### GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA AND REPORTS THURSDAY, JANUARY 22, 2015

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

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

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

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

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

# GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA

### OPEN PUBLIC MEETING: JANUARY 22, 2015 WOODBURY, NJ

9:30 AM

<ul> <li>□ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ</li> <li>□ ROLL CALL OF COMMISSIONERS</li> <li>□ APPROVAL OF MINUTES: December 18, 2014 Open Minutes</li></ul>
December 18, 2014 Closed Minutes
CORRESPONDENCE:
COMMITTEE REPORTS  □ Safety Committee:
EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Executive Director's Report
EMPLOYEE BENEFITS – Conner Strong & Buckelew Monthly Report - December
TREASURER – Gary Schwarz Resolution 3-15 January Bill List – Motion
CLAIMS SERVICE – Inservco Insurance Services, Inc.  Resolution 5-15 Authorizing Disclosure of Liability Claims Check RegisterPages 36-37  Liability Claim Payments – 12/1/14 to 12/31/14Pages 38-39
MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein CSG Monthly Summary Report
CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control  Monthly Report
RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR Hardenbergh Insurance Group Monthly Report
ATTORNEY – Long Marmero & Associates, LLP

CLOSED SESSION – Payment Authorization Requests (PARS/SARS)Pages 43-45 Resolution <u>6-15</u> 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 Crystal Garland vs. Gloucester County
Motion for Executive Session

### MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: February 26, 2015, 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 22, 2015					
Μe	emo to:	Commissioners of the Gloucester County Insurance Commission					
Fro	om:	PERMA Risk Management Services					
Su	bject:	Executive Director's Report					
	the Board of Cho Burke as a Co Commission effe Dean Sizemore. Attached on page Michael Burke as which amends the change from Com	dissioner Michael Burke (Pages 7-8) – PERMA was provided with a copy of sen Freeholders of the County of Gloucester Resolution appointing Michael ammissioner and Vice Chairman of the Gloucester County Insurance ctive January 2, 2015 to fill the unexpired term of former Commissioner We welcome Commissioner Burke and look forward to working with him. To is the Gloucester County Insurance Commission Resolution 1-15 naming a Vice Chairman. Also included in the agenda on page 8 is Resolution 2-15 are authorized signatories for the Commission Bank accounts to reflect the amissioner Sizemore to Commissioner Burke. The resolutions were reviewed the Commission Attorney.					
		otion to approve Resolution 1-15, Certifying the Election of Chairman d Vice Chairman					
		otion to approve Resolution 2-15, Designating Authorized Signatures for ommission Bank Accounts					
We would like to thank Mr. Sizemore for all of his support, guidance, and dedication to Commission and its members over the past years and look forward to his continued attend at the Commission meetings.							
	2015 Property and Casualty Budget (Pages 9-10) – At the December 18, 2014 meeting to 2015 Property and Casualty Budget was introduced. In accordance with the regulations, to budget was advertised in the Commission's official newspapers. The budget has not change since it was introduced. The Public Hearing for the budget will be held at this meeting. copy of the 2015 Property and Casualty Budget appears on page 9 in the amount \$5,829,958. Also included in the agenda on page 10 is a copy of the assessments by members are due on 2/20/15(40%), 5/15/15 (30%), and 10/15/15 (30%).						
	Bu	otion to open the Public Hearing on the 2015 Property & Casualty adget					

☐ Motion to close the Public Hearing ☐ Motion to adopt the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2015 & Certify the 2015 Assessments
<b>Optional Network Privacy &amp; Security Indication (Cyber Coverage) (Page 11) -</b> Ms. Ridolfino has requested the CEL Underwriting Manager to bind cyber coverage for the Rowan College at Gloucester County effective 1/1/15. A copy of the premium quote is included in the agenda on page 11 in the amount of \$14,673.00. Once the CEL Budget is amended to reflect this change, the GCIC budget will also be amended.
<b>2015 Health Benefits Budget (Page 12)</b> – At the December 18, 2014 meeting the 2015 Health Benefits Budget was also introduced. In accordance with the regulations, the budget was advertised in the Commission's official newspapers. The budget has not changed since it was introduced. The Public Hearing for the budget will be held at this meeting. A copy of the 2015 Health Benefits Budget appears on page 12. The budget amount for 2015 is \$608,987 This budget reflects the self-insured dental program only.
<ul> <li>Motion to open the Public Hearing on the 2015 Health Benefit Budget</li> <li>Discussion of Budget and Assessments</li> <li>Motion to close the Public Hearing</li> <li>Motion to adopt the Health Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2015</li> </ul>
Certificate of Insurance Report (Pages 13-18) - Attached on pages 13-18 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 12/13/14 to 1/13/15. There were 35 certificates of insurance issued during this period.
GCIC Property and Casualty Financial Fast Track (Page 19) - Included in the agenda on page 19 is a copy of the November Property & Casualty Financial Fast Track Reports. As of November 30, 2014 the Commission has a surplus of \$3,535,095. Line 8 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the CEL. Gloucester County Insurance Commission's current equity in the CEL is \$1,177,895.
NJ CEL Property and Casualty Financial Fast Track (Page 20) – Included in the agenda on page 20 is a copy of the CEL Financial Fast Track Report for the month of November. As of November 30 <sup>th</sup> the Fund has a surplus of \$5,382,690.
Health Benefits Financial Fast Track (Page 21) - Included in the agenda on page 21 are copies of the Health Benefits Financial Fast Track for the month of December. As of December 31, 2014 there is a surplus of \$97,574.
<b>Terrorism Risk Insurance Act (Page 22)</b> – Included in the agenda on page 22 is a copy of a Copper Strong & Buckelew appropriate advising Coppers has passed the extension for the

Terrorism Risk Insurance Act. President Obama has signed into law legislation extending the federal terrorism insurance backstop through December 31, 2020.

- □ NJ Excess Counties Insurance Fund (CELJIF) The CEL Reorganization meeting is scheduled for February 26, 2015 at 1:00 PM at the Camden County College Regional Emergency Training Center.
- □ GCIC Website (Pages 23-25) As you know the current website vendor is AIM. As a subsidiary of CSB, this service is provided at no additional cost as an accommodation. Since we have had some technical issues lately with access to the website we thought the Commission may want to look at one of the vendors used by the other CEL member Commissions. Sparks Creative Group currently maintains the website for the following Commissions: Camden, Mercer, Cumberland and Salem as well as the CEL. Overall the service provided in the other Commissions has been commendable. The Executive Director obtained a quote from Sparks for consideration of the Commissioners. The quote for the website design, programming and layout is \$2,450. There is a yearly website hosting and domain service fee of \$350. SCG will also provide 2 hours per month for any assistance for editing or developing the site textual content and then an hourly rate of \$105. A copy of the proposal is included in the agenda on pages 23-25. The cost for the service could be paid out of miscellaneous expense and contingency.
  - ☐ Motion to approve the cost proposal from Sparks Creative Group for the Commission Website
- □ **Re-Organization Meeting** The next Commission meeting is scheduled for February 26, 2015 and will serve as the Re-Organization meeting of the Commission.

### **RESOLUTION NO. 1-15**

#### **GLOUCESTER COUNTY INSURANCE COMMISSION**

#### **CERTIFYING THE ELECTION OF** CHAIRMANAND VICE CHAIRMAN

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 has deemed it necessary and appropriate to amend Resolution 5-14 due to the

resignation of	•	osen Freeholders of the County of Gloucester
	REFORE by the Gloucester County I serve as Chairman and Vice Chairman	nsurance Fund Commission that the following n:
	Gerald A. White	Chairman
	Michael Burke	Vice Chairman
	<u>Tamarisk Jones</u>	Commissioner
2015 reorgan  ADOPTED	nization of the Commission and until t	an and Vice Chairman shall serve through the heir successors shall be elected and qualified.  NSURANCE COMMISSION at a properly
ADOPTED:		
BY:GER ATTEST:	ALD A. WHITE, CHAIRMAN	
MICHA	AEL BURKE, VICE CHAIRMAN	

#### **RESOLUTION NO. 2-15**

# GLOUCESTER COUNTY INSURANCE FUND COMMISSION DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

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 has deemed it necessary and appropriate to amend Resolution 10-14

**NOW THEREFORE BE IT RESOLVED** by the GCIC, that all funds of the GCIC shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

GERALD A. WHITE	- Chairman
MICHAEL BURKE	- Vice Chairman
TAMARISK JONES	- Commissioner
GARY SCHWARZ	- Treasurer
<b>ADOPTED</b> by THE GLOUCESTER COUNTY noticed meeting held on January 22, 2015. <b>ADOPTED:</b>	INSURANCE COMMISSION at a properly
BY:GERALD A. WHITE, CHAIRMAN	
ATTEST:	
MICHAEL BURKE, VICE CHAIRMAN	

	2015 CERTIFIED BUDG	ET -			
	ADDDODDIATIONS	ANNUALIZED	PROPOSED	Change \$	Change %
	APPROPRIATIONS	BUDGET	BUDGET		
	I. Claims and Excess In	surance			
	Claims				
1	Property	243,372	230,000	(13,372)	-5.49%
2	,	774,800	680,000	(94,800)	-12.24%
3		68,650	91,000	22,350	32.56%
4	Workers' Comp.	1,107,261	1,157,000	49,739	4.49%
5 6		2,194,083	2,158,000	(26 NO2)	-1.64%
7	Subtotal - Claims	2,194,065	2,156,000	(36,083)	-1.04%
	Desminus				
9	Premiums  XS JIF	1,576,518	1,684,938	108,420	6.88%
10		1,370,316	1,004,930	100,420	0.007
11	SubTotal Premiums	1,576,518	1,684,938	108,420	6.88%
	Total Loss Fund	3,770,601	3,842,938	72,337	1.92%
13		3,770,001	3,042,330	72,337	1.52/
	II. Expenses, Fees & Co	ntingency			
15	II. Expolicos, 1 coo a co	ittiigoiloy			
16	Claims Adjustment	77,500	79,800	2,300	2.97%
17	,	0	0	0	0.00%
18	,	-	268,000	268,000	100.00%
19	-			,	
20	·	133,943	136,622	2,679	2.00%
21	Actuary	7,650	7,803	153	2.00%
22		15,300	15,606	306	2.00%
23	Attomey	35,700	36,414	714	2.00%
24	Treasurer	0	12,000	12,000	100.00%
25	Underw riting Manager	56,160	56,160	0	0.00%
26					
27	Misc. Expense & Continge	34,500	34,500	0	0.00%
28					
29	Total Fund Exp & Cont	360,753	646,905	286,152	79.32%
30	Risk Managers	255,840	255,840	0	0.00%
31					
32					
33	XS JIF Ancilliary Coverage	•			
34	POL/EPL	213,563	224,242	10,679	5.00%
35	XS POL/EPL	49,033	51,485	2,452	5.00%
36	Excess Liability	180,896	189,941	9,045	5.00%
37	Crime Policy	5,554	5,831	277	4.99%
38	Medical Malpractice	585,978	485,978	(100,000)	-17.07%
39		41,401	41,401	(0)	0.00%
40		24,464	24,464	0	0.00%
41	Cyber Liability/ Specia	30,301	31,816	1,515	5.00%
42			29,117	29,117	100.00%
43					
44	Total FUND Disbursem	5,518,383	5,829,958	311,575	5.65%
	Notes:		EQUALIZED Loss		

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

Option 2

LIMIT	LIMIT OF LIABILITY: \$1,000,000							
	COVERAGE SUMMARY							
COVE	RAGE SECTION	SUBLIMI	T OF	RETENTION	RETROACTIVE	CONTINUITY DATE		
		LIABIL	ITY		DATE			
S&P	Security and	\$1,000,0	00	\$25,000	Policy Inception	Policy Inception		
	Privacy Liability							
	Insurance							
	Regulatory	\$1,000,00	00					
	Action Sublimit							
	of Liability							
NI	Network	\$250,000	)	\$25,000	Not Applicable	Policy Inception		
	Interruption							
	Insurance							
	Waiting Hours	12	hours					
	Period							
EM	Event	*\$250,00	Ю	\$25,000	Not Applicable	Policy Inception		
	Management							
	Insurance							
CE	Cyber Extortion	\$1,000,0	00	\$25,000	Not Applicable	Policy Inception		
	Insurance							
Premiu	ım:	\$14,542						
		+ \$131	NJ S	urcharge				

<sup>\*</sup>Please see the Privacy Event Endorsement for Min & Max Affected Individuals

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND 2014/2015 Budget Comparison based on claims through November 2014

Census: As of October 21, 2014

Delta Dental Premier - 864 covered Employees County, Library, Division of Social Services

	LINE ITEMS	Proposed Budget FY2013	Proposed Budget FY2014	Proposed Budget FY2015
1	Self Insured Claims			
2	Dental Claims	\$508,718	\$512,549	\$516,994
3	Subtotal	\$508,718	\$512,549	\$516,994
4				
5	Fully Insured Programs			
6		n/a	n/a	n/a
7		n/a	n/a	n/a
8	Subtotal Premiums	n/a	n/a	n/a
9				
10	Reinsurance			
11	Dental	\$0	\$0	\$0
12	Subtotal Reinsurance	80	\$0	\$0
13				
14	Claims Margin	\$531,871	\$539,627	\$532,821
15			4	
16	Total Loss Fund	\$531,871	\$539,627	\$532,821
17				
18	General Expenses			
19	Legal	\$0	\$0	\$0
20	Treasurer	\$0	\$0	\$0
21	Benefits Consultant	\$72,300	\$34,800	\$40,206
22	Dental TPA admin fees	\$35,288	\$41,626	\$35,960
23	Misc/Cont	\$0	\$0	\$0
24	Plan Documents	\$0	\$0	\$0
25	Total Expenses	\$107,588	\$76,426	\$76,166
26				
27	Total Employee Contributions	\$0	\$0	\$0
28	Total Budget	\$639,459	\$616,053	\$608,987

## Gloucester County Insurance Commission Certificate of Insurance Monthly Report

#### From 12/13/14 to 1/13/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
GCIC H- Quest Diagnostics I- Rowan College at Gloucester County	800 Business Center Drive Horsham, PA 19044 Attn Barbara J. Ambrose 1400 Tanyard Road Sewell, NJ 08080	185	Evidence of Insurance. All operations usual to County Governmentity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester Couhas 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	d	/2014 GLAUEX MM
H- Nazareth Hospital  I- Rowan College at Gloucester County	One West Elm Street, Suite 100 Conshohocken, PA 19428 1400 Tanyard Road Sewell, NJ 08080	. 178	Evidence of Insurance. All operations usual to County Governmentity as respects to RCGC staff and students per the NMT clin site agreement. Rowan College at Gloucester County has a \$5 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	ical ,000	/2014 GLAUEXMM
H- AtlantiCare Regional Medical Center  I- Rowan College at Gloucester County	2500 English Creek Avenue Building 500 Township, NJ 08234 Attn: Stefanie Bailey 1400 Tanyard Road Sewell, NJ 08080	186	Evidence of Insurance. All operations usual to County Governmentity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County 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. CLE	i unty	/2014GLAUEXM
H- Gloucester County Improvement Authority I- Rowan College at Gloucester County	254 County House Road Clarksboro, NJ 08020 Shady Lane 1400 Tanyard Road Sewell, NJ 08080	199	Evidence of Insurance. All operations usual to County Governm Entity as respects to RCGC staff and students per the NUR clin site agreement. Rowan College at Gloucester County has a \$5 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	ical ,000	/2014GLAUEX M
H- Voorhees Pediatric Facility I- Rowan College at Gloucester County	1304 Laurel Oak Road Voorhees, NJ 08043 1400 Tanyard Road Sewell, NJ 08080	201	Evidence of Insurance. All operations usual to County Governmentity as respects to RCGC staff and students per the NUR clin site agreement. Rowan College at Gloucester County has a \$5 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000 Each Claim; Policy Aggregate - \$20,000,000. CLD	ical ,000	2014 GLAUEXMM

H- HealthSouth Corporation  I- Rowan College at Gloucester County	3660 Grandview Parkway, Suite 200 Birmingham, AL 35243 1400 Tanyard Road Sewell, NJ 08080	202	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEX M Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County 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- Rowan College at Gloucester County	3400 Spruce Street Philadelphia, PA 19104 Ann Costello 1400 Tanyard Road Sewell, NJ 08080	203	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEX M Entity as respects to RCGC staff and students per the NMT clinical site agreement. Rowan College at Gloucester County 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- The Children's Hospital of Philadelphia  I- Rowan College at Gloucester County	34th St and Civic Boulevard Philadelphia Pennsylvania, Attn: Bernadette Holt 1400 Tanyard Road Sewell, NJ 08080	205	Evidence of Insurance. All operations usual to County Governmental 12/29/2014 GLAUEX M Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County 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- Tenet Health System Hahnemann, L.L.C. d/b/a  I- Rowan College at Gloucester County	Hahnemann University Hospital Room 521 Philadelphia, PA 19102 Attn: Sharon Sherwood 1400 Tanyard Road Sewell, NJ 08080	220	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Nuclear Diagnostic Products of Philadelphia  I- Rowan College at Gloucester County	2 Keystone Avenue Unit 200 Cherry Hill, NJ 08003 Attn: Michele Panichi-Egberts 1400 Tanyard Road Sewell, NJ 08080	221	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEX M Entity as respects to RCGC staff and students per the NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Kennedy University Hospital, Inc.  I- Rowan College at Gloucester County	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 Governmental12/29/2014 GLAUEX M Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County 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 Special Services School District I- Rowan College at Gloucester County	850 Bankbridge Road Sewell, NJ 08080 Attn: Nancy Bowers 1400 Tanyard Road Sewell, NJ 08080	281	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Shore Memorial Hospital  I- Rowan College at Gloucester County	1 East New York Avenue Somers Point, NJ 08244 Attn: Donna Gurdgiel 1400 Tanyard Road Sewell, NJ 08080	283	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County 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- 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 with respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417. CLD  Company E: XS Worker Compensation Statutory x \$1,000,000
H- Wheelabrator Environmental Systems, Inc I- County of Gloucester	600 US Route 130 Westville, NJ 08093 2 South Broad Street Woodbury, NJ 08096	437	XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/15 to 1/1/16 Policy # SP4048950  Certificate holder is additional insured where obligated by virtue of a1/7/2015GL EX AU WC 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.  Company E: XS Worker Compensation  Statutory x \$1,000,000
H- Virtua Health Inc.  I- Rowan College at Gloucester County	Diane Couch 401 Rte 73 North 50 Lake Center, Ste. 403 Marlton, NJ 08053 1400 Tanyard Road Sewell, NJ 08080	467	XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392  Evidence of Insurance. All operations usual to County Governmental 12/29/2014 GAUEX MM Entity as respects to RCGC staff and students per the NUR, DMS and NMT clinical site agreement. Rowan College at Gloucester County 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- Hampton Behavioral Health  I- Rowan College at Gloucester County	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 County Governmental 12/29/2014 GLAUEX M Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County 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- Salem Hospital Corporation  I- Rowan College at Gloucester County	d/b/a Memorial Hospital of Salem County 310 Salem Woodstown Road Salem, NJ 08079 1400 Tanyard Road Sewell, NJ 08080	578	Evidence of Insurance. All operations usual to County Governmental 12/29/2014 GAUEX MM Entity as respects to RCGC staff and students per the NUR and DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Kennedy Health Facilities, Inc.  I- Rowan College at Gloucester County	d/b/a Kennedy Health Care Center 535 Egg Harbor Road Sewell, NJ 08080 Attn: Debbie Burshtynsky 1400 Tanyard Road Sewell, NJ 08080	903	Evidence of Insurance. All operations usual to County Governmental 12/29/2014LAUEX MM Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- Kennedy University Hospital, Inc.  I- Rowan College at Gloucester County	1099 White Horse Road Voorhees, NJ 08043 Darlene Lord 1400 Tanyard Road Sewell, NJ 08080	904	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County 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- Inspira Medical Center, Inc.  I- Rowan College at Gloucester County	1505 West Sherman Avenue Vineland, NJ 08360: Attn Mario Sergi, Jr. 1400 Tanyard Road Sewell, NJ 08080	905	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD
H- South Jersey Radiology Associates  I- Rowan College at Gloucester County	1307 Whitehorse Road, Suite A102 Attn: Willam F. Muhr Jr. MD Voorhees, NJ 08043 1400 Tanyard Road Sewell, NJ 08080	906	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County 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- Inspira Medical Center Woodbury  I- Rowan College at Gloucester County	511 North Broad Street Woodbury, NJ 08096 Attn: Karen Meagher 1400 Tanyard Road Sewell, NJ 08080	907	Evidence of Insurance. All operations usual to County Governmental 2/29/2014 GLAUEX MM Entity as respects to RCGC staff and students per the DMS and NUR clinical site agreement. Rowan College at Gloucester County 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- Department of Human Services I- County of Gloucester	Division of Disability Services P.O. Box 700 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	912	Certificate holder is additional insured where obligated by virtue of a12/17/2014GLEX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the DHS Grant, Contract #15AQHS 1/1/15-12/31/15. CLD  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 1/1/15 to 1/1/16 Policy # SP4048950
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)  Company E: XS Worker Compensation XS Employers Liability  \$ \$1,000,000 \ \$5,000,000 \times \$1,000,000 \ \$ \$5,000,000 \times \$1,000,000 \times \$1,
			Policy Term 1/1/15 to 1/1/16 Policy # SP4052392
H- The Bank of Mellon	Marcelly Sagro-Corp Trust 385 Rifle Camp Road, 3rd Floor Woodland Park, NJ 07424-3206	960	Certificate holder is included as loss payee pursuant to the terms, 12/23/2014 PR conditions, limitations and exclusions of the Insurance Policy with
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		respect to s to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417. CLD
H- Cooper Health System  I- Rowan College at Gloucester County	Corinne Jacobs Three Cooper Plaza, Suite 316 Camden, NJ 08103 1400 Tanyard Road Sewell, NJ 08080	1084	Evidence of Insurance. All operations usual to County Governmental 12/29/2014GLAUEXMM Entity as respects to RCGC staff and students per the NUR and DMS clinical site agreement. Rowan College at Gloucester County 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- St. Charles Borromeo Church I- County of Gloucester	176 Stagecoach Rd. Sicklerville, NJ 08081 2 South Broad Street Woodbury, NJ 08096	1351	Evidence of insurance. All operations usual to County 12/23/2014 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.  Also the club will be having a rabbit show on January 24, 2015, 7 am to 6 pm.  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000
			Policy Term 1/1/15 to 1/1/16 Policy # SP4048940
<ul><li>H- Quest Diagnostics</li><li>I- Rowan College at Gloucester County</li></ul>	800 Business Center Drive Horsham, PA 19044 Barbara J. Ambrose 1400 Tanyard Road Sewell, NJ 08080	1389	Evidence of Insurance. All operations usual to County Governmental 2/31/2014 GLAUEX MM Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County 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- Quest Diagnostics I- Rowan College at Gloucester County	800 Business Center Drive Horsham, PA 19044 Barbara J. Ambrose 1400 Tanyard Road Sewell, NJ 08080	1389	Evidence of Insurance. All operations usual to County Governmental 1/8/2015 GL AU EX MM Entity as respects to RCGC staff and students per the Phlebotomy Program. Rowan College at Gloucester County 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- Gloucester Co. Special Services School Dist.  I- County of Gloucester	Att: Denise Olson 850 Bankbridge Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1410	Evidence of insurance. All operations usual to County 12/29/2014 GL EX AU WC Governmental Entity as respects with regard to the regular club meetings of the Gloucester Co. 4-H Taste Buds Cooking Club, taking place on the 2nd & 4th Thursday of each month from January 1, 2015 thru August, 2015, from 6 pm thru 8:30 pm. Meetings will take place at the Bankbridge Elementary School in Sewell, NJ.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392
H- Cape Regional Medical Center  I- Rowan College at Gloucester County	Attn: Keith Barbore 2 Stone Harbor Boulevard Cape May Court House, NJ 08210 1400 Tanyard Road Sewell, NJ 08080	1414	Evidence of Insurance. All operations usual to County Governmental12/29/2014 GLAUEXMM Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County 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- Inspira Medical Center, Inc  I- Rowan College at Gloucester County	Attn: Emily Turnure 1505 West Sherman Avenue, Vineland, NJ 08360 1400 Tanyard Road Sewell, NJ 08080	1415	Evidence of Insurance. All operations usual to County Governmental 12/29/2014GLAUEXMM Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County 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- Our Lady of Lourdes Health Care Services, Inc.  I- Rowan College at Gloucester County	Attn: Mark Nessel Executive VP & Chierf Operating Officer 1600 Haddon Avenue Camden, NJ 08105  1400 Tanyard Road Sewell, NJ 08080	1416	Evidence of Insurance. All operations usual to County Governmental 12/29/2014GLAUEX M Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County 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- Advocare Gloucester County Pediatrics Attn: Dr. Coant I- Rowan College at Gloucester County	849 Cooper Street Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	1452	Evidence of Insurance. All operations usual to County Governmental 1/8/2015 GLAUEX MM Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess L/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000

		NTY INSURANCE COM		
		L FAST TRACK REPORT	•	
		November 30, 2014		
	ALL Y	EARS COMBINED		
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
. UNDERWRITING INCOME	459,870	5,058,571	21,032,022	26,090,59
. CLAIM EXPENSES				
Paid Claims	91,622	1,359,977	5,104,958	6,464,93
Case Reserves	(52,617)	(435,515)	2,547,170	2,111,65
IBNR	7,617	(13,560)	1,304,545	1,290,98
Discounted Claim Value	2,084	15,721	(239,577)	(223,85
TOTAL CLAIMS	48,705	926,623	8,717,095	9,643,71
. EXPENSES				
Excess Premiums	225,647	2,482,118	8,876,917	11,359,03
Administrative	200,268	692,517	2,194,119	2,886,63
TOTAL EXPENSES	425,915	3,174,635	11,071,036	14,245,67
. UNDERWRITING PROFIT (1-2-3)	(14,751)	957,313	1,243,891	2,201,20
. INVESTMENT INCOME	0	0	7,237	7,23
. PROFIT (4 + 5)	(14,751)	957,313	1,251,128	2,208,44
CEL APPROPRIATION CANCELLATION	0	0	148,760	148,76
. INVESTMENT IN JOINT VENTURE	27,304	200,468	977,427	1,177,89
SURPLUS (6 + 7 + 8)	12,553	1,157,781	2,377,315	3,535,09
URPLUS (DEFICITS) BY FUND YEAR				
2010	(33,101)	30,779	433,437	464,21
2011	(67,938)	(23,493)	35,097	11,60
2012	(64,048)	(139,649)	1,135,918	996,26
2013	50,023	331,712	772,863	1,104,57
2014	127,616	958,432		958,43
OTAL SURPLUS (DEFICITS)	12,553	1,157,781	2,377,315	3,535,09
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	798	133,743	1,700,443	1,834,18
Case Reserves	990	(223,709)	310,738	87,02
IBNR	(1,842)	(8,163)	32,950	24,78
Discounted Claim Value	6	15,112	(21,885)	(6,77
TOTAL FY 2010 CLAIMS	(48)	(83,017)	2,022,246	1,939,22
FUND YEAR 2011	(.0)	(00)017	2,022,210	
Paid Claims	20,562	486,123	1,846,634	2,332,75
Case Reserves	(26,298)	(518,730)	994,933	476,20
IBNR	(965)	(49,314)	124,490	75,17
Discounted Claim Value	1,425	12,029	(44,685)	(32,65
TOTAL FY 2011 CLAIMS	(5,276)	(69,891)	2,921,373	2,851,48
	(0,=: 0)	(00,000)		_,
FUND YEAR 2012 Paid Claims	5,806	241,337	769,532	1,010,86
	4,694			
Case Reserves		38,995	716,791	755,78
IBNR Discounted Claim Value	11,861	(164,056)	236,863	72,80
TOTAL FY 2012 CLAIMS	(230)	4,586 <b>120,862</b>	(50,865)	(46,27 <b>1,793,1</b> 8
	22,131	120,002	1,672,322	1,/93,18
FUND YEAR 2013				
Paid Claims	13,072	186,912	788,348	975,20
Case Reserves	(10,555)	(62,320)	524,708	462,38
IBNR	(60,589)	(518,741)	910,242	391,50
Discounted Claim Value	5,113	64,626	(122,142)	(57,5:
TOTAL FY 2013 CLAIMS	(52,959)	(329,523)	2,101,156	1,771,63
FUND YEAR 2014				
Paid Claims	51,384	311,862		311,80
Case Reserves	(21,448)	330,248		330,24
IBNR	59,152	726,714		726,7
Discounted Claim Value	(4,230)	(80,633)		(80,63
TOTAL FY 2014 CLAIMS	84,858	1,288,192	0	1,288,19

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.

			OUNTIES EXCESS JIF		
			AST TRACK REPORT		
	<del>                                     </del>	AS OF			
			RS COMBINED	DDIOD	FUND
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,563,744	17,162,135	36,221,905	53,384,040
2.	CLAIM EXPENSES	2,505,744	17,102,133	30,221,303	33,304,040
	Paid Claims	1,926	68,282	236,073	304,355
	Case Reserves	577	76,117	759,995	836,112
	IBNR	253,054	2,336,713	5,913,932	8,250,645
	Discounted Claim Value	(47,007)	(388,368)	(1,115,267)	(1,503,635
_	TOTAL CLAIMS	208,550	2,092,744	5,794,733	7,887,477
3.	EXPENSES				
	Excess Premiums	1,112,414	12,236,554	23,442,850	35,679,404
	Administrative TOTAL EXPENSES	67,482 <b>1,179,896</b>	1,261,641 13,498,194	2,715,194 <b>26,158,044</b>	3,976,835 <b>39,656,23</b> 8
4.	UNDERWRITING PROFIT (1-2-3)	175,298	1,571,196	4,269,128	5,840,324
5.	INVESTMENT INCOME	2,565	25,115	124,802	149,917
5. 6.	STATUTORY PROFIT (4+5)	177,863	1,596,311	4,393,930	5,990,241
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	177,863	1,596,311	3,786,379	5,382,690
SI	IRPLUS (DEFICITS) BY FUND YEAR				
	200 (DEFICITO) DI FORD FEAR				
	2010	268	(54,034)	741,645	687,612
	2011	433	44,866	968,813	1,013,679
	2012	195	183,679	715,685	899,364
	2013	327	40,201	1,360,235	1,400,436
	2014	176,640	1,381,599		1,381,599
TC	TAL SURPLUS (DEFICITS)	177,863	1,596,311	3,786,379	5,382,691
CL	AIM ANALYSIS BY FUND YEAR				
	FUND YEAR 2010				
	Paid Claims				
	Palu Ciallis	0	35,695	0	35,695
	Case Reserves	(5,000)	35,695 183,917	6	
			-		183,923
	Case Reserves	(5,000) 5,000 0	183,917	6	183,923 445,382
	Case Reserves IBNR	(5,000) 5,000	183,917 (154,612)	6 599,994	183,923 445,382 (84,205
	Case Reserves IBNR Discounted Claim Value	(5,000) 5,000 0	183,917 (154,612) (8,005)	6 599,994 (76,200)	183,923 445,382 (84,205
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims	(5,000) 5,000 0 0	183,917 (154,612) (8,005) 56,995	6 599,994 (76,200) <b>523,800</b>	183,923 445,382 (84,205 580,795
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves	(5,000) 5,000 0 0	183,917 (154,612) (8,005) 56,995 4,344 (107,592)	6 599,994 (76,200) 523,800 139,753 110,263	183,923 445,382 (84,205 <b>580,795</b> 144,097 2,671
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR	(5,000) 5,000 0 0 0 0	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value	(5,000) 5,000 0 0 0 0	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876)	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS	(5,000) 5,000 0 0 0 0	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012	(5,000) 5,000 0 0 0 0 0 0 0	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims	(5,000) 5,000 0 0 0 0 0 0 1,926	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124	183,925 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves	(5,000) 5,000 0 0 0 0 0 0 0 0 1,926 5,574	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243 (360)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704	183,925 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR	(5,000) 5,000 0 0 0 0 0 0 0 0 1,926 5,574 (7,500)	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243 (360) (277,884)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976	183,925 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value	(5,000) 5,000 0 0 0 0 0 1,926 5,574 (7,500) 405	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243 (360) (277,884) 72,930	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771)	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS	(5,000) 5,000 0 0 0 0 0 0 0 0 1,926 5,574 (7,500)	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243 (360) (277,884)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013	(5,000) 5,000 0 0 0 0 0 1,926 5,574 (7,500) 405	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243 (360) (277,884) 72,930 (177,071)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229	183,925 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,156
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims	(5,000) 5,000 0 0 0 0 0 0 1,926 5,574 (7,500) 405	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229	183,925 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013	(5,000) 5,000 0 0 0 0 0 1,926 5,574 (7,500) 405	183,917 (154,612) (8,005) 56,995 4,344 (107,592) 43,248 19,886 (40,114) 28,243 (360) (277,884) 72,930 (177,071)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229	183,923 445,382 (84,205 580,795  144,097 2,671 1,143,232 (170,990 1,119,010  124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves	(5,000) 5,000 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229	183,923 445,382 (84,205 580,795 1444,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Case Reserves	(5,000) 5,000 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978	183,92: 445,382 (84,205 580,795  144,097 2,671 1,143,232 (170,990 1,119,010  124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value	(5,000) 5,000 0 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001) 48,344	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978 (457,420)	183,923 445,382 (84,205 580,795 1444,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2013 CLAIMS	(5,000) 5,000 0 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001) 48,344	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978 (457,420)	183,92: 445,38: (84,20: 580,79: 144,09: 2,67: 1,143,23: (170,99: 1,119,01: 124,563: 649,344 1,526,09: (317,84: 1,982,158: (22,324,97: (409,07: 1,915,92:
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2013 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2013 CLAIMS FUND YEAR 2014	(5,000) 5,000 0 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405 0 1 0 1 0 1 0	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001) 48,344 (36,655)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978 (457,420)	183,925 445,382 (84,205 580,795 1440,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2013 CLAIMS FUND YEAR 2014 Paid Claims	(5,000) 5,000 0 0 0 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405 0 1 0 1 0 0 0 0	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001) 48,344 (36,655)	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978 (457,420)	183,925 445,382 (84,205 580,795 1440,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2013 CLAIMS FUND YEAR 2014 Paid Claims Case Reserves	(5,000) 5,000 0 0 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405 0 1 0 1 0 0 2	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001) 48,344 (36,655)  0 150	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978 (457,420)	183,925 445,382 (84,205 580,795 1440,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158
	Case Reserves IBNR Discounted Claim Value TOTAL FY 2010 CLAIMS FUND YEAR 2011 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2011 CLAIMS FUND YEAR 2012 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2012 CLAIMS FUND YEAR 2013 Paid Claims Case Reserves IBNR Discounted Claim Value TOTAL FY 2013 CLAIMS FUND YEAR 2014 Paid Claims Case Reserves IBNR Case Reserves IBNR Cose Reserves IBNR Cose Reserves	(5,000) 5,000 0 0 0 0 0 0 0 0 1,926 5,574 (7,500) 405 405 0 1 0 1 0 1 0 2 255,554	183,917 (154,612) (8,005) 56,995  4,344 (107,592) 43,248 19,886 (40,114)  28,243 (360) (277,884) 72,930 (177,071)  0 2 (85,001) 48,344 (36,655)  0 150 2,810,962	6 599,994 (76,200) 523,800 139,753 110,263 1,099,984 (190,876) 1,159,124 96,320 649,704 1,803,976 (390,771) 2,159,229 0 22 2,409,978 (457,420)	183,923 445,382 (84,205 580,795 144,097 2,671 1,143,232 (170,990 1,119,010 124,563 649,344 1,526,092 (317,841 1,982,158

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

# GLOUCESTER COUNTY INSURANCE COMMISSION

# HEALTH INSURANCE DIVISION FINANCIAL FAST TRACK REPORT

#### AS OF DECEMBER 31, 2014

#### ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	49,736	601,790	81,356,350	81,958,140
2.	CLAIM EXPENSES				
	Paid Claims	41,132	570,412	72,266,552	72,836,964
	IBNR	1_	(2,384)	41,893	39,509
	Total Claims	41,133	568,028	72,308,445	72,876,472
3.	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	5,886	71,227	5,334,537	5,405,764
	Total Expenses	5,886	71,227	8,920,003	8,991,230
4.	UNDERWRITING PROFIT (1-2-3)	2,717	(37,465)	127,902	90,437
5.	INVESTMENT INCOME	-	-	7,136	7,136
6.	STATUTORY PROFIT (4+5)	2,717	(37,465)	135,039	97,574
9.	STATUTORY SURPLUS (6+7-8)	2,717	(37,465)	135,039	97,574

#### SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	(26,966)	1,909,067	1,882,101
CASH	0	(26,966)	1,909,065	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	(20,572)	(142,983)	(163,556)
CASH	0	(20,572)	(142,983)	(163,556)
2013 SURPLUS	551	14,590	(14,300)	291
CASH	0	(62,097)	66,689	4,592
2014 SURPLUS	2,166	(4,517)	-	(4,517)
CASH	2,719	33,331	-	33,331
TOTAL SURPLUS	2,717	(37,465)	135,039	97,574
TOTAL CASH	2,719	(76,305)	216,026	139,721

#### CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	26,966	22,524,075	22,551,041
IBNR	-	-	-	-
Total Claims		26,966	22,524,075	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	<u> </u>	<u> </u>		-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	20,572	14,773,310	14,793,883
IBNR			-	-
Total Claims	-	20,572	14,773,310	14,793,883
FUND YEAR 2013				
Paid Claims	-	25,641	517,220	542,862
IBNR	(551)	(40,231)	41,893	1,661
Total Claims	(551)	(14,590)	559,113	544,523
FUND YEAR 2014				
Paid Claims	41,132	497,232	-	497,232
IBNR	552	37,847	-	37,847
Total Claims	41,684	535,080	-	535,080
COMBINED TOTAL CLAIMS	41,133	568,028	72,308,445	72,876,472



### **Congress Passes Extension of the Terrorism Risk Insurance Act**

Great news from Washington D.C. - - Congress passed the extension for the Terrorism Risk Insurance Act as amended by the Terrorism Risk Insurance Protection Act of 2007 ("TRIA"). It is expected that President Obama will sign the bill immediately. As a result, TRIA, a federal law, that requires commercial insurance companies to offer terrorism coverage (as defined by TRIA) and provides a backstop to help insurance companies satisfy any terrorism-related claims, is extended.

Due to the extension, insurance companies will be restoring or continuing to provide terrorism coverage provided pre-December 31, 2014 as amended by TRIA.

If you have any questions, please contact your Conner Strong & Buckelew team member.



Click here to change your email preferences or unsubscribe from all communication.

#### **Project Background**

The Gloucester County Insurance Commission has requested a proposal to replace their existing website to continue to maintain a web presence for Commission members and the community. The website requested by the client needs to be a simple, user-friendly space with specific information to meet the state requirements, inform the community on Commission activities and suit any other needs related to the Commission.

With the scope of work dictated by the client, Spark Creative Group proposes the following low budget website for their use and to meet the requirements of new state laws.

#### Project Goals and Recommendations

#### Goal 1: Site Design and Development and Launch

Client requests a website to meet state requirements that is easily updataable with minutes, announcements, and general information.

Client requests that textual and document content be obtained by SCG from the current website.

Recommendations: SCG recommends the use of a content managed system as the backend for the sites design SGG will work with.

#### Goal 2: System Upgrades and Security

To establish an annual budget for important system and security upgrades for both content managed sites.

Recommendations: Clients typically incur 24 hours a per year in billables for both planned and unplanned needs.



T / 856 . 854 . 2647 F / 856 . 854 . 2648 www.spark-creative.net

#### **Development Process**

For all our work, SCG employs our smArt Direction methodology—a brand analysis and a brand execution process that integrates all aspects of marketing to achieve a total brand experience for our clients. For web development projects, we embrace the same methodology but within the more technical stages shown below. Contact Reports and Creative Briefs will be used to summarize findings, propose courses of action and ensures clear communication between the Client and the Firm. These documents guide creative direction, responsibilities and approval processes and ensure desired results and clear client communication throughout the process. The following is a general outline of what to expect as the project progresses:

Stage I: Definition, Research and Strategy Timeline: 1-3 weeks

This phase centers on information gathering to formulate an action plan for the scope of work. We assess goals, target audiences, competition and desired results. Activities generally include account documentation, information gathering meetings, technical assessments of client technology, responsibility definition and an analysis of all collected information and documents.

Stage 2: Conceptual & Design Development Timeline: 3-4 weeks

Creative thinking and problem-solving techniques are applied to the scope of work as we collaborate as a team to develop visual and messaging concepts for the site. Every detail in this process is tied to the communications goals of the client as we sketch and wireframe initial concepts. Only the most exceptional approaches and solutions are presented to the client to be further refined. Typically one core concept is presented with options for navigation, organization, color and other specific functions. Per client discussions and decisions, we come to a final design direction

Stage 3: Production, Testing & Deployment Timeline: 3-5 weeks

The design and content truly comes to life as we create the site graphics, content graphics, page layouts and programming needed to execute all the features of the site. Our team previews and tests the site with your team to ensure all agreed upon outcomes are coming together as planned as we prepare the site for launch.

Stage 4: Assessment Timeline: 1-2 weeks

We want to know the end results of our work. What is the client's evaluation of the process? How has it been received by target audiences? This is an opportunity to gather feedback to incorporate into future projects and to make possible adjustments immediately.



Spark Creative Group 647 Haddon Avenue / Floor Two Collingswood, NJ 08108 T / 856 . 854 . 2647 F / 856 . 854 . 2648 www.spark-creative.net

#### **Project Estimate**

The following estimates are preliminary projections based on the scope of work as outlined in this proposal. The costs cited below are best estimates of what actual expenses will be and do not include applicable taxes, freight, printing costs, or travel expenses unless otherwise noted. Where these costs are noted, they are for estimation purposes as actual costs may vary. Any time or expenses incurred beyond the work described herein would be billable at the Firm Rates and Service schedule for the current year. Engagements are subject to our Firm Services Agreement which would be forwarded along with final contracts. For web-specific items, where specific needs and functions are yet to be defined, we present typical technology and programming recommendations containing the most common elements to a site of this scale.

DESCRIPTION OF SERVICE COST

#### Website Design, Programming and Layout

SCG will create a website template with the following features for launch:

- Main introduction page and 2-3 internal pages (as needed), designed with client and firm input.
- Contact Us page.
- Programming and layout design.
- Installation and configuration of backend framework allowing for future plugins and expansion.
- Please note that any programming security updates, upgrades, fixes that occur post launch of site that will be billed at SCG hourly rates.
- · Download and movement of textual content and documents from current live site.

\$ 2,450

#### Website Hosting and Domain Services (yearly)

SCG will provide hosting for the website on a yearly basis, and includes the following:

 Server maintenance related to the web server itself (not including any site security, bugs, site updates, etc). Provide email accounts and email instructional tools to client, if requested

350

#### Site Updates and File Uploads (monthly)

SCG will assist in editing and developing site textual content, file uploads on a monthly basis on a monthly retainer. SCG will give 2 hours per month towards this project, charging only for 1 hour. Any work performed above the 2 hours per month will be billed at SCG hourly rate.

\$ 105



#### **CLIENT ACTIVITY REPORT**

#### **DECEMBER 2014**

# GCHIC - Gloucester County Health Insurance Commission

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

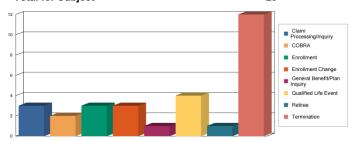


#### **CLIENT ACTIVITY SUMMARY REPORT**

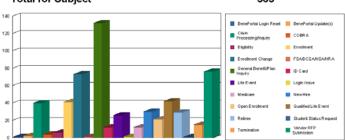
From: 12/1/2014 To: 12/31/2014

#### **GCHIC - Gloucester County Health Insurance Commission**

SUBJECT (DECEMBER)	# of Issues
Claim Processing/Inquiry	3
COBRA	2
Enrollment	3
Enrollment Change	3
General Benefit/Plan Inquiry	1
Qualified Life Event	4
Retiree	1
Termination	12
Total for Subject	29



SUBJECT (YTD)	# of Issues
BenePortal Login Reset	1
BenePortal Update(s)	2
Claim Processing/Inquiry	40
COBRA	4
Eligibility	6
Enrollment	41
Enrollment Change	73
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	132
ID Card	12
Life Event	26
Login Issue	1
Medicare	12
New Hire	30
Open Enrollment	21
Qualified Life Event	42
Retiree	29
Student Status Request	1
Termination	15
Vendor RFP Submission	76
Total for Subject	565



Brown, Tammy

GCHIC - Gloucester County Health Insurance Commission

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CALL SOURCE (DECEMBER)	# of Issues
Dependent	1
Employee	2
Employer	21
Other	2
Unidentified	3
Total for Call Source	29



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	18
Dependent	6
Employee	221
Employer	197
Other	13
Plan Administrator	1
Unidentified	30
Total for Call Source	486

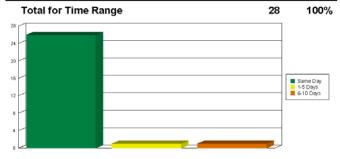


Brown, Tammy

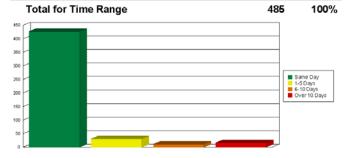
GCHIC - Gloucester County Health Insurance Commission

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CLOSED TIME (DECEMBER)	# of Days	<u>%</u>
Same Day	26	93%
1-5 Days	1	4%
6-10 Days	1	4%



CLOSED TIME (YTD)	# of Days	<u>%</u>
Same Day	427	88%
1-5 Days	31	6%
6-10 Days	11	2%
Over 10 Days	16	3%



# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 3-15 JANUARY 2015

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 2	<u>014</u>		
<b>CheckNumber</b>	<u>VendorName</u>	<u>Comment</u>	<b>InvoiceAmount</b>
000325			
000325	MARSHALL, DENNEHEY, WARNER,	LEGAL SERV FOR ANCILLARY COV - 11/30/14	1,417.88
000325	MARSHALL, DENNEHEY, WARNER,	LEGAL SERV FOR ANCILLARY COV - 11/30/14	565.80
			1,983.68
000326			
000326	COURIER-POST	ACCT CHL-091699 - 12/30/14 - '15 ANNL MTG	36.45
000326	COURIER-POST	ACCT CHL-091699 - 12/29/14 - NOTICE	9.90
000326	COURIER-POST	ACCT CHL-091699 - 12/29/14 - NOTICE	27.00
			73.35
000327			
000327	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/14	136.50
000327	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/14	2,060.54
000327	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/14	2,593.97
000327	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/14	487.50
000327	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/14	78.00
			5,356.51
000328			
000328	ROBERT SCOLPINO	REIMBURSE MEDICAL & PRESCIPTION 12/14	1,143.63
			1,143.63
000329			
000329	VIOLA YEAGER	REIMBURSE MEDICAL & PRESCIPTION 12/14	571.82
			571.82
000330			
000330	JUNE ATKINSON	REIMBURSE MEDICAL & PRESCIPTION 12/14	571.82
			571.82
ELINID MEAD A	TOTAL PAYME	ENTS FY 2014 9,700.81	
FUND YEAR 2 CheckNumber	<u>015</u> VendorName	Comment	InvoiceAmount
CHECKIVUIIDEI	vendorname	Comment	mvoiceAmount
000331			
000331	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 01/2015	6,650.00
			6,650.00
000332			
000332	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2015	11,385.17
			11,385.17

<b>000333</b> 000333	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - (		30.00 <b>30.00</b>
<b>000334</b> 000334	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 01/		50.25 5 <b>0.25</b>
<b>000335</b> 000335	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 01/14/2015	· · · · · · · · · · · · · · · · · · ·	05.00 <b>05.00</b>
<b>000336</b> 000336	HARDENBERGH INSURANCE GROUP	RMC FEE 01/2015	21,32 <b>21,3</b> 2	
	TOTAL PAYMEN	NTS FY 2015	47,790.42	

### TOTAL PAYMENTS ALL FUND YEARS \$57,491.23

Chairperson		
Attest:		
Tittesti	Dated:	
I hereby certify the availability of suf	ficient unencumbered funds in the proper a	counts to fully pay the above claims.
	Treasurer	<del></del>

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 4-15 JANUARY 2015

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

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

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

#### **FUND YEAR 2015**

CheckNumber	VendorName	Comment	<u>InvoiceAmount</u>
W0115			
W0115	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 01/2015	530.50
W0115	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 01/2015	2,820.00
			3,350.50

TOTAL PAYMENTS FY 2015 3,350.50

#### **TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50**

Chairperson		
Attact		
Attest:	Dated:	
I hereby certify the availability of sufficient un-		per accounts to fully pay the above claims.
	Treasurer	

SU	MMARY OF CASH AND INVESTM	ENT INSTRUMENTS			
GI	OUCESTER COUNTY INSURANCE	ECOMMISSION			
ΑL	L FUND YEARS COMBINED				
CU	JRRENT MO NTH	November			
CU	JRRENT FUND YEAR	2014			
		Description:	Instrument #1	Instr #2	Instr #3
		ID Number:	GCIC Deposit A	GCIC WC Clai	GCIC Liability
		Maturity (Yrs)	0	0	0
		Purchase Yield:	0	0	0
		TO TAL for All			
		Accts & instruments			
Or	oening Cash & Investment Balance	\$4,824,427.69	4,814,481.53	3,779.32	6,166.84
Opening Interest Accrual Balance		\$0.00	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$1,152,741.38	\$1,007,915.40	\$121,652.89	\$23,173.09
10	(Withdrawals - Sales)	(\$393,882.86)	(\$249,056.88)	(\$121,652.89)	(\$23,173.09)
					\$0.00
En	ding Cash & Investment Balance	\$5,583,286.21	\$5,573,340.05	\$3,779.32	\$6,166.84
En	ding Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plι	ns Outstanding Checks	\$151,811.89	\$104,230.90	\$32,713.55	\$14,867.44
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00
Bal	lance per Bank	\$5,735,098.10	\$5,677,570.95	\$36,492.87	\$21,034.28

	GLOUCESTER COUNTY INSURANCE COMMISSION									
	SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year:	2014									
Month Ending:	November									
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL
OPEN BALANCE	123,954.57	3,493,315.36	218,132.07	793,813.31	0.00	0.00	0.00	(1,277,219.29)	(280,328.22)	3,071,667.80
RECEIPTS										
Assessments	26,288.18	172,104.78	15,298.20	183,507.94	0.00	0.00	0.00	512,777.08	97,875.21	1,007,851.39
Refunds	0.00	0.00	0.00	64.01	0.00	0.00	0.00	0.00	0.00	64.01
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26,288.18	172,104.78	15,298.20	183,571.95	0.00	0.00	0.00	512,777.08	97,875.21	1,007,915.40
EVDENGEG										
EXPENSES	22.452.00	0.00	0.00	121 (52 00	0.00	0.00	0.00	0.00	0.00	44400700
Claims Transfers	23,173.09	0.00	0.00	121,652.89	0.00	0.00	0.00	0.00	0.00	144,825.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104,230.90	104,230.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,173.09	0.00	0.00	121,652.89	0.00	0.00	0.00	0.00	104,230.90	249,056.88
END BALANCE	127,069.66	3,665,420.14	233,430.27	855,732.37	0.00	0.00	0.00	(764,442.21)	(286,683.91)	3,830,526.32

#### **RESOLUTION 5-15**

#### 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 22, 2015 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 12-1-14 to 12-31-14 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

<b>ADOPTED</b> by THE GLOUCESTER COUNTY properly noticed meeting held on January 22, 2015.	INSURANCE	COMMISSION	at	a
ADOPTED:				
GERALD A. WHITE, CHAIRMAN	_			
ATTEST:				
MICHAEL BURKE, VICE CHAIRMAN				

### Gloucester Co Ins Commission - 353

# Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 12/01/2014 Thru 12/31/2014

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

Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Туре	Types of transactionsComputer, 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

12/01/2014 Thru 12/31/2014

Туре	Check #	Claim#		Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Cove	rage: Auto Lia	bility									
С	4631	3530000576	001	GRANT, HELEN	10/02/2014	11/20/2014	MADDEN & MADDEN PA	12/26/2014	STATEMENT 28	2,120.00	2,120.00
Total	for Coverage	Auto Liabilit	у					Number of 6	entries: 1	2,120.00	2,120.00
Cove	rage: Auto Ph	ysical Damag	e								
С	4637	3530001174	001	GLOUCESTER COUNTY	12/15/2014	12/15/2014	MARY ELLEN GRAY DBA CLIFF	12/26/2014	SUPPLEMENT FEE INV#114188S BG	35.00	35.00
С	4638	3530001174	001	GLOUCESTER COUNTY	11/08/2014	11/08/2014	SOUTH JERSEY TRUCK REPAIR	12/26/2014	Supplement for 2013 Ford Taurus Plate#z910CG	3,984.98	3,984.98
Total	for Coverage	Auto Physic	al Dan	nage				Number of e	entries: 2	4,019.98	4,019.98
Cove	rage: General	Liability									
С	4629	3530000694	001	RUNQUIST, CHRISTINE	11/10/2014	11/13/2014	CHANCE & MCCANN LLC	12/12/2014	INVOICE 11464	267.75	267.75
С	4632	3530000475	001	MISCEWITZ, RAYMOND	10/09/2014	11/18/2014	MADDEN & MADDEN PA	12/26/2014	STATEMENT 12	405.00	405.00
С	4633	3530000234	001	GOSS, JOHN	12/05/2014	12/05/2014	GUARANTEED SUBPOENA SERVICE	12/26/2014	INV 20141203152241	83.95	83.95
С	4634	3530000234	001	GOSS, JOHN	12/08/2014	12/08/2014	GUARANTEED SUBPOENA SERVICE	12/26/2014	INV 20141203152031	61.95	61.95
С	4635	3530000234	001	GOSS, JOHN	12/08/2014	12/08/2014	GUARANTEED SUBPOENA SERVICE	12/26/2014	INV 20141203151932	61.95	61.95
С	4636	3530000234	001	GOSS, JOHN	12/08/2014	12/08/2014	GUARANTEED SUBPOENA SERVICE	12/26/2014	INV 20141203152415	63.95	63.95
Total	for Coverage	General Liab	ility					Number of e	entries: 6	944.55	944.55
Cove	rage: Police P	rofessional									
С	4630	3530000547	001	DEAN, TAHARQA	10/16/2014	11/12/2014	CHANCE & MCCANN LLC	12/12/2014	INVOICE 11467	7,133.72	7,133.72
М	637704	3530000547	001	DEAN, TAHARQA	11/21/2014	11/21/2014	THE PHILADELPHIA HAND CENTER	12/29/2014	HALF PREPAYMENT OF IME	600.00	600.00
Total	for Coverage	Police Profe	ssiona	ıl				Number of e	entries: 2	7,733.72	7,733.72
Total	for Glouceste	r Co Ins Com	missio	on - 353				Number of e	entries: 11	14,818.25	14,818.25



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



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed <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	55	91%	\$41,580.77	92%	\$22,244.50	\$1438.29	\$11,984.63	\$5,913.35	\$19,336.27	\$2,707.08	\$16,629.19
	February	22	82%	\$19,644.63	93%	\$10,016.56	\$0.00	\$7,413.36	\$2,214.71	\$9,628.07	\$1,347.93	\$8,280.14
	March	35	86%	\$12,299.87	83%	\$8,773.53	\$313.10	\$2,028.39	\$1,184.85	\$3,526.34	\$493.69	\$3,032.65
	April	51	71%	\$26,218.76	73%	\$19,841.41	\$0.00	\$4,480.88	\$1,896.47	\$8,377.35	\$892.83	\$5,484.52
	May	28	82%	\$152,225.90	98%	\$36,511.98	\$43.32	\$19,675.81	\$95,994.79	\$115,713.92	\$12,629.71	\$103,084.21
	June	24	88%	\$141,833.15	99%	\$80,132.24	\$57,268.54	\$4,224.66	\$207.71	\$61,700.91	\$8,638.14	\$53,062.77
	July	30	100%	\$29,192.79	100%	\$19,484.53	\$65.13	\$6,912.09	\$2,731.04	\$9,708.26	\$1,359.16	\$8,349.10
	August	46	87%	\$20,429.71	77%	\$16,038.64	\$20.06	\$3,408.17	\$962.84	\$4,391.07	\$614.75	\$3,776.32
	September	13	100%	\$15,359.20	100%	\$12,509.65	\$77.07	\$2,526.23	\$246.25	\$2,849.55	\$398.94	\$2,450.61
	October	60	87%	\$70,177.40	84%	\$23,673.39	\$0.00	\$6,075.21	\$40,428.80	\$46,504.01	\$6,510.56	\$39,993.45
	November	25	76%	\$55,270.74	85%	\$13,716.20	\$0.00	\$4,046.09	\$37,508.45	\$41,554.54	\$5,057.44	\$36,497.10
	December	29	98%	\$25,691.99	100%	\$17,518.40	\$0.00	\$5,017.57	\$3,156.02	\$8,173.59	\$1,116.51	\$7,057.08
YTD Total		418	86%	\$609,924.91	93%	\$280,461.03	\$59,225.51	\$77,793.09	\$192,445.28	\$329,463.88	\$41,766.72	\$287,697.16

 Monthly Summary
 December

 Total Savings (before fees):
 \$8,173.59

 Percent Savings:
 32%

 NET SAVINGS:
 \$7,057.08

 Percent NET SAVINGS:
 27%

Report Footnotes:

'Recommended amount for payment

\*Discounts negotiated by CSG on out of network bills

\*Discounts applied in accordance with CHN PPO contracts

\*U&C and CSG Code Review reductions applied

YTD Summary

Total Savings (before fees): \$329,463.88
Percent Savings: 54%
NET SAVINGS: \$287,697.16
Percent NET SAVINGS: 47%



# GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY DIRECTOR'S REPORT

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Risk Control, Safety Director

**DATE:** January 12, 2015

### **December - January 2015**

### **RISK CONTROL ACTIVITIES**

### JIF MEETINGS / TRAINING ATTENDED

- December 15: A BRIT Demo overview was conducted for GCC and GCIC via webinar.
- **December 18:** Attended the GCIC meeting in Woodbury.
- December 19: A Snow Plow/Snow Removal was conducted for GCC.

**January 5:** Attended a meeting with the RMC and the Safety and Insurance Coordinator to discuss 2015 safety training needs via conference call

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

- January 13: Plan to attend the GCIC Claims Committee meeting via conference call.
- **January 15**: Plan to attend the GCIC Safety Kick Off Meeting at the Rowan College of Gloucester County.
- January 22: Plan to attend the GCIC meeting in Woodbury.
- January 27: One session of Back Safety/Material Handling and Asbestos, Lead, Silica is scheduled for GCIC.

### **CEL MEDIA LIBRARY**

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

MONTH	AGENCY	# of Videos
January	GCUA/GCIA	6
February		0
March		4
April		0
May		0
June		0
July		0
August		0
September		2
October		0
November		2
December		0

### 14 videos were utilized in 2014

The following GCIC Agencies utilized the CEL Media Library in 2015:

MONTH	AGENCY	# of Videos
January (as of 1/12)		0

#### **RESOLUTION 6-15**

# 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 22, 2015.

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 22, 2015 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:	
GERALD A. WHITE, CHAIRMAN	
ATTEST:	
MICHAEL BURKE, VICE CHAIRMAN	

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2015.

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

Claim #	Claimant Type of Claim		PAR/SAR	<u>C.P or DO #</u>
3530001215	Jackie Hampton	Worker Compensation	PAR	
3530001141	John Carrara	Worker Compensation	PAR	
3530001206	Patrick DiCerbo	Worker Compensation	PAR	
3530000762	Estate of Autumn Pasquale	Liability	PAR	
3530000234	John Goss	Liability	PAR	
3530000295	Chrystal Garland	Liability	SAR	

### **APPENDIX I**

### GLOUCESTER COUNTY INSURANCE COMMISSION

### **OPEN MINUTES**

### MEETING – Thursday, December 18, 2014 115 Budd Blvd.

Woodbury, NJ 9:30 AM

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

**ROLL CALL OF COMMISSIONERS:** 

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

**FUND PROFESSIONALS PRESENT:** 

Executive Director PERMA Risk Management Services

Joseph Hrubash

Claims Service Insurance Services, Inc.

Veronica George

**Ashley Nelms** 

**Dave McCabe** 

Debbie Stout (via teleconference)

Consolidated Services Group, Inc.

Jennifer Pard Goldstein

Conner Strong & Buckelew

**Michelle Leighton** 

Underwriting Services Director/RMC Hardenbergh Insurance Group

**Bonnie Ridolfino** 

Jenna Quattrone (via teleconference)

Attorney Long Marmero & Associates

Doug Long, Esq.

Treasurer

Safety Director J.A. Montgomery Risk Control

**Glenn Prince** 

Benefits Conner Strong & Buckelew

**Tammy Brown** 

#### **ALSO PRESENT:**

Patrick J. Madden, Madden & Madden Prudence Higbee, Capehart Scatchard Matt Lyons, Gloucester County Counsel Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES**: Open Minutes and Closed Minutes of October 23, 2014.

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

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

**CORRESPONDENCE:** Executive Director referred to a copy of a letter from Staci L. Ulp of Inservco Insurance Services which was included in the agenda advising Debbie Stout was retiring effective December 31, 2014. Executive Director advised Terry Sheerin would be the Claims Service Office Manager for the Inservco New Jersey office. Executive Director wished Ms. Stout good luck.

#### **COMMITTEE REPORTS:**

**SAFETY & ACCIDENT REVIEW COMMITTEE:** Commissioner Sizemore advised the Safety and Accident Review Committee Report was included in the agenda along with a copy of the meeting dates for next year. Commissioner Sizemore indicated the Commission should take advantage of the Command Staff Law Enforcement Training which was discussed at their meeting. Commissioner Sizemore noted the cost per session was \$350 and he was recommending three sessions for \$1,050. Commissioner Sizemore asked if anyone had any questions and advised he would make a motion to approve the expenditure. Executive Director advised this cost could be allocated to the miscellaneous and expense account.

### MOTION TO APPROVE THREE SESSIONS OF THE COMMAND STAFF LAW ENFORCEMENT TRAINING FOR A TOTAL COST OF \$1,050

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

**CLAIMS COMMITTEE:** Commissioner Sizemore reported the Claims Committee met via teleconference to discuss and review the PARS that would be presented during closed session.

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

2015 PROPERTY AND CASUALTY BUDGET INTRODUCTION - Executive Director referred to a copy of the 2015 Property and Casualty Budget in the amount of \$5,829,958 which was included in the agenda. Executive Director advised the budget increased by 5.65% over the 2014 budget. Executive Director noted the CEL portion of the budget was adopted by the Commissioners on November 20<sup>th</sup>. Executive Director referred to lines 1 through 4 of the budget and explained the figures represented the loss funds which were projected by the actuary. The loss funds were down 1.64%. Executive Director noted the total loss funds were \$2,194,083 and represented 37% of the budget. Executive Director advised line 9, \$1,684.938, represented the CEL premiums and noted the CEL budget increased by 6.88%. Executive Director reviewed the expense lines of the budget and pointed out there was a new line in the budget for the Safety Service of \$268,000 and also there was now an amount in the Treasurer line of the budget in the amount of \$12,000. Executive Director advised the expenses represented 15% of the budget. Executive Director referred to the Ancillary Coverages of the budget and explained the CEL Underwriting Manager was not projecting increases more than 5% for the POL/EPL, Excess Liability, Crime as well as the Cyber coverage. Executive Director noted the Medical Malpractice line decreased by \$100,000 due to the reduction of the County Jail operations. Executive Director advised the Ancillary coverages represented 19% of the budget. Executive Director asked if anyone had any questions and requested a motion to introduce the budget and schedule a public hearing.

MOTION TO INTRODUCE THE 2015 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$5,829,958 AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2015 AT 9:30 AM AT 115 BUDD BLVD., WOODBURY, NJ 08096

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

2015 HEALTH BENEFITS BUDGET INTRODUCTION - Executive Director asked Ms. Brown to introduce the Health Benefit Budget. Ms. Brown advised a copy of the 2014/2015 Budget Comparison was included in the agenda, however, she distributed an updated version of the budget. Ms. Brown advised they were able to review the October and November claims and as a result was able to revise the budget figure for 2015 to \$608,987. Ms. Brown reviewed the lines of the budget and advised lines 21 and 22 represented the fixed expense components of the budget. Ms. Brown advised line 21 represented the PERMA and Conner Strong and Buckelew consulting fees and line 22 represented the Dental TPA fee of \$3.11 per participant for a total of \$76,166 for the two lines. Ms. Brown advised the budget included in the agenda did represent an increase; however, the revised budget that was distributed in the amount of \$608,987 represented a slight reduction in the budget from 2014. Ms. Brown asked if anyone had any questions. In response to Chairman White's inquiry regarding the increase in line 21, Ms. Brown advised the allocation of costs were shifted this year and was not necessarily an increase. Ms. Brown noted line 21 represented the PERMA and Conner Strong & Buckelew fees in accordance to the contract. Ms. Brown explained it was only a shifting of the display figures and not the work. Ms. Brown further explained line 21 was higher for 2015; however, line 22 was lower for 2015.

# MOTION TO INTRODUCE THE 2015 HEALTH BENEFITS BUDGET IN THE AMOUNT OF \$608,987 AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2015 AT 9:30 AM AT 115 BUDD BLVD., WOODBURY, NJ 08096

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

Executive Director advised he neglected to point out that the 2015 Property and Casualty Assessments were included in the agenda and they would be certified at the Public Hearing next month.

**COMMISSION ATTORNEY APPOINTMENT:** Executive Director advised a RFP was issued for the Commission Attorney position for the period of 4-25-14 to 4-25-15. Executive Director indicated there were two responses received, one from Long Marmero & Associates, incumbent, and Chance & McCann. Executive Director noted this item was tabled previously but the responses were now reviewed and evaluated. Chairman White advised Long Marmero & Associates would continue as the Commission Attorney.

# MOTION TO APPROVE LONG MARMERO & ASSOCIATES AS THE COMMISSION ATTORNEY FOR THE PERIOD OF APRIL 25, 2014 TO APRIL 25, 2015

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

**PROPOSED MEETING DATES FOR 2015:** Executive Director referred to a draft copy of the 2015 annual meeting notice which was included in the agenda. Executive Director indicated there were no meetings scheduled for March, May, July, August and November as was in 2014. Executive Director noted however, the Commissioners could schedule additional meetings or cancel a meeting with advanced notice. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 51-14, Fixing Public Meeting Dates for the year 2015.

### MOTION TO ADOPT RESOLUTION 51-14, FIXING PUBLIC MEETING DATES FOR THE YEAR 2015

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

**CAIR MOTOR VEHICLE REPORTS:** Executive Director advised the renewal notice was received from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director indicated the Commission has paid for this fee in the past and the expense would be allocated to the miscellaneous and contingency account. Executive Director requested a motion to approve the payment.

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

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

**AMENDMENT TO THE PLAN OF RISK MANAGEMENT:** Executive Director reported the Risk Management Plan was revised to include a list of perils for which underground piping was not covered and also the owned watercraft liability coverage was amended from 32' to 35' in length. Executive Director noted the applicable pages were included in the agenda and the revisions were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 52-14, the revised Plan of Risk Management.

### MOTION TO APPROVE THE PLAN OF RISK MANAGEMENT, RESOLUTION 52-14

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period 10/17/14 to 12/12/14. There were 5 certificates of insurance issued during this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the September and October Property & Casualty Financial Fast Tracks were included in the agenda. As of October 31, 2014 the Commission has a surplus of \$3,522,542. Line 8 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the CEL. Gloucester County Insurance Commission's current equity in the CEL is \$1,150,991.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the September and October Financial Fast Tracks. Executive Director noted as of October 31<sup>st</sup> the Fund has a surplus of \$5,204,827.

**HEALTH BENEFITS FINANCIAL FAST TRACK**: Executive Director reported the September, October, and November Health Benefits Financial Fast Tracks were included in the agenda. Executive Director advised as of November 30, 2014 there was a surplus of \$94,856.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CEL met on October 23, 2014. A summary report of their meeting was included in the agenda. Executive Director also advised the Board of Fund Commissioners offered membership to the County of Atlantic. Executive Director reported he understood the County accepted membership and would become a CEL member Insurance Commission on January 1, 2015 and will include the

County, Improvement Authority and Utility Authority. The CEL also held a teleconference on November 20<sup>th</sup> and adopted the budget in the amount of \$19,964,592. Executive Director noted the CEL cancelled their December meeting and the 2015 Reorganization meeting was scheduled for February 26, 2015 at 1:00 PM at the Camden County College Regional Emergency Training Center.

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

### Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman White presented the November and December Property & Casualty Bill Lists along with the November and December Health Insurance Fund Bill Lists which were included in the agenda. Chairman White requested motions to approve Resolutions, 53-14, 54-14, 55-14, 56-14 and 57-14.

### MOTION TO APPROVE THE BILL LISTS, RESOLUTIONS 53-14, 54-14, 54-15, 55-14 56-14 & 57-14

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote Unanimous

### **CLAIMS REPORT**

#### **REPORT:**

Chairman White presented Resolution 58 -14 Inservco Liability Check Register for the period 10-1-14 to 10-31-14 and 11-1-14 to 11-30-14.

# MOTION TO APPROVE RESOLUTION 58-14 LIABILITY CHECK REGISTER FOR THE PERIOD OF 10-1-14 TO 10-31-14 AND 11-1-14 TO 11-30-14

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote Unanimous

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of September and October which were included in the agenda. Ms. Goldstein advised there were 60 bills for October with a total of \$70,177.40. The total recommended allowed amount was \$23,673.39. The total reduction was \$46,504.01 and after fees the net reduction was \$39,953.45. Ms. Goldstein advised there were 25 bills received in November for a total of \$55,270.74. The total recommended allowed amount was \$13,716.20. The total reduction was \$41,554.54 and after fees the net reduction was \$36,497.70. Ms. Goldstein indicated the year to date savings was \$280,640.08 or 49%.

#### **CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reported the Safety Director's report was included in the agenda. The report included Risk Control Activities for October through December 2014. Mr. Prince advised he wanted to thank everyone that participated in the 2014 Safety Program especially Commissioner Sizemore and Ms. Ridolfino. Mr. Prince also advised there was a BRIT Demo overview provided for the GCC and GCIC via a webinar.

#### RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

**REPORT:** Ms. Ridolfino advised her report for services performed was included in the agenda.

Ms. Ridolfino reported the 2015 Safety Kick Off meeting would be held on January 15, 2015 at the Rowan College at Gloucester County starting at 9:00 AM. Ms. Ridolfino advised there would be a demonstration of the BRIT on line training program.

Ms. Ridolfino referred to a copy of a Safety Poster, "Wash your hands and help make the flu disappear" which was included in the agenda. Ms. Ridolfino advised her office reached out to Commissioner Jones at the Health Department and other member entities to see if there interested in obtaining the poster.

Ms. Ridolfino reported her office contacted each member to remind them to check with all of the departments regarding any incidents that could give rise to a claim with respects to Employee Dishonesty, Public Officials Liability, Employment Practices Liability, Pollution Liability, Medical Malpractice and or Employed Lawyers Liability.

Ms. Ridolfino advised the College and Library did not purchase the cyber liability coverage last year and she has distributed proposals to those entities this year.

Ms. Ridolfino reported the Ancillary Coverage Loss Runs as of 6/30/14 were e-mailed to the members and she would contact the member representative to review them in detail.

Ms. Ridolfino indicated a question came up at a recent Safety meeting regarding modified duty. Ms. Ridolfino explained the Improvement Authority, Utility Authority, College and Library did not offer modified duty to an injured worker and was wondering if one of their employees could be sent to the County for modified work. Ms. Ridolfino advised she would contact Mr. Long and Ms. Higbee to discuss further. Mr. Lyons indicated there would be some concerns and issues with the temporary transfer. A brief discussion took place and Ms. Ridolfino advised she would discuss with the legal professionals further.

Ms. Ridolfino advised she had a few action items to renew some coverages. Ms. Ridolfino reported at the October 23<sup>rd</sup> meeting the Commissioners authorized the Library's Notary Bond be renewed in the amount of \$147.87. Ms. Ridolfino advised the number of notaries was reduced and the revised annual cost was \$125.12.

Ms. Ridolfino reported the Improvement Authority's Volunteer Accident Coverage for the Dream Park was renewing on January 28, 2015 through Starr Indemnity for an annual cost of \$400.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE VOLUNTEER ACCIDENT POLICY THROUGH STARR INDEMNITY FOR AN ANNUAL COST OF \$400 EFFECTIVE 1/28/15

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

Ms. Ridolfino advised the next action item was to renew the Bond for Prosecutor Dalton with an annual premium of \$70.00 effective 3/9/15.

# MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW PROSECUTOR DALTON'S BOND THROUGH C N A FOR AN ANNUAL COST OF \$70.00 EFFECTIVE 3/9/15

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

In response to Commissioner Sizemore's inquiry regarding Cyber coverage for the Library and College, Ms. Ridolfino indicated they did not purchase the coverage due to the cost; however, she would reach out to the entities again. A discussion ensued on the importance of the College purchasing the Cyber coverage due to their exposure.

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

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

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** 

#### MOTION TO OPEN MEETING TO PUBLIC

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

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

### MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

**CLOSED SESSION**: Chairman White read and requested a motion to approve Resolution 59-14 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 59-14, EXECUTIVE SESSION FOR PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD-PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA ALSO THE POSSIBLE SETTLEMENT OF SHARON ANDERSON # 2014-22229, FORREST COLLINS, # 2013-26802, BRIAN EVANS, # 2012-12627, RICHARD FOX, # 2013-20712, JOHN HAMILTON, # 2013-24833 AND ANJEANETTE WAGNER, # 2013-34258. ALSO A DISCUSSION ON AUTUMN PASQUALE

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

#### MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

#### MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

Mr. Long indicated Resolution 59-14 should be amended to include a discussion on the Rapp matter. Mr. Long made the following motions:

### MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530000860 IN THE AMOUNT OF \$250,000

Motion: Commissioner Sizemore

Second: Chairman White

Roll Call Vote: Unanimous

### MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530000425 IN THE AMOUNT OF \$32,500

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

### MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530000903 IN THE AMOUNT OF \$22,800.24

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

### MOTION TO APPROVE PAYMENT AUTHORITY REGARDING # 3530000851 IN THE AMOUNT OF \$85,261.07

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

Mr. Long advised the next would be a resolution:

AUTHORIZING THE GCIC TO ENTER INTO A SETTLEMENT AGREEMENT ON CLAIM #3530000576, TOTAL AMOUNT OF \$685,000 AND AUTHORIZING THE GCIC TO PAY ITS AGREED AMOUNT TOWARD SUCH SETTLEMENT DESCRIBED IN THE SETTLEMENT

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

Commissioner Sizemore advised he would make one more motion:

# MOTION TO APPROVE THE RETENTION OF ARCHER GREINER FOR BOOTH THE PROSCECUTOR'S OFFICE AND THE COUNTY IN THE MATTER OF PASQUALE

Motion: Commissioner Sizemore

Second: Chairman White Roll Call Vote: Unanimous

#### **MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 11:06 AM** 

Minutes prepared by: Cathy Dodd, Assisting Secretary