

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 26, 2014**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

- ATTORNEY – Long Marmero & Associates, LLP..... Verbal**
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 56-58**
Resolution [32-14](#) 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 Franklin Hart v Gloucester County, # 2011-30659 & 2012-26253, Tyrone Brown v Gloucester County, # 2013-8624, and discussion on Jeffrey Bell v Gloucester County, Estate of Patrick Georgette v Gloucester County and Lori Shaw v Gloucester County

- Motion for Executive Session

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: September 25, 2014, 9:30 AM, 115 Budd Blvd., Woodbury, NJ

SAFETY & ACCIDENT COMMITTEE REPORT

The GCIC Safety & Accident Committee met on June 10, 2014 at the Gloucester County College. The Committee discussed three worker compensation claims for action to be taken that were preventable. The Committee suggested additional training for the employee's involved and for a response back to the Committee by August 15, 2014 as to what corrective action has taken place.

CLAIMS COMMITTEE REPORT

The GCIC Claims met on June 10, 2014 via a teleconference call to discuss one claim at the meeting.

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 26, 2014

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Commission Attorney Contract** – The Commission Attorney contract terminated on April 25, 2014. The Executive Director’s office issued an RFP. At the last Commission meeting this item was tabled until the June meeting. After further discussion with Chairman White we are recommending the Commissioners extend Long Marmero & Associates, LLP contract until October 23, 2014. The contract would be for the period of April 25, 2014 through October 23, 2014 with an hourly rate of \$150 and not to exceed an amount of \$17,000 for this period. PERMA will prepare the necessary documents to extend the contract.
 - Motion to extend Long Marmero Associates, LLP contract for the period of April 25, 2014 until October 23, 2014 with an hourly rate of \$150 and not to exceed an amount of \$17,000**

- Gloucester County College Name Change (Page 8)** – As of July 1, 2014, the College has changed its name to Rowan College at Gloucester County. We are in the process of amending the GCIC website, Risk Management Plan, and applicable insurance policies. In addition to this we issuing new certificate of insurances and auto identification cards. Attached on page 8 is Resolution 26-14 prepared by the Commission Attorney acknowledging the name change and authorizing a name change on all of the Insurance Commission Documents.
 - Motion to adopt Resolution 26-14 Acknowledging the Name Change of Gloucester County College to Rowan College at Gloucester County and Authorizing the Name Change on All Gloucester County Insurance Commission Documents**

- Certificate of Insurance Report (Pages 9-10)** - Attached on pages 9-10 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 4/17/14 to 6/20/14. There were 11 certificates of insurance issued during this period.

- GCIC Property and Casualty Financial Fast Track (Pages 11-12)** - Included in the agenda on pages 11-12 are copies of the March and April Property & Casualty Financial Fast Track Report. As of **April 30, 2014** the Commission has a surplus of **\$2,608,117**. 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 **\$1,003,958**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 are copies of the CEL Financial Fast Track Reports for the months of March, April and May. As of May 31st the Fund has a surplus of **\$4,130,805**.
- ❑ **Health Benefits Financial Fast Track (Pages 16-17)** - Included in the agenda on pages 16-17 are copies of the Health Benefits Financial Fast Track for the months of March and April. As of **April 30, 2014** there is a statutory surplus of **\$152,677**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 18-19)** The CEL met on April 24, 2014 and a summary report of that meeting is included in the agenda on pages 18-19. The Executive Director made a presentation on a potential new member, County of Ocean. The County of Ocean did pass a resolution to join the CEL as of June 1, 2014. The CEL membership is now at 9 members. The CEL is meeting this afternoon at 1:00 PM and will schedule a public hearing to amend the budget to reflect the addition of Ocean County. A draft copy of the 2013 audit will also be presented.
- ❑ **Safety National Attention & Distraction Driver Training (Pages 20-21)** – Included in the agenda on pages 20-21 is a copy of a letter from Mr. Prince to Commissioner Sizemore regarding Safety National's Distraction Driver Training Course. Instructions on accessing the website are included in the letter. The course is designed to improve driver behavior with respect to distracted. We encourage you to share this information with the member entities.
- ❑ **Comp Services, Inc. Name Change (Page 22)** – The TPA for the CEL has announced they have changed their name to AmeriHealth Casualty Services. A copy of the announcement is included in the agenda on page 22.
- ❑ **Financial Disclosure Form** – PERMA contacted the NJ Department of Community Affairs (DCA) to create an account for the Gloucester County Insurance Commission to develop the roster and obtain the PIN numbers for the Commissioners. DCA advised that since the Commissions are not JIFS the filing for the Commissioners position with the Insurance Commission should be part of the County's roster. Therefore, due to the DCA interpretation of a Commission it was not necessary for the Commissioners to file a separate Financial Disclosure Form.
- ❑ **2014 Property & Casualty Assessments** – The second Property & Casualty Assessment payment was due on May 15, 2014. The Treasurer's office advises they have received payment from the County, the Improvement Authority, the Utility Authority and the Library. The College is in the process of mailing their payment.
- ❑ **2015 Renewals** – As noted at the last Commission meeting the CEL Underwriting Manager's office has started the 2015 renewal process. Also the Conner Strong & Buckelew Claims Department will work with the Underwriting Manager to collect loss information for the renewal and will partner with Hardenbergh Insurance Group for the historical loss data.

- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – Ms. Leighton is coordinating a joint meeting of the Member Insurance Commissions of the CELJIF. The tentative date is scheduled for October 7, 2014. A planning committee will be formulated to discuss the agenda, format and location of the meeting. Ms. Leighton will reach out to last year’s committee members to participate in the planning. The newest members of the CELJIF including Mercer County Insurance Fund Commission, Hudson County and Ocean County, will be invited to attend the workshop. Please hold the date of October 7th open for the workshop.

- ❑ **2014 Meeting Schedule** - As a reminder the Commission will not meet in July or August. The next meeting is scheduled for September 25, 2014 at 9:30 AM.

RESOLUTION 26-14

RESOLUTION ACKNOWLEDGING THE NAME CHANGE OF GLOUCESTER COUNTY COLLEGE TO ROWAN COLLEGE AT GLOUCESTER COUNTY AND AUTHORIZING THE NAME CHANGE ON ALL GLOUCESTER COUNTY INSURANCE COMMISSION DOCUMENTS

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as a joint insurance fund;

WHEREAS, there exists the need for GCIC to acknowledge the name change of the **Gloucester County College to Rowan College at Gloucester County** effective July 1, 2014 and to authorize the name change on any and all GCIC documents referencing the name **Gloucester County College** therein;

WHEREAS, by proper motion, GCIC has authorized the name change on any and all GCIC documents from **Gloucester County College to Rowan College at Gloucester County** effective July 1, 2014;

NOW THEREFORE BE IT RESOLVED, GCIC has authorized the name change name on any and all GCIC documents from **Gloucester County College to Rowan College at Gloucester County** effective July 1, 2014;

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 26, 2014.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

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

Friday, June 21, 2014

From 4/18/14 to 6/20/14

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<u>GCIC</u>					
H- Westville School District I- County of Gloucester	101 Birch St Westville, NJ 08903 2 South Broad Street Woodbury, NJ 08096	239	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	6/13/2014	GL EX AU WC
H- Pet Valu I- County of Gloucester	141 Bridgeton Pike Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	489	Evidence of insurance. All operations usual to County Governmental Entity as respects to "cats only" animal adoptions. (SEE PAGE 2) CLD	4/29/2014	GL EX AU WC
H- Gloucester County College I- County of Gloucester	1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	582	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)	5/2/2014	GL, AU, EX, MM
H- To Whom it May Concern I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080	590	Evidence of insurance. All operations usual to County Governmental Entity.	4/25/2014	GL EX AU WC
H- South Jersey Radiology Associates I- Gloucester County College	1307 Whitehorse Road, Suite A102 Voorhees, NJ 08043 Attn: William F. Muhr Jr. MD 1400 Tanyard Road Sewell, NJ 08080	906	Evidence of insurance. Nuclear Medicine Technology Program. All operations usual to County Government Entity as respects to GCC staff and students per the clinical site agreement. Gloucester County College has a \$5,000 SIR on GL/Professional Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident GL-\$10,000,000 Each Claim: Policy Aggregate-\$20,000,000.	6/12/2014	GL,AU,EX, MM
H- State of New Jersey, Dept. of Human Services I- County of Gloucester	Division of Family Development P.O. Box 716, Trenton, NJ 08625-0716 2 South Broad Street Woodbury, NJ 08096	1139	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2)	5/2/2014	GL, AU, EX, MM

H- So. Harrison Twp. Clean Communities Coordinator I- County of Gloucester	PO Box 113 Harrisonville, NJ 08039 2 South Broad Street Woodbury, NJ 08096	1141	Evidence of insurance. (SEE PAGE 2) 5/5/2014	GL EX AU WC
H- The Trustees of Hamilton College I- Gloucester County College	Irene K. Cornish Director of Purchasing & Property Management Hamilton College, 198 College Hill Road Clinton, NY 13323 1400 Tanyard Road Sewell, NJ 08080	1142	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement of May 6, 2014(SEE PAGE 2)	5/7/2014 GL EX AU WC
H- Mantua United Methodist Church I- County of Gloucester	201 Mantua Blvd. Mantua, NJ 08051 2 South Broad Street Woodbury, NJ 08096	1143	Evidence of insurance as respects to Sheriff's K-9 Demonstration at the Mantua Methodist Church Annual Block Party on Saturday, June 7, 2014. All operations usual to County Governmental Entity.	5/16/2014 GL EX
H- Shady Lane Nursing Home I- Gloucester County College	254 County House Road Clarksboro, NJ 08020 1400 Tanyard Road Sewell, NJ 08080	1229	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)	6/12/2014 GL EX AU WC
H- Borough of National Park I- County of Gloucester	7 S. Grove Avenue National Park, NJ 08063 2 South Broad Street Woodbury, NJ 08096	1232	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts and operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	6/13/2014 GL EX AU WC

Total # of Holders = 11

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2014		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	460,822	1,379,523	21,032,022	22,411,545
2.	CLAIM EXPENSES				
	Paid Claims	124,439	211,443	5,104,958	5,316,401
	Case Reserves	107,291	307,487	2,223,146	2,530,633
	IBNR	61,271	164,236	1,304,545	1,468,781
	Discounted Claim Value	(9,537)	(24,287)	(239,577)	(263,864)
	TOTAL CLAIMS	283,464	658,879	8,393,072	9,051,951
3.	EXPENSES				
	Excess Premiums	226,599	676,854	8,876,917	9,553,771
	Administrative	48,826	146,379	2,193,958	2,340,337
	TOTAL EXPENSES	275,425	823,233	11,070,875	11,894,108
4.	UNDERWRITING PROFIT (1-2-3)	(98,066)	(102,589)	1,568,075	1,465,486
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	(98,066)	(102,589)	1,575,312	1,472,723
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	5,924	7,432	976,350	983,782
9.	SURPLUS (6 + 7 + 8)	(92,142)	(95,157)	2,700,422	2,605,265
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(576)	(27,940)	419,293	391,354
	2011	1,054	(143,907)	424,689	280,781
	2012	(143,591)	(161,136)	1,306,197	1,145,061
	2013	(3,194)	37,036	550,244	587,280
	2014	54,165	200,790		200,790
	TOTAL SURPLUS (DEFICITS)	(92,142)	(95,157)	2,700,423	2,605,266
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	5,157	9,281	1,700,443	1,709,724
	Case Reserves	(5,962)	(13,242)	324,882	311,640
	IBNR	(195)	(2,049)	32,950	30,901
	Discounted Claim Value	494	1,309	(21,885)	(20,576)
	TOTAL FY 2010 CLAIMS	(507)	(4,702)	2,036,390	2,031,689
FUND YEAR 2011					
	Paid Claims	26,998	57,980	1,846,634	1,904,615
	Case Reserves	(20,675)	100,928	605,341	706,269
	IBNR	(9,323)	(12,732)	124,490	111,758
	Discounted Claim Value	2,038	(3,197)	(44,685)	(47,882)
	TOTAL FY 2011 CLAIMS	(962)	142,979	2,531,780	2,674,760
FUND YEAR 2012					
	Paid Claims	45,031	49,338	769,532	818,870
	Case Reserves	116,262	169,808	546,512	716,319
	IBNR	(11,293)	(54,145)	236,863	182,718
	Discounted Claim Value	(6,327)	(5,723)	(50,865)	(56,587)
	TOTAL FY 2012 CLAIMS	143,673	159,278	1,502,042	1,661,320
FUND YEAR 2013					
	Paid Claims	26,770	67,257	788,348	855,605
	Case Reserves	(4,920)	(54,142)	746,411	692,269
	IBNR	(21,850)	(63,115)	910,242	847,127
	Discounted Claim Value	3,108	11,773	(122,142)	(110,369)
	TOTAL FY 2013 CLAIMS	3,108	(38,227)	2,322,859	2,284,632
FUND YEAR 2014					
	Paid Claims	20,482	27,588		27,588
	Case Reserves	22,586	104,135		104,135
	IBNR	103,932	296,277		296,277
	Discounted Claim Value	(8,850)	(28,449)		(28,449)
	TOTAL FY 2014 CLAIMS	138,150	399,551	0	399,551
COMBINED TOTAL CLAIMS		283,464	658,879	8,393,072	9,051,951

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

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2014			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	459,841	1,839,364	21,032,022	22,871,386
2.	CLAIM EXPENSES				
	Paid Claims	155,580	367,023	5,104,958	5,471,980
	Case Reserves	105,145	412,632	2,223,146	2,635,777
	IBNR	(61,830)	102,406	1,304,545	1,406,951
	Discounted Claim Value	4,144	(20,143)	(239,577)	(259,719)
	TOTAL CLAIMS	203,039	861,918	8,393,072	9,254,989
3.	EXPENSES				
	Excess Premiums	225,618	902,472	8,876,917	9,779,389
	Administrative	48,508	194,887	2,193,958	2,388,845
	TOTAL EXPENSES	274,126	1,097,359	11,070,875	12,168,234
4.	UNDERWRITING PROFIT (1-2-3)	(17,324)	(119,913)	1,568,075	1,448,162
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	(17,324)	(119,913)	1,575,312	1,455,399
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	20,176	27,608	976,350	1,003,958
9.	SURPLUS (6 + 7 + 8)	2,852	(92,305)	2,700,422	2,608,117
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	3,910	(24,030)	419,293	395,264
	2011	(217,759)	(361,666)	424,689	63,022
	2012	(16,034)	(177,169)	1,306,197	1,129,027
	2013	132,314	169,350	550,244	719,594
	2014	100,420	301,210		301,210
	TOTAL SURPLUS (DEFICITS)	2,852	(92,305)	2,700,423	2,608,118
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	9,888	19,169	1,700,443	1,719,612
	Case Reserves	(28,309)	(41,551)	324,882	283,331
	IBNR	13,421	11,372	32,950	44,322
	Discounted Claim Value	1,090	2,399	(21,885)	(19,486)
	TOTAL FY 2010 CLAIMS	(3,910)	(8,611)	2,036,390	2,027,779
FUND YEAR 2011					
	Paid Claims	86,334	144,314	1,846,634	1,990,949
	Case Reserves	85,470	186,397	605,341	791,738
	IBNR	52,196	39,464	124,490	163,954
	Discounted Claim Value	(6,241)	(9,437)	(44,685)	(54,122)
	TOTAL FY 2011 CLAIMS	217,759	360,738	2,531,780	2,892,519
FUND YEAR 2012					
	Paid Claims	12,619	61,956	769,532	831,489
	Case Reserves	21,000	190,808	546,512	737,319
	IBNR	(18,619)	(72,764)	236,863	164,099
	Discounted Claim Value	1,034	(4,689)	(50,865)	(55,553)
	TOTAL FY 2012 CLAIMS	16,034	175,311	1,502,042	1,677,354
FUND YEAR 2013					
	Paid Claims	29,074	96,331	788,348	884,678
	Case Reserves	(93,085)	(147,227)	746,411	599,184
	IBNR	(83,092)	(146,207)	910,242	764,035
	Discounted Claim Value	14,789	26,562	(122,142)	(95,580)
	TOTAL FY 2013 CLAIMS	(132,314)	(170,541)	2,322,859	2,152,317
FUND YEAR 2014					
	Paid Claims	17,665	45,253		45,253
	Case Reserves	120,070	224,205		224,205
	IBNR	(25,736)	270,541		270,541
	Discounted Claim Value	(6,529)	(34,978)		(34,978)
	TOTAL FY 2014 CLAIMS	105,470	505,021	0	505,021
	COMBINED TOTAL CLAIMS	203,039	861,918	8,393,072	9,254,989

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2014		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,443,454	4,427,218	36,221,905	40,649,123
2.	CLAIM EXPENSES				
	Paid Claims	20,030	25,232	236,073	261,305
	Case Reserves	130,729	121,887	759,995	881,882
	IBNR	144,926	849,882	5,913,932	6,763,814
	Discounted Claim Value	(21,885)	(136,985)	(1,115,267)	(1,252,252)
	TOTAL CLAIMS	273,800	860,016	5,794,733	6,654,749
3.	EXPENSES				
	Excess Premiums	1,048,296	3,144,888	23,442,850	26,587,738
	Administrative	84,068	251,229	2,715,194	2,966,423
	TOTAL EXPENSES	1,132,364	3,396,117	26,158,044	29,554,161
4.	UNDERWRITING PROFIT (1-2-3)	37,290	171,085	4,269,128	4,440,213
5.	INVESTMENT INCOME	1,886	4,007	124,802	128,809
6.	STATUTORY PROFIT (4+5)	39,176	175,092	4,393,930	4,569,021
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	39,176	175,092	3,786,379	3,961,470
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(2,973)	(89,768)	741,645	651,877
	2011	319	(3,204)	968,813	965,609
	2012	370	(8,340)	715,685	707,345
	2013	324	(10,701)	1,360,235	1,349,534
	2014	41,136	287,105		287,105
	TOTAL SURPLUS (DEFICITS)	39,176	175,092	3,786,379	3,961,471
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	16,001	16,001	0	16,001
	Case Reserves	238,998	238,997	6	239,003
	IBNR	(254,998)	(144,998)	599,994	454,996
	Discounted Claim Value	3,279	(19,570)	(76,200)	(95,770)
	TOTAL FY 2010 CLAIMS	3,280	90,430	523,800	614,230
FUND YEAR 2011					
	Paid Claims	2,653	2,653	139,753	142,405
	Case Reserves	(106,898)	(106,900)	110,263	3,363
	IBNR	104,247	104,248	1,099,984	1,204,232
	Discounted Claim Value	163	4,255	(190,876)	(186,621)
	TOTAL FY 2011 CLAIMS	165	4,256	1,159,124	1,163,379
FUND YEAR 2012					
	Paid Claims	1,376	6,578	96,320	102,898
	Case Reserves	(1,377)	(10,225)	649,704	639,479
	IBNR	4	3,647	1,803,976	1,807,623
	Discounted Claim Value	301	9,811	(390,771)	(380,960)
	TOTAL FY 2012 CLAIMS	304	9,811	2,159,229	2,169,040
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	1	7	22	29
	IBNR	9	(7)	2,409,978	2,409,971
	Discounted Claim Value	24	11,460	(457,420)	(445,960)
	TOTAL FY 2013 CLAIMS	34	11,460	1,952,580	1,964,040
FUND YEAR 2014					
	Paid Claims	0	0		0
	Case Reserves	5	8		8
	IBNR	295,664	886,992		886,992
	Discounted Claim Value	(25,652)	(142,941)		(142,941)
	TOTAL FY 2014 CLAIMS	270,017	744,059	0	744,059
	COMBINED TOTAL CLAIMS	273,800	860,016	5,794,733	6,654,749

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2014			
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,475,739	5,902,957	36,221,905	42,124,862
2.	CLAIM EXPENSES				
	Paid Claims	10,923	36,155	236,073	272,228
	Case Reserves	(10,924)	110,963	759,995	870,958
	IBNR	261,308	1,111,190	5,913,932	7,025,122
	Discounted Claim Value	(73,416)	(210,401)	(1,115,267)	(1,325,668)
	TOTAL CLAIMS	187,891	1,047,907	5,794,733	6,842,640
3.	EXPENSES				
	Excess Premiums	1,048,296	4,193,184	23,442,850	27,636,034
	Administrative	88,621	339,850	2,715,194	3,055,044
	TOTAL EXPENSES	1,136,917	4,533,035	26,158,044	30,691,079
4.	UNDERWRITING PROFIT (1-2-3)	150,931	322,016	4,269,128	4,591,144
5.	INVESTMENT INCOME	2,019	6,026	124,802	130,828
6.	STATUTORY PROFIT (4+5)	152,950	328,042	4,393,930	4,721,971
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	152,950	328,042	3,786,379	4,114,420
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(43)	(89,811)	741,645	651,834
	2011	(870)	(4,074)	968,813	964,739
	2012	4,208	(4,133)	715,685	711,553
	2013	5,967	(4,734)	1,360,235	1,355,501
	2014	143,689	430,794		430,794
	TOTAL SURPLUS (DEFICITS)	152,950	328,042	3,786,379	4,114,421
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	97	16,099	0	16,099
	Case Reserves	(98)	238,899	6	238,905
	IBNR	0	(144,998)	599,994	454,996
	Discounted Claim Value	321	(19,249)	(76,200)	(95,449)
	TOTAL FY 2010 CLAIMS	320	90,751	523,800	614,551
FUND YEAR 2011					
	Paid Claims	1,692	4,344	139,753	144,097
	Case Reserves	(1,692)	(108,592)	110,263	1,671
	IBNR	(1,692)	102,556	1,099,984	1,202,540
	Discounted Claim Value	3,003	7,258	(190,876)	(183,618)
	TOTAL FY 2011 CLAIMS	1,311	5,566	1,159,124	1,164,690
FUND YEAR 2012					
	Paid Claims	9,134	15,712	96,320	112,032
	Case Reserves	(9,135)	(19,360)	649,704	630,344
	IBNR	(9,999)	(6,352)	1,803,976	1,797,624
	Discounted Claim Value	6,407	16,218	(390,771)	(374,553)
	TOTAL FY 2012 CLAIMS	(3,593)	6,218	2,159,229	2,165,447
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	(1)	6	22	28
	IBNR	(9,999)	(10,006)	2,409,978	2,399,972
	Discounted Claim Value	4,360	15,820	(457,420)	(441,600)
	TOTAL FY 2013 CLAIMS	(5,640)	5,820	1,952,580	1,958,400
FUND YEAR 2014					
	Paid Claims	0	0		0
	Case Reserves	2	10		10
	IBNR	282,998	1,169,990		1,169,990
	Discounted Claim Value	(87,507)	(230,448)		(230,448)
	TOTAL FY 2014 CLAIMS	195,493	939,552	0	939,552
	COMBINED TOTAL CLAIMS	187,891	1,047,907	5,794,733	6,842,640

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2014		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,869,913	7,772,870	36,221,905	43,994,775
2.	CLAIM EXPENSES				
	Paid Claims	24,619	60,774	236,073	296,847
	Case Reserves	(85,494)	25,469	759,995	785,464
	IBNR	543,995	1,655,185	5,913,932	7,569,117
	Discounted Claim Value	(91,963)	(302,364)	(1,115,267)	(1,417,631)
	TOTAL CLAIMS	391,157	1,439,064	5,794,733	7,233,797
3.	EXPENSES				
	Excess Premiums	1,235,277	5,428,461	23,442,850	28,871,311
	Administrative	229,330	569,180	2,715,194	3,284,374
	TOTAL EXPENSES	1,464,606	5,997,641	26,158,044	32,155,685
4.	UNDERWRITING PROFIT (1-2-3)	14,149	336,165	4,269,128	4,605,293
5.	INVESTMENT INCOME	2,235	8,261	124,802	133,063
6.	STATUTORY PROFIT (4+5)	16,384	344,426	4,393,930	4,738,356
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	16,384	344,426	3,786,379	4,130,805
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(3,754)	(93,565)	741,645	648,080
	2011	431	(3,643)	968,813	965,170
	2012	(496)	(4,629)	715,685	711,056
	2013	364	(4,370)	1,360,235	1,355,865
	2014	19,840	450,634		450,634
	TOTAL SURPLUS (DEFICITS)	16,384	344,426	3,786,379	4,130,805
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	19,638	35,737	0	35,737
	Case Reserves	(80,526)	158,373	6	158,379
	IBNR	60,888	(84,110)	599,994	515,884
	Discounted Claim Value	4,025	(15,224)	(76,200)	(91,424)
	TOTAL FY 2010 CLAIMS	4,025	94,776	523,800	618,576
FUND YEAR 2011					
	Paid Claims	0	4,344	139,753	144,097
	Case Reserves	1	(108,591)	110,263	1,672
	IBNR	1,690	104,246	1,099,984	1,204,230
	Discounted Claim Value	(1,691)	5,567	(190,876)	(185,309)
	TOTAL FY 2011 CLAIMS	0	5,566	1,159,124	1,164,690
FUND YEAR 2012					
	Paid Claims	4,981	20,693	96,320	117,013
	Case Reserves	(4,979)	(24,339)	649,704	625,365
	IBNR	(5)	(6,357)	1,803,976	1,797,619
	Discounted Claim Value	1,098	17,316	(390,771)	(373,455)
	TOTAL FY 2012 CLAIMS	1,095	7,313	2,159,229	2,166,542
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	5	11	22	33
	IBNR	(16)	(10,022)	2,409,978	2,399,956
	Discounted Claim Value	(28)	15,792	(457,420)	(441,628)
	TOTAL FY 2013 CLAIMS	(39)	5,781	1,952,580	1,958,361
FUND YEAR 2014					
	Paid Claims	0	0		0
	Case Reserves	5	15		15
	IBNR	481,438	1,651,428		1,651,428
	Discounted Claim Value	(95,367)	(325,815)		(325,815)
	TOTAL FY 2014 CLAIMS	386,076	1,325,628	0	1,325,628
	COMBINED TOTAL CLAIMS	391,157	1,439,064	5,794,733	7,233,797

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 MARCH 31, 2014

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	50,627	151,575	81,356,350	81,507,925
2. CLAIM EXPENSES				
Paid Claims	45,050	120,743	72,266,552	72,387,294
IBNR	449	(840)	41,893	41,052
Total Claims	45,499	119,902	72,308,445	72,428,347
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,934	17,791	5,334,537	5,352,328
Total Expenses	5,934	17,791	8,920,003	8,937,794
4. UNDERWRITING PROFIT (1-2-3)	(806)	13,882	127,902	141,784
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(806)	13,882	135,039	148,921
9. STATUTORY SURPLUS (6+7-8)	(806)	13,882	135,039	148,921

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,909,067	1,909,067
CASH	0	-	1,909,065	1,909,065
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(142,983)	(142,983)
CASH	(0)	-	(142,983)	(142,983)
2013 SURPLUS	(6,241)	11,210	(14,300)	(3,090)
CASH	(7,786)	(54,242)	66,689	12,448
2014 SURPLUS	5,436	2,672	-	2,672
CASH	22,561	78,541	-	78,541
TOTAL SURPLUS	(806)	13,882	135,039	148,921
TOTAL CASH	14,774	24,300	216,026	240,325

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	-	-	22,524,075	22,524,075
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,773,310	14,773,310
IBNR	-	-	-	-
Total Claims	-	-	14,773,310	14,773,310
FUND YEAR 2013				
Paid Claims	7,786	17,786	517,220	535,006
IBNR	(1,545)	(28,996)	41,893	12,897
Total Claims	6,241	(11,210)	559,113	547,903
FUND YEAR 2014				
Paid Claims	37,264	102,957	-	102,957
IBNR	1,993	28,155	-	28,155
Total Claims	39,257	131,112	-	131,112
COMBINED TOTAL CLAIMS	45,499	119,902	72,308,445	72,428,347

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 APRIL 30, 2014

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	50,240	201,816	81,356,350	81,558,166
2. CLAIM EXPENSES				
Paid Claims	40,414	161,156	72,266,552	72,427,708
IBNR	195	(646)	41,893	41,247
Total Claims	40,608	160,510	72,308,445	72,468,955
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,875	23,667	5,334,537	5,358,203
Total Expenses	5,875	23,667	8,920,003	8,943,669
4. UNDERWRITING PROFIT (1-2-3)	3,757	17,639	127,902	145,541
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	3,757	17,639	135,039	152,677
9. STATUTORY SURPLUS (6+7-8)	3,757	17,639	135,039	152,677

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,909,067	1,909,067
CASH	0	-	1,909,065	1,909,065
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(142,983)	(142,983)
CASH	(0)	-	(142,983)	(142,983)
2013 SURPLUS	1,553	12,763	(14,300)	(1,537)
CASH	(0)	(54,242)	66,689	12,448
2014 SURPLUS	2,204	4,876	-	4,876
CASH	(43,762)	34,779	-	34,779
TOTAL SURPLUS	3,757	17,639	135,039	152,677
TOTAL CASH	(43,763)	(19,463)	216,026	196,563

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	-	-	22,524,075	22,524,075
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,773,310	14,773,310
IBNR	-	-	-	-
Total Claims	-	-	14,773,310	14,773,310
FUND YEAR 2013				
Paid Claims	-	17,786	517,220	535,006
IBNR	(1,553)	(30,549)	41,893	11,344
Total Claims	(1,553)	(12,763)	559,113	546,351
FUND YEAR 2014				
Paid Claims	40,414	143,370	-	143,370
IBNR	1,747	29,903	-	29,903
Total Claims	42,161	173,273	-	173,273
COMBINED TOTAL CLAIMS	40,608	160,510	72,308,445	72,468,955

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: April 24, 2014
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2014 Amended Budget: In accordance with the regulations, the amended budget adopted by the Fund at the May meeting was advertised in the Fund’s official newspapers, as well as, filed with the State.

New Commission Membership Review – Ocean County: The fund office completed reviewing Ocean County as a potential new member. A full report and presentation was reviewed during Closed Session as the material contained claims information. During Open Session, the Board of Fund Commissioners adopted Resolution 18-14 to offer membership to Ocean County. Executive Director said the fund office will present a proposal to Ocean County in the next few weeks and provide an update at the next meeting.

NJCE Contracts:

Third Party Claims (TPA) Administrator: The fund’s contract with CompServices will expire on 8/1/14. The NJCE had previously adopted the County of Camden’s Request for Proposals policy and RFP boilerplate. The Board of Fund Commissioners authorized the fund office to advertise an RFP for a TPA Claims Administrator in time to review responses and provide recommendations at the June 26, 2014 NJCE meeting.

Actuary: The fund’s contract with The Actuarial Advantage will expire on 6/30/14. The Board of Fund Commissioners authorized the fund office to issue a Request for Price Quotes in time to review responses and provide recommendations at the June 26, 2014 NJCE meeting.

Local Financial Disclosure Forms: The Department of Community Affairs will again be implementing an online filing of financial disclosure forms, but is revising its online filing procedure and will be announcing an extension of its filing deadline. A statement released from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form was included in the agenda for information. The fund office will contact the Board via email with any further action.

Claims Status Summary: CompServices Inc. prepared a summary report of any claims with large open reserves which were reviewed during Closed Session. The Board of Fund Commissioners adopted Resolution 17-14 authorizing the need for closed session.

2014 Excess Property Program: The Underwriting Manager distributed a memorandum on the changes to the 2014 Excess Property Program. Conner Strong & Buckelew included an additional carrier to further expand the Excess Property program, which provides \$150,000,000 x \$110,000,000 in limits. At 1/1/2014, coverage was bound with RSUI Indemnity providing a \$90,000,000 limit (60% of the program limit of \$150,000,000) and Scottsdale Insurance Company providing a \$60,000,000 limit (40%).

Effective 4/1/2014, Underwriters at Lloyds will be included in this layer, providing a \$45,000,000 limit (30% of the program limit of \$150,000,000), while RSUI Indemnity will provide a \$45,000,000 limit (30%) and Scottsdale Insurance Company will continue to provide a \$60,000,000 limit (40%). Adding an additional carrier will allow these insurance companies to be more comfortable when adding additional entities/TIV to the program. It was important that this change was made prior to wind season (beginning on June 1st), as the pricing, terms and conditions offered may have changed drastically had a storm occurred prior to binding coverage. Conner Strong & Buckelew successfully negotiated the introduction of the Underwriters at Lloyds in this layer, providing the same premium rate, terms and conditions as that which was originally bound for the 1/1/2014-15 renewal.

An updated 2014 Risk Management Plan will be provided at the next meeting to note the Excess Property changes.

Risk Control: Safety Director's report included a report reflecting the risk control activities from February 2014 – May 2014.

NJCE Website: The fund's website, www.njce.org, continues to be updated on an as-needed basis with fund information.

Financials: The Financial Fast Track as of January 31, 2014 reported the Fund's current surplus of \$3.9 million.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 26, 2014 at 1:00PM at the Camden County Emergency Training Center.

From: Glenn Prince, Risk Control Consultant
To: Mr. Dean Sizemore
Date: May 20, 2014
Subject: Gloucester Attention & Distraction Driver Training
Gloucester County Insurance Commission

Mr. Sizemore,

Safety National, the excess workers' compensation carrier for the Gloucester County Insurance Commission, has made available to members of the New Jersey Counties Excess Joint Insurance Fund their new Attention & Distraction online driver training course.

Features:

- Designed for drivers of all agencies; including CDL and non-CDL drivers, drivers of emergency vehicles, and drivers of personal vehicles while on municipal business
- Course can be accessed from anywhere there is internet access and can be taken individually or as a group. Great for tool box meetings or drill nights
- The course is only 20 – 30 minutes and provides targeted and immediate feedback on the potential consequences of becoming distracted while driving
- Professionally designed with interactive graphics that will engage the adult learner

The Course:

Attention and Distraction – Covers the negative effects of looking away from the road for more than two seconds. Drivers will practice strategies for eliminating controllable distractions and making necessary adjustments for distractions that they cannot control.



Please share the following information with your County Safety Committee to determine the best way to make use of the allocations which are listed below together with your Class Identification.

GLOUCESTER COUNTY INSURANCE COMMISSION

Allocations	270
Class ID#	NJCE:GloucesterAD

Instructions for accessing website are listed below.

1. Click on this link to access the Safety National Attention & Distraction course:
<http://serve.evoc101web.com>

2. Enter Your Specific Class ID

3. Create and Enter Your Student Number (Please do not use Social Security Numbers or personal information.) Recommended is use of an employee number, zip code, station number, or radio designation number, with the individual's three (3) LOWER CASE initials following. For example, nomenclature of the student identification would be 1234abc.

Individual trainees must use the same exact login information (class ID, student number, first name and last name) each time they login in order for the bookmarking feature to work and produce an individual training record.

4. Enter First Name

5. Enter Last Name

6. If you forget or misplace your Class ID or Student Number, contact your County's representative for this project.

7. Complete the program. You must score a minimum of 80% to pass.

- Use a sign-in sheet to track attendance if completing the course as a group
- Complete either individually or as a group
- When the program has been successfully completed, a link will appear that says "View Certificate". When clicked, a Window will open with the certificate for printing.

8. Completion of a brief course evaluation at the end would be appreciated.

Very truly yours,

Glenn Prince
Risk Control Consultant
JA Montgomery Risk Control
856- 552-4744 office

c: Insurance Commission Executive Director
David McHale, JA Montgomery



Announcement from CompServices, Inc.

CompServices, Inc. is excited to announce that our company, and insurance sister company AmeriHealth Casualty, will be doing business as AmeriHealth Casualty Services* as of May 19th.

We have made this change in response to the needs of our clients, like you, in order to provide a more unified, comprehensive suite of products and services. We will continue to offer the best, localized claims administration, discount provider network, medical management, loss control, and disability management services available. Our coverage is backed by our superior customer service and dedicated, experienced claims professionals. We take pride in offering the best products and services at competitive prices. In short, AmeriHealth Casualty Services remains your total workers' compensation solution.

In conjunction with our rebranding efforts, we are excited to announce the launch of our new website, www.amerihealthcasualty.com. While we have a new website, the claims reporting process remains the same. Finally, please note that all email addresses have been changed to @ahcasualty.com although the current email address will still get to everyone. Feel free to browse the website and reach out to me if you have any questions. Thanks for your continued interest in our company and your business.

For more information about what we can do for you in 2014, please contact me directly.

Sincerely,

Denise Hall
Claims Supervisor



CLIENT ACTIVITY REPORT

APRIL 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.

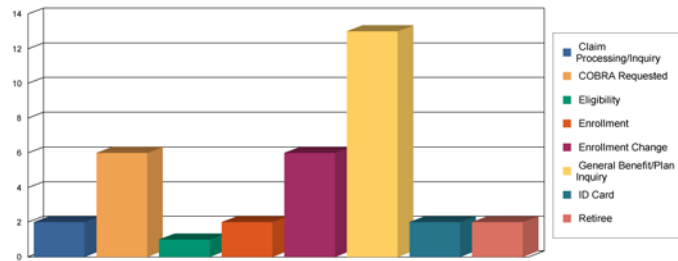


CLIENT ACTIVITY SUMMARY REPORT

From: 4/1/2014 To: 4/30/2014

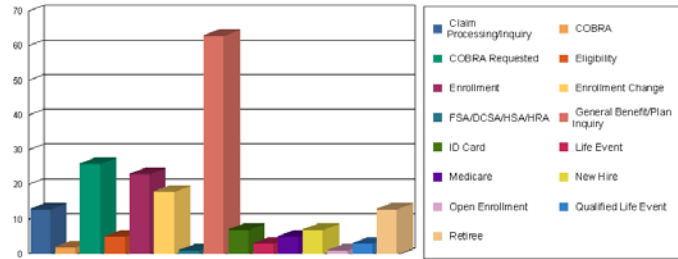
GCHIC - Gloucester County Health Insurance Commission

SUBJECT (APRIL)	# of Issues
Claim Processing/Inquiry	2
COBRA Requested	6
Eligibility	1
Enrollment	2
Enrollment Change	6
General Benefit/Plan Inquiry	13
ID Card	2
Retiree	2
Total for Subject	34



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	13
COBRA	2
COBRA Requested	26
Eligibility	5
Enrollment	23
Enrollment Change	18
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	63
ID Card	7
Life Event	3
Medicare	5
New Hire	7
Open Enrollment	1
Qualified Life Event	3
Retiree	13

Total for Subject 190



CALL SOURCE (APRIL)	# of Issues
Dependent	2
Employee	11
Employer	15
Other	2
Unidentified	4

Total for Call Source 34



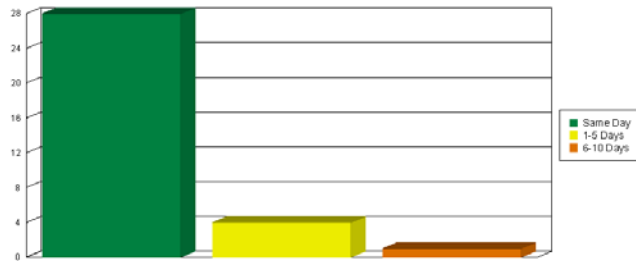
CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Dependent	4
Employee	95
Employer	69
Other	8
Unidentified	13
Total for Call Source	190



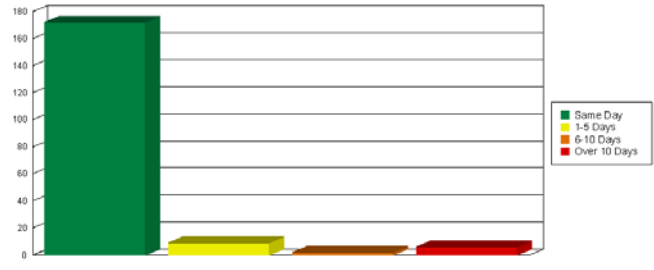
CLOSED TIME (APRIL)

	<u># of Days</u>	<u>%</u>
Same Day	28	85%
1-5 Days	4	12%
6-10 Days	1	3%
Total for Time Range	33	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	172	91%
1-5 Days	9	5%
6-10 Days	2	1%
Over 10 Days	6	3%
Total for Time Range	189	100%





CLIENT ACTIVITY REPORT

MAY 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.

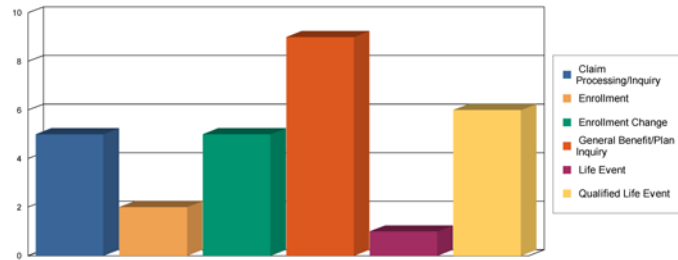


CLIENT ACTIVITY SUMMARY REPORT

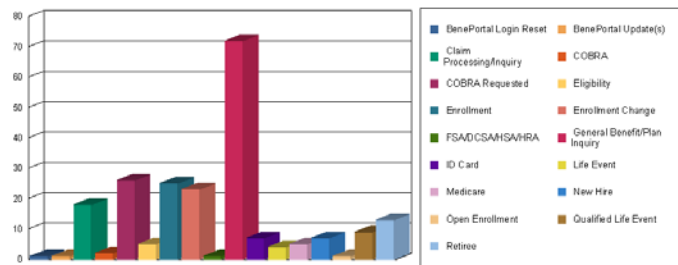
From: 5/1/2014 To: 5/31/2014

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (MAY)	# of Issues
Claim Processing/Inquiry	5
Enrollment	2
Enrollment Change	5
General Benefit/Plan Inquiry	9
Life Event	1
Qualified Life Event	6
Total for Subject	28



SUBJECT (YTD)	# of Issues
BenePortal Login Reset	1
BenePortal Update(s)	1
Claim Processing/Inquiry	18
COBRA	2
COBRA Requested	26
Eligibility	5
Enrollment	25
Enrollment Change	23
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	72
ID Card	7
Life Event	4
Medicare	5
New Hire	7
Open Enrollment	1
Qualified Life Event	9
Retiree	13
Total for Subject	220



CALL SOURCE (MAY)	# of Issues
Broker/Consultant	1
Employee	11
Employer	13
Unidentified	3
Total for Call Source	28



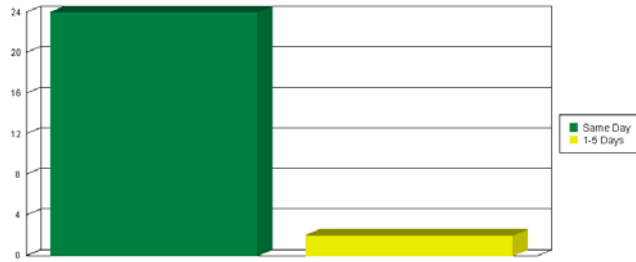
CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	2
Dependent	4
Employee	106
Employer	82
Other	8
Unidentified	16
Total for Call Source	218



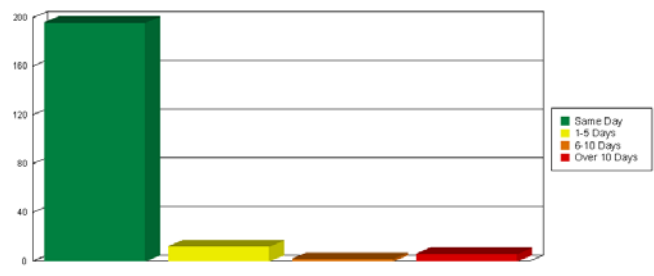
CLOSED TIME (MAY)

	<u># of Days</u>	<u>%</u>
Same Day	24	92%
1-5 Days	2	8%
Total for Time Range	26	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	196	91%
1-5 Days	12	6%
6-10 Days	2	1%
Over 10 Days	6	3%
<hr/>		
Total for Time Range	216	100%



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 27-14
Confirmation of Payment

MAY 2014

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

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

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

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000234			
000234	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 12/31/13	388.50
000234	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 8/31/13	222.24
000234	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 9/30/13	462.50
			1,073.24

TOTAL PAYMENTS FY 2013 1,073.24

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000220			
000220	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND INSTALLMENT 2014	1,056,195.65
			1,056,195.65
000221			
000221	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 05/2014	6,458.33
			6,458.33
000222			
000222	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2014	3.08
000222	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2014	11,162.00
			11,165.08
000223			
000223	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICE - 05/2014	4,680.00
			4,680.00
000224			
000224	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 05/2014	638.00
			638.00
000225			
000225	COURIER-POST	ACCT 91699CP - 05/01/14 - SPEC MTG	5.76
			5.76
000226			
000226	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/6/14	2,028.00
000226	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 5/6/14	3,638.01
			5,666.01
000227			
000227	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 05/15/2014	2,550.00
			2,550.00

000228			
000228	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 4/14	1,071.34
			1,071.34
000229			
000229	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 4/14	535.67
			535.67
000230			
000230	SOUTH JERSEY TIMES	SPECIAL MEETING MAY 5 - 05/02/14	23.52
			23.52
000231			
000231	BRANDY FARE	COBRA PAYMENTS - APR - MAY 2014	2,836.08
			2,836.08
000232			
000232	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 4/14	535.67
			535.67
000233			
000233	HARDENBERGH INSURANCE GROUP	RMC FEE 05/2014	21,320.00
			21,320.00
000235			
000235	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 1/31/14	370.00
000235	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 4/30/14	4,385.30
			4,755.30
		TOTAL PAYMENTS FY 2014	1,118,436.41

TOTAL PAYMENTS ALL FUND YEARS \$ 1,119,509.65

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 28-14

JUNE 2014

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

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

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

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000236			
000236	MAGNA LEGAL SERVICES	COURT REPORTING CHARGES FOR DEPOSITION	769.62
			769.62
000237			
000237	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 06/2014	6,458.33
			6,458.33
000238			
000238	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2014	11,162.00
			11,162.00
000239			
000239	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES - 06/2014	4,680.00
			4,680.00
000240			
000240	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2014	638.00
			638.00
000241			
000241	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 4/16/14	4,366.00
			4,366.00
000242			
000242	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 6/4/14	1,679.67
			1,679.67
000243			
000243	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 06/16/2014	2,985.00
			2,985.00
000244			
000244	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 5/2014	1,071.34
			1,071.34
000245			
000245	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 05/2014	535.67
			535.67
000246			
000246	BRANDY FARE	COBRA PAYAMENTS - 06/2014	1,418.04
			1,418.04

000247				
000247	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 05/2014		535.67
				535.67
000248				
000248	HARDENBERGH INSURANCE GROUP	RMC FEE 06/2014		21,320.00
				21,320.00
		TOTAL PAYMENTS FY 2014	57,619.34	

TOTAL PAYMENTS ALL FUND YEARS \$57,619.34

Chairperson

Attest:

Dated: _____

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

Treasurer

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

**Resolution No. 29-14
Confirmation of Payment**

MAY 2014

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0514			
W0514	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 05/2014	450.50
W0514	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 05/2014	2,820.00
			3,270.50
		TOTAL PAYMENTS FY 2014	3,270.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. 30-14

JUNE 2014

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

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

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

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0614			
W0614	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 06/2014	450.50
W0614	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 06/2014	2,820.00
			3,270.50
		TOTAL PAYMENTS FY 2014	3,270.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	March			
CURRENT FUND YEAR	2014			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit	GCIC WC CI	GCIC Liability
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$3,491,695.46	3485615.59	3096.95	2982.92
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$1,787,275.35	\$1,662,836.62	\$90,106.79
10	(Withdrawals - Sales)	(\$312,436.66)	(\$187,997.93)	(\$90,106.79)
	Ending Cash & Investment Balance	\$4,966,534.15	\$4,960,454.28	\$3,096.95
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$68,448.43	\$58,870.66	\$6,031.58
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,034,982.58	\$5,019,324.94	\$9,128.53
				\$6,529.11

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2014			
	Description:	Instrument #1	Instr #2	Instr #3
	ID Number:	GCIC Deposit	GCIC WC Clai	GCIC Liability C
	Maturity (Yrs)	0	0	0
	Purchase Yield:	0	0	0
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$4,966,534.15	4960454.28	3096.95	2982.92
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$800,031.43	\$644,451.52	\$68,573.37
10	(Withdrawals - Sales)	(\$371,325.84)	(\$215,745.93)	(\$68,573.37)
	Ending Cash & Investment Balance	\$5,395,239.74	\$5,389,159.87	\$3,096.95
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$38,402.22	\$28,245.01	\$6,691.21
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,433,641.96	\$5,417,404.88	\$9,788.16

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

Current Fund Year: 2014											
Month Ending: March											
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL	
OPEN BALANCE	447,777.52	3,114,029.43	187,988.84	1,054,041.18	0.00		0.00	0.00	(1,308,979.65)	(3,161.32)	3,491,696.00
RECEIPTS											
Assessments	50,162.84	307,573.39	24,895.41	303,550.14	0.00		0.00	0.00	789,581.01	183,803.33	1,659,566.12
Refunds	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	50,162.84	307,573.39	24,895.41	303,550.14	0.00		0.00	0.00	789,581.01	183,803.33	1,659,566.12
EXPENSES											
Claims Transfers	12,915.76	15,750.45	5,665.73	90,106.79	0.00		0.00	0.00	0.00	0.00	124,438.73
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	60,288.70	60,288.70
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	12,915.76	15,750.45	5,665.73	90,106.79	0.00		0.00	0.00	0.00	60,288.70	184,727.43
END BALANCE	485,024.60	3,405,852.37	207,218.52	1,267,484.53	0.00		0.00	0.00	(519,398.64)	120,353.31	4,966,534.69

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

Current Fund Year: 2014											
Month Ending: April											
	Prop	Liab	Auto	WC			NJ CEL	Admin	TOTAL		
OPEN BALANCE	485,024.60	3,405,852.37	207,218.52	1,267,484.53	0.00		0.00	0.00	(519,398.64)	120,353.31	4,966,534.69
RECEIPTS											
Assessments	38,091.87	13,119.61	1,287.08	94,024.04	0.00		0.00	0.00	156,472.71	57,324.42	360,319.73
Refunds	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	148,760.00	135,371.81	284,131.81
TOTAL	38,091.87	13,119.61	1,287.08	94,024.04	0.00		0.00	0.00	305,232.71	192,696.23	644,451.54
EXPENSES											
Claims Transfers	11,430.62	17,530.92	58,045.00	68,573.37	0.00		0.00	0.00	0.00	0.00	155,579.91
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	60,166.02	60,166.02
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	11,430.62	17,530.92	58,045.00	68,573.37	0.00		0.00	0.00	0.00	60,166.02	215,745.93
END BALANCE	511,685.85	3,401,441.06	150,460.60	1,292,935.20	0.00		0.00	0.00	(214,165.93)	252,883.52	5,395,240.30

RESOLUTION 31-14

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on April 24, 2014 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 2-1-14 to 2-28-14 and 3-1-14 to 3-31-14 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 26, 2014.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2014 Thru 04/30/2014

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2014 Thru 04/30/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	4462	3530000256	001 WILBORNE, JOSHUA	3/20/2014	3/20/2014	Joshua F Wilbourne & Attorney	4/4/2014		58,000.00	58,000.00
C	4466	3530000287	001 BROTHERS, ANTHONY	2/27/2014	2/27/2014	MADDEN & MADDEN PA	4/4/2014	STATE#14	45.00	45.00
Total for Coverage: Auto Liability							Number of entries: 2		58,045.00	58,045.00
Coverage: Auto Physical Damage										
R	192577	3530000944	001 GLOUCESTER CO SHERIFF DEPT	10/2/2013	10/2/2013	PERSONAL SERV INS CO	4/24/2014	Subro recovery	-5,000.00	-5,000.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		-5,000.00	-5,000.00
Coverage: General Liability										
C	4463	3530000457	001 ESTATE OF PETER FIORENTINO	2/4/2014		MADDEN & MADDEN PA	4/4/2014	STATE# 6	585.00	585.00
C	4469	3530000694	001 RUNQUIST, CHRISTINE	1/20/2014	3/10/2014	CHANCE & MCCANN LLC	4/4/2014	INVOICE 11039	1,389.00	1,389.00
C	4470	3530000992	001 BROWN, REGINALD	1/17/2014	1/17/2014	REGINALD L BROWN	4/4/2014	Full Final Settlement of All Claims	213.99	213.99
C	4471	3530000600	001 MCCANN, THOMAS	3/7/2014	3/24/2014	RICHARDSON GALELLA AUSTERMUHL	4/18/2014	INVOICE 3352	60.00	60.00
C	4472	3530000893	001 LAMANTEER, MICHAEL	2/5/2014	2/24/2014	MADDEN & MADDEN PA	4/18/2014	STATE# 7	765.00	765.00
C	4474	3530000475	001 MISCEWITZ, RAYMOND	2/3/2014	2/25/2014	MADDEN & MADDEN PA	4/18/2014	STATE# 6	2,939.22	2,939.22
C	4477	3530001031	001 HENNING, CHRIS	1/26/2014	1/26/2014	CHRIS HENNING	4/18/2014	Full Final Settlement of All Claims	160.61	160.61
Total for Coverage: General Liability							Number of entries: 7		6,112.82	6,112.82
Coverage: Police Professional										
C	4464	3530000295	001 GARLAND, CRYSTAL	2/3/2014	2/28/2014	MADDEN & MADDEN PA	4/4/2014	STATE# 32	3,287.32	3,287.32
C	4465	3530000547	001 DEAN, TAHARQA	2/6/2014	2/14/2014	MADDEN & MADDEN PA	4/4/2014	STATE# 6	2,730.00	2,730.00
C	4473	3530000935	001 FOULKE JR, JAMES	2/3/2014	2/25/2014	MADDEN & MADDEN PA	4/18/2014	state#5	2,654.78	2,654.78
C	4476	3530000547	001 DEAN, TAHARQA	1/6/2014	3/11/2014	CHANCE & MCCANN LLC	4/18/2014	INVOICE 11041	2,746.00	2,746.00
Total for Coverage: Police Professional							Number of entries: 4		11,418.10	11,418.10
Coverage: Property										
C	4467	3530001026	001 GLOUCESTER COUNTY	3/18/2014	3/18/2014	PETERSON SERVICES CO INC	4/4/2014	INVOICE 726317	1,969.90	1,969.90
C	4468	3530001026	001 GLOUCESTER COUNTY	3/5/2014	3/5/2014	FRANKLIN ALARM COMPANY INC	4/4/2014	invoice 80745	95.00	95.00
C	4475	3530001026	001 GLOUCESTER COUNTY	1/30/2014	1/30/2014	ALL RISK	4/18/2014	Inv. #SI-11017 & SI-10899 less \$2500 ded	9,365.72	9,365.72
Total for Coverage: Property							Number of entries: 3		11,430.62	11,430.62
Total for Gloucester Co Ins Commission - 353							Number of entries: 17		82,006.54	82,006.54

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2014 Thru 05/31/2014

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2014 Thru 05/31/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	4481	3530000256	001 WILBORNE, JOSHUA	03/04/2014	03/24/2014	RICHARDSON GALELLA AUSTERMUHL	05/02/2014	Invoice #3346	450.00	450.00
C	4492	3530000256	001 WILBORNE, JOSHUA	04/02/2014	04/24/2014	RICHARDSON GALELLA AUSTERMUHL	05/30/2014	Invoice #3371	555.00	555.00
C	4496	3530000576	001 GRANT, HELEN	03/04/2014	03/26/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-007M STSTE # 23	540.00	540.00
C	4497	3530000576	001 GRANT, HELEN	04/14/2014	04/28/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-007M STATE # 24	789.06	789.06
C	4501	3530000287	001 BROTHERS, ANTHONY	03/03/2014	03/10/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-014M	105.00	105.00
C	4502	3530000287	001 BROTHERS, ANTHONY	04/08/2014	04/30/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-014M STATE# 16	3,124.50	3,124.50
Total for Coverage: Auto Liability							Number of entries: 6		5,563.56	5,563.56
Coverage: Auto Physical Damage										
C	4518	3530001050	001 GLOUCESTER COUNTY IMPROV	04/09/2014	04/09/2014	GLOUCESTER COUNTY IMPROV	05/30/2014	2004 Ford Explorer Plate#K258CG	2,399.45	2,399.45
Total for Coverage: Auto Physical Damage							Number of entries: 1		2,399.45	2,399.45
Coverage: General Liability										
C	4478	3530000369	001 LUCAS, KAREN	03/07/2014	03/25/2014	RICHARDSON GALELLA AUSTERMUHL	05/02/2014	Invoice #3351	30.00	30.00
C	4479	3530000426	001 DAWOUD, ALY	03/07/2014	03/31/2014	RICHARDSON GALELLA AUSTERMUHL	05/02/2014	Invoice #12681	165.00	165.00
C	4483	3530000457	001 ESTATE OF PETER FIORENTINO	03/10/2014	03/10/2014	MASTROIANNI & FORMAROLI INC	05/02/2014	INV 102018	711.75	711.75
C	4487	3530000694	001 RUNQUIST, CHRISTINE	05/08/2014	05/08/2014	SUZANNE M FENTON	05/30/2014	INVOICE 42114	561.00	561.00
C	4488	3530000369	001 LUCAS, KAREN	04/02/2014	04/29/2014	RICHARDSON GALELLA AUSTERMUHL	05/30/2014	INVOICE 3384	225.00	225.00
C	4489	3530000425	001 WALSH, JOAN	03/31/2014	04/29/2014	RICHARDSON GALELLA AUSTERMUHL	05/30/2014	INVOICE 3386	1,418.50	1,418.50
C	4490	3530000600	001 MCCANN, THOMAS	04/02/2014	04/30/2014	RICHARDSON GALELLA AUSTERMUHL	05/30/2014	INVOICE 3385	517.82	517.82
C	4499	3530000932	001 GARRISON, CARL	04/03/2014	04/16/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-022M STATE# 7	255.00	255.00
C	4503	3530000893	001 LAMANTEER, MICHAEL	04/04/2014	04/04/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-018M STATE. # 9	30.00	30.00
C	4504	3530000457	001 ESTATE OF PETER FIORENTINO	03/04/2014	03/26/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-019M STATE # 7	1,648.69	1,648.69
C	4505	3530000457	001 ESTATE OF PETER FIORENTINO	04/02/2014	04/28/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-019M STATE# 8	555.00	555.00
C	4506	3530000893	001 LAMANTEER, MICHAEL	03/07/2014	03/31/2014	MADDEN & MADDEN PA	05/30/2014	Stmt #8	2,370.00	2,370.00
C	4509	3530000694	001 RUNQUIST, CHRISTINE	04/24/2014	04/24/2014	GREGORY S MASLOW MD PA	05/30/2014	BILL # 350342	800.00	800.00
C	4510	3530000694	001 RUNQUIST, CHRISTINE	03/05/2014	04/22/2014	CHANCE & MCCANN LLC	05/30/2014	INVOICE 11082 FILE# 7976	3,078.89	3,078.89
C	4511	3530000694	001 RUNQUIST, CHRISTINE	04/28/2014	05/08/2014	CHANCE & MCCANN LLC	05/30/2014	INVOICE 11106 FILE# 7976	555.00	555.00
C	4512	3530000234	001 GOSS, JOHN	03/28/2014	05/07/2014	CHANCE & MCCANN LLC	05/30/2014	INVOICE 11105 FILE# W7848	532.50	532.50
C	4514	3530001037	001 SHEPPLEMAN, MALINDA	04/16/2014	05/06/2014	CHANCE & MCCANN LLC	05/30/2014	INVOICE 11108 FILE# 8084	878.80	878.80
C	4515	3530000600	001 MCCANN, THOMAS	04/04/2014	04/28/2014	CHANCE & MCCANN LLC	05/30/2014	INVOICE 11112 FILE# W8075	610.00	610.00
C	4517	3530000234	001 GOSS, JOHN	03/05/2014	04/23/2014	CHANCE & MCCANN LLC	05/30/2014	Invoice #11084	1,956.15	1,956.15
Total for Coverage: General Liability							Number of entries: 19		16,899.10	16,899.10
Coverage: Police Professional										

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2014 Thru 05/31/2014

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Police Professional										
C	4480	3530000187	001 BELL, JEFFREY	03/06/2014	03/26/2014	RICHARDSON GALELLA AUSTERMUHL	05/02/2014	Invoice #3347	855.00	855.00
C	4484	3530000935	001 FOULKE JR, JAMES	09/26/2011	09/26/2011	J & J COURT TRANSCRIBERS INC	05/02/2014	INV 2013-02641	597.53	597.53
C	4491	3530000187	001 BELL, JEFFREY	04/02/2014	04/29/2014	RICHARDSON GALELLA AUSTERMUHL	05/30/2014	INVOICE 3381	105.00	105.00
C	4493	3530000547	001 DEAN, TAHARQA	03/03/2014	03/21/2014	MADDEN & MADDEN PA	05/30/2014	Strmt. #7	1,875.00	1,875.00
C	4494	3530000494	001 GEORGETTE, PATRICK	04/01/2014	04/29/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-017M STATE # 10	1,749.00	1,749.00
C	4495	3530000547	001 DEAN, TAHARQA	04/01/2014	04/29/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-020M STATE # 8	1,875.00	1,875.00
C	4498	3530000935	001 FOULKE JR, JAMES	04/03/2014	04/03/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-023M STATE # 7	105.00	105.00
C	4500	3530000494	001 GEORGETTE, PATRICK	03/03/2014	03/26/2014	MADDEN & MADDEN PA	05/30/2014	CLIENTID 70200-017M STATE# 9	1,425.00	1,425.00
C	4507	3530000935	001 FOULKE JR, JAMES	03/01/2014	03/26/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200.023M	1,305.00	1,305.00
C	4508	3530000295	001 GARLAND, CRYSTAL	03/03/2014	03/28/2014	MADDEN & MADDEN PA	05/30/2014	CLIENT ID 70200-000 M	930.00	930.00
C	4513	3530000547	001 DEAN, TAHARQA	04/28/2014	05/12/2014	CHANCE & MCCANN LLC	05/30/2014	INVOICE 11107 FILE# 8016	1,402.50	1,402.50
C	4516	3530000547	001 DEAN, TAHARQA	03/12/2014	04/25/2014	CHANCE & MCCANN LLC	05/30/2014	Invoice #11083	3,150.00	3,150.00
Total for Coverage: Police Professional							Number of entries: 12		15,374.03	15,374.03
Coverage: Property										
C	4482	3530001027	001 GLOUCESTER COUNTY COLLEGE	03/25/2014	03/25/2014	EKS INDUSTRIAL TECHNOLOGIES	05/02/2014	Inv. #INV00040710 less deductible	1,275.00	1,275.00
C	4485	3530000950	001 GLOUCESTER COUNTY COLLEGE	11/05/2013	11/05/2013	GLOUCESTER COUNTY COLLEGE	05/02/2014	Settlement of loss less deductible	2,882.32	382.32
C	4486	3530000950	001 GLOUCESTER COUNTY COLLEGE	11/05/2013	11/05/2013	GLOUCESTER COUNTY COLLEGE	05/02/2014	Supplemental - Building loss	2,165.25	2,165.25
Total for Coverage: Property							Number of entries: 3		6,322.57	3,822.57
Total for Gloucester Co Ins Commission - 353							Number of entries: 41		46,558.71	44,058.71



**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 ¹	CSG Negotiated Reductions ²	PPO Reductions ³	Bill Review Reductions ⁴	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	\$6,377.35	\$892.83	\$5,484.52
	May	28	82%	\$152,225.90	98%	\$36,511.98	\$43.32	\$19,675.81	\$95,994.79	\$115,713.92	\$12,629.71	\$103,084.21
YTD Total		191	82%	\$251,969.93	93%	\$97,387.98	\$1794.71	\$45,583.07	\$107,204.17	\$154,581.95	\$18,071.23	\$136,510.72

Monthly Summary (April)

Total Savings (before fees):	\$6,377.35
Percent Savings:	24%
NET SAVINGS:	\$5,484.52
Percent NET SAVINGS:	21%

Report Footnotes:

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

Monthly Summary (May)

Total Savings (before fees):	\$115,713.92
Percent Savings:	76%
NET SAVINGS:	\$103,084.21
Percent NET SAVINGS:	68%

YTD Summary	
Total Savings (before fees):	\$154,581.95
Percent Savings:	61%
NET SAVINGS:	\$136,510.72
Percent NET SAVINGS:	54%

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 17, 2014

April – July 2014

RISK CONTROL ACTIVITIES

JIF MEETINGS / TRAINING ATTENDED

- **April 24:** Attended the GCIC meeting in Woodbury.
- **April 28:** Attended GCIC EMS Safety meeting.
- **May 13:** Attended the GCIC Claims Committee meeting via conference call.
- **May 14:** One session of Landscape Safety was conducted for GCIC.
- **May 19:** Attended GCIC EMS Safety meeting.
- **June 3:** Attended the GCIC Safety Committee Meeting in Woodbury.
- **June 3:** Two sessions of Ergonomics Safe Patient Handling was conducted for the GCIC.
- **June 10:** One session of Ergonomics Safe Patient Handling was conducted for the GCIC.

UPCOMING JIF MEETINGS / TRAINING

- **June 26:** Plan to attend the GCIC meeting in Woodbury.
- **June 30:** One session of Landscape Safety is scheduled for GCIC.
- **July 8:** Plan to attend the GCIC Claims Committee meeting via conference call.

CEL MEDIA LIBRARY

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

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

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

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

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

MONTH	AGENCY	# of Videos
January	GCUA/GCIA	6
February		0
March		4
April		0
May		0
June (as of 6/17)		0

M E M O R A N D U M

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Bonnie Rick, Risk Management Consultant
DATE: 6/23/14
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from April 24, 2014 through June 24, 2014:

I. Meetings:

- A. Participated in the GCIC meeting on 4/24/14.
- B. Participated in GCIC Safety and Accident Review Committee meeting on 6/314.
- C. Participated in GCIC Claims Committee meetings on 5/13/14 and 6/10/14.

II. Risk Management Services

- A. Gloucester County College name change
 Please be advised that the Gloucester County College has changed its name effective 7/1/14 to Rowan College at Gloucester College. We have confirmed with the College that it is not inheriting any additional liability or removing any exposures as a result of its partnership with Rowan University. We have requested all policies for the College now include Rowan College at Gloucester County as a named insured in addition to Gloucester County College.

III. Underwriting Services Director Services:

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Underground Storage Tank	AIG	8/25/14	\$3,130.98

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The expiring premium included several changes as a result of tanks being removed and installed during the policy term. The renewal premium is \$1,604.38. All terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Underground storage tank policy through AIG for a total premium of \$3,130.98 effective 8/25/14.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Warden's Bond	CNA	7/1/14	\$122.50

The renewal premium and terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Warden's Bond through CNA for a total premium of \$122.50 effective 7/1/14.

RC@GC - Foundation Directors & Officers Liability	Markel	7/9/14	\$1,078.62
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The renewal premium and terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Directors & Officers policy through Markel for a total premium of \$1,078.62 effective 7/9/14.

RC@GC	Base Sports Accident	AIG	8/1/14	\$82,000
	Catastrophic Sports	Summit	8/1/14	\$ 9,053

We have submitted renewal applications to the carriers and are awaiting their renewal proposals for the Base sports policy (\$25,000 limit) and the Catastrophic Sports policy (\$5,000,000 excess of \$25,000 deductible).

Summit has indicated their premium, before review of the College's number of participants, will increase to \$10,864 as a result of the entire loss experience of the program. This insurer provides catastrophic coverage to several Colleges throughout the US.

A verbal update will be given at the meeting.

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<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
GCIA – Nursing Home Patient Bond		CNA	8/3/14	\$490

The Nursing Home is required by State regulation to maintain a patient trust bond in the amount of \$70,000. The renewal premium is per expiring as well as the terms and conditions.

Action Requested: Motion to authorize the Underwriting Services Director to renew the patient trust bond through CNA for a total premium of \$490 effective 8/3/14.

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

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

Northfield
450 Tilton Road, Suite 201
Northfield, NJ 08225

Philadelphia
PO Box 40901
Philadelphia, PA 19107

RESOLUTION 32-14

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on June 26, 2014.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 26, 2014 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 26, 2014.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530000547	Dean Taharqu	Liability	PAR	
3530001032	Edward Morrison	Worker Compensation	PAR	
3530000286	Tyrone Brown	Worker Compensation	SAR	2013-8624
3530000076	Franklin Hart	Worker Compensation	SAR	2011-30659 &2012-26253
3530000481				
3530001032	GCIA	Property	SAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 24, 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	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Steve Daveggia Consolidated Services Group, Inc. Stephen McNamara Jennifer Pard Goldstein Conner Strong & Buckelew Michelle Leighton (<i>via conference call</i>)
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christopher Powell
Attorney	Long Marmero & Associates Albert K. Marmero Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Benefits	Conner Strong & Buckelew

ALSO PRESENT:

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

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of February 27, 2014

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF FEBRUARY 27, 2014

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Commissioner Sizemore reported the Safety Committee was scheduled to meet again on June 3, 2014 and the meeting would be at the Gloucester County College.

CLAIMS COMMITTEE: Commissioner Sizemore advised the Claims Committee met via a teleconference on March 11th and discussed one claim that would be discussed during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he only had one action item for the meeting.

RFP FOR COMMISSION ATTORNEY: Executive Director reported the first item of his report was a discussion on the RFP responses for the Commission Attorney. However, Executive Director advised at the request of the Chairman, the item would be tabled until the next Commission meeting of June 26, 2014.

2014 RISK MANAGEMENT PLAN: Executive Director advised the 2014 Risk Management Plan was previously approved, however required a few changes. Executive Director referred to Resolution 18-14 which was included in Appendix II of the agenda and indicated the changes were highlighted in blue on pages 4, 11, & 13. Executive Director noted the changes were cosmetic and there were no material changes.

**MOTION TO APPROVE RESOLUTION 18-14,
REVISED RISK MANAGEMENT PLAN**

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

CYBER LIABILITY: Executive Director advised the CEL would bill the cyber liability premiums with the final 2014 assessment bill for the County and the Improvement Authority who purchased the coverage. Executive Director indicated the final assessment bill would also include a credit for the 2014 overage with respects to the 2014 ancillary program coverage. Executive Director noted the credit would cover the cyber liability for the County but not for the Improvement Authority.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 2/26/14 to 4/17/14. There were a total of 25 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised that the January & February Property & Casualty Financial Fast Tracks were included in the agenda. As of February 28, 2014 the Commission had a surplus of \$2,697,408. Executive Director advised that \$977,858 on line 8 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the January & February Financial Fast Tracks for January and February. Executive Director noted as of February 28, 2014 there was a statutory surplus of \$3,922.310.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the January and February Health Benefits Financial Fast Tracks were included in the agenda. Executive Director advised as of February 28, 2014 there was a statutory surplus of \$ 152,367.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CEL held their Reorganization Meeting on February 27, 2014 and a summary report of that meeting was included in the agenda. Executive Director reported the CEL also held a Public Hearing on March 27, 2014 to amend the budget due to two new members of the CEL, Hudson County and the Mercer County Insurance Fund Commission. Executive Director advised a summary report of that meeting was also included in the agenda. Executive Director also advised the CEL was scheduled to meet in the afternoon and the focus would be an overview of a potential new member, Ocean County effective June 1, 2014.

DOBI COMMISSIONER KOPYLOWSKI SPEECH: Executive Director reported the Municipal Excess Liability Joint Insurance Fund was sponsoring a speech by Kenneth E.

Kobylowski, the Commissioner of Banking and Insurance. Executive Director advised the MELJIF extended the invitation to the members of the CELJIF. Executive Director referred to a copy of the announcement which was included in the agenda and noted the speech would take place on Tuesday, April 29th at 12:30 at the Crowne Plaza.

FINANCIAL DISCLOSURE FORM: Executive Director referred to a copy of a statement release from the Department of Community Affairs regarding the filing of the 2014 Financial Disclosure Form. Executive Director advised the State was revising its on-line procedure again in 2014 and would announce an extension of its filing deadline.

2014 SEARCH AND SEIZURE IN SERVICE: Executive Director referred to information on a 2014 Search and Seizure In-Service Training Program which was included in the agenda. Executive Director advised the program was presented by Guy Ran, Esq. at the Richard Stockton College on June 11th and the cost of the training program was \$119 per person. Executive Director noted the program was designed for a law enforcement officer to review the recent law changes in NJ. Mr. Prince advised he had an alternative program and explained there was a similar training session used by the MEL which was very successful. Mr. Prince noted the training sessions would be done in a class setting and the cost would be much less. After a discussion it was agreed Mr. Prince would send information to the Sheriff and the Prosecutor.

2014 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the 2014 property and casualty assessments were mailed to the member entities via certified mail and e-mail. Executive Director reported the Treasurer advised all of the assessment payments that were due on March 15th were received. Executive Director noted the second assessment payment was due on May 15, 2014.

2014 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director advised the CEL Underwriting Manager distributed an e-mail on April 3, 2014 providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. Executive Director noted if anyone had any difficulties accessing the site they should contact Ms. Dodd.

EPL PAK PREMIER: Executive Director referred to information which was included in the agenda on AIG's Employment Practices Training, Loss Prevention and Risk Management. Executive Director asked Ms. Leighton to comment on the EPL Risk Manager Lunch and Learn. Ms. Leighton thanked Ms. Rick for initiating the idea to coordinate the EPL seminar. Ms. Leighton advised AIG presented an overview of the EPL Risk Manager online risk management tool during the Lunch and Learn held on March 27, 2014. Ms. Leighton advised the members could visit the AIG website using their policy number. Executive Director noted more detailed instructions were included in the agenda.

2015 RENEWAL APPLICATIONS AND UPDATED EXPOSURE INFORMATION: Executive Director reported the CEL Underwriting Manager advised his office was in the early stages of working on the 2014 renewals. Executive Director advised the CEL Underwriting Manager would be in contact the Underwriting Services Manager to obtain

updated exposure information and also would be sending out the renewal applications to be completed.

2013 AUDIT: Executive Director reported the auditor was in the process of preparing the 2013 Fund Year Audit. Executive Director advised once the audit was completed, Mr. Jim Miles of Bowman of Company would attend a Commission meeting to review his report.

2014 MEETING SCHEDULE: Executive Director reported the Commission would not meet in May and the next scheduled meeting was scheduled for June 26, 2014. Executive Director advised that before the meeting Commissioner Sizemore suggested cancelling the July Commission meeting. Executive Director noted that the Commission was not meeting in August. Commissioner Sizemore indicated that the month of July was typically a slow month for the Commission. Executive Director advised there would be two months with no meetings. Commissioner Sizemore advised he would make a motion to cancel the July meeting pending paying any appropriate expenses. Ms. Dodd advised a resolution was approved at the re-organization meeting authorizing the treasurer to pay any bills when the Commission did not meet.

**MOTION TO APPROVE THE
CANCELLATION OF THE JULY
COMMISSION MEETING**

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

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

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Executive Director advised the client activity reports for the months of February and March were included in the agenda. Executive Director advised the total year to date inquires was 155.

TREASURER REPORT: Chairman White presented the March and April Property & Casualty Bill Lists along with the March and April Health Insurance Fund Bill Lists which were included in the agenda. Chairman White requested a motion to approve Resolutions, 19-14, 20-14, 21-14 and 22-14.

**MOTION TO APPROVE THE MARCH AND
APRIL BILL LISTS, RESOLUTIONS 19-14, 20-
14, 21-14 & 22-14**

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

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

CLAIMS REPORT

REPORT:

Chairman White presented Resolution 23-14 Inservco Liability Check Register for the period of 2-1-14 TO 2-28-14 and 3-1-14 to 3-31-14.

MOTION TO APPROVE RESOLUTION 23-14 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2-1-14 THROUGH 2-28-14 AND 3-1-14 TO 3-31-14

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

Ms. George referred to Inservco's charts which were included in the agenda and asked if anyone had any questions.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report which was included in the agenda. Ms. Goldstein advised there were 22 bills for February for a total of \$19,644.63. The total allowed amount was \$10,016.56. The total reduction was \$9,628.07 and after fees the net reduction was \$8,280.14. Ms. Goldstein also noted the report also included the figures for the month of March. Ms. Goldstein advised there were 35 bills for March for a total of \$12,299.87. The total allowed amount was \$8,773.53. The total reduction was \$3,526.34 and after fees the net reduction was \$3,032.65.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the February through May 2014 Risk Control Activity Report which was included in the agenda. Mr. Prince also added the agenda included a loss control report for Emergency Medical Services. Mr. Prince advised he visited all of the stations operated by the County of Gloucester and found some minor issues. Mr. Prince noted he spoke with Commissioner Sizemore prior to the meeting who advised they were working diligently to correct the minor issues. Mr. Prince also advised in February there was an Ergonomic lifting training session and his office was working with Ms. LaPorta to schedule some additional presentations. Lastly, Mr. Prince advised he was continuing to work with EMS on the Back Safety Program and they meet once a month on Monday evenings.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Mr. Powell advised his report for services performed for the period of March 27, 2014 through April 21, 2014 was included in the agenda. Mr. Powell advised Ms. Rick attended the Employment Practices Liability Lunch and Learn. Mr. Powell indicated he wanted to point out one of the important items discussed and referred to the information regarding definition of a claim which was included in their report.

Mr. Powell advised he had four action items to review.

Mr. Powell advised there were some changes with the County's Sports Accident policy regarding the dates and indicated there were fewer participants this year. Mr. Powell requested a motion to bind the coverage as of 5/17/14 with AIG with an annual premium of \$1,916.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO THE COUNTY'S SPORTS ACCIDENT POLICY THROUGH AIG AN ANNUAL PREMIUM OF \$1,916 EFFECTIVE 5/17/14

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

Mr. Powell advised the next item was also for the County. The carrier offered to renew the County's general liability coverage (camps) at an annual premium of \$1,577. Mr. Powell advised the premium was reduced due to fewer participants and a new rating system.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE SPORTS ACCIDENT POLICY THROUGH AIG AT AN ANNUAL PREMIUM OF \$1,577 EFFECTIVE 5/21/14

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

Mr. Powell advised the policy for the GCIA, Dream Park was renewing on 5/21/14. Mr. Powell advised his office submitted the renewal applications; however they were waiting for the formal proposal. The underwriter stated the total premium should not increase more than 5%. Mr. Powell advised if the premium did increase more than 5% the Commissioners would be advised accordingly.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GCIA'S PACKAGE-CARE, CUSTODY & CONTROL AND UMBRELLA POLICIES THROUGH GREAT AMERICAN AT AN ANNUAL TOTAL COST NOT TO EXCEED \$71,420 PREMIUM EFFECTIVE 5-21-14

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

Lastly, Mr. Powell advised the Underground Storage Tank policy for the GCIA was renewing on July 7, 2014. The carrier offered a flat renewal of \$867.14 per the expiring terms and conditions.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GCIA'S UST POLICY THROUGH AIG AT AN ANNUAL PREMIUM OF \$867.74 EFFECTIVE 7/7/14

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

ATTORNEY: Commission Attorney advised he did not have anything to report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: 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 24-14 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 24-14, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA. ALSO THE POSSIBLE SETTLEMENT OF DIANE OWENS V GLOUCESTER COUNTY, # 2013-9510, JOSEPH TODARO V GLOUCESTER COUNTY, # 2011-9531, LARRY WEIL V. GLOUCESTER COUNTY, # 2011-16819, AND SHEREECE HOLDER V GLOUCESTER COUNTY # 2012-4027 AND DISCUSSION ON PATRICK GEORGETTE

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:55 AM
Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, May 5, 2014
115 Budd Blvd.
Woodbury, NJ 1:30 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash (<i>via teleconference</i>)
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Claims Service	Inservco Insurance Services, Inc. Steve Daveggia
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Consolidated Services Group, Inc.

Conner Strong & Buckelew
Michelle Leighton (*via conference*)

Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Rick (<i>via conference</i>)
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Attorney	Long Marmero & Associates Doug Long Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control
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Benefits	Conner Strong & Buckelew
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ALSO PRESENT:

Patrick J. Madden, Madden & Madden
Matt Lyons, Gloucester County Counsel
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 24-14 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 25-14, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE MATTER OF ANTHONY AND JUANITA BROTHERS V GLOUCESTER COUNTY

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

MOTION TO RETURN TO OPEN SESSION

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 1:55 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary