

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
TUESDAY, NOVEMBER 26, 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: November 26, 2013
WOODBURY, NJ
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** October 24, 2013 Open MinutesAppendix I
October 24, 2013 Closed MinutesHandout

- CORRESPONDENCE**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 4-20

- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly ReportPages 21-25

- TREASURER – Gary Schwarz**
Resolution **70-13** November Bill List – Motion Required.....Pages 26-27
Resolution **71-13** November Benefit June Bill List – Motion RequiredPage 28
September Monthly Treasurer Reports.....Pages 29-30

- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **72-13** Authorizing Disclosure of Liability Claims Check RegisterPages 31-32
Liability Claim Payments – 10/1/13 to 10/31/13.....Pages 33-34

- CLAIMS SERVICE – Conner Strong & Buckelew**
Reporting of Claims to Claims Made Policies Prior to 12/31/13 Expiration Date.....Page 35
Limit SchematicsAppendix II

- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**
CSG Monthly Summary ReportPage 36

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Pages 37-38

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
Monthly Report.....Pages 39-41

- ATTORNEY – Long Marmero & Associates, LLP** Verbal

- OLD BUSINESS**

- NEW BUSINESS**
 - PUBLIC COMMENT**

 - CLOSED SESSION – Payment Authorization Requests (PARS)Pages 42-44**
Resolution [73-13](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda.

 - Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [December 19, 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: November 26, 2013

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

2014 Property and Casualty Budget Introduction (Pages 6-8) – Attached on page 6 for your review and discussion is the 2014 proposed Property and Casualty Budget in the amount of \$5,520,104. The introductory budget represents a 3.92% decrease Commission wide compared to the 2013 budget. The CEL portion of this budget is subject to review and approval of the CEL budget by the CEL Commissioners. The CEL met on November 7th and introduced their 2014 budget. The CEL has scheduled a Public Hearing and Budget adoption on 12/12/13. Also included in the agenda on pages 7-8 is a narrative regarding the 2014 Proposed Budget Introduction. PERMA will advertise the proposed 2014 budget in the applicable newspapers.

Motion to introduce the 2014 Property and Casualty Budget in the amount of \$5,520,104 and schedule a public hearing on December 19, 2013 at 9:30 AM at 115 Budd Blvd., Woodbury, NJ 08096

2014 Health Benefits Budget Introduction (Page 9) – Attached on page 9 for your review and discussion is the 2014 Health Benefits Budget. The budget amount for 2014 is \$616,053. This budget reflects the self-insured dental program as well as the fully insured dental plan offerings.

Motion to introduce the 2014 Health Benefits Budget in the amount of \$616,053 and schedule a public hearing to take place on December 19, 2013 at 9:30 AM at 115 Budd Blvd, Woodbury, NJ. 08096

Employee Dishonesty Coverage (Pages 10-13) Attached on pages 10-12 is a copy of the Employee Dishonesty Declaration page from Selective Insurance Company for the policy period of 11/23/13 to 11/23/14. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is \$1,132. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line. Attached on page 13 is Resolution 69-13 authorizing the expenditure.

Motion to adopt Resolution 69-13 Authorizing Expenditure for Employee Dishonesty Coverage in the amount of \$1,132.00

- ❑ **Certificate of Insurance Report (Pages 14-15)** - Attached on pages 14-15 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 10/16/13 to 11/17/13. There were 7 certificates of insurance issued during this period.
- ❑ **GCIC Property and Casualty Financial Fast Track (Page 16)** - Included in the agenda on page 16 is a copy of the Property & Casualty Financial Fast Track Report as of **September 30, 2013**. As of **September 30, 2013**, there is a statutory surplus of **\$2,040,711**. Line 7 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL. Gloucester County Insurance Commission’s current equity in the CEL is **\$877,099**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track** – The September CEL Financial Fast Track was not available for this meeting but will appear in the next agenda.
- ❑ **Health Benefits Financial Fast Track (Pages 17- 18)** – Included in the agenda on page 17 is a copy of the Health Benefits Financial Fast Track as of **September 30, 2013**. As of **September 30, 2013** there is a statutory surplus of **\$92,163**. Also included in the agenda on page 18 is the Health Benefits Financial Fast Track as of October 31, 2013. As of **October 31, 2013** there is a statutory surplus of **\$96,642**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 19-20)** – The CEL met on November 7, 2013. A summary report of their meeting is included in the agenda on pages 19-20. At the meeting the Executive Director presented the 2014 Proposed Budget totaling \$13,833,777 representing an increase of \$976,176 or a 7.6% increase.
- ❑ **Benefits Contract** – The Benefits Contract will expire on December 31, 2013. The Executive Director’s office will issue and advertise the RFP in the applicable newspapers. The unopened responses will be sent to the Chairman White and the Commissioners for their review. A recommendation of the vendor will be reviewed at the December meeting
- ❑ **Appointment of Commissioners to the Gloucester County Insurance Commission** – The appointment of the Commissioners expired on October 6, 2013. We are working with Chairman White on obtaining a copy of the Board of Freeholders Resolution for the next appointment.
- ❑ **BRIT Team Platform** - Mr. McHale advises in order to meet a NJ specific compliance needs, the MEL developed an online NJ Right to Know/Hazard Communication with their training vendor. Mr. McHale feels this program would also work well for the CEL member Commission’s. Mr. McHale advises he can have the MEL branding in the program uploaded to the BRIT TEAM system. The ability to have this program available in DVD/online formats would allow instructor led training for more value added topics. The cost to do this would be a one time fee of \$1,600. If agreeable, we could discuss with the other Commissions sharing the cost. If all CEL member Commissions agree to this we will come back next month with the cost per Commission.

GLOUCESTER COUNTY INSURANCE COMMISSION					
2014 CERTIFIED BUDGET -					
APPROPRIATIONS		ANNUALIZED BUDGET FY2013*	PROPOSED BUDGET	Change \$	Change %
I. Claims and Excess Insurance					
Claims					
1	Property	243,372	243,372	0	0.00%
2	Liability	969,800	774,800	(195,000)	-20.11%
3	Auto	68,650	68,650	0	0.00%
4	Workers' Comp.	1,292,157	1,107,261	(184,896)	-14.31%
5					
6	Subtotal - Claims	2,573,979	2,194,083	(379,896)	-14.76%
7					
8	Premiums				
9	XS JIF	1,438,647	1,576,226	137,580	9.56%
10					
11	SubTotal Premiums	1,438,647	1,576,226	137,580	9.56%
12	Total Loss Fund	4,012,626	3,770,309	(242,317)	-6.04%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	77,606	79,158	1,552	2.00%
17	Safety Director	0	0	0	0.00%
18	General Expense				
19	Exec. Director	131,317	133,943	2,626	2.00%
20	Actuary	7,500	7,650	150	2.00%
21	Auditor	15,000	15,300	300	2.00%
22	Attorney	35,000	35,700	700	2.00%
23	Treasurer	0	0	0	0.00%
24	Underwriting Manager	56,160	57,283	1,123	2.00%
25					
26	Misc. Expense & Contingency	34,500	34,500	0	0.00%
27					
28	Total Fund Exp & Contingency	357,082	363,534	6,452	1.81%
29	Risk Managers	255,840	260,957	5,117	2.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	138,180	154,762	16,582	12.00%
34	XS POL/EPL	43,779	49,033	5,253	12.00%
35	Excess Liability	204,008	214,208	10,200	5.00%
36	Crime Policy	6,744	6,744	0	0.00%
37	Medical Malpractice	629,447	629,447	(0)	0.00%
38	Pollution Liability	68,505	43,845	(24,660)	-36.00%
39	Employed Lawyers Liab	29,028	27,266	(1,762)	-6.07%
40					
41	Total FUND Disbursements	5,745,239	5,520,104	(225,135)	-3.92%
	Notes:				
	*NJCEL annualized assessment reflects 1/2 year with Meadowbrook Program				

**Gloucester County Insurance Commission
2014 Proposed Budget Introduction**

The 2014 Proposed Budget includes the following Commission Members:

- ❖ Gloucester County
- ❖ Gloucester County College
- ❖ Gloucester County Improvement Authority
- ❖ Gloucester County Library
- ❖ Gloucester County Utility Authority

Financial Fast Track (FFT): The enclosed report reflects the fund’s overall financial position as of September 30, 2013.

The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. Changes are noted for the month, year to date change, the prior year end and the current fund balance for each item.

Statutory Surplus (Deficits) by Fund Year				
	12/31/2012	9/30/2013	\$ - Change	% - Change
2010	\$ 449,887	\$ 322,394	\$ (127,493)	-28%
2011	\$ 399,123	\$ 351,186	\$ (47,937)	-12%
2012	\$ 740,158	\$ 938,076	\$ 197,918	27%
2013	\$ -	\$ 429,056	\$ 429,056	
	\$ 1,589,168	\$ 2,040,712	\$ 451,544	28%

The budget is divided into the following categories:

- ❖ **Actuarial Loss Projections JIF Retention:** The Actuary reviews Gloucester’s loss experience and applies trend factors for changes in the Commission’s exposures and changes impacting the underlying costs of claims. The 2014 Loss Funds accounts for 40% of the Commission’s total budget.

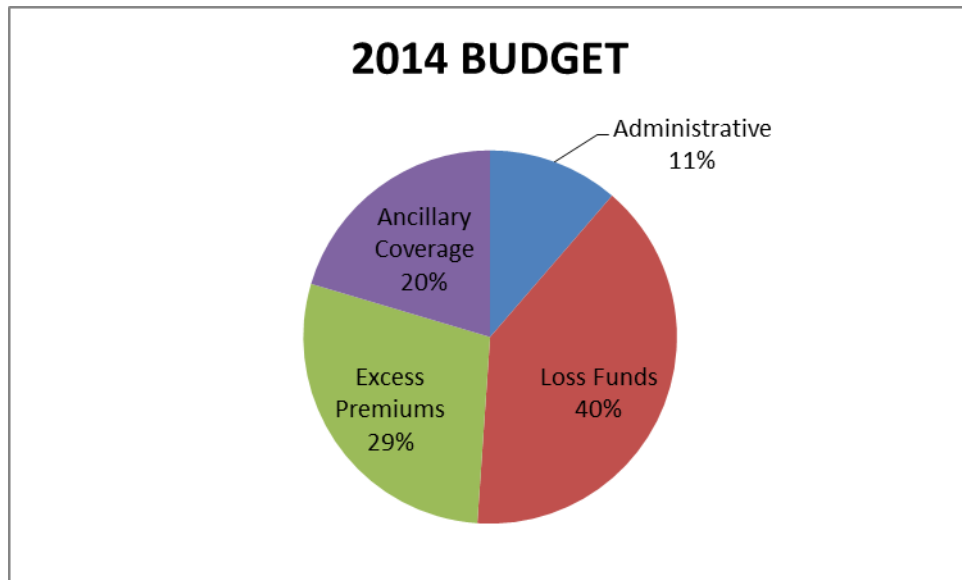
Loss Funds	Annualized 2013 Loss Funds	Projected 2014 Loss Funds	\$ - Change	% - Change
Property	\$ 243,372	\$ 243,372	\$ -	0%
Liability	\$ 969,800	\$ 774,800	\$ (195,000)	-20%
Auto	\$ 68,650	\$ 68,650	\$ -	0%
Workers Compensation	\$ 1,292,157	\$ 1,107,261	\$ (184,896)	-14%
Total	\$ 2,573,979	\$ 2,194,083	\$ (379,896)	-15%

- ❖ **Excess Insurance Premiums & Ancillary Coverages:** We are introducing a 2014 budget based upon certain reasonable assumptions given our loss experience and market conditions. The excess insurance premiums account for 49% of the total budget.

Premiums	Annualized 2013	Projected 2014	\$ - Change	% - Change
XS JIF	\$ 1,438,647	\$ 1,576,226	\$ 137,579	10%
Total	\$ 1,438,647	\$ 1,576,226	\$ 137,579	10%

Ancillary Coverages	Annualized 2013	Projected 2014	\$ - Change	% - Change
POL/EPL	\$ 138,180	\$ 154,762	\$ 16,582	12%
XS POL/EPL	\$ 43,779	\$ 49,033	\$ 5,254	12%
Excess Liability	\$ 204,008	\$ 214,208	\$ 10,200	5%
Crime	\$ 6,744	\$ 6,744	\$ -	0%
Medical Malpractice	\$ 629,447	\$ 629,447	\$ -	0%
Pollution	\$ 68,505	\$ 43,845	\$ (24,660)	-36%
Employed Lawyers	\$ 29,028.00	\$ 27,266	\$ (1,762)	-6%
Total	\$ 1,119,691	\$ 1,125,305	\$ 5,614	1%

- ❖ **Administrative Expenses:** The expenses to operate the Gloucester County Insurance Commission are 11% of the budget and include professional fees, general fund expenses and miscellaneous contingency.



GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND

2013/2014 Budget Comparison

Census:

Dental Premier - 901

County, Library, Division of Social Services

	LINE ITEMS	Proposed Budget FY2013	Proposed Budget FY2014	Change \$	Change %
1	Self Insured Claims				
2	Dental Claims	\$ 508,718	\$ 512,549	\$ 3,831	1%
3	Subtotal	\$ 508,718	\$ 512,549	\$ 3,831	1%
4					
5	Fully Insured Programs				
6		n/a	n/a		
7		n/a	n/a		
8	Subtotal Premiums	n/a	n/a		
9					
10	Reinsurance				
11	Dental	\$ -	\$ -		
12	Subtotal Reinsurance	\$ -	\$ -		
13					
14	Claims Margin	\$ 531,871	\$ 539,627	\$ 7,756	1%
15					
16	Total Loss Fund	\$ 531,871	\$ 539,627	\$ 7,756	1%
17					
18	General Expenses				
19	Legal	\$ -	\$ -		
20	Treasurer	\$ -	\$ -		
21	Benefits Consultant	\$ 72,300	\$ 34,800	\$ (37,500)	-52%
22	Dental TPA admin fees	\$ 35,288	\$ 41,626	\$ 6,338	18%
23	Misc/Cont	\$ -	\$ -		
24	Plan Documents	\$ -	\$ -		
25	Total Expenses	\$ 107,588	\$ 76,426	\$ (31,162)	-29%
26					
27	Total Employee Contributions	\$ -	\$ -		
28	Total Budget	\$ 639,459	\$ 616,053	\$ (23,406)	-4%

Issued by The Stock Insurance Company

Policy Number
B 6023134

SELECTIVE FIRE AND CASUALTY INSURANCE COMPANY
40 WANTAGE AVE, BRANCHVILLE, NJ 07890

COMMERCIAL POLICY COMMON DECLARATION

Named Insured and Address GLOUCESTER COUNTY INSURANCE COMMISSION 9 CAMPUS DR SUITE 16 PARSIPPANY, NJ 07054	Policy Period From: NOVEMBER 23, 2013 To: NOVEMBER 23, 2014 12:01 A.M. Standard Time At Location of Designated Premises.
--	--

Named Insured is: CORPORATION	Producer Number: 00-01167-00000
----------------------------------	------------------------------------

Producer:

CONNER STRONG & BUCKELEW COMPANIES INC
NEW JERSEY

Schedule of Coverage
COMMERCIAL CRIME COVERAGE

In return for payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance indicated in the schedule above. Insurance is provided only for those coverages for which a specific limit is shown on the attached coverage declaration(s).

PAYMENT METHOD Total Policy Premium \$1,132.00
REG - 1 (This premium may be subject to adjustment.)

Date Issued: OCTOBER 28, 2013
Issuing Office: NEW JERSEY REGION


Authorized Representative *W. Michael Fitzgerald*

000007B 6023134339



Policy Number
B 6023134

COMMERCIAL POLICY FORMS AND ENDORSEMENT SCHEDULE

Policy Effective Date: NOVEMBER 23, 2013	Schedule Effective Date: NOVEMBER 23, 2013
THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMON COVERAGE PART: IL 70 25 1189 COMMERCIAL POLICY COMMON DECLARATION	
THE FOLLOWING FORMS AND ENDORSEMENTS ARE APPLICABLE TO THE COMMERCIAL CRIME FIDELITY COVERAGE PART: CR 70 26 0292 COMMERCIAL CRIME COVERAGE DECLARATION CR 00 27 0506 GOVERNMENT CRIME POLICY CR 01 80 0807 INCL FAM OF BLDG MGR,EMPL,ETC-NJ CR 02 13 0702 NEW JERSEY CHANGES CR 20 20 0702 CALCULATION OF PREMIUM CR 20 21 0300 EXCL OF CERTAIN COMPUTER RELATED LOSSES CR 25 02 0506 INCLUDE DESIGNATED AGENTS AS EMPLOYEES CR 25 07 0300 INCLUDE SPECIFIED DIRECTORS OR TRUSTEES CR 25 08 0300 INCLUDE SPECIFIED NON-COMPENSATED OFFICE CR 70 36 0904 ERISA-INFLATION GUARD END IL 00 17 1198 COMMON POLICY CONDITIONS	
	
NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this policy as of the "Schedule Effective Date" are listed above. Forms and endorsements added to the policy after this date will appear on a "Policy Changes" endorsement. Please read your policy and all "Policy Changes" carefully.	
NOTE: All applicable "IL" endorsements will be attached in the Common Section of the policy.	

00000FTB 6023134340

IL-7035 (08/93)

INSURED'S COPY

Previous Policy Number
B 6023134

Policy Number
B 6023134

COMMERCIAL CRIME COVERAGE DECLARATION

Policy Effective Date: NOVEMBER 23, 2013	Coverage Effective Date: NOVEMBER 23, 2013
Business of Named Insured: JIF	
Insurance is provided only for those coverages which are shown in the following coverage schedule.	

Coverage Schedule

Coverage Form	Coverage	Limit	Deductible
	EMPLOYEE THEFT -PER LOSS	\$1,000,000	\$10,000

000001B 6023134342



Forms and Endorsements: Refer to "Commercial Policy Forms and Endorsement Schedule"	Premium Amount \$1,132.00 (This premium may be) (subject to adjustment.)
--	--

CR-7026 (02/92)

INSURED'S COPY

RESOLUTION NO. 69-13

**GLOUCESTER COUNTY INSURANCE COMMISSION
RESOLUTION AUTHORIZING EXPENDITURE**

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

WHEREAS, the GCIC has previously adopted by resolution a 2013 budget in compliance with the “Local Budget Law” N.J.S.A. 40A:4-1 et seq.; and

WHEREAS, the GCIC has deemed it necessary to authorize expenditures as permitted by said Local Budget Law; and

WHEREAS, this expenditure is necessary to purchase Employee Dishonesty Coverage on the Executive Director, Third Party Administrator and Treasurer;

NOW, THEREFORE, BE IT RESOLVED the 2013 Commission Budget is clarified as follows: the 2013 budget shall reflect an expenditure for the purchase of Employee Dishonesty Coverage on the Executive Director, Third Party Administrator and Treasurer from Selective Insurance Company for the policy period of 11/23/13 to 11/23/14 at an annual cost of \$1,132 with disbursement via the miscellaneous expense contingency.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN SIZEMORE, SECRETARY

Gloucester County Insurance Commission Certificate of Insurance Monthly Report

Monday, November 18, 2013

From 10/16/13 to 11/17/13

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<u>GCIC</u>					
H- Williams Scotsman, Inc	901 S. Bond Street, Suite 600 Baltimore, MD 21231-3357 Attn. Documentation Management Group	144	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	10/22/2013	PR
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- Williams Scotsman, Inc	901 S. Bond Street, Suite 600 Baltimore, MD 21231-3357 Attn. Documentation Management Group	144	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	10/22/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- State of New Jersey	Mosquito Control PO Box 400 Trenton, NJ 08625-0400	530	Evidence of insurance. All operations usual to County Governmental Entity as respects to 2002 Buffalo Truck, ATV serial # 18350, 2002 Superior Utility Trailer, serial #4M8US10192D000861, Revco Freezer - Model # ULT1490-5-A31, Serial # P110-207043-P0, Curtis Dyna Fog ULV Machine, Model Typhoon 1, ULV Machine, Serial # SR00056425 and (SEE PAGE 2)	10/24/2013	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
H- New Jersey Council for the Humanities	28 West State Street Sixth Floor, Attn: Grant Officer Trenton, NJ 08608	787	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	11/8/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				
H- New Jersey Historical Commission	Department of State 225 State Street, PO Box 305 Trenton, NJ 08625	826	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2)	10/28/2013	GL EX AU WC
I- Gloucester County College	1400 Tanyard Road Sewell, NJ 08080				

H- NJ Transit
I- County of Gloucester

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

903

Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding (SEE PAGE 2) 11/8/2013 AU EX PHYS

H- Monroe Twp. Clean Communities
I- County of Gloucester

125 Virginia Ave., Williamstown, NJ 08094
2 South Broad Street Woodbury, NJ 08096

906

Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester Co. Rockin' Riders 4-H Club participation in a Clean Communities Cleanup in Monroe Twp. on Dec. 7th, Rain Date Dec. 14th, from 10 am to 1 pm. CLD 11/11/2013 GL EX AU WC

Total # of Holders = 7

GLOUCESTER COUNTY INSURANCE COMMISSION

Property and Casualty Division

FINANCIAL FAST TRACK REPORT

AS OF SEPTEMBER 30, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	478,770	4,308,929	15,285,457	19,594,386
2. CLAIM EXPENSES				
Paid Claims	98,873	1,050,558	3,275,702	4,326,260
Case Reserves	46,864	489,322	2,047,907	2,537,229
IBNR	(15,738)	267,634	1,300,793	1,568,427
Discounted Claim Value	(1,382)	(42,189)	(230,743)	(272,932)
Total Claims	128,617	1,765,325	6,393,659	8,158,984
3. EXPENSES				
Excess Premiums	213,195	1,918,754	6,317,573	8,236,327
Administrative	43,672	429,491	1,613,210	2,042,701
Total Expenses	256,867	2,348,244	7,930,783	10,279,027
4. UNDERWRITING PROFIT (1-2-3)	93,286	195,360	961,015	1,156,375
5. INVESTMENT INCOME	-	-	7,237	7,237
6. PROFIT (4+5)	93,286	195,360	968,252	1,163,612
7. INVESTMENT IN JOINT VENTURE	33,882	256,183	620,916	877,099
8. SURPLUS (6+7)	127,168	451,543	1,589,168	2,040,711

SURPLUS (DEFICITS) BY FUND YEAR

2010	2,351	(127,494)	449,887	322,394
2011	1,274	(47,937)	399,123	351,186
2012	713	197,918	740,158	938,076
2013	122,830	429,056	-	429,056
TOTAL	127,168	451,543	1,589,168	2,040,712

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010				
Paid Claims	18,854	224,532	1,457,205	1,681,737
Case Reserves	(19,553)	(51,456)	392,928	341,472
IBNR	698	(30,497)	81,564	51,067
Discounted Claim Value	1,010	6,626	(29,703)	(23,077)
Total Claims	1,009	149,205	1,901,994	2,051,199
FUND YEAR 2011				
Paid Claims	17,460	203,050	1,330,572	1,533,622
Case Reserves	11,346	6,072	917,567	923,639
IBNR	(28,807)	(89,186)	254,566	165,380
Discounted Claim Value	1,295	9,725	(76,275)	(66,550)
Total Claims	1,294	129,661	2,426,430	2,556,091
FUND YEAR 2012				
Paid Claims	14,223	245,916	487,925	733,841
Case Reserves	30,784	(95,591)	737,411	641,820
IBNR	(45,007)	(388,325)	964,663	576,338
Discounted Claim Value	2,262	47,479	(124,764)	(77,285)
Total Claims	2,262	(190,521)	2,065,235	1,874,714
FUND YEAR 2013				
Paid Claims	48,336	377,060	-	377,060
Case Reserves	24,287	630,298	-	630,298
IBNR	57,378	775,642	-	775,642
Discounted Claim Value	(5,949)	(106,020)	-	(106,020)
Total Claims	124,052	1,676,980	-	1,676,980
COMBINED TOTAL CLAIMS	128,617	1,765,325	6,393,659	8,158,984

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.

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF SEPTEMBER 30, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,099	500,069	80,690,345	81,190,414
2. CLAIM EXPENSES				
Paid Claims	36,727	494,313	71,661,815	72,156,128
IBNR	(14,319)	(40,123)	90,450	50,327
Total Claims	22,408	454,190	71,752,265	72,206,455
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,935	91,210	5,222,257	5,313,467
Total Expenses	9,935	91,210	8,807,723	8,898,933
4. UNDERWRITING PROFIT (1-2-3)	22,757	(45,331)	130,357	85,026
5. INVESTMENT INCOME	1	7	7,129	7,136
6. STATUTORY PROFIT (4+5)	22,757	(45,323)	137,486	92,163
9. STATUTORY SURPLUS (6+7-8)	22,757	(45,323)	137,486	92,163

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	0	3	1,909,064	1,909,067
CASH	0	3	1,933,554	1,933,557
2011 SURPLUS	0	3	(1,613,514)	(1,613,511)
CASH	1	3	(1,455,126)	(1,455,123)
2012 SURPLUS	15,000	671	(158,064)	(157,393)
CASH	0	17,741	(78,793)	(61,052)
2013 SURPLUS	7,757	(46,000)	-	(46,000)
CASH	(1,751)	36,362	-	36,362
TOTAL SURPLUS	22,757	(45,323)	137,486	92,163
TOTAL CASH	(1,750)	54,109	399,635	453,744

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	-	-	22,524,075	22,524,075
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	79,781	14,685,794	14,765,575
IBNR	(15,000)	(80,450)	90,450	10,000
Total Claims	(15,000)	(669)	14,776,244	14,775,575
FUND YEAR 2013				
Paid Claims	36,727	414,532	-	414,532
IBNR	681	40,327	-	40,327
Total Claims	37,408	454,859	-	454,859
COMBINED TOTAL CLAIMS	22,408	454,190	71,752,265	72,206,455

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

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,297	555,365	80,690,345	81,245,710
2. CLAIM EXPENSES				
Paid Claims	45,066	539,379	71,661,815	72,201,194
IBNR	(4,214)	(44,337)	90,450	46,113
Total Claims	40,851	495,041	71,752,265	72,247,306
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,966	101,175	5,222,257	5,323,432
Total Expenses	9,966	101,175	8,807,723	8,908,898
4. UNDERWRITING PROFIT (1-2-3)	4,479	(40,851)	130,357	89,506
5. INVESTMENT INCOME	-	7	7,129	7,136
6. STATUTORY PROFIT (4+5)	4,479	(40,844)	137,486	96,642
9. STATUTORY SURPLUS (6+7-8)	4,479	(40,844)	137,486	96,642

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	3	1,909,064	1,909,067
CASH	0	3	1,933,554	1,933,557
2011 SURPLUS	-	3	(1,613,514)	(1,613,511)
CASH	(0)	3	(1,455,126)	(1,455,123)
2012 SURPLUS	(2,904)	(2,234)	(158,064)	(160,298)
CASH	(7,735)	10,006	(78,793)	(68,787)
2013 SURPLUS	7,384	(38,616)	-	(38,616)
CASH	8,642	45,004	-	45,004
TOTAL SURPLUS	4,479	(40,844)	137,486	96,642
TOTAL CASH	906	55,015	399,635	454,650

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	-	-	22,524,075	22,524,075
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	7,736	87,516	14,685,794	14,773,310
IBNR	(4,831)	(85,281)	90,450	5,169
Total Claims	2,904	2,235	14,776,244	14,778,479
FUND YEAR 2013				
Paid Claims	37,330	451,862	-	451,862
IBNR	617	40,944	-	40,944
Total Claims	37,947	492,806	-	492,806
COMBINED TOTAL CLAIMS	40,851	495,041	71,752,265	72,247,306

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: November 7, 2013
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2013 Fund Year Budget Transition: In May, the Board reviewed the remarketing of the excess casualty program from Meadowbrook and approved an 18-month program (7/1/13 to 1/1/15) to bind coverage with Underwriters at Lloyd's (Brit) for Excess Liability coverage and AmTrust and Safety National for the layered Excess Workers' Compensation and Employer's Liability coverage. The transition increased the budget; however, a majority of the increase was offset due to a reduction in Camden's GL/AL loss fund retentions, as well as applying built in contingency amounts against the increased premiums. The balance of the increase may be offset by the fund's surplus.

2014 Fund Year Budget: Executive Director said the budget enclosed in the agenda reflected the annualized 2013 figures as a combination of premiums from Meadowbrook (prior carrier) and Brit, AmTrust and Safety National (transition carriers). In order to accurately reflect the budgeted 2013 commission member premiums; Executive Director prepared and distributed a budget which reflected the annualized 2013 Meadowbrook premiums in comparison to the proposed 2014 budget. Executive Director presented the 2014 Proposed Budget totaling \$13,833,777, representing an increase of \$976,116 or 7.6%.

Also presented were proposed allocation methods based on un-equalized loss funds, equalized loss funds and capped loss funds. The Board reviewed the options and will take formal action on allocation methods at their next meeting. Executive Director distributed a report detailing the available expense, ancillary and excess insurance premiums surplus as of 12/31/12 by Commission member. The Board of Fund Commissioners made a motion to introduce the 2014 Budget in the amount of \$13,833,777 and to schedule the Public Hearing on December 12, 2013, 1:00 p.m. at the Camden County Emergency Regional Training Room 129 Boardroom – Blackwood, NJ.

New Membership Report: A membership report on the current activities with respect to Cape May, Mercer and Hudson Counties was presented for review. Executive Director reported all underwriting data, coverage and preliminary budgets/premiums are being thoroughly reviewed for January 1st effective dates. In addition, the actuary has provided loss funds based on favorable historical loss information and the Safety Director has been directed to conduct loss

control reports for each potential new commission member. New member reviews will be prepared and distributed for the board's review in time for action at the December meeting.

Financials: Executive Director reported that the Fund's surplus as of August 31, 2013 is \$3,325,525.

Claims Summary: CompServices Inc. prepared a summary report of any claims with large open reserves to be reviewed during Closed Session. Enclosed is Resolution 31-13 authorizing the need for closed session.

Underwriting Manager: Underwriting Manager provided the following summary report for the 2014 renewals:

Property - Zurich is modifying their 2014 offering and making changes to the property form, which may include stricter guidelines on unscheduled locations as a result of lessons learned from Sandy. The change in policy form is expected to clarify intentions of coverage.

Excess Liability and POL/EPL – Underwriting Manager said the proposed budget shows a 5% increase for this second layer of excess liability coverage currently provided by CV Starr. Underwriting Manager said the 12% increase in for POL/EPL was built in as a "worst case scenario" and will be adjusted once quotes are finalized. Quotes are being requested from the current carriers, as well as other carriers, but a significant increase is not expected and should have final terms in time for the next meeting.

Risk Control: Safety Consultant reviewed a report reflecting the risk control activities from September to November.

New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop: A workshop for the member Insurance Commissions of the NJCE JIF was held in October whose focus was liability and workers' compensation cost containment strategies. Safety Director said Brit, the fund's excess carrier, demonstrated their online risk management system available to member Commissions to access. Webinars will be setup with each Commission on how to access and use the system.

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

Next Meeting: The next meeting of the NJCE fund is scheduled for December 12, 2013 at 1:00PM at the Camden County Emergency Training Center.



CLIENT ACTIVITY REPORT

OCTOBER 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.

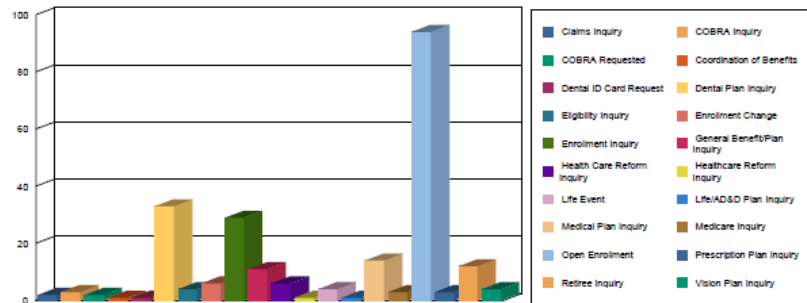


CLIENT ACTIVITY SUMMARY REPORT

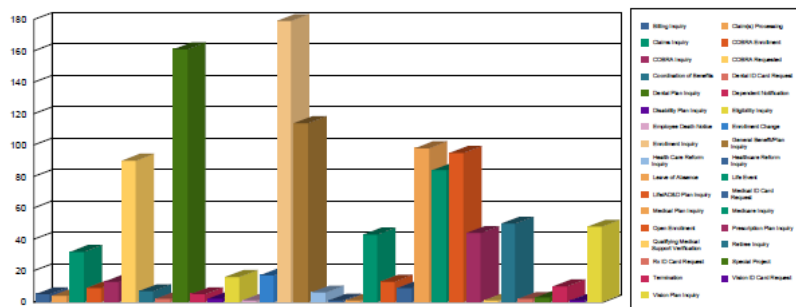
From: 10/1/2013 To: 10/31/2013

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (OCTOBER)	<u># of Issues</u>
Claims Inquiry	2
COBRA Inquiry	3
COBRA Requested	2
Coordination of Benefits	1
Dental ID Card Request	1
Dental Plan Inquiry	33
Eligibility Inquiry	4
Enrollment Change	6
Enrollment Inquiry	29
General Benefit/Plan Inquiry	11
Health Care Reform Inquiry	6
Healthcare Reform Inquiry	1
Life Event	4
Life/AD&D Plan Inquiry	1
Medical Plan Inquiry	14
Medicare Inquiry	3
Open Enrollment	94
Prescription Plan Inquiry	3
Retiree Inquiry	12
Vision Plan Inquiry	4
Total for Subject	234

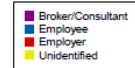
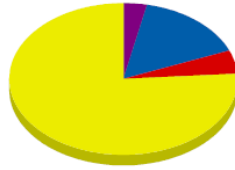


SUBJECT (YTD)	# of Issues
Billing Inquiry	5
Claim(s) Processing	4
Claims Inquiry	32
COBRA Enrollment	9
COBRA Inquiry	13
COBRA Requested	90
Coordination of Benefits	7
Dental ID Card Request	2
Dental Plan Inquiry	161
Dependent Notification	5
Disability Plan Inquiry	2
Eligibility Inquiry	16
Employee Death Notice	1
Enrollment Change	17
Enrollment Inquiry	179
General Benefit/Plan Inquiry	114
Health Care Reform Inquiry	6
Healthcare Reform Inquiry	1
Leave of Absence	1
Life Event	43
Life/AD&D Plan Inquiry	13
Medical ID Card Request	9
Medical Plan Inquiry	98
Medicare Inquiry	84
Open Enrollment	95
Prescription Plan Inquiry	44
Qualifying Medical Support Verification	1
Retiree Inquiry	50
Rx ID Card Request	2
Special Project	3
Termination	10
Vision ID Card Request	1
Vision Plan Inquiry	48
Total for Subject	1,166



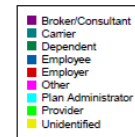
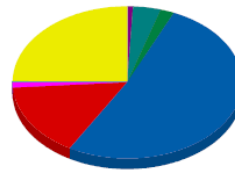
CALL SOURCE (OCTOBER)

	<u># of Issues</u>
Broker/Consultant	8
Employee	36
Employer	12
Unidentified	178
Total for Call Source	234



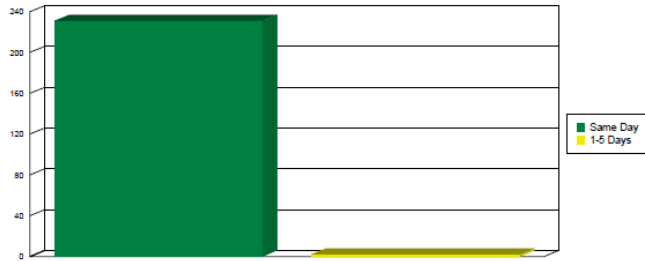
CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	10
Carrier	46
Dependent	23
Employee	600
Employer	183
Other	12
Plan Administrator	1
Provider	4
Unidentified	287
Total for Call Source	1,166



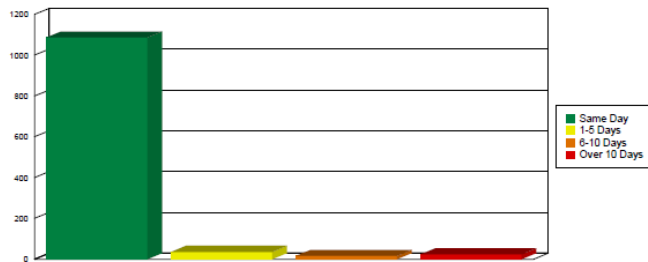
CLOSED TIME (OCTOBER)

	<u># of Days</u>	<u>%</u>
Same Day	231	99%
1-5 Days	2	1%
Total for Time Range	233	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	1,087	93%
1-5 Days	36	3%
6-10 Days	16	1%
Over 10 Days	24	2%
Total for Time Range	1163	100%



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 70-13

NOVEMBER 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.

<u>FUND YEAR 2013</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000138			
000138	STATE OF NJ HEALTH BENEFITS FU	DUE FROM HEALTH DIVISION - A4 SURCHARGE	74,196.00
000138	STATE OF NJ HEALTH BENEFITS FU	DUE FROM HEALTH DIVISION - A4 SURCHARGE	24,492.00
000138	STATE OF NJ HEALTH BENEFITS FU	DUE FROM HEALTH DIVISION - A4 SURCHARGE	161,622.00
			260,310.00
000139			
000139	INSERVCO INSURANCE SERVICES	CLAIM ADMIN - 11/2013	6,458.33
			6,458.33
000140			
000140	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 11/2013	10,934.48
			10,934.48
000141			
000141	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 11/2013	4,680.00
			4,680.00
000142			
000142	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 11/2013	625.00
			625.00
000143			
000143	CONNER STRONG & BUCKELEW	POSITION BOND - 11/11/2013	1,132.00
			1,132.00
000144			
000144	GEMPLER'S	VEST BREAKAWAY - ORD SC10515060	1,051.85
			1,051.85
000145			
000145	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 11/15/13	2,550.00
			2,550.00
000146			
000146	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 10/2013	1,047.64
			1,047.64
000147			
000147	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 10/2013	523.82
			523.82
000148			
000148	BRANDY FARE	COBRA PAYMENTS - 11/2013	1,273.95
			1,273.95

000149
000149

HARDENBERGH INSURANCE GROUP RMC FEE 11/2013

21,320.00
21,320.00

TOTAL PAYMENTS FY 2013 311,907.07

TOTAL PAYMENTS ALL FUND YEARS \$ 311,907.07

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. 71-13

NOVEMBER 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1113			
W1113	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 11/2013	5,183.50
W1113	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 11/2013	2,221.50
			7,405.00
		TOTAL PAYMENTS FY 2013	7,405.00

TOTAL PAYMENTS ALL FUND YEARS \$ 7,405.00

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 INVESTMENTS- SEPTEMBER

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	September				
CURRENT FUND YEAR	2013				
	Description:	Instrument #1	Instr #2	Instr #3	
	ID Number:	GCIC Deposit	GCIC WC Clai	GCIC Liability	
	Maturity (Yrs)	0	0	0	
	Purchase Yield:	0	0	0	
	TOTAL for All				
	Accts & instruments				
Opening Cash & Investment Balance	\$4,121,927.11	4113800.96	2668.23	5457.92	
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	\$622,360.80	\$523,487.95	\$72,545.40	\$26,327.45
10	(Withdrawals - Sales)	(\$252,960.31)	(\$154,087.46)	(\$72,545.40)	(\$26,327.45)
	Ending Cash & Investment Balance	\$4,491,327.60	\$4,483,201.45	\$2,668.23	\$5,457.92
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$34,422.09	\$25,466.70	\$3,527.19	\$5,428.20
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,525,749.69	\$4,508,668.15	\$6,195.42	\$10,886.12

SUMMARY OF CASH TRANSACTIONS - SEPTEMBER

GLOUCESTER COUNTY INSURANCE COMMISSION											
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2013											
Month Ending: September											
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL	
OPEN BALANCE	461,126.67	3,067,727.37	181,375.55	1,071,928.27	0.00		0.00	0.00	1,780,640.56	(2,440,871.26)	4,121,927.16
RECEIPTS											
Assessments	38,131.79	53,805.38	3,937.48	126,145.05	0.00		0.00	0.00	227,105.87	74,362.38	523,487.95
Refunds	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	38,131.79	53,805.38	3,937.48	126,145.05	0.00		0.00	0.00	227,105.87	74,362.38	523,487.95
EXPENSES											
Claims Transfers	0.00	21,563.95	4,763.50	72,545.40	0.00		0.00	0.00	0.00	0.00	98,872.85
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	55,214.61	55,214.61
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	21,563.95	4,763.50	72,545.40	0.00		0.00	0.00	0.00	55,214.61	154,087.46
END BALANCE	499,258.46	3,099,968.80	180,549.53	1,125,527.92	0.00		0.00	0.00	2,007,746.43	(2,421,723.49)	4,491,327.65

RESOLUTION 72-13

**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 June 27, 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 10/1/13 to 10/31/13 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on November 26, 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
10/01/2013 Thru 10/31/2013

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

Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	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
10/01/2013 Thru 10/31/2013

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	4345	3530000287	001 BROTHERS, ANTHONY	8/9/2013	8/9/2013	MADDEN & MADDOEN PA	10/4/2013	CLIENT ID 70200-014M-STMNT# 8	28.72	28.72
Total for Coverage: Auto Liability							Number of entries: 1		28.72	28.72
Coverage: General Liability										
C	4341	3530000893	001 LAMANTEER, MICHAEL	8/26/2013	8/29/2013	MADDEN & MADDOEN PA	10/4/2013	CLIENT ID 70200-018M-STMNT 1	645.00	645.00
C	4346	3530000061	001 BERGENSTOCK, CHRISTY	5/1/2013	5/1/2013	GREGORY S MASLOW MD PA	10/4/2013	Acct. #Bergst-03/record/film review	300.00	300.00
C	4347	3530000234	001 GOSS, JOHN	8/8/2013	9/16/2013	CHANCE & MCCANN LLC	10/4/2013	Invoice#10810	806.50	806.50
Total for Coverage: General Liability							Number of entries: 3		1,751.50	1,751.50
Coverage: Police Professional										
C	4339	3530000391	001 STRAZZULLO, ANTHONY	7/23/2013	7/23/2013	ARNOLD BASKIES MD	10/4/2013	Invoice #4/Expert fees	875.00	875.00
C	4340	3530000391	001 STRAZZULLO, ANTHONY	7/15/2013	7/15/2013	ARNOLD BASKIES MD	10/4/2013	Invoice #3- Expert fee/review of P# Dep	1,050.00	1,050.00
C	4342	3530000418	001 MCBURNETT, RICHARD	8/1/2013	8/28/2013	MADDEN & MADDOEN PA	10/4/2013	CLIENT ID 70200-017M-STMNT 2	2,648.60	2,648.60
C	4343	3530000658	001 DEJULIUS, RONALD	8/7/2013	8/27/2013	MADDEN & MADDOEN PA	10/4/2013	client id- 70200-011M- STMNT 11	270.00	270.00
C	4344	3530000391	001 STRAZZULLO, ANTHONY	8/13/2013	8/27/2013	MADDEN & MADDOEN PA	10/4/2013	CLIENT ID 70200-010M- STMNT # 13	960.00	960.00
C	4348	3530000391	001 STRAZZULLO, ANTHONY	5/31/2013	5/31/2013	ESQUIRE DEPOSITION SOLUTIONS	10/4/2013	Invoice #EQ485808/Austin Dep	429.77	429.77
C	4349	3530000391	001 STRAZZULLO, ANTHONY	5/29/2013	5/29/2013	ESQUIRE DEPOSITION SOLUTIONS	10/4/2013	Invoice #EQ484995/Tull, Yamada Deps	961.58	961.58
Total for Coverage: Police Professional							Number of entries: 7		7,194.95	7,194.95
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		8,975.17	8,975.17

GLOUCESTER COUNTY INSURANCE COMMISSION

To: Fund Commissioners

From: Michelle Leighton

Date: November 26, 2013

Re: VERY IMPORTANT - Reporting of Claims to Claims Made Policies Prior to 12/31/13 Expiration Date

As a reminder, the **Public Officials / Employment Practices / School Board Legal Liability Policy, Medical Professional Policy, Crime Policy and Employed Lawyers Policy** (see attached schematic for policy information) are **set to expire on 12/31/13**. These policies are written on Claims-Made and Reported policy forms. ***With this type of coverage, any claims made against you that would be covered by these policies MUST be reported during the same policy year within which the claim was received by you.*** Therefore, it is required that any “claim”, potential “claim” or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

*You should refer to the terms and conditions your complete policies for the specific reporting requirements and coverage triggers for these policies. Generally, the claims involve allegations of a **wrongful act** committed by you.*

Please conduct a review “sweep” of any Public Officials / Employment Practices Liability / School Board Legal Liability / Medical Professional / Crime and Employed lawyers claims, suits and/or incidents that you may be aware of (or anyone else in your organization) that need to be reported to the carrier prior to the expiration date of 12/31/13. Any claim, potential “claim” or facts and circumstances that may give rise to a claim must to be reported prior to that date.

Please keep in mind that these policies are Claims Made policies and failure to timely report a claim (or potential claim, that you are aware of) is likely to result in a denial of coverage from the insurance carrier. Claims made policies contain reporting provisions that require an insured to place the carrier on notice within the policy period when an Insured first becomes aware of any potential claim matter. The policy period for the referenced policies is 1/1/13 to 12/31/13.

Given that the expiration of the policies fall during a holiday time period, please follow your usual claim reporting procedures, and *provide notice to **Hardenbergh Insurance Group no later than 12/16/13**, for reporting to **Conner Strong & Buckelew no later than 12/20/13***, to ensure that any claims or notices of potential claim are reported in a timely manner, prior to expiration of the policy period.

Claims should be reported to **Hardenbergh Insurance Group - Jenna Quattrone** – jennaq@hig.net or fax 856-673-5938.

Please contact Michelle Leighton at Conner Strong & Buckelew if you have any questions or concerns. Michelle can be reached by email mleighton@connerstrong.com or phone at 267-702-1425.





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
	March	68	57%	\$73,460.33	43%	\$36,518.32	\$413.99	\$11,798.43	\$24,729.59	\$36,942.01	\$4,807.11	\$32,134.90
	April	65	77%	\$49,231.91	86%	\$35,224.97	\$1430.90	\$5,424.30	\$7,151.74	\$14,006.94	\$1,960.97	\$12,045.97
	May	56	41%	\$150,902.19	8%	\$34,951.66	\$0.00	\$2,660.34	\$113,290.19	\$115,950.53	\$9,499.45	\$106,451.08
	June	34	50%	\$14,371.53	51%	\$9,956.33	\$0.00	\$1,636.60	\$2,778.60	\$4,415.20	\$618.14	\$3,797.06
	July	51	65%	\$69,345.89	78%	\$45,820.38	\$0.00	\$14,383.34	\$9,142.17	\$23,525.51	\$3,293.59	\$20,231.92
	August	81	86%	\$133,126.53	94%	\$48,916.90	\$4041.37	\$18,401.62	\$61,766.64	\$84,209.63	\$8,182.87	\$76,026.76
	September	60	90%	\$35,942.40	91%	\$25,481.29	\$1456.12	\$6,021.16	\$2,983.83	\$10,461.11	\$1,108.51	\$9,352.60
	October	69	88%	\$76,855.48	88%	\$43,839.13	\$99.23	\$16,175.88	\$16,741.24	\$33,016.35	\$4,401.16	\$28,615.19
YTD Total		543	70%	\$685,528.32	65%	\$343,083.38	\$7739.03	\$93,867.85	\$240,838.06	\$342,444.94	\$36,471.75	\$305,973.19

Monthly Summary

Total Savings (before fees):	\$33,016.35
Percent Savings:	29%
NET SAVINGS:	\$28,615.19
Percent NET SAVINGS:	26%

Report Footnotes:

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

YTD Summary

Total Savings (before fees):	\$342,444.94
Percent Savings:	50%
NET SAVINGS:	\$305,973.19
Percent NET SAVINGS:	45%

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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: November 18, 2013

**October – December 2013
RISK CONTROL ACTIVITIES**

JIF MEETINGS / TRAINING ATTENDED

- **October 24:** Attended the GCIC meeting in Woodbury.
- **November 15:** Attended a meeting with Risk Management to discuss training.

UPCOMING JIF MEETINGS / TRAINING

- **November 26:** Plan to attend the GCIC meeting in Woodbury.
- **December 3:** Plan to attend the GCIC Safety Committee meeting in Woodbury.
- **December 6:** One session of Snow Plow/Snow Removal Safety is scheduled for GCIC DPW.
- **December 10:** Plan to attend the GCIC Claims Committee meeting.
- **December 17:** Plan to attend the GCIC Safety Listens meeting.

UPCOMING TRAINING CALENDAR FOR October – December 2013

12/6/13	GCIC-DPW	Snow Removal	8:30 – 10:30 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
April	GCIC – Gloucester County Health Dept.	3
May		0
June		0
July		0
August		0
September		0
October		3
November (as of 11/18)		1

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Bonnie Rick, Risk Management Consultant
DATE: 11/20/13
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from October 21, 2013 through November 20, 2013:

I. Meetings:

- A. Participated in the GCIC Meeting on 10/24/13
- B. Participated in GCIC Safety Training Meeting on 10/24/13
- C. Participated in NJCEL Meeting on 11/7/13
- D. Participated in GCIC Claims Committee Meeting on 11/12/13
- E. Participated in GCIC Safety Training Meeting on 11/15/13

II. Risk Management Services:

- A. Safety Training
 - 1. 2013 Results
The Commission has had 89 training sessions with 775 attendees throughout 2013.
- B. 2014 Safety Training Calendar
The GCIC Training Coordinator, Commissioner Jones, Glenn Prince and Bonnie Rick met to develop the 2014 safety training calendar. We also reviewed the hits and misses of 2013 so that we could make the appropriate adjustments for 2014. Specifically, we discussed:
 - 1. Workers' Compensation Claims Analysis
The draft analysis determined that the 2 leading causes of loss are: slips, trips, and falls and ergonomics. The analysis is being completed and it will include: # of claims by cause of loss; cost of such claims; departments where the claims are occurring; and specific training suggestions to address such claims. The final analysis will be shared with the Commissioners once completed.
 - 2. Trainers
Based upon the feedback on the evaluation forms, GCIC will no longer be utilizing certain trainers. In addition, GCIC will be using new trainers (outside of the County and J.A. Montgomery) at no cost to the Commission.
 - 3. PEOSH Training
The GCIC will continue to provide such training.
 - 4. BRIT On Line Training
This training is not expected to be available to members until the March of 2014.

Serving Families and Businesses of the Delaware Valley since 1954

5. 2014 Safety Kick-Off Meeting

In past years, the GCIC training coordinator would host a “Safety Listens” session for all department heads in December.

This year, we are modifying the session. Bonnie Rick will be contacting all Department Heads via phone advising the necessity of them attending this meeting. In addition, the 2014 proposed safety calendar will be distributed at the meeting so that Department Heads can provide immediate feedback. We will be stressing the importance of training and why they need to ensure their employees attend specific training. We will also tell them about the upcoming on line training.

6. Site Surveys

New for 2014, we will be setting a schedule for site surveys. Last year they were done on an as needed basis by Glenn Prince. They were very successful whereas Glenn identified potential hazards and they were corrected before serious injury occurred to employees or the public. Hardenbergh Insurance Group has asked that this become a formal process for 2014 and Glenn stated he will advise how many surveys he will be able to complete in 2014. Once we have the number we will determine a schedule. Our goal is to have all departments surveyed within 2 years.

C. Public Officials and Employment Practices Liability Claims

Although the GCIC does not retain risk for these lines of coverage, we want to start to include a review of these claims at the GCIC Claims Committee meeting agenda on a quarterly basis. These claims are increasing and can be very costly to an individual member (member’s deductibles range from \$10,000 to \$100,000 per claim). We will be analyzing the claims to determine if any measure (training, modification of a policy or procedure) can be put in place to reduce such claims. We will share all information with the Commissions.

III. Underwriting Services Director Services:

A. Ancillary Coverages

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

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
County	Bond – Undersheriff (Knestaut)	CNA	12/28/13	\$175
	Bond – Undersheriff (Bay)	CNA	12/28/13	\$175
	Bond – Sheriff Morina	CNA	1/1/13	\$350
	Bond – Surrogate	CNA	1/1/13	\$ 70
	Bond - Treasurer/CFO	CNA	1/1/13	\$2,200.62
	Bond - Deputy Surrogate	CNA	1/1/13	\$ 70

Serving Families and Businesses of the Delaware Valley since 1954

Voorhees
Main Street Plaza 1000, Suite 100
Voorhees, NJ 08043

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

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

Northfield
450 Tilton Road, Suite 201
Northfield, NJ 08225

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CNA has offered a flat renewal on all bonds.

Action Requested: *Motion to authorize the Underwriting Services Director to renew the Bond for Undersheriff Knestaut with CNA effective 12/28/13 for \$175; the Bond for Undersheriff Bay with CNA effective 12/28/13 for \$175; the Bond for Sheriff Morina with CNA effective 1/1/14 for \$350; the Bond for the Surrogate with CNA effective 1/1/14 for \$70; the Bond for the Treasurer/CFO with CNA effective 1/1/14 for \$2,200.62; and the Bond for the Deputy Surrogate with CNA effective 1/1/14 for \$70.*

Serving Families and Businesses of the Delaware Valley since 1954

Voorhees
Main Street Plaza 1000, Suite 100
Voorhees, NJ 08043

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

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

Northfield
450 Tilton Road, Suite 201
Northfield, NJ 08225

Philadelphia
PO Box 40901
Philadelphia, PA 19107

RESOLUTION 73-13

**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 November 26, 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 November 26, 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 November 26, 2013.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530000865	Chris Branco	Worker Comp	PAR	
3530000947	Lewis Brooks	Worker Comp	PAR	
3530000937	James Butch	Worker Comp	PAR	
3530000739	William Olt	Worker Comp	PAR	
3530000892	Gloucester County College	Property	PAR	
3530000954	Gloucester County	Auto - Property	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, October 24, 2013
115 Budd Blvd.
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
--------------------	--

Claims Service	Inservco Insurance Services, Inc. Veronica George Steve Daveggia
----------------	--

	Consolidated Services Group, Inc. Jennifer Pard Goldstein Stephen McNamara
--	--

	Conner Strong & Buckelew Michelle Leighton
--	--

Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Rick
------------------------------------	---

Attorney	Long Marmero & Associates Doug Long, Esq.
----------	---

Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince Dave McHale
-----------------	---

Auditor	Bowman & Company LLP
---------	----------------------

Benefits	Conner Strong & Buckelew
----------	--------------------------

ALSO PRESENT:

Anthony J. Fiola, Assistant Gloucester County Counsel (*arrived 9:40*)
Marjorie Workmen, GCSSSD/GCIT
Cathy Dodd, PERMA Risk Management Services

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

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

Ms. Rick noted a correction was needed on page 8 of the open minutes in the Appendix section of the agenda. Ms. Rick advised her office needed authority to bind coverage for the College's Underground Storage Tank with AIG effective 10/22/13 not Clayton. The requested motion was made incorrectly at the last meeting.

MOTION TO AMEND THE OPEN MINUTES OF SEPTEMBER 26, 2013 WITH THE CORRECTION NOTING COVERAGE WAS BOUND FOR THE COLLEGE'S UNDERGROUND STORAGE TANK

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

MOTION TO APPROVE THE OPEN MINUTES AS CORRECTED & CLOSED MINUTES OF SEPTEMBER 26, 2013

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Commissioner Sizemore advised the Safety Committee was scheduled to meet again in December.

CLAIMS COMMITTEE: Commissioner Sizemore reported the Claims Committee met via teleconference on October 8, 2013 and discussed the PARS that would be presented during closed session. Commissioner Sizemore also advised the Comp Action Team met via a telephone conference on October 9th to discuss and review a claim. After a lengthy discussion it was determined the claim would be denied.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he did not have any action items for his report today.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 9/16/13 to 10/15/13. There were a total of 12 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the August Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,913,543 as of August 31, 2013. Executive Director pointed out the figure of \$843,217 on line 7 of the report “Investment in Joint Venture was GCIC’s share of the CEL JIF equity and was part of the GCIC surplus.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August CEL Financial Fast Track was distributed at the beginning of the meeting. As of August 31, 2013 the CEL had a surplus of \$3,325,525.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director advised the August Health Benefit Financial Fast Track was included in the agenda. The Health Benefits has a surplus of \$69,406 as of August 31, 2013.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL met on September 26, 2013 and a summary report of their meeting was included in the agenda. Executive Director noted the CEL approved the 2012 Audit at that meeting. Executive Director advised the CEL would introduce their 2014 budget at their November 7th meeting and adopt the budget on December 12th. Executive Director also indicated Mercer and Cape May Counties were presented with proposals. Executive Director advised he and Ms. Leighton attended the presentation meetings and noted they went well.

2014 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director advised the 2014 Property & Casualty Budget would be introduced at the November 19th meeting and a public hearing to adopt the budget would be scheduled for December 19th. Ms. Dodd advised the next meeting was scheduled for November 26th and the date of November 19th in the agenda was incorrect. In response to Chairman’s White inquiry Executive Director advised he was hoping to have a budget within the next seven to ten days. Executive Director indicated once he had the budget he would contact Chairman White to review in detail.

2013 PROPERTY & CASUALTY ASSESSMENTS DUE OCTOBER 15, 2013: Executive Director advised the final assessment payment was due on October 15, 2013 and noted the Treasurer’s office advised all of the member entities remitted their payments.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP: Executive Director advised the second Best Practice Workshop was held on Tuesday, October 1, 2013 and a summary of the workshop was included in the agenda. Ms. Leighton

advised the event was well attended and the overview feedback was overwhelming and very positive. Ms. Leighton noted Mr. Hrubash provided the group with the key accomplishments of the NJCEL and its member Insurance Commissions. Ms. Leighton advised there were two guest speakers. Mr. Nardi, Esq. provided an overview of Tort Liability as respects to Title 59 and Mr. Saracino, Esq. spoke about the “Top Ten” available Defenses to Workers’ Compensation claims in New Jersey. Ms. Leighton also advised Ms. Hall and Mr. McHale of J.A. Montgomery reviewed the BRIT Insurance Team Platform which would be rolled out shortly.

Mr. McHale reported his office was with working the coding department at BRIT and would be ready to pilot one of the Commissions in a few weeks for the new training program. In response to Executive Director’s inquiry, Mr. McHale advised Salem County Insurance Commission would be first to test the program.

2014 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE: Executive Director advised the 2014 Auto ID Cards and WC Posting Notices would be sent to each member entities’ representatives the first week of December. Executive Director also noted Ms. Dodd would work with Ms. Rick on the renewal certificates needed for 2014.

JOINT INSURANCE FUNDS VS COMMERCIAL INSURERS: Executive Director referred to a copy of a positive article which appeared in the Asbury Park Press suggesting the private sector should consider insurance similar to the joint insurance funds due to disputed claims from Super Storm Sandy.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Executive Director reported he would review the employee benefits report with the Commission which was included in the agenda. Executive Director advised the Client Activity Summary Report for the period of 9/1/13 to 9/30/13 was included in the agenda. Executive Director indicated there were 87 inquiries during September and the year to date totaled 930. Chairman White advised the benefit contract was expiring on 12/31/13 and the County would issue the applicable RFP.

TREASURER REPORT: Chairman White presented Resolution 65-13 the September Property & Casualty Bill List in the amount of \$57,490.08 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 65-13
CONFIRMATION OF THE SEPTEMBER
PROPERTY & CASUALTY BILL LIST IN THE
AMOUNT OF \$57,490.08**

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

Chairman White presented Resolution 66-13 the October Health Insurance Fund Bill List in the amount of \$7,290 and requested a motion to approve.

**MOTION TO APPROVE THE OCTOBER
HEALTH INSURANCE FUND BILL LIST,
RESOLUTION 66-13 IN THE AMOUNT OF
\$7,290**

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

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

CLAIMS REPORT

REPORT: Chairman White presented Resolution 67-13 Inservco Liability Check Register for the period of 9/1/13 to 9/30/13.

**MOTION TO APPROVE RESOLUTION 67-13 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 9/1/13 THROUGH 9/30/13**

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

MANAGED CARE PROVIDER: Ms. Goldstein referred to the Bill Review/PPO Savings Report which was included in the agenda. Ms. Goldstein advised there were 60 bills received in September for a total of \$35,942.40. The total allowed amount was \$25,481.29. The total reduction was \$10,461.11 and after fees the net reduction was \$9,352.60. Ms. Goldstein also advised the year to date total was \$277,358.00. In response to Chairman White's inquiry, Ms. Goldstein advised there has been no activity regarding the jail.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the September through October 2013 Risk Control Activity Report which was included in the agenda along with the training calendar. Mr. Prince added that training was continuing for the Correction Officers who provide landscape services and supervision of inmate service work. Mr. Prince also noted he was attending a meeting with Ms. Rick and Mr. McHale to discuss the BRIT TEAM platform. In response to Commissioner Sizemore's inquiry Ms. Rick advised there were evaluation forms/sign in sheets for each training class. Ms. Rick advised she would send the training calendar to Commissioner Sizemore for review to see which forms they were missing.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Rick advised her report was included in the agenda and she had several action items. Ms. Rick reported the GCUA requested a supply of Class 3 break-a-way vests for their employees. Ms. Rick explained the Commission still had a few vests in stock; however they were not the sizes the GCUA needed. Ms. Rick requested approval to purchase 44 vests for a total of \$1051.85. Ms. Rick advised the Executive Director reported there was enough money to pay for the vests from the miscellaneous and contingency account in the budget.

MOTION TO APPROVE THE PURCHASE OF CLASS 3 BREAK-A-WAY SAFETY VESTS FOR A TOTAL OF \$1,051.85

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

Ms. Rick advised the Nursing Home recently implemented a volunteer program and her office suggested the GCUA purchase a volunteer accident policy. If a volunteer was injured at the Nursing Home, they would not be entitled to worker compensation benefits. Ms. Rick advised the Authority accepted the proposal through Starr Indemnity for an annual premium of \$350.00 with a medical benefit limit of \$250,000 per accident effective 10/9/13. Ms. Rick requested a motion to ratify the Authority's decision to bind the volunteer accident coverage.

MOTION RATIFYING THE AUTHORITY'S DESIRE TO BIND VOLUNTEER ACCIDENT COVERAGE FOR THE SHADY LANE NURSING HOME THROUGH STARR INDEMNITY EFFECTIVE 10/9/13 AT THE ANNUAL PREMIUM OF \$350.00

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

Ms. Rick reported Gloucester County Library's Notary Bond with Western Surety was expiring on 11/17/13. Ms. Rick advised the company offered a renewal premium of \$147.87 per the expiring policy and requested a motion to renew the policy.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND COVERAGE FOR THE GCLC'S NOTARY BOND THROUGH WESTERN SURETY EFFECTIVE 11/17/13 AT THE PREMIUM OF \$147.87

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

Ms. Rick also advised the Library's Volunteer Accident policy was renewing with AIG on 11/23/13. Ms. Rick reported AIG increased its minimum premium to \$500 so her office was able to market the coverage and able to obtain the same terms and conditions through Starr Indemnity at a premium of \$350. Ms. Rick requested a motion to non-renew the AIG policy and bind coverage with Starr Indemnity effective 11/23/13.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO NON-RENEW THE AIG POLICY EFFECTIVE
11/23/13 AND REPLACE COVERAGE VOLUNTEER ACCIDENT
COVERAGE THROUGH STARR INDEMNITY EFFECTIVE
11/23/13 AT THE ANNUAL PREMIUM OF \$350.00**

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

Ms. Rick advised it was discovered that the waste oil tank at Clayton was not removed. Chairman White requested Commissioner Sizemore to check on the status of the tank removal. Ms. Rick advised she could bind coverage on the Clayton tank for \$1,247.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND COVERAGE FOR THE TANK AT
CLAYTON WITH A PREMIUM OF \$1,247**

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

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 68-13 authorizing a Closed Session.

RESOLUTION 68-13, 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

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Mr. Long requested a motion to approve an increase on Claim # 3530000295 to \$38,343.60

MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000295 TO \$38,343.60

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

Mr. Long requested a motion to approve an increase on Claim # 3530000234 to \$41,679

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000234
TO \$41,679**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000915 to \$67,500 an increase of \$52,500

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000915
TO \$67,500 AN INCREASE OF \$52,500**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:00AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

**New Jersey Counties Excess Joint Insurance Fund
Gloucester County Insurance Commission
Public Officials/Employment Practices/School Board Legal Liability
Limit Schematic**

\$15,000,000	Lexington Insurance Company \$15,000,000 each claim/\$15,000,000 aggregate ^(a) excess of Member Entity Self Insured Retention Policy #015001061	Lexington Ins. Co. Sub Limit \$10,000,000 each claim/aggregate ^(a) excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate ^(a) excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate ^(a) excess of Member Entity Self Insured Retention
\$10,000,000				
\$1,000,000				
Various	Member Entity Self Insured Retention Various - See Below	Member Entity SIR	Member Entity SIR	Member Entity SIR
	Public Officials Liability & Employment Practices Liability	School Leaders Liability	Healthcare Entities	Sexual Abuse/ Molestation For Schools Only ^(b)

Notes:

- (a) The Lexington Insurance Company policy's limits are shared by each member entity of the Camden County Insurance Commission.
- (b) Sexual Abuse/Molestation coverage is for School entities only and is subject to a \$100,000 SIR for each claim.

Member Entities & Self Insured Retentions:

#	Entity	SIR Each Claim - All Other	SIR Each Claim - EPLI	SIR Each Claim - Sexual Abuse / Molestation
1	Gloucester County	\$100,000	\$100,000	N/A
2	Gloucester County College	\$25,000	\$50,000	\$100,000
3	Gloucester County Utilities Authority	\$5,000	\$5,000	N/A
4	Gloucester County Library Commission	\$5,000	\$5,000	N/A
5	Gloucester County Improvement Authority	\$25,000	\$100,000	N/A

**New Jersey Counties Excess Joint Insurance Fund
Medical Professional & General Liability / Excess Medical Professional & General Liability
Limit Schematic**

\$21,000,000	Lexington Insurance Company \$20,000,000 per claim/\$20,000,000 aggregate ^(a) Excess Medical Professional & General Liability				
\$1,000,000	Lexington Insurance Company Camden County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate ^(a) Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Gloucester County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate ^(a) Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Burlington County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate ^(a) Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Cumberland County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate ^(a) Medical Professional & General Liability Policy #6796617	Lexington Insurance Company Salem County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate ^(a) Medical Professional & General Liability Policy #6796617
Various	Member Entity Self Insured Retention Various - See Below	Member Entity Self Insured Retention Various - See Below	Member Entity Self Insured Retention Various - See Below	Member Entity Self Insured Retention Various - See Below	Member Entity Self Insured Retention Various - See Below
	Medical Professional & General Liability				

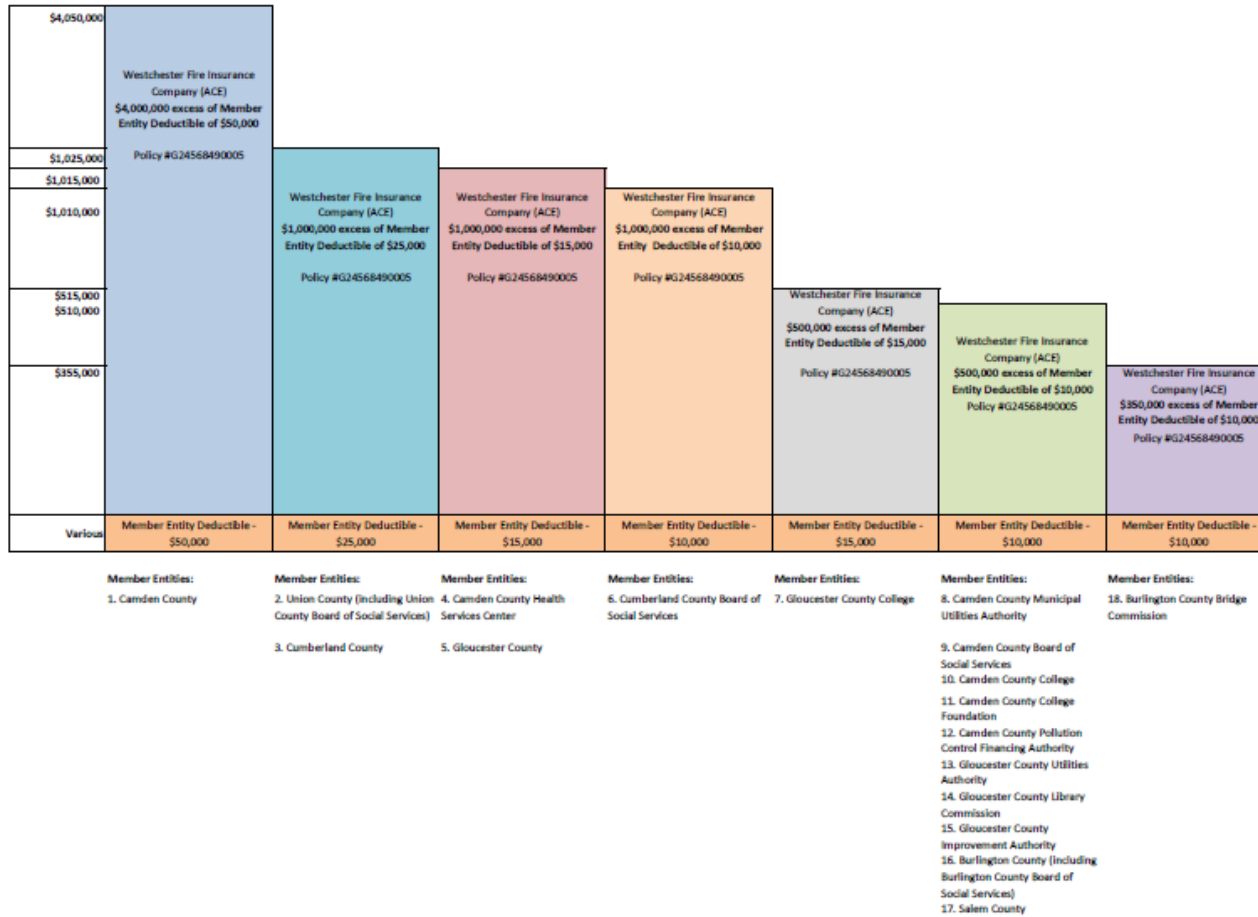
NOTES:

- (a) All Primary policy aggregate limits are shared by each member entity of each Commission.
- (b) The Excess policy aggregate limit is shared by all Commissions and their member entities.

Member Entities & Self Insured Retentions:

#	Entity	SIR Each Claim
1	Camden County (Clinic)	\$5,000
2	Camden County College (Nursing Program and Dental Clinic Operations)	\$5,000
3	Camden County Health Services Center	\$50,000 PL / \$25,000 GL
4	Gloucester County (Department of Corrections - Infirmary, Division of Education & Disability, Division of Senior Services, Department of Health Services)	\$25,000
5	Gloucester County College (Nursing Program)	\$5,000
6	Gloucester County Improvement Authority dba Shady Lane Nursing Home	\$10,000
7	Gloucester County Prosecutor's Office (SANE)	\$5,000
8	Gloucester County Emergency Response Center	\$10,000
9	Burlington County (Department of Health)	\$5,000
10	Burlington County (Buttonwood Hospital - Divested Operation)	\$5,000
11	Cumberland County (Department of Health Outpatient Clinic and Department of Corrections)	\$50,000
12	Cumberland County - Sexual Assault Nurse Examiners (eff 10/22/13)	\$50,000
13	Salem County (Department of Health Clinic and Department of Corrections)	\$5,000

New Jersey Counties Excess Joint Insurance Fund
 Crime
 Limit Schematic



**New Jersey Counties Excess Joint Insurance Fund
Employed Lawyers
Limit Schematic**

\$10,000,000	ACE American Insurance Company \$5,000,000 per claim/\$10,000,000 aggregate ^(a) excess of Member Entity Self Insured Retention Policy #G23664744003	
\$50,000	Member Entity Retention	Member Entity Retention
\$25,000	Camden County only - \$50,000	All other entities - \$25,000
Employed Lawyers		

NOTE:

(a) All policy aggregate limits are shared by all Commissions and their member entities.

Member Entities:

#	Entity
1	Camden County
4	Camden County Board of Social Services
2	Camden County College
3	Camden County Municipal Utilities Authority
5	Gloucester County
6	Union County (including Runnells Specialized Hospital)
7	Union County Board of Social Services
8	Cumberland County