

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JANUARY 24, 2013**

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

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

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
 AGENDA  
 OPEN PUBLIC MEETING: January 24, 2013  
 WOODBURY, NJ  
 9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 13, 2013 Open Minutes.....Appendix I  
 December 13, 2013 Closed Minutes.....Handout
  
- CORRESPONDENCE**
  - First MCO Letter.....Page 4
  
- COMMITTEE REPORTS**
  - Safety Committee:** Change in BBP Exposures.....Verbal
  - Claims Committee:** .....Verbal
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 5-37
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
  - Monthly Report .....Pages 38-39
  
- TREASURER – Gary Schwarz**
  - Resolution **6-13** January Bill List – Motion Required .....Pages 40-41
  - November Monthly Treasurer Reports.....Pages 42-43
  
- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
  - Resolution **7-13** Authorizing Disclosure of Liability Claims Check Register .....Pages 44-45
  - Liability Claim Payments – 12/01/12 to 12/31/12.....Pages 46-47
  - Inservco Insurances Inc. Stewardship Report as of 12/31/12 (handout).....Appendix II
  
- MANAGED CARE – Consolidated Services Group, Inc.**
  - Sample CSG Monthly Summary Report.....Page 48
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report .....Pages 49-50
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR  
 Hardenbergh Insurance Group**
  - Monthly Report.....Pages 51-52
  
- ATTORNEY – Long Marmero & Associates, LLP**
  - Monthly Report ..... Verbal

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

**CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 53-55**  
**Resolution [8-13](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda**

- Motion for Executive Session
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: February 28, 2013, 9:30 AM, 115 Budd Blvd., Woodbury, NJ**



***First Managed Care Option***

119 Littleton Road • Parsippany, New Jersey 07054-1849  
Tel: (973) 257-5200 • Fax: (973) 257-2288

January 4, 2013

Mr. Joseph Hrubash  
Conner Strong Companies, Inc.  
9 Campus Drive  
Parsippany, NJ 07054

Dear Joe,

Firstly, I would like to thank you for your longstanding support and confidence in First MCO. Of course, we always regret when we lose a valued client, but we understand that this happens, for a variety of reasons.

The attached report summarizes our results over the last three years. You can see that we are able to obtain substantial savings for you on the bills we received. You will also note that the \$869,000 of bills you received were below the U & C of 942,000 by a substantial margin. That means that your 56% of savings was not achieved because the bills were inflated, it was because our discounts are deep. I would strongly urge that you monitor your results in this manner, with the U & C metric going forward.

Going forward, we hope you will keep us in mind for any future needs you have. Again, I sincerely appreciate the trust you have put in us.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Mooney", written over a horizontal line.

Thomas F. Mooney  
President

TFM/ds

Enclosures

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 24, 2013

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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❑ **Welcome Consolidated Service Group (CSG)** – We would like to welcome Stephen McNamara and Jennifer Pard of CSG. Steve and Jennifer will be handling the Managed Care Services for the Commission. Steve can be reached at 800-225-4625 x 6503, [Stephen.McNamara@chn.com](mailto:Stephen.McNamara@chn.com) and Jennifer can be reached at 800-293-9795 x 6321, [Jennifer.Pard@chn.com](mailto:Jennifer.Pard@chn.com).

❑ **2013 Property & Casualty Budget Amendment (Page 8)** A copy of an amended 2013 budget appears on page 8 of the agenda. At our last meeting the Commission agreed to amend the Gloucester County equipment physical damage to \$5,000. The amended budget is \$5,727,702 for an additional assessment of \$3,708. The amendment does not require a Public Hearing since the change is less than 5%.

❑ **Motion to approve the revised budget in the amount of \$5,727,702**

❑ **2013 Professional Services Resolutions (Pages 9–18)** – At our last meeting the Commission reviewed and evaluated the responses from the recent RFP and appointed several professionals for a three year term effective January 1, 2013. The Commission Attorney has prepared the necessary Resolutions for appointment of the Professionals. The Resolutions start on page 9 of the agenda. The Commission Attorney is also in the process of drafting the new contracts for each Professional. The resolutions appointing the Professionals for Fund Years 2013, 2014 and 2015 are as follows:

- Resolution 1-13 Appointing Third Party Administrator to Inservco Insurance Services
- Resolution 2-13 Appointing Managed Care Provider to Consolidated Services Group
- Resolution 3-13 Appointing Executive Director to PERMA Risk Management
- Resolution 4-13 Appointing Risk Manager Consultant to Hardenbergh Insurance Group
- Resolution 5-13 Appointing Underwriter Services Director Consultant to Hardenbergh Insurance Group.

- ❑ **Motion to approve Resolutions Number 1-13 through 5-13 above appointing certain professionals for a three year term for Fund Years 2013, 2014 and 2015.**
- ❑ **Employee Dishonesty Coverage (Page 19)** - Attached on page 19 is a copy of an endorsement amending the limit of liability on the Employee Dishonesty Coverage to \$1,000,000 with a deductible of \$10,000. This increase was approved at our last meeting. The additional premium of \$240.00 will be paid out of the Miscellaneous Expense and Contingency Account.
- ❑ **Certificate of Insurance Report (Pages 20-34)** - Attached on pages 20-34 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 12/20/12 TO 1/18/13. There were 103 certificates of insurance issued during this period.
- ❑ **GCIC Property and Casualty Financial Fast Track (Page 35)** - Included in the agenda on page 35 is a copy of the Property & Casualty Financial Fast Track Reports as of **November 30, 2012**. As of **November 30, 2012**, there is a statutory surplus of **\$1,321,483**. Line 7 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the CEL.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 36)** - Included in the agenda on page 36 is a copy of the NJ CEL Financial Fast Track Reports as of **November 30, 2012**. As of **November 30, 2012**, there is a statutory surplus of **\$1,915,929**.
- ❑ **Health Benefits Financial Fast Track (Page 37)** - Included in the agenda on page 37 is a copy of the Health Benefits Financial Fast Tracks as of **December 31, 2012**. As of **December 31, 2012** there is now a statutory surplus of **\$126,820**.
- ❑ **NJ Excess Counties Insurance Fund (CEL JIF)** The CEL's meeting is scheduled for this afternoon. A summary of their meeting will appear in the next agenda.
- ❑ **2013 Property & Casualty Assessments** - In accordance with the Commission's By Laws, the assessment bills for the property and casualty were mailed to the member entities via certified mail and e-mail. The first payment of 40% was due on January 15, 2013. The second assessment of 30% is due on May 15, 2013 and the third assessment of 30% is due on October 15, 2013. If you have not already done so, please remit your payment directly to Gary Schwarz, Treasurer as the costs of the commercial insurance purchased through the CEL for the most part are due in full January 30. The Treasurer's office has advised as of January 22, 2013 the only payment received to date is from the College.
- ❑ **2013 Renewal Information and 2013 Remarketing Information** – The CEL Underwriting Manager has informed us that there is underwriting information they have requested that has not been received from the members. This includes information requested by underwriters to complete the 2013 renewal as well as additional information

requested by underwriters for the remarketing of the Meadowbrook program. The CEL underwriting Manager will be sending out a reminder to the respective members of what is still required. We would appreciate your assistance in getting this information to the CEL Underwriting Manager as soon as possible as it has a direct bearing on program coverage and pricing.

- ❑ **Indemnity & Trust Agreement** - The Indemnity & Trust Agreements for the Member Entities to continue their memberships in the Commission were sent to Ms. Rick in December. If you have not already executed the agreement we request you do so and return to Ms. Rick as soon possible.
- ❑ **2013 Automobile Liability - Uninsured and Underinsured Motorist** – Star Insurance Company does not give the option to purchase nor does the policy provide Uninsured/Underinsured Motorist coverage. As we did last year, an acknowledgement form will be provided to the Chairman for signature.
- ❑ **Reorganization for 2013-14** – The reorganization of the Gloucester County Insurance Commission will be held at the February 28, 2013 Commission meeting.

GLOUCESTER COUNTY INSURANCE COMMISSION			
2013 CERTIFIED BUDGET			
APPROPRIATIONS	CERTIFIED BUDGET	Gloucester County : Lower Property Deductible to \$5K	Revised Budget
<b>I. Claims and Excess Insurance</b>			
<b>Claims</b>			
Property	239,872	3,500	243,372
Liability	969,800		969,800
Auto	68,650		68,650
Workers' Comp.	1,292,157		1,292,157
<b>Subtotal - Claims</b>	<b>2,570,479</b>	<b>3,500</b>	<b>2,573,979</b>
<b>Premiums</b>			
XS JIF	1,421,110		1,421,110
<b>SubTotal Premiums</b>	<b>1,421,110</b>	<b>0</b>	<b>1,421,110</b>
<b>Total Loss Fund</b>	<b>3,991,589</b>	<b>3,500</b>	<b>3,995,089</b>
<b>II. Expenses, Fees &amp; Contingency</b>			
Claims Adjustment	77,500	106	77,606
Safety Director	0		0
General Expense			
Exec. Director	131,214	103	131,317
Actuary	7,500		7,500
Auditor	12,000		12,000
Attorney	35,000		35,000
Treasurer	0		0
Underwriting Manager	56,160		56,160
Misc. Expense & Contingency	37,500		37,500
<b>Total Fund Exp &amp; Contingency</b>	<b>356,874</b>	<b>208</b>	<b>357,082</b>
Risk Managers	255,840		255,840
XS JIF Ancillary Coverage			
POL/EPL	138,180		138,180
XS POL/EPL	43,779		43,779
Excess Liability	204,008		204,008
Crime Policy	6,744		6,744
Medical Malpractice	629,447		629,447
Pollution Liability	68,505		68,505
Employed Lawyers Liab	29,028		29,028
<b>Total FUND Disbursements</b>	<b>5,723,994</b>	<b>3,708</b>	<b>5,727,702</b>



**RESOLUTION NO. 1-13**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE  
SERVICES, INC. FOR FUND YEAR 2013, 2014, and 2015**

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

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

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

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 13-005, for the position of Third Party Administrator pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointment be made for the period January 1, 2013 through December 31, 2015.

Inservco Insurance Services, Inc., ("Inservco") with a business address of P.O. Box 1457, Harrisburg, PA 17105-1457 has been appointed to Third Party Administrator. Inservco's annual flat fee for the initial year is \$77,500.00, for year two the fee will be \$77,500.00 and for year three will be \$79,800.00. This is an all-inclusive fee for the liability and workers' compensation claims services listed in the RFP

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE  
SERVICES, INC. FOR FUND YEAR 2013, 2014, and 2015**

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2013.

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

**RESOLUTION NO. 2-13**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING MANAGED CARE PROVIDER TO CONSOLIDATED SERVICES GROUP  
FOR FUND YEAR 2013, 2014, and 2015**

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

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

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

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals process, RFP # 13-004, for the position of Managed Care Provider pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointment be made for the period January 1, 2013 through December 31, 2015.

Consolidated Services Group, (hereinafter "CSG") has been appointed to Managed Care Provider located at 300 American Metro Blvd., Suite 170, Hamilton, NJ 08619-1205. CSG will provide the following Medical Management Services:

**Preferred Provider Network Access to CHN PPO/Bill Review Services:**

- Hospitals/In-patient Facilities
- Medical providers
- Statewide network for medical equipment services
- Statewide network for radiology services
- Statewide network for EMG services
- Statewide network for Ambulatory Surgery Center services
- Bill Review and Repricing
- Bill Review Desk Audit (Not including Formal Audit services)
- Account Management (including attendance at required meetings)
- Client Reports

- 14% of the PPO network reduction\***
- \*Individual Fee per Bill capped at \$10,000.**
- \*Individual Fee per Bill not to exceed payment to provider**

The Preferred Provider Network "*network reduction*" is defined as the percentage portion of the difference between the providers charge or the fee schedule whichever is less and the allowable amount under the PPO Network agreement.

**Out-of-Network Bill Re-Pricing/Preferred Provider Reductions (approval required):**

This Program allows experienced Network Operations personnel to enhance out-of-network provider reductions using utilization data, billing and payment acceptance trends between providers and prior payment acceptance history along with leveraging Billing and Finance Department relationships to achieve significant reductions off billed charges.

- 14% of the out-of-network provider bill reduction**
- \*Individual Fee per Bill capped at \$10,000.**
- \*Individual Fee per Bill not to exceed payment to provider**

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2013.

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

**RESOLUTION NO. 3-13**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES  
FOR FUND YEAR 2013, 2014 and 2015**

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

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

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

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 13-001, for the position of Executive Director pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointment be made for the period January 1, 2013 through December 31, 2015.

PERMA Risk Management Services, ("PERMA") with a business address of 9 Campus Drive, Suite 16, Parsippany, New Jersey 07054 has been appointed to Executive Director with Joseph Hrubash, Vice President as the designated representative and the fee for services is as follows:

A fee up to 3% on the net annual budget of the Insurance Commission. The net annual budget is the total billed budget less amounts for insurance policies listed in the budget as XS JIF Ancillary Coverages. It is agreed that new members shall be charged a fee in proportion to the fee charged to current members to the Insurance Commission. The annual fee for each year is \$131,214.00. The service fee specified herein does not include expenses for services contracted or items purchased specifically for the Insurance Commission use, such as letterhead, telephone and postage for "general" mailing and other similar expenses, including off premise record storage. All such items shall be subject to reimbursement in accordance with policies established and modified from time to time by the Insurance Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES  
FOR FUND YEAR 2013, 2014 and 2015**

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

**BE IT FURTHER RESOLVED**, by the Commissioners of said GCIC that PERMA, acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2013.

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

**RESOLUTION NO. 4-13**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH  
INSURANCE GROUP FOR FUND YEAR 2013, 2014 and 2015**

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

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

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

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 13-002, for the position of Risk Management Consulting Services pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointment be made for the period January 1, 2013 through December 31, 2015.

Hardenbergh Insurance Group, ("Hardenbergh") with a business address of Main Street Plaza 1000, Suite 100, Voorhees, New Jersey 08043 has been appointed to Risk Management Consulting Services with an annual fee for each year of the three (3) year contract is \$255,840.00. The annual fee is made payable in twelve (12) monthly installments.

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH  
INSURANCE GROUP FOR FUND YEAR 2013, 2014 and 2015**

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2013.

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**



**RESOLUTION NO. 5-13**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH  
INSURANCE GROUP FOR FUND YEAR 2013, 2014 and 2015**

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

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

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

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 13-003, for the position of Underwriting Services pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointment be made for the period January 1, 2013 through December 31, 2015.

Hardenbergh Insurance Group, ("Hardenbergh") with a business address of Main Street Plaza 1000, Suite 100, Voorhees, New Jersey 08043 has been appointed to Underwriting Services Director with an annual flat fee of \$56,160.00 for each year (2013, 2014, 2015) made payable in twelve (12) monthly installments.

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH  
INSURANCE GROUP FOR FUND YEAR 2013, 2014 and 2015**

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2013.

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

Endorsement Number  
CF0001

Policy Number  
B 6023134

SELECTIVE INSURANCE COMPANY OF AMERICA  
40 WANTAGE AVE, BRANCHVILLE, NJ 07890

**POLICY CHANGES**

<b>Named Insured and Address</b> GLOUCESTER COUNTY INSURANCE COMMISSION 9 CAMPUS DR SUITE 16 PARSIPPANY, NJ 07054		<b>Policy Period</b> From: NOVEMBER 23, 2012 To: NOVEMBER 23, 2013 Endorsement Effective Date: DECEMBER 27, 2012
<b>Producer</b> CONNER STRONG & BUCKELEW COMPANIES INC		<b>Producer Number:</b> 00-01167-00000
COVERAGE PART AFFECTED COMMERCIAL CRIME FIDELITY COVERAGE PART		
<b>THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.</b>		
THE FOLLOWING CRIME FIDELITY FORM(S) AND ENDORSEMENT(S) ARE ADDED IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE IL7028 03/94 POLICY CHANGES ENDORSEMENT  THE FOLLOWING CRIME FIDELITY FORM(S) AND ENDORSEMENT(S) ARE CHANGED CR7026 02/92 COMMERCIAL CRIME DEC  TOTAL CRIME FIDELITY ADDL/RETURN PREMIUM: 240.00		
<b>Forms and Endorsements:</b> IL 70 25A 1189 COMMERCIAL POLICY INFORMATION PAGE CR 70 26 0292 COMMERCIAL CRIME COVERAGE DECLARATION CR 00 27 0506 GOVERNMENT CRIME POLICY CONTINUED ON SCHEDULE: IL-7035		<b>Additional Endorsement Premium</b>  \$240.00  REG - 1 (This premium may be subject to adjustment.)
<b>NOTICE TO POLICYHOLDER:</b> All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully.		
<b>Date Issued:</b> DECEMBER 28, 2012	<b>Issuing Office:</b> NEW JERSEY REGION	<b>Authorized Representative</b> <u>W. Michael Tegen</u>

OPERATING STATION



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

Monday, January 21, 2013

From 12/20/12 TO 1/18/2013

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<b><u>GCIC</u></b>					
H- Gloucester County Institute of Technology I- County of Gloucester	1360 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	21	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises for training purposes by the Gloucester County Department of Correction's Special Operations Group. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/1/2013	GL EX AU WC
H- New Jersey Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105 2 South Broad Street Woodbury, NJ 08096	43	Certificate holder is included as additional insured ATIMA for Auto and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to Section 5310 and Section 5311 Grant Program for the vehicles listed on page 2. Comprehensive and Collision deductibles are \$1,000 each. CLD	1/1/2013	AU EX PHYS
H- Camden County Health Services Center I- Gloucester County College	425 Woodbury Turnersville Road Blackwood, NJ 088012 1400 Tanyard Road Sewell, NJ 08080	84	Evidence of insurance with respects to GCC staff and 12/30/2012 site agreement. Gloucester County College has students per the clinical a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/30/2012	GL, AU, EX, MM
H- Camden County Health Services Center I- Gloucester County College	425 Woodbury Turnersville Road Blackwood, NJ 088012 1400 Tanyard Road Sewell, NJ 08080	84	Evidence of insurance with respects to GCC staff and 12/30/2012 site agreement. Gloucester County College has students per the clinical a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/30/2012	GL, AU, EX, MM
H- Kennedy Memorial Hospital 18 East Laurel Road, Stratford, NJ 08084 I- Gloucester County College	Director of Clinical Education  1400 Tanyard Road Sewell, NJ 08080	105	Evidence of insurance with respects to GCC staff and 12/31/2012 site agreement. Gloucester County College has students per the clinical a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012	GL, AU, EX, MM

H- Kennedy Health System	Atn. Rosemarie Marmion, MSN 2201 Chapel Avenue West Cherry Hill, NJ 08002	112	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Division of Continuing Education Students to participate in clinical rotations/externships. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/30/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Our Lady of Lourdes Health Care Services, Inc.	Attn: Monica Shallow RN 1600 Haddon Avenue Camden, NJ 08013	118	Evidence of insurance. All operations usual to County Governmental Entity as respects to Nursing, NMT & DMS. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Underwood Memorial Hospital	509 North Broad Street Woodbury, NJ 08096	132	Evidence of insurance. All operations usual to a County Governmental Entity as respects to GCC Staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- TD Bank, Nat'l Asso. As Trust	Catherine M. Alessi, CCTS Corporate Trust Services 1-1 Haddonfield Rd., 2nd Floor Cherry Hill, NJ 08002-4401	140	Evidence of insurance. All operations usual to County Governmental Entity with respects to Lease Purchase Agreement Section V5.3 Reference # 4609 Gloucester County Improvement Authority County Guaranteed Revenue Bonds Master Account. CLD	1/1/2013	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
H- Virtua Health, Inc	Attn: D. Couch 401 Route 73 North, Suite 403 50 Lake Center Marlton, NJ 08053	143	Evidence of insurance. All operations usual to County Governmental Entity as respects DMS, NMT, and Nursing and GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Williams Scotsman, Inc	901 S. Bond Street, Suite 600 Baltimore, MD 21231- 3357 Attn. Documentation Management Group	144	Certificate holder is included as loss payee with respects to Lease Agreement for Equipment # ART-01441519 (value \$30,068.48) and Equipment #CPX-11091 (value \$72,903.70). CLD	1/1/2013	PR
I- Gloucester County Improvement Authority	109 Budd Boulevard Woodbury, NJ 08096				
H- State of New Jersey	Department of Military & Veterans Affairs And it's Employees PO Box 340 Trenton, NJ 08625-0340	159	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the use of facilities at the National Guard Armory, North Evergreen Avenue, Woodbury, NJ 08096-1399 with respects to Use Agreement # 12047 for the 1/1/2013 through 1/1/2014 policy term in the event they need to evacuate the Corrections Facility - emergency basis only. Subject to the terms, conditions, limitations and exclusions of the policy CLD	1/1/2013	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				

H- Nazareth Hospital I- Gloucester County College	2601 Holmes Avenue Philadelphia, PA 19152 1400 Tanyard Road Sewell, NJ 08080	178	Evidence of insurance with respects to the Nuclear Medicine clinical experiences. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- NJ Department of Health & Senior Services I- Gloucester County College	Consumer & Environment Health Services PO Box 369 Trenton, NJ 08625-0369 1400 Tanyard Road Sewell, NJ 08080	179	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Youth Summer Camp Licensing-NJ Department of Health and Senior Services. CLD
H- AtlantiCare Regional Medical Center I- Gloucester County College	1925 Pacific Avenue Atlantic City, NJ 08401 1400 Tanyard Road Sewell, NJ 08080	186	Evidence of insurance. All operations usual to County Governmental Entity as respects to DMS & NMT clinical experiences. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- South Jersey Health System I- Gloucester County College	1505 West Sherman Avenue Vineland, NJ 08360 1400 Tanyard Road Sewell, NJ 08080	191	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Ancora Psychiatric Hospital I- Gloucester County College	301 Spring Garden Road Ancora, NJ 08037 1400 Tanyard Road Sewell, NJ 08080	193	Evidence of insurance. All operations usual to County Governmental Entity with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Kennedy Health Care Center I- Gloucester County College	535 Egg Harbor Road Sewell, NJ 08080 1400 Tanyard Road Sewell, NJ 08080	194	Evidence of insurance. All operations usual to County Governmental Entity with respects to GCC staff and students per clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Meadow View Nursing and Respiratory Care Center I- Gloucester County College	1420 South Black Horse Pike Williamstown, NJ 08094 1400 Tanyard Road Sewell, NJ 08080	197	Evidence of insurance. All operations usual to County Governmental Entity with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Gloucester County Improvement Authority Shady Lane I- Gloucester County College	256 County House Road Clarksboro, NJ 08020 1400 Tanyard Road Sewell, NJ 08080	199	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Voorhees Pediatric Facility	1304 Laurel Oak Road Voorhees, NJ 08043	201	Evidence of insurance with respects to GCC staff and students

I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- HealthSouth Corporation	3660 Grandview Parkway, Suite 200 Birmingham, AL 35243	202	Evidence of insurance. All operations usual to a County Governmental Entity as respects to GCC Staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Hospital of the University of Pennsylvania	3400 Spruce Street Philadelphia, PA 19104	203	Evidence of insurance. All operations usual to County Governmental Entity as respects to with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Cape Regional Medical Center	2 Stone Harbor Boulevard Cape May Court House, NJ 08210	204	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- The Children's Hospital of Philadelphia	34th St and Civic Ctr. Boulevard Philadelphia, PA 19104	205	Evidence of insurance. All operations usual to County Governmental Entity as respects to with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Crozer-Chester Medical Center &	Delaware County Memorial Hospital 100 West Sproul Road, 3rd Floor Springfield, PA 19064	206	Evidence of insurance. All operations usual to County Governmental Entity with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Gloucester County Department of Health and	Senior Service 204 East Holly Avenue Sewell, NJ 08080	211	Evidence of insurance as respects to grant funding. Gloucester County has a \$100,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		
H- Gloucester County Division of Social Services	400 Hollydell Drive Sewell, NJ 08080	212	Evidence of insurance. All operations usual to County Governmental Entity as respects to Title XX Social Services for the Homeless 2013 Grant Contract. CLD
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		
H- South Jersey Hospital, Inc.	1505 West Sherman Avenue Vineland, NJ 08360	218	Evidence of insurance. All operations usual to a County

I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to Nursing and Diagnostic Medical Sonography clinical experiences. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- NJ Police Training Commission I- Gloucester County College	PO Box 085 Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	219	Evidence of insurance for the Gloucester County Police.12/30/2012 GL EX AU, WC Academy. CLD
H- Tenet Health System Hahnemann, dba I- Gloucester County College	Hahnemann University Hospital Room 250 Philadelphia, PA 19102 1400 Tanyard Road Sewell, NJ 08080	220	Evidence of insurance. All operations usual to County 12/31/2012 GL, AU, EX, MM 230 North Broad Street, Governmental Entity as respects to GCC staff and students per the clinical site agreement.. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Nuclear Diagnostic Products of Philadelphia I- Gloucester County College	2 Keystone Avenue Unit 200 Cherry Hill, NJ 08003 1400 Tanyard Road Sewell, NJ 08080	221	Gloucester County College has a \$5,000 SIR on 12/31/2012 GL, AU, EX, MM GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. Evidence of insurance. All operations usual to County Governmental Entity as respects to Nuclear medicine clinical experiences. CLD
H- State of New Jersey I- Gloucester County College	Department of Community Affairs Division of / on Women Post Office Box 801 Trenton, NJ 08625-0801 1400 Tanyard Road Sewell, NJ 08080	226	All operations usual to County Governmental Entity including 12/31/2012 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured. Subject to the terms, conditions, limitations and exclusions of the policy. CLD
H- Deptford High School I- Gloucester County College	575 Fox Run Rd. Deptford, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	229	Certificate holder is included as additional insured ATIMA for 12/30/2012 GL EX AU WC General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only as respects to use Deptford High School's track for physical fitness assessments, as Gloucester Co. College does not have a track. Trainees will be driving to and from the high school from here in their own personal vehicles or department issued vehicle. CLD
H- Vineland Police Training Center I- Gloucester County College	3369 Mays Landing Road Vineland, NJ 08361 1400 Tanyard Road Sewell, NJ 08080	230	All operations usual to County Governmental Entity including 12/30/2012 GL EX AU WC certificate holder as additional insured but only with respects to the negligent acts of the named insured as respects to Gloucester College Police Academy students use of the Vineland Police Training Center's range for firearms training during 2013. Trainees will drive to and from the Academy in their own personal vehicles or department issued vehicles. Subject to the terms, conditions, limitations and exclusions of the policy. CLD
H- Royal Pallet I- Gloucester County College	312 Borrelli Blvd Paulsboro, NJ 08066 1400 Tanyard Road Sewell, NJ 08080	232	Evidence of insurance. All operations usual to County 12/30/2012 PR Governmental Entity as respects to conducting hands-on training on property (land only) of Royal Pallet of Paulsboro, NJ. CLD
H- Royal Pallet	312 Borrelli Blvd Paulsboro, NJ 08066	232	Evidence of insurance. All operations usual to County 12/30/2012 GL EX AU WC



I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to conducting hands-on training on property (land only) of Royal Pallet of Paulsboro, NJ. CLD
H- Glassboro Board of Education	560 Joseph L. Bowe Boulevard Glassboro, NJ 08028	236	All operations usual to County Governmental Entity including 12/30/2012 GL EX AU WC certificate holder as additional insured but only with respects to the negligent acts of the named insured as respects to the use of Glassboro High School located at 450 Bowe Boulevard for ESL Classes through 1/1/14. Subject to the terms, conditions, limitations and exclusions of the policy. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Arthritis Foundation	200 Middlesex Turnpike Iselin, NJ 08830	247	Evidence of insurance. All operations usual to County 1/1/2013 GL EX AU WC Governmental Entity as respects to the County Arthritis foundation's program "Move Today", during 2013. CLD
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		
H- Township of Ma	Main & Center Sts. Mantua, NJ 08051	253	Evidence of insurance. All operations usual to County 12/30/2012 GL EX AU WC Governmental Entity as respects to the use of the park's jogging track for running during physical training classes. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Township of Ma	Main & Center Sts. Mantua, NJ 08051	253	Evidence of insurance. All operations usual to County 12/30/2012 GL EX AU WC Governmental Entity as respects to the use of the park's jogging track for running during physical training classes. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- South Jersey Heart Group	539 Egg Harbor Road # 1 Sewell, NJ 08080	256	Evidence of insurance with respects to GCC staff and 12/31/2012 GL, AU, EX, MM students
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Kennedy University Hospital, Inc.	Attn: Martin Manno 2201 Chapel Avenue West Cherry 266 Hill, NJ 08002		Evidence of insurance. All operations usual to County 12/31/2012 GL, AU, EX, MM Governmental Entity as respects to Nursing, Diagnostic Medical Sonography and Nuclear Medicine clinical experiences.
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Cooper Health System	One Cooper Plaza Camden, NJ 08103	279	Evidence of insurance. All operations usual to County 12/31/2012 GL, AU, EX, MM Governmental Entity as respects to DMS & Nursing. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Booth Radiology	748 Kings Highway Woodbury, NJ 08086	280	Evidence of insurance. All operations usual to County 12/31/2012 GL, AU, EX, MM Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		

H- Gloucester County Special Services School District	850 Bankbridge Road Sewell, NJ 08080		Evidence of insurance. All operations usual to County 12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	
H- Pitman Manor	535 North Oak Avenue Pitman, NJ 08071	282	Evidence of insurance. All operations usual to County 12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	
H- Shore Memorial Hospital	1 East New York Avenue Somers Point, NJ 08244	283	Evidence of insurance. All operations usual to County 12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	
H- South Jersey Radiology Associates	100 Carnie Boulevard, Suite B9 Voorhees, NJ 08043	284	Evidence of insurance. All operations usual to County 12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	
H- GE Healthcare Bensalem	4636 Somertown Road Building 12, Suite C Treose, PA	285	Evidence of insurance. All operations usual to County 12/31/2012	GL, AU, EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		19053 Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	
H- Passaic County Technical Institute	ATTN: Amy Berkemey 45 Reinhardt Road Wayne, NJ 07470	288	Evidence of insurance. All operations usual to County 1/8/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to NJ HOSA holding the Northern Regional Leadership Conference on January 12, 2013 (snow date 2/23/2013). CLD	
H- TD Bank	Institutional Trust 1006 Astoria Blvd. Cherry Hill, NJ 08002	291	Evidence of insurance. All operations usual to County 12/31/2012	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to all property and equipment on file with Zurich American Insurance Company. CLD	
H- TD Bank	Institutional Trust 1006 Astoria Blvd. Cherry Hill, NJ 08002	291	Evidence of insurance. All operations usual to County 1/1/2013	PR
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		Governmental Entity as respects to all property and equipment on file with Zurich American Insurance Company. CLD	

H- NJ Transit I- County of Gloucester	1 Penn Plaza East Newark, NJ 07105 2 South Broad Street Woodbury, NJ 08096	317	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects TO #18-112-2009-NJ86-001, Ford E -350 Supreme Minibus Rear Lift - VIN # 1FDEE3FSXBDA63552 obtained through ARRA Section 5311 valued at \$43,700. CLD	1/1/2013 AU EX PHYS
H- Protective Equipment Marketing I- Gloucester County College	1025 Lanbrecht Road Frankfort, IL 60428 1400 Tanyard Road Sewell, NJ 08080	318	Evidence of insurance. All operations usual to County Governmental Entity as respects to service agreement for supply equipment and manpower for auto extrication courses. CLD	1/4/2013 PR
H- Protective Equipment Marketing I- Gloucester County College	1025 Lanbrecht Road Frankfort, IL 60428 1400 Tanyard Road Sewell, NJ 08080	318	Evidence of insurance. All operations usual to County Governmental Entity as respects to service agreement for supply equipment and manpower for auto extrication courses. CLD	1/4/2013 GL EX AU WC
H- Summit Surgical Center, LLC I- Gloucester County College	110 Carnie Boulevard Voorhees, NJ 08043 1400 Tanyard Road Sewell, NJ 08080	333	Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. Evidence of insurance with respects to GCC staff and students per the clinical site agreement. CLD	12/31/2012 GL, AU, EX, MM
H- USANA M.T.C. I- County of Gloucester	224 Sand Bridge Rd. Pittsgrove Township, NJ 08318 2 South Broad Street Woodbury, NJ 08096	339	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises by the Department of Correctional Services and Sheriff's Department for weapon qualifications during 2013. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/1/2013 GL EX AU WC
H- Rula Ahmed Al Hilli MD EX,MM I- Gloucester County College	511 Beckett Road Logan Township, NJ 08085-1548 1400 Tanyard Road Sewell, NJ 08080	348	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012 GL, AU,
H- Penn Medicine Internal Medicine EX, MM I- Gloucester County College	1006 Mantua Pike Woodbury Heights, NJ -08097 1400 Tanyard Road Sewell, NJ 08080	350	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012 GL, AU,
H- NJ Department of Human Services I- Gloucester County College	Office of Licensing PO Box 707 Trenton, NJ 08625-0707 1400 Tanyard Road Sewell, NJ 08080	352	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC Early Childhood Education Center Licensing -NJ Department of Human Services. CLD	12/31/2012 GL EX AU WC

H- County of Camden, The State of New Jersey and	The Camden County Workforce Investment Board 111 Markkress Road, Suite 101 Cherry Hill, NJ 08003	357	Evidence of Insurance. All operations usual to County Governmental Entity as respects to the contract between Gloucester County College and the County of Camden. This request accompanies the original contract - non credit between Gloucester County College and the County of Camden for the period of January 1, 2013 through January 1, 2014. CLD	12/30/2012 PR
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080			
H- County of Camden, The State of New Jersey and	The Camden County Workforce Investment Board 111 Markkress Road, Suite 101 Cherry Hill, NJ 08003	357	Evidence of Insurance. All operations usual to County Governmental Entity as respects to the contract between Gloucester County College and the County of Camden. This request accompanies the original contract - non credit between Gloucester County College and the County of Camden for the period of January 1, 2013 through January 1, 2014. CLD	12/30/2012 GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080			
H- New Jersey Historic Trust	101 South Broad St., 6th Floor Trenton, NJ 08608	360	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the Garden State Historic Preservation Trust Fund Grant Award for Project # 2001,1054, James and Ann Whittall. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/1/2013 GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096			
H- Gloucester County Community Church	Ron Raiverly, Pastor 259 Chapel Heights Road Sewell, 364 NJ 08080		All operations usual to County Governmental Entity including certificate holder as additional insured for General liability but only with respects to the negligent acts of the named insured as respects to use of premises during a public health threat or emergency, requiring the G.C. Dept. of Health & Senior Services' necessity to open a Point of Distribution (POD) site in agreement with Gloucester County Community Church, located at 259 Chapel Heights Road in Sewell, N.J. to provide mass prophylaxis to the public.	1/1/2013 GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096			
H- Mary Mother of Mercy	(Formerly Our Lady of Lourdes Church) Rev. James A. 366 Casadia, Pastor 500 Greentree Road Glassboro, NJ 08028		All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises during a public health threat or emergency, requiring the G.C. Dept. of Health & Senior Services' necessity to open a Point of Distribution (POD) site in agreement with Our Lady of Lourdes Church, located at 500 Greentree Road, Glassboro, NJ to provide mass prophylaxis to the public.	1/1/2013 GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096			
H- South Jersey Technology Park @ Rowan	c/o: Sarah Piddington, Interim Director 107 Gilbreth Parkway Mullica Hill, NJ 08062	367	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises during a public health threat or emergency, requiring the G.C. Dept. of Health & Senior Services' necessity to open a Point of Distribution (POD) site in agreement with S.J. Technology Park @ Rowan located at 100 Gilbreth Parkway, Mullica Hill NJ to provide mass prophylaxis to the public.	1/1/2013 GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096			

H- Franklin Township Community Center I- County of Gloucester	c/o: Michael DiGorgio, Township Administrator 1584 Coles Mill Road Franklinville, NJ 08322 2 South Broad Street Woodbury, NJ 08096	368	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises during a public health threat or emergency, requiring the G.C. Dept. of Health & Senior Services' necessity to open a Point of Distribution (POD) site in agreement with Franklin Township Community Center located at 1584 Coles Mill Road, Franklinville, NJ. To provide mass prophylaxis to the public.	1/1/2013	GL EX AU WC
H- The Church of Incarnation I- County of Gloucester	Rev. Kenneth Johnston, Pastor 240 Main Street Mantua, NJ 08051 2 South Broad Street Woodbury, NJ 08096	369	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises during a public health threat or emergency, requiring the G.C. Dept. of Health & Senior Services' necessity to open a Point of Distribution (POD) site in agreement with Church of Incarnation located at 240 Main Street, Mantua, NJ to provide mass prophylaxis to the public.	1/1/2013	GL EX AU WC
H- St. Matthew's Baptist Church I- County of Gloucester	Tanya Figgins, Coordinator 245 Glassboro Road Williamstown, NJ 08094 2 South Broad Street Woodbury, NJ 08096	370	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of premises during a public health threat or emergency, requiring the G.C. Dept. of Health & Senior Services' necessity to open a Point of Distribution (POD) site in agreement with St. Matthews Baptist Church located at 245 Glassboro Road, Williamstown, NJ, to provide mass prophylaxis to the public.	1/1/2013	GL EX AU WC
H- Dr. Hilli Family Practice & Wellness Center MM I- Gloucester County College	511 Beckett Rd. Unit 8 Logan Township, NJ 08085 1400 Tanyard Road Sewell, NJ 08080	372	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/30/2012	GL, AU, EX,
H- Hess Ankle & Foot Center EX,MM I- Gloucester County College	300 Lexington Rd. Suite 230 Swedesboro, NJ 08085 1400 Tanyard Road Sewell, NJ 08080	373	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/30/2012	GL, AU,
H- Mater Dei Nursing Home I- Gloucester County College	176 Route 40 Newfield, NJ 08344 1400 Tanyard Road Sewell, NJ 08080	374	Evidence of insurance. All operations usual to County Governmental Entity as respects to Nursing Clinical Experiences. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012	GL, AU, EX, MM

H- Monroe Township Board of Education I- Gloucester County College	75 Academy Road Williamstown, NJ 08094 1400 Tanyard Road Sewell, NJ 08080	375	All operations usual to County Governmental Entity including 12/31/2012 GL EX AU WC certificate holder as additional insured but only with respects to the negligent acts of the named insured as respects to the use of the Williamstown Middle School located at 561 Clayton Road, Williamstown, NJ 08094 for ESL classes through 1/1/14. Subject to the terms, conditions, limitations and exclusions of the policy. CLD
H- Woodbury Board of Education I- Gloucester County College	25 N. Broad Sreet Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	391	All operations usual to County Governmental Entity including 12/31/2012 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of facilities for Continuing Education/ESL classes. Subject to the terms, conditions, limitations and exclusions of the policy. CLD
H- State of New Jersey I- County of Gloucester	Department of Children & Families Southern Business 394 Office CN 720 4 Echelon Plaza, 1st Fl 201 Laurel Rd Voorhees, NJ 08043 2 South Broad Street Woodbury, NJ 08096	394	All operations usual to County Governmental Entity including 1/1/2013 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to Contract # 13AQHS with NJ Department of Children and Families, Division of Youth and Family Services Subject to the terms, conditions, limitations and exclusions of the policy. CLD
H- NJ Transit I- County of Gloucester	1 Penn Plaza East Newark, NJ 07105 2 South Broad Street Woodbury, NJ 08096	415	Certificate holder is included as additional insured ATIMA for 1/1/2013 AU EX PHYS General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to Vehicle # 16-1419 - 2008 Grant Year - Vehicle 2011 Ford E-450 Supreme East Minibus Rear Lift VIN # 1FDDE4FSXBDA63593 obtained through ARRA Section 5311 valued at \$50,400. CLD
H- The Bank of Mellon I- County of Gloucester	Marcelly Segro-Corp Trust 355 Rifle Camp Woodland Park, NJ 07424-3206 2 South Broad Street Woodbury, NJ 08096	416	Certificate holder is named as loss payee, subject to the terms, 1/1/2013 PR conditions, limitation and exclusions of the policy as respects to property coverage at the County Justice Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417 with a \$10,000 deductible. CLD
H- NJ Transit I- County of Gloucester	1 Penn Plaza East Newark, NJ 07105 2 South Broad Street Woodbury, NJ 08096	417	Certificate holder is included as additional insured ATIMA for 1/1/2013 AU EX PHYS General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to vehicle # 18-105, VIN # 5WEASAAM8BH354310, 2011 Goshen Sentinel/HC-CB obtained through ARRA Section 5311 Grant NJ 86-0001 valued at \$70,000. CLD
H- New Jersey Transit I- County of Gloucester	One Penn Plaza East Brunswick, NJ 07105 2 South Broad Street Woodbury, NJ 08096	418	All operations usual to County Governmental Entity including 1/1/2013 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the service provided by Gloucester County DTS as part of the FFY 2009 Section 5317 New Freedom Program. Subject to the terms, conditions, limitations and exclusions of the policy. CD

H- Mantua Township I- County of Gloucester	401 Main Street Mantua, NJ 08051 2 South Broad Street Woodbury, NJ 08096	419	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the use of Mantua Community Center for a Nutrition Program during 2013. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/1/2013 GL EX AU WC
H- Macreich I- County of Gloucester	Insurance Compliance PO Box 12010-MR Hemet, CA 92546-8010 2 South Broad Street Woodbury, NJ 08096	420	All operation usual to County Governmental Entity including certificate holder and "The Macerich Partnership LP, The Macerich Company, Macerich Property Management Company, LLC and all owned, managed, controlled, entities, joint ventures, lenders, ground lessors, LLC's partnerships and all their constituent partners and members are additional insured for	1/1/2013 GL EX AU WC
H- Borough of Clayton I- County of Gloucester	125 Delsea Dr., Building A Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	421	Evidence of Insurance. All operations usual to County Governmental Entity as respects to meetings to be held in the Clayton Recreation Center at Bernard St. & Washington Ave., Clayton, NJ on the 4th Thursday of each month from 7PM to 8:30 PM during 2013. CLD	1/1/2013 GL EX AU WC
H- Middlesex County I- County of Gloucester	Attn: Eric Aronowitz 75 Bayard Street, 2nd Floor New Brunswick, NJ 08901 2 South Broad Street Woodbury, NJ 08096	422	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the sole operations and activities of the insured's Corrections Department and Sheriff's Office. Subject to the terms, conditions, limitations and exclusions of the policy CLD	1/1/2013 GL EX AU WC
H- Hampton Behavioral Health I- Gloucester County College	650 Rancocas Road Westampton, NJ 08060: Ms. Att Joanne Wijaya, MSN< RN Chief Operating Officer 1400 Tanyard Road Sewell, NJ 08080	520	Evidence of insurance. All operations usual to a County Governmental Entity as respects to Nursing and GCC Staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	1/15/2013 GL,AU,EX, MM
H- Miller Auto Leasing dba I- County of Gloucester	Miller Truck Leasing Co PO Box 619 Lumberton, NJ 08048 2 South Broad Street Woodbury, NJ 08096	566	Certificate holder is included as additional insured ATIMA for Auto and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to all leased, rented or substituted vehicles. CLD	1/1/2013 AU EX PHYS
H- Salem Hospital Corporation EX,MM I- Gloucester County College	310 Salem d/b/a Memorial Hospital of Salem County Woodstown Road Salem, NJ 08079 1400 Tanyard Road Sewell, NJ 08080	578	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012 GL, AU,
H- Monroe Public Schools I- Gloucester County College	Donna Wendt, Office of Superintendent Maple Grove Administration Bldg. 75 East Academy Street Williamston, NJ 08094 1400 Tanyard Road Sewell, NJ 08080	579	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Division of Continuing Education students participation in ESL Classes. CLD	12/31/2012 GL EX AU WC

H- NJ Department of Health & Senior Services I- Gloucester County College	Consumer & Environment Health Services PO Box 369 Trenton, NJ 08625-0369 1400 Tanyard Road Sewell, NJ 08080	580	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC Early Childhood Education Center Licensing-NJ Department of Health and Services. CLD	12/31/2012	GL EX AU WC
H- Virtua Health Inc. MM I- Gloucester County College	401 Route 73 North 50 Lake Center, Suite 401 Marlton, NJ 08053 1400 Tanyard Road Sewell, NJ 08080	581	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	12/31/2012	GL, AU, EX,
H- Gloucester County College I- County of Gloucester	1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	582	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the use of premises in 2013 for the Gloucester County Sheriff's Department Physical Fitness Testing. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/1/2013	GL EX AU WC
H- The Bank of Mellon I- County of Gloucester	Maecelly Segro-Corp Trust 355 Rifle Camp West Paterson, NJ 07424-3206 2 South Broad Street Woodbury, NJ 08096	583	Evidence of insurance. All operations usual to County Governmental Entity as respects to County Justice Complex, 70 Hunter Street, Woodbury, NJ 08096. CLD	1/1/2013	GL EX AU WC
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	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the Personal Assistance Program (PASP) 2013 Contract # 13ARHS, contract period 1/13 through 12/31/13. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/1/2013	GL EX AU WC
H- Williams Scotsman, Inc. I- Gloucester County Improvement Authority	901 S. Bond Street, Suite 600 Baltimore, MD 21231 3357 Attn: Documentation Management Group 109 Budd Boulevard Woodbury, NJ 08096	585	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to respects to Lease Agreement for Equipment # ART-01441519 (value \$30,068.48) and Equipment #CPX-11091 (value \$72,903.70). CLD	1/1/2013	GL EX AU WC
H- County of Gloucester, Board of Chosen Freeholders, PO Box 337 It's Departments & Agencies, et,al I- Gloucester County College	Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	586	586Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester County College to serve as authorized Operating Agency of the Adult Literacy Alternative Work Experience Program (AWEP) located at Gloucester County College.	1/1/2013	GL EX AU WC
H- NJ Department of Health I- County of Gloucester	Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625-0360 2 South Broad Street Woodbury, NJ 08096	596	Evidence of insurance. All operations usual to County Governmental Entity as respects to Annual relicensing of GCEMS. Gloucester County has a \$25,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000 CLD	1/4/2013	GL, AU, EX, MM



H- Monroe Public Schools	Donna Wendt, Office of Superintendent Maple Grove Administration Bldg. 75 East Academy Street Williamstown, NJ 08094	687	Evidence of insurance. All operations usual to County Governmental Entity as respects to SOC101- Principles of Sociology course offered at Williamstown High School. CLD	1/7/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Gloucester County Institute of Technology	ATTN: Marjorie Workman 1360 Tanyard Road Sewell, NJ 08080		Evidence of insurance. All operations usual to County Governmental Entity as respects to NJ HOSA holding the Southern Regional Leadership Conference on February 2, 2013 (snow date 2/23/2013). CLD	1/8/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- New Jersey Historic Commission	Department of State 225 State St., PO Box 305 Trenton, NJ 08625		692Evidence of insurance. All operations usual to County Governmental Entity as respects the partnership with the Gloucester County Cultural & Heritage Commission and the Borough of Swedesboro to provide the Gloucester County mobile state for 3 concerts throughout the summer on Kings Highway in downtown Swedesboro. CLD	1/8/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
08051					
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		693 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the use of Chestnut Branch Park's jogging track for running during physical training classes. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/9/2013	GL EX AU WC
H- AdvoCare Woolwich Pediatrics	300 Lexington Road Building B, Suite 200 Woolwich, NJ 08085	697	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to GCC staff and students per the clinical site agreement. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	1/11/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Our Lady of Lourdes Health System Center	For Education, Development & Research Attention David Bye (NMT and DMS) 1600 Haddon Avenue Camden, NJ 08013	701	Evidence of insurance. All operations usual to County Governmental Entity as respects to Nursing, NMT & DMS. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	1/15/2013	GL,AU,EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Golf Cart Services, Inc.	4296 York Road New Oxford, PA 08028	703	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to golf carts valued at \$12,000 located at Veteran's Cemetery: 240 S. Tuckahoe Rd Monroe Township, NJ 08094 CLD	1/18/2013	PR
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
H- Golf Cart Services, Inc.	4296 York Road New Oxford, PA 08028	703	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to golf carts valued at \$12,000 located at Veteran's Cemetery: 240 S. Tuckahoe Rd Monroe Township, NJ 08094 CLD	1/18/2013	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				

H- Golf Cart Services, Inc.  
I- County of Gloucester

4296 York Road New Oxford, PA 08028  
2 South Broad Street Woodbury, NJ 08096

705 Certificate holder is included as additional insured ATIMA for 1/18/2013 GL EX AU WC General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to golf carts valued at \$321,600 located at Pitman Golf Course: 501 Pitman Rd Sewell, NJ 08080 . CLD

H- Golf Cart Services, Inc.  
I- County of Gloucester

4296 York Road New Oxford, PA 08028  
2 South Broad Street Woodbury, NJ 08096

705 Certificate holder is included as additional insured ATIMA for 1/18/2013 PR General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to golf carts valued at \$321,600 located at Pitman Golf Course: 501 Pitman Rd Sewell, NJ 08080 . CLD

**Total # of Holders =** 103

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**Property and Casualty Division**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF NOVEMBER 30, 2012**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	467,870	5,146,570	9,668,396	14,814,966
2. CLAIM EXPENSES				
Paid Claims	81,172	1,204,310	2,006,100	3,210,410
Case Reserves	92,981	108,415	1,642,622	1,751,036
IBNR	104,249	578,275	1,062,975	1,641,250
Discounted Claim Value	(7,236)	(44,588)	(193,914)	(238,501)
<b>Total Claims</b>	<b>271,166</b>	<b>1,846,412</b>	<b>4,517,783</b>	<b>6,364,195</b>
3. EXPENSES				
Excess Premiums	201,939	2,221,326	3,891,687	6,113,014
Administrative	48,567	549,155	1,020,200	1,569,355
<b>Total Expenses</b>	<b>250,506</b>	<b>2,770,481</b>	<b>4,911,887</b>	<b>7,682,369</b>
4. UNDERWRITING PROFIT (1-2-3)	(53,801)	529,677	238,726	768,403
5. INVESTMENT INCOME	0	2,799	4,439	7,237
6. PROFIT (4+5)	(53,801)	532,476	243,164	775,640
7. INVESTMENT IN JOINT VENTURE	39,087	202,451	343,392	545,843
8. SURPLUS (6+7)	(14,714)	734,927	586,556	1,321,483

SURPLUS (DEFICITS) BY FUND YEAR

2010	(9,855)	(13,864)	463,666	449,802
2011	2,394	269,008	122,890	391,898
2012	(7,253)	479,783	-	479,783
<b>TOTAL</b>	<b>(14,714)</b>	<b>734,927</b>	<b>586,556</b>	<b>1,321,484</b>

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>FUND YEAR 2010</b>				
Paid Claims	19,252	373,603	1,067,746	1,441,349
Case Reserves	2,046	(250,221)	645,441	395,220
IBNR	(8,299)	(102,383)	193,510	91,127
Discounted Claim Value	352	25,443	(55,925)	(30,482)
<b>Total Claims</b>	<b>13,351</b>	<b>46,442</b>	<b>1,850,772</b>	<b>1,897,214</b>
<b>FUND YEAR 2011</b>				
Paid Claims	19,625	371,829	938,354	1,310,183
Case Reserves	40,821	(283,188)	997,181	713,993
IBNR	(65,547)	(426,642)	869,465	442,823
Discounted Claim Value	2,236	62,143	(137,989)	(75,846)
<b>Total Claims</b>	<b>(2,865)</b>	<b>(275,858)</b>	<b>2,667,011</b>	<b>2,391,153</b>
<b>FUND YEAR 2012</b>				
Paid Claims	42,294	458,877	-	458,877
Case Reserves	50,114	641,823	-	641,823
IBNR	178,095	1,107,300	-	1,107,300
Discounted Claim Value	(9,824)	(132,173)	-	(132,173)
<b>Total Claims</b>	<b>260,679</b>	<b>2,075,827</b>	<b>-</b>	<b>2,075,827</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>271,166</b>	<b>1,846,412</b>	<b>4,517,783</b>	<b>6,364,195</b>

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

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

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

**AS OF NOVEMBER 30, 2012**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
1. UNDERWRITING INCOME	908,079	9,988,869	12,321,743	22,310,612
2. CLAIM EXPENSES				
Paid Claims	3,060	32,447	-	32,447
Case Reserves	(1,343)	830,254	902,110	1,732,364
IBNR	114,191	1,607,296	2,200,025	3,807,321
Discounted Claim Value	(18,958)	(373,468)	(521,611)	(895,079)
<b>Total Claims</b>	<b>96,950</b>	<b>2,096,529</b>	<b>2,580,524</b>	<b>4,677,054</b>
3. EXPENSES				
Excess Premiums	579,123	6,370,354	7,707,545	14,077,899
Administrative	66,062	719,120	1,006,422	1,725,542
<b>Total Expenses</b>	<b>645,185</b>	<b>7,089,474</b>	<b>8,713,967</b>	<b>15,803,441</b>
4. UNDERWRITING PROFIT (1-2-3)	165,944	802,865	1,027,252	1,830,117
5. INVESTMENT INCOME	4,207	41,698	44,115	85,812
6. STATUTORY PROFIT (4+5)	170,151	844,563	1,071,366	1,915,929
7. DIVIDEND	-	-	-	-
8. STATUTORY SURPLUS (6-7)	170,151	844,563	1,071,366	1,915,929

**SURPLUS (DEFICITS) BY FUND YEAR**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
2010	9,614	87,646	446,577	534,224
2011	(1,626)	33,524	624,789	658,314
2012	162,163	723,392	-	723,392
<b>TOTAL</b>	<b>170,151</b>	<b>844,563</b>	<b>1,071,366</b>	<b>1,915,929</b>

**CLAIM ANALYSIS BY FUND YEAR**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>FUND YEAR 2010</b>				
Paid Claims	-	-	-	-
Case Reserves	(1)	(23,894)	202,078	178,184
IBNR	(9,999)	(76,109)	845,058	768,949
Discounted Claim Value	1,175	21,613	(153,952)	(132,339)
<b>Total Claims</b>	<b>(8,825)</b>	<b>(78,390)</b>	<b>893,184</b>	<b>814,794</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	-	-
Case Reserves	804	139,762	700,032	839,794
IBNR	(804)	(194,761)	1,354,967	1,160,206
Discounted Claim Value	3,000	54,659	(367,659)	(313,000)
<b>Total Claims</b>	<b>3,000</b>	<b>(340)</b>	<b>1,687,340</b>	<b>1,687,000</b>
<b>FUND YEAR 2012</b>				
Paid Claims	3,060	32,447	-	32,447
Case Reserves	(2,145)	714,387	-	714,387
IBNR	124,994	1,878,166	-	1,878,166
Discounted Claim Value	(23,134)	(449,741)	-	(449,741)
<b>Total Claims</b>	<b>102,775</b>	<b>2,175,259</b>	<b>-</b>	<b>2,175,259</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>96,950</b>	<b>2,096,529</b>	<b>2,580,524</b>	<b>4,677,054</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 DECEMBER 31, 2012**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,274	16,429,800	64,259,431	80,689,231
2. CLAIM EXPENSES				
Paid Claims	215	16,358,089	55,313,278	71,671,367
IBNR	-	(2,066,466)	2,156,916	90,450
<b>Total Claims</b>	<b>215</b>	<b>14,291,622</b>	<b>57,470,194</b>	<b>71,761,816</b>
3. EXPENSES				
Excess Premiums	-	849,451	2,736,015	3,585,466
Administrative	2,696	957,036	4,265,221	5,222,257
<b>Total Expenses</b>	<b>2,696</b>	<b>1,806,488</b>	<b>7,001,236</b>	<b>8,807,724</b>
4. UNDERWRITING PROFIT (1-2-3)	51,362	331,690	(211,999)	119,691
5. INVESTMENT INCOME	3	1,031	6,098	7,129
6. STATUTORY PROFIT (4+5)	51,366	332,721	(205,901)	126,820
9. STATUTORY SURPLUS (6+7-8)	51,366	332,721	(205,901)	126,820

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	1	10,207	1,896,025	1,906,232
CASH	2	13,189	1,917,534	1,930,723
2011 SURPLUS	1	72,622	(2,101,926)	(2,029,304)
CASH	1	(1,973,081)	102,165	(1,870,916)
2012 SURPLUS	51,364	249,891	-	249,891
CASH	(39,386)	339,829	-	339,829
<b>TOTAL SURPLUS</b>	<b>51,366</b>	<b>332,721</b>	<b>(205,901)</b>	<b>126,820</b>
<b>TOTAL CASH</b>	<b>(39,384)</b>	<b>(1,620,064)</b>	<b>2,019,699</b>	<b>399,635</b>

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
Paid Claims	-	(12,874)	22,539,781	22,526,907
IBNR	-	-	-	-
<b>Total Claims</b>	<b>-</b>	<b>(12,874)</b>	<b>22,539,781</b>	<b>22,526,907</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	2,094,239	32,773,497	34,867,736
IBNR	-	(2,156,916)	2,156,916	(0)
<b>Total Claims</b>	<b>-</b>	<b>(62,678)</b>	<b>34,930,413</b>	<b>34,867,735</b>
<b>FUND YEAR 2012</b>				
Paid Claims	215	14,276,724	-	14,276,724
IBNR	-	90,450	-	90,450
<b>Total Claims</b>	<b>215</b>	<b>14,367,174</b>	<b>-</b>	<b>14,367,174</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>215</b>	<b>14,291,622</b>	<b>57,470,194</b>	<b>71,761,816</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.



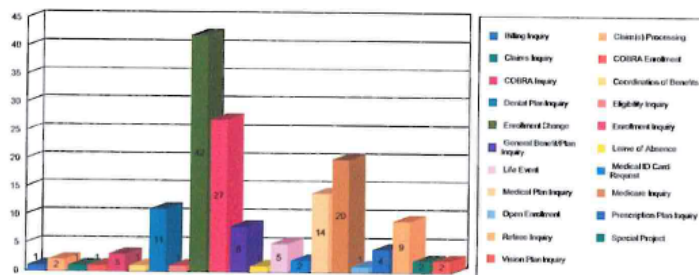
## CLIENT ACTIVITY SUMMARY REPORT

From: 12/1/2012 To: 12/31/2012

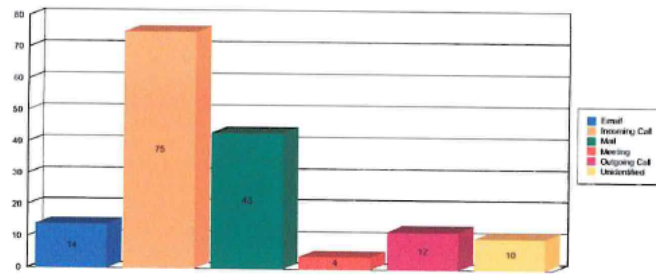
### GCHIC - Gloucester County Health Insurance Commission

SUBJECT	<u># of Issues</u>
Billing Inquiry	1
Claim(s) Processing	2
Claims Inquiry	1
COBRA Enrollment	1
COBRA Inquiry	3
Coordination of Benefits	1
Dental Plan Inquiry	11
Eligibility Inquiry	1
Enrollment Change	42
Enrollment Inquiry	27
General Benefit/Plan Inquiry	8
Leave of Absence	1
Life Event	5
Medical ID Card Request	2
Medical Plan Inquiry	14
Medicare Inquiry	20
Open Enrollment	1
Prescription Plan Inquiry	4
Retiree Inquiry	9
Special Project	2
Vision Plan Inquiry	2

**Total for Subject** **158**



<b>ACTIVITY TYPE</b>	<b># of Issues</b>
Email	14
Incoming Call	75
Mail	43
Meeting	4
Outgoing Call	12
Unidentified	10
<b>Total for Activity Type</b>	<b>158</b>



<b>CALL SOURCE</b>	<b># of Issues</b>
Carrier	2
Dependent	5
Employee	138
Employer	11
Other	1
Unidentified	1
<b>Total for Call Source</b>	<b>158</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 6-13**

**JANUARY 2013**

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

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

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

**FUND YEAR 2012**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000032</b>			
000032	NEW JERSEY COUNTIES EXCESS JIF	CEL BALANCE DUE FY 2012	1,226.46
			<b>1,226.46</b>
<b>000033</b>			
000033	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 12/2012	4.90
			<b>4.90</b>
<b>000034</b>			
000034	CONNER STRONG & BUCKELEW	INCREASING LIMIT OF LIABILITY - 12/27/12	240.00
			<b>240.00</b>
<b>000035</b>			
000035	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/12	443.08
000035	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/30/12	13,861.00
			<b>14,304.08</b>
<b>000036</b>			
000036	LONG MARMERO & ASSOCIATES, LLP	PROFESSIONAL SERVICES - 12/2012	1,230.00
			<b>1,230.00</b>
<b>000037</b>			
000037	VIOLA YEAGER	REIMBURSE MEDICAL & PRESCRIPTION 12/12	523.82
			<b>523.82</b>
<b>000045</b>			
000045	VICTORIA L. BERGLUND	SETTLEMENT OF EEOC CHARGE - 9/27/12	5,000.00
			<b>5,000.00</b>
		TOTAL PAYMENTS FY 2012	22,529.26

**FUND YEAR 2013**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000038</b>			
000038	NEW JERSEY COUNTIES EXCESS JIF	CEL 1ST 2013 INSTALLMENT	1,524,480.71
			<b>1,524,480.71</b>
<b>000039</b>			
000039	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 01/2013	6,458.33
			<b>6,458.33</b>
<b>000040</b>			
000040	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2013	10,934.48
			<b>10,934.48</b>
<b>000041</b>			
000041	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 01/2013	4,680.00
			<b>4,680.00</b>



<b>000042</b>				
000042	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 01/2013		625.00
				<b>625.00</b>
<b>000043</b>				
000043	LONG MARMERO & ASSOCIATES, LLP	PROFESSIONAL FEES - 1/14/13		660.00
				<b>660.00</b>
<b>000044</b>				
000044	HARDENBERGH INSURANCE GROUP	RMC FEE 01/2013		21,320.00
				<b>21,320.00</b>
		TOTAL PAYMENTS FY 2013		1,569,158.52

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,591,687.78**

\_\_\_\_\_  
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	November				
CURRENT FUND YEAR	2012				
	Description:	Instrument #1	Instr #2	Instr #3	
	ID Number:	GCIC Deposit A	GCIC WC Clai	GCIC Liability	
	Maturity (Yrs)	0	0	0	
	Purchase Yield:	0	0	0	
	TOTAL for All				
	Accts & instruments				
Opening Cash & Investment Balance	\$3,802,535.68	3,797,113.98	2,649.08	2,772.62	
Opening Interest Accrual Balance	\$0.00	-	-	-	
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	\$0.27	\$0.01	\$0.15	\$0.11
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	\$0.27	\$0.01	\$0.15	\$0.11
9	Deposits - Purchases	\$456,153.86	\$402,028.82	\$36,970.51	\$17,154.53
10	(Withdrawals - Sales)	(\$189,644.08)	(\$104,586.98)	(\$65,466.11)	(\$19,590.99)
					(\$5,121.65)
Ending Cash & Investment Balance	\$4,069,045.73	\$4,094,555.83	(\$25,846.37)	\$336.27	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$56,311.58	\$13,676.33	\$37,513.60	\$5,121.65	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$4,125,357.31	\$4,108,232.16	\$11,667.23	\$5,457.92	

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

<b>Current Fund Year: 2012</b>												
<b>Month Ending: November</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	359,836.67	2,517,212.91	135,921.85	1,064,233.79	0.00			0.00	0.00	(5,617.68)	(269,052.26)	3,802,535.28
<b>RECEIPTS</b>												
Assessments	181.84	99.15	15.86	686.24	0.00			0.00	0.00	785.08	260.65	2,028.82
Refunds	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.02	0.16	0.00	0.07	0.00			0.00	0.00	0.00	0.00	0.25
Invest Adj	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.02	0.16	0.00	0.07	0.00			0.00	0.00	0.00	0.00	0.25
Other *	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>181.86</b>	<b>99.31</b>	<b>15.86</b>	<b>686.31</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>785.08</b>	<b>260.65</b>	<b>2,029.07</b>
<b>EXPENSES</b>												
Claims Transfers	5,106.46	12,239.34	(440.00)	64,266.11	0.00			0.00	0.00	0.00	0.00	81,171.91
Expenses	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	54,347.13	54,347.13
Other *	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	(400,000.00)	(400,000.00)
<b>TOTAL</b>	<b>5,106.46</b>	<b>12,239.34</b>	<b>(440.00)</b>	<b>64,266.11</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(345,652.87)</b>	<b>(264,480.96)</b>
<b>END BALANCE</b>	<b>354,912.07</b>	<b>2,505,072.88</b>	<b>136,377.71</b>	<b>1,000,653.99</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>(4,832.60)</b>	<b>76,861.26</b>	<b>4,069,045.31</b>

**RESOLUTION 7-13**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on January 24, 2013 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/12 to 12/31/12, 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 January 24, 2013.

**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**  
**12/01/2012 Thru 12/31/2012**

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**  
**12/01/2012 Thru 12/31/2012**

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	4199	3530000576	001 GRANT, HELEN	11/16/2012	11/26/2012	LAW OFFICES OF MADDEN & MADDEN	12/14/2012	Client ID#70200-007M Statement 7	135.00	135.00
C	4202	3530000336	001 HOLDEN, SARAH	10/26/2012	11/26/2012	LAW OFFICES OF MADDEN & MADDEN	12/14/2012	Client 70200-012m Statement 2	135.00	135.00
C	4204	3530000704	001 MCNAMARA, RAYMOND	09/08/2012	09/08/2012	RAYMOND MCNAMARA	12/14/2012	Full/Final Settlement	1,000.00	1,000.00
C	4206	3530000696	001 FORTE, TERESA	10/19/2012	10/19/2012	TERESA FORTE	12/28/2012	Full/Final Settlement all claims	500.00	500.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 4</b>		<b>1,770.00</b>	<b>1,770.00</b>
<b>Coverage: Auto Physical Damage</b>										
C	4198	3530000717	001 GLOUCESTER IMPROVEMENT AUT12/04/2012	12/04/2012		Walt Clark Inc TIA Pele Clark	12/14/2012	Dmg to sweeper less 500 ded	2,402.01	2,402.01
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 1</b>		<b>2,402.01</b>	<b>2,402.01</b>
<b>Coverage: General Liability</b>										
C	4205	3530000061	001 BERGENSTOCK, CHRISTY	11/01/2012	11/26/2012	LAW OFFICES OF MADDEN & MADDEN	12/28/2012	Client ID#70200-009M Statement 6	1,863.00	1,863.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 1</b>		<b>1,863.00</b>	<b>1,863.00</b>
<b>Coverage: PIP</b>										
C	4194	3530000504	001 FORD, GABRIELLE	11/29/2011	11/30/2011	FIRST MCO INC	12/14/2012	1045440300/ docid63/ pefiler#70457411 FEE	10.20	10.20
C	4195	3530000504	001 FORD, GABRIELLE	01/16/2012	02/06/2012	FIRST MCO INC	12/14/2012	1045444100/ docid64/ pefiler#6210008K FEE	6.60	6.60
<b>Total for Coverage: PIP</b>							<b>Number of entries: 2</b>		<b>16.80</b>	<b>16.80</b>
<b>Coverage: Police Professional</b>										
C	4196	3530000187	001 BELL, JEFFREY	11/01/2012	11/26/2012	ALLAN E RICHARDSON LLC	12/14/2012	Invoice#2896/bell12/legal fees	3,670.00	3,670.00
C	4197	3530000391	001 STRAZZULLO, ANTHONY	11/02/2012	11/26/2012	ALLAN E RICHARDSON LLC	12/14/2012	Invoice#12066 Legal Fees	1,819.65	1,819.65
C	4200	3530000391	001 STRAZZULLO, ANTHONY	11/06/2012	11/29/2012	LAW OFFICES OF MADDEN & MADDEN	12/14/2012	Client ID#70200-010M Statement 4	1,092.00	1,092.00
C	4201	3530000295	001 GARLAND, CRYSTAL	11/01/2012	11/14/2012	LAW OFFICES OF MADDEN & MADDEN	12/14/2012	Client ID 70200-000M Statement 17	2,790.00	2,790.00
C	4203	3530000658	001 DEJULIUS, RONALD	11/09/2012	11/13/2012	LAW OFFICES OF MADDEN & MADDEN	12/14/2012	File#70200-011 Statement 3 legal fees	266.58	266.58
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 5</b>		<b>9,638.23</b>	<b>9,638.23</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 13</b>		<b>15,690.04</b>	<b>15,690.04</b>



**Report:** Client Bill Review Summary  
**Date Range:** 1/1/2013 through 1/31/2013  
**Coverage Type:** Workers Comp  
**Carrier:** Gloucester County Insurance Commission  
**Branch:** GCIC  
**Run Date:** 1/16/2013 3:53:39 PM

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed <sup>1</sup>	CSG Negotiated Reductions <sup>2</sup>	PPO Reductions <sup>3</sup>	Bill Review Reductions <sup>4</sup>	Total Reductions	Total Access Fees	Net Reductions
Gloucester County Insurance Commission	January											
	February											
	March											
	April											
	May											
	June											
	July											
	August											
	September											
	October											
	November											
	December											

YTD Total

**Monthly Summary:**

Total Savings (before fees):	\$
Percent Savings:	%
NET SAVINGS:	\$
NET SAVINGS:	%

**Report Footnotes:**

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



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

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** January 16, 2013

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**December - February 2013  
RISK CONTROL ACTIVITIES**

**JIF MEETINGS / TRAINING ATTENDED**

- **December 18:** Attended the GCIC Safety Committee meeting.
- **December 27:** Attended the GCIC meeting in Woodbury.
- **January 3:** One session of Heavy Equipment was conducted for the Gloucester County Public Works at the Clayton Complex.
- **January 8:** Attended the GCIC Claims meeting via conference call.

**UPCOMING JIF MEETINGS / TRAINING**

- **January 24:** Plan to attend the GCIC meeting in Woodbury.
- **February 26:** One session of Hazard ID Making Observations count is scheduled for GCIC
- **February 26:** One session of Animal Bite Prevention is scheduled for GCIC.

**TRAINING CALENDAR FOR December – February 2013**

1/3/13	Clayton Complex	Heavy Equipment	8:00 – 11:00 am
2/26/13	GCIC	Hazard ID: Making Your Observations Count	TBD
2/26/13	GCIC	Animal Bite Prevention	TBD

**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
	GCIC - Utility Authority	1
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	4

MEMORANDUM

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)  
CC: Joseph Hrubash, GCIC Executive Director  
FROM: Christopher Powell and Bonnie Rick, Risk Management Consultant  
DATE: 1/21/13  
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from November 21, 2013 through January 21, 2013:

**I. Meetings:**

- A. Participated in GCIC meeting on 12/27/12.
- B. Participated in Claims Committee meeting on 1/8/13.

**II. Risk Management Services:**

**A. Managed Care**

Representatives from Hardenbergh Insurance Group, PERMA and Inservco met with the Commission's new managed care organization vendor (CSG – Consolidated Services Group on 1/14/13). We advised CSG of the Commission's needs as well as current fee arrangements between medical providers and Inservco. If CSG can negotiate a more favorable fee, then those vendors bills will be submitted to CSG going forward; if not, the bills will be paid under the current fee agreement.

**B. Z Form – Workers' Compensation First Report of Injury**

Following up on the NJCEL Best Practices seminar, it was agreed that the Commission would submit the below suggested changes to the current Z form to the Commission Attorney and County Counsel for review and comment:

- 1) List all prior auto accidents
- 2) List all MRIs, CT scans and/or x rays that you have had
- 3) Have you ever treated with a chiropractor?
- 4) List all current hobbies;
- 5) Do you have outside employment; if so, what is the name of the employer and your position?

The attorneys approved all additions with the exception of #4. They suggest #4 be addressed on a case by case basis depending upon the type of injury.

The Commission Attorney is in the process of preparing a Resolution for the Commission to adopt the revised form. Once approved, it will be sent to the County and the County Freeholders will be asked to pass a resolution adopting the revised form. Once approved, the Commission can begin utilizing the form.

Post Office Box 1000 · Main Street · Plaza 1000, Suite 100 · Voorhees, New Jersey 08043  
856.489.9100 · 856.489.9101 Fax · www.hig.net

**C. GCIC Resolution to Renew and Indemnity & Trust Agreement**

All members were asked to place the resolution to renew in the Gloucester County Insurance Commission on their January meeting agenda. To date we have only received the College's documents. The Utilities Authority advised the resolution will be placed on their February agenda. Our office is following up with the other three members.

**D. 2013 Training Schedule**

The GCIC training coordinator, Glenn Prince and Bonnie Rick will be meeting immediately following the Commission meeting to finalize the 2013 training schedule. Each member as well as the County's safety department has submitted requests for training and all should be able to be accommodated.

A separate meeting is being scheduled with the County EMS Department to review training needs to address the causes of loss with respects to their workers' compensation claims.

Changes for 2013 will include: 1) Evaluation forms will be reviewed by Hardenbergh Insurance Group; and 2) More advance notice will be given for scheduled training; and 3) Reminder of the video library will be included on all training notices.

**III. Underwriting Services Director Services:**

**A. Ancillary Coverages**

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

Member	Coverage	Carrier	Effective Date	Premium
GC	Bond – Prosecutor Dalton	CNA	3/9/13	\$70

The Bond's terms and conditions are per expiring.

Volunteer Accident	AIG	3/1/13	3/1/13	\$3,862
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The expiring premium was 3,678. The increase is as a result of the rate for interns increasing from \$9.00 per person to \$9.45 (50 interns) and the general rate for volunteer rate increasing from \$3.00 to \$3.15 per person.

**Action Requested:** *Motion to authorize the Underwriting Services Director to bind coverage for the County's bond for Prosecutor Dalton with CNA effective 3/9/13 at an annual premium of \$70 and the County's volunteer accident policy with AIG effective 3/1/13 at an annual premium of \$3,862.*

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

**RESOLUTION NO 8-13**

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on January 24, 2013.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for January 24, 2013 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2013.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN R. SIZEMORE, VICE CHAIRMAN**

**GCIC PARS - Worker Compensation & Liability**  
**CLOSED SESSION**  
**1/24/13**

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>C.P or DO #</u></b>
3530000473	Diane Owens	Worker Comp	
3530000695	Raymond Williams III	Worker Comp	
3530000685	John Petroski	Worker Comp	
3530000187	Jeffrey Bell	Liability	
3530000658	Ronald DeJulius	Liability	

## **APPENDIX I**



**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – December 27, 2012  
115 BUDD BLVD.  
WOODBURY, NJ 9:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joe Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Stephen Daveggia</b>
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Conner Strong & Buckelew

Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Bonnie Rick</b>
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Attorney	Long Marmero & Associates <b>Doug Long, Esq.</b>
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Treasurer

Safety Director	J.A. Montgomery Risk Control <b>JoAnne Hall</b>
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Auditor	Bowman & Company, LLP
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Benefits	Conner Strong & Buckelew <b>Tammy Brown</b>
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**ALSO PRESENT:**

Prudence M. Higbee, Capehart & Scatchard  
Jenna Quattrone, Hardenbergh Insurance Group  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes of November 20, 2012 and Closed Minutes of November 20, 2012

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF NOVEMBER 20, 2012**

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

**CORRESPONDENCE:**

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Commissioner Sizemore advised the Safety Committee met and that a copy of the 2013 meeting schedule was included in the agenda.

**CLAIMS COMMITTEE:** Commissioner Sizemore advised the Claims Committee met and that a copy of the 2013 meeting schedule was included in the agenda. Commissioner Sizemore also noted the Committee reviewed six new claims and that letters were sent out to the affected member entities on four of the claims requesting additional training be provided.

**EXECUTIVE DIRECTOR REPORT:**

**CEL RENEWAL MARKETING UPDATE** – Executive Director referred to the CEL Renewal Marketing Update from the CEL Underwriting Manager which was included in the agenda. Executive Director explained at the November meeting he discussed the CEL premium increase for the 2013 budget was due to the result of increases in the excess liability of 10% and excess property premium increase of 14%. The property premium increase was budgeted as a precautionary measure due to the recent hurricane. At the time the CEL budget was certified the property marketing was not yet completed. The Executive Director further explained that the CEL Underwriting Manager through their negotiations of the property secured a renewal premium increase of 4% in lieu the 14% budgeted. The estimated savings was \$313,021. The CEL decided to retain this amount in their budget rather than reduce the budget. The reason is that Meadowbrook has announced that they would no longer be an insurer for public entity business beyond the 2013 CEL renewal. Meadowbrook is also on a financial watch by A.M. Best so replacing them as soon as possible is a priority. Executive Director emphasized that they anticipate that replacing Meadowbrook will be more expensive than the current program pricing. The property savings can be used to help offset the increase in premium to replace Meadowbrook. CEL’s objective is to replace Meadowbrook as soon as possible which will most likely be during 2013. The CEL created a new line in the budget, “Excess Premium Contingency”. The \$313,021 was re-allocated from the

property line to this new budget line. Executive Director explained Conner Strong & Buckelew was actively marketing the Meadowbrook policy and expected the Underwriting Manager to propose some alternative markets during this policy year.

**2013 PROPERTY AND CASUALTY BUDGET ADOPTION:** Executive Director referred to the 2013 Property and Casualty Budget which was included in the agenda. Executive Director advised the budget was introduced at the November meeting and the budget was advertised in the Commission's official newspapers. Executive Director explained the budget did not change, however the assessments changed slightly due to a minor change in the CEL budget. A copy of the assessments was also included in the agenda. Executive Director requested a motion to open the Public Hearing on the 2013 Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE PROPERTY & CASUALTY 2013 BUDGET**

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

**MOTION TO CLOSE THE PUBLIC HEARING ON THE PROPERTY & CASUALTY 2013 BUDGET**

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

**MOTION TO ADOPT THE PROPERTY & CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2013**

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

**MOTION TO CERTIFY ANNUAL ASSESSMENTS BASED UPON THE ADOPTED 2013 PROPERTY & CASUALTY BUDGET FOR MEMBER ENTITIES**

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

**2013 HEALTH BENEFITS BUDGET ADOPTION:** Executive Director advised the 2013 Health Benefits Budget was included in the agenda and there were no changes to the budget. The budget was advertised in the Commission's official newspaper.

**MOTION TO OPEN THE PUBLIC HEARING ON THE  
2013 HEALTH BUDGET**

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

Ms. Brown advised she reviewed the updated information for October and November and there was a spike so she recommended approving the budget as is.

**MOTION TO CLOSE THE PUBLIC HEARING ON  
THE 2013 HEALTH BUDGET**

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

**MOTION TO ADOPT THE HEALTH BUDGET FOR  
THE GLOUCESTER COUNTY INSURANCE  
COMMISSION AS PRESENTED FOR THE  
COMMISSION YEAR 2013**

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

**MOTION TO CERTIFY ANNUAL ASSESSMENTS  
BASED UPON THE ADOPTED 2013 HEALTH  
BUDGET FOR MEMBER ENTITIES**

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

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported at the last meeting the Commission approved the renewal of the Selective Insurance Company Employee Dishonesty Coverage. At that time Chairman White requested quotes with higher limits of liability be obtained. Executive Director indicated Selective Insurance Company advised the additional premium to increase the limit of liability to \$500,000 with a \$5,000 deductible would be \$83.00. The additional premium to increase the liability limit to \$1,000,000 with a \$10,000 deductible would be \$240.00. Executive Director recommended increasing the coverage to \$1,000,000 with a \$10,000 deductible. Executive Director also advised the increase in premium would be paid from the Miscellaneous Expense and Contingency Account.

**MOTION TO APPROVE AN AMENDMENT TO THE SELECTIVE EMPLOYEE DISHONESTY COVERAGE TO INCREASE THE POLICY LIMIT FROM \$250,000 TO \$1,000,000 AND INCREASE THE DEDUCTIBLE FROM \$5,000 TO \$10,000 FOR AN ADDITIONAL PREMIUM OF \$240.00**

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

**PROPOSED MEETING DATES FOR 2013:** Executive Director referred to the draft copy of the 2013 annual meeting notice which was included in the agenda along with the applicable Resolution. Executive Director advised the meetings would be on the fourth Thursday of the month except for November which was amended to the Tuesday before Thanksgiving. Commissioner Sizemore also indicated the December meeting was changed to the Thursday before Christmas, December 19<sup>th</sup>. Ms. Dodd advised the schedule indicated the town was listed incorrectly on the draft copy and she would correct to Woodbury, NJ.

**MOTION TO ADOPT RESOLUTION 67-12, FIXING PUBLIC MEETING DATES FOR THE YEAR 2013**

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

**2013 RFP'S FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS:** Executive Director advised the RFP's were prepared and advertised in the applicable newspapers. There were two responses received for the positions of Claims Administrator, Managed Care Provider, and the Risk Manager Consultant. One response was received for the position of Executive Director and Underwriting Services Director. Chairman White and the Commissioners reviewed and completed the Basis of Award forms for the Executive Director and Underwriting Services Director. It was agreed PERMA would be re-appointed as the Executive Director and Hardenbergh Insurance Group would be re-appointed as the Underwriting Services Director. Ms. Rick distributed and reviewed a summary of the fee structures regarding the responses received from Inservco Insurance Services, Inc. and Qual-Lynx for the Third Party Administrator position. Chairman White along with the Commissioners discussed the responses and completed the Basis of Award form and agreed Inservco Insurance Services would be re-appointed as the TPA. Executive Director advised the Commission had previously decided to separate the Managed Care Provider services from the Third Party Administrator position due to the recent Alert issued by the Office of the State Comptroller. Executive Director reported two responses were received for Managed Care services from Consolidated Services Group (CSG) and First MCO. Ms. Rick also distributed and reviewed a comparison of Provider charges versus Vendor allowances for CSG and First MCO. After a brief discussion, Chairman White and the Commissioners completed the Basis of Award form and agreed CSG would be appointed as the Managed Care provider. Chairman White advised there were two responses for the position of Risk Management Consultant, one from Alamo Insurance Group, Inc.

and the other from Hardenbergh Insurance Group. Commission Attorney advised after his review of Alamo's response, the Commission should reject the response as it was non-responsive with respect to the request for a fee proposal as Alamo did not specifically answer the question and at best gave an ambiguous response. The Commissioners and Chairman White completed the Basis of Award form and agreed Hardenbergh Insurance Group would be re-appointed as the Risk Manager Consultant. Commission Attorney advised he would prepare the necessary Resolution for the appointments and draft the contracts. Commission Attorney advised it would be appropriate to make a motion at this time authorizing the appointment of the professionals.

**MOTION TO APPOINT PERMA AS THE EXECUTIVE DIRECTOR, INSERVCO INSURANCE SERVICES, INC. AS THIRD PARTY CLAIM ADMINISTRATOR, CONSOLIDATED SERVICES GROUP AS THE MANAGED PROVIDER, AND HARDENERBERGH INSURANCE GROUP AS THE RISK MANAGER CONSULTANT, AND UNDERWRITING SERVICES DIRECTOR FOR A PERIOD OF 3 YEARS EFFECTIVE JANUARY 1, 2013**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 11/15/12 to 12/19/12. There were a total of 4 certificates issued for this period.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director reported the CEL JIF met on December 13, 2012 and a summary report was included in the agenda.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the October Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,336,197 as of October 31, 2012. Executive Director also referred to line 7 of the report "Investment in Joint Venture and indicated \$506,756 was the GCIC's share of the CEL JIF equity. Executive Director reported the GCIC added \$115,838 in surplus since September 30, 2012.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the October Financial Fast Track for the NJ CEL. As of October 31, 2012 the CEL had a surplus of **\$1,745,779**.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the November Health Benefit Financial Fast Track was included in the agenda. The Insurance Commission now has a Health Benefits surplus of \$75,454 as of November 30, 2012. Ms. Brown advised there was an additional rebate for the month of April 2012 in the amount of \$117,000. This check would be

forwarded to the Treasurer and this additional amount would be reflected in next the Financial Fast Track.

**2013 AUTO ID CARDS/ WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES:** Executive Director advised the 2013 auto ID cards and WC Posting Notices were sent to each Member Entity on December 7, 2012. Executive Director advised if anyone needed additional cards or notices they should contact Ms. Dodd at the PERMA office. Also, Executive Director indicated Ms. Dodd would work with Ms. Rick on the renewal certificate of insurances.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Brown advised the Client Activity Summary Report for November was included in the agenda.

**TREASURER REPORT:** Chairman White presented the December bill list in the amount of \$81,951.19 and requested a motion to approve.

**MOTION TO APPROVE THE OCTOBER BILL LIST,  
RESOLUTION 68-12 IN THE AMOUNT OF \$81,951.19**

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

Chairman White also pointed out the monthly treasurer's reports showing the cash transactions and investments were included in the agenda.

**CLAIMS REPORT**

**REPORT:** Mr. Daveggia reported Inservco did not have anything to report at this time.

Chairman White presented Resolution #69-12 Inservco Liability Check Register for the period of 11/1/12 through 11/30/12.

**MOTION TO APPROVE RESOLUTION 69-12 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 11/1/12 THROUGH 11/30/12**

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

**CEL SAFETY DIRECTOR:**

**REPORT:** Ms. Hall reviewed the November through December 2012 Risk Control Activity Report which was included in the agenda along with the training calendar. In response to Executive Director's inquiry, Ms. Hall advised she would run a report to see how many videos were rented. Commissioner Sizemore indicated the Corrections Facility and Sheriff's office had the ability to obtain videos online for their training purposes. Ms. Hall indicated the MEL JIF just authorized funds to purchase new DVD's to add to their library and they were changing the name from the MEL Video Library to the MEL Media Center. Ms. Rick advised she would have the GC Training Coordinator include a reminder on her notices about the CEL Video Library. Executive Director also advised the underwriters were requesting information on the jails and thanked Mr. Prince for supplying that information

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Rick advised their report was included in the agenda. Ms. Rick reported she would prepare a bulletin advising the members of the change in the pollution liability coverage to Zurich Insurance Company once the specific enhancements were received from the NJ CEL Underwriting Manager. Ms. Rick also advised she did reach out to the member entities advising the importance of reporting any claim or possible claim to AIG prior to the expiration date, 12/31/12, as the policy was written on claims made and reported policy form. Ms. Rick reported the NJ CEL Underwriter stated at the 12/13/12 CEL meeting the member deductibles on the Crime policy were changing. The County and College deductibles would be amended to \$15,000 and the other entities would change to \$10,000. Ms. Rick also referred to the changes in the Public Official Employment Practices Liability coverage which was included in her report.

Ms. Rick reviewed the 2012 Training Summary along with 2013 Training Schedule as noted in her report. Ms. Rick pointed out the GCIC Training Coordinator noted that slips and falls continue to be the predominant cause of loss and would be increasing the training to address this hazard. Ms. Rick also presented a poster for the entities to display regarding proper footwear for inclement weather.

Chairman White requested a report from Inservco detailing the losses by type and location. Ms. Rick advised this would be presented at the January meeting.

Ms. Rick advised there were two bonds that could not be placed through the GCIC/NJCEJIF which were expiring on 12/28/12. Ms. Rick requested a motion to bind coverage for the two bonds effective 12/28/12 with C N A with an annual premium of \$175 per bond.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND COVERAGE FOR THE COUNTY'S BONDS FOR UNDER SHERIFF BAY AND UNDER SHERIFF KNESTNAUT WITH EFFECTIVE 12/28/12 AT AN ANNUAL PREMIUM OF \$175.00 PER BOND**



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

A brief discussion ensued on amending the Gloucester County equipment physical damage deductible. It was agreed the deductible would be amended to \$5,000 at an additional cost of \$3,708. Executive Director advised the budget would be amended accordingly.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO AMEND THE EQUIPMENT DEDUCTIBLE TO \$5,000 FOR AN ADDITIONAL COST OF \$3,708.**

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

**ATTORNEY:** Commission Attorney advised he did not have anything to report at this time.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 70-12 authorizing a Closed Session to discuss PARS.

**RESOLUTION 70-12, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA.**

**ALSO THE POSSIBLE SETTLEMENT OF SELINA PULLIAM V. GLOUCESTER COUNTY, CLAIM PETITION NO. 2012-21423**

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

**MOTION TO GO INTO CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

**MOTION TO AUTHORIZE AN INCREASE OF \$110,000 FOR LEGAL EXPENSES FOR CLAIM # 353000391**

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

**MOTION TO AUTHORIZE AN INCREASE OF \$8,760 FOR LEGAL EXPENSES FOR CLAIM # 353000576**

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

**MOTION TO APPROVE SETTLEMENT FOR \$3,500 PLUS \$90 FOR A STENOGRAPHIC FEE UNDER SECTION 20 FOR SELINA PULLIAM**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:20 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**



**INSERVCO**  
**INSURANCE SERVICES, INC.**

***Stewardship  
Report***

for

***Gloucester Co Ins Commission***

As Of

***December 31, 2012***

*Inservco Insurance Services, Inc.  
Crossroads Corporate Center  
3150 Brunswick Pike  
Lawrenceville, NJ 08648  
(800) 334-1348*

## Report Terminology

<b>Term</b>	<b>Definition</b>
Gross Paid To Date Total	All payments transacted plus all offsets of voids and refunds through the report end date for all buckets
Indemnity	WC claim added this period where Gross Incurred Indemnity bucket >0
Medical	WC claim added this period where Gross Incurred Indemnity bucket = 0 and sum of Gross Incurred all other buckets >0
Net Incurred Total	Gross Incurred Total + Recovery ToDate Total all buckets
Outstanding Reserve Total	Outstanding monies expected to be paid for all financial buckets added together
Recoveries To Date Total	Recoveries added into the system through report end date all buckets
Total Claims	Count of pending and closed claims
Average Days to Receive	Average number of days between occurrence date and date received at Inservco



**Claim Summary By Policy Period  
Indemnity vs Medical Only By Location  
Past 3 Years**

01/10/2013

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
03/01/2010	12/31/2010			
1000 - Gloucester County		19	72	91
2000 - County College		0	4	4
3000 - Improvement Authority		6	31	37
4000 - County Utilities Authority		0	3	3
5000 - Library Commission		0	1	1
		<hr/>	<hr/>	<hr/>
		25	111	136
01/01/2011	12/31/2011			
1000 - Gloucester County		18	82	100
2000 - County College		1	1	2
3000 - Improvement Authority		11	27	38
4000 - County Utilities Authority		1	4	5
		<hr/>	<hr/>	<hr/>
		31	114	145
01/01/2012	12/31/2012			
1000 - Gloucester County		12	75	87
2000 - County College		1	11	12
3000 - Improvement Authority		1	19	20
4000 - County Utilities Authority		2	3	5
		<hr/>	<hr/>	<hr/>
		16	108	124
<b>Total:</b>		<hr/>	<hr/>	<hr/>
		72	333	405

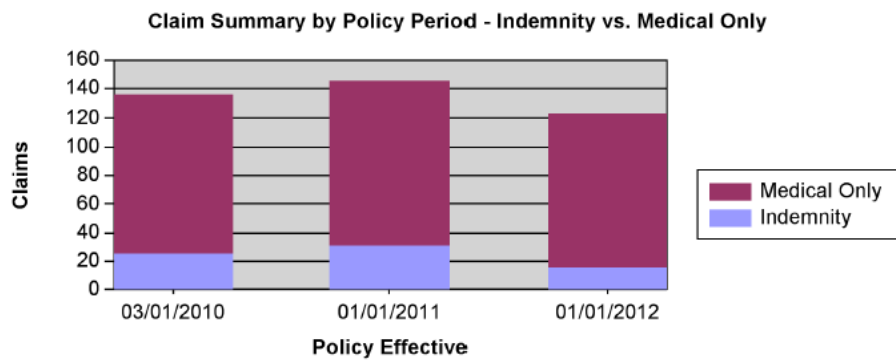
Account #353



**Claim Summary By Policy Period  
Indemnity vs Medical Only  
Past 3 Years**

01/10/2013

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
03/01/2010	12/31/2010	25	111	136
01/01/2011	12/31/2011	31	114	145
01/01/2012	12/31/2012	16	108	124
		72	333	405



Account #353

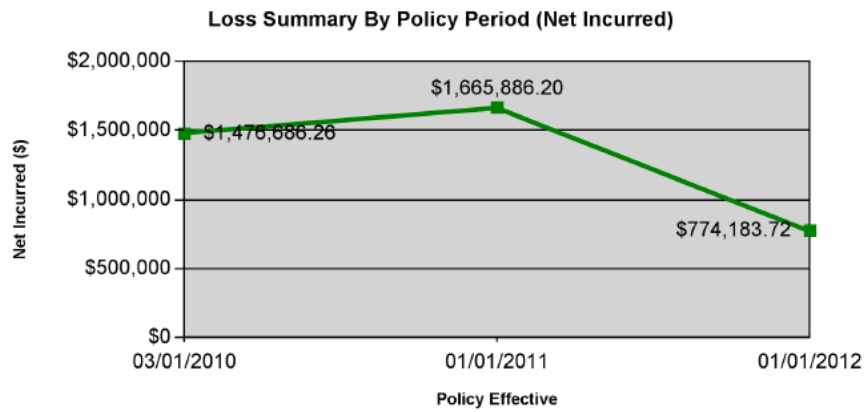




### Loss Summary By Policy Period Past 3 Years

01/10/2013

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
03/01/2010	12/31/2010	136	\$336,497.27	\$1,140,188.99	\$0.00	\$1,476,686.26
01/01/2011	12/31/2011	145	\$592,810.41	\$1,073,075.79	\$0.00	\$1,665,886.20
01/01/2012	12/31/2012	124	\$348,996.43	\$425,187.29	\$0.00	\$774,183.72
		405	\$1,278,304.11	\$2,638,452.07	\$0.00	\$3,916,756.18



Account #353



### Loss Summary By Location Past 3 Years

01/10/2013

Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
1000	Gloucester County	278	\$885,630.83	\$2,009,035.27	\$0.00	\$2,894,666.10
2000	County College	18	\$4,312.49	\$42,822.26	\$0.00	\$47,134.75
3000	Improvement Authority	95	\$330,385.79	\$579,797.58	\$0.00	\$910,183.37
4000	County Utilities Authority	13	\$57,975.00	\$6,621.40	\$0.00	\$64,596.40
5000	Library Commission	1	\$0.00	\$175.56	\$0.00	\$175.56
		<b>405</b>	<b>\$1,278,304.11</b>	<b>\$2,638,452.07</b>	<b>\$0.00</b>	<b>\$3,916,756.18</b>

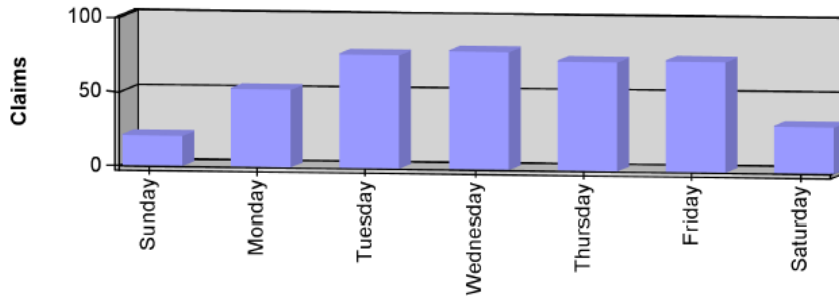


### Claim Occurrence by Day of Week Indemnity vs Medical Only Past 3 Years

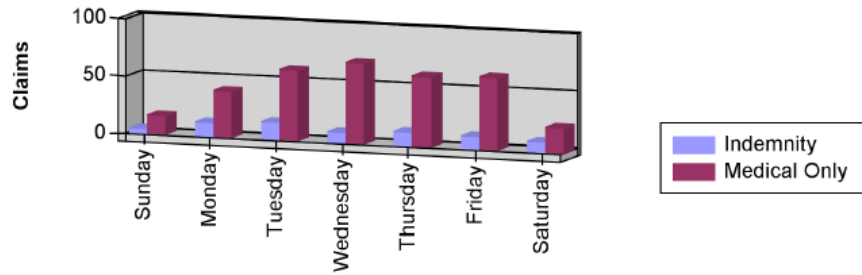
01/10/2013

Day of Week	Indemnity	Medical Only	Total Claims
Sunday	4	16	20
Monday	12	40	52
Tuesday	15	61	76
Wednesday	9	70	79
Thursday	12	61	73
Friday	11	63	74
Saturday	9	22	31
	72	333	405

Claim Occurrence by Day of Week (Total Claims)



Claim Occurrence by Day of Week (Indemnity vs Medical Only)



Account #353



**Timely Reporting - Average Days to Receive  
Indemnity vs Medical Only By Location  
Past 3 Years**

01/10/2013

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
03/01/2010	12/31/2010			
1000 - Gloucester County				
		Indemnity	19	53.00
		Medical Only	72	2.97
		<b>Location Total:</b>	<b>91</b>	<b>13.42</b>
2000 - County College				
		Indemnity	0	0.00
		Medical Only	4	3.00
		<b>Location Total:</b>	<b>4</b>	<b>3.00</b>
3000 - Improvement Authority				
		Indemnity	6	1.50
		Medical Only	31	6.16
		<b>Location Total:</b>	<b>37</b>	<b>5.41</b>
4000 - County Utilities Authority				
		Indemnity	0	0.00
		Medical Only	3	1.33
		<b>Location Total:</b>	<b>3</b>	<b>1.33</b>
5000 - Library Commission				
		Indemnity	0	0.00
		Medical Only	1	0.00
		<b>Location Total:</b>	<b>1</b>	<b>0.00</b>
		<b>Policy Period Total:</b>	<b>136</b>	<b>10.57</b>
01/01/2011	12/31/2011			
1000 - Gloucester County				
		Indemnity	18	5.00
		Medical Only	82	2.67
		<b>Location Total:</b>	<b>100</b>	<b>3.09</b>
2000 - County College				
		Indemnity	1	3.00
		Medical Only	1	0.00
		<b>Location Total:</b>	<b>2</b>	<b>1.50</b>

Account #353

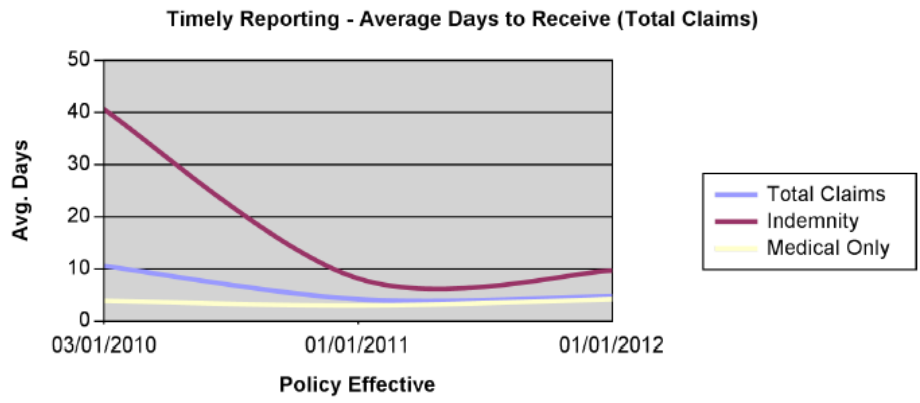


**Timely Reporting - Average Days to Receive  
Indemnity vs Medical Only By Location  
Past 3 Years**

01/10/2013

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
<b>3000 - Improvement Authority</b>				
		Indemnity	11	13.18
		Medical Only	27	1.85
		<b>Location Total:</b>	<b>38</b>	<b>5.13</b>
<b>4000 - County Utilities Authority</b>				
		Indemnity	1	17.00
		Medical Only	4	15.50
		<b>Location Total:</b>	<b>5</b>	<b>15.80</b>
		<b>Policy Period Total:</b>	<b>145</b>	<b>4.04</b>
01/01/2012	12/31/2012			
<b>1000 - Gloucester County</b>				
		Indemnity	12	4.17
		Medical Only	75	2.15
		<b>Location Total:</b>	<b>87</b>	<b>2.43</b>
<b>2000 - County College</b>				
		Indemnity	1	18.00
		Medical Only	11	10.18
		<b>Location Total:</b>	<b>12</b>	<b>10.83</b>
<b>3000 - Improvement Authority</b>				
		Indemnity	1	3.00
		Medical Only	19	1.11
		<b>Location Total:</b>	<b>20</b>	<b>1.20</b>
<b>4000 - County Utilities Authority</b>				
		Indemnity	2	41.00
		Medical Only	3	51.00
		<b>Location Total:</b>	<b>5</b>	<b>47.00</b>
		<b>Policy Period Total:</b>	<b>124</b>	<b>4.84</b>

Account #353



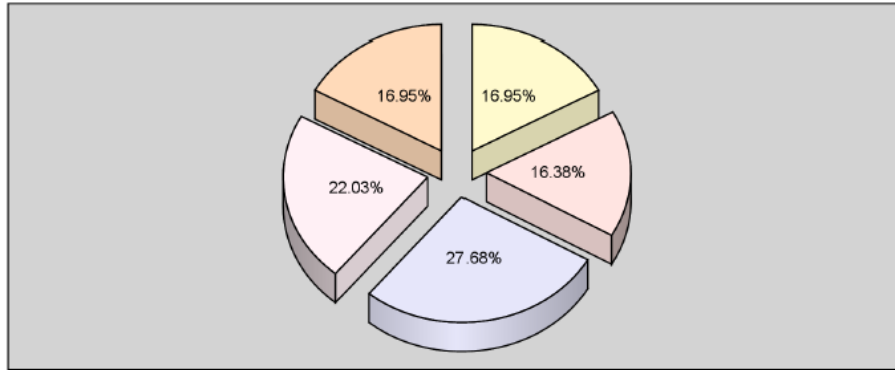
Account #353

**Top 5 - Cause of Injury - Frequency  
Past 3 Years**

01/10/2013

Cause of Injury Code	Cause of Injury Description	Number of Injuries
56	Strain/Injury By-Lifting	49
81	Struck/Injured By-Misc	39
60	Strain/Injury-Misc	30
85	Struck/Injured By-Animal or In	30
29	Fall or Slip-Same Level	29

**Percentage of Top 5 - Cause of Injury - Frequency**

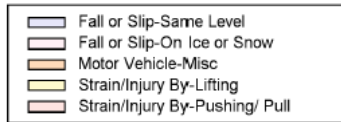
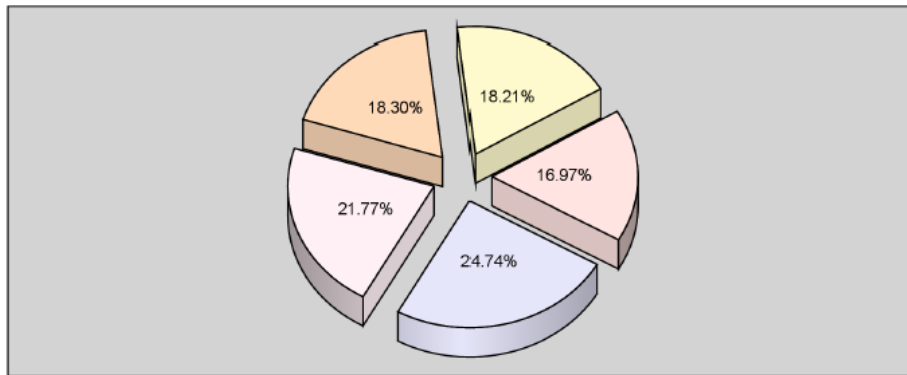


**Top 5 - Cause of Injury - Net Incurred  
Past 3 Years**

01/10/2013

Cause of Injury Code	Cause of Injury Description	Net Incurred
29	Fall or Slip-Same Level	\$484,738.48
32	Fall or Slip-On Ice or Snow	\$426,498.45
50	Motor Vehicle-Misc	\$358,601.52
56	Strain/Injury By-Lifting	\$356,781.98
57	Strain/Injury By-Pushing/ Pull	\$332,518.89

**Percentage of Top 5 - Cause of Injury - Net Incurred**



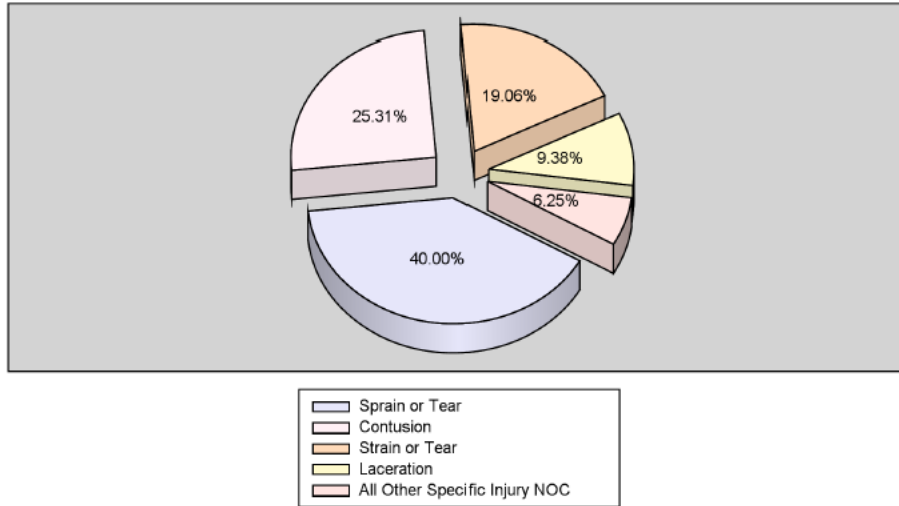


### Top 5 - Type of Injury - Frequency Past 3 Years

01/10/2013

Type of Injury Code	Type of Injury Description	Number of Injuries
49	Sprain or Tear	128
10	Contusion	81
52	Strain or Tear	61
40	Laceration	30
59	All Other Specific Injury NOC	20

Percentage of Top 5 - Type of Injury - Frequency

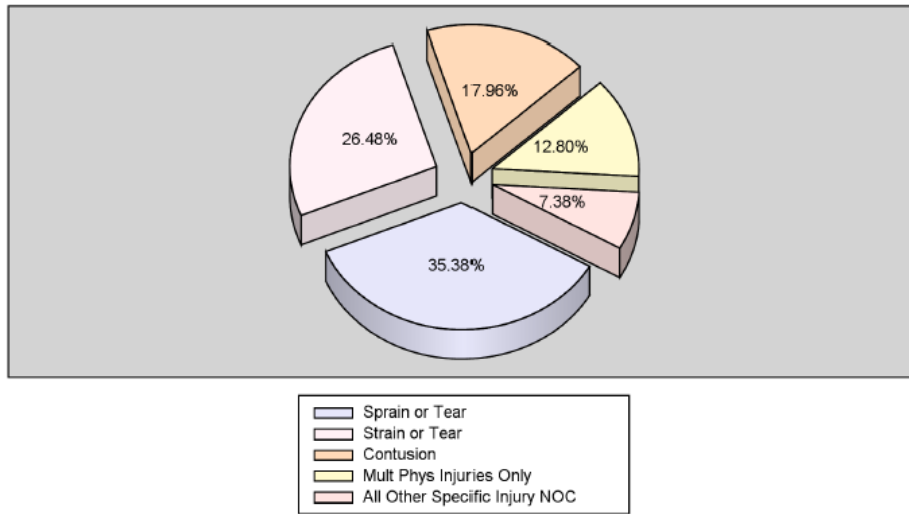


**Top 5 - Type of Injury - Net Incurred  
Past 3 Years**

01/10/2013

Type of Injury Code	Type of Injury Description	Net Incurred
49	Sprain or Tear	\$1,269,697.33
52	Strain or Tear	\$950,210.60
10	Contusion	\$644,708.98
90	Mult Phys Injuries Only	\$459,404.80
59	All Other Specific Injury NOC	\$264,909.55

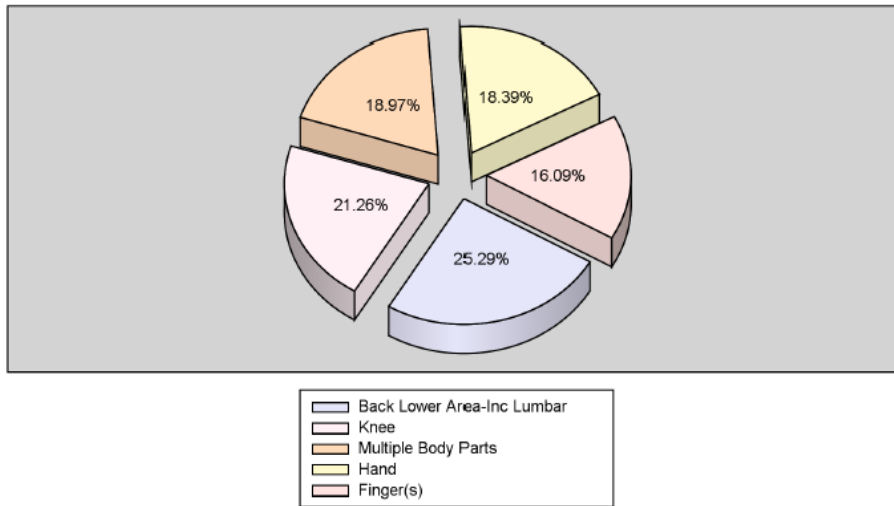
**Percentage of Top 5 - Type of Injury - Net Incurred**



**Top 5 - Part of Body - Frequency  
Past 3 Years**

Part of Body Code	Part of Body Description	Number of Occurrences
42	Back Lower Area-Inc Lumbar	44
53	Knee	37
90	Multiple Body Parts	33
35	Hand	32
36	Finger(s)	28

**Percentage of Top 5 - Part of Body - Frequency**

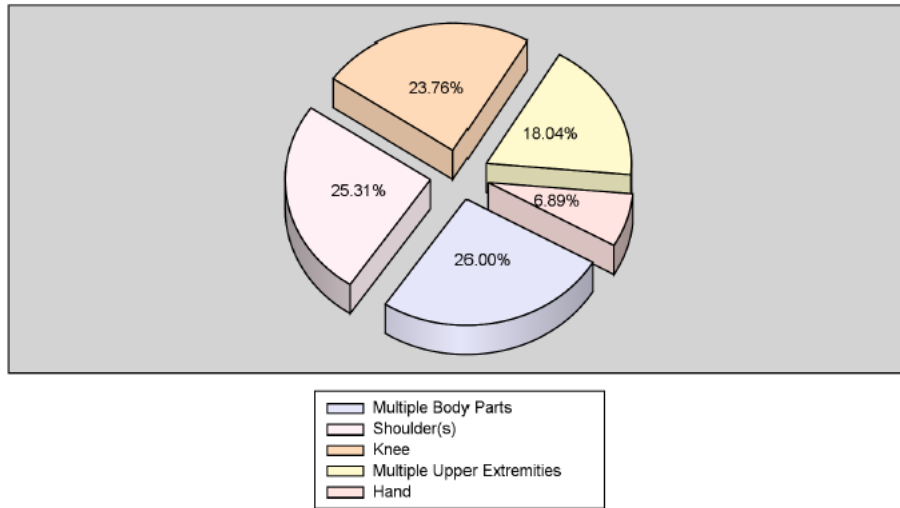


**Top 5 - Part of Body - Net Incurred  
Past 3 Years**

01/10/2013

Part of Body Code	Part of Body Description	Net Incurred
90	Multiple Body Parts	\$749,366.92
38	Shoulder(s)	\$729,498.72
53	Knee	\$684,636.60
30	Multiple Upper Extremities	\$519,826.30
35	Hand	\$198,699.21

**Percentage of Top 5 - Part of Body - Net Incurred**





**Recovery To Date By Policy Period  
Excess vs. Other  
Past 3 Years**

01/10/2013

<b>Policy Effective</b>	<b>Policy Expiration</b>	<b>Excess Recovery</b>	<b>Other Recovery</b>	<b>Recovery to Date</b>
03/01/2010	12/31/2010	\$0.00	\$0.00	\$0.00
01/01/2011	12/31/2011	\$0.00	\$0.00	\$0.00
01/01/2012	12/31/2012	\$0.00	\$0.00	\$0.00

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