

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 24, 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: October 24, 2013
WOODBURY, NJ
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** September 26, 2013 Open MinutesAppendix I
September 26, 2013 Closed MinutesHandout

- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee:**Verbal
 - Claims Committee:**Page 4

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 5-15

- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly ReportPages 16-20

- TREASURER – Gary Schwarz**
Resolution **65-13** October Bill List – Motion Required.....Pages 21-22
Resolution **66-13** October Benefit June Bill List – Motion RequiredPage 23
August Monthly Treasurer ReportsPages 24-25

- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **67-13** Authorizing Disclosure of Liability Claims Check RegisterPages 26-27
Liability Claim Payments – 9/01/13 to 9/30/13.....Pages 28-29

- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**
CSG Monthly Summary ReportPage 30

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Pages 31-32

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR
Hardenbergh Insurance Group**
Monthly Report.....Pages 33-34

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

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 35-37**
Resolution [68-13](#) 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: [November 26, 2013, 9:30 AM, 115 Budd Blvd., Woodbury, NJ](#)

**GLOUCESTER COUNTY INSURANCE COMMISSION
CLAIM COMMITTEE**

Date: October 15, 2013
To: Gloucester County Insurance Commission
From: Dean Sizemore
Subject: Comp Action Team (C.A.T)

The members of the Comp Action Team (C.A.T.) met via a telephone conference call on October 9, 2013 to discuss and review a claim. It was determined the claim would be denied.

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 24, 2013

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Report (Pages 7-8)** - Attached on pages 7-8 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 9-16-13 to 10-15-13. There were 12 certificates of insurance issued during this period.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 9)** - Included in the agenda on page 9 is a copy of the Property & Casualty Financial Fast Track Report as of **August 31, 2013**. As of **August 31, 2013**, there is a statutory surplus of **\$1,913,543**. 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 **\$843,217**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track** – The CEL Financial Fast Track will be distributed at the meeting.
- ❑ **Health Benefits Financial Fast Track (Page 10)** – Included in the agenda on page 10 is a copy of the Health Benefits Financial Fast Track as of **August 31, 2013**. As of **August 31, 2013** there is a statutory surplus of **\$69,406**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 11-12)** – The CEL met on September 26, 2013. A summary report of their meeting is included in the agenda on pages 11-12. The CEL Executive Director reported that it is anticipated that the CEL budget will reflect an increase ranging from 2% to 4% increase. The CEL will introduce its budget at the November 7th meeting and hold a public hearing to adopt on December 12th. The CEL Executive Director also advised Mercer and Cape May Counties would be presented with proposals shortly with a potential effective date of 1/1/14.
- ❑ **2014 Property & Casualty Budget Introduction** – The Gloucester County Insurance Commission 2014 Budget will be introduced at the November 19th meeting and a public hearing to adopt the budget will be scheduled for December 19th.

- ❑ **2013 Property & Casualty Assessments due October 15, 2013** – The third and final assessment payment for 2013 was due on October 15, 2013. The Treasurer’s office advises they have received payment from all of the member entities.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop (Page 13)** – The second Best Practice Workshop was held on Tuesday, October 1, 2013. A summary of the report prepared by Ms. Leighton is included in the agenda on page 13.
- ❑ **2014 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2014 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the first week of December. The Executive Director’s office will review with Ms. Rick any certificates which need to be re-issued for the 2014 renewal.
- ❑ **Joint Insurance Funds vs Commercial Insurers (Pages 14-15)** - Attached on pages 14-15 is a copy of an article which appeared in the Asbury Park Press that cites the struggle for many to recover from Super Storm Sandy is greater reason to explore the benefits of being a member of a Joint Insurance Fund.

Gloucester County Insurance Commission Certificate of Insurance Monthly Report

Wednesday, October 16, 2013

From 9/16/13 to 10/15/13

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<u>GCIC</u>					
H- Gloucester County Institute of Technology I- County of Gloucester	1360 Tanyard Rd Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	12	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	10/11/2013	GL EX AU WC
H- Gloucester County College I- County of Gloucester	C/O Lynn Kindrachuk 1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	252	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement in regards to: Gloucester County Sheriff's Dept Annual Voluntary Physical Fitness Evaluation.	10/1/2013	GL EX AU WC
H- Gloucester County Improvement Authority I- Gloucester County College	109 Budd Blvd Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	321	Evidence of insurance. All operations usual to County Governmental Entity as respects to he Clean Communities Program.	10/3/2013	GL EX
H- Gloucester County Improvement Authority I- Gloucester County College	109 Budd Blvd Woodbury, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	321	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Clean Communities Program.	10/7/2013	GL EX
H- New Jersey Council for the Humanities I- Gloucester County College	28 West State Street Sixth Floor, Attn: Grant Officer Trenton, NJ 08608 1400 Tanyard Road Sewell, NJ 08080	787	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Mini Grant for the development of an interactive history project at Red Bank Battlefield.	10/7/2013	GL EX
H- Crowne Plaza/Cherry Hill I- Gloucester County College	ATTN: Dawn Blair 2349 West Marlton Pike Cherry Hill, NJ 08002 1400 Tanyard Road Sewell, NJ 08080	877	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to (SEE PAGE 2)	9/20/2013	GL EX AU WC

H- Woodbury Heights School District/ Board of Education I- County of Gloucester	C/O Woodbury Heights Elementary School 100 Academy Ave. Woodbury Heights, NJ 08097 2 South Broad Street Woodbury, NJ 08096	880	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester County Department of Health & Senior Services staff will be Administering seasonal flu shots October 10, 2013. (SEE PAGE 2)	9/20/2013	GL EX AU WC
H- Woodbury Board of Education / School District I- County of Gloucester	Woodbury High School 25 North Broad St. Woodbury, NJ 08096 2 South Broad Street Woodbury, NJ 08096	881	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester County Department of Health & Senior Services staff will be administering seasonal flu shots October 28, 2013. (SEE PAGE 2)	9/20/2013	GL EX AU WC
H- Gloucester County Improvement Authority I- County of Gloucester	Doing Business as Logan Dream Park 460 US 130 Logan Twp., NJ 08085 2 South Broad Street Woodbury, NJ 08096	882	Evidence of insurance. All operations usual to County Governmental Entity as respects to event participation by Vaulting Visions 4-H Club of Gloucester County, at the Dream Park, on Oct. 26, 2013 from 8 am to 6 pm, and Oct. 27, 2013 from 8 am to 4 pm. Vaulting Visions is part of the Gloucester Co. 4-H Youth Development Program, NJAES of Gloucester Co. (SEE PAGE 2)	9/23/2013	GL EX AU WC
H- Gloucester Co. Improvement Authority I- County of Gloucester	503 Monroeville Rd. Swedesboro, NJ 08085 Att: Jeff 2 South Broad Street Woodbury, NJ 08096	884	Evidence of insurance. All operations usual to County Governmental Entity with regard to the Food 4 Thought 4-H Club of the Gloucester Co. Youth Development Program participation in a Clean Communities Grant. (SEE PAGE 2)	9/23/2013	GL EX AU WC
H- St. Charles Borromeo Church I- County of Gloucester	176 Stagecoach Rd. Sicklerville, NJ 08081 2 South Broad Street Woodbury, NJ 08096	886	Evidence of insurance. All operations usual to County Governmental Entity as respects to club meetings of the Gloucester County Paw Prints 4-H Rabbit Club. The club will be meeting on church property two Thursdays each month, from 6:00 to 9:00 pm. (SEE PAGE 2)	9/27/2013	GL EX AU WC
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-224 2 South Broad Street Woodbury, NJ 08096	894	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2)	10/14/2013	AU EX PHYS

Total # of Holders = 12

GLOUCESTER COUNTY INSURANCE COMMISSION

Property and Casualty Division

FINANCIAL FAST TRACK REPORT

AS OF AUGUST 31, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	478,770	3,830,159	15,285,457	19,115,616
2. CLAIM EXPENSES				
Paid Claims	103,979	951,685	3,275,702	4,227,387
Case Reserves	69,720	442,458	2,047,907	2,490,365
IBNR	35,282	283,372	1,300,793	1,584,165
Discounted Claim Value	(6,828)	(40,807)	(230,743)	(271,550)
Total Claims	202,153	1,636,708	6,393,659	8,030,367
3. EXPENSES				
Excess Premiums	213,195	1,705,559	6,317,573	8,023,132
Administrative	48,143	385,819	1,613,210	1,999,029
Total Expenses	261,338	2,091,377	7,930,783	10,022,160
4. UNDERWRITING PROFIT (1-2-3)	15,279	102,074	961,015	1,063,089
5. INVESTMENT INCOME	-	-	7,237	7,237
6. PROFIT (4+5)	15,279	102,074	968,252	1,070,326
7. INVESTMENT IN JOINT VENTURE	-	222,301	620,916	843,217
8. SURPLUS (6+7)	15,279	324,375	1,589,168	1,913,543

SURPLUS (DEFICITS) BY FUND YEAR

2010	11,388	(129,845)	449,887	320,043
2011	(21,618)	(49,210)	399,123	349,913
2012	(20,587)	197,205	740,158	937,363
2013	46,096	306,225	-	306,225
TOTAL	15,279	324,375	1,589,168	1,913,543

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010				
Paid Claims	16,347	205,678	1,457,205	1,662,883
Case Reserves	(21,978)	(31,904)	392,928	361,024
IBNR	(7,368)	(31,195)	81,564	50,369
Discounted Claim Value	1,611	5,617	(29,703)	(24,086)
Total Claims	(11,388)	148,196	1,901,994	2,050,190
FUND YEAR 2011				
Paid Claims	19,978	185,589	1,330,572	1,516,161
Case Reserves	(1,876)	(5,275)	917,567	912,292
IBNR	2,898	(60,379)	254,566	194,187
Discounted Claim Value	618	8,431	(76,275)	(67,844)
Total Claims	21,618	128,366	2,426,430	2,554,796
FUND YEAR 2012				
Paid Claims	8,898	231,693	487,925	719,618
Case Reserves	(8,884)	(126,375)	737,411	611,036
IBNR	19,966	(343,318)	964,663	621,345
Discounted Claim Value	607	45,217	(124,764)	(79,547)
Total Claims	20,587	(192,783)	2,065,235	1,872,452
FUND YEAR 2013				
Paid Claims	58,756	328,724	-	328,724
Case Reserves	102,458	606,011	-	606,011
IBNR	19,786	718,264	-	718,264
Discounted Claim Value	(9,664)	(100,071)	-	(100,071)
Total Claims	171,336	1,552,928	-	1,552,928
COMBINED TOTAL CLAIMS	202,153	1,636,708	6,393,659	8,030,367

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 AUGUST 31, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,807	444,969	80,690,345	81,135,314
2. CLAIM EXPENSES				
Paid Claims	51,400	457,586	71,661,815	72,119,401
IBNR	83	(25,804)	90,450	64,646
Total Claims	51,483	431,782	71,752,265	72,184,047
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,890	81,275	5,222,257	5,303,532
Total Expenses	9,890	81,275	8,807,723	8,888,998
4. UNDERWRITING PROFIT (1-2-3)	(6,566)	(68,087)	130,357	62,270
5. INVESTMENT INCOME	1	7	7,129	7,136
6. STATUTORY PROFIT (4+5)	(6,565)	(68,081)	137,486	69,406
9. STATUTORY SURPLUS (6+7-8)	(6,565)	(68,081)	137,486	69,406

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	0	2	1,909,064	1,909,066
CASH	(0)	3	1,933,554	1,933,557
2011 SURPLUS	0	3	(1,613,514)	(1,613,511)
CASH	0	2	(1,455,126)	(1,455,124)
2012 SURPLUS	(4,533)	(14,329)	(158,064)	(172,393)
CASH	(4,533)	17,741	(78,793)	(61,052)
2013 SURPLUS	(2,033)	(53,756)	-	(53,756)
CASH	8,603	38,113	-	38,113
TOTAL SURPLUS	(6,565)	(68,081)	137,486	69,406
TOTAL CASH	4,071	55,860	399,635	455,495

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	4,534	79,781	14,685,794	14,765,575
IBNR	-	(65,450)	90,450	25,000
Total Claims	4,534	14,331	14,776,244	14,790,575
FUND YEAR 2013				
Paid Claims	46,866	377,805	-	377,805
IBNR	83	39,646	-	39,646
Total Claims	46,949	417,451	-	417,451
COMBINED TOTAL CLAIMS	51,483	431,782	71,752,265	72,184,047

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: September 26, 2013
To: Executive Committee
Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2012 Audit & Actuarial Valuation: The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2012, as well as the Actuarial Valuation as of December 31, 2021. Upon review, the Board adopted a resolution approving the year-end financials and executing the Group Affidavit. The fund office will file the final report with the State following the meeting.

2014 Budget: Executive Director reported the 2014 budget would be introduced at the November 7th meeting with a public hearing to be scheduled for the December 12th meeting. Executive Director said actuarial projections on the loss fund are a 4% increase in the Liability and Auto lines and no increases in workers' compensation for an overall 1.2% increase in the loss funds. Executive Director said the preliminary 2014 budget will be within a 2% - 4% increase.

Marketing Report: Executive Director reported that both Mercer and Cape May counties are being presented a proposal for a January 1, 2014 effective date. A detailed underwriting review of the counties will be distributed to the Board for action at the November 7th meeting. Executive Director reported that Hudson County had indicated interest in membership and the fund office will prepare that proposal in the coming months.

Property Insurance changes: Underwriting Manager said 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. At the time when the primary property carrier was transferred to Zurich from Lexington the fund retained Lexington's policy form; however, it will be updated to Zurich's form for renewal in order to clarify intentions of coverage. Underwriting Manager reported no significant changes are expected, but focus will be placed on a comprehensive schedule of property values.

2013 Risk Management Plan Revision: The Board of Fund Commissioners adopted a resolution amending the 2013 Risk Management Plan which was updated to reflect the excess liability transition.

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 has been developed whose focus will be liability and workers' compensation cost containment strategies. The workshop is scheduled for October 1, 2013 at the Conner Strong & Buckelew office in Marlton, NJ.

Risk Control: Safety Director reviewed a report reflecting the risk control activities from July through October 2013 and reported the 2014 safety course schedule was currently in development.

Claims Administrator: A summary report of open claims to date was reviewed and a payment authority request was approved during Closed Session.

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 November 7, 2013 at 1:00PM at the Camden County Emergency Training Center.

**New Jersey Counties Excess Joint Insurance Fund
Claims Committee's Best Practices Workshop
Liability and Workers' Compensation Cost Containment Strategies
Overview**

On October 1, 2013, the New Jersey Counties Excess Joint Insurance Fund (CELJIF) held its second Best Practices Workshop on Liability and Workers' Compensation Cost Containment Strategies. Prior to the event, a Planning Committee was formulated and met on August 22, 2013, to formulate the Agenda and format of the workshop. The workshop consisted of five presentations. Michelle Leighton of Conner Strong & Buckelew moderated the program and began the program with introductions and opening remarks. Joe Hrubash of PERMA provided a review of the collective key accomplishments. Joe Nardl, Esquire from Brown & Connery then conducted a presentation on Tort Liability under Title 59. We then had a break-out session led by Robyn Walcoff and Lauren Coleman of Conner Strong & Buckelew wherein each member Commission presented their Notice of Tort Claim Procedures and break-out groups strategized on best practices and provided input to assist in developing a Model Tort Claim Notice Procedure for the CELJIF. Next, Joanne Hall and Dave McHale from J.A. Montgomery Risk Control provided an overview of the Brit Insurance TEAM (Train Educate and Manage) platform, which is a flexible management web-based system that provides specific content and online education to aid in mitigating risk. User groups are now being formulated following this overview to assist with maximizing this new value added service. The Workshop concluded with a presentation by Chris Saracino, Esquire from Pietras Saracino Smith & Meeks on the Top Ten Defenses in New Jersey Workers' Compensation. The event was held at Conner Strong & Buckelew's Marlton Headquarters and was another great success with 62 people in attendance. Our goal is to have at least one Workshop on an annual basis.

Bendel: Commercial insurers fail Shore

Written by John Bendel

11:30 PM, Oct. 10, 2013 |

The Jersey Shore needs its own mutual insurance company.

Many Shore residents struggling to recover from superstorm Sandy feel their insurance companies treat them less like customers than adversaries. Stories of disputed claims abound as people try to restore their lives and companies seek to limit losses.

Not surprisingly, most of the insurers involved are stock companies operated to make money for shareholders.

It isn't the first time New Jersey's commercial insurance industry has failed to adequately serve the customers it was supposed to protect. In fact, many local governments turned away from commercial insurance in the mid-1980s and established joint insurance funds, among them Ocean and Monmouth counties.

The Ocean and Monmouth JIFs, as they are called, pool resources to insure member municipalities and they operate for the benefit of members, not stockholders. For one thing, it means less costly insurance. One New Jersey JIF organization says that commercial insurance overhead adds \$75 to each \$100 paid in claims and that JIFs across the state have saved taxpayers \$1 billion since inception.

More to the point, though, JIFs mean fewer disputes over claims because the JIF boards are made up of officials from the insured towns and public entities. And JIFs are not the only example of mutual insurance providing what commercial insurance could or would not.

Back in 1976, New Jersey's hospitals were scrambling for insurance coverage. Commercial insurers claimed their business was not profitable and were dropping out of the market, refusing to issue new policies or renew existing ones. As a result, New Jersey's approximately 100 hospitals were unable to obtain commercial coverage for malpractice and professional liability.

So the hospitals created their own reciprocal insurance company called Health Care Insurance Exchange, a type of mutual insurance company. It collected premiums from and was run for the benefit of its members.

To get started, the New Jersey Hospital Association put up \$1 million as a loan to the new company. Each hospital that joined paid a capital contribution, so when the new company went operational it had between \$4 million and \$5 million in the bank.

Experienced executives were hired, some from the very insurance companies that had dropped their business. They had a new boss and a new mission: to provide affordable insurance and pay claims into the future. The new mutual insurance company began collecting premiums from and writing professional liability policies for the member hospitals. The idea worked.

Why can't we do that for individuals along the Jersey Shore? Why not a mutual insurance company for the residents of, say, Ocean, Monmouth, Atlantic and Cape May counties? Why couldn't the freeholders in each of those counties loan the seed money to start a company that offers quality coverage and fair treatment to the people of these counties?

It would be a private, not a government, entity, and claims reviews would still be made pursuant to the terms of a policy. But now the benefit of the doubt would go to the insured, not to stockholders.

A good example of such a company for individuals is USAA Affinity Insurance, a company for former military people run for the benefit of its members. Their prices, underwriting guidelines and claim-handling consistently earn high marks in the insurance industry. According to its web site, "USAA began in 1922 with 25 Army officers who offered to insure each other's vehicles when no one else would."

Sound familiar?

It's time to apply the mutual insurance idea for everyone along the Jersey Shore. Given the experience so many Shore residents have shared with balky insurance companies over the last year, mutual insurance can provide a friendlier and cheaper alternative.

It could even be the start of an insurance entity that could succeed beyond anyone's expectations.

The hospitals' Health Care Insurance Exchange begun in 1976 evolved and grew over the years until in 2012 its successor company was purchased by Warren Buffett's Berkshire Hathaway for \$400 million.

For better or for worse, it's a stock company again. We'll see how that plays out.

John Bendel of Island Heights is the Democratic candidate for the state Senate in the 10th Legislative District.



CLIENT ACTIVITY REPORT

SEPTEMBER 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.



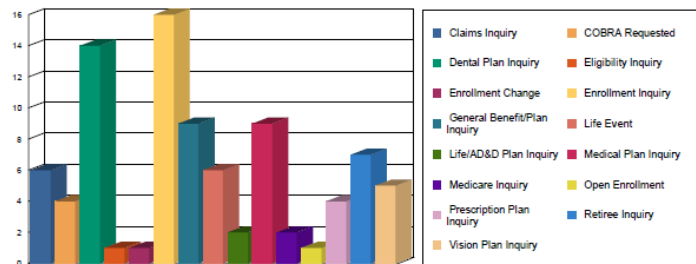
CLIENT ACTIVITY SUMMARY REPORT

From: 9/1/2013 To: 9/30/2013

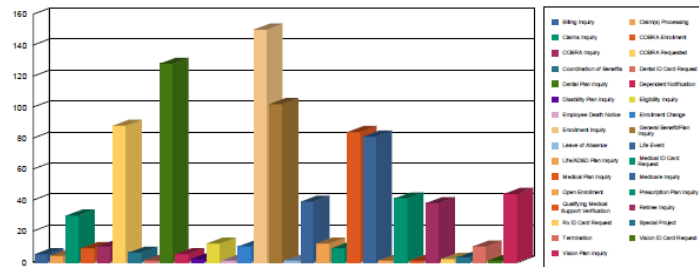
GCHIC - Gloucester County Health Insurance Commission

SUBJECT (SEPTEMBER)	<u># of Issues</u>
Claims Inquiry	6
COBRA Requested	4
Dental Plan Inquiry	14
Eligibility Inquiry	1
Enrollment Change	1
Enrollment Inquiry	16
General Benefit/Plan Inquiry	9
Life Event	6
Life/AD&D Plan Inquiry	2
Medical Plan Inquiry	9
Medicare Inquiry	2
Open Enrollment	1
Prescription Plan Inquiry	4
Retiree Inquiry	7
Vision Plan Inquiry	5

Total for Subject **87**

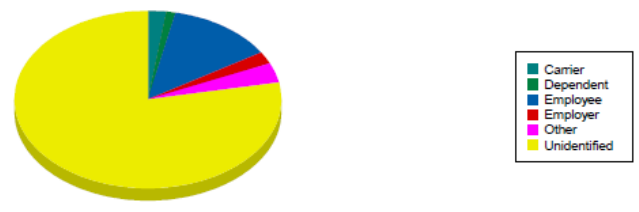


SUBJECT (YTD)	# of Issues
Billing Inquiry	5
Claim(s) Processing	4
Claims Inquiry	30
COBRA Enrollment	9
COBRA Inquiry	10
COBRA Requested	88
Coordination of Benefits	6
Dental ID Card Request	1
Dental Plan Inquiry	128
Dependent Notification	5
Disability Plan Inquiry	2
Eligibility Inquiry	12
Employee Death Notice	1
Enrollment Change	10
Enrollment Inquiry	150
General Benefit/Plan Inquiry	102
Leave of Absence	1
Life Event	39
Life/AD&D Plan Inquiry	12
Medical ID Card Request	9
Medical Plan Inquiry	84
Medicare Inquiry	81
Open Enrollment	1
Prescription Plan Inquiry	41
Qualifying Medical Support Verification	1
Retiree Inquiry	38
Rx ID Card Request	2
Special Project	3
Termination	10
Vision ID Card Request	1
Vision Plan Inquiry	44
Total for Subject	930



CALL SOURCE (SEPTEMBER)

	<u># of Issues</u>
Carrier	2
Dependent	1
Employee	11
Employer	2
Other	3
Unidentified	68
Total for Call Source	87



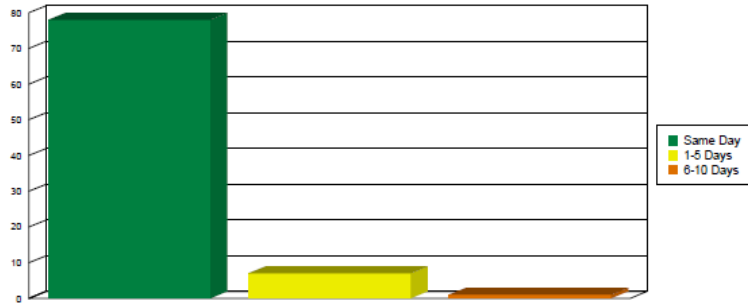
CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	2
Carrier	46
Dependent	23
Employee	564
Employer	171
Other	12
Plan Administrator	1
Provider	4
Unidentified	107
Total for Call Source	930



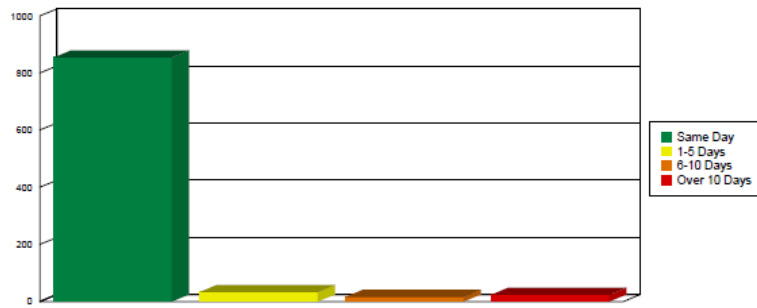
CLOSED TIME (SEPTEMBER)

	<u># of Days</u>	<u>%</u>
Same Day	78	91%
1-5 Days	7	8%
6-10 Days	1	1%
Total for Time Range	86	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	854	92%
1-5 Days	33	4%
6-10 Days	16	2%
Over 10 Days	24	3%
Total for Time Range	927	100%



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 65-13

OCTOBER 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>
000128			
000128	BOWMAN & COMPANY, LLP	2012 - AUDITOR FEE 09/30/2013	4,300.00
			4,300.00
TOTAL PAYMENTS FY 2012			4,300.00

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000129			
000129	DIVISION OF PENSIONS & BENEFIT	COBRA - 7/13-10/13 - ID#845292580-1-2-3	5,095.80
			5,095.80
000130			
000130	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 10/2013	6,458.34
			6,458.34
000131			
000131	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2013	10,934.48
			10,934.48
000132			
000132	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 10/2013	4,680.00
			4,680.00
000133			
000133	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 10/2013	625.00
			625.00
000134			
000134	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/14/2013	2,505.00
			2,505.00
000135			
000135	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION - 9/13	1,047.64
			1,047.64
000136			
000136	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION - 9/13	523.82
			523.82
000137			
000137	HARDENBERGH INSURANCE GROUP	RMC FEE 10/2013	21,320.00
			21,320.00
TOTAL PAYMENTS FY 2013			53,190.08

TOTAL PAYMENTS ALL FUND YEARS \$57,490.08

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. 66-13

OCTOBER 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>
W1013			
W1013	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES - 10/2013	5,103.00
W1013	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 10/2013	2,187.00
			7,290.00
		TOTAL PAYMENTS FY 2013	7,290.00

TOTAL PAYMENTS ALL FUND YEARS \$ 7,290.00

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- AUGUST

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	August				
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	\$4,275,168.79	4267042.64	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	\$104,020.36	\$20.81	\$81,560.17	\$22,439.38	
10 (Withdrawals - Sales)	(\$257,262.04)	(\$153,262.49)	(\$81,560.17)	(\$22,439.38)	
Ending Cash & Investment Balance	\$4,121,927.11	\$4,113,800.96	\$2,668.23	\$5,457.92	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$67,623.04	\$64,323.04	\$3,300.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$4,189,550.15	\$4,178,124.00	\$5,968.23	\$5,457.92	

SUMMARY OF CASH TRANSACTIONS - AUGUST

GLOUCESTER COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2013										
Month Ending: August										
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL
OPEN BALANCE	461,126.67	3,088,427.24	183,115.06	1,153,467.63	0.00	0.00	0.00	1,780,640.56	(2,391,608.32)	4,275,168.84
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	20.81	0.00	0.00	0.00	0.00	0.00	20.81
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	0.00	0.00	0.00	20.81	0.00	0.00	0.00	0.00	0.00	20.81
EXPENSES										
Claims Transfers	0.00	20,699.87	1,739.51	81,560.17	0.00	0.00	0.00	0.00	0.00	103,999.55
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,262.94	49,262.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	20,699.87	1,739.51	81,560.17	0.00	0.00	0.00	0.00	49,262.94	153,262.49
END 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

RESOLUTION 67-13

**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 9/1/13 to 9/30/13 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 October 24, 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
09/01/2013 Thru 09/30/2013

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2013 Thru 09/30/2013

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	4321	3530000887	001	GINYARD, HARRIS	06/06/2013	06/06/2013	HARRIS GINYARD	09/06/2013	Full/final settlement	500.00	500.00
C	4326	3530000256	001	WILBORNE, JOSHUA	08/15/2013	08/21/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3104	178.29	178.29
C	4333	3530000287	001	BROTHERS, ANTHONY	07/02/2013	07/08/2013	MADDEN & MADDOEN PA	09/20/2013	70200-014M Stmt 7	157.86	157.86
C	4338	3530000836	001	DELAWARE RIVER PORT AUTH	03/23/2013	03/23/2013	DELAWARE RIVER PORT AUTH	09/20/2013	Full/Final Settlement PD claim	3,927.35	3,927.35
Total for Coverage: Auto Liability							Number of entries: 4		4,763.50	4,763.50	
Coverage: General Liability											
C	4322	3530000600	001	MCCANN, THOMAS	08/07/2013	09/03/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3112	585.00	585.00
C	4323	3530000794	001	SCAVETTA, DEAN	08/12/2013	08/13/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3107	45.00	45.00
C	4327	3530000369	001	LUCAS, KAREN	08/12/2013	08/28/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3106	405.00	405.00
C	4328	3530000425	001	WALSH, JOAN	08/06/2013	08/23/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3109	180.00	180.00
C	4335	3530000061	001	BERGENSTOCK, CHRISTY	07/02/2013	07/15/2013	MADDEN & MADDOEN PA	09/20/2013	70200-009M Stmt. #15	930.00	930.00
Total for Coverage: General Liability							Number of entries: 5		2,145.00	2,145.00	
Coverage: Police Professional											
C	4324	3530000391	001	STRAZZULLO, ANTHONY	08/05/2013	08/29/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3108	600.00	600.00
C	4325	3530000187	001	BELL, JEFFREY	08/06/2013	08/30/2013	ALLAN E RICHARDSON LLC	09/20/2013	Invoice #3105	5,968.70	5,968.70
C	4329	3530000187	001	BELL, JEFFREY	08/20/2013	08/20/2013	DEGNAN & BATEMAN INC	09/20/2013	Invoice #00090242	1,500.85	1,500.85
C	4330	3530000494	001	GEORGETTE, PATRICK	07/02/2013	07/16/2013	MADDEN & MADDOEN PA	09/20/2013	70200-017M Stmt 1	990.00	990.00
C	4331	3530000418	001	MCBURNETT, RICHARD	07/01/2013	07/15/2013	MADDEN & MADDOEN PA	09/20/2013	70200-016M Stmt 2	135.00	135.00
C	4332	3530000658	001	DEJULIUS, RONALD	07/01/2013	07/25/2013	MADDEN & MADDOEN PA	09/20/2013	70200-011M Stmt #10	1,183.90	1,183.90
C	4334	3530000391	001	STRAZZULLO, ANTHONY	07/02/2013	07/30/2013	MADDEN & MADDOEN PA	09/20/2013	Stmt. #12	2,630.50	2,630.50
C	4336	3530000236	001	GARLAND, CRYSTAL	07/08/2013	07/30/2013	MADDEN & MADDOEN PA	09/20/2013	70200-000M Stmt #25	1,935.00	1,935.00
C	4337	3530000391	001	STRAZZULLO, ANTHONY	10/10/2013	10/10/2013	JAMS INC	09/20/2013	Invoice #0002982810-450/Mediation fees	4,475.00	4,475.00
Total for Coverage: Police Professional							Number of entries: 9		19,418.95	19,418.95	
Total for Gloucester Co Ins Commission - 353							Number of entries: 18		26,327.45	26,327.45	



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%	\$61,809.68	\$297.42	\$17,076.34	\$2,254.06	\$19,627.82	\$2,559.37	\$17,068.45
	March	68	57%	\$73,480.33	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	\$14,008.94	\$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
YTD Total		474	68%	\$608,672.84	62%	\$299,244.25	\$7639.80	\$77,691.97	\$224,096.82	\$309,428.59	\$32,070.59	\$277,358.00

Monthly Summary

Total Savings (before fees):	\$10,461.11
Percent Savings:	29%
NET SAVINGS:	\$9,352.60
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):	\$309,428.59
Percent Savings:	51%
NET SAVINGS:	\$277,358.00
Percent NET SAVINGS:	46%

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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: October 17, 2013

**September - October 2013
RISK CONTROL ACTIVITIES**

JIF MEETINGS / TRAINING ATTENDED

- **September 26:** Attended the GCIC meeting in Woodbury.
- **September 27:** One session of Forklift training was conducted for the Gloucester County College.
- **October 2:** One session of Leaf Vac Safety and one session of Chipper Safety was conducted for GCIC.
- **October 8:** Attended the GCIC Claims Committee meeting via conference call.
- **October 9:** One session of Toolbox Tips was conducted for GCIC.

UPCOMING JIF MEETINGS / TRAINING

- **October 24:** Plan to attend the GCIC meeting in Woodbury.

UPCOMING TRAINING CALENDAR FOR October – December 2013

9/27/13	GCIC	Forklift Safety	10:00 – 1:30 pm
10/2/13	GCIC	Leaf Vac Safety Awareness/Chipper Safety	8:30 – 10:00 am
10/9/13	GCIC	Toolbox Tips: Various Topics	8:30 – 9:30 am
12/3/13	GCIC	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 (as of 10/17)		3

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: 10/21/13
RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from September 26, 2013 through October 21, 2013:

I. Meetings:

- A. Participated in the GCIC Meeting on 9/26/13
- B. Participated in the NJCEL Workers' Compensation Best Practices Seminar meeting on 10/1/13
- C. Participated in the GCIC Claims Committee meeting on 10/8/13

II. Risk Management Services:

- A. NJCEL Workers' Compensation Best Practices Seminar
The seminar's topics included: Tort Liability Under Title 59, Notice of Claim Procedures, Overview of BRIT On Line Training Platform and the Top Ten Defenses for workers' compensation claims.

Based upon the discussion among the Commissions, the GCIC has a comprehensive notice of claim form as well as very streamlined procedures to handle liability claims.

We will be working with JA Montgomery on implementing the on line training among Commission members. The current GCIC training coordinator will be the main Administrator for the on line training platform, however, each member will have the ability to appoint an administrator so that they have access of their entity's training records as well as the ability to assign training to employees.

- B. 2014 Safety Training Calendar
We have started the process to assess the 2014 training needs of members. A verbal update will be given at the meeting.
- C. Safety Vests
At the 9/3/13 GCIC Safety and Accident Review Committee, it was determined that the GCUA does not have the Class 3 break-a-way safety vests for their employees. Although the Commission still has some Class 3 break-a-way safety vests from a previous purchase, they are not the sizes the Authority needs. Therefore, we are seeking approval to purchase 44 vests for a total of \$1051.85. We have confirmed with the Executive Director that there are funds available in the contingency line of the budget.

Action Requested: *Motion to authorize the purchase of Class 3 break-a-away safety vests for a total amount of \$1,051.85.*

Post Office Box 1000 · Main Street · Plaza 1000, Suite 100 · Voorhees, New Jersey 08043
856.489.9100 · 856.489.9101 Fax · www.hig.net

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
GCIA	Volunteer Accident	Starr Indemnity	New Policy	N/A

The GCIA – Nursing Home has recently implemented a volunteer program. Accordingly, we recommended the Authority purchase a volunteer accident policy as if any volunteer is injured at the Nursing Home; they would not be entitled to workers' compensation benefits.

The Authority has accepted our proposal through Starr Indemnity for an annual premium of \$350 (minimum premium) with a medical benefit limit of \$250,000 per accident. The policy term is 10/9/13 to 14.

Action Requested: *Motion ratifying the Authority's desire to bind volunteer accident coverage at the Shady Lane Nursing Home through Starr Indemnity effective 10/9/13 at the annual premium of \$350.00.*

GCLC	Notary Bond	Western Surety	11/17/13	\$147.87
-------------	-------------	----------------	----------	----------

The renewal premium is per expiring. All terms and conditions are per expiring.

Action Requested: *Motion to authorize the Underwriting Services Director to bind for the the GCLC's notary bond through Western Surety effective 11/17/13 at the premium of \$147.87.*

GCLC	Volunteer Accident	AIG	11/23/12	\$265.00
-------------	--------------------	-----	----------	----------

The carrier has increased its minimum premium to \$500. As such we marketed the coverage and are able to get the same terms and conditions through Starr Indemnity at a minimum premium of \$350.

Action Requested: *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.*

Serving Families and Businesses of the Delaware Valley since 1954

RESOLUTION 68-13

**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 October 24, 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 October 24, 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 October 24, 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>
3530000915	KevinRothmiller	Worker Comp	PAR	
3530000295	Crystal Garland	Liability	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 26, 2013
115 Budd Blvd.
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
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Claims Service	Inservco Insurance Services, Inc. Debra Stout Veronica George Steve Daveggia
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	Consolidated Services Group, Inc. Jennifer Pard Stephen McNamara
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	Conner Strong & Buckelew Michelle Leighton
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Chris Powell
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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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Auditor	Bowman & Company LLP
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Benefits	Conner Strong & Buckelew
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ALSO PRESENT:

Anthony J. Fiola, Assistant Gloucester County Counsel
Prudence M. Higbee Esq., Capehart & Scatchard
Marjorie Workmen, GCSSSD/GCIT
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of July 25, 2013

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JULY 25, 2013

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Commissioner Sizemore presented a sample of a Safety Calendar and requested the Commission review its contents for possible use. Commissioner Sizemore reported he received a request from the Gloucester County Utilities Authority to purchase Class 3 reflective vests. Commissioner Sizemore advised he received an estimate of \$1,051 to purchase 44 vests from the vendor he used in the past.

CLAIMS COMMITTEE: Commissioner Sizemore reported the Claims Committee met via teleconference on September 10, 2013 and discussed the PARS that would be presented during closed session. Commissioner Sizemore also advised Ms. Higbee would discuss some claims for settlement during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had four action items for his report today.

2012 AUDIT REPORT AS OF DECEMBER 31, 2012: Executive Director reported Mr. Jim Miles of Bowman & Company LLP reviewed a draft copy of the 2012 Audit Report as of December 31, 2012 at the June meeting. Executive Director advised the final version of the 2012 Audit was distributed at the meeting and there are no material changes. Executive Director also noted there are no findings for the audit. Executive Director requested a motion to approve Resolution 54-13, Certification of Annual Audit Report for the period ending December 31, 2012 which was included in the agenda.

MOTION TO APPROVE RESOLUTION 54-13 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2012

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

CORRECTIVE ACTION PLAN FOR 2012 AUDIT: Executive Director referred to the Corrective Action Plan for the 2012 Audit which was included in the agenda. Executive Director advised although there were no current findings, the Corrective Action Plan and Resolution accepting the plan was required by State Law. Executive Director requested a motion approving Resolution 55-13, the Corrective Action Plan.

MOTION TO APPROVE RESOLUTION 55-13 AUTHORIZING THE CORRECTIVE ACTION PLAN FOR THE 2012 ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2012

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

VOLUNTARY SETTLEMENTS: Executive Director advised at the last meeting the Commission discussed amending the Claims Committee Charter to authorize the Third Party Administrator and Defense Counsel to have authority to enter into voluntary offers for certain claims. Executive Director referred to a copy of the Proposed Charter Amendment prepared by the Commission Attorney which was included in the agenda. Executive Director advised the Commission Attorney also prepared Resolution 56-13 Authorizing the Amendment of the Charter for Voluntary Offer which was included in the agenda.

MOTION TO APPROVE RESOLUTION 56-13 AUTHORIZING THE AMENDMENT TO THE CHARTER FOR VOLUNTARY OFFERS

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

AMENDMENT TO THE 2013 RISK MANAGEMENT PLAN: Executive Director reported a revised 2013 Risk Management Plan was included in Appendix II. Executive Director advised the Plan was amended to reflect changes in the scheduled physicians and that those changes were highlighted in yellow. Executive Director noted the 2013 Risk Management Plan required another revision and advised a corrected page 11 was distributed at the beginning of the meeting. Executive Director explained Ms. Rick noted Dr. Salminen was listed as a Gloucester County physician but should have been listed as a Gloucester County College physician.

MOTION TO APPROVE RESOLUTION 57-13 REVISION OF THE 2013 PLAN OF RISK MANAGEMENT INCLUDING REVISED PAGE 11 TO REFLECT CHANGES OF SCHEDULED PHYSICIANS

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

Commissioner Jones advised Dr. Chmara was no longer on their list and she would notify Hardenbergh for the 2014 renewal.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 7/22/13 to 9/15/13. There were a total of 28 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the June and July Property & Casualty Financial Fast Tracks were included in the agenda. The Commission had a surplus of \$1,898,264 as of July 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. Executive Director also noted the Commission gained an additional surplus of \$200,169 between May 31st and July 31st.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the June and July Financial Fast Tracks for the NJ CEL. As of July 31, 2013 the CEL had a surplus of \$3,164,666.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director advised the June and July Health Benefit Financial Fast Tracks were included in the agenda. The Insurance Commission had a Health Benefit surplus of \$75,971 as of July 31, 2013.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL did not meet in July or August. Executive Director noted the CEL was meeting in the afternoon and a summary report of their meeting would appear in the next agenda.

2013 PROPERTY & CASUALTY ASSESSMENTS DUE OCTOBER 15, 2013: Executive Director reminded the Commission the third and final assessment for 2013 was due on October 15, 2013. Executive Director explained a statement of account was e-mailed to each member entity. The statement included each member’s share of the additional assessment representing the additional cost for the NJ CEL replacement of the Meadowbrook program effective 7/1/13. Executive Director noted this was not due until 1/15/14. In response to Chairman White’s inquiry regarding this year’s budget Executive Director referred to July’s Financial Fast Track on page 21 of the agenda. Executive Director referred to the YTD Change column and advised for 2013 the Commission surplus was \$260,129 which included the Commission’s investment in the CEL of \$120,000. Executive Director suggested monitoring the surplus amount until the end of the year to determine if the additional assessment could be absorbed within the 2013 budget.

2014 RENEWAL APPLICATION AND UPDATE EXPOSURE: Executive Director reported the 2014 property and casualty budget would be introduced at the November

meeting. Executive Director advised the actuary was preparing the claim fund projection and the CEL Underwriting Manager was in the process of negotiating and developing the renewals.

2014 RENEWAL APPLICATIONS AND UPDATE EXPOSURE: Executive Director reported the CEL Underwriting Manager advised there were still some members that have not completed their renewal applications and updated their exposure information. Executive Director reminded the Commission the budget is reliant on this information and asked everyone to complete the applications as soon as possible.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP: Executive Director reminded the Commission the New Jersey CEL was hosting the Joint Insurance Claims Committees Best Practices Workshop on October 1, 2013. Ms. Leighton advised the workshop would be held at the Conner Strong & Buckelew office in Marlton and would start at 8:30. Ms. Leighton advised the RSVP date was September 27th so there was still time to respond and was looking forward to everyone's participation. Ms. Leighton noted a copy of the invitation was included in the agenda which included a summary of speakers and presentations.

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 8/1/13 to 8/31/13 was included in the agenda. Executive Director indicated there were 155 inquiries during August and the year to date totaled 843. Executive Director also noted that 97% of the inquiries were closed on the same day. In response to Chairman White's inquiry, Executive Director advised the benefit contract expires on 12/31/13 and that he would discuss this with the employee benefits department regarding the expiration of the contract.

TREASURER REPORT: Chairman White presented Resolution 58-13 Confirmation of the August Property & Casualty Bill List in the amount of \$49,262.94 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 58-13
CONFIRMATION OF THE AUGUST
PROPERTY & CASUALTY BILL LIST IN THE
AMOUNT OF \$49,262.94**

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

Chairman White presented Resolution 59-13 Confirmation of the August Health Insurance Fund Bill List in the amount of \$7,253 and requested a motion to approve.

MOTION TO APPROVE THE JULY HEALTH INSURANCE FUND BILL LIST, RESOLUTION 59-13 IN THE AMOUNT OF \$7,253

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

Chairman White presented Resolution 60-13 September Property & Casualty Bill List in the amount of \$55,214.61 and requested a motion to approve.

MOTION TO APPROVE RESOLUTION 60-13 CONFIRMATION OF THE SEPTEMBER PROPERTY & CASUALTY BILL LIST IN THE AMOUNT OF \$55,214.61

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

Chairman White presented Resolution 61-13 Confirmation of the September Health Insurance Fund Bill List in the amount of \$7,265 and requested a motion to approve.

MOTION TO APPROVE THE SEPTEMBER HEALTH INSURANCE FUND BILL LIST, RESOLUTION 61-13 IN THE AMOUNT OF \$7,265

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: Chairman White presented Resolution 62-13 Inservco Liability Check Register for the period of 7/1/13 to 7/31/13 and 8/1/13 to 8/31/13.

MOTION TO APPROVE RESOLUTION 62-13 LIABILITY CHECK REGISTER FOR THE PERIOD OF 7/1/13 THROUGH 7/31/13 AND 8/1/13 TO 8/31/13.

Motion: Commissioner Sizemore
Second: Commissioner Jones

Roll Call Vote: Unanimous

MANAGED CARE PROVIDER: Ms. Pard referred to the Bill Review/PPO Savings Report which was included in the agenda. Ms. Pard advised she would summarize the months of July and August. Ms. Pard advised there were 51 bills received in July for a total of \$69, 345.89. The total allowed amount was \$45,820.38. The total reduction was \$23,525.51 and after fees the net reduction was \$20,231.92. Ms. Pard advised there were 81 bills received in August for a total of \$133,126.53. The total allowed amount was \$48,916.90. The total reduction was 84,209.63 and after their fees the net reduction was \$76,026.76. Ms. Pard also advised the year to date net savings was 47% which was also included on the report.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the July through September 2013 Risk Control Activity Report which was included in the agenda along with the training calendar. Mr. Prince added that over the summer some exposures were identified with regard to correctional officers providing landscape services and supervising inmate service work. Mr. Prince advised he recommended some training for the officers which were quickly complied with and included Landscape Safety and Flagger Work zone courses.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Mr. Powell advised his report was included in the agenda and included several action items. Mr. Powell advised the agenda included a revised Workers' Compensation First Report of Injury –Z form which now included additional questions to be answered by the injured employee per the recommendation of the Commission.

**MOTION TO APPROVE THE REVISED Z FORM-
WORKERS' COMPENSATION FIRST REPORT OF INJURY**

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

Mr. Powell reported the Child Development Center's policies were expiring in September. Mr. Powell advised the renewal quotes received from Philadelphia Insurance Company reflected premium increases for the package and umbrella coverages. Mr. Powell explained his office solicited alternate proposals from other carriers. THOMCO issued a proposal of \$6,375 for the package and \$2,076 for the umbrella policy. Mr. Powell indicated his office analyzed the terms and conditions of the proposal and determined THOMCO'S proposal was comparable if not better than Philadelphia Insurance Company.

Mr. Powell also advised the Student accident policy with AIG renewed on 9/7/13. The premium for this coverage increased from \$476 to \$500. Mr. Powell noted the GCIC did not meet in August; however the proposals were discussed with the GCIA who requested

the coverage be renewed. Mr. Powell requested a motion memorializing the action of the Underwriting Services Director.

MOTION TO MEMORIALIZE THE ACTION TAKEN BY THE UNDERWRITING SERVICES DIRECTOR TO BIND FOR THE GCIA'S CHILD DEVELOPMENT CENTER'S PACKAGE POLICY THROUGH THOMCO EFFECTIVE 9/12/13 AT THE ANNUAL PREMIUM OF \$6,375; THE UMBRELLA COVERAGE THROUGH THOMCO EFFECTIVE 9/12/13 AT THE ANNUAL PREMIUM OF \$2,076 AND THE STUDENT ACCIDENT COVERAGE THROUGH MAKSIN/AIG EDUCATIONAL MARKETS EFFECTIVE 9/7/13 AT AN ANNUAL PREMIUM OF \$500.

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

Mr. Powell advised their report indicated that the Underground Storage Tank policy with AIG was expiring on 10/22/13 for the College. However, Mr. Powell felt the agenda report was incorrect by listing this coverage for the College as he believed it should be for Clayton and requested a motion for the Underwriting Services Director to bind coverage with AIG effective 10/22/13 with an annual premium of \$1,657.79.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICE DIRECTOR TO BIND COVERAGE FOR CLAYTON'S UNDERGROUND STORAGE TANK THROUGH AIG EFFECTIVE 10/22/13 AT THE ANNUAL PREMIUM OF \$1,657.79

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

Mr. Powell also advised the County was able to remove the underground storage tanks at Clayton Yard. Mr. Powell recommended purchasing the extending reporting period coverage for the period of 2/25/14 to 12/25/16 for an additional premium of \$5,369

MOTION TO AUTHORIZE THE UNDERWRITING SERVICE DIRECTOR TO PURCHASE THE OPTIONAL EXTENDED REPORTING PERIOD ENDORSEMENT FOR A COST OF \$5,369

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

Mr. Powell reported his last item was regarding the antiques at the Whithall Building. Mr. Powell explained at the 6/27/13 GCIC meeting the Commission granted authority to bind

flood coverage through the National Flood Insurance Program with Selective Insurance Company. After the Executive Director raised a question regarding the valuation of the property in an event of a flood loss his office went to the carrier for clarification. It was discovered the valuation was “functional value” and not “appraised value”. Mr. Powell advised his office did not bind the coverage but solicited proposals from other carriers. Travelers Insurance Company was the only company that responded and stated they would have to write a policy insuring all perils not only the flood coverage. Mr. Powell recommended writing the coverage with Travelers effective October 1, 2013 with an annual premium of \$4,884. Mr. Powell also advised Peerless agreed to cancel their policy on a pro rata basis.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICE DIRECTOR TO BIND COVERAGE FOR THE COUNTY’S ANTIQUES THROUGH TRAVELERS EFFECTIVE OCTOBER 1, 2013 AT AN ANNUAL PREMIUM OF \$4,884

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

MOTION TO AUTHORIZE THE UNDERWRITING SERVICE DIRECTOR TO CANCEL PEERLESS POLICY #1M8912830 PRO RATA EFFECTIVE OCTOBER 1, 2013

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

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

OLD BUSINESS: None

NEW BUSINESS: Commissioner Sizemore welcomed back Steve Daveggia of Inservco and indicated he looked forward to working with him again. Commissioner Sizemore also indicated Megan Callaghan was no longer working with Inservco and noted she would be missed as she did an excellent job.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 63-13 authorizing a Closed Session.

RESOLUTION 63-13, 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 ALONG WITH THE POSSIBLE SETTLEMENT OF CHRISTOPHER DAVIS VS GLOUCESTER COUNTY, PETITION # 2010-12329, 2011-23992 AND STEPHEN GALLEN VS GLOUCESTER COUNTY, PETITION #2011-26125

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

Mr. Long requested a motion to approve an increase on Claim # 3530000866 to \$33,718.89 an increase of \$18,718.79

MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000866 TO \$33,718.89 AN INCREASE OF \$18,718.79

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

Mr. Long requested a motion to approve an increase on Claim # 3530000873 to \$69,695.67 an increase of \$54,695.67

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000873
TO \$69,695.67 AN INCREASE OF \$54,695.67**

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

Mr. Long requested a motion to approve an increase on Claim # 3530000687 to \$115,000 an increase of \$42,193.64

**MOTION TO APPROVE AN INCREASE ON CLAIM # 3530000687
TO \$115,000 AN INCREASE OF \$42,193.64**

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

Mr. Long requested a motion to approve a resolution settling Claim # 3530000167 in the amount of \$5,090

**MOTION TO APPROVE A RESOLUTION SETTLING CLAIM #
3530000167 IN THE AMOUNT OF \$5,090**

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

Mr. Long requested a motion to approve a resolution settling Claim # 3530000405 in the amount of \$6,300

**MOTION TO APPROVE A RESOLUTION SETTLING CLAIM #
3530000405 IN THE AMOUNT OF \$6,300**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:05AM

Minutes prepared by: Cathy Dodd, Assisting Secretary