

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JANUARY 23, 2014**

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

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

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: January 23, 2014  
WOODBURY, NJ  
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 19, 2013 Open Minutes.....Appendix I  
December 19, 2013 Closed Minutes.....Handout
  
- CORRESPONDENCE**
  
- COMMITTEE REPORTS**
  - Safety Committee:** .....Verbal
  - Claims Committee:** .....Verbal
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report.....Pages 4-31
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**  
Monthly Report .....Pages 32-36
  
- TREASURER – Gary Schwarz**  
Resolution **2-14** January Bill List – Motion Required .....Pages 37-38  
November Monthly Treasurer Reports.....Pages 39-40
  
- CLAIMS SERVICE – Inservco Insurance Services, Inc.**  
Resolution **3-14** Authorizing Disclosure of Liability Claims Check Register .....Pages 41-42  
Liability Claim Payments – 12/1/13 to 12/31/13.....Pages 43-45  
4<sup>th</sup> Quarter Reports.....Appendix 11
  
- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**  
CSG Monthly Summary Report .....Page 46
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report.....Pages 47-48
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**  
**Hardenbergh Insurance Group**  
Monthly Report.....Pages 49-50  
2014 GCIC Course Evaluation Form Results .....Pages 51-52  
Fast Track to Safety Results.....Pages 53-54
  
- ATTORNEY – Long Marmero & Associates, LLP**..... Verbal
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 55-57**  
**Resolution [4-14](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda. Also the possible settlement of Larry Weil v. Gloucester County, # 2011-16819, Donna Gentile v. Gloucester County, # 2011-34217 and James Fare v. Gloucester County #2013-1685**

- Motion for Executive Session
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: February 27, 2014, 9:30 AM, 115 Budd Blvd., Woodbury, NJ**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 23, 2014

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2014 Property & Casualty Budget-** A clarification is needed with respect to the budget adopted for 2014. The Commission adopted a budget in the amount of \$5,363,446 which included the credit of \$148,760 from the CEL for certain premium and expense overages. The credit will be applied to member assessments. The correct budget amount is \$5,512,207.
  
- ❑ **Health Benefits Consultant Resolution (Pages 6-7) --** Attached on pages 6 & 7 is Resolution 1-14 appointing Conner Strong & Buckelew as the Health Benefits Consultant for years 2014, 2015 and 2016 per the motion at the December 19, 2013 meeting. The resolution was reviewed by the Commission Attorney.
  - ❑ **Motion to approve Resolutions Number 1-14 appointing Benefits Consulting Services to Conner Strong & Buckelew for Fund Year 2014, 2015 and 2016**
  
- ❑ **Certificate of Insurance Report (Pages 8-25) -** Attached on pages 8-25 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 11/18/13 to 1/18/14. There were 138 certificates of insurance issued during this period.
  
- ❑ **GCIC Property and Casualty Financial Fast Track (Page 26) -** Included in the agenda on page 26 is a copy of the Property & Casualty Financial Fast Track Report as of November 30, 2013. As of **November 30, 2013**, the Commission has a surplus of **\$2,093,636**. Line 7 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the CEL. Gloucester County Insurance Commission's current equity in the CEL is **\$726,987**. Please note the Commission has a deficit for the month in the November Fast Track in years 2010, 2011 and 2012 because their "Investment in Joint Venture" asset has been reduced due to the CEL's cancellation of certain administration and ancillary coverage appropriations.
  
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 27-28) –** Included in the agenda on pages 27 & 28 are copies of the CEL Financial Fast Track Report for October and November. The report indicates the Fund has a surplus of **\$3,294,360** as **October 31, 2013**. As of **November 30, 2013** the Fund has a surplus of **\$2,768,593**. Please note the Fund's surplus was decreased by \$607,551, line 7, due to the cancelled Appropriations due from the Commissions for 2013.

- ❑ **Health Benefits Financial Fast Track (Page 29)** - Included in the agenda on page 29 is a copy of the Health Benefits Financial Fast Track as of **December 31, 2013**. As of **December 31, 2013** there is a statutory surplus of **\$135,039**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The CEL cancelled its meeting in January. The CEL’s reorganization meeting will be on February 27, 2014.
- ❑ **Optional Network Privacy & Security Quotes** – The CEL Underwriting Manager sent optional cyber liability quotes to Ms. Rick for the member entities that completed an application. Quotes were provided for Gloucester County, Gloucester County Library Commission and Gloucester County Improvement Authority. The CEL Underwriting Manager advised requests to bind coverage were received from Gloucester County and Gloucester County Improvement Authority. The CEL Executive Director has advised that the CEL will most likely pay for the cyber coverage out of the ancillary coverage overages for 2014. This will be addressed at their February meeting.
- ❑ **2014 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the property and casualty assessment bills will be mailed to the member entities via certified mail and e-mail the week of January 27, 2014. The first installment is due upon receipt.
- ❑ **Appointment of Commissioners to the Gloucester County Insurance Commission** – Chairman White’s office is providing copies of all of the signed insurance related resolutions to the Executive Director’s office.
- ❑ **Gender Equity Notice (Page 30)** – Attached in the agenda on page 30 you will find information recently published from the NJ Department of Labor outlining “Right to be Free of Gender Inequity or Bias in Pay, Compensation, Benefits or Other Terms and Conditions of Employment.
- ❑ **Reorganization for 2014-2015** – The reorganization of the Gloucester County Insurance Commission will be held at the February 27, 2014 Commission meeting.
- ❑ **2014 Meeting Schedule (Page 31)** – Attached on page 31 is a copy of the final 2014 Meeting Schedule.

**RESOLUTION NO. 1-14**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING BENEFITS CONSULTING SERVICES TO CONNER STRONG &  
BUCKELEW FOR FUND YEAR 2014 2015 and 2016**

**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, HB # 01-14 for the position of Benefits 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, 2014 through December 31, 2016.

Conner Strong & Buckelew has been appointed as the Benefits Consulting Servicer, located at 40 Lake Center Executive Park, 401 Route 73 North, Suite 300, Marlton, NJ 08053. Conner Strong & Buckelew will provide the following services:

- Provide toll free call center access to all active employees and retiree for all benefit related inquiries, advocacy and general assistance (some 1,500 active and retirees);
- Continue to manage billing administration for the dental, vision and life plans;
- Continue to handle day to day benefit administration of the dental, vision and life plans;
- Provide an on site primary client service associate to face off to the County one day a month;
- Assist with annual budget development and cost projections for all lines of coverage;

- Support the open enrollment process, including meetings;
- Support the County's collective bargaining process across all benefit areas;
- Monitor and evaluate the performance of the State Plan and evaluate other Market options;
- Support the County's collective bargaining process across all benefit areas;
- Support and manage on going and miscellaneous benefits projects as determined by the County;

Annual Consulting Fee of \$40,206 per year applicable for three years.

**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 Conner Strong & Buckelew 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 23, 2014.

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**

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

Friday, January 17, 2014

From 11/18/13 to 1/17/14

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<b><u>GCIC</u></b>					
H- Gloucester County College I- County of Gloucester	Attn: Linda Kindrachuk 1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	252	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects (SEE PAGE 2)	12/10/2013	GL EX AU WC
H- County of Gloucester Board of Chosen Freeholders It's Department &	PO Box 337 Woodbury, NJ 08096	726	Evidence of insurance. All operations usual to County Governmental Entity.	11/20/2013	PR
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- County of Gloucester, Board of Chosen I- Gloucester County College	Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	821	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as (SEE PAGE 2)	11/20/2013	GL EX AU WC
H- The Memorial Hospital of Salem County I- Gloucester County College	310 Woodstown Road Salem, NJ 08079 1400 Tanyard Road Sewell, NJ 08080	908	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)	11/22/2013	GL EX AU WC
H- Inspir Medical Group I- Gloucester County College	1102 E. Chestnut Ave. Vineland, NJ 08360 1400 Tanyard Road Sewell, NJ 08080	909	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)	11/22/2013	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 additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 AU EX PHYS
H- Cooper Health System I- Gloucester County College	Corinne Jacobs Three Cooper Plaza Camden, NJ 08103 1400 Tanyard Road Sewell, NJ 08080	107	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. LG	11/13/2013 GL,AU,EX, MM
H- Our Lady of Lourdes Medical Center I- Gloucester County College	Attn: Monica Shallow RN 1600 Haddon Avenue Camden, NJ 08013 1400 Tanyard Road Sewell, NJ 08080	118	Evidence of insurance. . All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	11/13/2013 GL,AU,EX, MM
H- Shore Memorial Hospital I- Gloucester County College	Donna Gurdgiel 1 East New York Avenue Somers Point, NJ 08244 1400 Tanyard Road Sewell, NJ 08080	130	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.	11/13/2013 GL,AU,EX, MM
H- TD Bank, Nat'l Asso. As Trust I- County of Gloucester	Catherine M. Alessi, CCTS Corporate Trust Services 1-1 Haddonfield Rd., 2nd Floor Cherry Hill, NJ 08002-4401 2 South Broad Street Woodbury, NJ 08096	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	1/5/2014 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	144	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	12/6/2013 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	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	12/6/2013 PR
H- Williams Scotsman, Inc I- Gloucester County College	901 S. Bond Street, Suite 600 Baltimore, MD 21231-3357 Attn. Documentation Management Group 1400 Tanyard Road Sewell, NJ 08080	144	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	12/13/2013 GL EX AU WC

H- Williams Scotsman, Inc	901 S. Bond Street, Suite 600 Baltimore, MD 21231-3357 Attn. Documentation Management Group	144	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	12/13/2013	PR
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- State of New Jersey	Department of Military & Veterans Affairs And it's Employees PO Box 340 Trenton, NJ 08625-0340	159	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	1/3/2014	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
H- Nazareth Hospital	2601 Holmes Avenue Philadelphia, PA 19152 Joanne Betz	178	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	11/13/2013	GL,AU,EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- NJ Department of Health & Senior Services	Consumer & Environment Health Services PO Box 369 Trenton, NJ 08625-0369	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	11/14/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- AtlantiCare Regional Medical Center	2500 English Creek Avenue Building 500 Egg Harbor Township, NJ 08234 Attn: Stefanie Bailey	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. LG	11/13/2013	GL,AU,EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		Evidence of insurance with respects to GCC staff and students per the clinical site agreement. LHF		
H- Salem Hospital Corporation	d/b/a Memorial Hospital of Salem County 310 Woodstown Road Salem, NJ 08079 Attn: Richard Grogan	189	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	11/13/2013	GLAU,EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Meadow View Nursing and Respiratory Care	1420 South Black Horse Pike	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	11/13/2013	GL,AU,EX, MM
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				

H- Gloucester County Improvement Authority Shady Lane Home I- Gloucester County College	254 County House Road Clarksboro, NJ 8020 Attn: Brenda Rohrer 1400 Tanyard Road Sewell, NJ 08080	199	Evidence of insurance with respects to GCC staff and students 11/13/2013 GL,AU,EX, 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 I- Gloucester County College	1304 Laurel Oak Road Voorhees, NJ 08043 Attn: Diana Shaw 1400 Tanyard Road Sewell, NJ 08080	201	Evidence of insurance with respects to GCC staff and students 11/13/2013 GL,AU,EX, 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 I- Gloucester County College	3660 Grandview Parkway, Suite 200 Birmingham, AL 35243 Attn: Angela Shook 1400 Tanyard Road Sewell, NJ 08080	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
H- Hospital of the University of Pennsylvania I- Gloucester County College	3400 Spruce Street Philadelphia, PA 19104 Ann Costello 1400 Tanyard Road Sewell, NJ 08080	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
H- Cape Regional Medical Center I- Gloucester County College	2 Stone Harbor Boulevard Cape May Court House, NJ 08210 Attn: Keith Barbore 1400 Tanyard Road Sewell, NJ 08080	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. LG
H- The Children's Hospital of Philadelphia I- Gloucester County College	34th St and Civic Ctr. Boulevard Philadelphia, PA 19104 Attn: Maryann Medori 1400 Tanyard Road Sewell, NJ 08080	205	Evidence of insurance. All operations usual to County Governmental Entity as respects to with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Crozer-Chester Medical Center & I- Gloucester County College	Delaware County Memorial Hospital 100 West Sproul Road, 3rd Floor Springfield, PA 19064 Attn: Denise Chandler 1400 Tanyard Road Sewell, NJ 08080	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
H- Gloucester County Department of Health and I- County of Gloucester	Senior Service 204 East Holly Avenue Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	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

H- Gloucester County Division of Social Services I- County of Gloucester	400 Hollydell Drive Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	212	Evidence of insurance. All operations usual to County Governmental Entity as respects to Title XX Social Services for the Homeless 2014 Grant Contract. ( SEE PAGE 2) CLD	1/3/2014 GL EX AU WC
H- Tenet Health System Hahnemann, dba I- Gloucester County College	Hahnemann University Hospital 230 North Broad Street, Room 521 Philadelphia, PA 19102 Attn: Sharon Sherwood 1400 Tanyard Road Sewell, NJ 08080	220	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	11/13/2013 GL,AU,EX, MM
H- Nuclear Diagnostic Products of Philadelphia I- Gloucester County College	2 Keystone Avenue Unit 200: Cherry Hill, NJ 08003 Attn Michele Panichi-Egberts 1400 Tanyard Road Sewell, NJ 08080	221	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. All operations usual to County Governmental Entity as respects to Nuclear medicine clinical experiences. CLD	11/13/2013 GL,AU,EX, MM
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	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)	11/14/2013 GL EX AU WC
H- Deptford Township School District I- Gloucester County College	2022 Good Intent Rd. Deptford, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	229	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)	12/26/2013 GL EX AU WC
H- Vineland Police Training Center I- Gloucester County College	3369 Mays Landing Road Vineland, NJ 08361 1400 Tanyard Road Sewell, NJ 08080	230	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	11/14/2013 GL EX AU WC
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 Governmental Entity as respects to conducting hands-on training on property (land only) of Royal Pallet of Paulsboro, NJ. CLD	11/14/2013 PR
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 Governmental Entity as respects to conducting hands-on training on property (land only) of Royal Pallet of Paulsboro, NJ. CLD (SEE PAGE 2)	11/14/2013 GL EX AU WC

H- Glassboro Board of Education I- Gloucester County College	560 Joseph L. Bowe Boulevard Glassboro, NJ 08028 1400 Tanyard Road Sewell, NJ 08080	236	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	11/14/2013 GL EX AU WC
H- Arthritis Foundation I- County of Gloucester	200 Middlesex Turnpike Iselin, NJ 08830 2 South Broad Street Woodbury, NJ 08096	247	Evidence of insurance. All operations usual to County Governmental Entity as respects to the County Arthritis foundation's program "Move Today", during 2014. (SEE PAGE 2)	1/3/2014 GL EX AU WC
H- Kennedy University Hospital, Inc. I- Gloucester County College	Attn: Martin Manno 2201 Chapel Avenue West Cherry Hill, NJ 08002 1400 Tanyard Road Sewell, NJ 08080	266	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	11/13/2013 GL,AU,EX, MM
H- Cooper Health System I- Gloucester County College	One Cooper Plaza Camden, NJ 08103 Joe Gargin 1400 Tanyard Road Sewell, NJ 08080	279	Evidence of insurance. All operations usual to County Governmental Entity as respects to DMS .Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	11/13/2013 GL,AU,EX, MM
H- Booth Radiology I- Gloucester County College	748 Kings Highway Woodbury, NJ 08086 1400 Tanyard Road Sewell, NJ 08080	280	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement.Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. LG	11/13/2013 GL,AU,EX, MM
H- Gloucester County Special Services School District I- Gloucester County College	850 Bankbridge Road Sewell, NJ 08080 Attn: Nancy Bowers 1400 Tanyard Road Sewell, NJ 08080	281	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	11/13/2013 GL,AU,EX, MM
H- Pitman Manor I- Gloucester County College	535 North Oak Avenue Pitman, NJ 08071 Attn: Geri Howey 1400 Tanyard Road Sewell, NJ 08080	282	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	11/13/2013 GL,AU,EX, MM
H- State of New Jersey I- County of Gloucester	Department of Children and Families Camden Area Office, 201 Laurel Road 4 Echelon Plaza--1st Floor Voorhees, NJ 08043 2 South Broad Street Woodbury, NJ 08096	286	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and	1/5/2014 GL EX AU WC

			subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- Passaic County Technical Institute I- Gloucester County College	ATTN: Amy Berkemey 45 Reinhardt Road Wayne, NJ 07470 1400 Tanyard Road Sewell, NJ 08080	288	Evidence of insurance. All operations usual to County Governmental Entity as respects to NJ HOSA holding the Northern Regional Leadership Conference on January 11, 2014. (SEE PAGE 2) CLD 12/16/2013 GL EX AU WC
H- TD Bank I- Gloucester County College	Institutional Trust 1006 Astoria Blvd. Cherry Hill, NJ 08002 1400 Tanyard Road Sewell, NJ 08080	291	Evidence of insurance. All operations usual to County Governmental Entity as respects to all property and equipment on file with Zurich American Insurance Company. CLD 11/14/2013 PR
H- TD Bank I- Gloucester County College	Institutional Trust 1006 Astoria Blvd. Cherry Hill, NJ 08002 1400 Tanyard Road Sewell, NJ 08080	291	Evidence of insurance. All operations usual to County Governmental Entity as respects to all property and equipment on file with Zurich American Insurance Company. (SEE PAGE 2) CLD 11/14/2013 GL EX AU WC
H- TD Bank I- County of Gloucester	Institutional Trust 1006 Astoria Blvd. Cherry Hill, NJ 08002 2 South Broad Street Woodbury, NJ 08096	291	Evidence of insurance. All operations usual to County Governmental Entity as respects to all property and equipment on file with Zurich American Insurance Company. (SEE PAGE 2) CLD 1/5/2014 GL EX AU WC
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 additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2) 1/3/2014 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. (SEE PAGE 2) CLD 11/14/2013 GL EX AU WC
H- NJ Department of Health I- County of Gloucester	PO Box 364 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	323	Evidence of insurance. All operations usual to County Governmental Entity as respects to a grant. (SEE PAGE 2) 1/5/2014 GL EX AU WC
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	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2) 1/3/2014 GL EX AU WC
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. (SEE PAGE 2) CLD 11/14/2013 GL EX AU WC
H- Delaware Valley Safety Council I- Gloucester County College	Po Box 158 Gibbstown, NJ 08027 1400 Tanyard Road Sewell, NJ 08080	356	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to 11/14/2013 GL,AU,EX,

			acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)
H- Delaware Valley Safety Council I- Gloucester County College	Po Box 158 Gibbstown, NJ 08027 1400 Tanyard Road Sewell, NJ 08080	356	Certificate holder is additional insured where obligated by virtue 11/14/2013 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)
H- County of Camden, The State of New Jersey and I- Gloucester County College	The Camden County Workforce Investment Board 111 Markkress Road, Suite 101 Cherry Hill, NJ 08003 1400 Tanyard Road Sewell, NJ 08080	357	Certificate holder and the State of New Jersey ,and the County of 12/26/2013 GL EX AU C Camden are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained (SEE PAGE 2)
H- New Jersey Historic Trust I- County of Gloucester	101 South Broad St., 6th Floor Trenton, NJ 08608 2 South Broad Street Woodbury, NJ 08096	360	Certificate holder is additional insured where obligated by virtue 1/5/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- Gloucester County Community Church I- County of Gloucester	Ron Raiverly, Pastor 259 Chapel Heights Road Sewell, 364 NJ 08080 2 South Broad Street Woodbury, NJ 08096		Certificate holder is additional insured where obligated by virtue 1/3/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- Mary Mother of Mercy I- County of Gloucester	(Formerly Our Lady of Lourdes Church) Rev. James A. 366 Casadia, Pastor 500 Greentree Road Glassboro, NJ 08028 2 South Broad Street Woodbury, NJ 08096		Certificate holder is additional insured where obligated by virtue 1/3/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE2)
H- South Jersey Technology Park @ Rowan I- County of Gloucester	c/o: Sarah Piddington, Interim Director 107 Gilbreth Parkway Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	367	Certificate holder is additional insured where obligated by virtue 1/3/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)

H- Frankltn Township Community Center I- County of Gloucester	c/o: Judson Moore, Township Administrator 1584 Coles 368 Mill Road Franklinville, NJ 08322 2 South Broad Street Woodbury, NJ 08096		Certificate holder is additional insured where obligated by virtue 1/3/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- 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	Certificate holder is additional insured where obligated by virtue 1/3/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- 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	Certificate holder is additional insured where obligated by virtue 1/3/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- Monroe Township Board of Education I- Gloucester County College	75 Academy Road Williamstown, NJ 08094 1400 Tanyard Road Sewell, NJ 08080	375	Certificate holder is additional insured where obligated by virtue 12/26/2013 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)
H- Woodbury Board of Education I- Gloucester County College	25 N. Broad Sreet Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	391	Certificate holder is additional insured where obligated by virtue 11/14/2013 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as (SEE PAGE 2)
H- State of New Jersey I- County of Gloucester	Department of Children & Families Southern Business 394 Business Office CN 720 4 Echelon Plaza, 1st Fl 201 Laurel Rd Voorhees, NJ 08043 2 South Broad Street Woodbury, NJ 08096		Certificate holder is additional insured where obligated by virtue 1/5/2014 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
H- NJ Transit I- County of Gloucester	1 Penn Plaza East Newark, NJ 07105 2 South Broad Street Woodbury, NJ 08096	415	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage 1/3/2014 GL EX AU WC



			contained in any such written contract or written mutual aid agreement or other written agreement	
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 additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement	1/3/2014 AU EX PHYS
H- The Bank of Mellon I- County of Gloucester	Marcelly Segro-Corp Trust 385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424-3206 2 South Broad Street Woodbury, NJ 08096	416	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 GL EX AU WC
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 additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/3/2014 AU EX PHYS
H- New Jersey Transit I- County of Gloucester	One Penn Plaza East Brunswick, NJ 07105 2 South Broad Street Woodbury, NJ 08096	418	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- Mantua Township I- County of Gloucester	401 Main Street Mantua, NJ 08051 2 South Broad Street Woodbury, NJ 08096	419	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- Macreih I- County of Gloucester	Insurance Compliance PO Box 12010-MR Hemet, CA 92546-8010 2 South Broad Street Woodbury, NJ 08096	420	Certificate holder is additional insured 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 partner shops and all their consitituent partners and members are additional insured (SEE PAGE 2)	1/5/2014 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 2014. (SEE PAGE 2)	1/3/2014 GL EX AU WC
H- Deptford Township Public Schools I- Gloucester County College	2022 Good Intenet Road Deptford, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	446	Evidence of insurance. All operations usual to County Governmental Entity as respects to use of Deptford High School Track for Gloucester County College's Men's and Women's Track & Field Teams for practices. (SEE PAGE 2) CLD	12/26/2013 GL EX AU WC
H- Hampton Behavioral Health I- Gloucester County College	650 Rancocas Road Westampton, NJ 08060 Attn: Ms. Joanne Wijaya, MSN, RN 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 clinicial 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	11/13/2013 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 additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)	1/3/2014 AU EX PHYS
H- Virtua Health Inc. I- Gloucester County College	401 Route 73 North 50 Lake Center, Suite 401 Marlton, NJ 08053 Attn: Diane Couch 1400 Tanyard Road Sewell, NJ 08080	581	Evidence of insurance with respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	11/13/2013 GLAU,EX, MM
H- Gloucester County College I- County of Gloucester	1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	582	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/3/2014 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. (SEE PAGE 2) CLD	1/3/2014 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	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 GL EX AU WC

H- County of Gloucester, Board of Chosen Freeholders, It's Departments & Agencies, et,al I- Gloucester County College	PO Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	586	Evidence 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. (SEE PAGE 2)	11/14/2013	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	1/5/2014	GL, AU, EX, MM
H- County of Gloucester, Board of Chosen I- Gloucester County College	P.O. Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	608	Evidence of Insurance with respects to R.S.V.P. Community Service Corps Wellness Program. (SEE PAGE 2)	12/26/2013	GL EX AU WC
H- Monroe Public Schools I- Gloucester County College	Donna Wendt, Office of Superintendent Maple Grove Administration Bldg. 75 East Academy Street Williamstown, NJ 08094 1400 Tanyard Road Sewell, NJ 08080	687	Evidence of insurance. All operations usual to County Governmental Entity as respects to SOC101- Principles of Sociology course offered at Williamstown High School. (SEE PAGE 2) CLD	11/14/2013	GL EX AU WC
H- Gloucester County Institue of Technology I- Gloucester County College	ATTN: Robert Shannon 1360 Tanyard Road Sewell, NJ 08080 1400 Tanyard Road Sewell, NJ 08080	691	Evidence of insurance. All operations usual to County Governmental Entity as respects to NJ HOSA holding the Northern Regional Leadership Conference on February 1, 2014. CLD	12/19/2013	GL EX AU WC
H- New Jersey Historic Commission I- Gloucester County College	Department of State 225 State St., PO Box 305 Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	692	Evidence 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	12/26/2013	GL EX AU WC
H- Township of Mantua I- Gloucester County College	401 Main Street Mantua, NJ 08051 1400 Tanyard Road Sewell, NJ 08080	693	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.(SEE PAGE 2)	11/14/2013	GL EX AU WC
H- Our Lady of Lourdes Medical Center I- Gloucester County College	For Education, Development & Research Attention David Bye (NMT and DMS) 1600 Haddon Avenue Camden, NJ 08013 1400 Tanyard Road Sewell, NJ 08080	701	Evidence of insurance. All operations usual to County Governmental Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	11/13/2013	GL,AU,EX, MM
H- Golf Cart Services, Inc. I- County of Gloucester	4296 York Road New Oxford, PA 08028 2 South Broad Street Woodbury, NJ 08096	703	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage	1/5/2014	GL EX AU WC

			contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	
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 additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- County of Gloucester	Board of Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	726	Evidence of insurance. All operations usual to County Governmental Entity.	11/20/2013 PR
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080			
H- County of Gloucester, Board of Chosen It's Department & Agencies et al I- Gloucester County College	PO Box 337 Woodbury, NJ 08095 1400 Tanyard Road Sewell, NJ 08080	756	Evidence of insurance. All operations usual to County Governmental Entity as respects to R.S.V.P. Friendly Visitor on Reading and Writing Program Grant. (SEE PAGE 2) CLD	12/26/2013 GL EX AU WC
H- Gloucester County Cultural & Heritage County Board of Chosen Freeholders, It's I- Gloucester County College	P.O. Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	774	Evidence of insurance. All operations usual to County Governmental Entity as respects to the agreement is for funding for the Gloucester County College Community Chorus from the New Jersey State Council on the Arts, Local Arts Program Grant through the Gloucester County Cultural & Heritage Commission for the period of January 1, 2014-December 31, 2014 in the amount of \$3,200. CLD	11/14/2013 GL EX AU WC
H- New Jersey Council for the Humanities I- Gloucester County College	28 West State Street Sixth Floor, Attn: Grant Officer Trenton, NJ 08608 1400 Tanyard Road Sewell, NJ 08080	787	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	11/8/2013 GL EX AU WC
H- New Jersey Council for the Humanities I- County of Gloucester	28 West State Street Sixth Floor, Attn: Grant Officer Trenton, NJ 08608 2 South Broad Street Woodbury, NJ 08096	787	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- Department of Children and Families I- Gloucester County College	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	12/26/2013 GL EX AU WC

H- Atlantic County Firearms Training Facility I- County of Gloucester	Attn: David W. Daniels, Range Master 173 Betsy Scull Road Egg Harbor Twp., NJ 08234 2 South Broad Street Woodbury, NJ 08096	819	Evidence of insurance. All operations usual to County Governmental Entity for for range use/firearms qualifications for Gloucester County Prosecutor's Office Investigative Staff for 1/1/14-12/31/14. CLD (SEE PAGE 2)	1/10/2014 GL EX AU WC
H- County of Gloucester, Board of Chosen It's Department & Agencies, etal I- Gloucester County College	PO Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	821	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)	11/20/2013 GL EX AU WC
H- New Jersey Historical Commission I- Gloucester County College	Department of State 225 State Street, PO Box 305 Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	826	Evidence of insurance. All operations usual to County Governmental Entity regarding the FY15 grantor the New Jersey Historical Commission for the development of local history in Gloucester County. (SEE PAGE 2)	12/26/2013 GL EX AU WC
H- New Jersey Historical Commission I- County of Gloucester	Department of State 225 State Street, PO Box 305 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	826	Evidence of insurance. All operations usual to County Governmental Entity regarding the FY15 grantor the New Jersey Historical Commission for the development of local history in Gloucester County. (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	829	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 AU EX PHYS
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	841	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 AU EX PHYS
H- County of Camden, The State of New Jersey and I- Gloucester County College	The Camden County Workforce Investment Board 111 Markkress Road, Suite 101 Cherry Hill, NJ 08003  1400 Tanyard Road Sewell, NJ 08080	849	Evidence of Insurance for Training with respects to One Stop Center Student Training Program. CLD (SEE PAGE 2)	12/26/2013 GL EX AU WC
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	869	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- Broadway Stages I- Gloucester County College	400 N Glassboro Rd. Pitman, NJ 08071 1400 Tanyard Road Sewell, NJ 08080	870	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and	11/14/2013 GL EX AU WC

			subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)
H- Broadway Stages I- Gloucester County College	400 N Glassboro Rd. Pitman, NJ 08071 1400 Tanyard Road Sewell, NJ 08080	870	Certificate holder is additional insured where obligated by virtue 11/14/2013 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)
H- NJ Department of Children and Families I- Gloucester County College	Office of Licensing PO Box 717 Trenton, NJ 08625-717 1400 Tanyard Road Sewell, NJ 08080	871	Evidence of Insurance with respects to a monitoring visit from the 12/26/2013 EX AU WC Department of Children and Families at the Early Childhood Ed Center . (SEE PAGE 2)
H- Williamstown High School I- Gloucester County College	700 N Tuckahoe Rd Williamstown, NJ 08094 1400 Tanyard Road Sewell, NJ 08080	873	Evidence of Insurance with respects to General Psychology Night12/26/2013 GL EX AU Class at Williamstown High School. (SEE PAGE 2)
H- St. Charles Borromeo Church I- County of Gloucester	176 Stagecoach Rd. Sicklerville, NJ 08081 2 South Broad Street Woodbury, NJ 08096	886	Evidence of insurance. All operations usual to County 1/5/2014 GL EX AU WC Governmental Entity as respects to club meetings of the Gloucester County Paw Prints 4-H Rabbit Club. The club will be meeting on church property two Thursdays each month, from 6:00 to 9:00 pm. (SEE PAGE 2)
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-224 2 South Broad Street Woodbury, NJ 08096	894	Certificate holder is additional insured and loss payee where 1/5/2014 AU EX PHYS obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)
H- State of New Jersey I- County of Gloucester	Department of Human Services PO Box 705 Trenton, NJ 08625-0705 2 South Broad Street Woodbury, NJ 08096	896	Certificate holder is additional insured where obligated by virtue 11/6/2013 GL EX AU WC of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)
H- Camden County Health Service Ctr. I- Gloucester County College	20 Woodbury-Turnersville Road Blackwood, NJ 08012 Attn: Karyn Gilmore, Admin. Asst. 1400 Tanyard Road Sewell, NJ 08080	899	Evidence of insurance with respects to GCC staff and students 11/13/2013 GL,AU,EX, MM 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.
H- Camden County Health Service Ctr. I- Gloucester County College	20 Woodbury-Turnersville Road Blackwood, NJ 08012 899 Attn: Karyn Gilmore, Admin. Asst. 1400 Tanyard Road Sewell, NJ 08080		Evidence of insurance. All operations usual to County 11/13/2013 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.
H- Kennedy Health Facilities, Inc.	d/b/a Kennedy Health Care Center 535 Egg Harbor Road Sewell, NJ 08080 Attn: Natalie Battista	903	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. LG
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Kennedy University Hospital, Inc.	1099 White Horse Road Voorhees, NJ 08043 Attn: Darlene Lord	904	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.
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Inspira Medical Center, Inc.	1505 West Sherman Avenue Vineland, NJ 08360 Attn: Mario Sergi, Jr.	905	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.
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Inspira Medical Center, Inc.	1505 West Sherman Avenue Vineland, NJ 08360 Attn: Mario Sergi, Jr.	905	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.
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- South Jersey Radiology Associates	1307 Whitehorse Road, Suite A102 Voorhees, NJ 08043 Attn: Willam F. Muhr Jr. MD	906	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. LG
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- Inspira Medical Center Woodbury	509 North Broad Street Woodbury, NJ 08096 Attn: Deborah Bradley	907	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. LG
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080		
H- LG Cook 4-H Youth Ctr for Outdoor	Recreation 100 Struble Rd. Branchville, NJ 07826	908	Evidence of insurance. All operations usual to County Governmental Entity as respects to Gloucester Co. 4-H Youth Development Program youth members and chaperones participation in the Winter Camp Event at the LG Cook Outdoor Recreation Center, January 24-26, 2014. CLD
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		
H- Department of Human Services	Division of Disability Services P.O. Box 700 Trenton, NJ 08625	912	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		

			subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the (SEE PAGE 2)	
H- TD Wealth Management I- County of Gloucester	1006 Astoria Blvd Cherry Hill, NJ 08034 2 South Broad Street Woodbury, NJ 08096	919	Evidence of Insurance with respects to the Lease Purchase Agreement. (SEE PAGE 2)	12/16/2013 GL EX AU WC
H- Burlington County Institute of Technology I- Gloucester County College	Westampton Campus 695 Woodlane Road Westampton, NJ 08060 1400 Tanyard Road Sewell, NJ 08080	920	Evidence of insurance. All operations usual to County Governmental Entity as respects with respects to the Northern Leadership Conference on March 22-23, 2014. CLD	12/19/2013 GL EX AU WC
H- NJ Police Training Commission I- Gloucester County College	PO Box 085 Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	924	Evidence of insurance for the Gloucester County Police Academy	12/23/2013 GL EX AU SEE PAGE 2
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	958	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	1/5/2014 AU EX PHYS
H- State of New Jersey I- County of Gloucester	Mosquito Control PO Box 400 Trenton, NJ 08625-0499 2 South Broad Street Woodbury, NJ 08096	959	Evidence of insurance. All operations usual to County Governmental Entity as respects Revco Freezer- Model # ULT1490-5-A31 Serial # P II 0-207043-PO, Curtis Dyna Fog ULV Machine - Model Typhoon 1 ULV Machine. Serial# SR00056425 & Vectec ULV Machine- Model Grizzly ULV Machine, Serial # 122834. (SEE PAGE 2)	1/5/2014 GL EX AU WC
H- The Bank of Mellon I- County of Gloucester	Marcelly Sagro-Corp Trust 385 Rifle Camp Road, 3rd Floor Woodland Park, NJ 07424-3206 2 South Broad Street Woodbury, NJ 08096	960	Certificate holder is included as loss payee pursuant to the terms, conditions, limitations and exclusions of the Insurance Policy with respect to s to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417. CLD	1/5/2014 PR
H- Golf Cart Services, Inc. I- County of Gloucester	4296 York Road New Oxford, PA 2 South Broad Street Woodbury, NJ 08096	961	Certificate holder is included as loss payee with respects to golf carts valued at \$12,000 located at Veteran's Cemetary: 240 S Tuckahoe Rd., Monroe Twp. 08094 CLD	1/5/2014 PR
H- Golf Cart Services, Inc. I- County of Gloucester	4296 York Road New Oxford, PA 2 South Broad Street Woodbury, NJ 08096	961	Certificate holder is included as loss payee with respects to golf carts valued at at \$321,600 located at Pitman Golf Course: 501 Pitman Rd Sewell, NJ 08080 CLD	1/5/2014 PR
H- South Jersey Shooting Club, Inc. I- County of Gloucester	Attn: Chuck 840 Piney Hollow Road Winslow, NJ 08095 2 South Broad Street Woodbury, NJ 08096	1049	Evidence of insurance. All operations usual to County Governmental Entity for range use/firearms qualifications for Gloucester County SWAT Team Members for 12/1/13-11/30/14. CLD	1/10/2014 GL EX AU WC
H- Bankbridge Regional School I- County of Gloucester	870 Bankbridge Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1050	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Federal Medal Ceremony on 4/9/14. (SEE PAGE 2)	1/12/2014 GL EX AU WC
H- Gloucester County Institute of Technology I- County of Gloucester	Taynard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1055	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to	1/15/2014 GL EX AU WC



acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)

H- NJ Transit  
I- County of Gloucester

One Penn Plaza East Newark, NJ 07105-2246  
2 South Broad Street Woodbury, NJ 08096

1058

Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (See Page 2)

H- NJ Transit  
I- County of Gloucester

One Penn Plaza East Newark, NJ 07105-2246  
2 South Broad Street Woodbury, NJ 08096

1059

Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)

**Total # of Holders =** 138

**GLOUCESTER COUNTY INSURANCE COMMISSION**

**Property and Casualty Division**

**FINANCIAL FAST TRACK REPORT**

**AS OF NOVEMBER 30, 2013**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>478,880</b>	<b>5,267,685</b>	<b>15,285,457</b>	<b>20,553,142</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	234,042	1,375,661	3,275,702	<b>4,651,363</b>
Case Reserves	(89,460)	388,272	2,047,907	<b>2,436,179</b>
IBNR	155,539	270,223	1,300,793	<b>1,571,016</b>
Discounted Claim Value	(7,009)	(42,991)	(230,743)	<b>(273,734)</b>
<b>Total Claims</b>	<b>293,112</b>	<b>1,991,165</b>	<b>6,393,659</b>	<b>8,384,824</b>
<b>3. EXPENSES</b>				
Excess Premiums	213,305	2,346,359	6,317,573	<b>8,663,932</b>
Administrative	50,110	531,764	1,613,210	<b>2,144,974</b>
<b>Total Expenses</b>	<b>263,415</b>	<b>2,878,123</b>	<b>7,930,783</b>	<b>10,808,906</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(77,646)</b>	<b>398,397</b>	<b>961,015</b>	<b>1,359,412</b>
<b>5. INVESTMENT INCOME</b>	-	-	7,237	<b>7,237</b>
<b>6. PROFIT (4+5)</b>	<b>(77,646)</b>	<b>398,397</b>	<b>968,252</b>	<b>1,366,649</b>
<b>7. INVESTMENT IN JOINT VENTURE</b>	(189,679)	106,071	620,916	<b>726,987</b>
<b>8. SURPLUS (6+7)</b>	<b>(267,325)</b>	<b>504,468</b>	<b>1,589,168</b>	<b>2,093,636</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>2010</b>	(34,016)	(150,269)	449,887	<b>299,618</b>
<b>2011</b>	(64,084)	(73,499)	399,123	<b>325,624</b>
<b>2012</b>	(45,333)	337,659	740,158	<b>1,077,817</b>
<b>2013</b>	(123,892)	390,577	-	<b>390,577</b>
<b>TOTAL</b>	<b>(267,325)</b>	<b>504,468</b>	<b>1,589,168</b>	<b>2,093,636</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	4,013	236,479	1,457,205	<b>1,693,684</b>
Case Reserves	(4,809)	(62,772)	392,928	<b>330,156</b>
IBNR	795	(43,129)	81,564	<b>38,435</b>
Discounted Claim Value	233	7,399	(29,703)	<b>(22,304)</b>
<b>Total Claims</b>	<b>232</b>	<b>137,977</b>	<b>1,901,994</b>	<b>2,039,971</b>
<b>FUND YEAR 2011</b>				
Paid Claims	47,163	282,222	1,330,572	<b>1,612,794</b>
Case Reserves	(49,888)	(95,810)	917,567	<b>821,757</b>
IBNR	3,460	(110,741)	254,566	<b>143,825</b>
Discounted Claim Value	2,009	17,669	(76,275)	<b>(58,606)</b>
<b>Total Claims</b>	<b>2,744</b>	<b>93,340</b>	<b>2,426,430</b>	<b>2,519,770</b>
<b>FUND YEAR 2012</b>				
Paid Claims	21,773	276,865	487,925	<b>764,790</b>
Case Reserves	(102,997)	(222,286)	737,411	<b>515,125</b>
IBNR	81,223	(491,671)	964,663	<b>472,992</b>
Discounted Claim Value	1,447	59,183	(124,764)	<b>(65,581)</b>
<b>Total Claims</b>	<b>1,446</b>	<b>(377,909)</b>	<b>2,065,235</b>	<b>1,687,326</b>
<b>FUND YEAR 2013</b>				
Paid Claims	161,092	580,094	-	<b>580,094</b>
Case Reserves	68,234	769,141	-	<b>769,141</b>
IBNR	70,061	915,764	-	<b>915,764</b>
Discounted Claim Value	(10,698)	(127,243)	-	<b>(127,243)</b>
<b>Total Claims</b>	<b>288,689</b>	<b>2,137,756</b>	<b>-</b>	<b>2,137,756</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>293,112</b>	<b>1,991,165</b>	<b>6,393,659</b>	<b>8,384,824</b>

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

**AS OF OCTOBER 31, 2013**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>1,086,923</b>	<b>10,835,134</b>	<b>23,215,876</b>	<b>34,051,010</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	5,299	46,876	38,135	85,011
Case Reserves	(109,989)	(778,751)	1,586,109	807,358
IBNR	167,197	2,088,382	3,911,756	6,000,138
Discounted Claim Value	(79,595)	(175,372)	(889,400)	(1,064,772)
<b>Total Claims</b>	<b>(17,088)</b>	<b>1,181,135</b>	<b>4,646,600</b>	<b>5,827,735</b>
<b>3. EXPENSES</b>				
Excess Premiums	1,256,535	7,830,711	14,657,878	22,488,589
Administrative	83,488	768,622	1,791,676	2,560,298
<b>Total Expenses</b>	<b>1,340,023</b>	<b>8,599,333</b>	<b>16,449,554</b>	<b>25,048,887</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(236,012)</b>	<b>1,054,666</b>	<b>2,119,722</b>	<b>3,174,388</b>
<b>5. INVESTMENT INCOME</b>	<b>2,519</b>	<b>29,936</b>	<b>90,035</b>	<b>119,971</b>
<b>6. STATUTORY PROFIT (4+5)</b>	<b>(233,493)</b>	<b>1,084,603</b>	<b>2,209,757</b>	<b>3,294,360</b>
<b>7. DIVIDEND</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. STATUTORY SURPLUS (6-7)</b>	<b>(233,493)</b>	<b>1,084,603</b>	<b>2,209,757</b>	<b>3,294,360</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>2010</b>	(4,961)	54,144	547,604	<b>601,748</b>
<b>2011</b>	13,431	293,639	770,829	<b>1,064,468</b>
<b>2012</b>	97,885	114,220	891,324	<b>1,005,544</b>
<b>2013</b>	(339,848)	622,599	-	<b>622,599</b>
<b>TOTAL</b>	<b>(233,493)</b>	<b>1,084,603</b>	<b>2,209,757</b>	<b>3,294,360</b>

**CLAIM ANALYSIS BY FUND YEAR**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>FUND YEAR 2010</b>				
Paid Claims	-	-	-	-
Case Reserves	-	(177,175)	178,182	1,007
IBNR	-	106,175	752,818	858,993
Discounted Claim Value	5,180	20,226	(128,786)	(108,560)
<b>Total Claims</b>	<b>5,180</b>	<b>(50,774)</b>	<b>802,214</b>	<b>751,440</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	-	-
Case Reserves	-	(450,015)	700,025	250,010
IBNR	-	85,015	1,174,975	1,259,990
Discounted Claim Value	(13,040)	77,375	(299,125)	(221,750)
<b>Total Claims</b>	<b>(13,040)</b>	<b>(287,625)</b>	<b>1,575,875</b>	<b>1,288,250</b>
<b>FUND YEAR 2012</b>				
Paid Claims	5,299	46,876	38,135	85,011
Case Reserves	(109,995)	(151,581)	707,902	556,321
IBNR	(5,299)	(65,290)	1,983,963	1,918,673
Discounted Claim Value	6,685	63,687	(461,489)	(397,802)
<b>Total Claims</b>	<b>(103,310)</b>	<b>(106,308)</b>	<b>2,268,511</b>	<b>2,162,203</b>
<b>FUND YEAR 2013</b>				
Paid Claims	-	-	-	-
Case Reserves	6	20	-	20
IBNR	172,496	1,962,482	-	1,962,482
Discounted Claim Value	(78,420)	(336,660)	-	(336,660)
<b>Total Claims</b>	<b>94,082</b>	<b>1,625,842</b>	<b>-</b>	<b>1,625,842</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(17,088)</b>	<b>1,181,135</b>	<b>4,646,600</b>	<b>5,827,735</b>

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

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

**AS OF NOVEMBER 30, 2013**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>1,083,513</b>	<b>11,918,648</b>	<b>23,215,876</b>	<b>35,134,524</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	7,292	54,167	38,135	92,302
Case Reserves	(8,293)	(787,044)	1,586,109	799,065
IBNR	173,492	2,261,874	3,911,756	6,173,630
Discounted Claim Value	(27,217)	(202,589)	(889,400)	(1,091,989)
<b>Total Claims</b>	<b>145,274</b>	<b>1,326,408</b>	<b>4,646,600</b>	<b>5,973,008</b>
<b>3. EXPENSES</b>				
Excess Premiums	782,571	8,613,282	14,657,878	23,271,160
Administrative	76,321	844,943	1,791,676	2,636,619
<b>Total Expenses</b>	<b>858,892</b>	<b>9,458,225</b>	<b>16,449,554</b>	<b>25,907,779</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>79,348</b>	<b>1,134,014</b>	<b>2,119,722</b>	<b>3,253,736</b>
<b>5. INVESTMENT INCOME</b>	<b>2,437</b>	<b>32,373</b>	<b>90,035</b>	<b>122,408</b>
<b>6. STATUTORY PROFIT (4+5)</b>	<b>81,785</b>	<b>1,166,387</b>	<b>2,209,757</b>	<b>3,376,144</b>
<b>7. Cancelled Appropriations</b>	<b>(607,551)</b>	<b>(607,551)</b>	<b>-</b>	<b>(607,551)</b>
<b>8. STATUTORY SURPLUS (6-7)</b>	<b>(525,766)</b>	<b>558,836</b>	<b>2,209,757</b>	<b>2,768,593</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>2010</b>	(87,952)	(33,807)	547,604	<b>513,797</b>
<b>2011</b>	(225,154)	68,485	770,829	<b>839,314</b>
<b>2012</b>	(294,973)	(180,753)	891,324	<b>710,571</b>
<b>2013</b>	82,312	704,911	-	<b>704,911</b>
<b>TOTAL</b>	<b>(525,766)</b>	<b>558,836</b>	<b>2,209,757</b>	<b>2,768,593</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	(1,001)	(178,176)	178,182	6
IBNR	1,001	107,176	752,818	859,994
Discounted Claim Value	-	20,226	(128,786)	(108,560)
<b>Total Claims</b>	<b>-</b>	<b>(50,774)</b>	<b>802,214</b>	<b>751,440</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	-	-
Case Reserves	5	(450,010)	700,025	250,015
IBNR	(5)	85,010	1,174,975	1,259,985
Discounted Claim Value	-	77,375	(299,125)	(221,750)
<b>Total Claims</b>	<b>-</b>	<b>(287,625)</b>	<b>1,575,875</b>	<b>1,288,250</b>
<b>FUND YEAR 2012</b>				
Paid Claims	7,292	54,167	38,135	92,302
Case Reserves	(7,297)	(158,878)	707,902	549,024
IBNR	-	(65,290)	1,983,963	1,918,673
Discounted Claim Value	1,638	65,325	(461,489)	(396,164)
<b>Total Claims</b>	<b>1,633</b>	<b>(104,676)</b>	<b>2,268,511</b>	<b>2,163,835</b>
<b>FUND YEAR 2013</b>				
Paid Claims	-	-	-	-
Case Reserves	-	20	-	20
IBNR	172,496	2,134,978	-	2,134,978
Discounted Claim Value	(28,855)	(365,515)	-	(365,515)
<b>Total Claims</b>	<b>143,641</b>	<b>1,769,483</b>	<b>-</b>	<b>1,769,483</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>145,274</b>	<b>1,326,408</b>	<b>4,646,600</b>	<b>5,973,008</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
*AS OF DECEMBER 31, 2013*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,792	666,005	80,690,345	81,356,350
2. CLAIM EXPENSES				
Paid Claims	28,968	604,737	71,661,815	72,266,552
IBNR	(2,696)	(48,557)	90,450	41,893
Total Claims	<u>26,272</u>	<u>556,180</u>	<u>71,752,265</u>	<u>72,308,445</u>
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	1,024	112,280	5,222,257	5,334,537
Total Expenses	<u>1,024</u>	<u>112,280</u>	<u>8,807,723</u>	<u>8,920,003</u>
4. UNDERWRITING PROFIT (1-2-3)	27,495	(2,455)	130,357	127,902
5. INVESTMENT INCOME	-	7	7,129	7,136
6. STATUTORY PROFIT (4+5)	27,495	(2,447)	137,486	135,039
9. STATUTORY SURPLUS (6+7-8)	27,495	(2,447)	137,486	135,039

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	3	1,909,064	1,909,067
CASH	(24,492)	(24,489)	1,933,554	1,909,065
2011 SURPLUS	(3,234)	(3,232)	(1,613,514)	(1,616,746)
CASH	(161,622)	(161,619)	(1,455,126)	(1,616,745)
2012 SURPLUS	14,991	15,081	(158,064)	(142,983)
CASH	(74,196)	(64,190)	(78,793)	(142,983)
2013 SURPLUS	15,739	(14,300)	-	(14,300)
CASH	(24,771)	66,689	-	66,689
<b>TOTAL SURPLUS</b>	<b>27,495</b>	<b>(2,447)</b>	<b>137,486</b>	<b>135,039</b>
<b>TOTAL CASH</b>	<b>(285,081)</b>	<b>(183,609)</b>	<b>399,635</b>	<b>216,026</b>

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>22,524,075</u>	<u>22,524,075</u>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	<u>-</u>	<u>-</u>	<u>34,451,946</u>	<u>34,451,946</u>
<b>FUND YEAR 2012</b>				
Paid Claims	-	87,516	14,685,794	14,773,310
IBNR	(2,845)	(90,450)	90,450	-
Total Claims	<u>(2,845)</u>	<u>(2,934)</u>	<u>14,776,244</u>	<u>14,773,310</u>
<b>FUND YEAR 2013</b>				
Paid Claims	28,968	517,220	-	517,220
IBNR	149	41,893	-	41,893
Total Claims	<u>29,118</u>	<u>559,113</u>	<u>-</u>	<u>559,113</u>
<b>COMBINED TOTAL CLAIMS</b>	<b>26,272</b>	<b>556,180</b>	<b>71,752,265</b>	<b>72,308,445</b>

# Right to be Free of Gender Inequity or Bias in Pay, Compensation, Benefits or Other Terms and Conditions of Employment

*New Jersey and federal laws prohibit employers from discriminating against an individual with respect to his/her pay, compensation, benefits, or terms, conditions or privileges of employment because of the individual's sex.*

## FEDERAL LAW

Title VII of the Civil Rights Act of 1964 prohibits employment discrimination based on, among other things, an individual's sex. Title VII claims must be filed with the United States Equal Employment Opportunity Commission (EEOC) before they can be brought in court. Remedies under Title VII may include an order restraining unlawful discrimination, back pay, and compensatory and punitive damages.

The Equal Pay Act of 1963 (EPA) prohibits discrimination in compensation based on sex. EPA claims can be filed either with the EEOC or directly with the court. Remedies under the EPA may include the amount of the salary or wages due from the employer, plus an additional equal amount as liquidated damages.

Please be mindful that in order for a disparity in compensation based on sex to be actionable under the EPA, it must be for equal work on jobs the performance of which requires equal skill, effort, and responsibility, and which are performed under similar working conditions.

There are strict time limits for filing charges of employment discrimination. For further information, contact the EEOC at 800-669-4000 or at [www.eeoc.gov](http://www.eeoc.gov).

## NEW JERSEY LAW

The New Jersey Law Against Discrimination (LAD) prohibits employment discrimination based on, among other things, an individual's sex. LAD claims can be filed with the New Jersey Division on Civil Rights (NJDCR) or directly in court. Remedies under the LAD may include an order restraining unlawful discrimination, back pay, and compensatory and punitive damages.

Another State law, N.J.S.A. 34:11-56.1 et seq., prohibits discrimination in the rate or method of payment of wages to an employee because of his or her sex. Claims under this wage discrimination law may be filed with the New Jersey Department of Labor and Workforce Development (NJDLWD) or directly in court. Remedies under this law may include the full amount of the salary or wages owed, plus an additional equal amount as liquidated damages.

Please be mindful that under the State wage discrimination law a differential in pay between employees based on a reasonable factor or factors other than sex shall not constitute discrimination.

There are strict time limits for filing charges of employment discrimination. For more information regarding LAD claims, contact the NJDCR at 609-292-4605 or at [www.njcivilrights.gov](http://www.njcivilrights.gov). For information concerning N.J.S.A. 34:11-56.1 et seq., contact the Division of Wage and Hour Compliance within the NJDLWD at 609-292-2305 or at <http://wd.state.nj.us>.

***This notice must be conspicuously displayed.***



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

TO: Members of the Commission

**2014 ANNUAL MEETING NOTICE**

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

<b>TIME</b>	<b>DATE</b>	<b>LOCATION</b>	<b>PURPOSE</b>
9:30 AM	January 23, 2014	115 Budd Blvd. Large Conference Room Woodbury, NJ 08096	Regular Meeting
9:30 AM	February 27, 2014	“	Re-Organizational Meeting
9:30 AM	April 24, 2014	“	Regular Meeting
9:30 AM	June 26, 2014	“	Regular Meeting
9:30 AM	July 24, 2014	“	Regular Meeting
9:30 AM	September 25, 2014	“	Regular Meeting
9:30 AM	October 23, 2014	“	Regular Meeting
9:30 AM	December 18, 2014	“	Regular Meeting

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

**By: PERMA Risk Management Services**  
**Administrator**

**GLOUCESTER COUNTY INSURANCE COMMIS**

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

CONNER  
STRONG &  
BUCKELEW

**CLIENT ACTIVITY REPORT**

**DECEMBER 2013**

**GCHIC - Gloucester County Health  
Insurance Commission**

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



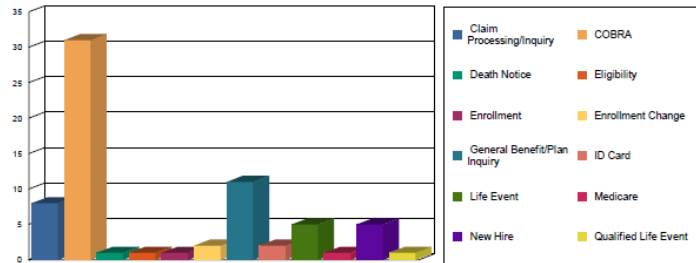


## CLIENT ACTIVITY SUMMARY REPORT

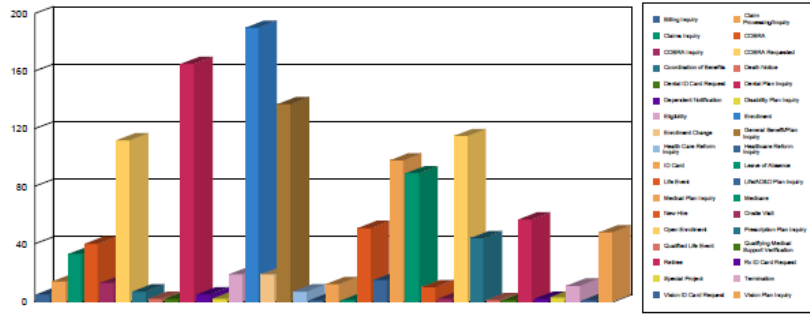
From: 12/1/2013 To: 12/31/2013

### GCHIC - Gloucester County Health Insurance Commission

SUBJECT (DECEMBER)	<u># of Issues</u>
Claim Processing/Inquiry	8
COBRA	31
Death Notice	1
Eligibility	1
Enrollment	1
Enrollment Change	2
General Benefit/Plan Inquiry	11
ID Card	2
Life Event	5
Medicare	1
New Hire	5
Qualified Life Event	1
<b>Total for Subject</b>	<b>69</b>



<b>SUBJECT (YTD)</b>	<b><u># of Issues</u></b>
Billing Inquiry	5
Claim Processing/Inquiry	14
Claims Inquiry	33
COBRA	40
COBRA Inquiry	13
COBRA Requested	112
Coordination of Benefits	7
Death Notice	2
Dental ID Card Request	2
Dental Plan Inquiry	165
Dependent Notification	5
Disability Plan Inquiry	2
Eligibility	19
Enrollment	190
Enrollment Change	19
General Benefit/Plan Inquiry	137
Health Care Reform Inquiry	7
Healthcare Reform Inquiry	1
ID Card	12
Leave of Absence	1
Life Event	51
Life/AD&D Plan Inquiry	15
Medical Plan Inquiry	98
Medicare	89
New Hire	10
Onsite Visit	2
Open Enrollment	115
Prescription Plan Inquiry	44
Qualified Life Event	1
Qualifying Medical Support Verification	1
Retiree	57
Rx ID Card Request	2
Special Project	3
Termination	11
Vision ID Card Request	1
Vision Plan Inquiry	48
<b>Total for Subject</b>	<b>1,334</b>



**CALL SOURCE (DECEMBER)**

	<u># of Issues</u>
Dependent	35
Employee	28
Employer	5
Unidentified	1
<b>Total for Call Source</b>	<b>69</b>



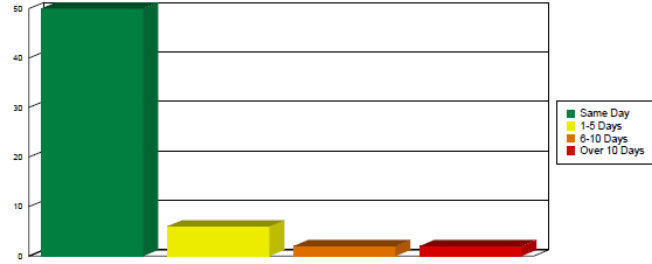
**CALL SOURCE (YTD)**

	<u># of Issues</u>
Broker/Consultant	10
Carrier	46
Dependent	58
Employee	643
Employer	211
Other	13
Plan Administrator	1
Provider	5
Unidentified	347
<b>Total for Call Source</b>	<b>1,334</b>



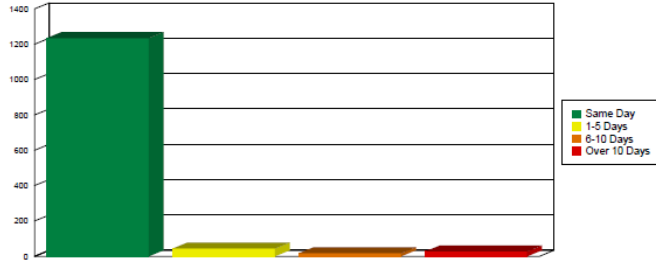
**CLOSED TIME (DECEMBER)**

	<u># of Days</u>	<u>%</u>
Same Day	50	83%
1-5 Days	6	10%
6-10 Days	2	3%
Over 10 Days	2	3%
<b>Total for Time Range</b>	<b>60</b>	<b>100%</b>



**CLOSED TIME (YTD)**

	<u># of Days</u>	<u>%</u>
Same Day	1,234	93%
1-5 Days	44	3%
6-10 Days	18	1%
Over 10 Days	27	2%
<b>Total for Time Range</b>	<b>1323</b>	<b>100%</b>



**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 2-14

JANUARY 2014

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

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

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

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

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

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

**FUND YEAR 2012**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000162</b>			
000162	JUNE ATKINSON	REIMB MEDICAL,PRESRIPT APR-DEC 2012	4,383.00
			<b>4,383.00</b>
TOTAL PAYMENTS FY 2012			4,343.00

**FUND YEAR 2013**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000163</b>			
000163	WILSON,ELSER,MOSKOWITZ,EDELMAN	LEGAL SERV FOR ANCILLARY COV - 11/12/13	13,115.54
			<b>13,115.54</b>
<b>000164</b>			
000164	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE CLOSE OUT 2013	1,740.00
			<b>1,740.00</b>
<b>000165</b>			
000165	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION 12/2013	1,071.34
			<b>1,071.34</b>
<b>000166</b>			
000166	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPT 12/2013	535.67
			<b>535.67</b>
<b>000167</b>			
000167	SOUTH JERSEY TIMES	MEETING ON 05/8/2013	30.05
000167	SOUTH JERSEY TIMES	MEETING ON 05/02/2013	26.25
			<b>56.30</b>
<b>000168</b>			
000168	JUNE ATKINSON	REIMB MEDICAL, PRESCRIPT JAN-DEC 2013	6,285.84
			<b>6,285.84</b>
TOTAL PAYMENTS FY 2013			22,804.69

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000169</b>			
000169	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 01/2014	6,458.34
			<b>6,458.34</b>



<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>					
<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>					
<b>ALL FUND YEARS COMBINED</b>					
<b>CURRENT MONTH</b>		<b>November</b>			
<b>CURRENT FUND YEAR</b>		<b>2013</b>			
		<b>Description:</b>	<b>Instrument #1</b>	<b>Instr #2</b>	<b>Instr #3</b>
		<b>ID Number:</b>	<b>GCIC Deposit A</b>	<b>GCIC WC Clai</b>	<b>GCIC Liability</b>
		<b>Maturity (Yrs)</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>Purchase Yield:</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL for All</b>					
<b>Accts &amp; instruments</b>					
<b>Opening Cash &amp; Investment Balance</b>	<b>\$5,556,941.18</b>	<b>5,548,815.03</b>	<b>2,668.23</b>	<b>5,457.92</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$232,597.80	\$1,031.01	\$177,366.01	\$54,200.78
10	(Withdrawals - Sales)	(\$777,515.65)	(\$543,473.86)	(\$177,366.01)	(\$56,675.78)
					\$0.00
	<b>Ending Cash &amp; Investment Balance</b>	<b>\$5,012,023.33</b>	<b>\$5,006,372.18</b>	<b>\$2,668.23</b>	<b>\$2,982.92</b>
	<b>Ending Interest Accrual Balance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>Plus Outstanding Checks</b>	<b>\$573,296.11</b>	<b>\$426,534.22</b>	<b>\$112,235.72</b>	<b>\$34,526.17</b>
	<b>(Less Deposits in Transit)</b>	<b>(\$393,647.86)</b>	<b>(\$260,310.00)</b>	<b>(\$99,294.54)</b>	<b>(\$34,043.32)</b>
	<b>Balance per Bank</b>	<b>\$5,191,671.58</b>	<b>\$5,172,596.40</b>	<b>\$15,609.41</b>	<b>\$3,465.77</b>

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

Current Fund Year: 2013 Month Ending: November											
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL	
OPEN BALANCE	534,373.14	3,329,628.94	197,288.45	1,306,370.76	0.00		0.00	0.00	2,558,297.61	(2,369,017.67)	5,556,941.23
<b>RECEIPTS</b>											
Assessments	(485.20)	(2,273.03)	(174.72)	(2,641.81)	0.00		0.00	0.00	7,801.95	(1,195.68)	1,031.51
Refunds	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>(485.20)</b>	<b>(2,273.03)</b>	<b>(174.72)</b>	<b>(2,641.81)</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>7,801.95</b>	<b>(1,195.68)</b>	<b>1,031.51</b>
<b>EXPENSES</b>											
Claims Transfers	29,040.22	24,347.71	3,287.85	177,366.01	0.00		0.00	0.00	0.00	0.00	234,041.79
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	311,907.07	311,907.07
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>29,040.22</b>	<b>24,347.71</b>	<b>3,287.85</b>	<b>177,366.01</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>311,907.07</b>	<b>545,948.86</b>
<b>END BALANCE</b>	<b>504,847.72</b>	<b>3,303,008.20</b>	<b>193,825.88</b>	<b>1,126,362.94</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>2,566,099.56</b>	<b>(2,682,120.42)</b>	<b>5,012,023.88</b>



**RESOLUTION 3-14**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on January 23, 2014 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/13 to 12/31/13 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN R. SIZEMORE, VICE CHAIRMAN**

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**12/01/2013 Thru 12/31/2013**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**12/01/2013 Thru 12/31/2013**

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	4383	3530000256	001 WILBORNE, JOSHUA	11/7/2013	12/2/2013	RICHARDSON GALELLA AUSTERMUHL	12/13/2013	INVOICE#3200	2,610.00	2,610.00
C	4389	3530000287	001 BROTHERS, ANTHONY	10/15/2013	10/15/2013	MADDEN & MADDOEN PA	12/13/2013	Stmt #10	30.00	30.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 2</b>		<b>2,640.00</b>	<b>2,640.00</b>
<b>Coverage: General Liability</b>										
C	4379	3530000600	001 MCCANN, THOMAS	11/1/2013	11/27/2013	RICHARDSON GALELLA AUSTERMUHL	12/13/2013	invoice#3205	1,226.93	1,226.93
C	4382	3530000426	001 DAIWOU, ALY	11/8/2013	12/2/2013	RICHARDSON GALELLA AUSTERMUHL	12/13/2013	invoice#3202	53.23	53.23
C	4384	3530000475	001 MISCEWITZ, RAYMOND	10/2/2013	10/30/2013	MADDEN & MADDOEN PA	12/13/2013	70200-021M	1,200.00	1,200.00
C	4385	3530000893	001 LAMANTEER, MICHAEL	10/10/2013	10/28/2013	MADDEN & MADDOEN PA	12/13/2013	70200-018M	2,670.00	2,670.00
C	4386	3530000457	001 ESTATE OF PETER FIORENTINO	10/3/2013	10/31/2013	MADDEN & MADDOEN PA	12/13/2013	Stmt. #2	1,845.00	1,845.00
C	4388	3530000932	001 GARRISON, CARL	10/9/2013	10/30/2013	MADDEN & MADDOEN PA	12/13/2013	Stmt #1	1,236.97	1,236.97
C	4390	3530000234	001 GOSS, JOHN	10/21/2013	11/13/2013	CHANCE & MCCANN LLC	12/13/2013	Invoice #10866	965.35	965.35
C	4393	3530000932	001 GARRISON, CARL			MADDEN & MADDOEN PA	12/27/2013	STATE# 2 CLIENT 70200-022M	806.11	806.11
C	4398	3530000893	001 LAMANTEER, MICHAEL	11/12/2013	11/14/2013	MADDEN & MADDOEN PA	12/27/2013	STATEMENT 4	255.00	255.00
C	4400	3530000475	001 MISCEWITZ, RAYMOND	11/1/2013	11/26/2013	MADDEN & MADDOEN PA	12/27/2013	STATEMENT 3	2,010.00	2,010.00
C	4401	3530000457	001 ESTATE OF PETER FIORENTINO	11/5/2013	11/22/2013	MADDEN & MADDOEN PA	12/27/2013	STATEMENT 3	240.00	240.00
C	4404	3530000371	001 MAZZI, KRISTIN	10/29/2013	12/10/2013	CHANCE & MCCANN LLC	12/27/2013	INVOICE 10901	2,032.50	2,032.50
T	4375	3530000457	001 ESTATE OF PETER FIORENTINO	10/1/2013	10/25/2013	MADDEN & MADDOEN PA	12/6/2013	70200-020M	-2,152.64	-2,152.64
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 13</b>		<b>12,388.45</b>	<b>12,388.45</b>
<b>Coverage: Police Professional</b>										
C	4380	3530000187	001 BELL, JEFFREY	11/5/2013	11/27/2013	RICHARDSON GALELLA AUSTERMUHL	12/13/2013	invoice#3201	2,951.04	2,951.04
C	4381	3530000935	001 FOULKE JR, JAMES	11/1/2013	11/20/2013	RICHARDSON GALELLA AUSTERMUHL	12/13/2013	invoice# 3203	1,125.00	1,125.00
C	4387	3530000295	001 GARLAND, CRYSTAL	10/1/2013	10/17/2013	MADDEN & MADDOEN PA	12/13/2013	70200-000M statement 28	270.00	270.00
C	4391	3530000391	001 STRAZZULLO, ANTHONY	6/5/2011	6/5/2011	ANTHONY STRAZZULLO & KAIRYS	12/13/2013	Full/Final Settlement of all Claims	160,247.01	160,247.01
C	4394	3530000494	001 GEORGETTE, PATRICK	10/1/2013	10/31/2013	MADDEN & MADDOEN PA	12/27/2013	client ID#70200-017 M	3,848.60	3,848.60
C	4395	3530000494	001 GEORGETTE, PATRICK	11/1/2013	11/27/2013	MADDEN & MADDOEN PA	12/27/2013	STATEMENT 5	47.75	47.75
C	4396	3530000935	001 FOULKE JR, JAMES	10/1/2013	10/31/2013	MADDEN & MADDOEN PA	12/27/2013	70200-023M	1,290.00	1,290.00
C	4397	3530000935	001 FOULKE JR, JAMES			MADDEN & MADDOEN PA	12/27/2013	STATEMENT 2	864.50	864.50
C	4399	3530000547	001 DEAN, TAHARQA	11/6/2013	11/27/2013	MADDEN & MADDOEN PA	12/27/2013	STATEMENT 3	780.00	780.00
F	215439	3530000391	001 STRAZZULLO, ANTHONY	10/10/2013	10/10/2013	JAMS INC	12/19/2013	Refund - mediation retainer	-825.00	-825.00
T	4375	3530000547	001 DEAN, TAHARQA	10/1/2013	10/25/2013	MADDEN & MADDOEN PA	12/6/2013	70200-020M	2,152.64	2,152.64
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 11</b>		<b>172,751.54</b>	<b>172,751.54</b>
<b>Coverage: Property</b>										

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**12/01/2013 Thru 12/31/2013**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
<b>Coverage: Property</b>										
C	4392	3530000892	001 GLOUCESTER COUNTY	8/13/2013	8/13/2013	GLOUCESTER COUNTY COLLEGE	12/13/2013	Reimbursement	3,469.68	3,469.68
C	4402	3530000892	001 GLOUCESTER COUNTY	10/3/2013	10/3/2013	ALL RISK	12/27/2013	INVOICE 6015 FILE E-13-1346	52,006.30	52,006.30
C	4403	3530000892	001 GLOUCESTER COUNTY	11/12/2013	11/12/2013	ALL RISK	12/27/2013	INVOICE SI-10392	42,049.02	42,049.02
<b>Total for Coverage: Property</b>							<b>Number of entries: 3</b>		<b>97,525.00</b>	<b>97,525.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 29</b>		<b>285,304.99</b>	<b>285,304.99</b>

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed <sup>1</sup>	CSG Negotiated Reductions <sup>2</sup>	PPO Reductions <sup>3</sup>	Bill Review Reductions <sup>4</sup>	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	2	100%	\$854.58	100%	\$564.74	\$0.00	\$289.84	\$0.00	\$289.84	\$40.58	\$249.26
	February	57	58%	\$81,437.48	87%	\$61,809.66	\$297.42	\$17,076.34	\$2,254.06	\$19,627.82	\$2,559.37	\$17,068.45
	March	68	57%	\$73,460.33	43%	\$36,518.32	\$413.99	\$11,798.43	\$24,729.59	\$36,942.01	\$4,807.11	\$32,134.90
	April	65	77%	\$49,231.91	86%	\$35,224.97	\$1430.90	\$5,424.30	\$7,151.74	\$14,006.94	\$1,960.97	\$12,045.97
	May	56	41%	\$150,902.19	8%	\$34,951.66	\$0.00	\$2,660.34	\$113,290.19	\$115,950.53	\$9,499.45	\$106,451.08
	June	34	50%	\$14,371.53	51%	\$9,956.33	\$0.00	\$1,636.60	\$2,778.60	\$4,415.20	\$618.14	\$3,797.06
	July	51	65%	\$69,345.89	78%	\$45,820.38	\$0.00	\$14,383.34	\$9,142.17	\$23,525.51	\$3,293.59	\$20,231.92
	August	81	86%	\$133,126.53	94%	\$48,916.90	\$4041.37	\$18,401.62	\$61,766.64	\$84,209.63	\$8,182.87	\$76,026.76
	September	60	90%	\$35,942.40	91%	\$25,481.29	\$1456.12	\$6,021.16	\$2,983.83	\$10,461.11	\$1,108.51	\$9,352.60
	October	69	88%	\$76,855.48	88%	\$43,839.13	\$99.23	\$16,175.88	\$16,741.24	\$33,016.35	\$4,401.16	\$28,615.19
	November	39	90%	\$197,661.57	97%	\$71,437.09	\$180.00	\$14,795.85	\$111,248.63	\$126,224.48	\$8,942.10	\$117,282.38
	<b>December</b>	<b>40</b>	<b>83%</b>	<b>\$88,610.89</b>	<b>91%</b>	<b>\$44,087.10</b>	<b>\$171.32</b>	<b>\$10,771.98</b>	<b>\$33,580.49</b>	<b>\$44,523.79</b>	<b>\$5,963.20</b>	<b>\$38,560.59</b>
YTD Total		622	73%	\$971,800.78	74%	\$458,607.57	\$8090.35	\$119,435.68	\$385,667.18	\$513,193.21	\$51,377.05	\$461,816.16

**Monthly Summary**

Total Savings (before fees):	\$44,523.79
Percent Savings:	50%
<b>NET SAVINGS:</b>	<b>\$38,560.59</b>
<b>Percent NET SAVINGS:</b>	<b>44%</b>

**Report Footnotes:**

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

<b>YTD Summary</b>	
Total Savings (before fees):	\$513,193.21
Percent Savings:	53%
<b>NET SAVINGS:</b>	<b>\$461,816.16</b>
<b>Percent NET SAVINGS:</b>	<b>48%</b>

## GLOUCESTER COUNTY INSURANCE COMMISSION

### SAFETY DIRECTOR'S REPORT

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** January 16, 2014

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**December – January 2014**

### RISK CONTROL ACTIVITIES

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

- **December 19:** Attended the GCIC meeting in Woodbury.
- **December 19:** One session of Snow Removal Safety was conducted for the GCIC Corrections Department.
- **January 7:** Two sessions of CEVO Police was conducted for GCIC Corrections Department.
- **January 9:** Attended the GCIC Safety Kickoff Meeting.
- **January 14:** Attended the GCIC Claims Committee meeting via conference call.
- **January 15:** Two sessions of CEVO Police was conducted for GCIC Corrections Department.

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

- **January 17:** Two sessions of CEVO Police is scheduled for the GCIC Corrections Department.
- **January 21:** Two sessions of CEVO Police is scheduled for the GCIC Corrections Department.
- **January 22:** Two sessions of CEVO Police is scheduled for the GCIC Corrections Department.

**January 23:** Plan to attend the GCIC meeting in Woodbury

## **CEL MEDIA LIBRARY**

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

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

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

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

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

<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
January	GCUA	1



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: 1/20/14  
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from November 20, 2013 through January 20, 2014:

**I. Meetings:**

- A. Participated in the GCIC Meeting on 11/26/13
- B. Participated in GCIC Safety Committee Meeting on 12/3/13
- C. Participated in GCIC Meeting on 12/19/13
- D. Participated in GCIC Safety Kick Off Meeting on 1/9/14
- E. Participated in GCIC Claims Meeting on 1/14/14

**II. Risk Management Services:**

- A. GCIC 2014 Safety Kick Off Meeting Training  
There were over 60 attendees at the meeting on 1/9/14. All member departments were represented. The presentation consisted of an overview of current resources available, the new BRIT on line training program which should be available by April 1, 2014 and a review on how important the supervisor's role is after training has been conducted. In addition a survey was distributed regarding a "fast track training day". It is where 5 to 6 topics are presented in one day (5 to 6 hours). Supervisors selected the 5 topics they wanted to be included in the fast track day. Attached are the results which have also been shared with J.A. Montgomery and the GCIC Training Coordinator. In addition, we have attached a summary of the session's evaluations that were completed. This has also been shared with J.A. Montgomery and the GCIC Training Coordinator.
- B. Training based upon claim analysis  
The GCIC Training Coordinator is in the process of reviewing all claims data by year valued as of 12/31/13 to assess if any specific training should be mandated in 2014 to reduce losses.
- C. Employment Practices Liability Training  
We are in the process of determining whether the NJCEL Public Officials Liability/Employment Practices Liability carrier can offer any training such as sexual harassment prevention to the members.

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**III. Underwriting Services Director Services:**

A. Ancillary Coverages

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

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
GCIA – Dream Park	Vol Accident	AIG	1/28/14	\$350

AIG offered a renewal premium of \$500 (which is their new minimum premium) per the expiring terms and conditions. Coverage was marketed to various carriers and the most competitive quote offered was from Star Indemnity. They offered the same terms and conditions at a premium of \$400.

**Action Requested:** *Motion to authorize the Underwriting Services Director to non-renew volunteer accident policy for the Dream Park with AIG and bind coverage with Star Indemnity at an annual premium of \$400 effective 1/28/14.*

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# GLOUCESTER COUNTY INSURANCE COMMISSION



## Course Evaluation

The Gloucester County Insurance Commission  
is committed to meeting the safety and regulatory needs of its employees.

Thank you for attending this presentation. Please take a moment to complete this form so that we may  
continue to enhance future training.

Date: 1/9/14

Course: GCIC 2014 Safety Kick Off

Trainer: Bonnie Rick/Dave McHale/Danielle LaPorta

Location: Fire Training Center

### Course Evaluation:

1. Was the presentation easily understood?

Very Well - **25**

Good - **11**

Somewhat - **0**

Not at all - **0**

2. Did the presentation address the following:

Hazard Recognition

Yes - **23**

No - **2**

N/A - **8**

Safety Controls to Prevent Injury

Yes - **25**

No - **2**

N/A - **6**

Regulatory Compliance Requirements

Yes - **25**

No - **2**

N/A - **5**

3. Will the information presented make a difference in the way you perform your work?

Definitely - **22**

Probably - **14**

Maybe - **1**

Not at all - **0**

Why not: Course not relevant to me - **1 (def)** Course did not meet expectations - **1 (prob)**  
No time to use safety lessons - **0** Manager(s) won't support safety - **0**  
Other: **All employees do not have online access (Joe Ward)**

### Instructor Evaluation:

1. How well did the instructor's presentation style and experiences add to the class?

Very Well - **29**

Good - **6**

Somewhat - **2**

Not at all - **0**

2. How well did the instructor address questions and other concerns of the students?

Very Well - **23**

Good - **13**

Somewhat - **1**

No questions asked - **0**

### Classroom Evaluation:

1. Did the classroom's seating, lighting, and noise distract from the learning experience?

Yes - **17**

No - **19**

### Comments

1. Meeting did cover new information.
2. Try to make it no longer than 1 hour.
3. Always helpful.

### Training Wanted

1. Fall protection and lifting (Vincent Voltaggio).
2. Anything animal related both for officers interacting with angry offenders and for animal attendants dealing with animals (Margie VanMater).
3. Nursing (S. Fawkner).
4. Kitchen/Food Services and Environmental/Housekeeping.

5. Seasonal employees-especially for 16-17 year olds.
6. Bloodborne pathogens-AED/CPR/First Aid (Joe Ward).
7. Will re-eval and contact Danielle based on needs (Regina Nophut).

**Gloucester County Insurance Commission  
2014 Fast Track Survey Results**

Course	Department	Contact	# of EEs
Hazard Communication w/ GHS	Health, Science & Disability Services	Tamarisk Jones	12 to 15
	Gloucester County College	Dr. Brenden Rickards	3 to 4
	Gloucester County College	Joan Kuhar	20
Bloodborn Pathogens	Consumer Affairs	Harold Spence, Jr.	1
	GCIA - Maintenance	Joe DeAngelo	6
	Dietary/Environmental	Anthony Pepe	20
	GCIA - Nursing Home	Michelle Baylor	10
	Nursing	Linda Thorn	1
	Gloucester County College	Dr. Brenden Rickards	3 to 4
	Health, Science & Disability Services	Tamarisk Jones	12 to 15
Fire Safety	Gloucester County College	Joan Kuhar	20
	Corrections	Lt. Joseph Bene	6
	GCIA - Dream Park	Flossie Ale	10+
	Gloucester County College	Joan Kuhar	20
	Health, Science & Disability Services	Tamarisk Jones	12 to 15
Lock Out / Tag Out	Dietary/Environmental	Anthony Pepe	20
	GCIA	Joe DeAngelo	6
Injury Prevention Strategies	Human Services	Lisa Cerny	14
	Disability Services	Leona Mather	8
	Consumer Affairs	Harold Spence, Jr.	1
	Gloucester County College	Dr. Brenden Rickards	3 to 4
	Nursing	Linda Thorn	1
	GCIA - Nursing Home	Michelle Baylor	10
	Dietary/Environmental	Anthony Pepe	20
	Health, Science & Disability Services	Tamarisk Jones	12 to 15
	Gloucester County College	Joan Kuhar	20
	GCIA - Dream Park	Flossie Ale	10+
Walking and Working Surfaces	GCIA - Maintenance	Joe DeAngelo	6
	Disability Services	Leona Mather	8
	Consumer Affairs	Harold Spence, Jr.	1
	Gloucester County College	Joan Kuhar	20
Exit Routes and Fire Prevention	GCIA - Maintenance	Joe DeAngelo	6
	Health, Science & Disability Services	Tamarisk Jones	12 to 15
	Disability Services	Leona Mather	8
Electrical Safety	GCIA - Dream Park	Flossie Ale	10+
	GCIA - Maintenance	Joe DeAngelo	6

<b>Machine Guarding</b>			
<b>How to Talk Safety to Your EEs</b>	<b>Corrections</b>	<b>Lt. Joseph Bene</b>	<b>6</b>
	<b>Human Services</b>	<b>Lisa Cerny</b>	<b>14</b>
	<b>Gloucester County College</b>	<b>Dr. Brenden Rickards</b>	<b>3 to 4</b>
	<b>GCIA - Nursing Home</b>	<b>Michelle Baylor</b>	<b>10</b>
	<b>Consumer Affairs</b>	<b>Harold Spence, Jr.</b>	<b>1</b>
<b>Other</b>			
<b>Back Safety (Lifting)</b>	<b>Gloucester County College</b>	<b>Joan Kuhar</b>	<b>20</b>
	<b>GCIA - Nursing Home</b>	<b>Michelle Baylor</b>	<b>10</b>
<b>Employee Conduct &amp; Violence</b>	<b>GCIA - Nursing Home</b>	<b>Michelle Baylor</b>	<b>10</b>
	<b>Disability Services</b>	<b>Leona Mather</b>	<b>6</b>
	<b>Corrections</b>	<b>Lt. Joseph Bene</b>	<b>6</b>
<b>Eye Safety</b>	<b>Corrections</b>	<b>Lt. Joseph Bene</b>	<b>6</b>
<b>Work Zone Safety</b>	<b>Corrections</b>	<b>Lt. Joseph Bene</b>	<b>6</b>
<b>Personal Protective Equipment</b>	<b>Gloucester County College</b>	<b>Joan Kuhar</b>	<b>20</b>
<b>Handling/Disposing of sharps &amp; medical waste</b>	<b>Gloucester County College</b>	<b>Dr. Brenden Rickards</b>	<b>3 to 4</b>
<b>Barn Safety (High Lifting)</b>	<b>GCIA - Dream Park</b>	<b>Flossie Ale</b>	<b>10+</b>
<b>Landscape Safety</b>	<b>GCIA - Dream Park</b>	<b>Flossie Ale</b>	<b>10+</b>
<b>Additional Training on NEW Online Training</b>	<b>GCIA - Dream Park</b>	<b>Flossie Ale</b>	<b>10+</b>
<b>OSHA / Record Keeping Sharps Injury Log</b>	<b>Nursing</b>	<b>Linda Thorn</b>	<b>1</b>
<b>Infectious Diseases for Healthcare Professionals</b>	<b>Nursing</b>	<b>Linda Thorn</b>	<b>1</b>
<b>Ergonomics</b>	<b>Nursing</b>	<b>Linda Thorn</b>	<b>1</b>
<b>Lockdown Procedures/Protection</b>	<b>Health, Science &amp; Disability Services</b>	<b>Tamarisk Jones</b>	<b>12 to 15</b>
<b>Kitchen Safety</b>	<b>Dietary/Environmental</b>	<b>Anthony Pepe</b>	<b>20</b>
<b>Environmental/Housekeeping Safety</b>	<b>Dietary/Environmental</b>	<b>Anthony Pepe</b>	<b>20</b>

**RESOLUTION 4-14**

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on January 23, 2014.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for January 23, 2014 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN R. SIZEMORE, VICE CHAIRMAN**



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

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>	<b><u>C.P or DO #</u></b>
3530000046	Larry Weil	Worker Comp	PAR/SAR	2011-16819
3530000530	Donna Gentile	Worker Comp	PAR/SAR	2011-34217
3530000588	James Fare Jr	Worker Comp	PAR/SAR	2013-1685
3530000951	James Smtih	Worker Comp	PAR	
3530000494	Patrick Georgette	Liability	PAR	
3530000187	Jeff Bell	Liability	PAR	
TBD	James Glenz			

# APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, December 19, 2013  
115 Budd Blvd.  
Woodbury, NJ 9:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

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

Matt Lyons, Esq. Gloucester County Counsel  
Patrick J.Madden, Esq., Madden & Madden  
Marjorie Workmen, GCSSSD/GCIT  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of November 26, 2013

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED  
MINUTES OF NOVEMBER 26, 2013**

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

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Commissioner Sizemore advised the Safety Committee met on December 3<sup>rd</sup> and a copy of the Committee's 2014 meeting schedule was included in the agenda. However, Commissioner Sizemore noted the location of the February 4<sup>th</sup> meeting would be changed to 2 South Broad Street Woodbury, NJ.

**CLAIMS COMMITTEE:** Commissioner Sizemore reported the Claims Committee met via teleconference on December 10<sup>th</sup> and discussed the PARS that would be presented during closed session. Commissioner Sizemore also advised a copy of the Claims Committee 2014 meeting schedule was included in the agenda.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had five (5) action items for his report today and would begin with the 2014 Property & Casualty Budget adoption.

**2014 PROPERTY AND CASUALTY BUDGET ADOPTION:** Executive Director advised the budget was revised since it was introduced at the November 26<sup>th</sup> meeting. Executive Director reported the budget included a credit from the CEL for Ancillary and Excess Insurance Surplus for the years, 2010, 2011 and 2012 in the amount of \$148,760. Executive Director referred to a copy of the revised budget which was included in the agenda in the amount of \$5,363,446 and noted the revised budget was decreased by \$381,792 over the 2013 budget. Executive Director also referred to a copy of the assessments which was included in the agenda. Executive Director asked if there were any questions regarding the budget and requested a motion to open the Public Hearing on the 2014 Property & Casualty Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2014  
PROPERTY & CASUALTY BUDGET**

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

Chairman White advised this was now a Public Hearing on the 2014 Property & Casualty Budget and asked if anyone had any comments. Seeing no one come forward Chairman White requested a motion to the close the Public Hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

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 2014 & CERTIFY  
THE 2014 ASSESSMENTS**

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

**2014 HEALTH BENEFITS BUDGET ADOPTION:** Executive Director advised the 2014 Health Benefit Budget was included in the agenda in the amount of \$616,053. Executive Director noted the budget decreased from last year's budget by \$23,406. Executive Director reported there were no changes in the budget since it was introduced at the November 26<sup>th</sup> meeting. Executive Director asked if there were any questions regarding the budget and requested a motion to open the Public Hearing on the 2014 Health Benefits Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2014  
HEALTH BENEFIT BUDGET**

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

Chairman White advised this was now a Public Hearing on the 2014 Health Benefit Budget and asked if anyone had any comments. Seeing no one come forward Chairman White requested a motion to the close the Public Hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

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

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

**PROPOSED MEETING DATES FOR 2014:** Executive Director referred to a copy of the proposed meeting dates which was included in the agenda. Executive Director advised based on previous discussions the proposed meeting schedule eliminated four meetings March, May, August and November. Executive Director requested a motion to adopt Resolution 75-13, "Fixing the Public Meeting Dates for the Year 2014".

**MOTION TO ADOPT RESOLUTION 75-13 FIXING PUBLIC MEETING DATES FOR THE YEAR 2014**

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

In response to Commissioner Sizemore's inquiry, Ms. Dodd advised a resolution would be included with the Re-organization resolutions giving the Treasurer authority to process payments when the Commission did not hold a monthly meeting.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 11/18/13 to 12/13/13. There were a total of 5 certificates issued for this period.

**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 \$2,360,961 as of October 31, 2013. Executive Director pointed out the figure of \$916,666 on line 7 of the report "Investment in Joint Venture was GCIC's share of the CEL JIF equity and was part of the GCIC surplus. Executive Director noted there was an amount of surplus gained for the month of October in the amount of \$320,250.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the September NJ CEL Financial Fast Track Report as of September 30,

2013 was included in the agenda. The CEL had a surplus of \$3,527,852 as of September 30, 2013.

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

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director reported the CEL met on December 12, 2013 and a summary report of their meeting was included in the agenda. Executive Director noted the Commissioners of the CEL agreed to transfer the overage in the Expense & Ancillary balances for previous years to the respective Commission members. Executive Director advised Mercer County would join the CEL as of January 1, 2014 and possibly two or three more Mercer County affiliated entities by July 1<sup>st</sup>. Executive Director indicated Cape May County advised they were not making any changes for 2014 and if Hudson County joined as of January 1<sup>st</sup> they would be set up like Union County with no underlying Insurance Commission. Executive Director also advised Zurich was still working on modifying the 2014 property form and he expected a final draft shortly. Executive Director reported the CEL Underwriting Manager advised Zurich was reviewing the distance limit with respect to underground piping coverage. Executive Director advised currently the CEL policy has a \$10 million sub-limit with a coverage restriction of 1,000 feet from an insured location. Executive Director advised they were negotiating with Zurich and he believed the distance will be five miles but thought the sub-limit might change. Lastly, Executive Director advised through the marketing efforts of the CEL Underwriter Manager, Chartis, agreed not to increase Gloucester County's POL/EPL deductible to \$175,000. The policy would renew per the expiring deductible of \$100,000.

**HEALTH BENEFITS CONSULTANT CONTRACT:** Executive Director reported the Health Benefits Consultant Contract expired as of December 31, 2013 and his office issued an RFP. Executive Director advised the responses were due on December 16<sup>th</sup> and one response was received from Conner Strong & Buckelew. Executive Director reported the response was sent to the Commissioners for review and evaluation. Chairman White reviewed and completed the evaluation form with the Commissioners and indicated Conner Strong and Buckelew would be awarded the contract. Executive Director requested a motion approving Conner Strong & Buckelew and advised a resolution would be included in the next agenda.

**MOTION TO AWARD THE HEALTH BENEFITS CONTRACT TO CONNER STRONG & BUCKELEW PER THE ANNUAL CONSULTING FEES IN A LETTER TO MR. MERCANTI DATED DECEMBER 18, 2013**

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

**CLAIMS REPORTING REQUIREMENTS – UPDATED:** Executive Director reported there was a change in the BRIT reporting requirements. Ms. Leighton referred to copies of correspondence which were included in the agenda advising BRIT, the excess liability carrier, requires all claims be reported to them involving any law enforcement activities.

**OPTIONAL NETWORK PRIVACY & SECURITY QUOTES:** Executive Director advised the CEL Underwriting Manager provided optional cyber liability quotes for Gloucester County, Gloucester County Library Commission and Gloucester County Improvement Authority. Ms. Rick advised her office was reviewing the quotes and would make a recommendation to the member entities.

**CAIR MOTOR VEHICLE REPORTS:** Executive Director advised the renewal invoice from the New Jersey Vehicle Commission was received in the amount of \$150. Executive Director advised the administrative fee of \$150 would cover the first 5,000 online transactions for motor vehicle reports for all Commission Members. Executive Director advised this expense as in the past could be allocated to the miscellaneous and contingency account and requested a motion for approval.

**MOTION TO APPROVE PAYMENT TO THE NEW JERSEY MOTOR VEHICLE COMMISSION IN THE AMOUNT OF \$150 FOR THE ANNUAL ADMINISTRATIVE FEE OF \$150 FOR ONLINE MOTOR VEHICLE REPORTS**

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

**ARBITRATION FORUMS, INC.:** Executive Director advised Burlington County was involved in a recent auto accident and the parties disagreed who was at fault. At the recommendation of their TPA, PMA, Burlington is subscribing to Arbitration Forums, Inc. to settle disputes of this type. Executive Director reported this process would avoid costs associated with litigation and legal representation for minor claims. Ms. Leighton advised there was a small fee involved depending on the line of coverage and referred to the fee schedule included in the agenda. After a brief discussion it was agreed the Commission should become a member to Arbitration Forums, Inc. for full membership for items listed in the agenda.

**MOTION TO HAVE INSERVCO SUBSCRIBE TO ARBITRATION FORUMS, INC.**

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

Executive Director's Report Made Part of Minutes.



**EMPLOYEE BENEFITS:** Executive Director reported he would review the employee benefits report with the Commission which was included in the agenda. Executive Director advised the Client Activity Summary Report for the period of 11/1/13 to 11/30/13 was included in the agenda. Executive Director indicated there were 91 inquiries during November and the year to date total was 1264.

**TREASURER REPORT:** Chairman White presented Resolution 76-13 the December Property & Casualty Bill List in the amount of \$73,100.16 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 76-13  
CONFIRMATION OF THE DECEMBER  
PROPERTY & CASUALTY BILL LIST IN THE  
AMOUNT OF \$73,100.16**

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

Chairman White presented Resolution 77-13 the December Health Insurance Fund Bill List in the amount of \$7,295 and requested a motion to approve.

**MOTION TO APPROVE THE DECEMBER  
HEALTH INSURANCE FUND BILL LIST,  
RESOLUTION 77-13 IN THE AMOUNT OF  
\$7,295**

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

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

**CLAIMS REPORT**

**REPORT:** Chairman White presented Resolution 78-13 Inservco Liability Check Register for the period of 11/1/13 to 11/30/13.

**MOTION TO APPROVE RESOLUTION 78-13 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 11/1/13 THROUGH 11/30/13**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein referred to the Bill Review/PPO Savings Report which was included in the agenda. Ms. Goldstein advised there were 39 bills received in November for a total of \$197,661.57. The total allowed amount was \$71,437.09. The total reduction was \$126,224.48 and after fees the net reduction was \$117,782.38. Ms. Goldstein also referred to the Year to Date Summary and advised the total percent of net savings was 48%.

**CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the November through December 2013 Risk Control Activity Report which was included in the agenda along with the training calendar for December. Mr. Prince added he was working with the Corrections Department on their requests for CEVO training. Mr. Prince also noted he was conducting a Snow Removal Safety class for the Corrections Department in the afternoon.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Rick advised the Safety Kick Off meeting was scheduled at the Fire Academy on January 9, 2014.

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

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 79-13 authorizing a Closed Session.

**RESOLUTION 79-13, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA. ALSO THE POSSIBLE SETTLEMENT OF KAREN LUCAS V GLOUCESTER COUNTY, CLAIM PETITION # 2013-9851 AND DISCUSSION ON THE ESTATE OF PATRICK GEORGETTE V COUNTY OF GLOUCESTER, ET AL, DOCKET #L-848-13**

Motion: 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

Mr. Long requested a motion authorize defense counsel to enter into mediation with a maximum authority of \$75,000 regarding Georgette

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO ENTER INTO MEDIATION WITH A MAXIMUM AUTHORITY OF \$75,000 REGARDING GEORGETTE**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000430 to \$35,495.12 an increase of \$20,495.12

**MOTION TO APPROVE AN INCREASE ON CLAIM 3530000430 TO \$35,495.12 AN INCREASE OF \$20,495.12**

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

Mr. Long requested a motion to authorize defense counsel to settle case # 3530000833 in the maximum amount of \$1,000

**MOTION TO AUTHORIZE DEFENSE COUNSEL TO SETTLE CASE #3530000833 IN THE MAXIMUM AMOUNT OF \$1,000**

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

**MOTION TO ADJOURN:**

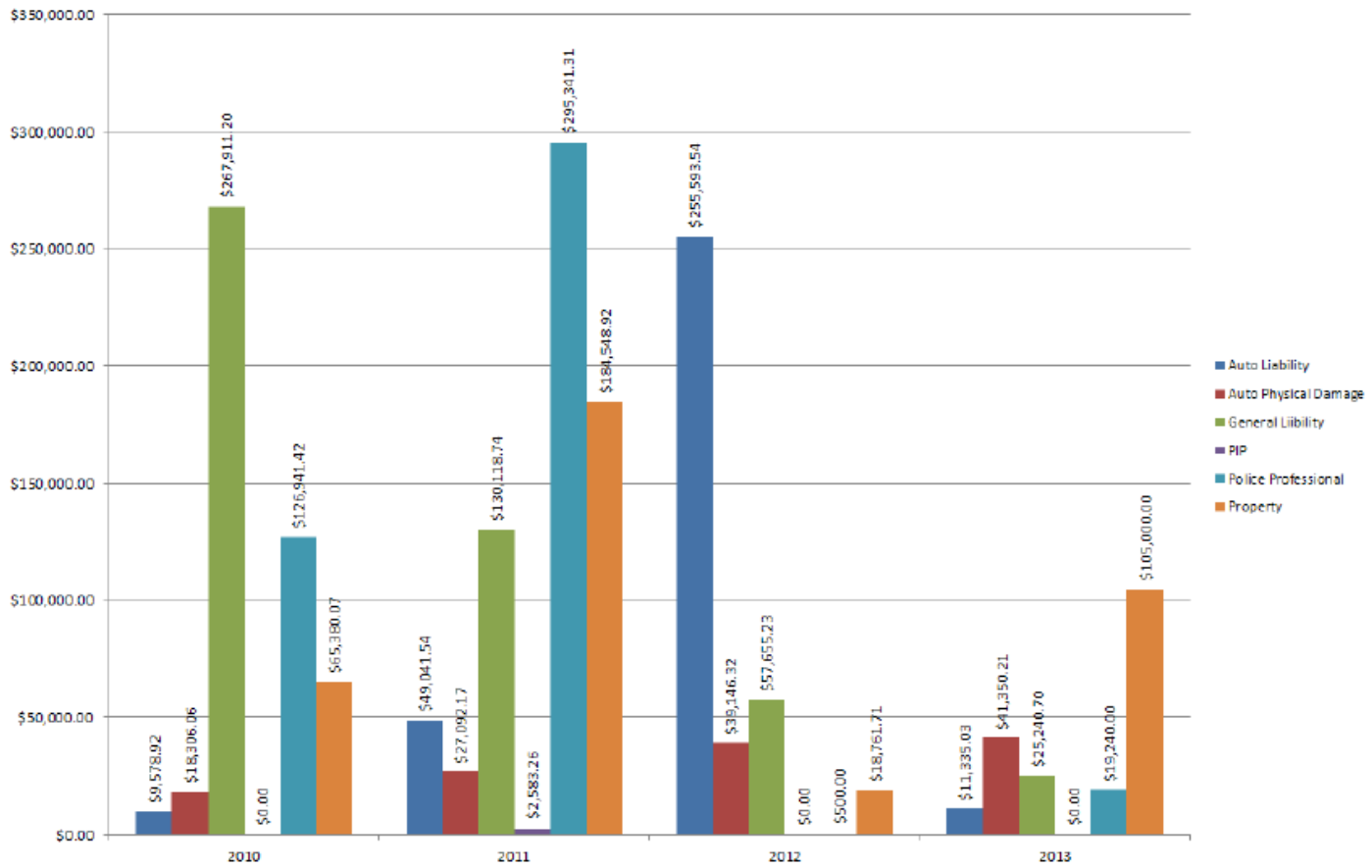
Motion: Commissioner Sizemore  
Second: Commissioner Jones  
Roll Call Vote: Unanimous

**MEETING ADJOURNED: 10:38 AM**

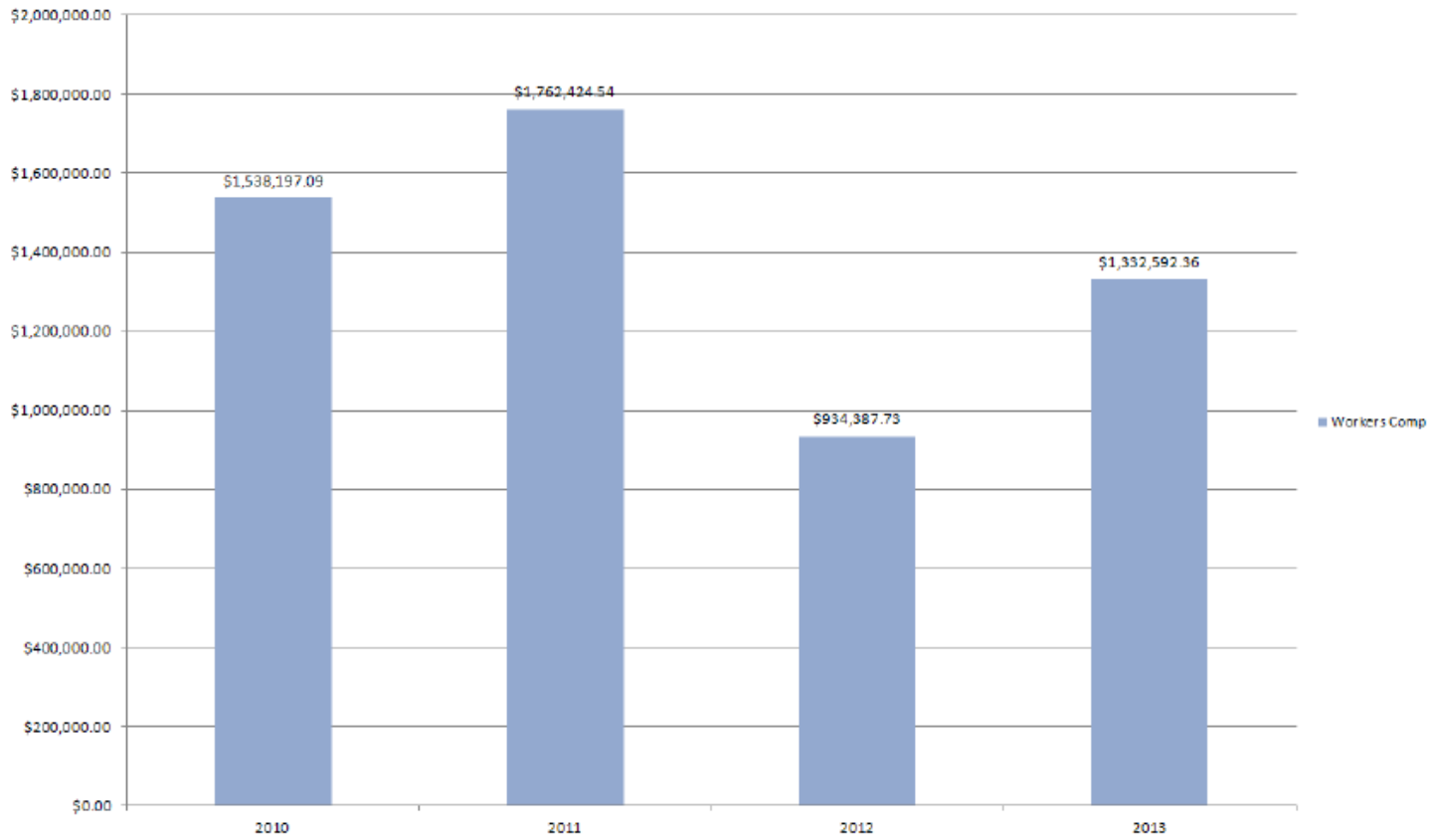
Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

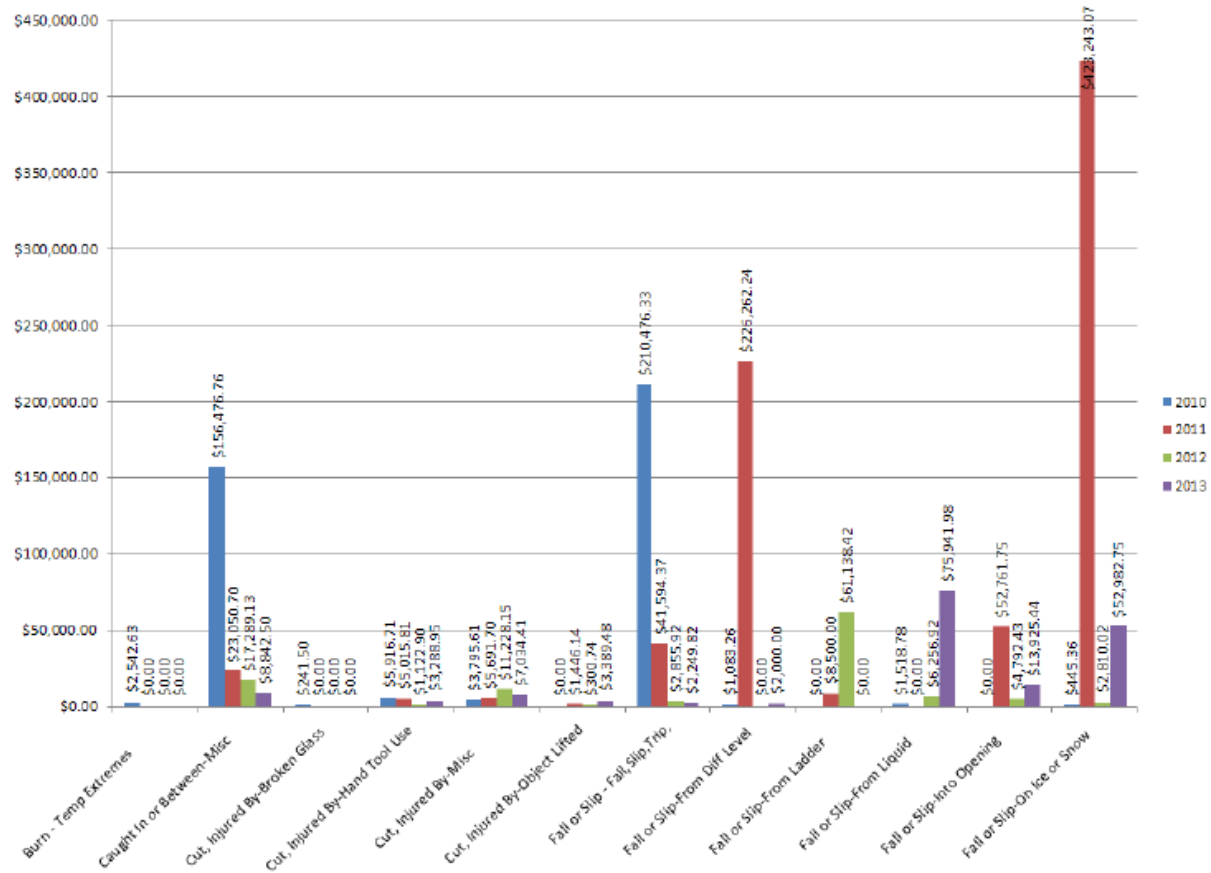
**Gloucester Co Ins Commission Incurred by Coverage/Policy Year (Not Including Workers Comp)  
As of December 31, 2013**



**Gloucester Co Ins Commission Workers Comp Incurred by Coverage/Policy Year  
As of December 31, 2013**

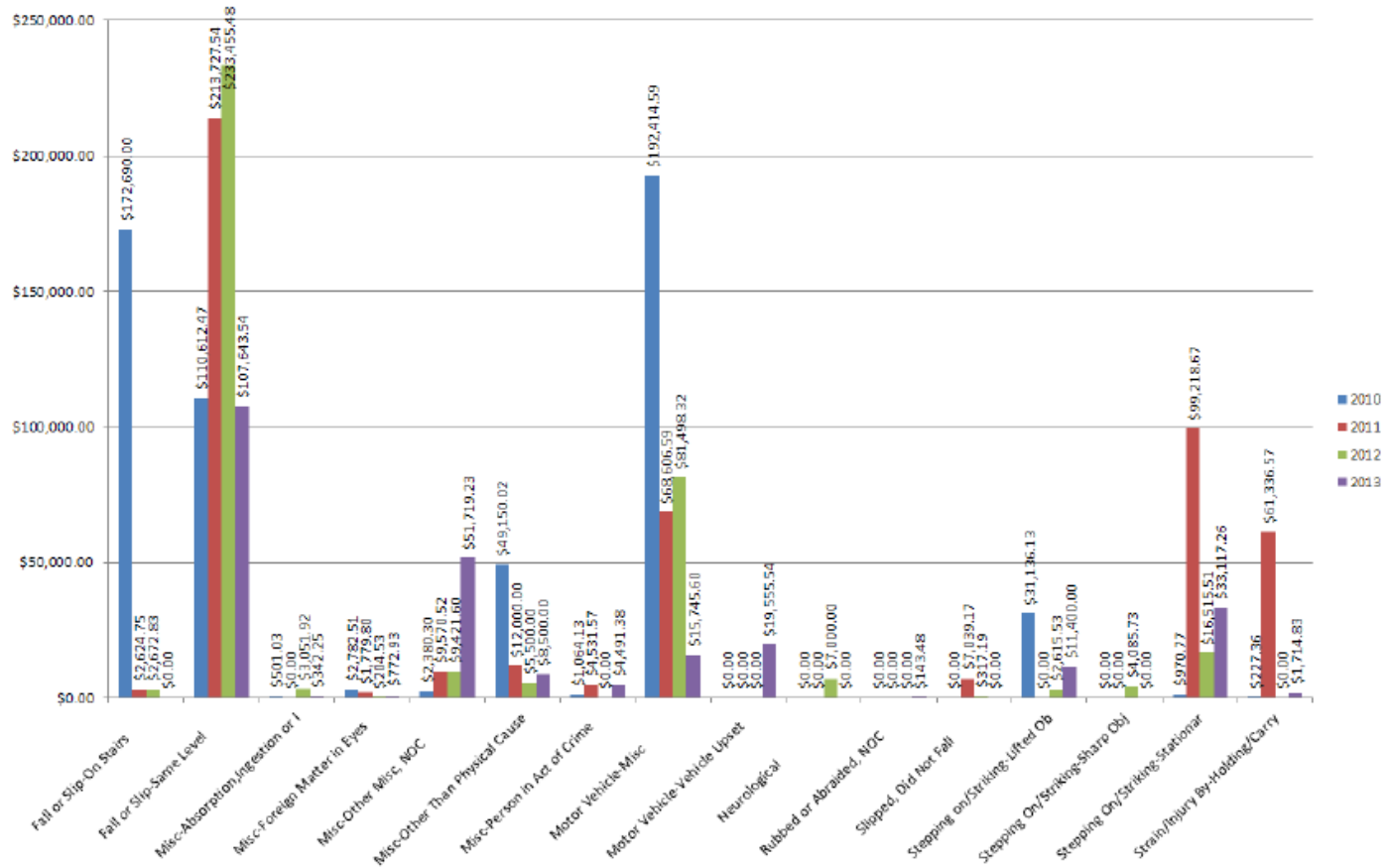


**Gloucester Co Ins Commission Workers Comp Incurred by Accident Code/Policy Year  
As of December 31, 2013**

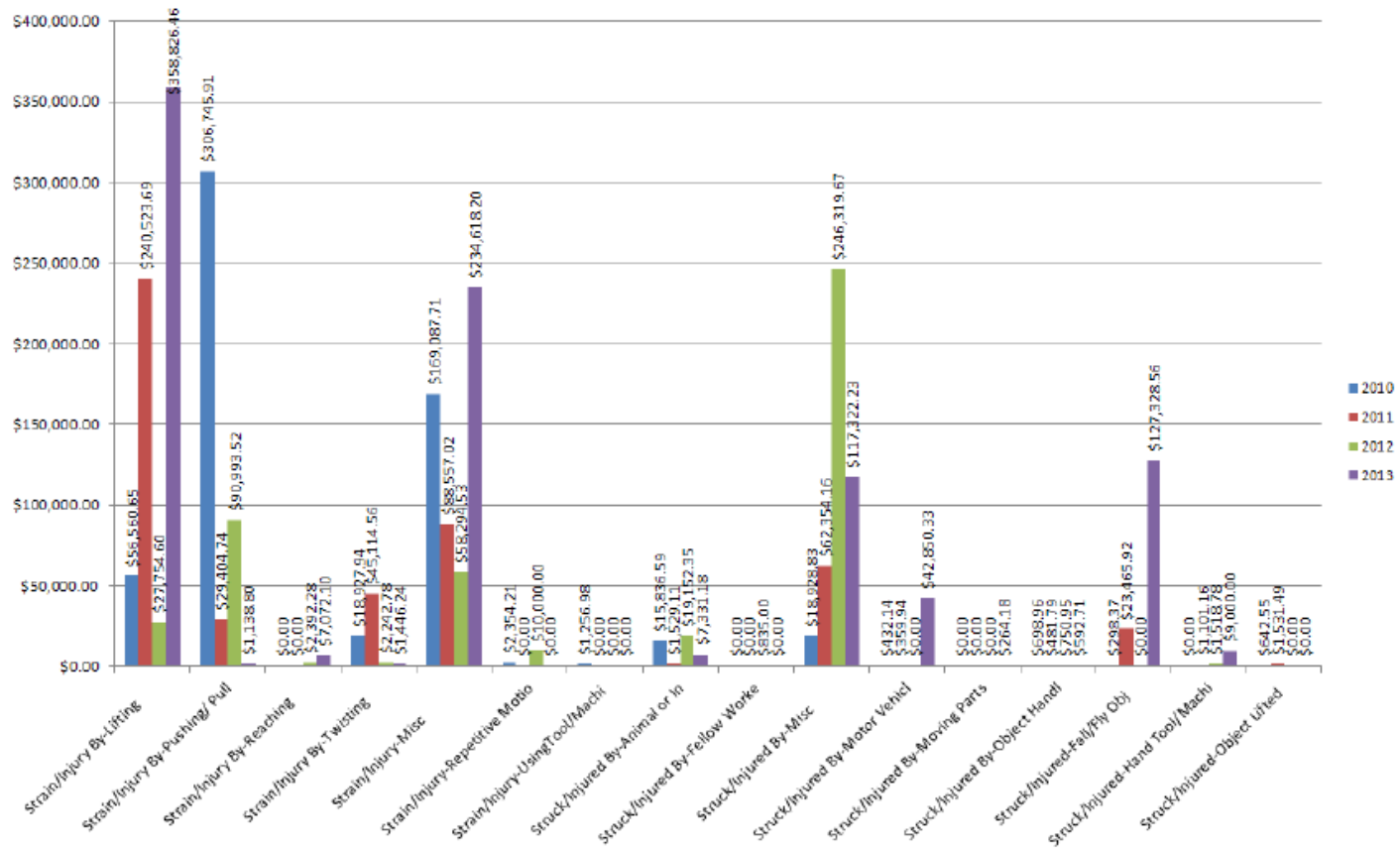




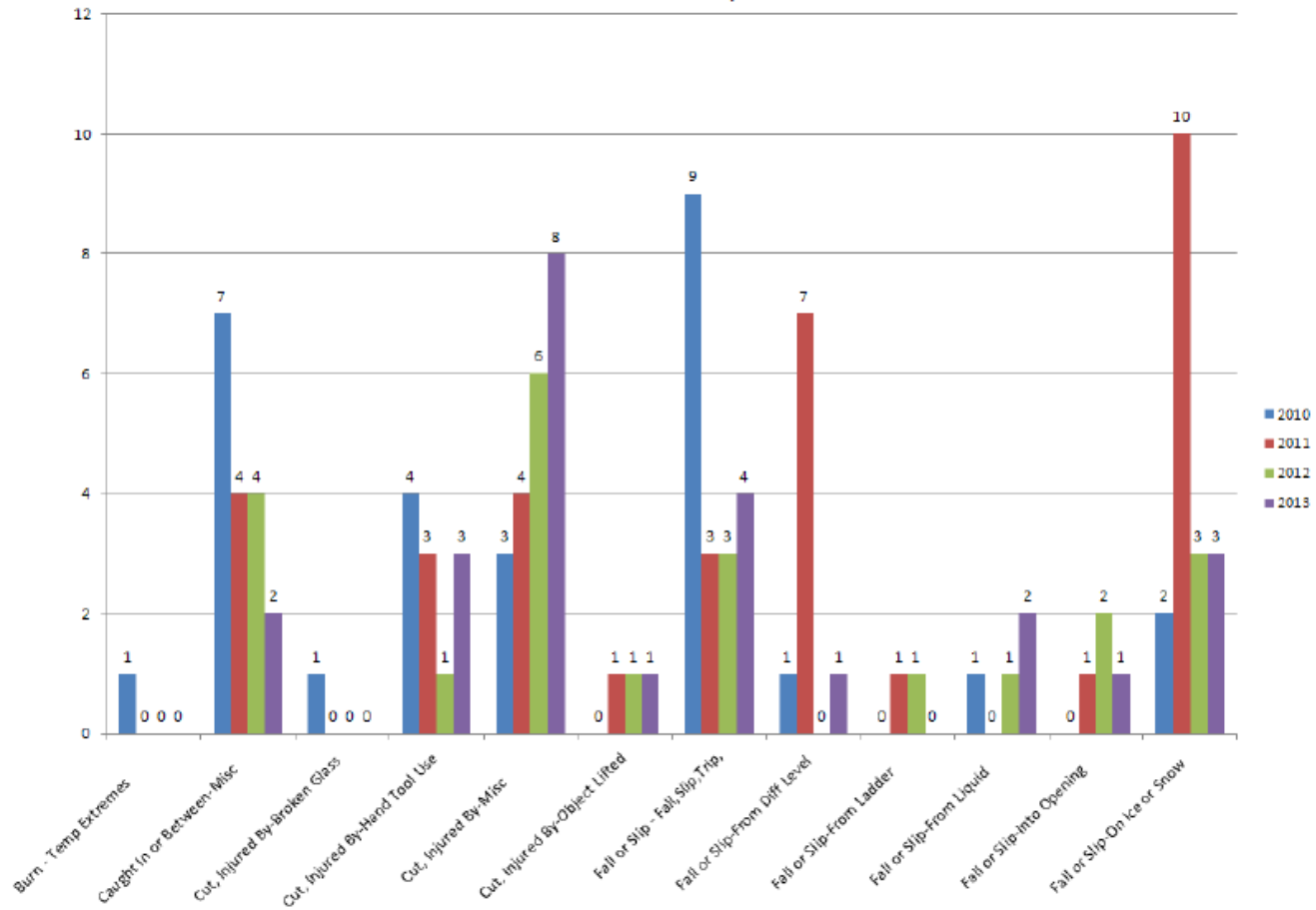
**Gloucester Co Ins Commission Workers Comp Incurred by Accident Code/Policy Year  
As of December 31, 2013**



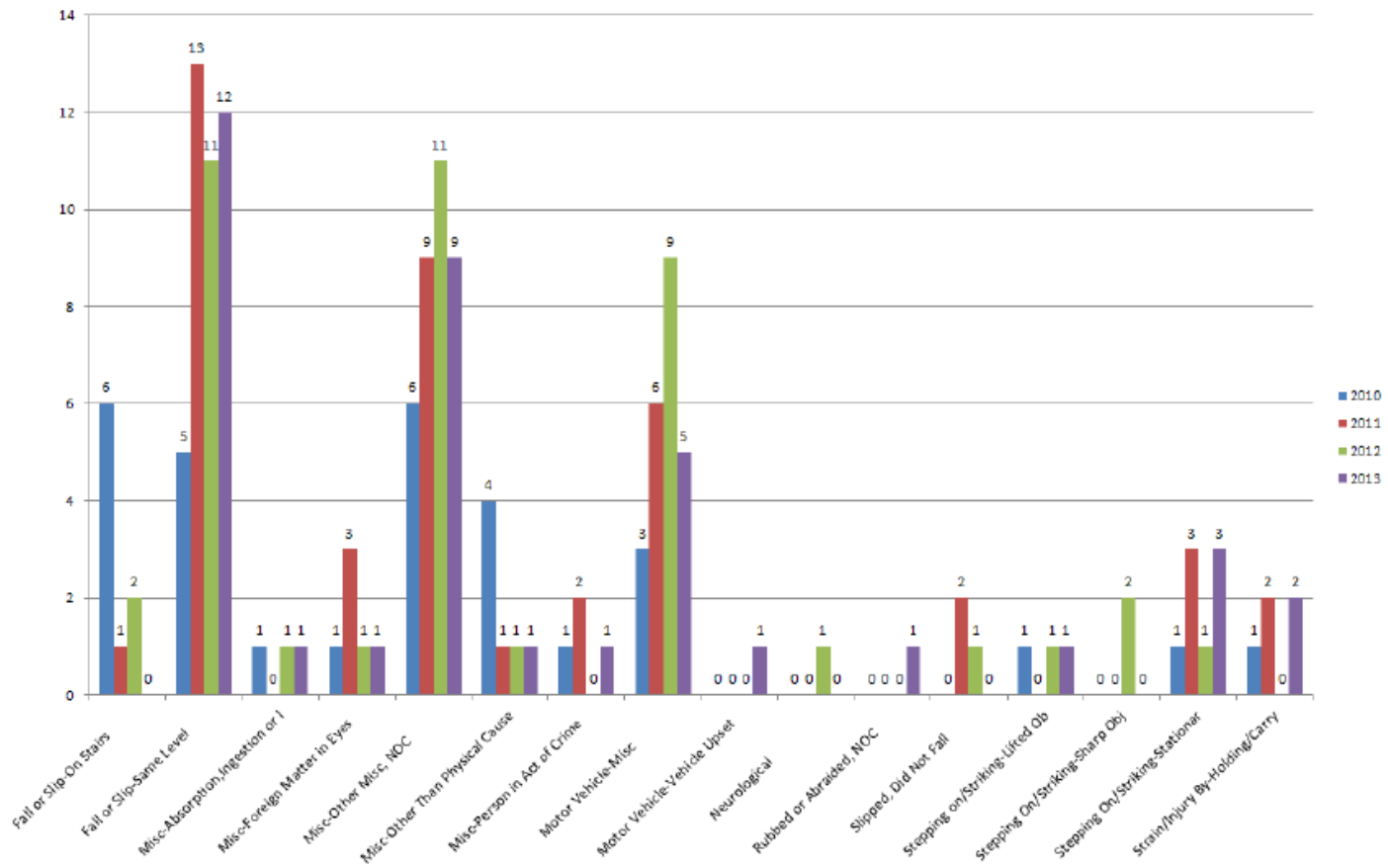
**Gloucester Co Ins Commission Workers Comp Incurred by Accident Code/Policy Year  
As of December 31, 2013**



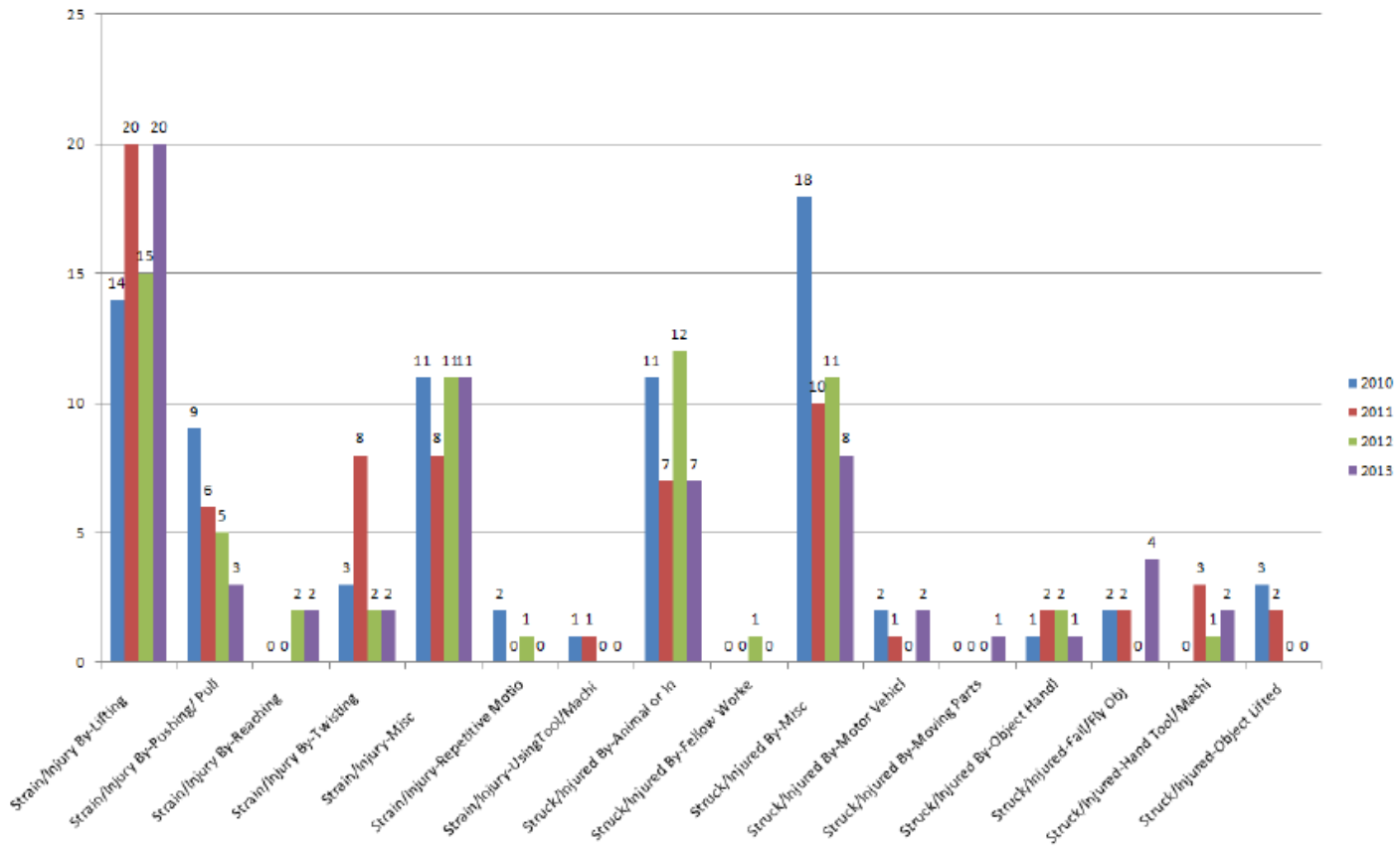
**Gloucester Co Ins Commission Workers Comp Count by Accident Code/Policy Year  
As of December 31, 2013**



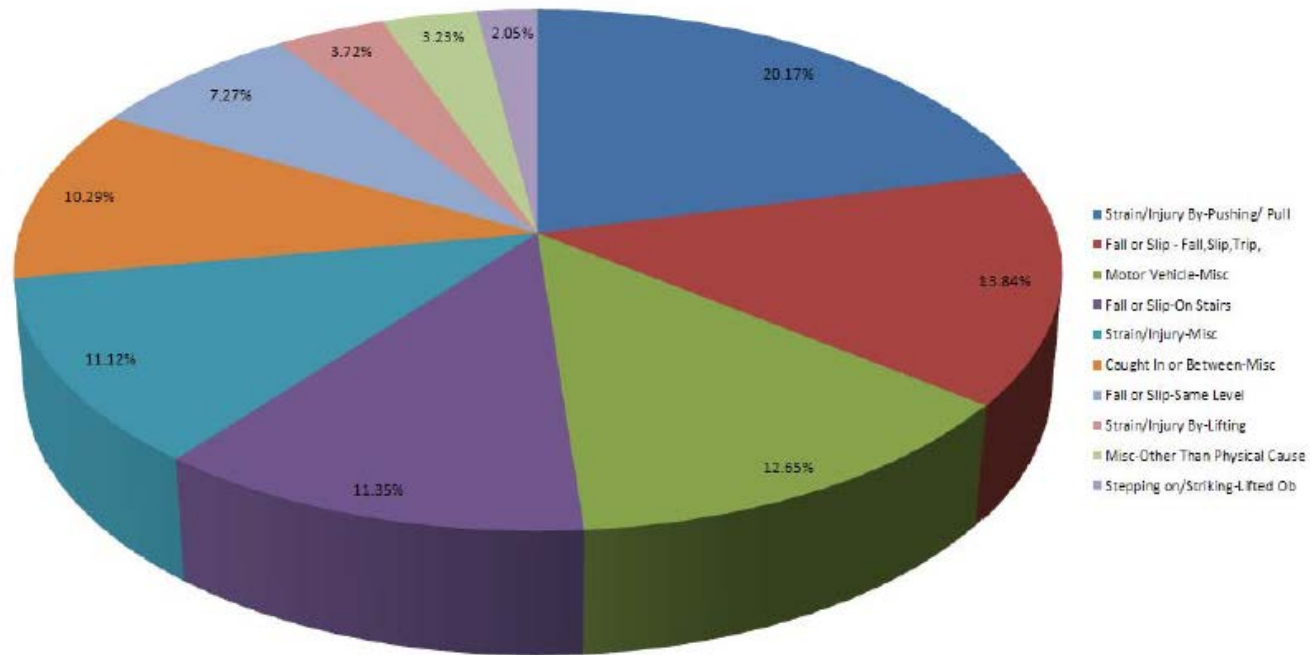
Gloucester Co Ins Commission Workers Comp Count by Accident Code/Policy Year  
As of December 31, 2013



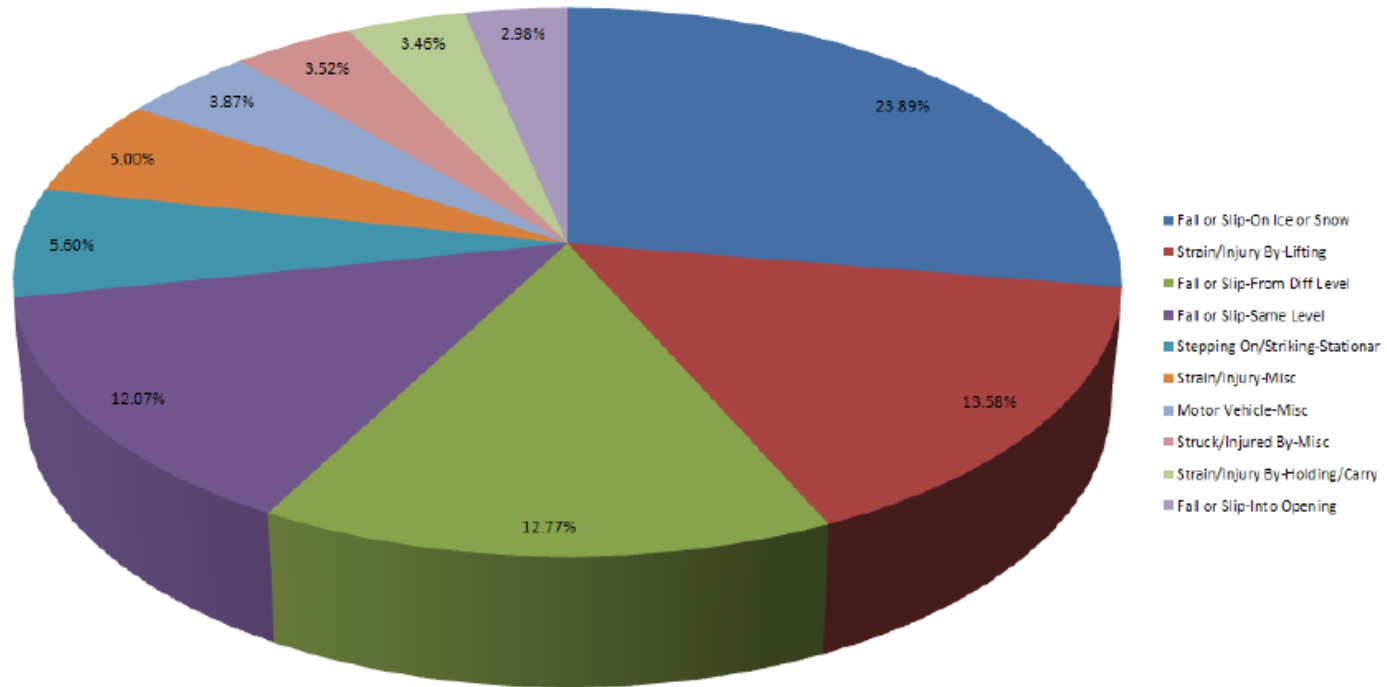
Gloucester Co Ins Commission Workers Comp Count by Accident Code/Policy Year  
As of December 31, 2013



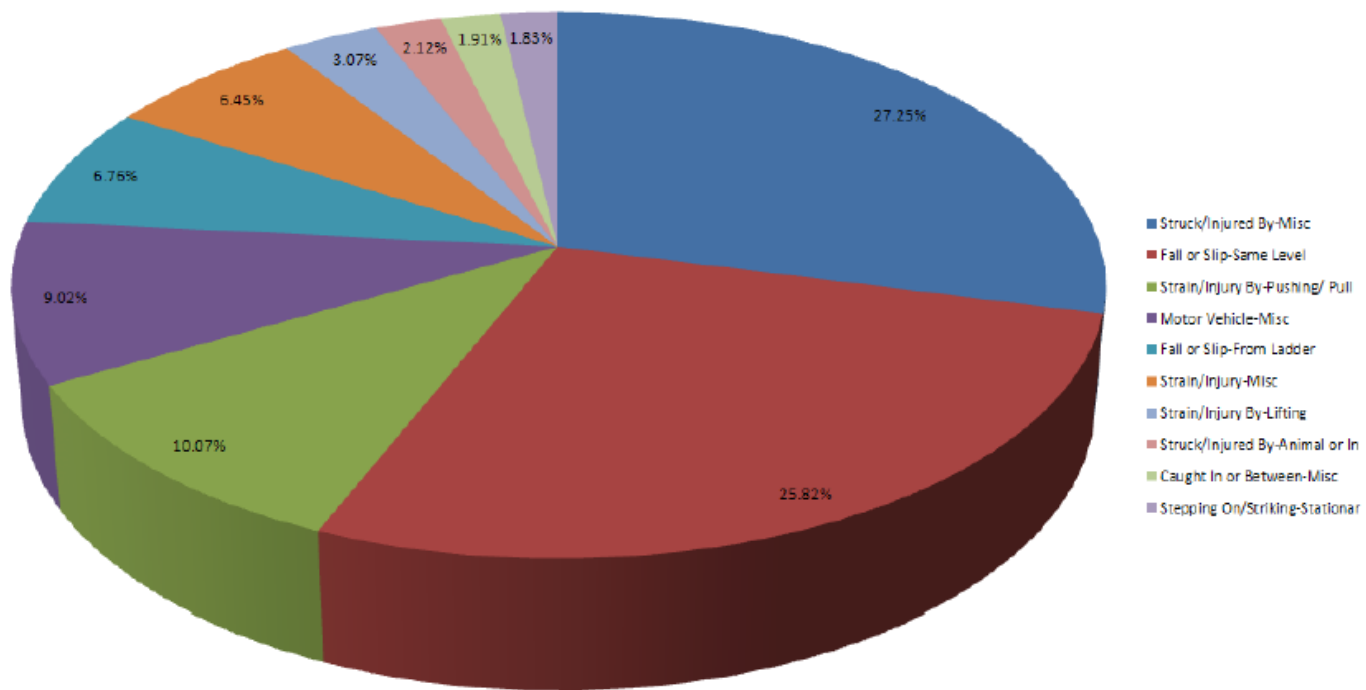
**Gloucester Co Ins Commission Policy Year 2010  
 Top 10 Workers Comp Accident Codes - Percentage of Total Incurred  
 As of December 31, 2013**



**Gloucester Co Ins Commission Policy Year 2011  
 Top 10 Workers Comp Accident Codes - Percentage of Total Incurred  
 As of December 31, 2013**



Gloucester Co Ins Commission Policy Year 2012  
 Top 10 Workers Comp Accident Codes - Percentage of Total Incurred  
 As of December 31, 2013





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

