, one in each quarter. As in past years, the Commissioners can decide with enough advanced notice to cancel additional meetings if necessary. If the Commissioners agree with the proposed meeting schedule, attached on page 13 is Resolution 75-13 adopting the meeting dates for 2014.

❑ **Motion to adopt Resolution 75-13, Fixing Public Meeting Dates for the Year 2014**

❑ **Certificate of Insurance Report (Page 14)** - Attached on page 14 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 11/18/13 to 12/13/13. There were 5 certificates of insurance issued during this period.

❑ **GCIC Property and Casualty Financial Fast Track (Page 15)** - Included in the agenda on page 15 is a copy of the Property & Casualty Financial Fast Track Report as of **October 31, 2013**. As of **October 31, 2013**, there is a statutory surplus of **\$2,360,961**. 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 **\$916,666**.

❑ **NJ CEL Property and Casualty Financial Fast Track (Page 16)** – Included in the agenda on page 16 is a copy of the NJ CEL Financial Fast Track Report as of **September 30, 2013**. As of **September 30<sup>th</sup>** there is a statutory surplus of **\$3,527,852**.

❑ **Health Benefits Financial Fast Track (Page 17)** – Included in the agenda on page 17 is a copy of the Health Benefits Financial Fast Track as of **November 30, 2013**. As of **November 30, 2013** there is a statutory surplus of **\$107,543**.

❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 18-22)** – The CEL met on December 12, 2013. A summary report of their meeting is included in the agenda on pages 18-20. Also attached are copies of the New Jersey Counties Excess Joint Insurance Fund 2014 Adopted Budget in the amount of \$13,833,776 on pages 21-22.

❑ **Health Benefits Consultant Contract** – The Health Benefits Consultant Contract will expire on December 31, 2013. The Executive Director's office issued an RFP and the responses were due on December 16, 2013. The responses to the RFP's will be sent to the Commissioners to be opened and evaluated. The results of any RFP responses will be discussed at the meeting.

❑ **Claim Reporting Requirements – Updated: (Pages 23-24)** Underwriters at Lloyd's (Brit) the carrier for the NJ CEL Excess Liability program now requires all claims to be reported to them which arise from law enforcement activities. Attached on page 23 is an e-mail from Mary Lou Doner of PERMA notifying the claims administrator of each respective Insurance Commission of this requirement. Also attached on page 24 is a copy of the attachment referred to in the e-mail.

- ❑ **Optional Network Privacy & Security Quotes** – The CEL Underwriting Manager has provided by e-mail optional cyber liability quotes to Ms. Rick for Gloucester County, Gloucester County Library Commission, and Gloucester County Improvement Authority. We are asking if there are any questions on the optional cyber coverage.
  
- ❑ **CAIR Motor Vehicle Reports** – We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did last year, we are requesting the Commissioners consider authorizing payment of this fee. The administrative fee will cover the first 5,000 online transactions. This expense can be allocated to the miscellaneous and contingency account.
  - ❑ **Motion to approve payment to the New Jersey Motor Vehicle Commission in the amount of \$150 for the annual administrative fee of \$150 for online motor vehicle reports**
  
- ❑ **Arbitration Forums, Inc. (Pages 25-26)** – Burlington County was involved in a recent auto accident and the parties disagreed on who was at fault. PMA, the TPA for BCIC, recommended the BCIC consider subscribing to Arbitration Forums, Inc. for these types of disputes. We felt this is something that GCIC should consider as well. Membership is free but there is a minimal per claim fee. This is a process in which to settle these type disputes while avoiding costs associated with litigation and legal representation. The per claim fee can be charged to the claim file as an allocated claim expense. Included in the agenda on pages 25-26 is information on how to register to become a member of Arbitration Forums, Inc. along with the costs for the Commission’s consideration.
  - ❑ **Motion to have Inservco subscribe to Arbitration Forums, Inc.**



GLOUCESTER COUNTY INSURANCE COMMISSION					
2014 CERTIFIED BUDGET -					
		ANNUALIZED	PROPOSED	Change \$	Change %
APPROPRIATIONS		BUDGET FY2013*	BUDGET		
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
1	Property	243,372	243,372	0	0.00%
2	Liability	969,800	774,800	(195,000)	-20.11%
3	Auto	68,650	68,650	0	0.00%
4	Workers' Comp.	1,292,157	1,107,261	(184,896)	-14.31%
5					
6	<b>Subtotal - Claims</b>	<b>2,573,979</b>	<b>2,194,083</b>	<b>(379,896)</b>	<b>-14.76%</b>
7					
8	<b>Premiums</b>				
9	XS JIF	1,438,647	1,576,226	137,580	9.56%
10					
11	<b>SubTotal Premiums</b>	<b>1,438,647</b>	<b>1,576,226</b>	<b>137,580</b>	<b>9.56%</b>
12	<b>Total Loss Fund</b>	<b>4,012,626</b>	<b>3,770,309</b>	<b>(242,317)</b>	<b>-6.04%</b>
13					
14	<b>II. Expenses, Fees &amp; Contingency</b>				
15					
16	Claims Adjustment	77,606	77,500	(106)	-0.14%
17	Safety Director	0	0	0	0.00%
18	General Expense				
19	Exec. Director	131,317	133,943	2,626	2.00%
20	Actuary	7,500	7,650	150	2.00%
21	Auditor	15,000	15,300	300	2.00%
22	Attorney	35,000	35,700	700	2.00%
23	Treasurer	0	0	0	0.00%
24	Underwriting Manager	56,160	56,160	0	0.00%
25					
26	Misc. Expense & Contingency	34,500	34,500	0	0.00%
27					
28	<b>Total Fund Exp &amp; Contingency</b>	<b>357,082</b>	<b>360,753</b>	<b>3,671</b>	<b>1.03%</b>
29	Risk Managers	255,840	255,840	0	0.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	138,180	154,762	16,582	12.00%
34	XS POL/EPL	43,779	49,033	5,253	12.00%
35	Excess Liability	204,008	214,208	10,200	5.00%
36	Crime Policy	6,744	6,744	0	0.00%
37	Medical Malpractice	629,447	629,447	(0)	0.00%
38	Pollution Liability	68,505	43,845	(24,660)	-36.00%
39	Employed Lawyers Liab	29,028	27,266	(1,762)	-6.07%
40					
41	<b>Total FUND Disbursements</b>	<b>5,745,239</b>	<b>5,512,207</b>	<b>(233,032)</b>	<b>-4.06%</b>
42					
43	Resolution 35-13 Premium Cancellation Credit		(148,760)		
44	<b>Total FUND Disbursements Incl Premium Cancellation Credit</b>	<b>5,745,239</b>	<b>5,363,446</b>	<b>(381,792)</b>	<b>-6.65%</b>
<b>Notes:</b>					
<b>*NJCEL annualized assessment reflects 1/2 year with Meadowbrook Program</b>					
<b>NJCEL proposed assessment reflects EQUALIZED Loss Fund</b>					

GLOUCESTER COUNTY INSURANCE COMMISSION														(148,760)								
2014 CERTIFIED BUDGET -																						
Member Name	FY2013 Annualized Assessment			FY2014 Proposed Assessment				Difference \$			Difference %											
	NJCEL	GCIC	Total	NJCEL	GCIC	Prem Cancellation Credit	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total									
Gloucester County	1,664,515	2,090,957	3,755,471	1,742,977	1,682,804	(95,763)	3,330,017	78,461.78	(408,153.06)	(425,454.44)	4.71%	-19.52%	-11.33%									
Gloucester County College	135,458	105,900	241,358	149,634	106,805	(8,210)	248,229	14,176.35	904.68	6,871.12	10.47%	0.85%	2.85%									
Gloucester County Improvement Authority	411,589	637,163	1,048,752	422,220	674,834	(24,707)	1,072,346	10,630.58	37,671.10	23,594.53	2.58%	5.91%	2.25%									
Gloucester County Utility Authority	328,205	329,998	658,203	366,221	322,632	(18,923)	669,930	38,016.79	(7,366.42)	11,726.92	11.58%	-2.23%	1.78%									
Gloucester County Library	18,571	22,884	41,454	20,478	23,602	(1,157)	42,924	1,907.72	718.22	1,469.43	10.27%	3.14%	3.54%									
<b>Grand Totals:</b>	<b>2,558,338</b>	<b>3,186,901</b>	<b>5,745,239</b>	<b>2,701,531</b>	<b>2,810,676</b>	<b>(148,760)</b>	<b>5,363,446</b>	<b>143,193.22</b>	<b>(376,225.48)</b>	<b>(381,792.44)</b>	<b>5.60%</b>	<b>-11.81%</b>	<b>-6.65%</b>									
*NJCEL annualized assessment reflects 1/2 year with Meadowbrook Program																						
NJCEL proposed assessment reflects EQUALIZED Loss Fund																						

<b>GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND</b>					
<b>2013/2014 Budget Comparison</b>					
	Census:				
	Dental Premier - 901				
	County, Library, Division of Social Services				
	<b>LINE ITEMS</b>	<b>Proposed Budget FY2013</b>	<b>Proposed Budget FY2014</b>	<b>Change \$</b>	<b>Change %</b>
1	<b>Self Insured Claims</b>				
2	Dental Claims	\$ 508,718	\$ 512,549	\$ 3,831	1%
3	<b>Subtotal</b>	\$ 508,718	\$ 512,549	\$ 3,831	1%
4					
5	<b>Fully Insured Programs</b>				
6		n/a	n/a		
7		n/a	n/a		
8	<b>Subtotal Premiums</b>	n/a	n/a		
9					
10	<b>Reinsurance</b>				
11	Dental	\$ -	\$ -		
12	<b>Subtotal Reinsurance</b>	\$ -	\$ -		
13					
14	<b>Claims Margin</b>	\$ 531,871	\$ 539,627	\$ 7,756	1%
15					
16	<b>Total Loss Fund</b>	\$ 531,871	\$ 539,627	\$ 7,756	1%
17					
18	<b>General Expenses</b>				
19	Legal	\$ -	\$ -		
20	Treasurer	\$ -	\$ -		
21	Benefits Consultant	\$ 72,300	\$ 34,800	\$ (37,500)	-52%
22	Dental TPA admin fees	\$ 35,288	\$ 41,626	\$ 6,338	18%
23	Misc/Cont	\$ -	\$ -		
24	Plan Documents	\$ -	\$ -		
25	<b>Total Expenses</b>	\$ 107,588	\$ 76,426	\$ (31,162)	-29%
26					
27	<b>Total Employee Contributions</b>	\$ -	\$ -		
28	<b>Total Budget</b>	\$ 639,459	\$ 616,053	\$ (23,406)	-4%

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**9 CAMPUS DRIVE, SUITE 16**  
**PARSIPPANY, NJ 07054**

TO: Members of the Commission

**DRAFT 2014 ANNUAL MEETING NOTICE**

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

TIME	DATE	LOCATION	PURPOSE
9:30 AM	January 23, 2014	115 Budd Blvd. Large Conference Room Blackwood, NJ 08102	Regular Meeting
9:30 AM	February 27, 2014	“	Re-Organizational Meeting
<b>NO MARCH</b>			
9:30 AM	April 24, 2014	“	Regular Meeting
<b>NO MAY</b>			
9:30 AM	June 26, 2014	“	Regular Meeting
9:30 AM	July 24, 2014	“	Regular Meeting
<b>NO AUGUST</b>			
9:30 AM	September 25, 2014	“	Regular Meeting
9:30 AM	October 23, 2014	“	Regular Meeting
<b>NO NOVEMBER</b>	“		Regular Meeting
9:30 AM	December 18, 2014	“	Regular Meeting

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

**By: PERMA Risk Management Services**  
**Administrator**  
**GLOUCESTER COUNTY INSURANCE COMMISSION**

**RESOLUTION NO. 75-13**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
2014 REGULAR MEETINGS SCHEDULE**

**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 Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Gloucester County Insurance Commission as follows:

1. The schedule of regular meetings of the GCIC for the year 2014 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Court House, Woodbury, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the South Jersey Times and the Courier Post newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Gloucester County Clerk.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 19, 2013.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

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

*Friday, December 13, 2013*

From 11/18/13 to 12/13/13

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<b><u>GCIC</u></b>					
H- Gloucester County College I- County of Gloucester	Attn: Linda Kindrachuk 1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	252	PAGE 2) Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects (SEE PAGE 2)		
H- County of Gloucester I- Gloucester County College	Board of Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	726	Evidence of insurance. All operations usual to County Governmental Entity.	11/20/2013	PR
H- County of Gloucester, Board of Chosen Freeholders, It's Department & Agencies, etal I- Gloucester County College	PO Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	821	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 (SEE PAGE 2)		GL EX AU WC
H- The Memorial Hospital of Salem County I- Gloucester County College	310 Woodstown Road Salem, NJ 08079 1400 Tanyard Road Sewell, NJ 08080	908	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)		GL EX AU WC
H- Inspir Medical Group I- Gloucester County College	1102 E. Chestnut Ave. Vineland, NJ 08360 1400 Tanyard Road Sewell, NJ 08080	909	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)		GL EX AU WC

**Total # of Holders =** 5

**GLOUCESTER COUNTY INSURANCE COMMISSION**

**Property and Casualty Division**

**FINANCIAL FAST TRACK REPORT**

**AS OF OCTOBER 31, 2013**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
1. UNDERWRITING INCOME	479,875	4,788,804	15,285,457	20,074,261
2. CLAIM EXPENSES				
Paid Claims	91,061	1,141,619	3,275,702	4,417,321
Case Reserves	(11,590)	477,732	2,047,907	2,525,639
IBNR	(152,950)	114,684	1,300,793	1,415,477
Discounted Claim Value	6,207	(35,982)	(230,743)	(266,725)
<b>Total Claims</b>	<b>(67,272)</b>	<b>1,698,053</b>	<b>6,393,659</b>	<b>8,091,712</b>
3. EXPENSES				
Excess Premiums	214,300	2,133,053	6,317,573	8,450,626
Administrative	52,164	481,654	1,613,210	2,094,864
<b>Total Expenses</b>	<b>266,463</b>	<b>2,614,708</b>	<b>7,930,783</b>	<b>10,545,491</b>
4. UNDERWRITING PROFIT (1-2-3)	280,683	476,043	961,015	1,437,058
5. INVESTMENT INCOME	-	-	7,237	7,237
6. PROFIT (4+5)	280,683	476,043	968,252	1,444,295
7. INVESTMENT IN JOINT VENTURE	39,567	295,750	620,916	916,666
8. SURPLUS (6+7)	320,250	771,793	1,589,168	2,360,961

**SURPLUS (DEFICITS) BY FUND YEAR**

2010	11,241	(116,253)	449,887	333,634
2011	38,522	(9,415)	399,123	389,708
2012	185,074	382,992	740,158	1,123,150
2013	85,413	514,469	-	514,469
<b>TOTAL</b>	<b>320,250</b>	<b>771,793</b>	<b>1,589,168</b>	<b>2,360,962</b>

**CLAIM ANALYSIS BY FUND YEAR**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>FUND YEAR 2010</b>				
Paid Claims	7,934	232,466	1,457,205	1,689,671
Case Reserves	(6,507)	(57,963)	392,928	334,965
IBNR	(13,427)	(43,924)	81,564	37,640
Discounted Claim Value	540	7,166	(29,703)	(22,537)
<b>Total Claims</b>	<b>(11,460)</b>	<b>137,745</b>	<b>1,901,994</b>	<b>2,039,739</b>
<b>FUND YEAR 2011</b>				
Paid Claims	32,009	235,059	1,330,572	1,565,631
Case Reserves	(51,994)	(45,922)	917,567	871,645
IBNR	(25,015)	(114,201)	254,566	140,365
Discounted Claim Value	5,935	15,660	(76,275)	(60,615)
<b>Total Claims</b>	<b>(39,065)</b>	<b>90,596</b>	<b>2,426,430</b>	<b>2,517,026</b>
<b>FUND YEAR 2012</b>				
Paid Claims	9,176	255,092	487,925	743,017
Case Reserves	(23,699)	(119,289)	737,411	618,122
IBNR	(184,569)	(572,894)	964,663	391,769
Discounted Claim Value	10,258	57,736	(124,764)	(67,028)
<b>Total Claims</b>	<b>(188,834)</b>	<b>(379,355)</b>	<b>2,065,235</b>	<b>1,685,880</b>
<b>FUND YEAR 2013</b>				
Paid Claims	41,942	419,002	-	419,002
Case Reserves	70,609	700,907	-	700,907
IBNR	70,061	845,703	-	845,703
Discounted Claim Value	(10,525)	(116,545)	-	(116,545)
<b>Total Claims</b>	<b>172,087</b>	<b>1,849,067</b>	<b>-</b>	<b>1,849,067</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(67,272)</b>	<b>1,698,053</b>	<b>6,393,659</b>	<b>8,091,712</b>

Claim Reserves have been discounted on line 2 above. Equity in NJCEL is reflected in line 7 above

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

**NEW JERSEY COUNTIES EXCESS JIF  
FINANCIAL FAST TRACK REPORT**

**AS OF SEPTEMBER 30, 2013**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>1,085,751</b>	<b>9,748,211</b>	<b>23,215,876</b>	<b>32,964,087</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	1,253	41,577	38,135	79,712
Case Reserves	248,746	(668,762)	1,586,109	917,347
IBNR	(79,999)	1,921,185	3,911,756	5,832,941
Discounted Claim Value	(15,251)	(95,777)	(889,400)	(985,177)
<b>Total Claims</b>	<b>154,749</b>	<b>1,198,223</b>	<b>4,646,600</b>	<b>5,844,823</b>
<b>3. EXPENSES</b>				
Excess Premiums	730,554	6,574,175	14,657,878	21,232,053
Administrative	658	685,135	1,791,676	2,476,811
<b>Total Expenses</b>	<b>731,212</b>	<b>7,259,310</b>	<b>16,449,554</b>	<b>23,708,864</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>199,790</b>	<b>1,290,678</b>	<b>2,119,722</b>	<b>3,410,400</b>
<b>5. INVESTMENT INCOME</b>	<b>2,537</b>	<b>27,417</b>	<b>90,035</b>	<b>117,452</b>
<b>6. STATUTORY PROFIT (4+5)</b>	<b>202,327</b>	<b>1,318,095</b>	<b>2,209,757</b>	<b>3,527,852</b>
<b>7. DIVIDEND</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. STATUTORY SURPLUS (6-7)</b>	<b>202,327</b>	<b>1,318,095</b>	<b>2,209,757</b>	<b>3,527,852</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>2010</b>	(604)	59,105	547,604	<b>606,709</b>
<b>2011</b>	(1,874)	280,208	770,829	<b>1,051,037</b>
<b>2012</b>	2,427	16,335	891,324	<b>907,659</b>
<b>2013</b>	202,378	962,448	-	<b>962,448</b>
<b>TOTAL</b>	<b>202,327</b>	<b>1,318,095</b>	<b>2,209,757</b>	<b>3,527,852</b>

**CLAIM ANALYSIS BY FUND YEAR**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>FUND YEAR 2010</b>				
Paid Claims	-	-	-	-
Case Reserves	-	(177,175)	178,182	1,007
IBNR	-	106,175	752,818	858,993
Discounted Claim Value	860	15,046	(128,786)	(113,740)
<b>Total Claims</b>	<b>860</b>	<b>(55,954)</b>	<b>802,214</b>	<b>746,260</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	-	-
Case Reserves	249,999	(450,015)	700,025	250,010
IBNR	(249,999)	85,015	1,174,975	1,259,990
Discounted Claim Value	2,320	90,415	(299,125)	(208,710)
<b>Total Claims</b>	<b>2,320</b>	<b>(274,585)</b>	<b>1,575,875</b>	<b>1,301,290</b>
<b>FUND YEAR 2012</b>				
Paid Claims	1,253	41,577	38,135	79,712
Case Reserves	(1,253)	(41,586)	707,902	666,316
IBNR	-	(59,991)	1,983,963	1,923,972
Discounted Claim Value	4,069	57,002	(461,489)	(404,487)
<b>Total Claims</b>	<b>4,069</b>	<b>(2,998)</b>	<b>2,268,511</b>	<b>2,265,513</b>
<b>FUND YEAR 2013</b>				
Paid Claims	-	-	-	-
Case Reserves	-	14	-	14
IBNR	170,000	1,789,986	-	1,789,986
Discounted Claim Value	(22,500)	(258,240)	-	(258,240)
<b>Total Claims</b>	<b>147,500</b>	<b>1,531,760</b>	<b>-</b>	<b>1,531,760</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>154,749</b>	<b>1,198,223</b>	<b>4,646,600</b>	<b>5,844,823</b>

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 NOVEMBER 30, 2013*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,848	611,213	80,690,345	81,301,558
2. CLAIM EXPENSES				
Paid Claims	36,390	575,768	71,661,815	72,237,583
IBNR	(1,524)	(45,861)	90,450	44,589
Total Claims	<u>34,866</u>	<u>529,907</u>	<u>71,752,265</u>	<u>72,282,172</u>
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	10,081	111,256	5,222,257	5,333,513
Total Expenses	<u>10,081</u>	<u>111,256</u>	<u>8,807,723</u>	<u>8,918,979</u>
4. UNDERWRITING PROFIT (1-2-3)	10,901	(29,950)	130,357	100,407
5. INVESTMENT INCOME	-	7	7,129	7,136
6. STATUTORY PROFIT (4+5)	10,901	(29,943)	137,486	107,543
9. STATUTORY SURPLUS (6+7-8)	10,901	(29,943)	137,486	107,543

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	3	1,909,064	1,909,067
CASH	0	3	1,933,554	1,933,557
2011 SURPLUS	-	3	(1,613,514)	(1,613,511)
CASH	(0)	3	(1,455,126)	(1,455,123)
2012 SURPLUS	2,323	90	(158,064)	(157,974)
CASH	(0)	10,006	(78,793)	(68,787)
2013 SURPLUS	8,577	(30,038)	-	(30,038)
CASH	46,456	91,460	-	91,460
<b>TOTAL SURPLUS</b>	<b>10,901</b>	<b>(29,943)</b>	<b>137,486</b>	<b>107,543</b>
<b>TOTAL CASH</b>	<b>46,456</b>	<b>101,472</b>	<b>399,635</b>	<b>501,107</b>

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
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>
<b>FUND YEAR 2011</b>				
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>
<b>FUND YEAR 2012</b>				
Paid Claims	-	87,516	14,685,794	14,773,310
IBNR	(2,323)	(87,605)	90,450	2,845
Total Claims	<u>(2,323)</u>	<u>(88)</u>	<u>14,776,244</u>	<u>14,776,156</u>
<b>FUND YEAR 2013</b>				
Paid Claims	36,390	488,252	-	488,252
IBNR	800	41,744	-	41,744
Total Claims	<u>37,189</u>	<u>529,995</u>	<u>-</u>	<u>529,995</u>
<b>COMBINED TOTAL CLAIMS</b>	<b>34,866</b>	<b>529,907</b>	<b>71,752,265</b>	<b>72,282,172</b>

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 JOINT INSURANCE FUND**

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

**Date:** December 12, 2013  
**To:** Executive Committee  
Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**2014 Fund Year Budget:** Last month, the Fund introduced the proposed 2014 budget, which was advertised in the Fund’s designated newspapers. Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2014 budget totaling \$13,833,776.

**Transfer of Expenses & Ancillary Coverages:** Each fund year since inception carries an available expense, ancillary and excess insurance premiums surplus. Executive Director reported after review of the Local Budgets Law it was deemed permissible to cancel unexpended balances.

The Board of Fund Commissioners accepted the recommendations of the Executive Director as noted below and adopted Resolution 35-13 authorizing the cancellation of unexpended appropriations from the Expense & Contingency Fund Accounts for years 2010, 2011 and 2012:

Transfer Fund Years 2010 and 2011 Expense & Ancillary balances to the current fund year and allocate these amounts back to the respective Commission members as premium credits against their 2014 assessment.

Transfer Fund Year 2012 Expense balance to the current fund year and allocate this amount to offset the 2013 premium increase as a result of the mid-year carrier transition.

**New Membership Reviews:** New Member Reviews for Mercer, Cape May and Hudson Counties were reviewed during Closed Session. In Open Session, the Board of Fund Commissioners adopted Resolution 36-13 to offer membership to each County.

**Claim Reporting Requirements – Updated:** Underwriters at Lloyd’s (Brit), the fund’s carrier for Excess Liability, now requires all claims to be reported to them which arise from Law Enforcement activities. In addition there was a change in Starr Indemnity’s TPA. A memorandum dated 12/7/13 has been distributed to all local Commission TPA’s on the updated reporting procedure and TPA.

**Claims Status Summary:** CompServices Inc. prepared a summary report of any claims with large open reserves to be reviewed during Closed Session. The Board of Fund Commissioners adopted Resolution 34-13 authorizing the need for closed session.

**Financials:** Executive Director reported that the Fund's surplus as of September 30, 2013 is \$3,527,852.

**Underwriting Manager:** Underwriting Manager provided the following summary report for the 2014 renewal program:

**Property Form** – As reported last month, Zurich is modifying their 2014 offering and making changes to the property form, which is expected to clarify intentions of coverage.

**Property Underground Piping** - Underwriting Manager said Zurich is reviewing the distance limit with respect to Underground Piping, which currently is subject to a \$10million sub-limit and a distance restriction of within 1,000' 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. Underwriting Manager said negotiations have increased that distance limit to one (1) mile, which is a significant enhancement; however further discussions are required to review the coverage implications for member entities that currently have utility authorities. Underwriting Manager requested the authority to bind coverage with the proviso of the one (1) mile underground piping distance limit and also to pursue an alternate or additional program if necessary.

**Excess Liability** – Underwriting Manager said the budget shows a 5% increase for this second layer of excess liability coverage currently provided by CV Starr. Quotes have been received from other carriers and Underwriting Manager requested the board's authority to pursue an alternate program if it is equal to/better than the current program.

**POL/EPL** – Underwriting Manager reported quotes are being finalized and one change was decreasing Gloucester County's Self-Insured Retention (SIR) from \$175,000 to \$100,000, which reflects a reduction back to the expiring deductible.

**Medical Malpractice** – Underwriting Manager reported there was one change to Salem County Department of Corrections SIR, which increased from \$5,000 to \$25,000 due to claim activity.

Executive Director said the Underwriting Manager has gone through great effort to remarket the casualty program, property program, medical malpractice, pollution and POL/EPL. The Board of Fund Commissioners approved authorization for the Underwriting Manager to bind coverage of the 2014 renewal program, as well as review additional programs for underground piping and excess liability to determine equal to/better than coverage. The Extraordinary Unspecifiable Services (EUS) statements for the 2014 renewal program will be included in the January agenda for ratification.

**Risk Control:** Safety Consultant reviewed a report reflecting the risk control activities from November to December.

**NJCE Website:** The fund's website, [www.njce.org](http://www.njce.org), continues to be updated on an as-needed basis with fund information.

**Next Meeting:** The Board of Fund Commissioner scheduled the next meeting for January 23, 2014 at 1:00 p.m. at the Camden County Emergency Regional Training Room 129 Boardroom – Blackwood, NJ.

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>					
<b>2014 ADOPTED BUDGET - EQUALIZED LOSS FUNDS</b>					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
<b>I. Claims and Excess Insurance</b>			(C - A)	(D / A)	
<b>Claims</b>	<b>ANNUALIZED BUDGET FY2013 : Meadowbrook &amp; Brit Programs</b>	<b>PROPOSED FY2014 BUDGET</b>	<b>Change \$</b>	<b>Change %</b>	
1	Liability	738,878	729,672	(9,206)	-1.2%
2	Auto	201,831	197,459	(4,372)	-2.2%
3	Workers' Comp.	1,973,068	1,973,068	0	0.0%
4	<b>Subtotal - Claims</b>	<b>2,913,777</b>	<b>2,900,199</b>	<b>(13,578)</b>	<b>-0.5%</b>
5	<b>Premiums</b>				
6					
7	Property ***	2,659,155	2,818,704	159,549	6.0%
8	Liability (Brit)	1,888,500	1,335,600	(552,900)	-29.3%
9	Workers Comp (500 x 500) *	516,486	1,032,971	516,486	100.0%
10	Workers Comp (Stat x 1MIL)	584,799	1,169,598	584,799	100.0%
11	Excess (Burlington)	75,000	157,500	82,500	110.0%
12	Excess premium contingency	-	0	0	0.0%
13					
14	<b>SubTotal Premiums</b>	<b>5,723,939</b>	<b>6,514,373</b>	<b>790,433</b>	<b>13.8%</b>
15	<b>Total Loss Fund</b>	<b>8,637,716</b>	<b>9,414,572</b>	<b>776,856</b>	<b>9.0%</b>
16					
17	<b>II. Expenses, Fees &amp; Contingency</b>				
18					
19	Claims Adjustment	40,074	40,875	801	2.0%
20	Safety Director	228,001	232,561	4,560	2.0%
21	General Expense				
22	Exec. Director	348,645	355,618	6,973	2.0%
23	Actuary	25,044	25,545	501	2.0%
24	Auditor	20,035	20,436	401	2.0%
25	Attorney	22,294	22,740	446	2.0%
26	Treasurer	20,807	21,223	416	2.0%
27	Underwriting Manager	256,365	261,492	5,127	2.0%
28					
29	Misc. Expense & Contingency	2,111	9,999	7,888	373.6%
30	<b>Total Fund Exp &amp; Contingenc</b>	<b>963,377</b>	<b>990,489</b>	<b>27,113</b>	<b>2.8%</b>
31	<b>Total Self Insured Program</b>	<b>9,601,093</b>	<b>10,405,061</b>	<b>803,969</b>	<b>8.4%</b>
32					
33	<b>Ancillary Coverages</b>				
34	POL/EPL	977,624	1,094,939	117,315	12.0%
35	XS POL/EPL	43,779	49,033	5,253	12.0%
36	Excess Liability	749,316	786,782	37,466	5.0%
37	Crime Program	95,127	95,127	0	0.0%
38	Medical Malpractice	1,187,834	1,112,834	(75,000)	-6.3%
39	Pollution Liability	175,709	110,000	(65,709)	-37.4%
40	Employed Lawyers Liability	210,370	180,000	(30,370)	-14.4%
41					
42	<b>Total Ancillary Coverages</b>	<b>3,439,759</b>	<b>3,428,714</b>	<b>(11,045)</b>	<b>-0.3%</b>
43					
44	<b>Total FUND Disbursements</b>	<b>13,040,852</b>	<b>13,833,776</b>	<b>792,924</b>	<b>6.1%</b>

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2014 ADOPTED BUDGET - EQUALIZED LOSS FUNDS EQUALIZED LOSS FUNDS							
APPROPRIATIONS							
<b>I. Claims and Excess Insurance</b>		<b>FUND YEAR 2014 ADOPTED BUDGET</b>					
Claims	BCIC	CCIC	CUIC	GCIC	SCIC	Union	Total
1 Liability	66,897	193,806	41,652	294,989	9,360	122,968	729,672
2 Auto	28,323	62,225	5,990	23,129	936	76,855	197,459
3 Workers' Comp.	<u>261,979</u>	<u>711,928</u>	<u>117,298</u>	<u>286,985</u>	<u>20,390</u>	<u>574,488</u>	<u>1,973,068</u>
4 <b>Subtotal - Claims</b>	<b>357,199</b>	<b>967,959</b>	<b>164,941</b>	<b>605,103</b>	<b>30,686</b>	<b>774,311</b>	<b>2,900,199</b>
5 <b>Premiums</b>							
6							
7 Property ***	379,633	1,356,529	163,751	417,948	108,969	391,874	2,818,704
8 Liability (Brit)	311,453	345,890	95,932	155,210	159,532	267,583	1,335,600
9 Workers Comp (750 x 250)	240,881	267,516	74,196	120,042	123,384	206,952	1,032,971
10 Workers Comp (Stat x 1MIL)	272,743	302,899	84,009	135,918	139,704	234,325	1,169,598
11 Excess (Burlington)	157,500	0	0	0	0	0	157,500
12 Excess premium contingency	0	0	0	0	0	0	0
13	0	0	0	0	0	0	
14 <b>SubTotal Premiums</b>	<b>1,362,210</b>	<b>2,272,834</b>	<b>417,888</b>	<b>829,118</b>	<b>531,589</b>	<b>1,100,734</b>	<b>6,514,373</b>
15 <b>Total Loss Fund</b>	<b>1,719,409</b>	<b>3,240,793</b>	<b>582,829</b>	<b>1,434,221</b>	<b>562,275</b>	<b>1,875,045</b>	<b>9,414,572</b>
16							
17 <b>II. Expenses, Fees &amp; Contingency</b>							
18							
19 Claims Adjustment	5,398	13,829	2,344	7,833	1,027	10,444	40,875
20 Safety Director	32,122	116,769	11,285	26,288	10,605	35,492	232,561
21 General Expense							
22 Exec. Director	64,776	122,121	22,756	53,011	21,385	71,570	355,618
23 Actuary	4,707	8,883	1,388	3,921	1,542	5,104	25,545
24 Auditor	3,765	7,106	1,110	3,137	1,234	4,083	20,436
25 Attorney	4,190	7,907	1,235	3,491	1,373	4,543	22,740
26 Treasurer	3,911	7,380	1,153	3,258	1,281	4,240	21,223
27 Underwriting Manager	47,631	89,798	16,733	38,980	15,725	52,626	261,492
28							
29 Misc. Expense	1,232	3,338	569	2,085	105	2,670	9,999
30 <b>Total Fund Exp &amp; Contingency</b>	<b>167,731</b>	<b>377,130</b>	<b>58,572</b>	<b>142,005</b>	<b>54,277</b>	<b>190,773</b>	<b>990,489</b>
31 <b>Total Self Insured Program</b>	<b>1,887,141</b>	<b>3,617,923</b>	<b>641,401</b>	<b>1,576,226</b>	<b>616,552</b>	<b>2,065,818</b>	<b>10,405,061</b>
32							
33 <b>Ancillary Coverages</b>							
34 POL/EPL	0	388,070	129,665	154,762	95,899	326,543	1,094,939
35 XS POL/EPL	0	0	0	49,033	0	0	49,033
36 Excess Liability	0	356,900	174,967	214,208	40,707	0	786,782
37 Crime Program	12,561	44,124	14,700	6,744	4,037	12,961	95,127
38 Medical Malpractice	33,324	380,507	36,356	629,447	33,200	0	1,112,834
39 Pollution Liability	12,450	53,382	0	43,845	0	323	110,000
40 Employed Lawyers Liability	0	90,144	3,895	27,266	0	58,695	180,000
41							
42 <b>Total Ancillary Coverages</b>	<b>58,335</b>	<b>1,313,126</b>	<b>359,582</b>	<b>1,125,305</b>	<b>173,843</b>	<b>398,523</b>	<b>3,428,714</b>
43							
44 <b>Total FUND Disbursements</b>	<b>1,945,475</b>	<b>4,931,050</b>	<b>1,000,984</b>	<b>2,701,531</b>	<b>790,396</b>	<b>2,464,340</b>	<b>13,833,776</b>

## Cathy L Dodd

---

**From:** Mary Doner  
**Sent:** Wednesday, December 04, 2013 7:03 PM  
**To:** 'Watkins, Tom (Tom.Watkins@compservicesinc.com)'; 'Little, Cheryle'  
**Cc:** 'Philip\_Vaughan-Fowler@RPSins.com'; 'David Bachman (David.Bachman@britinsurance.com)'; 'jgalati@apexinsurance.com'; 'Brad Ogle'; 'starr indemnity (StarrIndemnityXSClaimREports@CVStarr.com)'; 'Laura J. Paffenroth (laurap@camdencounty.com)'; Joseph P Hrubash; Michelle Leighton; 'Herzer, Lee J.'; James J Kickham; Brad Stokes; Nancy A Ghani; Cathy L Dodd; Joseph P Hrubash; Thomas Nolan; Missy Williamson; Robyn Walcoff; Lauren Coleman; Alison Grohe; CS.MB.CTeamAttaching; Karen A Read PI  
**Subject:** Reporting requirement regarding claims arising from Law Enforcement Activities  
**Attachments:** CEL JIF Claims reporting requirements to compservices remind.pdf  
**Importance:** High

Tom and Cheryl,

Discussions took place today confirming the reporting requirements regarding claims arising from law enforcement activities. BRIT verified that they do, in fact, want all claims reported to them which arise from Law Enforcement Activities per their claims reporting procedures. Please refer to the fifth page in on the attachment. I have highlighted the reference concerning this reporting requirement. I will be sending out a separate email to the local commission TPA's following this email reminding the Commission's TPA's of this reporting requirement to the CEL JIF so you can in turn can report to BRIT.

Via a copy of this email, I am asking the PERMA's Executive Directors to place a little reminder in any upcoming Commission and CEL JIF meeting agendas.

If you should have any questions, please do not hesitate to contact me. Happy Holidays.

Mary Lou

*Mary Louise Doner CPCU, VP Claims*  
PERMA Risk Management Services  
9 Campus Drive, Suite 16  
Parsippany, New Jersey 07054 - 4412

P : 732-736-5261 | C : 732-552-4206 | Fax: 856-830-1478

[Mld@permainc.com](mailto:Mld@permainc.com)

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Please consider the environment before printing this email



**Sending claim reports to the wrong person or to any other addresses will result in delays.**

Telephone numbers for voice contact are:

John Feiter (VP - Claims)	312-577-9457
David Bachman (AVP - Claims)	312-577-9471
Christine O'Brien (AVP – Claims)	312-577-9455
Alexa Sanfemio (Claims Administrator)	312-577-9459

The Facsimile number for Brit Global Specialty USA Claims is 312-577-9451.

### **INITIAL CASUALTY CLAIMS REPORTING:**

*Per the Policy wording, loss reporting is required for any claims involving:-*

1. Catastrophic Losses (fatalities, amputation of major extremity, paraplegia/quadruplegia, severe burns, significant brain injuries)
2. Discrimination or Violation of Civil Rights.
3. **Third Party claims, other than Auto Liability, involving Law Enforcement Activities.**
4. Environmental impact/Toxic tort.
5. Any alleged Sexual/Physical Abuse.
6. Coverage questions.
7. (a) any claim whose value reaches 75% of the retention; and/or  
(b) the cost of which is likely to result in payment by Underwriters under this Policy.
8. Any loss where there is a question as to whether there will be coverage under Underwriters' policy.

Losses should be reported within 30 days of when the loss meets the reporting criteria.

A captioned claim report completed by the handling adjuster, based upon the formats below and inclusive of all of the details indicated, must be sent. Reports should include copies of the following documents when available: incident and accident reports (both internal and official), suit papers, tort claim/statutory notice of claims, and/or EEOC (or similar state agency) complaints or notices.

**Please do not send medical records or bills (unless specifically requested), blank discovery, or non-substantive pleadings.**

**Whenever possible, the report and supporting documents should be sent electronically, as more fully explained below.**





Login ID:  Password:   
[Login](#) [Forgot Password](#)

Search

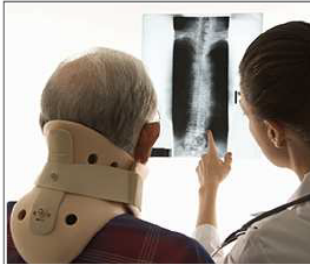
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- [My Arbfile](#)
- [Membership](#)
- [Arbitrators](#)
- [Programs](#)
- [Training](#)
- [Resources](#)
- [Company Information](#)

**Helpful Links**

- [Member Directory](#)
- [How to Join](#)
- [Rules & Agreements](#)
- [Reference Guides](#)
- [Training Tutorials](#)
- [Becoming an Arbitrator](#)
- [Arbitrator Certification](#)
- [Fee Schedule](#)
- [FAQs](#)
- [Latest News](#)

**Membership**

- [About Membership](#)
- [Self-Insured Members](#)
- [How to Join](#)



**Special Arbitration**  
 The Special Arbitration Forum helps member companies:

- Reduce severity by capping exposure
- Reduce litigation costs
- Increase productivity through faster closings
- Prevent potential bad case law that can result from cases going to trial

Learn more about the [Special Forum >>](#)

**How to Join**

Membership to Arbitration Forums is **FREE** and offers numerous benefits to its members.

- Resolution of disputes takes only a fraction of the time compared to litigation
- Dramatic reduction in legal cost/expense
- An average of \$40 is recovered for every dollar spent on filing fees

**Becoming a member of Arbitration Forums is as easy as 1 2 3...**

If your organization qualifies as an insurer, self-insured, or commercial insured with a large retention, Arbitration Forums, Inc. welcomes and encourages you to become a signatory to one or more of AF's forums.

**1. Fill out the Applicable Agreement(s)**

- [Automobile Subrogation Arbitration](#)
- [International Reciprocal](#)
- [Medical Payments Subrogation Arbitration](#)
- [PIP Arbitration](#)
- [Property Subrogation Arbitration](#)
- [Special Arbitration](#)
- [Uninsured Motorists Arbitration](#)
- [E-Subro Hub](#)

Each Agreement needs to be completed in its entirety with the exception of the subsidiary listing section. This section should only be completed if your organization intends on having more than one subsidiary participating in the same forum. In addition, the agreements **MUST** signed by a corporate officer, senior level executive, or an individual that has the authority to bind your organization to a nationwide contract. The agreement is valid and binding from the date in which the agreement is signed.

Upon completion of the agreement, please forward the original signed copy to the attention of:

Arbitration Forums, Inc.  
 Attn: Membership Services  
 3350 Buschwood Park Drive  
 Suite 295  
 Tampa, FL 33618

You may request membership information via [membership@arbfile.org](mailto:membership@arbfile.org) or call 1-866-977-3434.

**2. Complete up to two [Security Administrator Profile Forms](#) and email to [membership@arbfile.org](mailto:membership@arbfile.org).**

**3. Review AF's Informational and Training Resources**

- [Rules](#)
- [NY PIP Rules](#)
- [E-Speed Rules](#)
- [Reference Guide to Arbitration Forums' Agreements and Rules](#)
- [Online Filing](#)
- [Online Tutorials](#)

Third Party Administrators (TPAs) can be a vital part of the arbitration process. We set up TPAs with their own company code and dedicated Security Administrator. Should you wish to have a TPA file on your behalf all we need is written consent. The [TPA Letter of Consent](#) needs to be submitted on the member company letter head, be signed by a corporate officer, senior level executive, or an individual that has the authority to bind your organization to a nationwide contract and not be case specific. The completed TPA Letter of Consent can be emailed to [membership@arbfile.org](mailto:membership@arbfile.org).

With more than 520,000 disputes resolved annually around the country, it is clear that the member arbitrators are a vital force that makes the Intercompany Arbitration process such a success. Go to [Becoming an Arbitrator](#)

*Following is a complete list of AF's fees for both members and non-members:*

**Auto**

Member..... \$35  
 Non-Member..... \$70  
 Three-Person Panel..... \$35 (*Requesting Party*)

**E-Speed**

Member..... \$35

**Personal Injury Protection**

Member..... \$35  
 Non-Member..... \$70  
 Three-Person Panel..... \$35 (*Requesting Party*)

**NY Personal Injury Protection**

Applicant..... \$50

**Property**

Member..... \$75  
 Non-Member..... \$150  
 Three-Person Panel..... \$35 (*Requesting Party*)

**Medical Payment**

Member..... \$35  
 Non-Member..... \$70  
 Three-Person Panel..... \$35 (*Requesting Party*)

**Special (all parties are charged)**

Member..... \$85 (*Per Arbitrator*)  
 Non-Member..... \$170

**Uninsured Motorists'**

Member..... \$35  
 Non-Member..... \$70  
 Three-Person Panel..... \$35 (*Requesting Party*)

**Deferments (Rule 2-10)**

No charge for the first deferment.  
 Double the applicable forum filing fee for each additional deferment.

**Reschedules (Rule 2-9)**

No charge for the first reschedule.  
 Double the applicable forum filing fee for each additional reschedule (all parties must consent to additional reschedules).

**Appeal (Rule 2-12)**

Member and Non-Member . . \$1,000  
 (*Special and Property Only*)



There will be no charge for the use of E-Subro Hub.

*For all questions related to this correspondence, please contact the Billing Department in one of the following ways:*

**Email:** billing@arbfile.org  
**Fax:** 813-915-4153  
**Phone:** 1-800-967-8889  
 Ext. 2263 or 2253

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**

**NOVEMBER 2013**

**GCHIC - Gloucester County Health  
Insurance Commission**

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

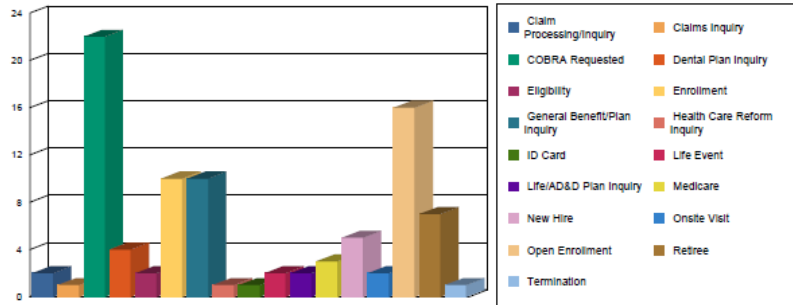


## CLIENT ACTIVITY SUMMARY REPORT

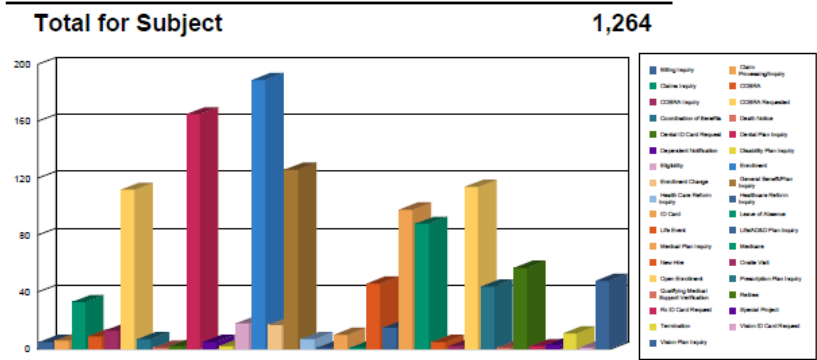
From: 11/1/2013 To: 11/30/2013

### GCHIC - Gloucester County Health Insurance Commission

SUBJECT (NOVEMBER)	<u># of Issues</u>
Claim Processing/Inquiry	2
Claims Inquiry	1
COBRA Requested	22
Dental Plan Inquiry	4
Eligibility	2
Enrollment	10
General Benefit/Plan Inquiry	10
Health Care Reform Inquiry	1
ID Card	1
Life Event	2
Life/AD&D Plan Inquiry	2
Medicare	3
New Hire	5
Onsite Visit	2
Open Enrollment	16
Retiree	7
Termination	1
<b>Total for Subject</b>	<b>91</b>

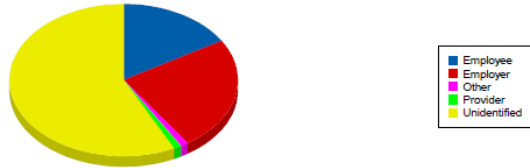


<b>SUBJECT (YTD)</b>	<b># of Issues</b>
Billing Inquiry	5
Claim Processing/Inquiry	6
Claims Inquiry	33
COBRA	9
COBRA Inquiry	13
COBRA Requested	112
Coordination of Benefits	7
Death Notice	1
Dental ID Card Request	2
Dental Plan Inquiry	165
Dependent Notification	5
Disability Plan Inquiry	2
Eligibility	18
Enrollment	189
Enrollment Change	17
General Benefit/Plan Inquiry	126
Health Care Reform Inquiry	7
Healthcare Reform Inquiry	1
ID Card	10
Leave of Absence	1
Life Event	46
Life/AD&D Plan Inquiry	15
Medical Plan Inquiry	98
Medicare	88
New Hire	5
Onsite Visit	2
Open Enrollment	114
Prescription Plan Inquiry	44
Qualifying Medical Support Verification	1
Retiree	57
Rx ID Card Request	2
Special Project	3
Termination	11
Vision ID Card Request	1
Vision Plan Inquiry	48



### CALL SOURCE (NOVEMBER)

	<u># of Issues</u>
Employee	15
Employer	22
Other	1
Provider	1
Unidentified	52
<b>Total for Call Source</b>	<b>91</b>



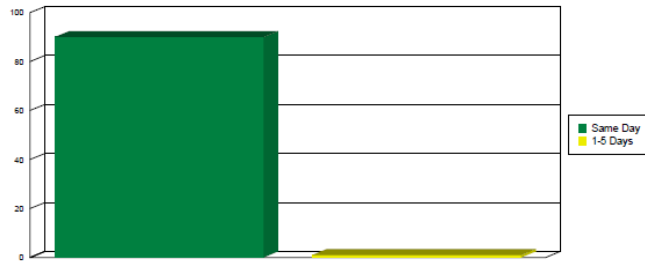
### CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	10
Carrier	46
Dependent	23
Employee	615
Employer	205
Other	13
Plan Administrator	1
Provider	5
Unidentified	346
<b>Total for Call Source</b>	<b>1,264</b>



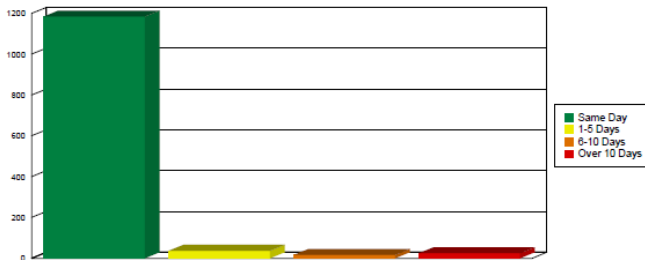
**CLOSED TIME (NOVEMBER)**

	<u># of Days</u>	<u>%</u>
Same Day	90	99%
1-5 Days	1	1%
<b>Total for Time Range</b>	<b>91</b>	<b>100%</b>



**CLOSED TIME (YTD)**

	<u># of Days</u>	<u>%</u>
Same Day	1,184	94%
1-5 Days	37	3%
6-10 Days	16	1%
Over 10 Days	25	2%
<b>Total for Time Range</b>	<b>1262</b>	<b>100%</b>



**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No 76-13**

**DECEMBER 2013**

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

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

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

<u>FUND YEAR 2013</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000150</b>			
000150	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 12/2013	6,458.33
			<b>6,458.33</b>
<b>000151</b>			
000151	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 11/2013	2.72
000151	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2013	10,934.48
			<b>10,937.20</b>
<b>000152</b>			
000152	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 12/2013	4,680.00
			<b>4,680.00</b>
<b>000153</b>			
000153	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2013	625.00
			<b>625.00</b>
<b>000154</b>			
000154	WILSON,ELSER,MOSKOWITZ,EDELMAN	LEGAL SERV FOR ANCILLARY COV - 07/31/13	23,798.06
			<b>23,798.06</b>
<b>000155</b>			
000155	COURIER-POST	ACCT 91699CP - 12/2/13 - ADV BENEFIT RFP	40.92
000155	COURIER-POST	ACCT 91699CP - 12/2/13 - ADV 2014 BUDGET	26.73
000155	COURIER-POST	ACCT 91699CP 12/2/13 ADV 2014 BEN BDGT	12.54
			<b>80.19</b>
<b>000156</b>			
000156	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/6/13	1,121.00
			<b>1,121.00</b>
<b>000157</b>			
000157	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 12/10/13	2,370.00
			<b>2,370.00</b>
<b>000158</b>			
000158	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION 11/2013	1,047.64
			<b>1,047.64</b>
<b>000159</b>			
000159	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 11/2013	523.82
			<b>523.82</b>



<b>000160</b>			
000160	SOUTH JERSEY TIMES	AUGUST 14, 2013 MEETING - 8/7/13	29.33
000160	SOUTH JERSEY TIMES	CANCELLED MTG 8/22/13 NXT MTG 9/26/13	29.33
000160	SOUTH JERSEY TIMES	2014 BENEFIT BUDGET - 12/3/13	34.37
000160	SOUTH JERSEY TIMES	2014 PROPOSED BUDGET - 12/3/13	45.89
			<b>138.92</b>
<b>000161</b>			
000161	HARDENBERGH INSURANCE GROUP	RMC FEE 12/2013	21,320.00
			<b>21,320.00</b>
		TOTAL PAYMENTS FY 2013	73,100.16

**TOTAL PAYMENTS ALL FUND YEARS \$73,100.16**

\_\_\_\_\_  
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. 77-13**

**DECEMBER 2013**

**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 2013**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>W1213</b>			
W1213	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 12/2013	5,106.50
W1213	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 12/2013	2,188.50
		TOTAL PAYMENTS FY 2013	<b>7,295.00</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 7,295.00**

\_\_\_\_\_  
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 INVESTMENTS- OCTOBER**

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>					
<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>					
<b>ALL FUND YEARS COMBINED</b>					
<b>CURRENT MONTH</b>	<b>October</b>				
<b>CURRENT FUND YEAR</b>	<b>2013</b>				
	<b>Description:</b>	<b>Instrument #1</b>	<b>Instr #2</b>	<b>Instr #3</b>	
	<b>ID Number:</b>	<b>GCIC Deposit</b>	<b>GCIC WC Cla</b>	<b>GCIC Liability</b>	
	<b>Maturity (Yrs)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Purchase Yield:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>TOTAL for All</b>				
	<b>Accts &amp; instruments</b>				
<b>Opening Cash &amp; Investment Balance</b>	<b>\$4,491,327.60</b>	<b>4483201.45</b>	<b>2668.23</b>	<b>5457.92</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$1,305,226.26	\$1,214,164.96	\$82,086.13	\$8,975.17
10	(Withdrawals - Sales)	(\$239,612.68)	(\$148,551.38)	(\$82,086.13)	(\$8,975.17)
	<b>Ending Cash &amp; Investment Balance</b>	<b>\$5,556,941.18</b>	<b>\$5,548,815.03</b>	<b>\$2,668.23</b>	<b>\$5,457.92</b>
	<b>Ending Interest Accrual Balance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Plus Outstanding Checks</b>	<b>\$25,202.80</b>	<b>\$9,839.29</b>	<b>\$9,935.31</b>	<b>\$5,428.20</b>
	<b>(Less Deposits in Transit)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Balance per Bank</b>	<b>\$5,582,143.98</b>	<b>\$5,558,654.32</b>	<b>\$12,603.54</b>	<b>\$10,886.12</b>

**SUMMARY OF CASH TRANSACTIONS - OCTOBER**

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2013 Month Ending: October								
	Prop	Liab	Auto	WC			Admin	TOTAL
OPEN BALANCE	499,258.46	3,099,968.80	180,549.53	1,125,527.92	0.00	2,007,746.43	(2,421,723.49)	4,491,327.65
RECEIPTS								
Assessments	35,308.80	239,902.61	16,859.09	264,361.22	0.00	546,935.93	110,797.31	1,214,164.96
Refunds	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
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	35,308.80	239,902.61	16,859.09	264,361.22	0.00	546,935.93	110,797.31	1,214,164.96
EXPENSES								
Claims Transfers	0.00	8,946.45	28.72	82,086.13	0.00	0.00	0.00	91,061.30
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	57,490.08	57,490.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	8,946.45	28.72	82,086.13	0.00	0.00	57,490.08	148,551.38
<b>END BALANCE</b>	<b>534,567.26</b>	<b>3,330,924.96</b>	<b>197,379.90</b>	<b>1,307,803.01</b>	<b>0.00</b>	<b>2,554,682.36</b>	<b>(2,368,416.26)</b>	<b>5,556,941.23</b>

**RESOLUTION 78-13**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on December 19, 2013 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 11/1/13 to 11/30/13 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 19, 2013.

**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**  
**11/01/2013 Thru 11/30/2013**

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

*Inservco Report Terminology*

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2013 Thru 11/30/2013**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
<b>Coverage: Auto Liability</b>											
C	4355	3530000256	001	WILBORNE, JOSHUA	10/02/2013	10/17/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	3161	690.00	690.00
C	4359	3530000256	001	WILBORNE, JOSHUA	09/17/2013	10/01/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice #3130	1,515.00	1,515.00
C	4365	3530000256	001	WILBORNE, JOSHUA	09/18/2013	09/18/2013	DEGNAN & BATEMAN INC	11/15/2013	Invoice #0090407	482.85	482.85
C	4367	3530000287	001	BROTHERS, ANTHONY	09/09/2013	09/23/2013	MADDEN & MADDEN PA	11/15/2013	70200-014M	600.00	600.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 4</b>		<b>3,287.85</b>	<b>3,287.85</b>	
<b>Coverage: Auto Physical Damage</b>											
C	4352	3530000933	001	GLOUCESTER COUNTY	06/12/2013	06/12/2013	MALIA AUTO BODY COLLISION	11/15/2013	2010 Ford Cvo Vic Plate#YRC82L	370.03	370.03
C	4373	3530000944	001	GLOUCESTER CO SHERIFF DEPT	10/02/2013	10/02/2013	MALIA AUTO BODY COLLISION	11/27/2013	2008 Chevy Impala Plate#R725CG Less Deductible	7,749.88	6,749.88
C	4378	3530000954	001	GLOUCESTER COUNTY	10/30/2013	10/30/2013	SOUTH JERSEY TRUCK REPAIRS	11/27/2013	Estimate No 2839 Less \$1000.00 Deductible	19,445.31	19,445.31
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 3</b>		<b>27,565.22</b>	<b>26,565.22</b>	
<b>Coverage: General Liability</b>											
C	4351	3530000893	001	LAMANTEER, MICHAEL	09/12/2013	09/20/2013	MADDEN & MADDEN PA	11/01/2013	CLIENT ID 70200-018M	1,029.00	1,029.00
C	4353	3530000794	001	SCAVETTA, DEAN	09/05/2013	09/26/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	3135	885.76	885.76
C	4354	3530000600	001	MCCANN, THOMAS	09/04/2013	09/30/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice #3134	690.00	690.00
C	4361	3530000917	001	MISCEWITZ, RAYMOND	09/19/2013	10/31/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	3164	795.00	795.00
C	4362	3530000426	001	DAWUD, ALY	09/03/2013	10/01/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice #3132	705.00	705.00
C	4363	3530000369	001	LUCAS, KAREN	09/03/2013	09/26/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice #3133	570.00	570.00
C	4364	3530000425	001	WALSH, JOAN	09/03/2013	09/27/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice #3137	925.32	925.32
C	4366	3530000457	001	ESTATE OF PETER FIORENTINO	08/26/2013	09/20/2013	MADDEN & MADDEN PA	11/15/2013	70200-019M	1,290.00	1,290.00
C	4375	3530000457	001	ESTATE OF PETER FIORENTINO	10/01/2013	10/25/2013	MADDEN & MADDEN PA	11/27/2013	70200-020M	2,152.64	2,152.64
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 9</b>		<b>9,042.72</b>	<b>9,042.72</b>	
<b>Coverage: Police Professional</b>											
C	4350	3530000187	001	BELL, JEFFREY	09/30/2013	09/30/2013	DEGNAN & BATEMAN INC	11/01/2013	INV 00090493	507.15	507.15
C	4356	3530000187	001	BELL, JEFFREY	10/02/2013	11/01/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	3162	1,170.00	1,170.00
C	4357	3530000391	001	STRAZZULLO, ANTHONY	09/03/2013	10/01/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice#3136	525.00	525.00
C	4358	3530000391	001	STRAZZULLO, ANTHONY	10/02/2013	10/31/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	Invoice#3169	2,580.00	2,580.00
C	4360	3530000935	001	FOULKE JR, JAMES	10/16/2013	10/31/2013	RICHARDSON GALELLA AUSTERMUHL	11/15/2013	3175	615.00	615.00
C	4368	3530000658	001	DEJULIUS, RONALD	09/17/2013	09/24/2013	MADDEN & MADDEN PA	11/15/2013	70200-011M	150.02	150.02
C	4369	3530000494	001	GEORGETTE, PATRICK	09/09/2013	09/17/2013	MADDEN & MADDEN PA	11/15/2013	70200-017M	1,913.60	1,913.60
C	4370	3530000391	001	STRAZZULLO, ANTHONY	09/03/2013	10/09/2013	MADDEN & MADDEN PA	11/15/2013	70200-010M	1,710.00	1,710.00
C	4372	3530000391	001	STRAZZULLO, ANTHONY	05/30/2013	05/30/2013	ESQUIRE DEPOSITION SOLUTIONS	11/15/2013		438.73	438.73



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2013 Thru 11/30/2013**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Police Professional</b>										
C	4374	3530000187	001 BELL, JEFFREY	11/05/2013	11/05/2013	CAMPISE REPORTING INC	11/27/2013	INV 1204230	75.00	75.00
C	4376	3530000391	001 STRAZZULLO, ANTHONY	10/01/2013	10/22/2013	MADDEN & MADDEN PA	11/27/2013	Stmt. #15	4,443.36	4,443.36
C	4377	3530000391	001 STRAZZULLO, ANTHONY	06/20/2013	06/20/2013	ESQUIRE DEPOSITION SOLUTIONS	11/27/2013	Invoice #EQ489569	1,177.13	1,177.13
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 12</b>		<b>15,304.99</b>	<b>15,304.99</b>
<b>Coverage: Property</b>										
C	4371	3530000892	001 GLOUCESTER COUNTY	08/13/2013	08/13/2013	VIDEO PIPE SERVICES INC	11/15/2013	15941	2,475.00	2,475.00
<b>Total for Coverage: Property</b>							<b>Number of entries: 1</b>		<b>2,475.00</b>	<b>2,475.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 29</b>		<b>57,675.78</b>	<b>56,675.78</b>



Gloucester County Insurance Commission  
 Bill Review / PPO Savings  
 2013



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed <sup>1</sup>	CSG Negotiated Reductions <sup>2</sup>	PPO Reductions <sup>3</sup>	Bill Review Reductions <sup>4</sup>	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	2	100%	\$854.58	100%	\$564.74	\$0.00	\$289.84	\$0.00	\$289.84	\$40.58	\$249.26
	February	57	58%	\$81,437.48	87%	\$61,809.66	\$297.42	\$17,076.34	\$2,254.06	\$19,627.82	\$2,559.37	\$17,068.45
	March	68	57%	\$73,460.33	43%	\$36,518.32	\$413.99	\$11,798.43	\$24,729.59	\$36,942.01	\$4,807.11	\$32,134.90
	April	65	77%	\$49,231.91	86%	\$35,224.97	\$1430.90	\$5,424.30	\$7,151.74	\$14,006.94	\$1,960.97	\$12,045.97
	May	56	41%	\$150,902.19	8%	\$34,951.66	\$0.00	\$2,660.34	\$113,290.19	\$115,950.53	\$9,499.45	\$106,451.08
	June	34	50%	\$14,371.53	51%	\$9,956.33	\$0.00	\$1,636.60	\$2,778.60	\$4,415.20	\$618.14	\$3,797.06
	July	51	65%	\$69,345.89	78%	\$45,820.38	\$0.00	\$14,383.34	\$9,142.17	\$23,525.51	\$3,293.59	\$20,231.92
	August	81	86%	\$133,126.53	94%	\$48,916.90	\$4041.37	\$18,401.62	\$61,766.64	\$84,209.63	\$8,182.87	\$76,026.76
	September	60	90%	\$35,942.40	91%	\$25,481.29	\$1456.12	\$6,021.16	\$2,983.83	\$10,461.11	\$1,108.51	\$9,352.60
	October	69	88%	\$75,855.48	88%	\$43,839.13	\$99.23	\$16,175.88	\$16,741.24	\$33,016.35	\$4,401.16	\$28,615.19
	November	39	90%	\$197,661.57	97%	\$71,437.09	\$180.00	\$14,795.85	\$111,248.63	\$126,224.48	\$8,942.10	\$117,282.38
<b>YTD Total</b>		<b>582</b>	<b>72%</b>	<b>\$883,189.89</b>	<b>72%</b>	<b>\$414,520.47</b>	<b>\$7919.03</b>	<b>\$108,663.70</b>	<b>\$352,086.69</b>	<b>\$468,669.42</b>	<b>\$45,413.85</b>	<b>\$423,255.57</b>

**Monthly Summary**

Total Savings (before fees):	\$126,224.48
Percent Savings:	54%
<b>NET SAVINGS:</b>	<b>\$117,282.38</b>
<b>Percent NET SAVINGS:</b>	<b>59%</b>

**Report Footnotes:**

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

**YTD Summary**

Total Savings (before fees):	<b>\$468,669.42</b>
Percent Savings:	<b>53%</b>
<b>NET SAVINGS:</b>	<b>\$423,266.67</b>
<b>Percent NET SAVINGS:</b>	<b>48%</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION  
SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** December 13, 2013

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**November – December 2013  
RISK CONTROL ACTIVITIES**

**JIF MEETINGS / TRAINING ATTENDED**

- **November 26:** Attended the GCIC meeting in Woodbury.
- **December 3:** Attended the GCIC Safety Committee meeting in Woodbury.
- **December 6:** One session of Snow Plow/Snow Removal Safety was conducted for the GCIC DPW.
- **December 10:** Attended the GCIC Claims Committee meeting.

**UPCOMING JIF MEETINGS / TRAINING**

- **December 17:** Plan to attend the GCIC Safety Listens meeting.
- **December 19:** Plan to attend the GCIC meeting in Woodbury.
- **December 19:** One session of Snow Removal Safety is scheduled for the GCIC Corrections Department.
- **December 20:** One session of Snow Removal Safety is scheduled for the Gloucester County College.

**CEL MEDIA LIBRARY**

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

<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
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:

<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
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 (as of 12/13)		0

**RESOLUTION 79-13**

**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 November 26, 2013.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for December 19, 2013 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 19, 2013.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN R. SIZEMORE, VICE CHAIRMAN**

**PAYMENT AUTHORIZATION REQUESTS (PARS)**

<b>Claim #</b>	<b>Claimant</b>	<b>Type of Claim</b>	<b>PAR/SAR</b>	<b>C.P or DO #</b>
3530000430	Donna Gentile	Worker Comp	PAR	
3530000833	Karen Lucas	Worker Comp	SAR	2013-9851

## **APPENDIX I**



**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, November 26, 2013  
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	Present

**FUND PROFESSIONALS PRESENT:**

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

Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b> <b>Dave McHale</b>
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Auditor	Bowman & Company LLP
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Benefits	Conner Strong & Buckelew <b>Tammy Brown</b>
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**ALSO PRESENT:**

Anthony J. Fiola, Assistant Gloucester County Counsel  
Marjorie Workmen, GCSSSD/GCIT  
Jim Kickham, PERMA Risk Management Services (via teleconference)  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of October 24, 2013

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF OCTOBER 24, 2013**

Motion:	Commissioner Sizemore
Second:	Commissioner Jones
Roll Call Vote:	Unanimous (1 Abstained)

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Commissioner Sizemore advised the Safety Committee was scheduled to meet on December 3<sup>rd</sup>.

**CLAIMS COMMITTEE:** Commissioner Sizemore reported the Claims Committee met via teleconference on November 12th and discussed the PARS that would be presented during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had three action items for his report today.

**2014 PROPERTY AND CASUALTY BUDGET INTRODUCTION:** Executive Director advised Ms. Dodd distributed a revised budget at the start of the meeting and he would be discussing this budget instead of the budget included in the agenda. Executive Director noted the 2013 Annualized Budget column was based on ½ year with the Meadowbrook Program and ½ year with the Brit Program. Executive Director advised the first section of the 2014 budget was developed by the Actuary and noted there were reductions in the liability and worker compensation loss funds. Executive Director explained this was a direct result due to the change of male population at the County Jail. Executive Director referred to line 9 of the budget and advised this figure represented the CEL portion of the budget. The CEL introduced their budget on November 7<sup>th</sup> reflecting an increase of 9.56%. Executive Director explained the increase was due to a number of factors including the Meadowbrook to Brit transition in 2013, the POL/EPL projected increase of 12%, upper Excess Liability projected increase of 5% and the property projected increase of 6%. Executive Director then referred to the Expense section of the budget and explained a 2% increase was given for the Commission professionals where

allowed by contract. Executive Director explained the budget reflected a 4.6% budget reduction over the 2013 budget. Executive Director advised another version of the budget was also distributed at the start of the meeting that represented a 2013 annualized full year with the Meadowbrook program. Executive Director noted since the CEL published their budget based on ½ year with Meadowbrook and ½ year with the Brit Program, the Commission should introduce the same version. Executive Director asked if anyone had any questions or comments and requested a motion to introduce the budget. In response to Chairman White's inquiry, Executive Director advised the correct budget amount differed from the agenda figure as some adjustments were made to the budget after the agenda was released. In response to Commissioner Sizemore's inquiry regarding the 36% reduction for the Pollution Liability premium, Executive Director explained the premiums were estimated previously, and the CEL Underwriter was able to negotiate a lower premium. Executive Director noted the savings in premium would be returned to the Commission in the form of a dividend check.

**MOTION TO INTRODUCE THE 2014 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$5,512,270 AND SCHEDULE A PUBLIC HEARING ON DECEMBER 19, 2013 AT 9:30 AM AT 115 BUDD BLVD., WOODBURY, NJ 08096**

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

**2014 HEALTH BENEFITS BUDGET INTRODUCTION:** Executive Director advised the 2014 Health Benefits Budget was included in the agenda on page 9 and asked Ms. Brown to comment on the budget. Ms. Brown distributed a narrative which explained the benefit budget process. Ms. Brown noted the budget in the agenda included a comparison to 2013. Ms. Brown explained the actual claims experience was reviewed month by month to determine the figures for the budget. Ms. Brown pointed out that over the past year the enrollment has decreased. Ms. Brown advised the budget amount for 2014 was \$616,053 compared to \$639,459 for 2013. Ms. Brown referred to line 21 of the budget, Benefits Consultant, and advised the fee was decreased due to the transition to medical insurance to the New Jersey State Plan. Ms. Brown indicated their level of service was not quite as extensive as in years past. Ms. Brown referred to line 22; Dental TPA Admin Fees, and advised this figure represented the TPA fees to administer the program. Ms. Brown advised the overall budget was decreased by \$23,406. Ms. Brown recommended approval of the budget in the amount of \$616,053 and asked if there were any questions.

**MOTION TO INTRODUCE THE 2014 HEALTH BENEFITS BUDGET IN THE AMOUNT OF \$616,053 AND SCHEDULE A PUBLIC HEARING ON DECEMBER 19, 2013 AT 9:30 AM AT 115 BUDD BLVD., WOODBURY, NJ 08096**

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

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director referred to a copy of the Selective Employee Dishonesty Declaration page for the period of 11/23/13 to 11/23/14 which was included in the agenda. Executive Director explained the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director advised the renewal premium was \$1,132 and the limit per loss was \$1,000,000 with a \$10,000 per loss deductible. Executive Director noted this premium would be paid out of the miscellaneous and contingency budget line. Executive Director requested a motion to adopt Resolution 69-13 authorizing this expenditure.

**MOTION TO ADOPT RESOLUTION 69-13 AUTHORIZING EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,132.00**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 10/16/13 to 11/17/13. There were a total of 7 certificates issued for this period.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the September Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$2,040,711 as of September 30, 2013. Executive Director pointed out the figure of \$877,099 on line 7 of the report “Investment in Joint Venture was GCIC’s share of the CEL JIF equity and was part of the GCIC surplus.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the September CEL Financial Fast Track was not available for the meeting but would appear in the next monthly agenda.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director advised the September Health Benefit Financial Fast Track was included in the agenda. The Health Benefits has a surplus of \$92,163 as of September 30, 2013. Executive Director also advised the October Health Benefit Financial Fast Track was included in the agenda and reflected a surplus of \$96,642.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director reported the CEL met on November 7, 2013 and a summary report of their meeting was included in the agenda. Executive Director advised there was a discussion on the Meadowbrook transition and indicated the balance of the additional premiums might be offset by the fund’s surplus. Executive Director advised the CEL introduced their 2014 budget in the amount of

\$13,833,777 representing an increase of \$976,176. A public hearing was scheduled for December 12<sup>th</sup>. Executive Director also advised the CEL Underwriter said there would be an increase of 12% on the POL/EPL coverage, 6% on property and 5% on excess liability. Executive Director indicated the CEL Executive Director reviewed the available surplus in the areas of expense and ancillary coverage lines and noted there would be some funds being returned. Executive Director advised the CEL Executive Director gave an update on possible new membership for Cape May and Hudson counties. Executive Director indicated Mercer County was joining the CEL on January 1, 2014 and their Arena and Improvement Authority shortly thereafter.

**APPOINTMENT OF COMMISSIONERS TO THE GLOUCESTER COUNTY INSURANCE COMMISSION:** Executive Director advised the appointment of the Commissioners expired on October 6, 2013. Chairman White advised the Commissioners would be re-appointed in January and going forward the term would be from January to January.

**BRIT TEAM PLATFORM:** Executive Director asked Mr. McHale to report on the Brit Team Platform. Mr. McHale advised a webinar was conducted last week with one of the Insurance Commissions. Mr. McHale also advised the MEL developed an online NJ Right to Know/Hazard Communication with their vendor to meet a NJ specific compliance need. Mr. McHale indicated this program would also benefit the Insurance Commission and advised he could have their vendor upload this program to the BRIT system. Mr. McHale noted the one time cost to this would be \$1,600. Executive Director advised the cost could be split between the Insurance Commissions and indicated the Burlington County Insurance Commission already agreed to the fee. Executive Director advised the exact amount would be calculated after all of the Insurance Commissions met, and the expense could come from the miscellaneous and contingency account.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Brown advised there was an internal change in personnel at her office. The County's new contact would be Mr. George Quinn. Ms. Brown advised Mr. Quinn was already out to meet some of the County's employees. Ms. Brown indicated there would be no interruption of service due to the change. Ms. Brown advised the Client Activity Report for the month of October was included in the agenda.

**TREASURER REPORT:** Chairman White presented Resolution 70-13 the November Property & Casualty Bill List in the amount of \$311,907.07 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 70-13  
CONFIRMATION OF THE SEPTEMBER  
PROPERTY & CASUALTY BILL LIST IN THE  
AMOUNT OF \$311,907.07**

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

Chairman White presented Resolution 71-13 the November Health Insurance Fund Bill List in the amount of \$7,405 and requested a motion to approve.

**MOTION TO APPROVE THE OCTOBER  
HEALTH INSURANCE FUND BILL LIST,  
RESOLUTION 71-13 IN THE AMOUNT OF  
\$7,405**

Motion: Commissioner Jones  
Second: Commissioners Sizemore  
Roll Call Vote Unanimous

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

**CLAIMS REPORT**

**REPORT:** Chairman White presented Resolution 72-13 Inservco Liability Check Register for the period of 10/1/13 to 10/31/13.

**MOTION TO APPROVE RESOLUTION 72-13 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 10/1/13 THROUGH 10/31/13**

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

**REPORTING OF CLAIMS TO CLAIMS MADE POLICIES PRIOR TO 12/31/13 EXPIRATION DATE:** Ms. Leighton referred to copy of her memorandum which was included in the agenda. Ms. Leighton reminded everyone that the Public Officials/Employment Practices/School Board Legal Liability Policy, Medical Professional Policy, Crime Policy and Employed Lawyers Policy were expiring on 12/31/13. Ms. Leighton indicated these policies were written on a Claims Made and Reported policy forms. Ms. Leighton advised any claims made against you that would be covered by these policies must be reported during the same policy year with which the claim was received by you. Generally, the claims involve allegations of a wrongful act committed by you. Ms. Leighton expressed the importance of reporting this type of claim to the carrier by 12/31/13. Ms. Leighton indicated that failure to timely report a claim or potential claim would likely result in denial of coverage. Ms. Leighton advised you should follow your usual claim procedure and asked that notices be given to Hardenberg Insurance Group no later than 12/16/13 for reporting to Conner Strong & Buckelew no later than 12/20/13. Ms. Rick advised she would also notify the department heads of the member entities. Ms. Leighton

also noted the limit schematics for the coverage lines she discussed were included in Appendix II of the agenda.

**MANAGED CARE PROVIDER:** Ms. Goldstein referred to the Bill Review/PPO Savings Report which was included in the agenda. Ms. Goldstein advised there were 69 bills received in October for a total of \$76,855.48. The total allowed amount was \$43,839.13. The total reduction was \$33,016.35 and after fees the net reduction was \$28,615.19. Ms. Goldstein noted there was an error in the percentage of savings. The total amount of savings was 43% not 29% and the total amount of net savings was 37%. Executive Director requested Ms. Goldstein issue a corrected report for the records. Ms. Pard also referred to the Year to Date Summary and advised the total percent of net savings was 45%.

**CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the October through December 2013 Risk Control Activity Report which was included in the agenda along with the training calendar for December. Mr. Prince added he participated in a meeting on November 15<sup>th</sup> with Ms. Rick, Commissioner Jones and Ms. LaPorta to discuss the 2014 training needs. Mr. Prince advised there were some action items from the meeting which was being worked on. Mr. Prince also noted a Snow Removal class was being held on December 6<sup>th</sup> for the DPW and others in the County.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Rick advised her report was included in the agenda. Ms. Rick also discussed the Safety Training meeting on November 15<sup>th</sup> and advised the County Administrator would attend the Safety Kickoff Meeting which was scheduled for January 9<sup>th</sup> along with other department heads. Ms. Rick noted based on the evaluation forms the GCIC would be changing trainers in 2014. Ms. Rick also advised Mr. Prince would be conducting more site survey visits in 2014 to identify any potential hazards. Ms. Rick noted Commissioner Sizemore would be invited to attend the site visits. Ms. Rick noted there was an increase in POL/EPL claims and the Claim Committee would start to review those claims and determine if any training, modification of a policy or procedure could be put into place to reduce those claims.

Ms. Rick advised there were several bonds expiring on 12/28/13 and 1/1/14 which were not written through the GCIC/NJCEJIF or its master programs and requested authorization to renew the bonds. Ms. Rick noted C N A offered a flat renewal on all of the bonds.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE BOND FOR UNDERSHERIFF KNESTAUT WITH CNA EFFECTIVE 12/28/13 FOR \$175; THE BOND FOR UNDERSHERIFF BAY WITH CNA EFFECTIVE 12/28/13 FOR \$175; THE BOND FOR SHERIFF MORINA WITH CNA EFFECTIVE 1/1/14 FOR \$350; THE BOND FOR THE SURROGATE WITH**

**CNA EFFECTIVE 1/1/14 FOR \$70; THE BOND FOR THE TREASURER/CFO WITH CNA EFFECTIVE 1/1/14 FOR \$2,200.62; AND THE BOND FOR THE DEPUTY SURROGATE WITH CNA EFFECTIVE 1/1/14 FOR \$70**

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

**ATTORNEY:** Mr. Long advised he did not have anything to report for the meeting.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 73-13 authorizing a Closed Session.

**RESOLUTION 73-13, 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**

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



**MOTION TO GO INTO CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

Mr. Long requested a motion to approve Resolution 74-13, authorizing the Gloucester County Insurance Commission to execute a settlement with Anthony Strazzullo, #3530000391 in the amount of \$300,000

**MOTION TO APPROVE RESOLUTION 74-13, AUTHORIZING THE GLOUCESTER COUNTY INSURANCE COMMISSION TO EXECUTE A SETTLEMENT WITH ANTHONY STRAZZULLO, #3530000391 IN THE AMOUNT OF \$300,000**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000865 to \$42,644.18 an increase of \$27,644.18

**MOTION TO APPROVE AN INCREASE ON CLAIM 3530000865 TO \$42,644.18 AN INCREASE OF \$27,644.18**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000947 to \$39,500 an increase of \$24,500

**MOTION TO APPROVE AN INCREASE ON CLAIM 3530000947 TO \$39,500 AN INCREASE OF \$24,500**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000937 to \$69,144.56 an increase of \$54,144.56

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000937 TO \$69,144.56 AN INCREASE OF \$54,144.56**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000739 to \$19,815.86 an increase of \$4,815.86

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000739 TO \$19,815.86 AN INCREASE OF \$4,815.86**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000878 to \$97,525 an increase of \$85,525

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000878 TO \$97,525 AN INCREASE OF \$85,525**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000878 to \$19,445.31 an increase of \$4,455.31

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000878 TO \$19,445.31 AN INCREASE OF \$4,455.31**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:15 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary