

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, DECEMBER 18, 2014**

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

**To attend the meeting via teleconference please dial 1- 866-921-5493  
and enter passcode 6364276#**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- I. Sending sufficient notice to South Jersey Times and Courier Post, NJ**
- II. Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
 AGENDA  
 OPEN PUBLIC MEETING: DECEMBER 18, 2014  
 WOODBURY, NJ  
 9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** October 23, 2014 Open Minutes .....Appendix I  
 October 23, 2014 Closed Minutes .....Handout
  
- CORRESPONDENCE:** Letter from Inservco.....Page 4
  
- COMMITTEE REPORTS**
  - Safety Committee:** .....Pages 5-6
  - Claims Committee:** .....Page 7
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
 Executive Director’s Report.....Pages 8-35
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**  
 Monthly Report - October .....Pages 36-40  
 Monthly Report - November .....Pages 41-45
  
- TREASURER – Gary Schwarz**  
 Resolution **53-14** November Bill List – Motion ..... Pages 46-47  
 Resolution **54-14** December Bill List – Motion..... Pages 48-49  
 Resolution **55-14** December Bill List - 2 – Motion.....Page 50  
 Resolution **56-14** November Health Bill List - Motion .....Page 51  
 Resolution **57-14** December Health Bill List - Motion.....Page 52  
 September & October Treasurer Reports .....Pages 53-56
  
- CLAIMS SERVICE – Inservco Insurance Services, Inc.**  
 Resolution **58-14** Authorizing Disclosure of Liability Claims Check Register .....Pages 57-58  
 Liability Claim Payments - 10/1/14 to 10/31/14 .....Pages 59-61  
 Liability Claim Payments - 11/1/14 to 11/30/14 .....Pages 62-63
  
- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**  
 CSG Monthly Summary Report .....Page 64
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
 Monthly Report.....Pages 65-66  
 Loss Control Report – Gloucester County Library.....Appendix II
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**  
**Hardenbergh Insurance Group**  
 Monthly Report.....Pages 67-69
  
- ATTORNEY – Long Marmero & Associates, LLP** ..... Verbal

- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  
  - CLOSED SESSION – Payment Authorization Requests (PARS/SARS) .....Pages 70-72**  
**Resolution [59-14](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda also the possible settlement of Sharon Anderson # 2014-22229, Forrest Collins, # 2013-26802, Brian Evans, # 2012-12627, Richard Fox, # 2013-20712, John Hamilton, # 2013-24833 and Anjeanette Wagner, # 2013-34258. Also a discussion on Autumn Pasquale.**
  
  - Motion for Executive Session
- 

**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [January 22, 2015, 9:30 AM, 115 Budd Blvd., Woodbury, NJ](#)**

**Harrisburg Office**  
Post Office Box 3899  
Harrisburg, PA 17105-3899  
717.230.8300 Phone  
800.356.0438 Phone  
866.356.0438 Fax

**Pittsburgh Office**  
Post Office Box 3899  
Harrisburg, PA 17105-3899  
412.247.4565 Phone  
800.222.0355 Phone  
866.497.4764 Fax

www.Inservco.net



November 13, 2014

CONNER STRONG  
CATHY DODD  
9 CAMPUS DRIVE  
PARSIPPANY, NJ 07054

Dear Mrs Dudd:

I would like to take this opportunity to advise you that Debbie Stout, CSO Manager at Inservco, will retire from our organization effective December 31, 2014. Debbie enjoyed a very distinguished career during her tenure with Inservco and Penn National Insurance. Debbie has shown her dedication to the organization and clients for the past 40 years. Over the years, she provided impeccable service and consultation to the customers she serviced.

We are pleased to announce that Terry Sheerin has accepted the position of Claims Service Office Manager for the Inservco New Jersey office. Terry brings with her to her new position over 28 years of experience specifically relating to claims management servicing New Jersey self insured clients. Terry brings a wealth of experience to her new position, gained during her career in the TPA arena.

Everyone from Inservco and Penn National appreciates the tireless energies that Debbie has provided for the good of each customer as well as our organization over the years. We extend our thanks to her and wish her a happy and fulfilling retirement. We also thank you for the trust and cooperation that you have demonstrated throughout our partnership. We are confident that Terry will fulfil and exceed your expectations in her new role.

Should you have any questions please do not hesitate to contact me at 800-334-1348 extension 4057.

We look forward to our continued relationship servicing your program.

Sincerely,

*Staci L. Ulp/tadm*

Staci L. Ulp, AIC  
Vice President-Client Services/Field Management

## SAFETY & ACCIDENT REVIEW COMMITTEE REPORT

The Safety and Accident Review Committee met on December 2, 2014 at 1:00. At that meeting a conversation was held regarding the Command Staff Law Enforcement Training which has been provided by Chief Keith Hummel, who is a retired Chief of Police of the Voorhees Township Police Department. A fifty percent reimbursement grant is available from BRIT if the training is completed by 12/31/14. The cost is \$350 per session. The Safety and Accident Review Committee recommends this training.

**Gloucester County Insurance Commission**  
**Safety and Accident Committee**  
**2015 Meeting Schedule**

**All meetings will be held at 9:00 AM.**

February 3, 2015 Gloucester County

June 2, 2015 Rowan College at Gloucester County

September 15, 2015 Gloucester County Utilities Authority

December 1, 2015 Gloucester County Improvement Authority

**Gloucester County Insurance Commission**  
**Claims Committee**  
**2015 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 **9:00 AM** unless other arrangements  
are made for a phone conference.

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

**Please note time change for 2015**

January 13, 2015  
February 10, 2015  
March 10, 2015  
April 14, 2015  
May 12, 2015  
June 9, 2015  
July 14, 2015  
August 11, 2015  
September 8, 2015  
October 13, 2015  
November 10, 2015  
December 8, 2015

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 18, 2014

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2015 Property and Casualty Budget Introduction (Pages 11-15)** – Attached on page 11 for your review and discussion is the 2015 proposed Property and Casualty Budget in the amount of \$5,829,958. The introductory budget represents a 5.65% increase Commission wide compared to the 2014 budget. The CEL portion of the budget was adopted by the CEL Commissioners on November 20<sup>th</sup>. Also included in the agenda on pages 12-14 is a narrative regarding the 2015 Budget Introduction. PERMA will advertise the proposed 2015 budget in the applicable newspapers. A copy of the proposed assessments for the members is included on page 15. The assessments will be approved at adoption of the budget.
  - ❑ **Motion to introduce the 2015 Property and Casualty Budget in the amount of \$5,829,958 and schedule a public hearing on January 22, 2015 at 9:30 AM at 115 Budd Blvd., Woodbury, NJ 08096**
  
- ❑ **2015 Health Benefits Budget Introduction (Page 16)** – Attached on page 16 for your review and discussion is the 2015 Health Benefits Budget. The budget amount for 2015 is \$626,515. This budget reflects the self-insured dental program only.
  - ❑ **Motion to introduce the 2015 Health Benefits Budget in the amount of \$626,515 and schedule a public hearing on January 22, 2015 at 9:30 AM at 115 Budd Blvd., Woodbury, NJ 08096**
  
- ❑ **Commission Attorney Appointment** – A RFP was issued for the position of the Commission Attorney for the period of 4-25-14 to 4-25-15. Two responses were received, one from the Long Marmero & Associates, LLP and the other from Chance & McCann. At the May meeting this item was tabled. The responses have been reviewed and evaluated. A recommendation will be made at the meeting. A resolution will be prepared for the next meeting ratifying the decision and an agreement will be prepared.
  - ❑ **Motion to approve \_\_\_\_\_ as the Commission Attorney for the period of April 25, 2014 to April 25, 2015**



- ❑ **Proposed Meeting Dates for 2015 (Pages 17-18)** – Attached on page 17 is a draft copy of the 2015 annual meeting notice for your review. As we did in 2014 there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings or cancel any meeting. If the Commissioners agree with the proposed meeting schedule, attached on page 18 is Resolution 51-14 adopting the meeting dates for 2015.

  - ❑ **Motion to adopt Resolution 51-14, Fixing Public Meeting dates for the year 2015**
- ❑ **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 in the past the Commission will pay for this expense and will be allocated to the miscellaneous and contingency account. The payment is included on the December Bill List.

  - ❑ **Motion to approve payment to the New Jersey Motor Vehicle Commission in the amount of \$150 for the annual administrative fee for online motor vehicle reports**
- ❑ **Amendment to the Plan of Risk Management (Pages 19-23)** – The Plan of Risk Management was revised to clarify the intent of the scope of the physical coverage for underground piping and owned watercraft. The applicable pages of the Plan of Risk Management are included in the agenda on pages 19-23. The changes are highlighted in yellow.

  - ❑ **Motion to approve the Plan of Risk Management, Resolution 52-14**
- ❑ **Certificate of Insurance Report (Pages 24-25)** - Attached on pages 24-25 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 10/17/14 to 12/12/14. There were 5 certificates of insurance issued during this period.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 26-27)** - Included in the agenda on pages 26-27 are copies of the September and October Property & Casualty Financial Fast Track Reports. As of **October 31, 2014** the Commission has a surplus of **\$3,522,542**. Line 8 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL. Gloucester County Insurance Commission’s current equity in the CEL is **\$1,150,991**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 28-29)** – Included in the agenda on pages 28-29 are copies of the CEL Financial Fast Track Reports for the months of September and October. As of **October 31<sup>st</sup>** the Fund has a surplus of **\$5,204,827**.

- ❑ **Health Benefits Financial Fast Track (Pages 30-32)** - Included in the agenda on pages 30-32 are copies of the Health Benefits Financial Fast Track for the months of September, October, and November. As of **November 30, 2014** there is a surplus of **\$94,856**.
  
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 33-35)** - **The** CEL met on October 23, 2014. A summary report of that meeting is included in the agenda on pages 33-34. At that meeting the proposed budget in the amount of \$19,964,592 was presented for review and discussion. A copy of the budget is included in the agenda on page 35. During closed session, a full report and presentation was conducted regarding a potential new member, the County of Atlantic. The Board of Fund Commissioners offered membership to the County of Atlantic and its Insurance Commission. Since then the County has accepted and the Commission will be effective January 1, 2015. The CEL held a Public Hearing on November 20<sup>th</sup> via a teleconference. The 2015 budget was adopted as introduced. The CEL cancelled their December meeting and the 2015 Reorganization meeting is scheduled for February 26, 2015 at 1:00 PM at the Camden County Regional Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION					
2015 CERTIFIED BUDGET -					
		ANNUALIZED	PROPOSED	Change \$	Change %
	APPROPRIATIONS	BUDGET	BUDGET		
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
1	Property	243,372	230,000	(13,372)	-5.49%
2	Liability	774,800	680,000	(94,800)	-12.24%
3	Auto	68,650	91,000	22,350	32.56%
4	Workers' Comp.	1,107,261	1,157,000	49,739	4.49%
5					
6	<b>Subtotal - Claims</b>	<b>2,194,083</b>	<b>2,158,000</b>	<b>(36,083)</b>	<b>-1.64%</b>
7					
8	<b>Premiums</b>				
9	XS JIF	1,576,518	1,684,938	108,420	6.88%
10					
11	<b>SubTotal Premiums</b>	<b>1,576,518</b>	<b>1,684,938</b>	<b>108,420</b>	<b>6.88%</b>
12	<b>Total Loss Fund</b>	<b>3,770,601</b>	<b>3,842,938</b>	<b>72,337</b>	<b>1.92%</b>
13					
14	<b>II. Expenses, Fees &amp; Contingency</b>				
15					
16	Claims Adjustment	77,500	79,800	2,300	2.97%
17	Safety Director	0	0	0	0.00%
18	Safety Service		268,000	268,000	100.00%
19	General Expense				
20	Exec. Director	133,943	136,622	2,679	2.00%
21	Actuary	7,650	7,803	153	2.00%
22	Auditor	15,300	15,606	306	2.00%
23	Attorney	35,700	36,414	714	2.00%
24	Treasurer	0	12,000	12,000	100.00%
25	Underwriting Manager	56,160	56,160	0	0.00%
26					
27	Misc. Expense & Contingency	34,500	34,500	0	0.00%
28					
29	<b>Total Fund Exp &amp; Cont</b>	<b>360,753</b>	<b>646,905</b>	<b>286,152</b>	<b>79.32%</b>
30	Risk Managers	255,840	255,840	0	0.00%
31					
32					
33	XS JIF Ancillary Coverage				
34	POL/EPL	213,563	224,242	10,679	5.00%
35	XS POL/EPL	49,033	51,485	2,452	5.00%
36	Excess Liability	180,896	189,941	9,045	5.00%
37	Crime Policy	5,554	5,831	277	4.99%
38	Medical Malpractice	585,978	485,978	(100,000)	-17.07%
39	Pollution Liability	41,401	41,401	(0)	0.00%
40	Employed Lawyers L	24,464	24,464	0	0.00%
41	Cyber Liability/ Spec	30,301	31,816	1,515	5.00%
42	XS Flood		29,117	29,117	100.00%
43					
44	<b>Total FUND Disbursemen</b>	<b>5,518,383</b>	<b>5,829,958</b>	<b>311,575</b>	<b>5.65%</b>
<b>Notes:</b>					
<b>NJCEL proposed assessment reflects UNEQUALIZED Loss Fund</b>					

**Gloucester County Insurance Commission  
2015 Proposed Budget Introduction**

**The 2015 Proposed Budget includes the following Commission Members:**

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

**Financial Fast Track (FFT):** The enclosed report reflects the fund’s overall financial position as of October 31, 2014.

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

Statutory Surplus (Deficits) by Fund Year				
	12/31/2013	10/30/2014	\$ - Change	% - Change
<b>2010</b>	\$ 433,437	\$ 497,317	\$ 63,880	15%
<b>2011</b>	\$ 35,097	\$ 79,542	\$ 44,445	127%
<b>2012</b>	\$ 1,135,918	\$ 1,060,316	\$ (75,602)	-7%
<b>2013</b>	\$ 772,863	\$ 1,054,552	\$ 281,689	
<b>2014</b>		\$ 830,816		
	<b>\$ 2,377,315</b>	<b>\$ 3,522,543</b>	<b>\$ 1,145,228</b>	<b>48%</b>

The budget is divided into the following categories:

- ❖ **Actuarial Loss Projections JIF Retention:** The Actuary reviews Gloucester’s loss experience and applies trend factors for changes in the Commission’s exposures and changes impacting the underlying costs of claims. The 2015 Loss Funds accounts for 37% of the Commission’s total budget.

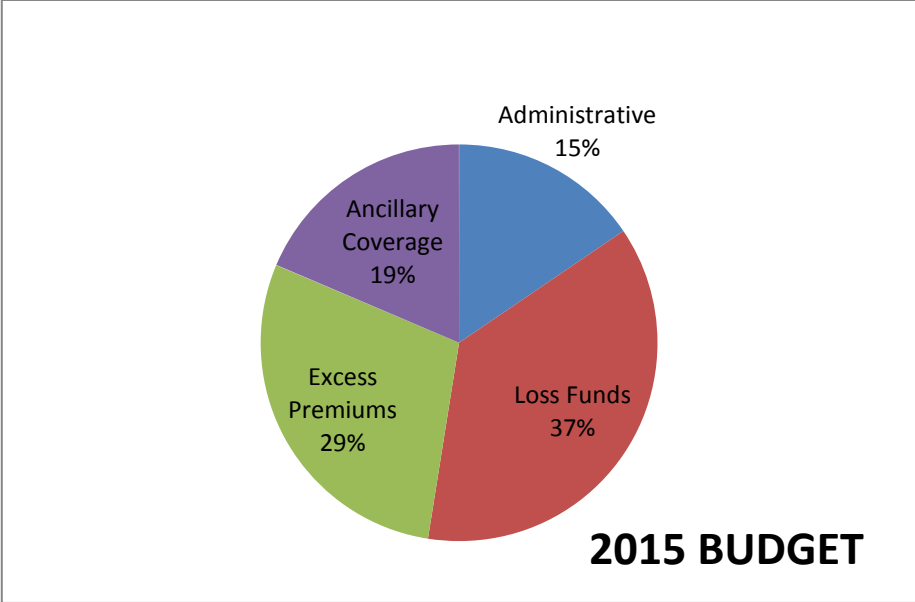
Loss Funds	Annualized 2014 Loss Funds	Projected 2015 Loss Funds	\$ - Change	% - Change
<b>Property</b>	\$ 243,372	\$ 230,000	\$ (13,372)	-5.49%
<b>Liability</b>	\$ 774,800	\$ 680,000	\$ (94,800)	-12.24%
<b>Auto</b>	\$ 68,650	\$ 91,000	\$ 22,350	32.56%
<b>Worker Compensation</b>	\$ 1,107,261	\$ 1,157,000	\$ 49,739	4.49%
<b>Total</b>	<b>\$ 2,194,083</b>	<b>\$ 2,158,000</b>	<b>\$ (36,083)</b>	<b>-1.64%</b>

- ❖ **Excess Insurance Premiums & Ancillary Coverages:** We are introducing a 2014 budget based upon certain reasonable assumptions given our loss experience and market conditions. The excess insurance premiums account for 29% of the total budget and the ancillary coverages account for 19% of the budget.

Premiums					
		Annualized 2014	Projected 2015	\$ - Change	% - Change
XS JIF					
<b>Total</b>		\$ 1,576,518	\$ 1,684,938	\$ 108,420	6.88%
		<b>\$ 1,576,518</b>	<b>\$ 1,684,938</b>	<b>\$ 108,420</b>	<b>6.88%</b>

Ancillary Coverages					
		Annualized 2014	Projected 2015	\$ - Change	% - Change
POL/EPL		\$ 213,563	\$ 224,242	\$ 10,679	5.00%
XS POL/EPL		\$ 49,033	\$ 51,485	\$ 2,452	5.00%
Excess Liability		\$ 180,896	\$ 189,941	\$ 9,045	5.00%
Crime		\$ 5,554	\$ 5,831	\$ 277	4.99%
Medical Malpractice		\$ 585,978	\$ 485,978	\$ (100,000)	-17.07%
Pollution		\$ 41,401	\$ 41,401	\$ -	0.00%
Employed Lawyers		\$ 24,464	\$ 24,464	\$ -	0.00%
Cyber Liability		\$ 30,301	\$ 31,816	\$ 1,515	5.00%
XS Flood			\$ 29,117	\$ 29,117	100.00%
<b>Total</b>		<b>\$ 1,131,190</b>	<b>\$ 1,084,275</b>	<b>\$ (46,915)</b>	<b>-4.15%</b>

- ❖ **Administrative Expenses:** The expenses to operate the Joint Insurance Fund accounts for 15% of the budget and include professional fees, general fund expenses and miscellaneous contingency.



GLOUCESTER COUNTY INSURANCE COMMISSION												
2015 CERTIFIED BUDGET -												
Member Name	FY2014 Annualized Assessment			FY2015 Proposed Assessment			Difference \$			Difference %		
	NJCEL	GCIC	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total
Gloucester County	1,715,876	1,682,804	3,398,679	1,750,918	1,825,381	3,576,300	35,042.52	142,577.60	177,620.12	2.04%	8.47%	5.23%
Gloucester County College	158,037	106,805	264,842	162,761	119,612	282,374	4,724.22	12,807.83	17,532.05	2.99%	11.99%	6.62%
Gloucester County Improvement Authority	430,641	674,834	1,105,475	439,596	754,478	1,194,073	8,954.46	79,644.23	88,598.69	2.08%	11.80%	8.01%
Gloucester County Utility Authority	380,783	322,632	703,415	391,967	338,196	730,163	11,184.69	15,564.07	26,748.76	2.94%	4.82%	3.80%
Gloucester County Library	22,371	23,602	45,972	23,971	23,077	47,048	1,600.29	(524.61)	1,075.68	7.15%	-2.22%	2.34%
<b>Grand Totals:</b>	<b>2,707,707</b>	<b>2,810,676</b>	<b>5,518,383</b>	<b>2,769,213</b>	<b>3,060,745</b>	<b>5,829,958</b>	<b>61,506.18</b>	<b>250,069.12</b>	<b>311,575.30</b>	<b>2.27%</b>	<b>8.90%</b>	<b>5.65%</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND**

**2014/2015 Budget Comparison**

Census: As of October 21, 2014

Delta Dental Premier - 864 covered Employees

County, Library, Division of Social Services

	<b>LINE ITEMS</b>	<b>Annualized Budget FY2012</b>	<b>Proposed Budget FY2013</b>	<b>Proposed Budget FY2014</b>	<b>Proposed Budget FY2015</b>
1	<b>Self Insured Claims</b>				
2	Dental Claims	\$ 594,458	\$508,718	\$512,549	\$516,994
3	<b>Subtotal</b>	<b>\$ 594,458</b>	<b>\$508,718</b>	<b>\$512,549</b>	<b>\$516,994</b>
4					
5	<b>Fully Insured Programs</b>				
6		n/a	n/a	n/a	n/a
7		n/a	n/a	n/a	n/a
8	<b>Subtotal Premiums</b>	n/a	n/a	n/a	n/a
9					
10	<b>Reinsurance</b>				
11	Dental	\$ -	\$0	\$0	\$0
12	<b>Subtotal Reinsurance</b>	<b>\$ -</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
13					
14	<b>Claims Margin</b>	<b>\$ 594,458</b>	<b>\$531,871</b>	<b>\$539,627</b>	<b>\$550,348</b>
15					
16	<b>Total Loss Fund</b>	<b>\$ 594,458</b>	<b>\$531,871</b>	<b>\$539,627</b>	<b>\$550,348</b>
17					
18	<b>General Expenses</b>				
19	Legal	\$ -	\$0	\$0	\$0
20	Treasurer	\$ -	\$0	\$0	\$0
21	Benefits Consultant	\$ -	\$72,300	\$34,800	\$40,206
22	Dental TPA admin fee	\$ 34,019	\$35,288	\$41,626	\$35,960
23	Misc/Cont	\$ -	\$0	\$0	\$0
24	Plan Documents	\$ -	\$0	\$0	\$0
25	<b>Total Expenses</b>	<b>\$ 34,019</b>	<b>\$107,588</b>	<b>\$76,426</b>	<b>\$76,166</b>
26					
27	<b>Total Employee Contributions</b>	<b>\$ -</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
28	<b>Total Budget</b>	<b>\$ 628,477</b>	<b>\$639,459</b>	<b>\$616,053</b>	<b>\$626,515</b>



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

TO: Members of the Commission

**DRAFT 2015 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 22, 2015	115 Budd Blvd. Large Conference Room Woodbury, NJ	Regular Meeting
9:30 AM	February 26, 2015	“	Re-Organizational Meeting
<b>NO MARCH</b>			
9:30 AM	April 23, 2015	“	Regular Meeting
<b>NO MAY</b>			
9:30 AM	June 25, 2015	“	Regular Meeting
<b>NO JULY</b>		“	Regular Meeting
<b>NO AUGUST</b>			
9:30 AM	September 24, 2015	“	Regular Meeting
9:30 AM	October 22, 2015	“	Regular Meeting
<b>NO NOVEMBER</b>	“		Regular Meeting
9:30 AM	December 17, 2015	“	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. 51-14**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
2015 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 2015 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 18, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

**RESOLUTION NO. 52-14**  
**Gloucester County Insurance Commission**  
(hereinafter the "Insurance Commission")  
**Revised November 10, 2014**

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

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

- Law Enforcement - included in the General Liability limits.
  - Employee Benefits Liability - included in the General Liability limits.
  - Subsidence - \$250,000 per occurrence
  - Sexual Abuse or Molestation Coverage - \$250,000 per occurrence except for schools.
  - Owned Watercraft 35' in length or less - \$250,000.
  - Garagekeepers Legal Liability - \$250,000
- The NJC covers excess liability claims as follows:
    - General Liability - \$20,250,000 excess the Insurance Commission's \$250,000. The \$5,000,000 excess \$500,000 commercial excess layer is subject to a \$15,000,000 per member insurance commission 18 month aggregate limit (7/1/13-1/1/15). The \$10,000,000 excess \$5,500,000 commercial excess layer is subject to a \$10,000,000 annual aggregate limit (1/1/14-1/1/15). The \$5,000,000 excess \$15,500,000 commercial excess layer is subject to a \$5,000,000 annual aggregate limit (1/1/14-1/1/15).
    - Law Enforcement - included in the NJC's excess General Liability limits.
    - Employee Benefits Liability - included in the NJC's excess General Liability limits.
    - Subsidence - \$750,000 per occurrence excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.
    - Sexual Abuse or Molestation Coverage - \$750,000 excess of the Insurance Commission's \$250,000 except for schools. NJC retains 100% of the limit excess of the Member Commission's retention.
- Owned Watercraft 35' in length or less - \$750,000 excess of the Insurance Commission's \$250,000. NJC retains

- Builders' Risk - \$25,000,000 (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- Newly Acquired Locations – \$25,000,000 per location (90 day reporting period)
- Service Interruption - \$10,000,000 Combined Time Element and Property Damage Including Overhead Transmission Lines within 1 mile of insured premises, 24 hour qualifying period)
- Ingress/Egress – Lesser of \$5,000,000 or 30 day period, within 1 mile radius
- Debris Removal - \$25,000,000
- Civil Government Authority – Lesser of \$5,000,000 or 30 day period, within 5 mile radius
- Leasehold Interest - \$15,000,000
- Loss Of Rents - \$15,000,000
- Professional Fees - \$1,250,000
- Extended Period of Liability – 365 Days
- Auto Physical Damage - \$15,000,000
- Underground Piping - \$5,000,000 (only if within 5 MILES of a pump station, process plant, metering pit, wells or similar operational locations which are owned, leased, used occupied or intended for use by the member entity). **There is no coverage for the perils of Earthquake, Flood or Named Storm.**
- EDP Equipment – Subject to a 24 hour qualifying period. No sub-limit for equipment. \$1,000,000 sublimit for data and software
- Outdoor Property - \$10,000,000
- Equipment Breakdown - \$100,000,000
  - Ammonia Contamination - \$5,000,000
  - Spoilage - \$5,000,000
  - Extended Period Of Indemnity - 365 Days

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

#### Property Deductibles

The standard member insurance commission retention is \$100,000 per occurrence less member entity per occurrence

- use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. Combined PD and TE deductible subject to a minimum deductible of \$250,000 per Location and a maximum deductible of \$1,000,000 per occurrence. The “Named Storm” deductible is a per member entity deductible. Note: The Gloucester County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Gloucester County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

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

- Underground Piping \$100,000 per occurrence less the member entity deductibles as stated above. **There is no coverage for the perils of Earthquake, Flood or Named Storm.**
- Golf Carts - \$25,000

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

f.) Crime

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

Limit per occurrence:

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

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

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

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

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

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

Adopted by the Governing Body this 18 day of December 2014

Gloucester County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_  
Secretary

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

Friday, December 12, 2014

From 10/17/14 to 12/12/14

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<b>GCIC</b>					
H- State of New Jersey, Dept of Human Services I- County of Gloucester	PO Box 700 Trenton, NJ 08625-0700 2 South Broad Street Woodbury, NJ 08096	584	Certificate holder is additional insured where obligated by virtue of a12/12/2014 GL EX AU C written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Personal Assistance Program (PASP) 2015 Contract # 15ARHS, contract period 1/1/15 through 12/31/15.  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 7/1/13 to 1/1/15 Policy # SP4048950		
H- Egg Harbor Township I- Rowan College at Gloucester County	3515 Bargaintown Road Egg Harbor Twp., NJ 08234 1400 Tanyard Road Sewell, NJ 08080	1327	Evidence of insurance. All operations usual to County Governmental Entity as respects to the heavy vehicle rescue training. (SEE PAGE 2) CLD  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 7/1/13 to 1/1/15 Policy # SP4048950	10/21/2014	GL EX AU WC
H- Ford Motor Credit Company, LLC I- County of Gloucester	Attn: Municipal Finance 1 American Road, MD 7500 Dearborn, MI 48126 2 South Broad Street Woodbury, NJ 08096	1336	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the following vehicles:  2015 Ford Fusion 09923 \$18,945 2015 Ford Fusion 09922 \$18,945 2015 Ford Explorer 94035 \$25,495	11/12/2014	AU EX PHYS
H- Gloucester Co. Special Services School Dist. I- County of Gloucester	Att: Denise Olson 850 Bankbridge Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1341	Evidence of insurance. All operations usual to County Governmental Entity as respects with regard to the regular club meetings of the Gloucester Co. 4-H Taste Buds Cooking Club, taking place on the 2nd & 4th Thursday of each month fstarting in November 2014 from 6 pm thru 8:30 pm. Meetings will take place at the Bankbridge Elementary School in Sewell, NJ.  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 7/1/13 to 1/1/15 Policy # SP4048950	11/26/2014	GL EX AU WC



H- Brevard Production	2230 Sykes Creek Drive Merritt Island, FL 32953	1342	Certificate holder is additional insured where obligated by virtue of a11/26/2014 GL EX AU C written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (with respects to the Rowan College at Gloucester County Softball Team for all Spring Training activities March 6-11, 2015.
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		

Company E: XS Worker Compensation                      Statutory x \$1,000,000  
 XS Employers Liability                                      \$5,000,000 x \$1,000,000  
 Policy Term: 1/1/15 to 1/1/16 Policy # SP4048950

***Total # of Holders =***      5

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2014					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	459,865	4,138,788	21,032,022	25,170,810
2.	CLAIM EXPENSES				
	Paid Claims	67,531	1,142,723	5,104,958	6,247,680
	Case Reserves	(83,940)	(471,697)	2,547,170	2,075,473
	IBNR	(182,378)	46,595	1,304,545	1,351,140
	Discounted Claim Value	17,492	16,643	(239,577)	(222,933)
	<b>TOTAL CLAIMS</b>	<b>(181,295)</b>	<b>734,264</b>	<b>8,717,095</b>	<b>9,451,360</b>
3.	EXPENSES				
	Excess Premiums	225,642	2,030,781	8,876,917	10,907,698
	Administrative	53,747	442,603	2,194,119	2,636,722
	<b>TOTAL EXPENSES</b>	<b>279,390</b>	<b>2,473,384</b>	<b>11,071,036</b>	<b>13,544,420</b>
4.	UNDERWRITING PROFIT (1-2-3)	361,770	931,140	1,243,891	2,175,030
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	361,770	931,140	1,251,128	2,182,267
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	44,865	165,435	977,427	1,142,862
9.	<b>SURPLUS (6 + 7 + 8)</b>	<b>406,635</b>	<b>1,096,575</b>	<b>2,377,315</b>	<b>3,473,889</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	64,576	63,792	433,437	497,229
	2011	59,256	41,785	35,097	76,882
	2012	(44,588)	(43,716)	1,135,918	1,092,202
	2013	60,836	224,701	772,863	997,564
	2014	266,556	810,013		810,013
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>406,635</b>	<b>1,096,575</b>	<b>2,377,315</b>	<b>3,473,890</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	9,060	128,585	1,700,443	1,829,028
	Case Reserves	(31,728)	(220,488)	310,738	90,250
	IBNR	(46,113)	(5,962)	32,950	26,988
	Discounted Claim Value	6,270	14,912	(21,885)	(6,973)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>(62,512)</b>	<b>(82,953)</b>	<b>2,022,246</b>	<b>1,939,292</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	8,359	446,914	1,846,634	2,293,549
	Case Reserves	(5,864)	(478,265)	994,933	516,668
	IBNR	(63,621)	(39,966)	124,490	84,524
	Discounted Claim Value	5,748	9,478	(44,685)	(35,207)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(55,378)</b>	<b>(61,839)</b>	<b>2,921,373</b>	<b>2,859,534</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	9,332	220,266	769,532	989,798
	Case Reserves	(14,583)	(23,299)	716,791	693,492
	IBNR	62,350	(131,246)	236,863	105,617
	Discounted Claim Value	(10,403)	4,833	(50,865)	(46,032)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>46,696</b>	<b>70,554</b>	<b>1,672,322</b>	<b>1,742,876</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	2,479	149,308	788,348	937,655
	Case Reserves	11,925	(44,897)	524,708	479,811
	IBNR	(88,009)	(377,329)	910,242	532,913
	Discounted Claim Value	10,683	53,275	(122,142)	(68,867)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(62,923)</b>	<b>(219,643)</b>	<b>2,101,156</b>	<b>1,881,513</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	38,302	197,650		197,650
	Case Reserves	(43,690)	295,252		295,252
	IBNR	(46,985)	601,098		601,098
	Discounted Claim Value	5,194	(65,855)		(65,855)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>(47,179)</b>	<b>1,028,145</b>	<b>0</b>	<b>1,028,145</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>(181,295)</b>	<b>734,264</b>	<b>8,717,096</b>	<b>9,451,360</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					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2014		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	459,913	4,598,701	21,032,022	25,630,723
2.	CLAIM EXPENSES				
	Paid Claims	125,633	1,268,355	5,104,958	6,373,313
	Case Reserves	88,799	(382,898)	2,547,170	2,164,272
	IBNR	(67,771)	(21,176)	1,304,545	1,283,369
	Discounted Claim Value	(3,006)	13,637	(239,577)	(225,940)
	<b>TOTAL CLAIMS</b>	<b>143,654</b>	<b>877,918</b>	<b>8,717,095</b>	<b>9,595,014</b>
3.	EXPENSES				
	Excess Premiums	225,690	2,256,471	8,876,917	11,133,388
	Administrative	49,645	492,249	2,194,119	2,686,368
	<b>TOTAL EXPENSES</b>	<b>275,335</b>	<b>2,748,719</b>	<b>11,071,036</b>	<b>13,819,755</b>
4.	UNDERWRITING PROFIT (1-2-3)	40,924	972,064	1,243,891	2,215,954
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	40,924	972,064	1,251,128	2,223,191
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	7,729	173,164	977,427	1,150,591
9.	<b>SURPLUS (6 + 7 + 8)</b>	<b>48,653</b>	<b>1,145,228</b>	<b>2,377,315</b>	<b>3,522,542</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	87	63,880	433,437	497,317
	2011	2,660	44,445	35,097	79,542
	2012	(31,885)	(75,602)	1,135,918	1,060,316
	2013	56,988	281,689	772,863	1,054,552
	2014	20,803	830,816		830,816
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>48,653</b>	<b>1,145,228</b>	<b>2,377,315</b>	<b>3,522,543</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	4,360	132,945	1,700,443	1,833,388
	Case Reserves	(4,210)	(224,698)	310,738	86,040
	IBNR	(358)	(6,320)	32,950	26,630
	Discounted Claim Value	193	15,105	(21,885)	(6,780)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>(15)</b>	<b>(82,969)</b>	<b>2,022,246</b>	<b>1,939,277</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	18,647	465,562	1,846,634	2,312,196
	Case Reserves	(14,167)	(492,432)	994,933	502,501
	IBNR	(8,383)	(48,349)	124,490	76,141
	Discounted Claim Value	1,127	10,605	(44,685)	(34,080)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(2,776)</b>	<b>(64,615)</b>	<b>2,921,373</b>	<b>2,856,758</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	15,265	235,531	769,532	1,005,063
	Case Reserves	57,600	34,302	716,791	751,093
	IBNR	(44,671)	(175,917)	236,863	60,946
	Discounted Claim Value	(16)	4,816	(50,865)	(46,048)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>28,177</b>	<b>98,732</b>	<b>1,672,322</b>	<b>1,771,053</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	24,533	173,840	788,348	962,188
	Case Reserves	(6,869)	(51,765)	524,708	472,943
	IBNR	(80,823)	(458,152)	910,242	452,090
	Discounted Claim Value	6,238	59,513	(122,142)	(62,629)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(56,921)</b>	<b>(276,564)</b>	<b>2,101,156</b>	<b>1,824,592</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	62,828	260,478		260,478
	Case Reserves	56,445	351,696		351,696
	IBNR	66,464	667,562		667,562
	Discounted Claim Value	(10,548)	(76,403)		(76,403)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>175,188</b>	<b>1,203,333</b>	<b>0</b>	<b>1,203,333</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>143,654</b>	<b>877,918</b>	<b>8,717,096</b>	<b>9,595,014</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 JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2014					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,559,839	14,038,552	36,221,905	50,260,457
2.	CLAIM EXPENSES				
	Paid Claims	2,347	65,702	236,073	301,775
	Case Reserves	247,746	76,186	759,995	836,181
	IBNR	(191,760)	1,838,111	5,913,932	7,752,043
	Discounted Claim Value	(405)	(322,928)	(1,115,267)	(1,438,195)
	<b>TOTAL CLAIMS</b>	<b>57,928</b>	<b>1,657,071</b>	<b>5,794,733</b>	<b>7,451,804</b>
3.	EXPENSES				
	Excess Premiums	1,114,081	10,011,726	23,442,850	33,454,576
	Administrative	115,701	1,028,580	2,715,194	3,743,774
	<b>TOTAL EXPENSES</b>	<b>1,229,781</b>	<b>11,040,306</b>	<b>26,158,044</b>	<b>37,198,350</b>
4.	UNDERWRITING PROFIT (1-2-3)	272,130	1,341,175	4,269,128	5,610,303
5.	INVESTMENT INCOME	2,797	19,867	124,802	144,669
6.	STATUTORY PROFIT (4+5)	274,927	1,361,042	4,393,930	5,754,972
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	274,927	1,361,042	3,786,379	5,147,421
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	5,662	(54,499)	741,645	687,147
	2011	15,068	43,980	968,813	1,012,794
	2012	10,387	201,753	715,685	917,438
	2013	(10,710)	39,532	1,360,235	1,399,767
	2014	254,520	1,130,275		1,130,275
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>274,927</b>	<b>1,361,042</b>	<b>3,786,379</b>	<b>5,147,421</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	(1,135)	35,297	0	35,297
	Case Reserves	1,135	189,315	6	189,321
	IBNR	(5,000)	(159,612)	599,994	440,382
	Discounted Claim Value	(383)	(8,088)	(76,200)	(84,288)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>(5,383)</b>	<b>56,912</b>	<b>523,800</b>	<b>580,712</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	4,344	139,753	144,097
	Case Reserves	1	(107,592)	110,263	2,671
	IBNR	(10,001)	53,248	1,099,984	1,153,232
	Discounted Claim Value	(4,618)	9,886	(190,876)	(180,990)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(14,618)</b>	<b>(40,114)</b>	<b>1,159,124</b>	<b>1,119,010</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	3,482	26,061	96,320	122,381
	Case Reserves	246,513	(5,678)	649,704	644,026
	IBNR	(249,995)	(270,384)	1,803,976	1,533,592
	Discounted Claim Value	(9,762)	53,629	(390,771)	(337,142)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>(9,762)</b>	<b>(196,372)</b>	<b>2,159,229</b>	<b>1,962,857</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	0	0	0	0
	Case Reserves	(11)	1	22	23
	IBNR	11	(85,001)	2,409,978	2,324,977
	Discounted Claim Value	11,050	48,345	(457,420)	(409,075)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>11,050</b>	<b>(36,655)</b>	<b>1,952,580</b>	<b>1,915,925</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	0	0		0
	Case Reserves	108	140		140
	IBNR	73,225	2,299,860		2,299,860
	Discounted Claim Value	3,308	(426,700)		(426,700)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>76,641</b>	<b>1,873,300</b>	<b>0</b>	<b>1,873,300</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>57,928</b>	<b>1,657,071</b>	<b>5,794,733</b>	<b>7,451,804</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 JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2014		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,559,839	15,598,391	36,221,905	51,820,296
2.	CLAIM EXPENSES				
	Paid Claims	654	66,357	236,073	302,430
	Case Reserves	(646)	75,540	759,995	835,535
	IBNR	245,548	2,083,659	5,913,932	7,997,591
	Discounted Claim Value	(18,433)	(341,361)	(1,115,267)	(1,456,628)
	<b>TOTAL CLAIMS</b>	<b>227,123</b>	<b>1,884,195</b>	<b>5,794,733</b>	<b>7,678,928</b>
3.	EXPENSES				
	Excess Premiums	1,112,414	11,124,140	23,442,850	34,566,990
	Administrative	165,579	1,194,158	2,715,194	3,909,352
	<b>TOTAL EXPENSES</b>	<b>1,277,992</b>	<b>12,318,298</b>	<b>26,158,044</b>	<b>38,476,342</b>
4.	UNDERWRITING PROFIT (1-2-3)	54,723	1,395,898	4,269,128	5,665,026
5.	INVESTMENT INCOME	2,683	22,550	124,802	147,352
6.	STATUTORY PROFIT (4+5)	57,406	1,418,448	4,393,930	5,812,378
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	57,406	1,418,448	3,786,379	5,204,827
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	197	(54,302)	741,645	687,344
	2011	453	44,433	968,813	1,013,247
	2012	(18,269)	183,484	715,685	899,169
	2013	342	39,874	1,360,235	1,400,109
	2014	74,684	1,204,959		1,204,959
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>57,406</b>	<b>1,418,448</b>	<b>3,786,379</b>	<b>5,204,828</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	398	35,695	0	35,695
	Case Reserves	(398)	188,917	6	188,923
	IBNR	0	(159,612)	599,994	440,382
	Discounted Claim Value	83	(8,005)	(76,200)	(84,205)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>83</b>	<b>56,995</b>	<b>523,800</b>	<b>580,795</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	4,344	139,753	144,097
	Case Reserves	0	(107,592)	110,263	2,671
	IBNR	(10,000)	43,248	1,099,984	1,143,232
	Discounted Claim Value	10,000	19,886	(190,876)	(170,990)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(40,114)</b>	<b>1,159,124</b>	<b>1,119,010</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	256	26,318	96,320	122,638
	Case Reserves	(256)	(5,934)	649,704	643,770
	IBNR	0	(270,384)	1,803,976	1,533,592
	Discounted Claim Value	18,896	72,525	(390,771)	(318,246)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>18,896</b>	<b>(177,475)</b>	<b>2,159,229</b>	<b>1,981,754</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	0	0	0	0
	Case Reserves	0	1	22	23
	IBNR	0	(85,001)	2,409,978	2,324,977
	Discounted Claim Value	0	48,345	(457,420)	(409,075)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>(36,655)</b>	<b>1,952,580</b>	<b>1,915,925</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	0	0		0
	Case Reserves	8	148		148
	IBNR	255,548	2,555,408		2,555,408
	Discounted Claim Value	(47,412)	(474,112)		(474,112)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>208,144</b>	<b>2,081,444</b>	<b>0</b>	<b>2,081,444</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>227,123</b>	<b>1,884,195</b>	<b>5,794,733</b>	<b>7,678,928</b>

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**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF SEPTEMBER 30, 2014**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,845	453,098	81,356,350	81,809,448
2. CLAIM EXPENSES				
Paid Claims	76,872	450,589	72,266,552	72,717,141
IBNR	(233)	(2,097)	41,893	39,796
Total Claims	<u>76,639</u>	<u>448,493</u>	<u>72,308,445</u>	<u>72,756,937</u>
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,910	53,590	5,334,537	5,388,127
Total Expenses	<u>5,910</u>	<u>53,590</u>	<u>8,920,003</u>	<u>8,973,593</u>
4. UNDERWRITING PROFIT (1-2-3)	(32,705)	(48,984)	127,902	78,918
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(32,705)	(48,984)	135,039	86,054
9. STATUTORY SURPLUS (6+7-8)	<u>(32,705)</u>	<u>(48,984)</u>	<u>135,039</u>	<u>86,054</u>

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	(26,966)	1,909,067	1,882,101
CASH	0	(26,966)	1,909,065	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	(20,572)	(20,572)	(142,983)	(163,556)
CASH	(20,573)	(20,572)	(142,983)	(163,556)
2013 SURPLUS	560	12,933	(14,300)	(1,367)
CASH	0	(62,097)	66,689	4,592
2014 SURPLUS	(12,693)	(14,379)	-	(14,379)
CASH	(27,465)	81,038	-	81,038
<b>TOTAL SURPLUS</b>	<b>(32,705)</b>	<b>(48,984)</b>	<b>135,039</b>	<b>86,054</b>
<b>TOTAL CASH</b>	<b>(48,038)</b>	<b>(28,597)</b>	<b>216,026</b>	<b>187,428</b>

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
Paid Claims	-	26,966	22,524,075	22,551,041
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>26,966</u>	<u>22,524,075</u>	<u>22,551,041</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	20,572	20,572	14,773,310	14,793,883
IBNR	-	-	-	-
Total Claims	<u>20,572</u>	<u>20,572</u>	<u>14,773,310</u>	<u>14,793,883</u>
<b>FUND YEAR 2013</b>				
Paid Claims	-	25,641	517,220	542,862
IBNR	(560)	(38,574)	41,893	3,319
Total Claims	<u>(560)</u>	<u>(12,933)</u>	<u>559,113</u>	<u>546,180</u>
<b>FUND YEAR 2014</b>				
Paid Claims	56,300	377,410	-	377,410
IBNR	328	36,478	-	36,478
Total Claims	<u>56,627</u>	<u>413,887</u>	<u>-</u>	<u>413,887</u>
<b>COMBINED TOTAL CLAIMS</b>	<b>76,639</b>	<b>448,493</b>	<b>72,308,445</b>	<b>72,756,937</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 OCTOBER 31, 2014**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,377	502,475	81,356,350	81,858,825
2. CLAIM EXPENSES				
Paid Claims	38,394	488,983	72,266,552	72,755,535
IBNR	(306)	(2,403)	41,893	39,490
Total Claims	38,087	486,580	72,308,445	72,795,025
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,874	59,464	5,334,537	5,394,001
Total Expenses	5,874	59,464	8,920,003	8,979,467
4. UNDERWRITING PROFIT (1-2-3)	5,415	(43,569)	127,902	84,333
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	5,415	(43,569)	135,039	91,470
9. STATUTORY SURPLUS (6+7-8)	5,415	(43,569)	135,039	91,470

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	(26,966)	1,909,067	1,882,101
CASH	0	(26,966)	1,909,065	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	(20,572)	(142,983)	(163,556)
CASH	0	(20,572)	(142,983)	(163,556)
2013 SURPLUS	558	13,491	(14,300)	(809)
CASH	0	(62,097)	66,689	4,592
2014 SURPLUS	4,857	(9,522)	-	(9,522)
CASH	(53,831)	27,207	-	27,207
<b>TOTAL SURPLUS</b>	5,415	(43,569)	135,039	91,470
<b>TOTAL CASH</b>	(53,830)	(82,428)	216,026	133,598

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
Paid Claims	-	26,966	22,524,075	22,551,041
IBNR	-	-	-	-
Total Claims	-	26,966	22,524,075	22,551,041
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
<b>FUND YEAR 2012</b>				
Paid Claims	-	20,572	14,773,310	14,793,883
IBNR	-	-	-	-
Total Claims	-	20,572	14,773,310	14,793,883
<b>FUND YEAR 2013</b>				
Paid Claims	-	25,641	517,220	542,862
IBNR	(558)	(39,132)	41,893	2,760
Total Claims	(558)	(13,491)	559,113	545,622
<b>FUND YEAR 2014</b>				
Paid Claims	38,394	415,804	-	415,804
IBNR	252	36,729	-	36,729
Total Claims	38,646	452,533	-	452,533
<b>COMBINED TOTAL CLAIMS</b>	38,087	486,580	72,308,445	72,795,025

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**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF NOVEMBER 30, 2014**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,579	552,054	81,356,350	81,908,404
2. CLAIM EXPENSES				
Paid Claims	40,297	529,280	72,266,552	72,795,832
IBNR	18	(2,385)	41,893	39,508
Total Claims	40,315	526,895	72,308,445	72,835,340
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,877	65,341	5,334,537	5,399,878
Total Expenses	5,877	65,341	8,920,003	8,985,344
4. UNDERWRITING PROFIT (1-2-3)	3,387	(40,182)	127,902	87,720
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	3,387	(40,182)	135,039	94,856
9. STATUTORY SURPLUS (6+7-8)	3,387	(40,182)	135,039	94,856

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	(26,966)	1,909,067	1,882,101
CASH	0	(26,966)	1,909,065	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	(20,572)	(142,983)	(163,556)
CASH	0	(20,572)	(142,983)	(163,556)
2013 SURPLUS	548	14,039	(14,300)	(260)
CASH	0	(62,097)	66,689	4,592
2014 SURPLUS	2,839	(6,683)	-	(6,683)
CASH	(50,426)	30,612	-	30,612
<b>TOTAL SURPLUS</b>	<b>3,387</b>	<b>(40,182)</b>	<b>135,039</b>	<b>94,856</b>
<b>TOTAL CASH</b>	<b>(50,425)</b>	<b>(79,023)</b>	<b>216,026</b>	<b>137,003</b>

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
Paid Claims	-	26,966	22,524,075	22,551,041
IBNR	-	-	-	-
Total Claims	-	26,966	22,524,075	22,551,041
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
<b>FUND YEAR 2012</b>				
Paid Claims	-	20,572	14,773,310	14,793,883
IBNR	-	-	-	-
Total Claims	-	20,572	14,773,310	14,793,883
<b>FUND YEAR 2013</b>				
Paid Claims	-	25,641	517,220	542,862
IBNR	(548)	(39,680)	41,893	2,212
Total Claims	(548)	(14,039)	559,113	545,074
<b>FUND YEAR 2014</b>				
Paid Claims	40,297	456,100	-	456,100
IBNR	566	37,296	-	37,296
Total Claims	40,863	493,396	-	493,396
<b>COMBINED TOTAL CLAIMS</b>	<b>40,315</b>	<b>526,895</b>	<b>72,308,445</b>	<b>72,835,340</b>

This report is based upon information which has not been audited nor certified  
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## 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:** October 23, 2014  
**To:** Executive Committee  
Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**2015 Budget:** The 2015 proposed budget was presented for review and discussion. A summary review of the budget was provided noting the following:

- Loss Funds – Fund Actuary projected total loss funds of \$3,835,569 represent a 6% decrease from last year based on fund's positive experience to date.
- Premiums – Underwriting Manager reported negotiations are being finalized with the fund's excess carriers and the total premiums represented in the proposed budget will be on/or about target for budget adoption. The projected and approximate premiums for property are increasing by 4.8%, liability by 5%, workers' compensation \$500,000 excess of \$500,000 layer by 9% and the Statutory excess of \$1,000,000 by 8.6%. Executive Director said a phase-in allocation method to move workers compensation premiums by member closer to their respective payroll allocation is being developed.
- Expenses – Executive Director reported the 2% increases in professional fees are budgeted figures only as the Board confirms appointments and compensation at the February annual reorganization meeting.
- Ancillary Coverages – Underwriting Manager said the ancillary coverages are being confirmed with all members for renewal. Due to the recent growth of the NJCE, some monies have been budgeted to allow for the potential purchase of higher flood aggregate limit.

The Board of Fund Commissioners made a motion to introduce the 2015 Budget in the amount of \$19,964,592 and to schedule the Public Hearing on November 20, 2014 2:00PM via teleconference to be initiated by the fund office.

**Financials:** The Financial Fast Track as of August 31, 2014 reported the Fund's current surplus of \$4.8 million.

**New Commission Membership Review – County of Atlantic:** A full report and presentation of County of Atlantic was conducted during Closed Session for review and discussion. The Board of Fund Commissioners adopted Resolution 37-14 to offer membership to the County of Atlantic.

**Risk Control:** Safety Director's report included a report reflecting the risk control activities from September 2014 through November 2014.

**Claims Status Summary:** AmeriHealth Casualty Services prepared a summary report of claims with large open reserves that was reviewed during Closed Session.

**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:** November 20, 2014 at 2PM – Teleconference call to be initiated from the Fund Office in Parsippany, NJ.

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>				
<b>2015 PROPOSED BUDGET -</b>				
APPROPRIATIONS	(A)	(C)	(D)	(E)
<b>I. Claims and Excess Insurance</b>			(C - A)	(D / A)
<b>Claims</b>	<b>ANNUALIZED BUDGET FY2014</b>	<b>PROPOSED BUDGET FY2015</b>	<b>Change \$</b>	<b>Change %</b>
1 Liability	897,753	843,889	(53,864)	-6.0%
2 Auto	235,423	221,299	(14,124)	-6.0%
3 Workers' Comp.	2,947,214	2,770,381	(176,833)	-6.0%
4 <b>Subtotal - Claims</b>	<b>4,080,390</b>	<b>3,835,569</b>	<b>(244,821)</b>	<b>-6.0%</b>
5 <b>Premiums</b>				
6				
7 Property	3,982,609	4,174,851	192,242	4.8%
8 Liability (Brit)	2,309,479	2,424,951	115,472	5.0%
9 Workers Comp (500 x 500) *	1,365,790	1,488,927	123,137	9.0%
10 Workers Comp (Stat x 1MIL)	2,371,957	2,577,119	205,161	8.6%
11 Excess premium contingency	-	0	0	0.0%
12				
13 <b>SubTotal Premiums</b>	<b>10,029,834</b>	<b>10,665,847</b>	<b>636,013</b>	<b>6.3%</b>
14 <b>Total Loss Fund</b>	<b>14,110,224</b>	<b>14,501,416</b>	<b>391,192</b>	<b>2.8%</b>
15				
16 <b>II. Expenses, Fees &amp; Contingency</b>				
17				
18 Claims Adjustment	56,955	58,094	1,139	2.0%
19 Safety Director	340,606	347,418	6,812	2.0%
20 General Expense				
21 Exec. Director	561,425	572,653	11,228	2.0%
22 Actuary	38,507	39,277	770	2.0%
23 Auditor	30,806	31,422	616	2.0%
24 Attorney	34,278	34,963	686	2.0%
25 Treasurer	31,992	32,632	640	2.0%
26 Underwriting Manager	412,826	421,082	8,257	2.0%
27				
28 Misc. Expense & Contingency	21,927	22,365	439	2.0%
29 <b>Total Fund Exp &amp; Contingenc</b>	<b>1,529,322</b>	<b>1,559,908</b>	<b>30,586</b>	<b>2.0%</b>
30 <b>Total Self Insured Program</b>	<b>15,639,546</b>	<b>16,061,324</b>	<b>421,778</b>	<b>2.7%</b>
31				
32 <b>Ancillary Coverages</b>				
33 POL/EPL	1,253,978	1,316,679	62,701	5.0%
34 XS POL/EPL	49,033	51,485	2,452	5.0%
35 Excess Liability	916,858	962,701	45,843	5.0%
36 Crime Program	121,944	128,041	6,097	5.0%
37 Medical Malpractice	1,072,013	772,014	(299,999)	-28.0%
38 Pollution Liability	120,644	120,640	(4)	0.0%
39 Employed Lawyers Liability	161,500	161,500	0	0.0%
40 Cyber Liability	133,531	140,207	6,676	5.0%
41 XS Flood		250,000	250,000	100%
42				
43 <b>Total Ancillary Coverages</b>	<b>3,829,501</b>	<b>3,903,268</b>	<b>73,766</b>	<b>1.9%</b>
44				
45 <b>Total FUND Disbursements</b>	<b>19,469,047</b>	<b>19,964,592</b>	<b>495,544</b>	<b>2.5%</b>
<b>* Not All Members participate in this layer. Maximum Coverage = 500K x 500K</b>				

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 vertically and horizontally.

CONNER  
STRONG &  
BUCKELEW

**CLIENT ACTIVITY REPORT**

**OCTOBER 2014**

**GCHIC - Gloucester County Health  
Insurance Commission**

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

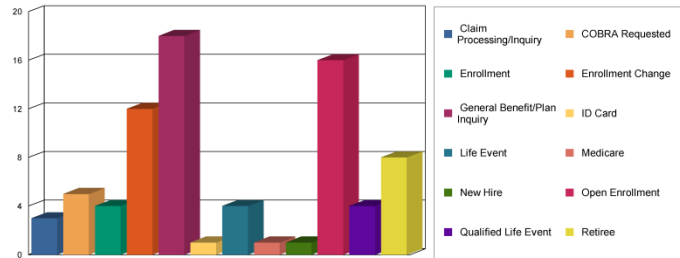


## CLIENT ACTIVITY SUMMARY REPORT

From: 10/1/2014 To: 10/31/2014

### GCHIC - Gloucester County Health Insurance Commission

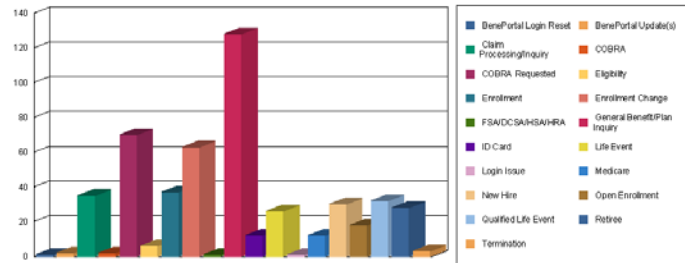
SUBJECT (OCTOBER)	# of Issues
Claim Processing/Inquiry	3
COBRA Requested	5
Enrollment	4
Enrollment Change	12
General Benefit/Plan Inquiry	18
ID Card	1
Life Event	4
Medicare	1
New Hire	1
Open Enrollment	16
Qualified Life Event	4
Retiree	8
<b>Total for Subject</b>	<b>77</b>



<b>SUBJECT (YTD)</b>	<b># of Issues</b>
BenePortal Login Reset	1
BenePortal Update(s)	2
Claim Processing/Inquiry	35
COBRA	2
COBRA Requested	70
Eligibility	6
Enrollment	37
Enrollment Change	63
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	128
ID Card	12
Life Event	26
Login Issue	1
Medicare	12
New Hire	30
Open Enrollment	18
Qualified Life Event	32
Retiree	28
Termination	3

**Total for Subject**

**507**



**CALL SOURCE (OCTOBER)**

	<u># of Issues</u>
Broker/Consultant	6
Employee	36
Employer	27
Other	3
Plan Administrator	1
Unidentified	4
<b>Total for Call Source</b>	<b>77</b>



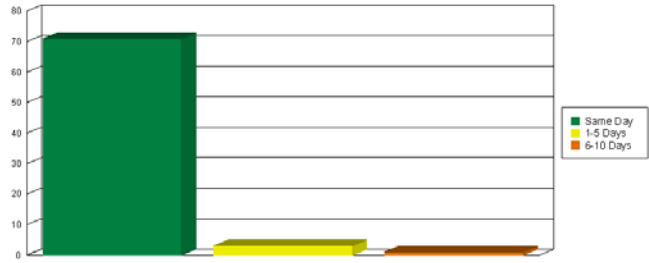
**CALL SOURCE (YTD)**

	<u># of Issues</u>
Broker/Consultant	18
Dependent	5
Employee	213
Employer	221
Other	21
Plan Administrator	1
Unidentified	25
<b>Total for Call Source</b>	<b>504</b>



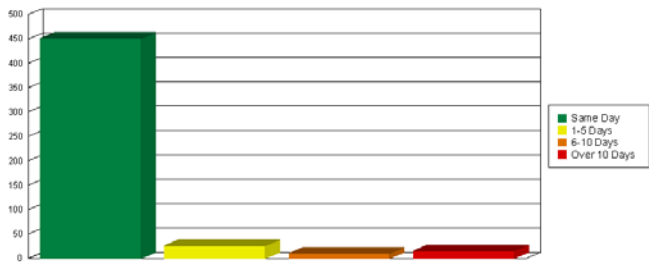
**CLOSED TIME (OCTOBER)**

	<u># of Days</u>	<u>%</u>
Same Day	71	95%
1-5 Days	3	4%
6-10 Days	1	1%
<b>Total for Time Range</b>	<b>75</b>	<b>100%</b>



**CLOSED TIME (YTD)**

	<u># of Days</u>	<u>%</u>
Same Day	451	90%
1-5 Days	26	5%
6-10 Days	10	2%
Over 10 Days	15	3%
<b>Total for Time Range</b>	<b>502</b>	<b>100%</b>







## CLIENT ACTIVITY REPORT

NOVEMBER 2014

### GCHIC - Gloucester County Health Insurance Commission

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

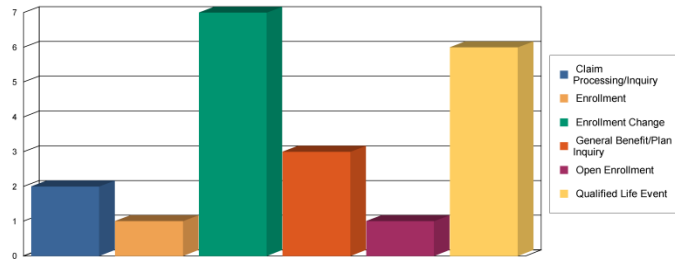


### CLIENT ACTIVITY SUMMARY REPORT

From: 11/1/2014 To: 11/30/2014

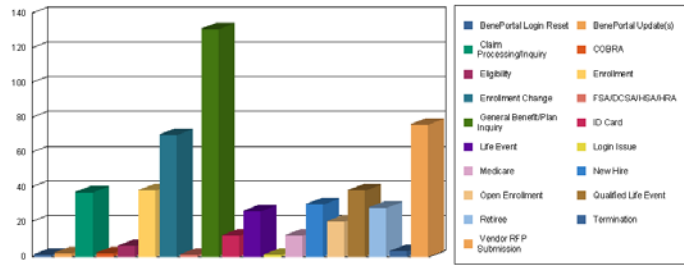
### GCHIC - Gloucester County Health Insurance Commission

<b>SUBJECT (NOVEMBER)</b>	<b># of Issues</b>
Claim Processing/Inquiry	2
Enrollment	1
Enrollment Change	7
General Benefit/Plan Inquiry	3
Open Enrollment	1
Qualified Life Event	6
<b>Total for Subject</b>	<b>20</b>



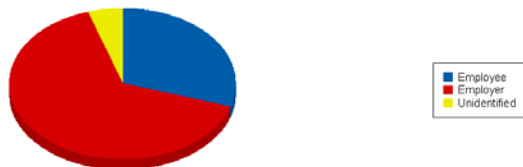
<b>SUBJECT (YTD)</b>	<b># of Issues</b>
BenePortal Login Reset	1
BenePortal Update(s)	2
Claim Processing/Inquiry	37
COBRA	2
Eligibility	6
Enrollment	38
Enrollment Change	70
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	131
ID Card	12
Life Event	26
Login Issue	1
Medicare	12
New Hire	30
Open Enrollment	20
Qualified Life Event	38
Retiree	28
Termination	3
Vendor RFP Submission	76

**Total for Subject 534**



<b>CALL SOURCE (NOVEMBER)</b>	<b># of Issues</b>
Employee	6
Employer	13
Unidentified	1

**Total for Call Source 20**



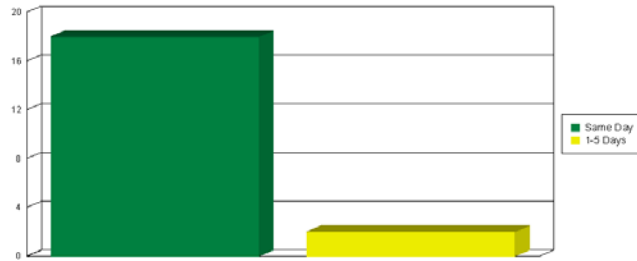
**CALL SOURCE (YTD)**

	<u># of Issues</u>
Broker/Consultant	18
Dependent	5
Employee	219
Employer	174
Other	11
Plan Administrator	1
Unidentified	27
<b>Total for Call Source</b>	<b>455</b>



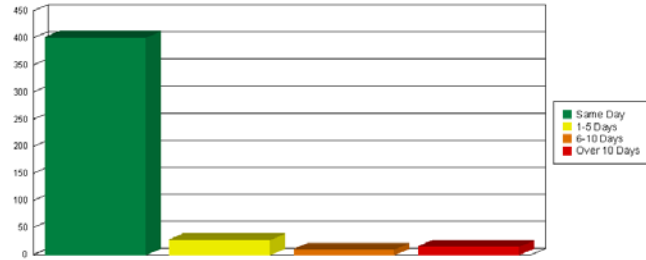
**CLOSED TIME (NOVEMBER)**

	<u># of Days</u>	<u>%</u>
Same Day	18	90%
1-5 Days	2	10%
<b>Total for Time Range</b>	<b>20</b>	<b>100%</b>



**CLOSED TIME (YTD)**

	<u># of Days</u>	<u>%</u>
Same Day	401	88%
1-5 Days	28	6%
6-10 Days	10	2%
Over 10 Days	15	3%
<b>Total for Time Range</b>	<b>454</b>	<b>100%</b>



**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 53- 14  
Confirmation of Payment

NOVEMBER 2014

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

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

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

**FUND YEAR 2013**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000302</b>			
000302	BOWMAN & COMPANY, LLP	AUDITOR FEE 10/24/2014	10,500.00
			<b>10,500.00</b>
		TOTAL PAYMENTS FY 2013	10,500.00

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000303</b>			
000303	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 11/2014	6,458.33
			<b>6,458.33</b>
<b>000304</b>			
000304	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2014	11,162.00
			<b>11,162.00</b>
<b>000305</b>			
000305	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE - 11/2014	4,680.00
			<b>4,680.00</b>
<b>000306</b>			
000306	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 11/2014	638.00
			<b>638.00</b>
<b>000307</b>			
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 11/14/14	3,752.50
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 11/14/14	710.00
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 11/14/14	10,838.75
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 3/27/14	400.00
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 9/2/14	270.00
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 10/1/14	923.00
000307	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 10/01/14	354.14
			<b>17,248.39</b>
<b>000308</b>			
000308	WILSON,ELSER,MOSKOWITZ,EDELMAN	LEGAL SERV FOR ANCILLARY COV - 11/4/14	5,835.00
			<b>5,835.00</b>

<b>000309</b>			
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/12/14	4,737.91
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/12/14	600.47
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/12/14	1,089.01
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/12/14	2,174.06
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/10/14	39.00
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/16/14	1,946.59
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/16/14	4,328.67
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/16/14	8,652.08
000309	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/16/14	1,750.05
			<b>25,317.84</b>
<b>000310</b>			
000310	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 10/14	535.67
			<b>535.67</b>
<b>000311</b>			
000311	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 10/14	535.67
			<b>535.67</b>
<b>000312</b>			
000312	HARDENBERGH INSURANCE GROUP	RMC FEE 11/2014	21,320.00
			<b>21,320.00</b>
		TOTAL PAYMENTS FY 2014	93,730.90

**TOTAL PAYMENTS ALL FUND YEARS \$104,230.90**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 54-14

DECEMBER 2014

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000313</b>			
000313	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 12/2014	6,458.33
			<b>6,458.33</b>
<b>000314</b>			
000314	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2014	11,162.00
			<b>11,162.00</b>
<b>000315</b>			
000315	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 12/2014	4,680.00
			<b>4,680.00</b>
<b>000316</b>			
000316	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2014	632.00
			<b>632.00</b>
<b>000317</b>			
000317	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/14	7,665.38
000317	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/14	2,845.40
000317	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/14	136.50
			<b>10,647.28</b>
<b>000318</b>			
000318	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 11/14	1,071.34
000318	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 10/14	1,071.34
			<b>2,142.68</b>
<b>000319</b>			
000319	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 11/14	535.67
			<b>535.67</b>
<b>000320</b>			
000320	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 11/14	535.67
			<b>535.67</b>
<b>000321</b>			
000321	NEW JERSEY MOTOR VEHICLE	2015 ANNUAL ADMIN FEE - ACCT OL009120	150.00
			<b>150.00</b>
<b>000322</b>			
000322	ROBYN GLOCKER-HAMMOND	REIMBURSE FOR DAMAGED WINDSHIELD	416.13
			<b>416.13</b>
<b>000323</b>			



TOTAL PAYMENTS FY 2014

58,679.76

**TOTAL PAYMENTS ALL FUND YEARS \$ 58,679.76**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST - 2**

Resolution No. 55-14

DECEMBER 2014

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000324			
000324	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/15/2014	2,850.00
000324	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 11/14/2014	2,160.00
000324	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 12/11/2014	2,280.00
			<b>7,290.00</b>
		TOTAL PAYMENTS FY 2014	7,290.00

**TOTAL PAYMENTS ALL FUND YEARS \$ 7,290.00**

\_\_\_\_\_  
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. 56-14

NOVEMBER 2014

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>W1114</b>			
W1114	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 09/2014	450.50
W1114	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 09/2014	2,820.00
			<b>3,270.50</b>
		TOTAL PAYMENTS FY 2014	3,270.50

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50**

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

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

**Resolution No. 57-14**

**DECEMBER 2014**

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>W1214</b>			
W1214	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 09/2014	450.50
W1214	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 09/2014	2,820.00
			<b>3,270.50</b>
		TOTAL PAYMENTS FY 2014	3,270.50

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH		September			
CURRENT FUND YEAR		2014			
		Description:	Instrument #1	Instr #2	Instr #3
		ID Number:	GCIC Deposit	GCIC WC Clai	GCIC Liability
		Maturity (Yrs)	0	0	0
		Purchase Yield:	0	0	0
<b>TOTAL for All</b>					
<b>Accts &amp; instruments</b>					
Opening Cash & Investment Balance	\$4,472,748.29	4462802.13	3779.32	6166.84	
Opening Interest Accrual Balance	\$0.00	0	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$563,384.09	\$465,542.71	\$71,205.20	\$26,636.18
10	(Withdrawals - Sales)	(\$288,673.26)	(\$190,831.88)	(\$71,205.20)	(\$26,636.18)
	Ending Cash & Investment Balance	\$4,747,459.12	\$4,737,512.96	\$3,779.32	\$6,166.84
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$67,228.24	\$45,905.12	\$17,563.92	\$3,759.20
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,814,687.36	\$4,783,418.08	\$21,343.24	\$9,926.04

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	October			
CURRENT FUND YEAR	2014			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit	GCIC WC Cla	GCIC Liability
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$4,747,459.12	4737512.96	3779.32	6166.84
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$293,709.70	\$221,217.07	\$60,220.33
10	(Withdrawals - Sales)	(\$269,881.08)	(\$144,248.50)	(\$104,438.33)
	Ending Cash & Investment Balance	\$4,771,287.74	\$4,814,481.53	(\$40,438.68)
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$60,600.95	\$0.00	\$46,318.00
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,831,888.69	\$4,814,481.53	\$5,879.32
				\$11,527.84

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

<b>Current Fund Year: 2014</b>										
<b>Month Ending: September</b>										
	<b>Prop</b>	<b>Liab</b>	<b>Auto</b>	<b>WC</b>			<b>NJ CEL</b>	<b>Admin</b>	<b>TOTAL</b>	
OPEN BALANCE	518,738.06	3,404,090.28	139,551.44	1,073,383.96	0.00		0.00	(775,986.40)	112,971.89	4,472,749.23
RECEIPTS										
Assessments	38,671.37	19,683.39	3,558.65	123,640.78	0.00		0.00	186,495.26	57,517.33	429,566.78
Refunds	0.00	5,178.60	0.00	25,131.32	0.00		0.00	0.00	0.00	30,309.92
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
TOTAL	38,671.37	24,861.99	3,558.65	148,772.10	0.00		0.00	186,495.26	57,517.33	459,876.70
EXPENSES										
Claims Transfers	11,348.22	12,837.96	2,450.00	71,205.20	0.00		0.00	0.00	0.00	97,841.38
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	87,324.49	87,324.49
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
TOTAL	11,348.22	12,837.96	2,450.00	71,205.20	0.00		0.00	0.00	87,324.49	185,165.87
<b>END BALANCE</b>	<b>546,061.21</b>	<b>3,416,114.31</b>	<b>140,660.09</b>	<b>1,150,950.86</b>	<b>0.00</b>		<b>0.00</b>	<b>(589,491.14)</b>	<b>83,164.73</b>	<b>4,747,460.06</b>

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

<b>Current Fund Year: 2014</b>												
<b>Month Ending: October</b>												
	<b>Prop</b>	<b>Liab</b>	<b>Auto</b>	<b>WC</b>	<b>Ded/RMC</b>				<b>CEL</b>	<b>Admin</b>	<b>TOT</b>	
OPEN BALANCE	546,061.21	3,416,114.31	140,660.09	1,150,950.86	0.00			0.00	0.00	(589,491.14)	83,164.73	4,747,5
<b>RECEIPTS</b>												
Assessments	8,506.76	39,311.29	1,572.45	22,730.32	0.00			0.00	0.00	119,752.40	29,343.85	221,2
Refunds	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	
Invest Adj	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	
<b>TOTAL</b>	<b>8,506.76</b>	<b>39,311.29</b>	<b>1,572.45</b>	<b>22,730.32</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>119,752.40</b>	<b>29,343.85</b>	<b>221,2</b>
<b>EXPENSES</b>												
Claims Transfers	4,589.30	15,009.95	1,595.00	104,438.33	0.00			0.00	0.00	0.00	0.00	125,0
Expenses	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	71,755.87	71,7
Other *	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	
<b>TOTAL</b>	<b>4,589.30</b>	<b>15,009.95</b>	<b>1,595.00</b>	<b>104,438.33</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>71,755.87</b>	<b>197,3</b>
<b>END BALANCE</b>	<b>549,978.67</b>	<b>3,440,415.65</b>	<b>140,637.54</b>	<b>1,069,242.85</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>(469,738.74)</b>	<b>40,752.71</b>	<b>4,771,2</b>



**RESOLUTION 58-14**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on December 18, 2014 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 10-1-14 to 10-31-14 and 11-1-14 to 11-30-14 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 18, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**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**  
**10/01/2014 Thru 10/31/2014**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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*I n s e r v c o R e p o r t T e r m i n o l o g y*

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2014 Thru 10/31/2014**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
<b>Coverage: Auto Liability</b>											
C	4607	3530001152	001	SWEENEY, GREGORY	8/14/2014	8/14/2014	GREGORY SWEENEY	10/3/2014	FULL FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
C	4609	3530000576	001	GRANT, HELEN	9/26/2014	9/26/2014	CENTRAL PHYSICIANS & SURGEONS	10/17/2014	IME PRE-PAY	1,095.00	1,095.00
<b>Total for Coverage: Auto Liability</b>									<b>Number of entries: 2</b>	<b>1,595.00</b>	<b>1,595.00</b>
<b>Coverage: Auto Physical Damage</b>											
C	4610	3530001162	001	GLOUCESTER COUNTY	2/18/2014	2/18/2014	GLOUCESTER COUNTY	10/17/2014	Bus 82 2013 Ford E-350 Plate#CG9AGR	1,657.10	657.10
C	4611	3530001163	001	GLOUCESTER COUNTY	9/30/2014	9/30/2014	GLOUCESTER COUNTY	10/17/2014	2012 Ford F-250 Pick-Up Plate#Z215CG	2,012.20	1,012.20
C	4612	3530001159	001	GCIA	9/11/2014	9/11/2014	GCIA	10/17/2014	Repair to Ford E450 2003 Less \$500.00 Deductible	2,620.00	2,120.00
<b>Total for Coverage: Auto Physical Damage</b>									<b>Number of entries: 3</b>	<b>6,289.30</b>	<b>3,789.30</b>
<b>Coverage: General Liability</b>											
C	4601	3530000369	001	LUCAS, KAREN	8/5/2014	8/20/2014	RICHARDSON GALELLA AUSTERMUHL	10/3/2014	INVOICE 3533	45.00	45.00
C	4603	3530000694	001	RUNQUIST, CHRISTINE	8/20/2014	9/5/2014	CHANCE & MCCANN LLC	10/3/2014	INVOICE #11313	255.50	255.50
C	4604	3530000558	001	MULVIHILL, NICOLE	9/4/2014	9/4/2014	CHANCE & MCCANN LLC	10/3/2014	INVOICE 11312	525.00	525.00
C	4608	3530001104	001	DOLLINGER, STEPHEN	9/22/2014	9/22/2014	STEPHEN F DOLLINGER	10/3/2014	SETTLEMENT	500.00	500.00
C	4613	3530000369	001	LUCAS, KAREN	9/3/2014	9/29/2014	RICHARDSON GALELLA AUSTERMUHL	10/31/2014	LEGAL FEES Invoice #3587	1,644.76	1,644.76
C	4614	3530000694	001	RUNQUIST, CHRISTINE	9/18/2014	9/30/2014	CHANCE & MCCANN LLC	10/31/2014	INV 11366	1,304.25	1,304.25
C	4615	3530000234	001	GOSS, JOHN	8/20/2014	10/10/2014	CHANCE & MCCANN LLC	10/31/2014	INV # 11367	374.69	374.69
C	4616	3530000234	001	GOSS, JOHN	8/18/2014	9/15/2014	CHANCE & MCCANN LLC	10/31/2014	LEGAL FEES INVOICE #11319	3,223.25	3,223.25
C	4618	3530001119	001	CARTER, JANICE			JANICE A CARTER	10/31/2014	FULL & FINAL SETTLEMENT	267.50	267.50
<b>Total for Coverage: General Liability</b>									<b>Number of entries: 9</b>	<b>8,139.95</b>	<b>8,139.95</b>
<b>Coverage: Police Professional</b>											
C	4605	3530000547	001	DEAN, TAHARQA	8/18/2014	9/5/2014	CHANCE & MCCANN LLC	10/3/2014	INVOICE 11318	847.50	847.50
C	4606	3530000547	001	DEAN, TAHARQA	5/7/2014	6/17/2014	CHANCE & MCCANN LLC	10/3/2014	INVOICE 11176	3,915.00	3,915.00
C	4617	3530000547	001	DEAN, TAHARQA	9/9/2014	10/14/2014	CHANCE & MCCANN LLC	10/31/2014	INV 8016	2,107.50	2,107.50
<b>Total for Coverage: Police Professional</b>									<b>Number of entries: 3</b>	<b>6,870.00</b>	<b>6,870.00</b>
<b>Coverage: Property</b>											
C	4602	3530001136	001	GLOUCESTER COUNTY LIBRARY	8/4/2014	8/4/2014	FRANKLIN ALARM COMPANY INC	10/3/2014	MATERIAL/INSTALLATION	800.00	800.00
<b>Total for Coverage: Property</b>									<b>Number of entries: 1</b>	<b>800.00</b>	<b>800.00</b>

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2014 Thru 10/31/2014**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 18</b>		<b>23,694.25</b>	<b>21,194.25</b>

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2014 Thru 11/30/2014**

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

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



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2014 Thru 11/30/2014**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
<b>Coverage: Auto Physical Damage</b>											
C	4625	3530001174	001	GLOUCESTER COUNTY	11/19/2014	11/19/2014	MARY ELLEN GRAY DBA CLIFF	11/26/2014	INVOICE 1114188 BG	90.00	90.00
C	4626	3530001172	001	GLOUCESTER COUNTY	10/31/2014	10/31/2014	SOUTH JERSEY TRUCK REPAIR	11/26/2014	2011 Ford Cro Vic Plate#Y712CG	4,749.74	3,749.74
C	4627	3530001174	001	GLOUCESTER COUNTY	11/08/2014	11/08/2014	SOUTH JERSEY TRUCK REPAIR	11/26/2014	2013 Ford Taurus Plate#Z910CG / Less Deductible	7,380.13	6,380.13
<b>Total for Coverage: Auto Physical Damage</b>									<b>Number of entries: 3</b>	<b>12,219.87</b>	<b>10,219.87</b>
<b>Coverage: General Liability</b>											
C	4619	3530000369	001	LUCAS, KAREN	10/06/2014	10/30/2014	RICHARDSON GALELLA AUSTERMUHL	11/14/2014	INV 3620	240.00	240.00
C	4620	3530000942	001	PEDITTO, BRADLEY	11/04/2014	11/06/2014	RICHARDSON GALELLA AUSTERMUHL	11/14/2014	INV# 3628	345.00	345.00
C	4621	3530000558	001	MULVIHILL, NICOLE	09/17/2014	10/16/2014	CHANCE & MCCANN LLC	11/14/2014	INV# 11371	1,462.20	1,462.20
C	4624	3530000369	001	LUCAS, KAREN	04/16/2011	04/16/2011	KAREN F LUCAS AND THE LAW	11/26/2014	FULL/FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
C	4628	3530001092	001	BENRUBI, REBECCA	05/05/2014	05/05/2014	REBECCA S BENRUBI	11/26/2014	2003 VOLVO PLATE#VEF68B /Tire	181.57	181.57
<b>Total for Coverage: General Liability</b>									<b>Number of entries: 5</b>	<b>3,228.77</b>	<b>3,228.77</b>
<b>Coverage: Police Professional</b>											
C	4622	3530000547	001	DEAN, TAHARQA	10/29/2014	10/29/2014	PRECISION REPORTING INC	11/14/2014	INVOICE 91498	802.50	802.50
<b>Total for Coverage: Police Professional</b>									<b>Number of entries: 1</b>	<b>802.50</b>	<b>802.50</b>
<b>Coverage: Property</b>											
C	4623	3530001136	001	GLOUCESTER COUNTY LIBRARY	07/24/2014	07/24/2014	GLOUCESTER COUNTY LIBRARY	11/14/2014	Settlement of Property Loss	800.00	800.00
V	4602	3530001136	001	GLOUCESTER COUNTY LIBRARY	08/04/2014	08/04/2014	FRANKLIN ALARM COMPANY INC	11/12/2014	MATERIAL/INSTALLATION	-800.00	-800.00
<b>Total for Coverage: Property</b>									<b>Number of entries: 2</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>									<b>Number of entries: 11</b>	<b>16,251.14</b>	<b>14,251.14</b>





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



Carrier	Month	In-network Bills		In-network Charges		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
		Total Bills	Penetration Rate	Total Provider Charge	Penetration Rate							
Inservco	January	55	91%	\$41,580.77	92%	\$22,244.50	\$1438.29	\$11,984.63	\$5,913.35	\$19,336.27	\$2,707.08	\$16,629.19
	February	22	82%	\$19,644.63	93%	\$10,016.56	\$0.00	\$7,413.36	\$2,214.71	\$9,628.07	\$1,347.93	\$8,280.14
	March	35	86%	\$12,299.87	83%	\$8,773.53	\$313.10	\$2,028.39	\$1,184.85	\$3,526.34	\$493.69	\$3,032.65
	April	51	71%	\$26,218.76	73%	\$19,841.41	\$0.00	\$4,480.88	\$1,896.47	\$6,377.35	\$892.83	\$5,484.52
	May	28	82%	\$152,225.90	98%	\$36,511.98	\$43.32	\$19,675.81	\$95,994.79	\$115,713.92	\$12,629.71	\$103,084.21
	June	24	88%	\$141,833.15	99%	\$80,132.24	\$57,268.54	\$4,224.66	\$207.71	\$61,700.91	\$8,638.14	\$53,062.77
	July	30	100%	\$29,192.79	100%	\$19,484.53	\$65.13	\$6,912.09	\$2,731.04	\$9,708.26	\$1,359.16	\$8,349.10
	August	46	87%	\$20,429.71	77%	\$16,038.64	\$20.06	\$3,408.17	\$962.84	\$4,391.07	\$614.75	\$3,776.32
	September	13	100%	\$15,359.20	100%	\$12,509.65	\$77.07	\$2,526.23	\$246.25	\$2,849.55	\$398.94	\$2,450.61
	October	60	87%	\$70,177.40	84%	\$23,673.39	\$0.00	\$6,075.21	\$40,428.80	\$46,504.01	\$6,510.56	\$39,993.45
	November	25	76%	\$55,270.74	85%	\$13,716.20	\$0.00	\$4,046.09	\$37,508.45	\$41,554.54	\$5,057.44	\$36,497.10
<b>YTD Total</b>		<b>389</b>	<b>86%</b>	<b>\$584,232.92</b>	<b>93%</b>	<b>\$262,942.63</b>	<b>\$59,225.51</b>	<b>\$72,775.52</b>	<b>\$189,289.26</b>	<b>\$321,290.29</b>	<b>\$40,650.21</b>	<b>\$280,640.08</b>

**Monthly Summary**

	October	November
<b>Total Savings (before fees):</b>	\$46,504.01	\$41,554.54
<b>Percent Savings:</b>	66%	75%
<b>NET SAVINGS:</b>	\$39,993.45	\$36,497.10
<b>Percent NET SAVINGS:</b>	57%	66%

**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**

<b>Total Savings (before fees):</b>	\$321,290.29
<b>Percent Savings:</b>	55%
<b>NET SAVINGS:</b>	\$280,640.08
<b>Percent NET SAVINGS:</b>	48%



## GLOUCESTER COUNTY INSURANCE COMMISSION

### SAFETY DIRECTOR'S REPORT

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** December 11, 2014

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**October – December 2014**

### RISK CONTROL ACTIVITIES

#### **JIF MEETINGS / TRAINING ATTENDED**

- **October 21:** Two sessions of Safe Driver training were conducted for GCIA.
- **October 22:** One session of Ladder Safety was conducted for GCIC.
- **October 23:** Attended the GCIC meeting in Woodbury.
- **November 3:** Conducted a loss control survey of the Mullica Hill Branch of the Gloucester County Library System.
- **November 12:** Attended a meeting with the RMC and the Safety and Insurance Coordinator to discuss 2015 safety training needs.
- **December 1:** Attended a GCIC EMS Safety meeting.
- **December 2:** Attended the GCIC Safety Committee meeting in Woodbury.
- **December 10:** Two sessions of Snow Plow/Snow removal safety were conducted for GCIA.

#### **UPCOMING JIF MEETINGS / TRAINING**

- **December 15:** A BRIT Demo overview is scheduled with GCC and GCIC via webinar.
- **December 18:** Plan to attend the GCIC meeting in Woodbury.
- **December 19:** A Snow Plow/Snow Removal class is scheduled for GCC.

## **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		0

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

<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
January	GCUA/GCIA	6
February		0
March		4
April		0
May		0
June		0
July		0
August		0
September		2
October		0
November		2
December (as of 12/11)		0

**MEMORANDUM**

**TO:** Commissioners of the Gloucester County Insurance Commission (GCIC)  
**CC:** Joseph Hrubash, GCIC Executive Director  
**FROM:** Christopher Powell and Bonnie Ridolfino, Risk Management Consultant  
**DATE:** 12/12/14  
**RE:** Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from

**I. Meetings**

- A. Participated in the GCIC and NJCEL meetings on 10/23/14.
- B. Participated in GCIC Safety Training meeting on 11/12/14.
- C. Participated in GCIC Safety and Accident Review Committee on 12/2/14.
- D. Participated in GCIC Claims Committee Meeting on 12/9/14.

**II. Risk Management Services**

A. 2015 Training

The 2015 training will focus on compliance as well as offer more on-site small group training. The 2015 Safety Kick Off meeting will be held on Thursday, January 15, 2015 at Rowan College at Gloucester County. The meeting will begin at 9:00am. There will be a demonstration of the BRIT on line training.

B. Safety Poster

The attached poster is available to all members at no cost. Our office has 16 X 20 and 8 x 10 sizes; members may have as many as they would like.

C. Claims Sweep on Claims Made Policies

Our office has contacted each member and reminded them to check with all departments on whether there are any incidents that could give rise to a claim with respects to Employee Dishonesty, Public Officials Liability, Employment Practices Liability, Pollution Liability, Medical Malpractice and/or Employed Lawyers Liability as we must submit an initial report to the respective carriers prior to 1/1/15 in order to comply with reporting requirements.

D. Cyber Liability Proposals

Proposals for cyber liability coverage have been distributed to those members who did not purchase the coverage through the Commission in 2014. For those entities that did purchase the coverage, it was automatically included in the 2015 member assessment.

*Serving Families and Businesses of the Delaware Valley since 1954*

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**E. Ancillary Coverages Loss Runs**

Each member has been emailed loss runs valued as of 6/30/14 for their applicable ancillary coverages (POL/EPLI, Medical Malpractice, Employed Lawyers, and Pollution). Bonnie Ridolfino will be contacting each member representative to review them in detail.

**II. Underwriting Services Director Services:**

**A. Ancillary Coverages**

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

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
Library	Notary Bond	CNA	11/17/14	\$147.87

The Commissioners authorized the bond to be renewed at the 10/23/14 meeting for an annual cost of \$147.87. We have been advised that the number of notaries have been reduced and the revised annual cost will be \$125.12.

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
Improvement Authority	Dream Park Volunteer Accident	Starr Indemnity	01/28/15	\$400.00

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

**Action Requested:** Motion to authorize the Underwriting Services Director to renew the volunteer accident policy through Starr Indemnity for an annual cost of \$400.00 effective 1/28/15.

County	Bond – Prosecutor (Dalton) Prosecutor Dalton	CNA	3/9/15	\$ 70.00
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The renewal premium is per expiring. All terms and conditions are per expiring.

**Action Requested:** Motion to authorize the Underwriting Services Director to renew the Prosecutor Dalton's bond through CNA for an annual cost of \$70.00 effective 3/9/15.

*Serving Families and Businesses of the Delaware Valley since 1954*

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

Gibbstown  
618 E. Broad Street  
Gibbstown, NJ 08027

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

Northfield  
450 Tilton Road, Suite 201  
Northfield, NJ 08225

Philadelphia  
PO Box 40901  
Philadelphia, PA 19107



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hands and  
help make  
THE FLU  
disappear**

**Hardenbergh**  
INSURANCE GROUP

**RESOLUTION 59-14**

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on December 18, 2014.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for December 18, 2014 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 18, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN R. SIZEMORE, VICE CHAIRMAN**

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

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>	<b><u>C.P or DO #</u></b>
3530000860	James S. Closky	Liability	PAR	
3530000425	Joan ( and James) Walsh	Liability	PAR	
3530001100	Sharon Anderson	Worker Compensation	SAR	2014-22229
3530000903	Forrest Collins	Worker Compensation	SAR	2013-26802
3530000567	Brian Evans	Worker Compensation	SAR	2012-12627
3530000834	Richard Fox	Worker Compensation	SAR	2013-20712
3530000851	John Hamilton	Worker Compensation	SAR	2013-24833
3530000941	Anjeanette Wagner	Worker Compensation	SAR	2013-34258



# **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, October 23, 2014  
115 Budd Blvd.  
Woodbury, NJ 9:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Gerald White, Chairman	Present
Dean Sizemore, Vice Chairman	Absent
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>Ashley Nelms</b>
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Consolidated Services Group, Inc.

**Stephen McNamara**  
**Jennifer Pard Goldstein**

Conner Strong & Buckelew  
**Michelle Leighton**

Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Bonnie Ridolfino</b>
------------------------------------	--

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>
-----------------	---

Benefits	Conner Strong Buckelew
----------	------------------------

**ALSO PRESENT:**

Patrick J. Madden, Madden & Madden  
Matt Lyons, Gloucester County Counsel  
Marjorie Workman, GCSSSD/GCVTSD  
Cathy Dodd, PERMA Risk Management Services  
Bradford Stokes, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of September 25, 2014.

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF SEPTEMBER 25, 2014**

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

**CORRESPONDENCE:** None.

**COMMITTEE REPORTS:**

**SAFETY & CLAIMS COMMITTEE:** Mr. Prince advised the next Safety Committee meeting was scheduled for 12/2/14 and the prior safety committee report was provided at the last meeting.

Ms. Leighton advised the claims would be discussed in closed session. Ms. Leighton mentioned the Best Practices Workshop on October 7, 2014 was very well attended and an overview of the workshop was included in the agenda. Ms. Leighton thanked Mr. Sizemore and Ms. Ridolfino for their participation during the workshop.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were two action items for the meeting.

**COMMISSION ATTORNEY CONTRACT EXTENSION** – Executive Director advised at the September meeting the Commissioners agreed to extend the Long Marmero & Associates, LLP contract for the period of October 23, 2014 to December 18, 2014. Executive Director referred to a copy of Resolution 45-14 which was included in the agenda ratifying that decision. Executive Director advised an addendum to the short term agreement would also be prepared for the extension to December 18, 2014.

**MOTION TO APPROVE RESOLUTION 45-14 TO EXTEND LONG MARMERO ASSOCIATES, LLP CONTRACT FOR THE PERIOD OF OCTOBER 23, 2014 UNTIL DECEMBER 18, 2014 WITH THE SAME TERMS AND CONDITIONS**

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

**EMPLOYEE DISHONESTY COVERAGE** – Executive Director referred to a copy of the Employee Dishonesty Declaration page from Selective Insurance Company for the policy period of 11/23/14 to 11/23/15 which was included in the agenda. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. Executive Director noted the annual premium was \$1,132 and would be paid out of the miscellaneous and contingency budget line.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,132.00**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period 9/18/14 to 10/16/14. There were 46 certificates of insurance issued during this period.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the August Property & Casualty Financial Fast Track were included in the agenda. As of August 31, 2014 the Commission has a surplus of \$3,067,254. Line 8 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL. Gloucester County Insurance Commission’s current equity in the CEL is \$1,097,997.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the August Financial Fast Track. Executive Director noted as of August 31<sup>st</sup> the Fund has a surplus of \$4,872,494.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the August Health Benefits Financial Fast Track were included in the agenda. Executive Director advised as of August 31, 2014 there is a surplus of \$118,759.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director advised the CEL met on September 25, 2014. A summary report of their meeting was included in the agenda. At that meeting the Board of Fund Commissioners scheduled a meeting on October 23, 2014 at 1:00 PM to introduce the 2015 budget and another meeting on November 20, 2014 to adopt the budget. The Board of Fund Commissioners also approved the 2013 Audit. The Underwriting Manager gave an update on the excess and ancillary renewal but stressed the importance of returning the applicable underwriting data timely from the membership which has delayed budget formulation. He also indicated that the CEL

would be reviewing the adequacy of the current flood aggregate, as well as conducting a wind study to review the current limits due to the addition of Ocean County and possible addition of Atlantic County effective 1/1/15. In addition the underlying Commissions may be asked to retain a higher WC retention to offset increase in medical expenses and to raise the attachment point for the workers compensation buffer layer.

**2015 PROPERTY & CASUALTY BUDGET INTRODUCTION** – Executive Director advised the Gloucester County Insurance Commission would introduce their budget at the December 18<sup>th</sup> meeting and with the budget adoption at the January meeting.

**2014 PROPERTY & CASUALTY ASSESSMENT:** Executive Director advised the third and final assessment payment for 2014 was due on October 15, 2014. Executive Director reported payments were received from the College, Library, Improvement Authority, and Utility Authority.

**2015 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATES OF INSURANCE** – Executive Director advised the 2015 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the first week of December. The Executive Director’s office will review with Ms. Ridolfino any certificates which need to be re-issued for the 2015 renewal.

**REPORTING OF CLAIMS MADE POLICIES PRIOR TO 12/31/14 EXPIRATION** – Executive Director asked Ms. Leighton to review her letter to the Commissioners regarding the Claims to Claims Made Policies prior to 12/31/14. Ms. Leighton referred to a copy of the letter and limit schematics which were included in the agenda. Ms. Leighton stressed the importance of reporting any claim or potential claim be reported prior to the policy expiration. Ms. Ridolfino advised that Hardenberg would be contacting the department heads to offer assistance and ensure that any possible claims have been reported.

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

**EMPLOYEE BENEFITS:** Executive Director advised the client activity report for the month of September was included in the agenda. Executive Director advised there were 58 inquires for the month of September and the total year to date inquires was 429.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman White presented the September Supplemental and October Property & Casualty Bill Lists along with the October Health Insurance Fund Bill List which were included in the agenda. Chairman White requested motions to approve Resolutions, 46-14, 47-14 and 48-14.

**MOTION TO APPROVE THE  
SUPPLEMENTAL SEPTEMBER BILL LIST  
RESOLUTION 46-14**

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

**MOTION TO APPROVE THE OCTOBER BILL LIST RESOLUTION 47-14**

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

**MOTION TO APPROVE THE OCTOBER HEALTH BILL LIST RESOLUTION 48-14**

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

**CLAIMS REPORT**

**REPORT:**

Chairman White presented Resolution 49-14 Inservco Liability Check Register for the period of 9-1-14 through 9-30-14.

**MOTION TO APPROVE RESOLUTION 49-14 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9-1-14 THROUGH 9-30-14.**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of September which was included in the agenda. Ms. Goldstein advised there were 13 bills for September with a total of \$15,359.20. The total recommended allowed amount was \$12,509.65. The total reduction was \$2,849.55 and after fees the net reduction was \$2,450.61. Ms. Goldstein indicated the year to date savings was \$ 204,149.52 or 44%.

**CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reported the Safety Director's report was included in the agenda. The report included Risk Control Activities September through November 2014. Mr. Prince reported they had been working with Joseph D'Alessandro in the Public Works Department, to accommodate his request for a snow plow class on safe snow removal. Additional safety modules have been added to cover safe lifting, snow blowers and the importance of removing all snow from parking lots and entrances to all county buildings. The class will

take place on December 5, 2014. Mr. Prince advised that concluded his report unless anyone had questions.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Ridolfino advised her report for services performed for the period of September 21, 2014 through October 17, 2014 was included in the agenda. Ms. Ridolfino advised she had a few action items to review.

Ms. Ridolfino advised that Tammy, Danielle, Glenn and herself would be meeting for the annual safety training needs of 2015 for the Commission and to discuss their Safety “roll out” meeting in January. Last year’s meeting had an attendance of 65-70 people.

Ms. Ridolfino advised the first action item was to ratify the action of the renewal of the Volunteer & Student Accident policy with Starr Indemnity for the College effective 9/30/2014 with an annual premium of \$350.00.

**MOTION TO RATIFY THE RENEWAL OF THE VOLUNTEER & STUDENT ACCIDENT POLICY WITH STARR INDEMNITY FOR THE COLLEGE FOR \$350.00**

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

Ms. Ridolfino advised the next action item was to renew the Volunteer Accident policy with Starr Indemnity for the Library effective 11/23/2014 with an annual premium of \$350.00.

**MOTION TO RENEW THE VOLUNTEER ACCIDENT POLICY WITH STARR INDEMNITY FOR THE LIBRARY FOR \$350.00**

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

Ms. Ridolfino advised the next action item was to renew the notary bond effective 11/17/2014 with CNA for the Library with an annual premium of \$147.87.

**MOTION TO RENEW THE NOTARY BOND WITH CNA FOR THE LIBRARY FOR \$147.87.**

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

Ms. Ridolfino advised the next item was to renew the County bonds with CNA effective on various dates for various amounts.

**MOTION TO RENEW THE FOLLOWING COUNTY BONDS WITH CNA:**

<b>UNDERSHERIFF (KNESTAUT) – 12/28/2014</b>	<b>\$175.00</b>
<b>UNDERSHERIFF (BAY) – 12/28/2014</b>	<b>\$175.00</b>
<b>SHERIFF MORINA – 12/31/2014</b>	<b>\$350.00</b>
<b>SURROGATE (REED) – 12/31/2014</b>	<b>\$70.00</b>
<b>TREASURER/CFO – 12/31/2014</b>	<b>\$2,200.62</b>
<b>DEPUTY SURROGATE (MCKENNA) – 1/1/2015</b>	<b>\$70.00</b>

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

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

**ATTORNEY:** Commission Attorney advised he did not have anything to report during open session.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 50-14 authorizing a Closed Session to discuss PARS & SARS.



**RESOLUTION 50-14, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS) RELATED TO PENDING OR ANTICIPATED LITIGATION**

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

**MOTION TO GO INTO CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

Mr. Long made the following motions:

**MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530001121 OF \$55,747.00.**

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

**MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530001138 OF \$50,641.00.**

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

**MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530000576 OF \$250,000.00.**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:05 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

# LOSS CONTROL REPORT

## Gloucester County Insurance Commission

### Gloucester County Library

**To:** Director Anne Wodnick, Gloucester County Library Commission  
**Date of visit:** November 3, 2014  
**Date of report:** November 14, 2014  
**Contact:** Director Anne Wodnick, Gloucester County Library Commission  
Dean Sizemore, Insurance Manager

### OBJECTIVE OF THE SURVEY

Conduct a loss control visit and written program assessment of the Mullica Hill Branch of the Gloucester County Library System.

### SURVEY RESULTS

On November 3, 2014, Glenn Prince of J.A. Montgomery Risk Control met with Director Anne Wodnick, of the Gloucester County Library System, for the purpose of conducting a loss control visit. Mrs. Wodnick described the mission of the facility and advised me of the essential programs and services that are available to the community which includes a dedicated children's area where children may utilize the library facility and participate in programs specifically designed for children.

The building was reported to have been constructed in 1994 and has a brick exterior. The building also has an installed sprinkler system, which was visible throughout the facility. HVAC renovations are currently being performed in the facility, which are being conducted during non-operational hours, which limits the potential for patron injury.

I was then provided with an escorted tour of the Mullica Hill Branch by Mrs. Wodnick and members of the Library Administration. During the escorted tour, the described area appeared to be a safe environment for children, as the area was observed with outlet covers to prevent children from access to the visible duplex outlets. The facility also has numerous surveillance cameras mounted throughout the library and are monitored by Library Administration.

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

J. A. Montgomery Risk Control  
40 Lake Center Executive Park  
401 Route 73 North, Suite 300  
Marlton, NJ 08053

Glenn A. Prince  
Risk Control Consultant  
Telephone: (856) 552-4744  
Cell: (609) 238-3949

I was then informed that the Library Commission employs approximately 56 employees and maintains branches in the following municipalities:

- Mullica Hill
- Glassboro
- Logan
- Greenwich
- Newfield
- Swedesboro

The various branches that are operated by the Library Commission are also staffed by approximately twenty five volunteers, who perform a variety of tasks on behalf of the library facilities.

#### **NEW SUGGESTIONS FOR IMPROVEMENT**

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

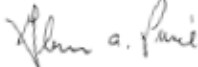
As a result of the escorted walkthrough tour of the Gloucester County Library, the following area of concern was identified:

*GCIC 2014 – 1 (PI): It is recommended that the facility update their written emergency action plan and advise all employees of the plan's provision, as required by 29 CFR 1910.38*

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

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

#### **REPORT SUBMITTED BY:**



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

cc: Dean Sizemore, Insurance Manager  
Joseph Hrubash, PERMA, Executive Director  
Bonnie Rick, Risk Manager  
Cathy Dodd, PERMA, Account Manager

## Loss Control Report Gloucester County Insurance Commission (GCIC)

### Open Suggestions

*Report Date 11/24/2014*

Town	Sug #	Type	Status	Date of Survey Date Completed	Location
<hr/>					
<b>Gloucester County Library System</b>					
	1-2014	PI	O	11/3/2014	<u>County Library System</u> It is recommended that the facility update their written emergency actionplan and advise all employees of the plan's provision, as required by 29 CFR 1910.38
<hr/>					
<u>Type</u>		<u>Type</u>		<u>Status</u>	<u>Survey Date</u>
U- Urgent		C -Critical		O - Open	The date the survey was conducted.
I -Important		D -Desirable		C - Completed	<u>Status Date</u>
PI - Prog. Improvement					The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
R - Regulatory					
N/A - Not Applicable					
<hr/>					

Total Count of SFI = 1

**SUGGESTIONS FOR IMPROVEMENT STATUS**

**Gloucester County Insurance Commission – NJ CE JIF**

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

***J.A. MONTGOMERY RISK CONTROL***

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

*Ms. Dougherty will scan and email all forms upon receipt to:*

*Dean Sizemore @ [dsizemore@co.gloucester.nj.us](mailto:dsizemore@co.gloucester.nj.us)*

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

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

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**SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:**

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

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Signature \_\_\_\_\_ Title \_\_\_\_\_

Agency \_\_\_\_\_ Date \_\_\_\_\_