

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, MARCH 28, 2013**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: March 28, 2013
WOODBURY, NJ
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- OATH OF OFFICE - ATTORNEY SWEARS IN CHAIRMAN WHITE**
- APPROVAL OF MINUTES:** February 28, 2013 Open Minutes.....**Appendix I**
February 28, 2013 Closed Minutes.....**Handout**

- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee:****Verbal**
 - Claims Committee:****Verbal**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report.....**Pages 4-14**

- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly Report**Pages 15-29**

- TREASURER – Gary Schwarz**
Resolution **23-13** March Bill List – Motion Required**Pages 30-31**
Resolution **24-13** Benefit March Bill List – Motion Required**Page 32**
January Monthly Treasurer Reports.....**Pages 33-34**

- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **25-13** Authorizing Disclosure of Liability Claims Check Register**Pages 35-36**
Liability Claim Payments – 2/01/13 to 2/28/13.....**Pages 37-38**

- MANAGED CARE – Consolidated Services Group, Inc.**
CSG Monthly Summary Report for February.....**Page 39**

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....**Pages 40-41**

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR
Hardenbergh Insurance Group**
Monthly Report.....**Pages 42-43**
Updated Urgent Care Panel.....**Page 44**

- ATTORNEY – Long Marmero & Associates, LLP**
CL/LEL Claim- Autumn Pasquale-Conflict Attorney Discussion **Verbal**

- OLD BUSINESS**
- NEW BUSINESS**

PUBLIC COMMENT

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 53-55**
Resolution 26-13 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda. Also the possible settlement of Lucrezia Johnson v Gloucester County, Claim Petition No. 2011-19488 and Maryann Montemore v Gloucester County, Claim Petition No. 2010-11926

- Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: April 25, 2013, 9:30 AM, 115 Budd Blvd., Woodbury, NJ

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: March 28, 2013

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Welcome Comp Services, Inc.** - We would like to welcome Tom Watkins of Comp Services, Inc. Mr. Watkins is the new claims adjuster for workers compensation and liability claims for the CEL JIF. Below is Mr. Watkins contact information:

Tom Watkins
Claims and Client Relations
CompServices Inc.
1717 Arch Street 45th Fl., Philadelphia, PA 19103
Tel. 215.587.1289, Fax 215.587.1826, Cell 215.516.9613
Tom.Watkins@CompServicesInc.com

- 2013 Health Benefits Budget Adoption (Page 6)** – At the February meeting Ms. Brown recommended a revision to the 2013 Health Benefit Budget. In accordance with the regulations, the revised budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting. There were no changes made to the revised budget since last month. A copy of the revised 2013 Health Budget Benefit Budget appears on page 6.
 - Motion to open the Public Hearing on the 2013 revised Health Benefit Budget.**
 - Discussion of Budget and Assessments.**
 - Motion to close the Public Hearing.**
 - Motion to adopt the 2013 revised Health Benefit Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2013.**
 - Motion to certify Annual Assessments based upon the adopted 2013 Budget for Member Entities.**
- RFP for Defense Attorney** – As discussed last month, an RFP was issued in an effort to add “additional” qualified firms to the Defense Attorney Panel. Responses were received from

(1) Decotis, Fitzpatrick & Cole, LLP, (2) Eric M. Bernstein & Associates, LLC, (3) Freeman, Huber, Sacks, Brennan & Fingerman, (4) Sweeney & Sheehan, and (5) Trimble & Armano. The responses will be discussed and evaluated at the meeting.

Motion to appoint the following firms _____ to the Gloucester County Insurance Commission Defense Attorney Panel

- RFP For Commission Attorney** – An RFP was also issued for the position of Commission Attorney. As discussed last month this was done at the request of Chairman White and the advice of the County Counsel as it has been determined that the statutes do not allow for a multi year appointment for Commission Attorney. This RFP is for a one year appointment. Responses were received from (1) Long Marmero & Associates, LLP, (2) Chance & McCann and (3) Trimble & Armano. The responses will be discussed and evaluated at the meeting.

Motion to appoint _____ as Commission Attorney

- Certificate of Insurance Report Pages (7-9)** - Attached on pages 7-9 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 2/23/13 to 3/21/13. There were 20 certificates of insurance issued during this period.
- GCIC Property and Casualty Financial Fast Track (Page 10)** - Included in the agenda on page 10 is a copy of the Property & Casualty Financial Fast Track Report as of **January 31, 2013**. As of **January 31, 2013**, there is a statutory surplus of **\$1,383,804**. Line 7 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL.
- NJ CEL Property and Casualty Financial Fast Track (Page 11)** – Included in the agenda on page 11 is a copy of the NJ CEL Financial Fast Track Report as of **January 31, 2013**. As of January 31, 2013 there is a statutory surplus of **\$2,335, 188**.
- Health Benefits Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of the Health Benefits Financial Fast Track as of January 31, 2013. As of **January 31, 2013** there is a statutory surplus of **\$125, 575**.
- NJ Excess Counties Insurance Fund (CELJIF) (Pages 13-14)** – The CEL met on February 28, 2013. The CEL reorganized at their meeting. Commissioner Smith of the Burlington County Insurance Commission was appointed Chairman. Commissioner McCouch of Cumberland County Insurance Commission was appointed Secretary. Tom Nolan, the CEL Underwriting Manager, was in attendance and provided an update on their marketing efforts to replace the Meadowbrook program. The objective is to present the CEL with viable options by the April meeting. Attached on pages 13 and 14 is the summary report of the CEL’s meeting.

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
2013 Proposed Budget**

Census:

Dental Premier - 961

County, Library, Division of Social Services

	LINE ITEMS	Proposed Budget FY2013
1	Self Insured Claims	
2	Dental Claims	\$ 508,718
3	Subtotal	\$ 508,718
4		
5	Fully Insured Programs	
6		n/a
7		n/a
8	Subtotal Premiums	n/a
9		
10	Reinsurance	
11	Dental	\$ -
12	Subtotal Reinsurance	\$ -
13		
14	Claims Margin	\$ 531,871
15		
16	Total Loss Fund	\$ 531,871
17		
18	General Expenses	
19	Legal	\$ -
20	Treasurer	\$ -
21	Benefits Consultant	\$ 72,300
22	Dental TPA admin fees	\$ 35,288
23	Misc/Cont	\$ -
24	Plan Documents	\$ -
25	Total Expenses	\$ 107,588
26		
27	Total Employee Contributions	\$ -
28	Total Budget	\$ 639,459

% Change

1.7%

Gloucester County Insurance Commission Certificate of Insurance Monthly Report

Friday, March 22, 2013

From 2/23/13 to 3/21/13

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<u>GCIC</u>					
H- Gloucester County 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	9	Evidence of insurance with regard to Gloucester County 4-H Horse Advisory Tack Sale at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill NJ 08062, April 6 2013, 9 am to 2 pm. CLD	3/21/2013	GL EX AU WC
H- Washington Twp.Environmental Commission I- County of Gloucester	Att: Earth Day Coordinator PO Box 1106 Turnersville, NJ 08012 2 South Broad Street Woodbury, NJ 08096	303	Evidence of insurance. All operations usual to County Governmental Entity as respects to participation of all clubs in the Gloucester County 4-H Youth Development Program, in Washington Twp. Environmental Commission's Earth Day Celebration at Washington Lake Park, Hurffville-Cross Keys Rd., Sewell, NJ 08080, 7 am-5 pm on Saturday April 16th, 2011, with a rain date of Saturday, April 23, 2011. CLD	3/20/2013	GL EX AU WC
H- County of Gloucester, Board of Chosen Freeholders It's Department & Agencies et al I- Gloucester County College	P.O. Box 337 Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	608	Evidence of Insurance with respects to R.S.V.P. Friendly Visitor Focusing on Reading & Writing Program grant.	3/19/2013	GL EX AU WC
H- Gloucester Co. 4-H Association I- County of Gloucester	1200 N. Delsea Dr., Bldg A. Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	741	Evidence of insurance. All operations usual to County Governmental Entity as respects to the 4-H Craft Fair being held at the 4H Nature Preserve, 3950 S. Black Horse Pike, Williamstown, NJ 08094, on May 18th, 2013, 7 am thru 5 pm. CLD	2/27/2013	GL EX AU WC
H- Paloshire Farm & Tack, LLC I- County of Gloucester	Linda & Steve Gentile 64 Commissioners Pike Woodstown, NJ 08098 2 South Broad Street Woodbury, NJ 08096	748	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester Co. 4-H club member participation in a horse care clinic to be held March 16, 2013, 7:30 am through 6 pm. CLD	2/25/2013	GL EX AU WC
H- Biotechnology High School I- Gloucester County College	ATTN: Linda Eno 5000 Kozloski Road Freehold, NJ 07728 1400 Tanyard Road Sewell, NJ 08080	749	Evidence of insurance. All operations usual to County Governmental Entity as respects to NJ HOSA's (CTEP Grant) State Leadership Conference on March 15-17 (snow dates March 22-24), 2013. In attendance will be Secondary/postsecondary/collegiate students, advisors, family, industry professionals. CLD	2/25/2013	GL EX AU WC
H- Monmouth County Vocational I- Gloucester County College	School District Career Center ATTN: Mr. Tom Sansevero 1000 Kozloski Road Freehold, NJ 07728 1400 Tanyard Road Sewell, NJ 08080	750	Evidence of insurance. All operations usual to County Governmental Entity as respects to NJ HOSA's (CTEP Grant) State Leadership Conference on March 15-17 (snow dates March 22-24), 2013. In attendance will be secondary/postsecondary/collegiate students, advisors, family, industry professionals. CLD	2/25/2013	GL EX AU WC
H- Hale Trailer Brake & Wheel, Inc. I- Gloucester County Improvement Authority	PO Box 1400 Voorhees, NJ 08043 109 Budd Boulevard Woodbury, NJ 08096	752	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to to rental of a 1995 Trailer # 19402; serial # MAEU7272292 valued at \$2,650. CLD	2/26/2013	PR

H- Hale Trailer Brake & Wheel, Inc. I- Gloucester County Improvement Authority	PO Box 1400 Voorhees, NJ 08043 109 Budd Boulevard Woodbury, NJ 08096	752	Certificate holder is included as additional insured ATIMA for 2/26/2013 GL EX AU WC General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to to rental of a 1995 Trailer # 19402; serial # MAEU7272292 valued at \$2,650. CLD
H- Gloucester County College I- County of Gloucester	1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	754	Evidence of insurance. All operations usual to County 2/27/2013 GL EX AU WC Governmental Entity as respects to Training for Department SOG on 4/24/13 and 4/25/13. CLD
H- County of Gloucester, Board of Chosen I- Gloucester County College	PO Box 337 Woodbury, 1400 Tanyard Road Sewell, NJ 08080	756	Evidence of insurance. All operation usual to County 08095 2/27/2013 GL EX AU WC Governmental Entity as respects to R.S.V.P.Community Service Corps Wellness Program. CLD
H- Leaf Capital Funding, LLC I- Gloucester County Improvement Authority	Its Successors and/or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 109 Budd Boulevard Woodbury, NJ 08096	763	Certificate holder is included as additional insured ATIMA for 3/6/2013 PR General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to lease equipment #1001188277005 Xerox 7556 Copier System effective 2/19/13. CLD
H- Leaf Capital Funding, LLC I- Gloucester County Improvement Authority	Its Successors and/or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 109 Budd Boulevard Woodbury, NJ 08096	763	Certificate holder is included as additional insured ATIMA for 3/6/2013 GL EX AU WC General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to lease equipment #1001188277005 Xerox 7556 Copier System effective 2/19/13. CLD
H- Macerich Deptford LLC I- County of Gloucester	1750 Deptford Center Rd Deptford, NJ 08096 2 South Broad Street Woodbury, NJ 08096	766	All operations usual to County Governmental Entity including certificate holder and Deptford Mall Associates LLC, Macerich Deptford Limited All operations usual to County Governmental Entity including certificate holder and Macerich Deptford LLC, Deptford Mall Associates, LLC, Macerich Deptford Limited Partnership,
H- GCSSSD I- County of Gloucester	1340 Tanyard Rd Deptford, NJ 08096 2 South Broad Street Woodbury, NJ 08096	767	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the GC Federal Medal Ceremony on April 17, 2013. Subject to the terms, conditions, limitations and exclusions of the policy. CLD
H- Bridgeton Public School I- Gloucester County Library Commission	41 Bank Street Bridgeton, NJ 08302 389 Wolfert Station Road Mullica Hill, NJ 08062	772	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to use of a Starlab Planetarium for a workshop at the Gloassboro Branch Library located at 411 Swedesboro NJ 08027 on March 23, 2013 from 10:00 AM to 2:00 PM. Subject to the terms, conditions, limitations and exclusions of the policy CLD.
H- Leaf Capital Funding, LLC I- Gloucester County Utilities Authority	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 2 Paradise Road West Deptford, NJ 08066	773	Certificate holder is included as additional insured ATIMA for 3/14/2013 PR General Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JUF Casualty Insurance Policy only and as loss payee with respects to lease equipment #1001223127002 Xerox WC5150PT Copier System. CLD

H- Leaf Capital Funding, LLC	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197	773	Certificate holder is included as additional insured ATIMA for General Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JUF Casualty Insurance Policy only and as loss payee with respects to lease equipment #1001223127002 Xerox WC5150PT Copier Systems. CLD	3/14/2013	GL EX AU WC
I- Gloucester County Utilities Authority	2 Paradise Road West Deptford, NJ 08066				
H- Gloucester County Cultural & Heritage Commission	of Gloucester, Board of Chosen Freeholders, It's Departments and Agencies et, al P.O. Box 337 Woodbury, NJ 08096	774	Evidence of insurance. All operations usual to County Governmental Entity as respects to the agreement is for funding for the Gloucester County College Community Chorus from the New Jersey State Council on the Arts, Local Arts Program Grant through the Gloucester County Cultural & Heritage Commission for the period of January 1, 2013-December 31, 2013 in the amount of \$3,200. CLD	3/14/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Washington Twp. Environmental Commission	PO Box 1106 Turnersville, NJ 08012	776	Evidence of insurance. All operations usual to County Governmental Entity as respects to Gloucester Co. 4-H participation in the Washington Twp. Earth Day Event to be held in Washington Lake Park on April 13, 2013, rain date April 14, 2013, 8 am-8 pm. CLD	3/20/2013	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				

Total # of Holders = 20

GLOUCESTER COUNTY INSURANCE COMMISSION

Property and Casualty Division

FINANCIAL FAST TRACK REPORT

AS OF JANUARY 31, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	477,309	477,309	15,285,457	15,762,766
2. CLAIM EXPENSES				
Paid Claims	86,794	86,794	3,275,702	3,362,496
Case Reserves	246,949	246,949	2,047,907	2,294,856
IBNR	141,336	141,336	1,300,793	1,442,129
Discounted Claim Value	(22,246)	(22,246)	(230,743)	(252,989)
Total Claims	452,833	452,833	6,393,659	6,846,492
3. EXPENSES				
Excess Premiums	211,733	211,733	6,317,573	6,529,306
Administrative	47,934	47,934	1,615,762	1,663,696
Total Expenses	259,668	259,668	7,933,335	8,193,003
4. UNDERWRITING PROFIT (1-2-3)	(235,193)	(235,193)	958,463	723,270
5. INVESTMENT INCOME	-	-	7,237	7,237
6. PROFIT (4+5)	(235,193)	(235,193)	965,700	730,507
7. INVESTMENT IN JOINT VENTURE	31,155	31,155	622,142	653,297
8. SURPLUS (6+7)	(204,038)	(204,038)	1,587,842	1,383,804

SURPLUS (DEFICITS) BY FUND YEAR

2010	(102,777)	(102,777)	449,888	347,111
2011	(102,794)	(102,794)	396,570	293,776
2012	(38,673)	(38,673)	741,384	702,711
2013	40,206	40,206	-	40,206
TOTAL	(204,038)	(204,038)	1,587,842	1,383,805

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010				
Paid Claims	7,868	7,868	1,457,205	1,465,073
Case Reserves	102,932	102,932	392,928	495,860
IBNR	9,779	9,779	81,564	91,343
Discounted Claim Value	(6,179)	(6,179)	(29,703)	(35,882)
Total Claims	114,400	114,400	1,901,994	2,016,394
FUND YEAR 2011				
Paid Claims	23,226	23,226	1,330,572	1,353,798
Case Reserves	36,151	36,151	917,567	953,718
IBNR	54,623	54,623	254,566	309,189
Discounted Claim Value	(5,005)	(5,005)	(76,275)	(81,280)
Total Claims	108,995	108,995	2,426,430	2,535,425
FUND YEAR 2012				
Paid Claims	42,388	42,388	487,925	530,313
Case Reserves	57,931	57,931	737,411	795,342
IBNR	(65,319)	(65,319)	964,663	899,344
Discounted Claim Value	2,958	2,958	(124,764)	(121,806)
Total Claims	37,958	37,958	2,065,235	2,103,193
FUND YEAR 2013				
Paid Claims	13,313	13,313	-	13,313
Case Reserves	49,935	49,935	-	49,935
IBNR	142,253	142,253	-	142,253
Discounted Claim Value	(14,020)	(14,020)	-	(14,020)
Total Claims	191,481	191,481	-	191,481
COMBINED TOTAL CLAIMS	452,833	452,833	6,393,659	6,846,492

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

This report is based upon information which has not been audited nor certified

by an actuary and as such may not truly represent the condition of the fund.

**NEW JERSEY COUNTIES EXCESS JIF
FINANCIAL FAST TRACK REPORT
AS OF JANUARY 31, 2013**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,051,718	1,051,718	23,215,876	24,267,594
2. CLAIM EXPENSES				
Paid Claims	6,752	6,752	38,135	44,887
Case Reserves	(383,827)	(383,827)	1,586,109	1,202,282
IBNR	549,073	549,073	3,911,756	4,460,829
Discounted Claim Value	(21,362)	(21,362)	(889,400)	(910,762)
Total Claims	150,636	150,636	4,646,600	4,797,236
3. EXPENSES				
Excess Premiums	708,584	708,584	14,656,467	15,365,051
Administrative	76,201	76,201	1,787,578	1,863,779
Total Expenses	784,785	784,785	16,444,045	17,228,830
4. UNDERWRITING PROFIT (1-2-3)	116,296	116,296	2,125,231	2,241,527
5. INVESTMENT INCOME	3,626	3,626	90,035	93,661
6. STATUTORY PROFIT (4+5)	119,922	119,922	2,215,266	2,335,188
7. DIVIDEND	-	-	-	-
8. STATUTORY SURPLUS (6-7)	119,922	119,922	2,215,266	2,335,188

SURPLUS (DEFICITS) BY FUND YEAR

2010	31,964	31,964	547,604	579,568
2011	21,404	21,404	770,829	792,233
2012	(3,214)	(3,214)	896,833	893,619
2013	69,768	69,768	-	69,768
TOTAL	119,922	119,922	2,215,266	2,335,188

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010				
Paid Claims	-	-	-	-
Case Reserves	(177,073)	(177,073)	178,182	1,109
IBNR	141,073	141,073	752,818	893,891
Discounted Claim Value	4,751	4,751	(128,786)	(124,035)
Total Claims	(31,249)	(31,249)	802,214	770,965
FUND YEAR 2011				
Paid Claims	-	-	-	-
Case Reserves	(200,003)	(200,003)	700,025	500,022
IBNR	175,000	175,000	1,174,975	1,349,975
Discounted Claim Value	4,878	4,878	(299,125)	(294,247)
Total Claims	(20,125)	(20,125)	1,575,875	1,555,750
FUND YEAR 2012				
Paid Claims	6,752	6,752	38,135	44,887
Case Reserves	(6,751)	(6,751)	707,902	701,151
IBNR	-	-	1,983,963	1,983,963
Discounted Claim Value	4,845	4,845	(461,489)	(456,644)
Total Claims	4,846	4,846	2,268,511	2,273,357
FUND YEAR 2013				
Paid Claims	-	-	-	-
Case Reserves	-	-	-	-
IBNR	233,000	233,000	-	233,000
Discounted Claim Value	(35,836)	(35,836)	-	(35,836)
Total Claims	197,164	197,164	-	197,164
COMBINED TOTAL CLAIMS	150,636	150,636	4,646,600	4,797,236

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 JANUARY 31, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,290	55,290	80,689,231	80,744,521
2. CLAIM EXPENSES				
Paid Claims	73,269	73,269	71,661,815	71,735,084
IBNR	(17,399)	(17,399)	90,450	73,051
Total Claims	55,870	55,870	71,752,265	71,808,135
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	10,218	10,218	5,222,257	5,232,475
Total Expenses	10,218	10,218	8,807,723	8,817,941
4. UNDERWRITING PROFIT (1-2-3)	(10,798)	(10,798)	129,243	118,445
5. INVESTMENT INCOME	1	1	7,129	7,130
6. STATUTORY PROFIT (4+5)	(10,797)	(10,797)	136,372	125,575
9. STATUTORY SURPLUS (6+7-8)	(10,797)	(10,797)	136,372	125,575

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	1	1	1,909,064	1,909,065
CASH	1	1	1,933,554	1,933,555
2011 SURPLUS	1	1	(2,051,418)	(2,051,417)
CASH	0	0	(1,893,030)	(1,893,030)
2012 SURPLUS	22,334	22,334	278,726	301,060
CASH	66,364	66,364	359,111	425,475
2013 SURPLUS	(33,132)	(33,132)	-	(33,132)
CASH	55,290	55,290	-	55,290
TOTAL SURPLUS	(10,797)	(10,797)	136,372	125,575
TOTAL CASH	121,655	121,655	399,635	521,290

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	-	-	34,889,850	34,889,850
IBNR	-	-	-	-
Total Claims	-	-	34,889,850	34,889,850
FUND YEAR 2012				
Paid Claims	21,604	21,604	14,247,890	14,269,494
IBNR	(43,938)	(43,938)	90,450	46,512
Total Claims	(22,333)	(22,333)	14,338,340	14,316,007
FUND YEAR 2013				
Paid Claims	51,665	51,665	-	51,665
IBNR	26,539	26,539	-	26,539
Total Claims	78,204	78,204	-	78,204
COMBINED TOTAL CLAIMS	55,870	55,870	71,752,265	71,808,135

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: February 28, 2013
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2013 Reorganization: The NJCE conducted its 2013 Reorganization and adopted the respective resolutions to conduct the business of the Fund. In addition, the Board of Fund Commissioners held elections for Chair and Secretary. Below is a listing of the 2013 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

2013 Officers

Chairman	Micheal Smith	Burlington County Insurance Commission
Secretary	Ken Mecouch	Cumberland County Insurance Commission
	Robert Vanderslice	Salem County Insurance Commission
	Ross Angilella	Camden County Insurance Commission
	Gerald White	Gloucester County Insurance Commission
	Matthew DiRado	Union County
Alternate Commissioner	Anna Marie Wright	Camden County Insurance Commission

Request For Proposals Professional Services: The NJCE released Request for Proposals for Executive Director, Underwriting Manager and Safety Director. Fund Attorney reported that one response was received for each position from the incumbent service vendors and that a sub-committee of commissioners, the Fund Attorney and Fund Treasurer met telephonically to review the responses. The Board adopted Resolution 14-13 which established compensation amounts and appointed PERMA Risk Management Services as Executive Director, Conner Strong & Buckelew as Underwriting Manager and JA Montgomery as Safety Director for a three-year period.

2013 Excess Insurance and Ancillary Coverage Policies: The renewal policies are made available to NJCE members electronically through the Conner Strong & Buckelew secure website for those authorized representatives designated by their respective member entity. The Underwriting Manager is in the process of reviewing the policies and will release an e-mail with instructions to access the website when the policies are available. The policies are expected to be available by April 2013.

Camden County Police Department: As a follow-up to last month’s report, the County continues to progress in the development of the new police department. Executive Director reported that patrolling will begin in late April and will quickly ramp up over the next five

months. The Camden County Insurance Commission (CCIC) is actively pursuing a separate insurance program for the casualty lines. Upon receipt of the full report from CCIC a sub-committee of the NJCE JIF will meet to review alternatives that may be available through the JIF.

Claims Administrator-WC & GL contact: CompServices recently changed the account service team for reporting of workers' compensation and liability claims. An updated 2013 Claims Reporting Requirements was distributed via email and was enclosed in the agenda for reference.

NJCE JIF Website: As a follow up to last month, the fund office obtained letter quotes from web-hosting vendors and based on overall cost/services has selected Spark Creative Group of Collingswood, NJ. The fund's website is www.njce.org and currently has the minimum required documents posted and will be updated on an as-needed basis.

Financials: Executive Director reported that the Fund's current surplus is \$2.2 million.

Remarketing of the Excess Casualty: Underwriting Manager reported that efforts continue to replace the Meadowbrook Casualty program, which is set to expire at the end of this year. A report on current negotiations was discussed during closed session.

Risk Control: Safety Director's report included a report reflecting the risk control activities from January through March 2013.

Claims Administrator: Executive Director provided a summary report of claims to date.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 25, 2013 at 1:00PM at the Camden County Emergency Training Center.



CLIENT ACTIVITY REPORT

FEBRUARY 2013

GCHIC - Gloucester County Health Insurance Commission

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

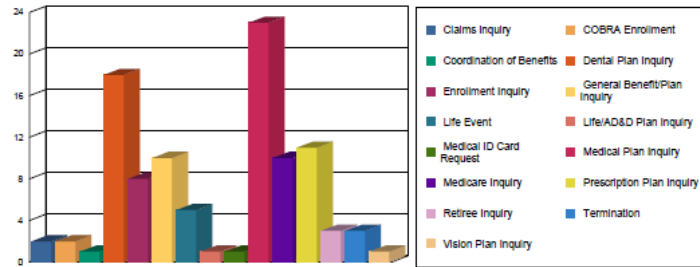


CLIENT ACTIVITY SUMMARY REPORT

From: 2/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (FEBRUARY)	<u># of Issues</u>
Claims Inquiry	2
COBRA Enrollment	2
Coordination of Benefits	1
Dental Plan Inquiry	18
Enrollment Inquiry	8
General Benefit/Plan Inquiry	10
Life Event	5
Life/AD&D Plan Inquiry	1
Medical ID Card Request	1
Medical Plan Inquiry	23
Medicare Inquiry	10
Prescription Plan Inquiry	11
Retiree Inquiry	3
Termination	3
Vision Plan Inquiry	1
Total for Subject	99



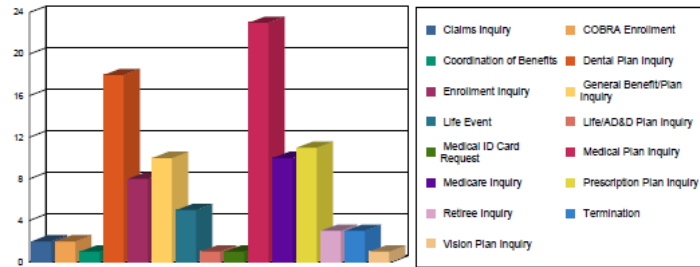


CLIENT ACTIVITY SUMMARY REPORT

From: 2/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

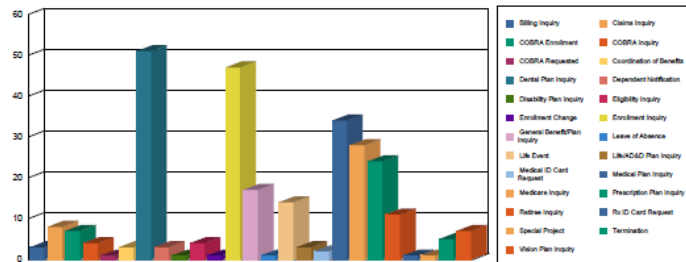
SUBJECT (FEBRUARY)	<u># of Issues</u>
Claims Inquiry	2
COBRA Enrollment	2
Coordination of Benefits	1
Dental Plan Inquiry	18
Enrollment Inquiry	8
General Benefit/Plan Inquiry	10
Life Event	5
Life/AD&D Plan Inquiry	1
Medical ID Card Request	1
Medical Plan Inquiry	23
Medicare Inquiry	10
Prescription Plan Inquiry	11
Retiree Inquiry	3
Termination	3
Vision Plan Inquiry	1
Total for Subject	99



SUBJECT (YTD)	# of Issues
Billing Inquiry	3
Claims Inquiry	8
COBRA Enrollment	7
COBRA Inquiry	4
COBRA Requested	1
Coordination of Benefits	3
Dental Plan Inquiry	51
Dependent Notification	3
Disability Plan Inquiry	1
Eligibility Inquiry	4
Enrollment Change	1
Enrollment Inquiry	47
General Benefit/Plan Inquiry	17
Leave of Absence	1
Life Event	14
Life/AD&D Plan Inquiry	3
Medical ID Card Request	2
Medical Plan Inquiry	34
Medicare Inquiry	28
Prescription Plan Inquiry	24
Retiree Inquiry	11
Rx ID Card Request	1
Special Project	1
Termination	5
Vision Plan Inquiry	7

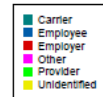
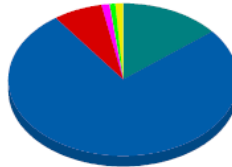
Total for Subject

281



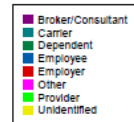
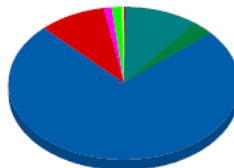
CALL SOURCE (FEBRUARY)

	<u># of Issues</u>
Carrier	14
Employee	75
Employer	7
Other	1
Provider	1
Unidentified	1
Total for Call Source	99

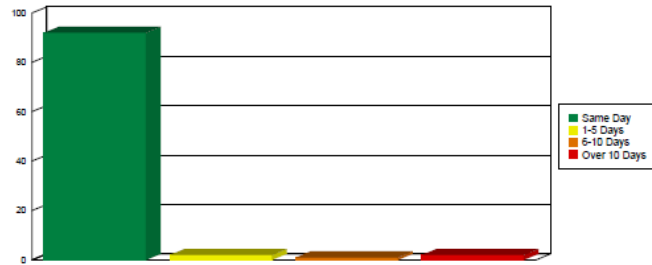


CALL SOURCE (YTD)

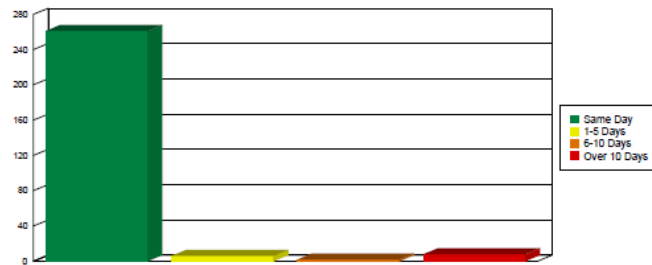
	<u># of Issues</u>
Broker/Consultant	1
Carrier	29
Dependent	8
Employee	209
Employer	26
Other	3
Provider	4
Unidentified	1
Total for Call Source	281



CLOSED TIME (FEBRUARY)		
	<u># of Days</u>	<u>%</u>
Same Day	92	95%
1-5 Days	2	2%
6-10 Days	1	1%
Over 10 Days	2	2%
Total for Time Range	97	100%



CLOSED TIME (YTD)		
	<u># of Days</u>	<u>%</u>
Same Day	261	94%
1-5 Days	6	2%
6-10 Days	2	1%
Over 10 Days	8	3%
Total for Time Range	277	100%





CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/2/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/2/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/2/13	Provider	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/2/13	Employer	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/2/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/2/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Over 10 Days
1/2/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/2/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/2/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/2/13	Dependent	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/2/13	Employer	Enrollment Inquiry	Address Update for	Closed	Same Day
1/2/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	1-5 Days
1/2/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
1/3/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/3/13	Dependent	COBRA Inquiry	COBRA Related Inquiry	Closed	Same Day
1/3/13	Employee	Dependent Notification	Dependent Notification	Closed	Same Day
1/3/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/3/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	1-5 Days
1/3/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/3/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/3/13	Other	Termination	Employee Termination	Closed	Same Day
1/3/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/3/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/3/13	Employer	Dependent Notification	Dependent Notification	Closed	Same Day
1/3/13	Other	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/4/13	Carrier	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/4/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	1-5 Days
1/4/13	Employer	Medicare Inquiry	Medicare Inquiry for HR	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/7/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Over 10 Days
1/7/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	1-5 Days
1/7/13	Carrier	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/7/13	Employer	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/7/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/7/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/7/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/7/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Over 10 Days
1/7/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/8/13	Employer	COBRA Requested	COBRA Requested	Closed	Same Day
1/8/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/8/13	Employer	Enrollment Inquiry	Address Update for	Closed	Same Day
1/8/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/8/13	Employee	Billing Inquiry	Billing Inquiry for	Closed	Same Day
1/8/13	Employee	Life Event	Life Event for	Closed	Over 10 Days
1/8/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/8/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/8/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/8/13	Employee	Life Event	Life Event for	Closed	Over 10 Days
1/9/13	Employee	Life Event	Life Event for	Closed	Same Day
1/9/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/9/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	NA	



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/9/13	Carrier	Billing Inquiry	Billing Inquiry for	Closed	Same Day
1/9/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/10/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/10/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/10/13	Employer	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/10/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Open	
1/10/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/10/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/11/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/11/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/11/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/11/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/11/13	Dependent	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/11/13	Employee	Life Event	Life Event for	Closed	Same Day
1/11/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employee	Life Event	Life Event for	Closed	6-10 Days
1/14/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/14/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/14/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/14/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/14/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/14/13	Employee	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/14/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/14/13	Employer	Leave of Absence	Leave of Absence for	Closed	Same Day
1/14/13	Employee	Life Event	Life Event for	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employee	Medical ID Card Request	Member Request for New Medical ID Card(s)	Closed	Same Day
1/15/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/15/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/15/13	Dependent	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/15/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/15/13	Employee	Dependent Notification	Dependent Notification	Closed	Same Day
1/15/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/15/13	Employee	Enrollment Change	Enrollment Change	Closed	Same Day
1/15/13	Employee	COBRA Inquiry	COBRA Related Inquiry	Closed	Over 10 Days
1/15/13	Employee	Life Event	Life Event for	Closed	Same Day
1/15/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/15/13	Employee	COBRA Inquiry	COBRA Related Inquiry	Closed	Same Day
1/15/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/15/13	Carrier	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/16/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Disability Plan Inquiry	Disability Plan Inquiry	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/16/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/16/13	Employer	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/17/13	Employee	Enrollment Inquiry	Medicare Inquiry	Closed	Same Day
1/17/13	Employer	Life Event	Life Event for	Closed	Same Day
1/17/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/17/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/17/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/17/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/17/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/18/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Carrier	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/18/13	Employee	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/18/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/18/13	Dependent	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/18/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/18/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Provider	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/21/13	Carrier	Coordination of Benefits	Coordination of Benefits for	Closed	Same Day
1/21/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/22/13	Carrier	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/22/13	Employer	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/22/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/22/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/22/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for Sam Disimone	Closed	Same Day
1/22/13	Carrier	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/22/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/24/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employer	Life Event	Life Event for	Closed	Same Day
1/24/13	Employee	COBRA Inquiry	COBRA Related Inquiry	Closed	Same Day
1/24/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employer	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/24/13	Employee	Billing Inquiry	Billing Inquiry for	Closed	Same Day
1/24/13	Dependent	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employer	Termination	Termination for Margaret Aiello	Closed	Same Day
1/24/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/28/13	Employer	Special Project	Special Project for	Closed	Same Day
1/28/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/28/13	Employee	COBRA Enrollment	COBRA Enrollment for Natalie Dicrescenzo	Closed	Same Day
1/28/13	Dependent	Enrollment Inquiry	Address Update for	Closed	Same Day
1/28/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/28/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
1/28/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/28/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/29/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/29/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/29/13	Broker/ Consultant	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/29/13	Provider	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/29/13	Employer	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/29/13	Employer	Enrollment Inquiry	Address Update for	Closed	Same Day
1/30/13	Dependent	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/30/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/30/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/30/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/30/13	Employee	Coordination of Benefits	Coordination of Benefits for	Closed	Same Day
1/31/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/31/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/31/13	Employee	Rx ID Card Request	Member Request for New Rx ID Card(s)	Closed	Same Day
2/1/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/2/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/2/13	Employer	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/4/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/4/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/4/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/4/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/4/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	NA	
2/5/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
2/5/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/5/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/5/13	Employer	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/5/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/5/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/5/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/5/13	Employer	Life Event	Life Event for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
2/6/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/6/13	Employee	Life Event	Life Event for	Closed	Same Day
2/8/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/8/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/8/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
2/8/13	Employee	Life Event	Life Event for	Closed	Over 10 Days
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Over 10 Days
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/8/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/11/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/11/13	Other	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/11/13	Employer	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/11/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/12/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
2/12/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/12/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/12/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/12/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/12/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/12/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
2/13/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	6-10 Days
2/13/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
2/13/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/13/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/13/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/14/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/14/13	Carrier	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/14/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/14/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/14/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
2/15/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/15/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/15/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
2/15/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/15/13	Carrier	Medical ID Card Request	Member Request for New Medical ID Card(s)	Closed	Same Day
2/15/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/19/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/19/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/19/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
2/19/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/19/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/19/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/19/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Same Day
2/19/13	Employee	Medicare Inquiry	Medical Plan Inquiry for	Closed	Same Day
2/20/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/20/13	Employee	Coordination of Benefits	Coordination of Benefits for	Closed	Same Day
2/20/13	Provider	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/20/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/21/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/21/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/22/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/22/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/22/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/22/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
2/22/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/22/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
2/22/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/22/13	Carrier	Enrollment Inquiry	Address Update for	Closed	Same Day
2/22/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/25/13		Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/26/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/26/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/26/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 2/28/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
2/26/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/26/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	1-5 Days
2/26/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/26/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	1-5 Days
2/27/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
2/27/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/27/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/27/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/27/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/27/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
2/27/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/27/13	Employee	Life Event	Life Event for	Closed	Same Day
2/28/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/28/13	Employee	Termination	Employee Termination - Rec'd fax from Payflex	Closed	Same Day
2/28/13	Employee	Termination	Employee Termination - Rec'd fax from Payflex	Closed	Same Day
2/28/13	Employee	Life Event	Life Event for	Open	
2/28/13	Employee	Termination	Employee Termination - Rec'd fax from Payflex	Closed	Same Day

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 23-13

MARCH 2013

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

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

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

FUND YEAR 2012

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000060			
000060	KARI KAPPLER	SETTLEMENT DATED 05/02/2012	2,245.00
			2,245.00
TOTAL PAYMENTS FY 2012			2,245.00

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000061			
000061	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 03/2013	6,458.33
			6,458.33
000062			
000062	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 02/2013	5.05
000062	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 03/2013	10,934.48
			10,939.53
000063			
000063	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 03/2013	4,680.00
			4,680.00
000064			
000064	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 03/2013	625.00
			625.00
000065			
000065	COURIER-POST	ACCT 91699CP - 3/6/13 - REV 13 HLTH BDGT	72.27
			72.27
000066			
000066	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 03/12/13	2,040.00
			2,040.00
000067			
000067	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION - 2/13	523.82
			523.82
000068			
000068	GLOUCESTER COUNTY	REIMBURSE 2013 CAIR PROGRAM ANNUAL FEE	150.00
			150.00
000069			
000069	HARDENBERGH INSURANCE GROUP	RMC FEE 03/2013	23,320.00
			23,320.00
TOTAL PAYMENTS FY 2013			48,808.95

TOTAL PAYMENTS ALL FUND YEARS \$ 51,053.95

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. 24- 13

MARCH 2013

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 2013

<u>WireNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0313			
W0313	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE - 03/2013	2,238.00
W0313	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE - 02/2013	5,194.00
W0313	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE - 03/2013	5,222.00
W0313	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE - 01/2013	2,224.50
W0313	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE - 02/2013	2,226.00
W0313	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE - 01/2013	5,190.50
			22,295.00
		TOTAL PAYMENTS FY 2013	22,295.00

TOTAL PAYMENTS ALL FUND YEARS \$ 22,295.00

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	January				
CURRENT FUND YEAR	2013				
	Description:	Instrument #1	Instr #2	Instr #3	
	ID Number:	GCIC Deposit A	GCIC WC	Claim	GCIC Liability Claim
	Maturity (Yrs)	0	0	0	0
	Purchase Yield:	0	0	0	0
	TOTAL for All				
	Accts & instruments				
Opening Cash & Investment Balance	3,921,802.40	3,912,495.25	3,849.23	5,457.92	
Opening Interest Accrual Balance	\$0.00	0	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$617,747.73	\$530,953.35	\$46,857.23	\$39,937.15
10	(Withdrawals - Sales)	(\$1,765,276.55)	(\$1,678,482.17)	(\$46,857.23)	(\$39,937.15)
	Ending Cash & Investment Balance	\$2,774,273.58	\$2,764,966.43	\$3,849.23	\$5,457.92
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$41,432.25	\$38,218.00	\$1,472.84	\$1,741.41
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$2,815,705.83	\$2,803,184.43	\$5,322.07	\$7,199.33
	Annualized Rate of Return This Month	0.00%	0.00%	0.00%	0.00%

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

Current Fund Year: 2013									
Month Ending: January									
	Prop	Liab	Auto	WC			NJ CEL	Admin	TOTAL
OPEN BALANCE	323,564.56	2,495,761.61	152,955.95	961,428.35	0.00	0.00	(427.31)	(11,480.72)	3,921,802.44
RECEIPTS									
Assessments	50,786.68	25,920.00	4,660.00	156,656.61	0.00	0.00	224,574.95	68,355.11	530,953.35
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	50,786.68	25,920.00	4,660.00	156,656.61	0.00	0.00	224,574.95	68,355.11	530,953.35
EXPENSES									
Claims Transfers	25,107.99	14,829.16	0.00	46,857.23	0.00	0.00	0.00	0.00	86,794.38
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,591,687.78	1,591,687.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	25,107.99	14,829.16	0.00	46,857.23	0.00	0.00	0.00	1,591,687.78	1,678,482.16
END BALANCE	349,243.25	2,506,852.45	157,615.95	1,071,227.73	0.00	0.00	224,147.64	(1,534,813.39)	2,774,273.63

RESOLUTION 25-13

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on March 28, 2013 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 2/1/13 to 2/28/13, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on March 28, 2013.

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
02/01/2013 Thru 02/28/2013

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2013 Thru 02/28/2013

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	4223	3530000256	001 WILBORNE, JOSHUA	01/21/2013	01/28/2013	ALLAN E RICHARDSON LLC	02/22/2013	Invoice#2930	1,560.00	1,560.00
C	4225	3530000336	001 HOLDEN, SARAH	01/22/2013	01/22/2013	LAW OFFICES OF MADDEN & MADDEN	02/22/2013	Client ID70200-012M statement #4	75.00	75.00
C	4228	3530000742	001 RABINOWITZ, SAM	10/24/2012	10/27/2012	SAM RABINOWITZ C/O	02/22/2013	Full/Final Settlement all claim PD McDonalds	1,150.00	1,150.00
C	4229	3530000768	001 GOSCINIAK, KATHLEEN	02/15/2013	02/15/2013	KATHLEEN GOSCINIAK	02/22/2013	FULL/FINAL SETTLEMENT	1,000.00	1,000.00
Total for Coverage: Auto Liability							Number of entries: 4		3,785.00	3,785.00
Coverage: General Liability										
C	4222	3530000061	001 BERGENSTOCK, CHRISTY	12/05/2012	12/28/2012	LAW OFFICES OF MADDEN & MADDEN	02/08/2013	70200-009M	1,065.00	1,065.00
Total for Coverage: General Liability							Number of entries: 1		1,065.00	1,065.00
Coverage: Police Professional										
C	4220	3530000187	001 BELL, JEFFREY	01/02/2013	01/30/2013	ALLAN E RICHARDSON LLC	02/08/2013	Invoice#2923 Legal Fees	1,433.81	1,433.81
C	4221	3530000391	001 STRAZZULLO, ANTHONY	01/02/2013	01/30/2013	ALLAN E RICHARDSON LLC	02/08/2013	Invoice#2925	4,031.10	4,031.10
C	4224	3530000391	001 STRAZZULLO, ANTHONY	01/07/2013	01/31/2013	LAW OFFICES OF MADDEN & MADDEN	02/22/2013	Client ID#70200-010M	1,716.75	1,716.75
C	4226	3530000295	001 GARLAND, CRYSTAL	01/22/2013	01/28/2013	LAW OFFICES OF MADDEN & MADDEN	02/22/2013	Client ID#70200-00m/statement 19	15.00	15.00
C	4227	3530000391	001 STRAZZULLO, ANTHONY	06/05/2011	06/05/2011	Vital Solutions Consulting	02/22/2013	Retainer-Strazzullo-records transcription	625.00	625.00
Total for Coverage: Police Professional							Number of entries: 5		7,821.66	7,821.66
Total for Gloucester Co Ins Commission - 353							Number of entries: 10		12,671.66	12,671.66



Gloucester County Insurance Commission
 Bill Review / PPO Savings
 2013



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	2	100%	\$854.58	100%	\$564.74	\$0.00	\$289.84	\$0.00	\$289.84	\$40.58	\$249.26
	February	57	58%	\$81,437.48	87%	\$61,809.66	\$297.42	\$17,076.34	\$2,254.06	\$19,627.82	\$2,559.37	\$17,068.45
YTD Total		59	59%	\$82,292.06	87%	\$62,374.40	\$297.42	\$17,366.18	\$2,254.06	\$19,917.66	\$2,599.95	\$17,317.71

Monthly Summary

Total Savings (before fees): \$19,627.82
Percent Savings: 24%
NET SAVINGS: \$17,068.45
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
- ⁴U&C and CSG Code Review reductions applied

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: March 21, 2013

February - April 2013
RISK CONTROL ACTIVITIES

JIF MEETINGS / TRAINING ATTENDED

- **February 28:** Attended the GCIC meeting in Woodbury.
- **February 25:** One session of Forklift Certification was presented for GCIC.
- **February 26:** One session of Hazard ID Making Observations count was presented for GCIC.
- **February 26:** One session of Animal Bite Prevention was presented for GCIC.
- **March 14:** One session of Heavy Equipment w/Modules 1, 3, 5 & 6 was presented for GCIC.

UPCOMING JIF MEETINGS / TRAINING

- **March 28:** Plan to attend the GCIC meeting in Woodbury.
- **March 28:** One session of Coaching the Maintenance Vehicle Operator is scheduled for GCIC.
- **April 9:** Plan to attend the GCIC claims committee meeting.

TRAINING CALENDAR FOR March – May 2013

3/28/13	GCIC	CMVO	8:00 – 12:00 pm
5/3/13	GCIC	Flagger Workzone Safety	8:00 – 12:00 pm
5/7/13	GCIC	Chain Saw & Chipper Safety	8:30 – 10:30 am
5/9/13	GCIC	Landscape Safety (General Safety & Mods. 1 & 2)	8:00 – 11:00 am

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

MEMORANDUM

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Bonnie Rick, Risk Management Consultant
DATE: 3/21/13
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from February 22, 2013 through March 25, 2013:

I. Meetings:

- A. Participated in the GCIC and NJCEL meetings on 2/28/13.
- B. Participated in GCIC Safety and Accident Review Committee on 3/5/13.
- C. Participated in GCIC Claims Committee on 3/12/13.
- D. Met with GCIA - Dream Park representatives on 3/18/13.

II. Risk Management Services:

A. Managed Care Transition

We asked CSG to recruit a few medical providers that were not in their network however were in First Managed Care Network's and that GCIC had favorable results in treating injured employees. The recruitment process is taking a bit longer than desired. In the meantime, CSG is contacting each provider when a bill is being submitted and either negotiating a reduction per bill or applying the standard State usual and customary charge. We will continue to monitor the recruitment efforts and if the medical providers do not agree to participate in CSG's network within the next 60 days, we will request CSG to provide a list of other applicable approved medical providers for Inservco Insurance Services to direct injured employees to.

Urgent Care Facility Approved Panel List

Attached is the updated Urgent Care Facility Approved Panel List. It has been distributed to the County Safety Department. Although all facilities are on CSG's approved panel list, our recommendation would be that the Safety Department Staff refer to no more than three facilities on the list if possible. This will be discussed further at the meeting.

B. Workers' Compensation Z form

The Commission Attorney will be presenting a resolution for the Commission to adopt the revised Workers' Compensation Z form. As previously discussed it has additional questions in which the injured employee must answer. We believe this will aid the medical providers in indentifying injuries caused by employment versus pre-existing injuries and/or conditions. This identification can reduce an overall cost of a claim.

Once the Commission adopts the Resolution, form, we will submit it to the County Freeholders and ask that they adopt the form by Resolution. Once the process is completed, the form will be able to be used for all GCIC workers' compensation claims.

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C. Super storm Sandy Claims

The GCIC has 3 claims submitted as a result of Super storm Sandy. We provided FEMA with a copy of the Commission's property policy, letter declaring the applicable deductible to be applied to the three claims and for one of the claims, a denial of coverage for a portion of the damage was not as a result of a covered cause of loss in the Commission's property policy.

FEMA has accepted all documents. The one claim (GCIA – Solid Waste Division – rain cover) has been finalized and in accordance with the Commission's Risk Management Plan, Inservco will be reimbursing the GCIA for the portion of the covered claim not paid by FEMA. This will be discussed further at the meeting.

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
GC	Bond – Sciroto	CNA	4/2/13	\$70.00

The carrier has offered a flat renewal at the expiring terms and conditions.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Mr. Scirrotto's bond through CNA at the premium of \$70 effective 4/2/13.

GC	Crime – 4H Association	CNA	4/14/13	\$348 annually / \$1,044 3 yr period
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This policy is for the Gloucester County 4H Association and provides coverage in the event volunteers "steal" money. The County previously paid the policy premium which was written for a three year period. It is the County's desire to continue this practice.

CNA has offered a flat renewal at a limit of \$20,000 per loss / \$1,000 deductible. We have secured an optional quote from Selective at a premium of \$200 annually / \$750 3 yr period for a limit of \$20,000 per loss / \$200 deductible.

We are in the process of reviewing the Selective's policy form to ensure there are no "gaps" or significantly differences in coverage.

A recommendation will be made at the meeting.

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**Gloucester County
Occupational Medicine and Urgent Care Providers**



<u>Provider</u>	<u>Address</u>	<u>Phone</u>	<u>Open</u>	<u>Hours</u>
Advocare South Jersey Occupational Medicine	979 N Black Horse Pike, Williamstown, NJ 08094	856-629-5151	Monday - Thursday Friday Saturday	8 AM - 8 PM 9 AM - 4 PM 9 AM - 12:30 PM
American Workcare	1125 N Delsea Dr, Glassboro, NJ 08028	856-218-7600	Monday - Friday	7 AM - 4:30 PM
Life Care Medical Center	601 N Main Street, Glassboro NJ 08028	856-881-5800	Monday Tuesday Wednesday Thursday Friday Every other Saturday	9 AM - 7:45 PM 8:30 AM - 3:30 PM 8:30 AM - 4:15 PM 9 AM - 6:45 PM 8:30 AM - 4:15 PM
MedExpress Urgent Care	875 Mantua Pike, Woodbury NJ 08096	856-384-5949	Monday - Sunday	9AM - 9PM
Virtua at Work	239 Hurffville-Crosskeys Road, Ste 160, Sewell NJ 08080	856-341-8200	Monday - Friday Saturday- Sunday, Holidays	8 AM - 10:30 PM 9 AM - 4:30 PM
Worknet Occupational Medicine @ Pureland (Formerly known as Riverfront Medical Ctr)	510 Heron Drive, Bridgeport, NJ 08014	856-467-8550	Monday - Friday	7 AM - 5 PM

RESOLUTION 26-13

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on March 28, 2013.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for March 28, 2013 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on March 28, 2013.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

GCIC PARS & SARS- Worker Compensation & Liability
CLOSED SESSION
3/28/13

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530000687	Katie Jackson	Worker Comp	PAR	
3530000724	Tammy Sandberg	Worker Comp	PAR	
3530000728	Robert Sims	Worker Comp	PAR	
3530000205	Lucrezia Johnson	Worker Comp	SAR	2011-19488
3530000043	Maryann Montemore	Worker Comp	SAR	2010-11926

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 28, 2013
115 Budd Blvd.
Woodbury, NJ 9:30 AM**

Meeting called to order by Dean Sizemore, Vice Chairman. Open Public Meetings notice read into record

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Megan Callahan
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Consolidated Services Group, Inc. Jennifer Pard Stephen McNamara
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Conner Strong & Buckelew Michelle Leighton
--

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

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

Prudence M. Higbee, Capehart & Scatchard
Marjorie Workman, GCIT/GCSSSD, via teleconference
Jim Kickham, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes of January 24, 2013 and Closed Minutes of January 24, 2013. Ms. Dodd noted she made a correction on page 8 of the Open Minutes. The minutes now reflect Commissioner Sizemore made the motion and Commissioner Jones seconded the motion.

MOTION TO APPROVE THE OPEN MINUTES WITH THE NOTED CORRECTION & CLOSED MINUTES OF JANUARY 24, 2013

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

CORRESPONDENCE:

COMMITTEE REPORTS:

SAFETY & CLAIMS COMMITTEE: Commissioner Sizemore reviewed the details of his report for the Safety and Accident Committee as well as the Claims Committee. Commissioner Sizemore noted the next Safety and Accident Committee would be held on March 5th at the Gloucester County Utilities Authority location and the next Claims meeting was scheduled for March 12th.

EXECUTIVE DIRECTOR REPORT:

Executive Director advised there were three action items in his report. Executive Director indicated the Commission Attorney would swear in the Commissioners at this time. Commission Attorney read the Oath of Office and asked Commissioner Sizemore and Commissioner Jones to sign the Oath of Office.

2013 RISK MANAGEMENT PLAN – Executive Director referred to a copy of the 2013 Plan of Risk Management which was included in Appendix II section of the agenda. Executive Director explained the plan was a narrative overview of the Insurance coverage. Executive Director advised the Plan included a summary of the Insured Perils, Limits of Coverage, Retention Amounts, Claims Handling Philosophy including the TPA’s settlement authority. Executive Director reported that all changes were highlighted in yellow but that the pertinent changes were the increase in the Crime deductible to \$15,000, increase in the Pollution Liability annual aggregate limit to \$25 million and the County’s Equipment deductible was reduced to \$5,000. Executive Director asked if there were any questions and then advised he would request a motion to approve Resolution 16-13, 2013 Plan of Risk Management with the Reorganization Resolutions.

REORGANIZATION RESOLUTIONS: Executive Director referred to the Reorganization Resolutions which were included in the agenda. Executive Director read and reviewed Resolutions 9-13 through 15-13.

- Resolution 9-13 Certifying the Election of Chairperson and Vice Chairman
- Resolution 10-13 Appointing Agent for Service of Process and Custodian of Records for the Year 2013
- Resolution 11-13 Designating Official Newspapers for the Commission
- Resolution 12-13 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 13-13 Designating Commission Treasurer
- Resolution 14-13 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 15-13 Indemnifying Gloucester County Insurance Fund Commission Officials/Employees

Commission Attorney advised the Resolutions could be approved as a group. Executive Director then asked if there were any questions and requested a motion to approve Resolutions 9-13 through 16-13.

MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 9-13 THROUGH 16-13

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

2013 HEALTH BENEFITS REVISED BUDGET: Executive Director advised that included in the agenda was a memorandum from Ms. Brown to his office recommending a revision to the Health Benefit Budget. Executive Director indicated a copy of the revised budget was included in the agenda and asked Ms. Brown to explain the revisions. Ms. Brown explained since the GCIC entered into the State Health Benefit Plan on May 1, 2012, Conner Strong & Bucklew was reducing their fees to commensurate with the reduction in their service. Ms. Brown also advised the 2013 budget reflected an update of the claims projection based on data through December 2012. Ms. Brown referred to the revised budget in the agenda and indicated the new budget figure was \$639,459. Executive Director advised since the change in budget was more than 5% a public hearing was required. Executive Director indicated the public hearing would be scheduled for the Commission’s next meeting and his office would advertise the meeting in the applicable newspapers.

MOTION TO INTRODUCE THE REVISED 2013 HEALTH BENEFITS BUDGET IN THE AMOUNT OF \$639,459 AND SCHEDULE A PUBLIC HEARING TO TAKE PLACE ON MARCH 28, 2013 AT 9:30 AM AT 115 BUDD BLVD, WOODBURY, NJ 08096

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

MEMBER ENTITY DEDUCTIBLES AND LITIGATION DEFENSE COSTS FOR CERTAIN ANCILLARY COVERAGE: Executive Director referred to a copy a Resolution 17-13 which was included in the agenda. Executive Director explained this Resolution amended Resolution 57-11 which was approved previously. The amended Resolution allows the Insurance Commission to pay the final settlement of a claim under an ancillary coverage as an advance in the current Commission Fund Year and allow the member entity to be billed by the Commission in full on the first assessment installment billing for the next Commission Fund year. Executive Director advised the Resolution was prepared by the Commission Attorney and recommended the Commissioners approve Resolution 17-13.

**MOTION TO APPROVE RESOLUTION 17-13
REVISING RESOLUTION 57-11 ESTABLISHING A
PROCEDURE FOR PAYMENT DEFENSE COSTS
WITHIN A MEMBER ENTITY DEDUCTIBLE FOR
ANCILLARY COVERAGE**

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

RFP FOR COMMISSION ATTORNEY: Executive Director advised at the request of Chairman White and the County's Counsel Office Executive Director issued a RFP for the position of Commission Attorney. Executive Director explained the RFP was issued as the statutes were not clear whether a Commission Attorney could be awarded a multi year appointment. The RFP issued would result in a one year appointment. Executive Director reported the responses would be reviewed and discussed at the March Commission meeting.

RFP FOR DEFENSE ATTORNEY: Executive Director reported a RFP was also issued to add additional qualified firms to the Commission's Defense Attorney Panel. Executive Director advised five responses were received and since Chairman White was not in attendance the Commissioners agreed the responses would be discussed at the March meeting.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 1/19/13 to 2/22/13. There were a total of 26 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised that the December Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,587,841 as of December 31, 2012. Executive Director noted the Commission added an additional amount of surplus in the amount of \$266,358 since November. Executive Director advised that \$ 622,142 on line 7 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 December Financial Fast Track for the NJ CEL. As of December 31, 2012 the CEL had a surplus of **\$2,215,265**.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the January Health Benefits Financial Fast Track was not available for the meeting and a report would be included in the March agenda.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL met on January 24, 2013. A summary of the report was included in the agenda. Executive Director advised at the meeting the CEL Underwriting Manager provided an update of their continuing efforts to replace the Meadowbrook program. In response to Commissioner Sizemore's inquiry, Executive Director advised there would be some changes in pricing and retentions at the CEL level.

2013 RENEWAL INFORMATION AND 2013 REMARKETING INFORMATION: Executive Director advised good progress was made in providing the necessary underwriting information to the CEL Underwriting Manager.

EXCESS UNDERGROUND STORAGE TANK COVERAGE: Executive Director reported the CEL Underwriter Manager advised if a member entity wished to obtain coverage on an Underground Storage Tank through Zurich American Insurance Company for any in-force Underground Storage Tank policy they could by providing a declaration page of the in-force policy, the age of the UST, along with the most recent completed tank tightness test. Executive Director indicated there would be an additional premium for the excess UST coverage and noted there was no excess coverage for Underground Storage Tanks provided under the program unless the requested information was provided. The information should be sent to Michele Williamson at mwilliamson@connerstrong.com.

2013 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the CEL renewal policies would again be available electronically through the Conner Strong & Bucklew secure website for authorized representatives. The policies were expected to be available by April 1st. The CEL Underwriter's office would release an e-mail with the instructions to access the website when the policies were available.

2013 ASSESSMENTS: Executive Director advised the Treasurer's office reported all of the January assessments were received.

INDEMNITY & TRUST AGREEMENT: Executive Director reported his office received all of the Indemnity & Trust Agreements from the member entities to continue their membership in the Insurance Commission.

2013 SERVICE AGREEMENTS: Executive Director advised Commission Attorney prepared the 2013 Service Agreements for the Professionals and he was in the process of reviewing the agreements.

INSERVCO INSURANCE SERVICES, INC. STEWARDSHIP REPORT: Executive Director reported at the last meeting Inservco Insurance Services, Inc. presented their Stewardship Report as of December 31, 2012. Executive Director asked if anyone had any questions or comments after they had an opportunity to review the report. Commissioner Sizemore indicated he thought the report was very informative and well done.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Brown advised the Client Activity Summary Report for January was included in the agenda. Ms. Brown indicated the report was now in a new format and reviewed the report and the new enhancements. One of the new enhancements tracks the time it takes to resolve an issue.

TREASURER REPORT: Commissioner Sizemore presented the February bill list in the amount of \$114,190.54 and requested a motion to approve.

**MOTION TO APPROVE THE JANUARY BILL LIST,
RESOLUTION 18-13 IN THE AMOUNT OF \$114,190.54**

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

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

CLAIMS REPORT

REPORT: Commissioner Sizemore presented Resolution 19-13 Inservco Liability Check Register for the period of 1/1/13 through 1/31/13.

**MOTION TO APPROVE RESOLUTION 19-13 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 1/1/13 THROUGH 1/31/13**

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

MANAGED CARE PROVIDER: Ms. Pard reviewed the Client Bill Review Summary Report for the period of 1/1/13 to 1/31/13 which was included in the agenda. Ms. Pard advised there were only 2 bills for January and there was a total net savings of \$249.26 or 29%. Ms. Pard advised they were starting to receive more medical bills and the February report would reflect the new medical bill activity.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January through February 2013 Risk Control Activity Report which was included in the agenda along with the training calendar. Mr. Prince also referred to the Calendar Training in his report along with the CEL Media Library utilization. Mr. Prince also noted he attended a meeting at the EMS with Ms. Rick to discuss their claims and training needs.

Commissioner Sizemore noted Mr. Prince is doing a fantastic job with the training. Commissioner Sizemore indicated the Insurance Commission needs to make an effort to target the appropriate people to attend the training classes. Commissioner Sizemore suggested sending notices to the Administration asking their permission to require supervisors and foreman to attend the classes. Commissioner Sizemore also indicated there was an excellent presentation given on Animal Bite Prevention. Commissioner Sizemore advised the Safety Department was researching some of the information presented regarding the purchase of some defense mechanisms. Commissioner Sizemore noted there might be a possibility of requesting the Insurance Commission to fund the cost for purchasing some of the recommended defense mechanisms.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Rick advised she did not have anything to report this month.

ATTORNEY: Commission Attorney referred to a copy of his letter to the Executive Director which was included in the agenda. Commission Attorney explained he was the official spokesperson for Anthony Pasquale, the father of Autumn Pascale regarding a criminal matter through the Gloucester County Courts. Commission Attorney advised he did not represent Mr. Pasquale or his children in any civil litigation. Commission Attorney noted he would not be the defense attorney for the GCIC but would have interaction regarding the process. Commission Attorney recommended the GCIC appoint one of its defense panel attorneys to act as the conflict solicitor. After a brief discussion it was agreed a decision would be made to appoint one of the defense panel attorneys next month when the panel was expanded. In the meantime, Ms. Callahan would send any correspondence regarding the claim directly to the Executive Director’s office.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Commissioner Jones read and requested a motion to approve Resolution 20-13 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 20-13, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA ALSO THE POSSIBLE SETTLEMENT OF KRISTINA GAJDERWICZ V GLOUCESTER COUNTY, CLAIM PETITION NO. 2010-26433 AND ANTONIA RIOS-LESTER V GLOUCESTER COUNTY, CLAIM PETITION NO. 2010-29882

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

MOTION TO AUTHORIZE AN INCREASE UP TO \$158,500 FOR CLAIM # 353000760

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

MOTION TO AUTHORIZE AN INCREASE OF \$37,297.34 CLAIM # 353000355

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

MOTION TO AUTHORIZE AN INCREASE OF \$13,193.94 FOR CLAIM # 353000079

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

MOTION TO AUTHORIZE AN INCREASE OF \$6,950.65 FOR CLAIM # 3530000174

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

MOTION TO AUTHORIZE A SETTLEMENT FOR CLAIM # 353000079 IN THE AMOUNT OF \$43,800

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

MOTION TO AUTHORIZE A SETTLEMENT FOR CLAIM # 353000174 IN THE AMOUNT OF \$7,590

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

MOTION TO AUTHORIZE MADDEN & MADDEN TO SETTLE CLAIM # 353000336 UP TO \$7,500

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

Commissioner Sizemore noted the next Commission meeting would be on March 28, 2013.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:38 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary