

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 23, 2014**

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

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

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: OCTOBER 23, 2014  
WOODBURY, NJ  
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** September 25, 2014 Open Minutes.....Appendix I  
September 25, 2014 Closed Minutes .....Handout
  
- CORRESPONDENCE**
  
- COMMITTEE REPORTS**
  - Safety Committee:** .....Verbal
  - Claims Committee:** .....Page 4
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report.....Pages 5-28
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
  - Monthly Report - September.....Pages 29-33
  
- TREASURER – Gary Schwarz**
  - Resolution **46-14** September Supplement Bill List – Motion .....Page 34
  - Resolution **47-14** October Bill List – Motion ..... Pages 35-36
  - Resolution **48-14** October Health Bill List - Motion.....Page 37
  - August Treasurer Reports .....Pages 38-39
  
- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
  - Resolution **49-14** Authorizing Disclosure of Liability Claims Check Register .....Pages 40-41
  - Liability Claim Payments - 9/1/14 to 9/30/14.....Pages 42-44
  - Quarterly Claim Reports .....Appendix II
  
- MANAGED CARE – Consolidated Services Group, Inc., Jennifer Pard Goldstein**
  - CSG Monthly Summary Report .....Page 45
  
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report.....Pages 46-47
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
  - Hardenbergh Insurance Group**
  - Monthly Report.....Pages 48-49
  
- ATTORNEY – Long Marmero & Associates, LLP..... Verbal**
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS).....Pages 50-52**  
**Resolution [50-14](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda.**

- Motion for Executive Session

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: December 18, 2014, 9:30 AM, 115 Budd Blvd., Woodbury, NJ**

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

On October 7, 2014, the New Jersey Counties Excess Joint Insurance Fund (CELJIF) held its third Best Practices Workshop on Liability and Workers' Compensation Cost Containment Strategies. Prior to the event, a Planning Committee was formulated to discuss 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 presented The Year in Review and a Look Ahead relating to the Commissions. Marian Jones Bell of Safety National, our excess worker compensation carrier, conducted an overview of the MAP Client Services, a Set of Resources to Assist in Workers' Compensation, **Management, Analysis and Prevention**. Marc H. Pfeifer, of Rutgers, the State University, discussed Managing Technology Risk in Public Entities. Glen Prince of J. A. Montgomery Risk Control spoke to the group regarding Best Practices and Strategies to address repeat incidents.

The group then had a break-out session led by Robyn Walcoff and Lauren Coleman of Conner Strong & Buckelew where Commission members discussed strategies on best practices and worked on collaborative solutions to address repeat incidents. Dean Sizemore, Mike Smith, Lou DiAngelo and Bonnie Ridolfino addressed the group speaking about the challenges of repeat claims and how one can combat the problem.

The workshop concluded with a presentation by Jeffry D. Newby, Esquire, of Weber Gallagher, reviewing some cases which involved New Jersey's Worker Compensation Case Law Updates. A question and answer period was followed by lunch and networking opportunities. The workshop was held at Conner Strong & Buckelew's Marlton Headquarters with video conferencing available from the Toms River and Parsippany offices. The workshop was successful with great attendance. We look forward to our next workshop and appreciated everyone's participation.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 23, 2014

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Commission Attorney Contract Extension (Pages 7-8)** – At the September meeting the Commissioners agreed to extend the Long Marmero & Associates, LLP contract for the period of October 23, 2014 to December 18, 2014. Attached on pages 7-8 is Resolution 45-14 which ratifies that decision. An addendum to the short term agreement was also prepared for the extension to December 18, 2014.
  - ❑ **Motion to approve Resolution 45-14 to extend Long Marmero Associates, LLP contract for the period of October 23, 2014 until December 18, 2014 with the same terms and conditions**
- ❑ **Employee Dishonesty Coverage (Pages 9-10)** – Attached on pages 9-10 is a copy of the Employee Dishonesty Declaration page from Selective Insurance Company for the policy period of 11/23/14 to 11/23/15. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is \$1,132.00. 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.
  - ❑ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,132.00**
- ❑ **Certificate of Insurance Report (Pages 11-16)** - Attached on pages 11-16 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 9/18/14 to 10/16/14. There were 46 certificates of insurance issued during this period.
- ❑ **GCIC Property and Casualty Financial Fast Track (Page 17)** - Included in the agenda on page 17 is a copy of the August Property & Casualty Financial Fast Track Report. As of **August 31, 2014** the Commission has a surplus of **\$3,067,254**. Line 8 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL. Gloucester County Insurance Commission’s current equity in the CEL is **\$1,097,997**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 18)** – Included in the agenda on page 18 is a copy of the CEL Financial Fast Track Report for the month of August. As of **August 31<sup>st</sup>** the Fund has a surplus of **\$4,872,494**.
- ❑ **Health Benefits Financial Fast Track (Page 19)** - Included in the agenda on page 19 is a copy of the Health Benefits Financial Fast Track for the month of August. As of **August 31, 2014** there is a surplus of **\$118,759**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 20-21)** The CEL met on September 25, 2014. A summary report of their meeting is included in the agenda on pages 20-21. At that meeting the Board of Fund Commissioners scheduled a meeting on October 23, 2014 at 1:00 PM to introduce the 2015 budget and another meeting on November 20, 2014 to adopt the budget. The Board of Fund Commissioners also approved the 2013 Audit. The Underwriting Manager gave an update on the excess and ancillary renewal but stressed the importance of returning the applicable underwriting data timely from the membership which has delayed budget formulation. He also indicated that the CEL will be reviewing the adequacy of the current flood aggregate. In addition the underlying Commissions may be asked to retain a higher WC retention to offset increase in medical expenses and to raise the attachment point for the workers compensation buffer layer.
- ❑ **2015 Property & Casualty Budget Introduction** – The CEL Executive Director will present the 2015 proposed budget for review and discussion at their meeting this afternoon. A public hearing will be scheduled for November 20, 2014 at 2:00 PM. Since the Gloucester County Insurance Commission does not have a meeting scheduled for November, the budget will be introduced at our December 18<sup>th</sup> meeting. The 2015 budget adoption and public hearing will be held at the January 2015 meeting.
- ❑ **2014 Property & Casualty Assessments** – The third and final assessment payment for 2014 was due on October 15, 2014. The Treasurer’s office advises they have received payment from the College, Library, Improvement Authority, and the Utility Authority.
- ❑ **2015 Auto ID Cards/WC Posting Notices/ Renewal Certificate of Insurance** – The 2015 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. Ridolfino any certificates which need to be re-issued for the 2015 renewal.
- ❑ **Reporting of Claims to Claims Made Policies Prior to 12/31/14 Expiration (Pages 22-28)** – Included in the agenda on pages 22-28 is a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/14 along with the applicable limit schematics. Ms. Leighton will review the information with the Commission.

**RESOLUTION 45-14**

**GLOUCESTER COUNTY INSURANCE COMMISSION EXTENDING THE  
AWARD OF PROFESSIONAL SERVICE CONTRACT TO  
LONG MARMERO & ASSOCIATES, LLP**

**WHEREAS**, the Gloucester County Insurance Commission (hereinafter the "Commission") is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, there exists a need by the Commission for professional services for a provision of Commission Attorney services in connection with Gloucester County Insurance Commission, as more particularly set forth in RFP-14-001 and was awarded pursuant to and consistent with Gloucester County Insurance Commission's fair and open procurement process and the terms and provisions of N.J.S.A. 19:44A-20.4; and

**WHEREAS**, Long Marmero & Associates, LLP represents that it is qualified to perform services and desires to perform pursuant to the terms and provisions of the contract dated June 26, 2014, a copy of which is attached hereto and incorporated herein by reference as Exhibit "A", between the Commission and Long Marmero & Associates, LLP;

**WHEREAS**, within said Contract it is stated and agreed upon that the time in which Long Marmero & Associates, LLP is to serve as Commission Attorney was extended and began on April 25, 2014 and conclude is to conclude on October 23, 2014;

**WHEREAS**, there exists the need by the Commission to extend the Contract of the Commission attorney to the Gloucester County Insurance Commission as set forth in RFP-14-001 and as pursuant to the terms and provisions of the contract dated June 26 2014 incorporated herein by reference as Exhibit "B", between the Commission and Long, Marmero & Associates, LLP

**NOW THEREFORE BE IT RESOLVED**, by the Gloucester County Insurance Commission that the Commission Attorney appointment be extended from October 23, 2014 and is to conclude on December 18, 2014.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 23, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN SIZEMORE, SECRETARY**



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**

<b>Named Insured and Address</b> GLOUCESTER COUNTY INSURANCE COMMISSION 9 CAMPUS DR SUITE 16 PARSIPPANY, NJ 07054	<b>Policy Period</b> From: NOVEMBER 23, 2014 To: NOVEMBER 23, 2015  12:01 A.M. Standard Time At Location of Designated Premises.
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<b>Named Insured is:</b> CORPORATION	<b>Producer Number:</b> 00-01167-00000
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**Producer:**

CONNER STRONG & BUCKELEW COMPANIES INC  
NEW JERSEY

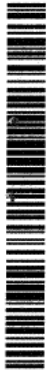
**Schedule of Coverage**  
**COMMERCIAL CRIME COVERAGE**

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).

<b>PAYMENT METHOD</b> REG - 1	<b>Total Policy Premium</b> <u>          \$1,132.00          </u> (This premium may be subject to adjustment.)
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<b>Date Issued:</b> SEPTEMBER 29, 2014 <b>Issuing Office:</b> NEW JERSEY REGION	<b>Authorized Representative</b> <u>          <i>W. Michael Tegen</i>          </u>
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20000FB 6023134156



Previous Policy Number  
B 6023134

Policy Number  
B 6023134

**COMMERCIAL CRIME COVERAGE DECLARATION**

Policy Effective Date: NOVEMBER 23, 2014      Coverage Effective Date: NOVEMBER 23, 2014

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

20000FB 6023134159



Forms and Endorsements:  
Refer to "Commercial Policy Forms and Endorsement Schedule"

Premium Amount  
\$1,132.00  
(This premium may be )  
(subject to adjustment.)

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

Friday, October 17, 2014

From 9/18/14 to 10/16/14

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<b><u>GCIC</u></b>					
H- Washington Township Board of Education/Washington I- County of Gloucester	Sewell, NJ 08080 Township School District; Chestnut Ridge Elementary School; Hurffville-Cross Keys Rd 2 South Broad Street Woodbury, NJ 08096	238	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)	9/30/2014	GL, AU, EX M
H- Westville Board of Education & Westville School I- County of Gloucester	District; c/o Parkview Elementary School 101 Birch St 2 South Broad Street Woodbury, NJ 08096	239	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2)	9/30/2014	GL, AU, EX,MM
H- Paulsboro Board of Education & Paulsboro School District I- County of Gloucester	c/o Paulsboro High School 662 N. Delaware Street Paulsboro, NJ 08066 2 South Broad Street Woodbury, NJ 08096	240	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)	9/30/2014	GL, AU, EX MM
H- City of Woodbury Board of Education/ City of Woodbury School District; I- County of Gloucester	Woodbury High School 25 N. Broad Street Woodbury, NJ 08096 2 South Broad Street Woodbury, NJ 08096	242	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)	9/30/2014	GL, AU, EX MM
H- Mary Mother of Mercy I- County of Gloucester	Formerly Our Lady of Lourdes Church Rev. James A. Casadia, Pastor 500 Greentree Road Glassboro, NJ 08028 2 South Broad Street Woodbury, NJ 08096	365	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)	9/30/2014	GL, AU, EX MM

H- Gloucester County Special Services School I- Gloucester County Institute of Technology I- County of Gloucester	1360 Tanyard Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	439	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)	9/30/2011 GL, AU, EX, MM
H- Gloucester Co. 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	450	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester Co. 4-H Fall Festival and Rockin Riders Horse Show, Nov. 1, 2014, 9 am thru 10 pm. (see page 2)	9/30/2014 GL, AU, EX, MM
H- Gloucester Co. 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	450	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester Co. 4-H Fall Festival and Rockin Riders Horse Show, Nov. 1, 2014, 9 am thru 10 pm.	10/1/2014 GL EX AU WC
H- Gloucester Co. 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	450	Evidence of insurance. All operations usual to County Governmental Entity as respects to the Gloucester Co. 4-H Fall Festival and Rockin Riders Horse Show, Nov. 1, 2014, 9 am thru 10 pm.	10/1/2014 GL EX AU WC
H- Gloucester County Improvement Authority I- County of Gloucester	503 Monroeville Rd. Swedesboro, NJ 08085 2 South Broad Street Woodbury, NJ 08096	720	Evidence of insurance. All operations usual to County Governmental Entity as respects the Master Gardeners of Gloucester County participation in a Clean Communities event on October 15, 2014, location to be determined.	9/19/2014 GL, AU, EX, MM
H- Gloucester County Improvement Authority I- County of Gloucester	503 Monroeville Rd. Swedesboro, NJ 08085 2 South Broad Street Woodbury, NJ 08096	720	Evidence of insurance. All operations usual to County Governmental Entity as respects the Master Gardeners of Gloucester County participation in a Clean Communities event on October 15, 2014, location to be determined.	9/19/2014 GL, AU, EX, MM
H- Leaf Capital Funding, LLC I- Gloucester County Improvement Authority	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 109 Budd Boulevard Woodbury, NJ 08096	773	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)	9/26/2014 PR
H- Leaf Capital Funding, LLC I- Gloucester County Improvement Authority	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 109 Budd Boulevard Woodbury, NJ 08096	773	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)	9/26/2014 PR

H- Leaf Capital Funding, LLC I- Gloucester County Improvement Authority (SLNH)	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 dba Shady Lane Nursing Home 109 Budd Boulevard Woodbury, NJ 08096	773	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)	9/26/2014 PR
H- Leaf Capital Funding, LLC I- Gloucester County Improvement Authority	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 109 Budd Boulevard Woodbury, NJ 08096	773	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)	9/26/2014 GL EX
H- Leaf Capital Funding, LLC I- County of Gloucester	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 2 South Broad Street Woodbury, NJ 08096	773	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)	10/16/2014 GL EX
H- Leaf Capital Funding, LLC I- County of Gloucester	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 2 South Broad Street Woodbury, NJ 08096	773	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)	10/16/2014 AU
H- Leaf Capital Funding, LLC I- County of Gloucester	Its Successors and or Assigns c/o Insurance Service Center PO Box 979127 Miami, FL 33197 2 South Broad Street Woodbury, NJ 08096	773	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)	10/16/2014 PR
H- Logan Township I- County of Gloucester	c/o Logan Township Municipal Building 125 Main Street859 Bridgeport, NJ 08014 2 South Broad Street Woodbury, NJ 08096		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)	9/30/2014 GL, AU, EX, M
H- Logan Township I- County of Gloucester	c/o Logan Township Municipal Building 125 Main Street859 Bridgeport, NJ 08014 2 South Broad Street Woodbury, NJ 08096		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	9/30/2014 POL/EPL/SDLL

H- Logan Township 125 Main Street	c/o Logan Township Municipal Building Bridgeport, NJ 08014	859	Certificate holder is additional insured where obligated by virtue 9/30/2014 GL, AU, EX MM
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		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)
H- Woodbury Heights School District/ 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	Certificate holder is additional insured where obligated by virtue 9/30/2014 GL, AU, EX MM 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)
H- New Jersey Historical Commission, Dept of State I- Rowan College at Gloucester County	225 State Street, PO Box 305 Trenton, NJ 08625-0305 1400 Tanyard Road Sewell, NJ 08080	883	Evidence of insurance. All operations usual to County 9/30/2014 GL EX Governmental Entity as respects the FY15 grantor the New Jersey Historical Commission for the development of local history in Gloucester County.
H- New Jersey Historical Commission I- County of Gloucester	Box 305 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	1029	Evidence of insurance. All operations usual to County 10/9/2014 GL EX AU WC Governmental Entity as respects the New Jersey State Historical Commission (SEE PAGE 2)
H- So. Harrison Twp. Clean Communities Program I- County of Gloucester	PO Box 113 Harrisonville, NJ 08039 Attn: Nancy Kearns 2 South Broad Street Woodbury, NJ 08096	1141	Evidence of insurance. All operations usual to County 10/1/2014 GL EX AU WC Governmental Entity as respects the Little Bits 4-H Club of Gloucester Co. participation in a South Harrison Twp. Clean Communities activity on Oct. 5th, 2014, on Ferrell Rd., Mullica Hill, NJ.
H- NJ State Council on the Arts I- Rowan College at Gloucester County	225 West State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	1166	Evidence of insurance. All operations usual to County 9/30/2014 GL EX Governmental Entity as respects the FY15 grantor the New Jersey State Council on the Arts for the development of local ARTS in Gloucester County.
H- Quest Diagnostics I- Rowan College at Gloucester County	3 Giralda Farms Madison, NJ 07940 1400 Tanyard Road Sewell, NJ 08080	1294	Certificate holder is additional insured where obligated by virtue 9/19/2014GL EX 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)
H- Gloucester County Pediatrics I- Rowan College at Gloucester County	849 Cooper Street Deptford, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	1295	Certificate holder is additional insured where obligated by virtue 9/19/2014GL EX 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)

H- Delaware River Port Authority of PA & NJ I- County of Gloucester	Once Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101 2 South Broad Street Woodbury, NJ 08096	1299	Certificate holder including their agents, employees, representatives, officers, directors, stockholders, members and managers are additional insureds 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 (SEE PAGE 2)	9/22/2014	GL EX AU WC
H- Eglington Cemetery I- Rowan College at Gloucester County	320 Kings Hwy Clarksboro, NJ 08020 1400 Tanyard Road Sewell, NJ 08080	1301	Evidence of insurance. All operations usual to County Governmental Entity as respects College Club Activity.	9/23/2014	GL EX
H- New Jersey Department of Military and Veterans Affairs I- County of Gloucester	P.O. Box 340 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	1306	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)	10/6/2014	GL EX AU WC
H- New Jersey Department of Military and Veterans Affairs I- County of Gloucester	P.O. Box 340 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	1306	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)	10/6/2014	PR
H- New Jersey Department of Military and Veterans Affairs I- County of Gloucester	P.O. Box 340 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	1306	The New Jersey Department of Military and Veterans Affairs and Its' Employees are named as 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 (see page 2)	10/9/2014	GL EX AU WC
H- New Jersey Department of Military and Veterans Affairs I- County of Gloucester	P.O. Box 340 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	1306	The New Jersey Department of Military and Veterans Affairs and Its' Employees are named as 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 (see page 2)	10/9/2014	GL EX AU WC
H- New Jersey Department of Military and Veterans Affairs I- County of Gloucester	P.O. Box 340 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	1306	The New Jersey Department of Military and Veterans Affairs and Its' Employees are named as 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 (see page 2)	10/9/2014	PR

H- Eldredge I- Gloucester County Utilities Authority	898 Fern Hill Road West Chester, PA 19380 2 Paradise Road West Deptford, NJ 08066	1307	Evidence of insurance. (see page 2)	10/6/2014 GL EX AU WC
H- Landis Sewage Authority I- County of Gloucester	1776 South Mill Road Vineland, NJ 08360 2 South Broad Street Woodbury, NJ 08096	1309	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.	10/7/2014 GL EX AU WC
H- GCIA—Dream Park—Att: Florence Ale I- County of Gloucester	400 US Route 130 South Logan Twp., NJ 08085 2 South Broad Street Woodbury, NJ 08096	1310	Evidence of insurance. All operations usual to County Governmental Entity as respects to Vaulting Visions 4-H Club of Gloucester County's participation in an event at the Dream Park on Oct. 25th, 2014, from 8 am through 5 pm. (see page 2)	10/7/2014 POL/EPL/SDLL
H- GCIA—Dream Park—Att: Florence Ale I- County of Gloucester	400 US Route 130 South Logan Twp., NJ 08085 2 South Broad Street Woodbury, NJ 08096	1310	Evidence of insurance. All operations usual to County Governmental Entity as respects to Vaulting Visions 4-H Club of Gloucester County's participation in an event at the Dream Park on Oct. 25th, 2014, from 8 am through 5 pm. (see page 2)	10/7/2014 GL EX AU WC
H- Borough of Glassboro I- County of Gloucester	1 South Main St. Glassboro, NJ 08028 Att: Daniele Spence 2 South Broad Street Woodbury, NJ 08096	1311	Evidence of insurance. All operations usual to County Governmental Entity as respects to 4-H participation in Glassboro Unity Day on Oct. 11, 2014 from 9 am – 5 pm. (see page 2)	10/7/2014 GL, AU, EX, MM
H- Borough of Glassboro I- County of Gloucester	1 South Main St. Glassboro, NJ 08028 Att: Daniele Spence 2 South Broad Street Woodbury, NJ 08096	1311	Evidence of insurance. All operations usual to County Governmental Entity as respects to 4-H participation in Glassboro Unity Day on Oct. 11, 2014 from 9 am – 5 pm.	10/7/2014 POL/EPL/SDLL
H- KABA High Street Holding, LLC I- County of Gloucester	501 Pitman Rd Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1312	Evidence of insurance. All operations usual to County Governmental Entity as respects to 4-H participation in Glassboro Unity Day on Oct. 11, 2014 from 9 am – 5 pm. (see page 2)	10/7/2014 GL EX AU WC
H- KABA High Street Holding, LLC I- County of Gloucester	501 Pitman Rd Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1312	Evidence of insurance. All operations usual to County Governmental Entity as respects to 4-H participation in Glassboro Unity Day on Oct. 11, 2014 from 9 am – 5 pm.	10/7/2014 POL/EPL/SDLL
H- New Jersey Department of Health I- County of Gloucester	Office of Emergency Medical Service PO Box 360 Trenton, NJ 08625-0360 2 South Broad Street Woodbury, NJ 08096	1317	Evidence of insurance. All operations usual to County Governmental Entity as respects the GCEMS agency license renewal.	10/9/2014 GL, AU, EX, MM
H- New Jersey I- County of Gloucester	Office of Emergency Medical Service PO Box 360 Trenton, NJ 08625-0360 2 South Broad Street Woodbury, NJ 08096	1317	Evidence of insurance. All operations usual to County Governmental Entity as respects the GCEMS agency license renewal.	10/9/2014 PR
H- New Jersey Department of Health I- County of Gloucester	Office of Emergency Medical Service PO Box 360 Trenton, NJ 08625-0360 2 South Broad Street Woodbury, NJ 08096	1317	Evidence of insurance. All operations usual to County Governmental Entity as respects the GCEMS agency license renewal.	10/9/2014 GL,AU,EX, MM

**Total # of Holders =** 46



GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2014		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	459,865	3,678,923	21,032,022	24,710,945
2.	CLAIM EXPENSES				
	Paid Claims	96,168	1,075,191	5,104,958	6,180,149
	Case Reserves	23,622	(387,757)	2,547,170	2,159,413
	IBNR	(66,741)	228,973	1,304,545	1,533,518
	Discounted Claim Value	2,242	(849)	(239,577)	(240,425)
	<b>TOTAL CLAIMS</b>	<b>55,291</b>	<b>915,558</b>	<b>8,717,095</b>	<b>9,632,654</b>
3.	EXPENSES				
	Excess Premiums	225,642	1,805,139	8,876,917	10,682,056
	Administrative	48,521	388,856	2,194,119	2,582,975
	<b>TOTAL EXPENSES</b>	<b>274,163</b>	<b>2,193,994</b>	<b>11,071,036</b>	<b>13,265,031</b>
4.	UNDERWRITING PROFIT (1-2-3)	130,411	569,370	1,243,891	1,813,260
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	130,411	569,370	1,251,128	1,820,497
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	INVESTMENT IN JOINT VENTURE	(737)	120,570	977,427	1,097,997
9.	<b>SURPLUS (6 + 7 + 8)</b>	<b>129,674</b>	<b>689,940</b>	<b>2,377,315</b>	<b>3,067,254</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	22,321	(783)	433,437	432,654
	2011	16,632	(17,471)	35,097	17,626
	2012	(23,345)	872	1,135,918	1,136,790
	2013	156,919	163,865	772,863	936,728
	2014	(42,853)	543,457		543,457
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>129,674</b>	<b>689,940</b>	<b>2,377,315</b>	<b>3,067,255</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	9,165	119,525	1,700,443	1,819,968
	Case Reserves	(46,697)	(188,760)	310,738	121,978
	IBNR	15,313	40,151	32,950	73,101
	Discounted Claim Value	(0)	8,642	(21,885)	(13,243)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>(22,218)</b>	<b>(20,442)</b>	<b>2,022,246</b>	<b>2,001,804</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	41,882	438,556	1,846,634	2,285,190
	Case Reserves	(103,222)	(472,401)	994,933	522,532
	IBNR	43,566	23,655	124,490	148,145
	Discounted Claim Value	1,262	3,730	(44,685)	(40,955)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>(16,513)</b>	<b>(6,461)</b>	<b>2,921,373</b>	<b>2,914,911</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	10,498	210,934	769,532	980,466
	Case Reserves	105,514	(8,715)	716,791	708,076
	IBNR	(102,110)	(193,596)	236,863	43,267
	Discounted Claim Value	9,567	15,236	(50,865)	(35,629)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>23,468</b>	<b>23,858</b>	<b>1,672,322</b>	<b>1,696,180</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	13,110	146,829	788,348	935,176
	Case Reserves	(45,432)	(56,822)	524,708	467,886
	IBNR	(133,076)	(289,320)	910,242	620,922
	Discounted Claim Value	8,546	42,592	(122,142)	(79,550)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>(156,852)</b>	<b>(156,720)</b>	<b>2,101,156</b>	<b>1,944,435</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	21,513	159,348		159,348
	Case Reserves	113,460	338,941		338,941
	IBNR	109,566	648,083		648,083
	Discounted Claim Value	(17,132)	(71,049)		(71,049)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>227,406</b>	<b>1,075,324</b>	<b>0</b>	<b>1,075,324</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>55,291</b>	<b>915,558</b>	<b>8,717,096</b>	<b>9,632,654</b>

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2014		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,543,984	12,478,712	36,221,905	48,700,617
2.	CLAIM EXPENSES				
	Paid Claims	159	63,356	236,073	299,429
	Case Reserves	(15,527)	(171,560)	759,995	588,435
	IBNR	293,702	2,029,871	5,913,932	7,943,803
	Discounted Claim Value	(53,721)	(322,523)	(1,115,267)	(1,437,790)
	<b>TOTAL CLAIMS</b>	<b>224,613</b>	<b>1,599,144</b>	<b>5,794,733</b>	<b>7,393,877</b>
3.	EXPENSES				
	Excess Premiums	1,176,607	8,897,645	23,442,850	32,340,495
	Administrative	115,951	912,879	2,715,194	3,628,073
	<b>TOTAL EXPENSES</b>	<b>1,292,558</b>	<b>9,810,524</b>	<b>26,158,044</b>	<b>35,968,568</b>
4.	UNDERWRITING PROFIT (1-2-3)	26,813	1,069,044	4,269,128	5,338,173
5.	INVESTMENT INCOME	2,948	17,071	124,802	141,872
6.	STATUTORY PROFIT (4+5)	29,761	1,086,115	4,393,930	5,480,045
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	29,761	1,086,115	3,786,379	4,872,494
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	281	(60,160)	741,645	681,485
	2011	461	28,912	968,813	997,726
	2012	610	191,366	715,685	907,051
	2013	348	50,242	1,360,235	1,410,477
	2014	28,062	875,755		875,755
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>29,761</b>	<b>1,086,115</b>	<b>3,786,379</b>	<b>4,872,494</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	Paid Claims	20	36,432	0	36,432
	Case Reserves	(20)	188,180	6	188,186
	IBNR	0	(154,612)	599,994	445,382
	Discounted Claim Value	4	(7,705)	(76,200)	(83,905)
	<b>TOTAL FY 2010 CLAIMS</b>	<b>4</b>	<b>62,295</b>	<b>523,800</b>	<b>586,095</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	4,344	139,753	144,097
	Case Reserves	0	(107,593)	110,263	2,670
	IBNR	0	63,249	1,099,984	1,163,233
	Discounted Claim Value	0	14,504	(190,876)	(176,372)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(25,496)</b>	<b>1,159,124</b>	<b>1,133,628</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	139	22,580	96,320	118,900
	Case Reserves	(15,514)	(252,191)	649,704	397,513
	IBNR	15,375	(20,389)	1,803,976	1,783,587
	Discounted Claim Value	30	63,391	(390,771)	(327,380)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>30</b>	<b>(186,609)</b>	<b>2,159,229</b>	<b>1,972,620</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	0	0	0	0
	Case Reserves	0	12	22	34
	IBNR	0	(85,012)	2,409,978	2,324,966
	Discounted Claim Value	0	37,295	(457,420)	(420,125)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>(47,705)</b>	<b>1,952,580</b>	<b>1,904,875</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	0	0		0
	Case Reserves	7	32		32
	IBNR	278,327	2,226,635		2,226,635
	Discounted Claim Value	(53,755)	(430,008)		(430,008)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>224,579</b>	<b>1,796,659</b>	<b>0</b>	<b>1,796,659</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>224,613</b>	<b>1,599,144</b>	<b>5,794,733</b>	<b>7,393,877</b>

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, 2014*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	50,190	403,253	81,356,350	81,759,603
2. CLAIM EXPENSES				
Paid Claims	34,662	373,718	72,266,552	72,640,269
IBNR	(225)	(1,864)	41,893	40,029
<b>Total Claims</b>	<b>34,437</b>	<b>371,854</b>	<b>72,308,445</b>	<b>72,680,298</b>
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,934	47,679	5,334,537	5,382,216
<b>Total Expenses</b>	<b>5,934</b>	<b>47,679</b>	<b>8,920,003</b>	<b>8,967,682</b>
4. UNDERWRITING PROFIT (1-2-3)	9,819	(16,280)	127,902	111,623
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	9,819	(16,280)	135,039	118,759
<b>9. STATUTORY SURPLUS (6+7-8)</b>	<b>9,819</b>	<b>(16,280)</b>	<b>135,039</b>	<b>118,759</b>

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	(26,966)	1,909,067	1,882,101
CASH	0	(26,966)	1,909,065	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	(0)	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(142,983)	(142,983)
CASH	(0)	-	(142,983)	(142,983)
2013 SURPLUS	559	12,372	(14,300)	(1,927)
CASH	0	(62,097)	66,689	4,592
2014 SURPLUS	9,260	(1,686)	-	(1,686)
CASH	46,919	108,503	-	108,503
<b>TOTAL SURPLUS</b>	<b>9,819</b>	<b>(16,280)</b>	<b>135,039</b>	<b>118,759</b>
<b>TOTAL CASH</b>	<b>46,919</b>	<b>19,441</b>	<b>216,026</b>	<b>235,466</b>

CLAIM ANALYSIS BY FUND YEAR

<b>FUND YEAR 2010</b>				
Paid Claims	-	26,966	22,524,075	22,551,041
IBNR	-	-	-	-
<b>Total Claims</b>	<b>-</b>	<b>26,966</b>	<b>22,524,075</b>	<b>22,551,041</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
<b>Total Claims</b>	<b>-</b>	<b>-</b>	<b>34,451,946</b>	<b>34,451,946</b>
<b>FUND YEAR 2012</b>				
Paid Claims	-	-	14,773,310	14,773,310
IBNR	-	-	-	-
<b>Total Claims</b>	<b>-</b>	<b>-</b>	<b>14,773,310</b>	<b>14,773,310</b>
<b>FUND YEAR 2013</b>				
Paid Claims	-	25,641	517,220	542,862
IBNR	(559)	(38,014)	41,893	3,879
<b>Total Claims</b>	<b>(559)</b>	<b>(12,372)</b>	<b>559,113</b>	<b>546,741</b>
<b>FUND YEAR 2014</b>				
Paid Claims	34,662	321,110	-	321,110
IBNR	334	36,150	-	36,150
<b>Total Claims</b>	<b>34,996</b>	<b>357,260</b>	<b>-</b>	<b>357,260</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>34,437</b>	<b>371,854</b>	<b>72,308,445</b>	<b>72,680,298</b>

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 25, 2014  
**To:** Executive Committee  
Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**2015 Budget:** Executive Director reported the fund has historically introduced budgets in November and adopted in December. In order to comply with the municipal regulations' timeline of certification of annual assessments the Board of Fund Commissioners scheduled a 1pm meeting on October 23, 2014 to introduce the 2015 budget and a 2pm meeting on November 20, 2014 to adopt the budget. The fund office will properly advertise both these meetings in the fund's official newspapers.

**December 31, 2013 Audit:** The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2013. Fund Auditor reported there were no findings or recommendations. Upon review, the Board adopted Resolution 32-14 approving the year-end financials and executing the Group Affidavit. The fund office will file the final report with the State following the meeting.

**Amendment to the Plan of Risk Management:** The Plan of Risk Management was revised to recognize the endorsement in the Lloyds of London excess liability policy to amend the aviation/aircraft exclusion to make an exception for the Unmanned Aerial Vehicle - tethered blimp. The blimp will be deployed by the County of Camden for aerial surveillance on emergency/pre-planned incidents to provide video imaging to the County's Incident Command Post. In addition, it was revised to reflect that the Ocean County Mosquito Extermination Commission has pollution coverage effective 8/7/14. The Board of Fund Commissioners adopted Resolution 33-14 amending the 2014 Plan of Risk Management.

**2014 Amended Budget:** In accordance with the regulations, the amended budget adopted by the Fund at the July meeting was advertised in the Fund's official newspapers.

**NJCE Website:** The fund's website, [www.njce.org](http://www.njce.org), continues to be updated on an as-needed basis with fund information.

**Financials:** The Financial Fast Track as of July 31, 2014 reported the Fund's current surplus of \$4.8 million.

**2015 Renewal:** The Underwriting Manager said since the fund's inception date of March 2010 the membership has grown to 9 counties representing 24 separate entities. The fund's excess

carriers are requiring 10-years of loss data for counties and their affiliated entities, as well as updated exposures from all member entities. Additionally, any claims-made policies require signed and completed applications annually. Underwriting Manager reported carriers will not provide a renewal quote unless this information is provided to them. Executive Director said email notification will be sent to Fund Commissioners and Risk Managers listing the outstanding items.

Underwriting Manager reported in addition to obtaining loss data and updated exposures the following is being managed for renewal:

- The fund currently has 11 policies being negotiated for renewal with Cyber Liability as the last ancillary coverage incorporated into the program.
- The fund's flood annual aggregate of \$50 million is being reviewed to determine if the current limits are adequate, which is shared among all NJCE members in the property program. Underwriting Manager said the fund's objective will be to obtain and review multiple quotes to increase flood aggregate limits.
- The fund's Excess Workers' Compensation limit is statutory less a member's \$250,000 Self-Insured Retention (SIR) with a few exceptions. Underwriting Manager said with the rising costs of workers' compensation claims including medical expenses, the renewal quote will include options to increase member self insured retentions.

**New Membership:** Executive Director said the fund will prepare a new member submission from Atlantic County for review at the next meeting.

**Risk Control:** Safety Director's report included a report reflecting the risk control activities from July 2014 through October 2014.

**Claims Status Summary:** AmeriHealth Casualty Services prepared a summary report of claims with large open reserves that was reviewed during Closed Session.

**Best Practices Workshop Series – Liability & Workers' Compensation Strategies:** A workshop will be hosted on October 7, 2014 on Liability & WC Strategies featuring several speakers and topics. Invitations were sent out via email and the fund office can be contacted for more information regarding location and participation.

**Next Meeting:** October 23, 2014 at 1PM – Camden County Regional Emergency Training Center

**GLOUCESTER COUNTY INSURANCE COMMISSION**

To: Fund Commissioners  
From: Michelle Leighton  
Date: October 23, 2014

**Re: VERY IMPORTANT - Reporting of Claims to Claims Made Policies Prior to 12/31/14 Expiration Date**

As a reminder, the **Public Officials / Employment Practices / School Board Legal Liability Policy, Medical Professional and General Liability Policy, Employed Lawyers Policy, Crime Policy** (see attached schematic for policy information) and the **Cyber Liability Policies<sup>1</sup> for Gloucester County Insurance Commission and Gloucester County Utilities Authority (Policy # 018561026) as well as for Gloucester County Improvement Authority (Policy # 018736683)** are set to expire on **12/31/14**. These policies or portions of these policies (with respect to the Cyber Liability Policy) 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 in 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 or your employees. In the case of the Security and Privacy Liability Coverage Section of the Cyber Liability Policy, the claims involve allegations of a **security failure or a privacy event**.

Please conduct a review "sweep" of any **Public Officials / Employment Practices Liability / School Board Legal Liability, Medical Professional and General Liability, Crime, Employed Lawyers and Security and Privacy Liability** 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 **12/31/14**. Any claim, potential "claim", or facts and circumstances that may give rise to a claim must be reported prior to that date.

Please keep in mind that these policies are Claims Made 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 1/1/14 to 12/31/14.

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 12/16/14**, for reporting to **Conner Strong & Buckelew no later than 12/19/14**, to ensure that any claims or notices of potential claim are reported in a timely manner, prior to expiration of the policy period.

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<sup>1</sup> Note that the Security and Privacy Liability Coverage Section of the Cyber Liability Policies is written on a claims made and reported basis.



Claims should be reported to **Hardenbergh Insurance Group - Jenna Quattrone** – [jennaq@hig.net](mailto: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](mailto:mleighton@connerstrong.com) or phone at 267-702-1425.



**New Jersey Counties Excess Joint Insurance Fund  
Gloucester County Insurance Commission  
Public Officials Liability & Employment Practices Liability  
Policy Period: 1/1/14 - 1/1/15**

\$15,000,000	Lexington Insurance Company \$15,000,000 each claim/\$15,000,000 aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention Policy #018190375	Lexington Ins. Co. Sub Limit \$10,000,000 each claim/aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention	Lexington Ins. Co. Sub Limit \$1,000,000 each claim/aggregate <sup>(a)</sup> excess of Member Entity Self Insured Retention
\$10,000,000				
\$1,000,000				
Various	Member Entity Self Insured Retention <b>See Below</b>	Member Entity SIR <b>See Below</b>	Member Entity SIR <b>See Below</b>	Member Entity SIR <b>See Below</b>
	Public Officials Liability & Employment Practices Liability	School Leaders Liability	Public Officials Liability - Healthcare Entities Only	Sexual Abuse/Molestation For Schools Only <sup>(b)</sup>

Notes:

- (a) The Lexington Insurance Company policy's limits are shared by each member entity of the Gloucester 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  
Limit Schematic  
Policy Period: 1/1/14 - 1/1/15**

\$21,000,000	Lexington Insurance Company \$20,000,000 per claim/\$20,000,000 aggregate <sup>(a)</sup> Excess Medical Professional & General Liability					
\$1,000,000	Lexington Insurance Company Camden County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate <sup>(b)</sup> Medical Professional & General Liability Policy #5795617	Lexington Insurance Company Gloucester County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate <sup>(b)</sup> Medical Professional & General Liability Policy #5795617	Lexington Insurance Company Burlington County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate <sup>(b)</sup> Medical Professional & General Liability Policy #5795617	Lexington Insurance Company Cumberland County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate <sup>(b)</sup> Medical Professional & General Liability Policy #5795617	Lexington Insurance Company Salem County Insurance Commission \$1,000,000 per claim/\$3,000,000 aggregate <sup>(b)</sup> Medical Professional & General Liability Policy #5795617	Lexington Insurance Company Mercer County Insurance Fund Commission \$1,000,000 per claim/\$3,000,000 aggregate <sup>(b)</sup> Medical Professional & General Liability Policy #5795617
Various	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention 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 member Commissions and their member entities. Mercer County elected not to purchase the Excess limits.
- (c) Only physicians scheduled are included in the above limits (see schedule below).

**New Jersey Counties Excess Joint Insurance Fund  
Medical Professional & General Liability  
Limit Schematic  
Policy Period: 1/1/14 - 1/1/15**

**Member Entities & Self Insured Retentions:**

#	Entity	SIR Each Claim
1	Camden County: Clinic	\$5,000
2	Camden County College: Nursing Program	\$5,000
3	Camden County Health Services Center: Behavioral Health Operations LTC Operations - Divested Operation	\$50,000 PL / \$25,000 GL
4	Gloucester County: Department of Corrections 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 (Sexual Assault Nurse Examiners)	\$5,000
8	Gloucester County Emergency Response Center	\$10,000
9	Burlington County: Department of Health Butterwood Hospital - Divested Operation	\$5,000
11	Cumberland County: Department of Health (Outpatient Clinic) Department of Corrections	\$50,000
12	Cumberland County - Sexual Assault Nurse Examiners (SANE)	\$50,000
13	Salem County: Department of Health (Clinic) Department of Corrections (Prison Infirmary)	\$5,000 \$25,000
14	County of Mercer Medical Reserves Corps (effective 1/1/2014)	\$2,500
15	Employed Nurses of Mercer County Correctional Facilities (effective 1/1/2014)	\$25,000
16	Scheduled Physicians: Charles F. Siebert, Jr. (GC) Gerald A. Feigin (CC, SC, GC) Jonathan Briskin (GC) Joselle Palmer (GC) Ian Hood (BC) Richard Sharpe (BC) Cecily Chase Blanchard (BC) Erika Salminen (GCC) Shannon White (GCC) Daksha Shah (NC) (effective 1/1/2014) Raafat Ahmad (MC) (effective 1/1/2014)	\$5,000

**New Jersey Counties Excess Joint Insurance Fund  
Employed Lawyers  
Limit Schematic  
Policy Period: 1/1/14 - 1/1/15**

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

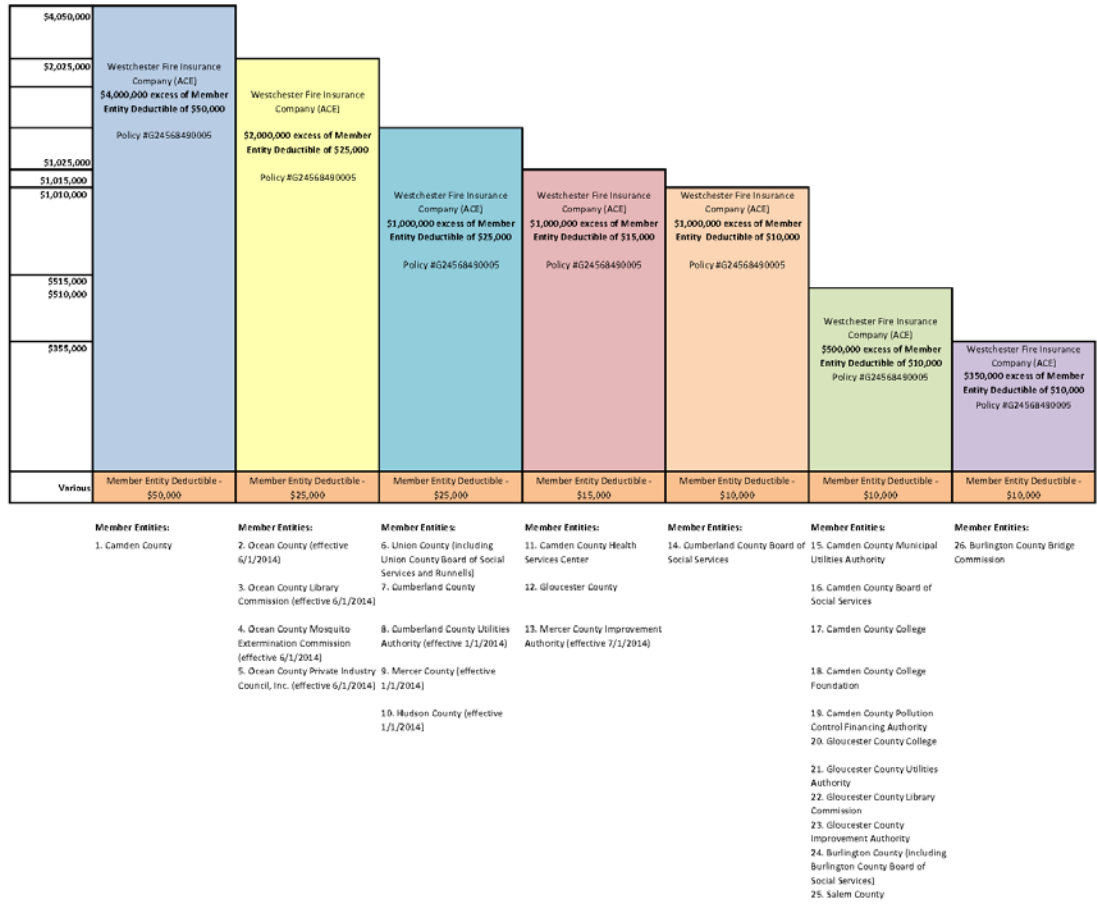
NOTE:

(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

**New Jersey Counties Excess Joint Insurance Fund  
Crime  
Limit Schematic  
Policy Period: 1/1/14 - 1/1/15**



This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.



## CLIENT ACTIVITY REPORT

SEPTEMBER 2014

### GCHIC - Gloucester County Health Insurance Commission

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

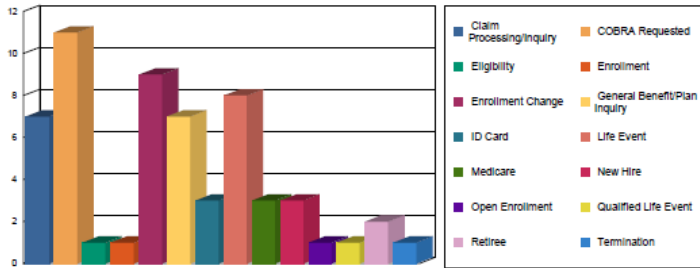


## CLIENT ACTIVITY SUMMARY REPORT

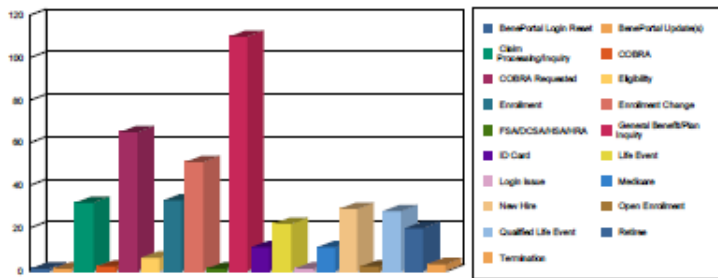
From: 9/1/2014 To: 9/30/2014

### GCHIC - Gloucester County Health Insurance Commission

SUBJECT (SEPTEMBER)	<u># of Issues</u>
Claim Processing/Inquiry	7
COBRA Requested	11
Eligibility	1
Enrollment	1
Enrollment Change	9
General Benefit/Plan Inquiry	7
ID Card	3
Life Event	8
Medicare	3
New Hire	3
Open Enrollment	1
Qualified Life Event	1
Retiree	2
Termination	1
<b>Total for Subject</b>	<b>58</b>



<b>SUBJECT (YTD)</b>	<b># of Issues</b>
BenePortal Login Reset	1
BenePortal Update(s)	1
Claim Processing/Inquiry	32
COBRA	2
COBRA Requested	65
Eligibility	6
Enrollment	33
Enrollment Change	51
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	110
ID Card	11
Life Event	22
Login Issue	1
Medicare	11
New Hire	29
Open Enrollment	2
Qualified Life Event	28
Retiree	20
Termination	3
<b>Total for Subject</b>	<b>429</b>



<b>CALL SOURCE (SEPTEMBER)</b>	<b># of Issues</b>
Broker/Consultant	2
Employee	24
Employer	23
Other	7
Unidentified	2
<b>Total for Call Source</b>	<b>58</b>



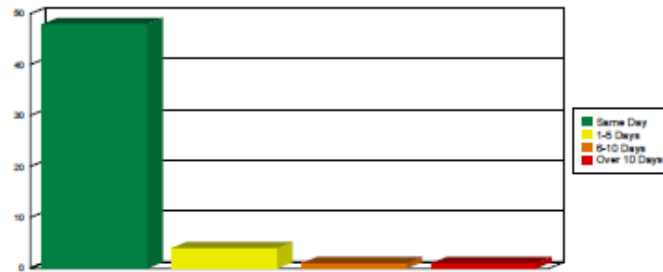
**CALL SOURCE (YTD)**

	<u># of Issues</u>
Broker/Consultant	12
Dependent	5
Employee	177
Employer	194
Other	18
Unidentified	21
<b>Total for Call Source</b>	<b>427</b>



**CLOSED TIME (SEPTEMBER)**

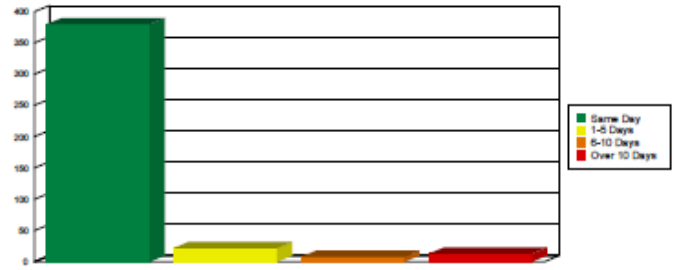
	<u># of Days</u>	<u>%</u>
Same Day	48	89%
1-5 Days	4	7%
6-10 Days	1	2%
Over 10 Days	1	2%
<b>Total for Time Range</b>	<b>54</b>	<b>100%</b>





**CLOSED TIME (YTD)**

	<u># of Days</u>	<u>%</u>
Same Day	380	90%
1-5 Days	22	5%
6-10 Days	8	2%
Over 10 Days	13	3%
<b>Total for Time Range</b>	<b>423</b>	<b>100%</b>



**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 46-14

September Supplement 2014

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000226</b>			
000226	BROWN & CONNERY, LLP	<b>VOIDED</b>	-3,638.01
000226	BROWN & CONNERY, LLP	<b>VOIDED</b>	-2,028.00
			<b>-5,666.01</b>
<b>000289</b>			
000289	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 5/6/14	3,638.01
000289	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/6/14	2,028.00
			<b>5,666.01</b>
<b>000290</b>			
000290	POWER DMS, INC	ANNUAL POWER DMS.COM HOST SUBSCRIPTION	5,000.10
			<b>5,000.10</b>
	TOTAL PAYMENTS FY 2014		5,000.10

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 47-14

October 2014

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000291</b>			
000291	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 10/2014	6,458.34
			<b>6,458.34</b>
<b>000292</b>			
000292	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2014	5.05
000292	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2014	11,162.00
			<b>11,167.05</b>
<b>000293</b>			
000293	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 10/2014	4,680.00
			<b>4,680.00</b>
<b>000294</b>			
000294	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 10/2014	638.00
			<b>638.00</b>
<b>000295</b>			
000295	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 10/1/14	3,281.32
000295	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 9/2/14	5,178.50
000295	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 7/17/14	3,287.50
000295	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 9/2/14	1,257.98
			<b>13,005.30</b>
<b>000296</b>			
000296	CONNER STRONG & BUCKELEW	POSITION BOND - 10/15/14	1,132.00
			<b>1,132.00</b>
<b>000297</b>			
000297	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/12/14	11,212.50
			<b>11,212.50</b>
<b>000298</b>			
000298	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 09/2014	1,071.34
			<b>1,071.34</b>
<b>000299</b>			
000299	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 09/2014	535.67
			<b>535.67</b>
<b>000300</b>			
000300	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 09/2014	535.67

000301  
000301

HARDENBERGH INSURANCE GROUP RMC FEE 10/2014

535.67

21,320.00

**21,320.00**

TOTAL PAYMENTS FY 2014

71,755.87

**TOTAL PAYMENTS ALL FUND YEARS \$71,755.87**

\_\_\_\_\_  
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. 48-14

October 2014

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

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

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

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>W1014</b>			
W1014	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 09/2014	450.50
W1014	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 09/2014	2,820.00
			<b>3,270.50</b>
		TOTAL PAYMENTS FY 2014	3,270.50

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,270.50**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	August				
CURRENT FUND YEAR	2014				
		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
<b>TOTAL for All</b>					
<b>Accts &amp; instruments</b>					
Opening Cash & Investment Balance	\$4,648,561.62	4639792.58	3779.32	4989.72	
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	\$98,528.12	\$3.00	\$78,940.32	\$19,584.80
10	(Withdrawals - Sales)	(\$274,341.45)	(\$176,993.45)	(\$78,940.32)	(\$18,407.68)
	Ending Cash & Investment Balance	\$4,472,748.29	<b>\$4,462,802.13</b>	<b>\$3,779.32</b>	<b>\$6,166.84</b>
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$201,243.08	\$140,034.37	\$47,031.13	\$14,177.58
	(Less Deposits in Transit)	(\$54,722.91)	\$0.00	(\$44,011.33)	(\$10,711.58)
	Balance per Bank	\$4,619,268.46	\$4,602,836.50	\$6,799.12	\$9,632.84

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

<b>Current Fund Year: 2014</b>								
<b>Month Ending: August</b>								
	<b>Prop</b>	<b>Liab</b>	<b>Auto</b>	<b>WC</b>		<b>NJ CEL</b>	<b>Admin</b>	<b>TOTAL</b>
<b>OPEN BALANCE</b>	520,461.91	3,419,561.73	139,592.30	1,152,334.69	0.00	(776,011.13)	192,623.06	4,648,562.56
<b>RECEIPTS</b>								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	1,177.12	0.00	3.00	0.00	0.00	0.00	1,180.12
Invest Pymnts	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
Subtotal Invest	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
<b>TOTAL</b>	<b>0.00</b>	<b>1,177.12</b>	<b>0.00</b>	<b>3.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,180.12</b>
<b>EXPENSES</b>								
Claims Transfers	1,720.40	16,646.73	40.55	78,940.32	0.00	0.00	0.00	97,348.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	79,645.45	79,645.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>1,720.40</b>	<b>16,646.73</b>	<b>40.55</b>	<b>78,940.32</b>	<b>0.00</b>	<b>0.00</b>	<b>79,645.45</b>	<b>176,993.45</b>
<b>END BALANCE</b>	<b>518,741.51</b>	<b>3,404,092.12</b>	<b>139,551.75</b>	<b>1,073,397.37</b>	<b>0.00</b>	<b>(776,011.13)</b>	<b>112,977.61</b>	<b>4,472,749.23</b>

**RESOLUTION 49-14**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on October 23, 2014 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9-1-14 to 9-30-14 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.



**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 23, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**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**  
**09/01/2014 Thru 09/30/2014**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2014 Thru 09/30/2014**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
<b>Coverage: Auto Liability</b>											
C	4583	353000576	001	GRANT, HELEN	08/15/2014	08/15/2014	CENTRAL PHYSICIANS & SURGEONS	09/05/2014	IME	2,450.00	2,450.00
<b>Total for Coverage: Auto Liability</b>									<b>Number of entries: 1</b>	<b>2,450.00</b>	<b>2,450.00</b>
<b>Coverage: Auto Physical Damage</b>											
C	4599	353001135	001	GLOUCESTER COUNTY	08/07/2014	08/07/2014	GLOUCESTER COUNTY	09/19/2014	2007 SWEEPER VIN#61639 LESS 1K DEDUCTIBLE	2,594.00	2,594.00
<b>Total for Coverage: Auto Physical Damage</b>									<b>Number of entries: 1</b>	<b>2,594.00</b>	<b>2,594.00</b>
<b>Coverage: General Liability</b>											
C	4582	353001127	001	CORA, JERRY	07/07/2014	07/07/2014	JERRY CORA	09/05/2014	Deductible Reimbursement	500.00	500.00
C	4584	353000600	001	MCCANN, THOMAS	07/02/2014	08/15/2014	CHANCE & MCCANN LLC	09/05/2014	INV 11265	387.50	387.50
C	4586	353000558	001	MULVIHILL, NICOLE	06/27/2014	08/18/2014	CHANCE & MCCANN LLC	09/05/2014	INV 11267	2,762.26	2,762.26
C	4587	353000694	001	RUNQUIST, CHRISTINE	07/23/2014	08/18/2014	CHANCE & MCCANN LLC	09/05/2014	INVOICE 11268	375.00	375.00
C	4589	353000600	001	MCCANN, THOMAS	08/05/2014	08/27/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOCIE 3534	270.00	270.00
C	4592	353000425	001	WALSH, JOAN	03/04/2014	03/27/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOICE 3353	1,650.00	1,650.00
C	4593	353000425	001	WALSH, JOAN	02/10/2014	02/27/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INV 3320	105.00	105.00
C	4595	353000426	001	DAWOU, ALY	08/05/2014	08/28/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOICE 3540	165.00	165.00
C	4597	353001017	001	MCLEOD, JOHN	08/08/2014	08/29/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOCIE 3542	2,460.00	2,460.00
C	4598	353001091	001	REED, WILBERT	08/05/2014	08/29/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOICE 3536	600.00	600.00
C	4600	353001093	001	DALESSANDRO, BRIDGET			BRIDGET M DALESSANDRO	09/19/2014	FULL & FINAL SETTLEMENT	293.20	293.20
<b>Total for Coverage: General Liability</b>									<b>Number of entries: 11</b>	<b>9,567.96</b>	<b>9,567.96</b>
<b>Coverage: Police Professional</b>											
C	4585	353000494	001	GEORGETTE, PATRICK	04/25/2014	05/20/2014	CHANCE & MCCANN LLC	09/05/2014	INVOICE 11273	285.00	285.00
C	4590	353000187	001	BELL, JEFFREY	08/05/2014	08/26/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOICE 3529	60.00	60.00
C	4591	353000547	001	DEAN, TAHARQA	08/01/2014	08/29/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOICE 3541	2,820.00	2,820.00
C	4594	353000187	001	BELL, JEFFREY	09/04/2014	09/05/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	Invoice #3554	75.00	75.00
C	4596	353000935	001	FOULKE JR, JAMES	08/26/2014	08/26/2014	RICHARDSON GALELLA AUSTERMUHL	09/19/2014	INVOICE 3532	30.00	30.00
F	41608	353000494	001	GEORGETTE, PATRICK			MADDEN & MADDEN PA	09/24/2014	Refund - overpayment	-3,534.40	-3,534.40
F	41609	353000547	001	DEAN, TAHARQA			MADDEN & MADDEN PA	09/24/2014	Refund - overpayment	-1,065.00	-1,065.00
F	41610	353000935	001	FOULKE JR, JAMES			MADDEN & MADDEN PA	09/24/2014	Refund - overpayment	-579.20	-579.20
<b>Total for Coverage: Police Professional</b>									<b>Number of entries: 8</b>	<b>-1,908.60</b>	<b>-1,908.60</b>
<b>Coverage: Property</b>											

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2014 Thru 09/30/2014**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
<b>Coverage: Property</b>											
C	4588	3530001062	001	GLOUCESTER COUNTY IMPROV	04/22/2014	04/22/2014	GLOUCESTER COUNTY IMPROV	09/05/2014	Settlement of Property Claim less deductible	8,754.22	8,754.22
<b>Total for Coverage: Property</b>								<b>Number of entries: 1</b>	<b>8,754.22</b>	<b>8,754.22</b>	
<b>Total for Gloucester Co Ins Commission - 353</b>								<b>Number of entries: 22</b>	<b>21,457.58</b>	<b>21,457.58</b>	



Gloucester County Insurance Commission Bill  
Review/PPO Savings 2014



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed <sup>1</sup>	CSG Negotiated Reductions <sup>2</sup>	PPO Reductions <sup>3</sup>	Bill Review Reductions <sup>4</sup>	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	55	91%	\$41,580.77	92%	\$22,244.50	\$1438.29	\$11,984.63	\$5,913.35	\$19,336.27	\$2,707.08	\$16,629.19
	February	22	82%	\$19,644.63	93%	\$10,016.56	\$0.00	\$7,413.36	\$2,214.71	\$9,628.07	\$1,347.93	\$8,280.14
	March	35	86%	\$12,299.87	83%	\$8,773.53	\$313.10	\$2,028.39	\$1,184.85	\$3,526.34	\$493.69	\$3,032.65
	April	51	71%	\$26,218.76	73%	\$19,841.41	\$0.00	\$4,480.88	\$1,896.47	\$6,377.35	\$892.83	\$5,484.52
	May	28	82%	\$152,225.90	98%	\$36,511.98	\$43.32	\$19,675.81	\$95,994.79	\$115,713.92	\$12,629.71	\$103,084.21
	June	24	88%	\$141,833.15	99%	\$80,132.24	\$57,268.54	\$4,224.66	\$207.71	\$61,700.91	\$8,638.14	\$53,062.77
	July	30	100%	\$29,192.79	100%	\$19,484.53	\$65.13	\$6,912.09	\$2,731.04	\$9,708.26	\$1,359.16	\$8,349.10
	August	46	87%	\$20,429.71	77%	\$16,038.64	\$20.06	\$3,408.17	\$962.84	\$4,391.07	\$614.75	\$3,776.32
	September	13	100%	\$15,359.20	100%	\$12,509.65	\$77.07	\$2,526.23	\$246.25	\$2,849.55	\$398.94	\$2,450.61
<b>YTD Total</b>		<b>304</b>	<b>86%</b>	<b>\$458,784.78</b>	<b>95%</b>	<b>\$225,553.04</b>	<b>\$59225.51</b>	<b>\$62,654.22</b>	<b>\$111,352.01</b>	<b>\$233,231.74</b>	<b>\$29,082.22</b>	<b>\$204,149.52</b>

**Monthly Summary**

<b>Total Savings (before fees):</b>	\$2,849.55
<b>Percent Savings:</b>	19%
<b>NET SAVINGS:</b>	\$2,450.61
<b>Percent NET SAVINGS:</b>	16%

**Report Footnotes:**

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

<b>YTD Summary</b>	
<b>Total Savings (before fees):</b>	<b>\$233,231.74</b>
<b>Percent Savings:</b>	<b>51%</b>
<b>NET SAVINGS:</b>	<b>\$204,149.52</b>
<b>Percent NET SAVINGS:</b>	<b>44%</b>

## GLOUCESTER COUNTY INSURANCE COMMISSION

### SAFETY DIRECTOR'S REPORT

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** October 16, 2014

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#### September – November 2014

#### RISK CONTROL ACTIVITIES

##### JIF MEETINGS / TRAINING ATTENDED

- **September 22:** One session of Hearing Conservation and one session of LOTO was conducted for GCIA.
- **September 23:** One session of Employee Conduct and Violence Prevention was conducted for GCIC.
- **September 25:** Attended the GCIC meeting in Woodbury.
- **October 14:** Attended the GCIC Claims Committee meeting via conference call.
- **October 15:** One session of PPE was conducted for GCIC.
- Meeting in Woodbury.

##### UPCOMING JIF MEETINGS / TRAINING

- **October 21:** Two sessions of Safe Driver training is scheduled for GCIA.
- **October 22:** One session of Ladder Safety for GCIC.
- **October 23:** Plan to attend the GCIC meeting in Woodbury.
- **November 10:** Plan to attend the GCIC Claims Committee meeting via conference call.

## **CEL MEDIA LIBRARY**

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

<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
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:

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

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

<b>MONTH</b>	<b>AGENCY</b>	<b># of Videos</b>
January	GCUA/GCIA	6
February		0
March		4
April		0
May		0
June		0
July		0
August		0
September		2
October (as of 10/16)		0

**M E M O R A N D U M**

**TO:** Commissioners of the Gloucester County Insurance Commission (GCIC)  
**CC:** Joseph Hrubash, GCIC Executive Director  
**FROM:** Christopher Powell and Bonnie Ridolfino, Risk Management Consultant  
**DATE:** 10/17/14  
**RE:** Risk Management Consultant/Underwriting Services Director’s Report

Below is a summary of services performed from September 21, 2014 through October 17, 2014:

**I. Meetings**

- A. Participated in the GCIC and NJCEL meetings on 9/25/14.
- B. Participated in the GCIC Claims Committee meeting on 10/13/14

**II. Underwriting Services Director Services:**

A. Ancillary Coverages

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

**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/issued.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>
<b>College</b>	<b>Volunteer &amp; Student Accident</b>	<b>Starr Indemnity</b>	<b>9/30/14</b>	<b>\$350</b>

This policy will cover the volunteers and students that participate in the Adult Center for Transition program which the College took over from the Gloucester County Special Services School District. The policy will provide excess medical coverage if an individual is injured while volunteering for the program and if a student is injured while participating in the work readiness program shadowing various jobs on campus and at local businesses.

**Action Requested:** Motion ratifying the action of the Underwriting Services Director securing coverage effective 9/30/2014-15 through Starr Indemnity Insurance Company for a total annual cost of \$350.00.

<b>Library</b>	<b>Volunteer Accident</b>	<b>Starr Indemnity</b>	<b>11/23/14</b>	<b>\$350</b>
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The renewal premium and terms and conditions are per expiring.

**Action Requested:** Motion to authorize the Underwriting Services Director to renew the Volunteer Accident policy through Starr Indemnity for a total annual cost of \$500 effective 11/23/14.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>
Library	Notary Bond	CNA	11/17/14	\$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 CNA effective 11/17/14 at the premium of \$147.87.

<b>County</b>	<b>Bond – Undersheriff (Knestaut)</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Premium</b>
	Bond – Undersheriff (Bay)	CNA	12/28/14	\$175
	Bond – Sheriff Morina	CNA	12/31/14	\$350
	Bond – Surrogate (Reed)	CNA	12/31/14	\$ 70
	Bond - Treasurer/CFO	CNA	12/31/14	\$2,200.62
	Bond - Deputy Surrogate (McKenna)	CNA	1/1/15	\$ 70

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 12/28/14 for \$175; the Bond for Undersheriff Bay with CNA effective 12/28/14 for \$175; the Bond for Sheriff Morina with CNA effective 12/31/14 for \$350; the Bond for the Surrogate with CNA effective 12/31/14 for \$70; the Bond for the Treasurer Schwarz with CNA effective 12/31/14 for \$2,200.62 and the Bond for the Deputy Surrogate with CNA effective 1/1/15 for \$70.

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

Gibbstown  
618 E. Broad Street  
Gibbstown, NJ 08027

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

Northfield  
450 Tilton Road, Suite 201  
Northfield, NJ 08225

Philadelphia  
PO Box 40901  
Philadelphia, PA 19107

**RESOLUTION 50-14**

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on October 23, 2014.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for October 23, 2014 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 23, 2014.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**DEAN R. SIZEMORE, VICE CHAIRMAN**

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

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>	<b><u>C.P or DO #</u></b>
3530001138	George Kinsky	Worker Compensation	PAR	
3530001121	Karolin Rapp	Worker Compensation	PAR	
3530000576	Helen Grant	Liability	PAR	L-379-14
3530000807	Estate of Charles Goodlet	Liability		

# APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, September 25, 2014  
115 Budd Blvd.  
Woodbury, NJ 9:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joe Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Terry Sheerin</b>
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Consolidated Services Group, Inc.

**Stephen McNamara**  
**Jennifer Pard Goldstein**

Conner Strong & Buckelew  
**Michelle Leighton**

Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Bonnie Ridolfino</b>
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Attorney	Long Marmero & Associates <b>Doug Long, Esq.</b>
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Treasurer

Safety Director	J.A. Montgomery Risk Control <b>Dave McHale</b>
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Benefits	Conner Strong & Buckelew
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**ALSO PRESENT:**

Dennis Skalkowski, Bowman & Company LLP  
Prudence M. Higbee, Capehart & Scatchard  
Patrick J. Madden, Madden & Madden  
Linda A. Galella, Richardson & Galella and Austemuhl  
Matthew Weng, Chance & McCann  
Marjorie Workman, GCSSSD/GCVTSD  
Matt Lyons, Gloucester County Counsel  
Cathy Dodd, PERMA Risk Management Services  
Brad Stokes, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services

Chairman White noticed many new faces attending the meeting and asked all attendees introduce themselves to the Commission.

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of June 26, 2014 and July 3, 2014.

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JUNE 26, 2014**

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

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JULY 3, 2014**

Motion:	Commissioner Jones
Second:	Commissioner White
Roll Call Vote:	2 Ayes, 0 Nays, 1 Abstain

**CORRESPONDENCE:** None.

**COMMITTEE REPORTS:**

**SAFETY & CLAIMS COMMITTEE:** Commissioner Sizemore reported the Safety Committee and Accident Committee had met and the Commission had no accidents or injuries to review from a supervisory report standpoint. The meeting was very productive and they recognized the GCUA for their excessive amount of days without injury. The GCUA's previous record was over 700 days and they are currently approaching 500 days without injury. The Claims Committee meeting was cancelled as there were no PARS to discuss.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda. The Executive Director reported the Auditor was to be in attendance to deliver draft copies of the audit, however the Executive Director understands the Commissioners had already reviewed the audit and unless there were any questions Executive Director requested a motion to approve the audit.

**MOTION TO APPROVE RESOLUTION 34-14 CERTIFICATION OF ANNUAL AUDIT REPORT FPR THE PERIOD ENDING DECEMBER 31, 2013**

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

**CORRECTIVE ACTION PLAN FOR 2013 AUDIT** – Executive Director advised the agenda included the Corrective Action Plan for the Gloucester County Insurance Commission 2013 Audit and Resolution 35-14. Although there were no current findings the Corrective Action Plan and the Resolution accepting the Corrective Action Plan were required by State Law.

**MOTION TO APPROVE RESOLUTION 35-14 AUTHORIZING THE CORRECTIVE ACTION PLAN FOR THE 2013 ANNUAL AUDIT**

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

**COMMISSION ATTORNEY CONTRACT:** Executive Director reported at the June meeting the Commissioners agreed to extend the Long Marmero & Associates, LLP contract for the period of April 25, 2014 to October 23, 2014. A short term agreement was prepared for the extension; also, Resolution 36-14 which ratified that decision.

**MOTION TO APPROVE RESOLUTION 36-14 TO EXTEND LONG MARMERO ASSOCIATES, LLP CONTRACT FOR THE PERIOD OF APRIL 25, 2014 UNTIL OCTOBER 23, 2014 WITH AN HOURLY RATE OF \$150 AND NOT TO EXCEED AN AMOUNT OF \$17,000**

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

**COMMISSION ATTORNEY CONTRACT CONT'D:** Executive Director reported after a previous discussion with Chairman White it was recommended the short term agreement be extended from October 23, 2014 to December 18, 2014 with the same terms and conditions, but with no increase in the original “not to exceed” amount of



\$17,000. If agreed a resolution will be prepared for the next meeting ratifying this decision and the short term contract will be amended.

**MOTION TO EXTEND SHORT TERM AGREEMENT FOR LONG MARMERO ASSOCIATES, LLP TO DECEMBER 18, 2014 WITH THE SAME TERM AND CONDITIONS**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period 6/21/14 to 9/17/14. There were 135 certificates of insurance issued during this period. There was an increase in the number of certificates issued for this period due to the College’s name change.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the May, June and July Property & Casualty Financial Fast Tracks were included in the agenda. As of July 31, 2014 the Commission has a surplus of \$2,937,580. Line 8 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL. Gloucester County Insurance Commission’s current equity in the CEL is \$1,098,734.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the June and July Financial Fast Tracks. Executive Director noted as of July 31<sup>st</sup> the Fund has a surplus of \$4,842,732.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the May, June and July Health Benefits Financial Fast Tracks were included in the agenda. Executive Director advised as of July 31, 2014 there is a surplus of \$108,940.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director advised the CEL met June 26, 2014 and a summary report of that meeting was included in the agenda. Executive Director reported at that meeting the auditor presented and reviewed a draft copy of the 2013 audit. The CEL also held a public hearing on July 24, 2014 to approve and amended budget due to the addition of Ocean County. Also the CEL Fund Commissioners voted to approve the re-appointment of AmeriHealth Casualty Services as the Fund’s Claims Administrator. The CEL was scheduled to meet again that afternoon.

**2014 PROPERTY & CASUALTY ASSESSMENT:** Executive Director advised the third and final assessment payment for 2014 was due on October 15, 2014. The Statement of Accounts were e-mailed on September 9, 2014 to the member entities. Payments can be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Gary Schwarz, Treasurer, PO Box 337, Woodbury, NJ 08096.

**2015 RENEWAL APPLICATIONS AND UPDATED EXPOSURE INFORMATION:**

Executive Director advised the 2015 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. The CEL Underwriting Manager’s office sent certain renewal applications and exposure data spreadsheets to Hardenbergh Insurance Group in early August. It is imperative that this information be forwarded as soon as possible to the CEL Underwriting Manager, otherwise it will hold up the budgeting process.

**POWER DMS (DOCUMENT MANAGING SYSTEM)** – The Executive Director advised the Risk Manager will be discussing this item during her report.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JONT INSURANCE CLAIMS COMMITTEES BEST PRACTICE WORKSHOP:** Ms. Leighton advised the date for the Workshop was scheduled for October 7, 2014. Ms. Leighton thanked all those members who helped with the planning and suggestions for the topics. This year the best practices workshop will include additional presentations from multiple outside resources. Ms. Leighton asked that those who wish to attend please RSVP to the email invitation that was sent by her office. Ms. Leighton advised a copy of agenda was included in the agenda.

**AUDITOR:** The Executive Director then mentioned a representative from the auditing firm was in attendance at the Commission meeting and asked if he had anything he would like to add. Mr. Skalkowski advised that there were no findings with the audit and it was a clean report.

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

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Executive Director advised the client activity reports for the months of June, July, and August were included in the agenda. Executive Director advised there were 55 inquires for the month of August and the total year to date inquires was 365.

**TREASURER REPORT:** Chairman White presented the July (2) and August Property & Casualty Bill Lists along with the August and September Health Insurance Fund Bill Lists which were included in the agenda. Chairman White requested a motion to approve Resolutions, 37-14, 38-14, 39-14, 40-14 and 41-14.

**MOTION TO APPROVE THE JULY BILL LIST  
RESOLUTION 37-14**

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

**MOTION TO APPROVE THE JULY BILL LIST  
RESOLUTION 38-14**

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

**MOTION TO APPROVE THE JULY BILL LIST  
RESOLUTION 39-14**

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

**MOTION TO APPROVE THE AUGUST  
HEALTH BILL LIST RESOLUTION 40-14**

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

**MOTION TO APPROVE THE SEPTEMBER  
HEALTH BILL LIST RESOLUTIONS 41-14**

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

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

**CLAIMS REPORT**

**REPORT:**

Chairman White presented Resolution 43-14 Inservco Liability Check Register for the period of 6-1-14 to 6-30-14, 7-1-14 to 7-31-14 and 8-1-14 to 8-31-14.

**MOTION TO APPROVE RESOLUTION 43-14 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 6-1-14 THROUGH 6-30-14, 7-1-14  
THROUGH 7-31-14 AND 8-1-14 TO 8-31-14**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August which were included in the agenda. Ms. Goldstein advised there were 24 bills for June for a total of \$141,833.15. The total recommended allowed amount was \$80,132.24. The total reduction was \$61,700.91 and after fees the net reduction was \$53,062.77. Ms. Goldstein also reviewed the information for July. Ms. Goldstein advised there were 30 bills for July for a total of \$29,192.79. The total recommended allowed amount was \$19,484.53. The total reduction was \$9,708.26 and after fees the net reduction was \$8,349.10. Ms. Goldstein also reviewed the information for August. Ms. Goldstein advised there were 46 bills for August for a total of \$20,429.71. The total recommended allowed amount was \$16,038.64. The total reduction was \$4,391.07 and after fees the net reduction was \$3,776.32. Ms. Goldstein indicated the year to date savings was \$ 201,698.91 or 45%.

**CEL SAFETY DIRECTOR:**

**REPORT:** Mr. McHale reviewed the June through September 2014 Risk Control Activity Report which was included in the agenda. Mr. McHale advised they were continuing their efforts with the Gloucester County EMS Department and during the September 18<sup>th</sup> meeting the Committee was advised of the updated media library and advised to access the EMS specific resources.

Mr. Sizemore commented that J. A. Montgomery held a seminar focusing on violence in the workplace, which went very well and there were 69 people in attendance.

Mr. McHale advised that they have also been in contact with the prosecutor's office about holding command staff training, which would be provided by retired Chief Keith Hummel. Funding for command staff training was available through the BRIT Safety Program, to offset some of the cost. Mr. McHale advised each session would be approximately \$325.00. Mr. McHale then concluded his report.

Mr. Sizemore suggested the remaining corrections staff and the sheriff's office also be included in the command staff training. Mr. McHale advised they were planning to reach out to the sheriff's office, but the material did not really apply to corrections.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Ridolfino advised her report for services performed for the period of June 24, 2014 through September 21, 2014 was included in the agenda. Ms. Ridolfino advised she had a few action items to review.

Ms. Ridolfino advised the first item for review was the handout from Inservco, the quarterly claims by type. Inservco can now break the claims out by member and by department. One important note, the frequency we saw in 2010 has dropped. Ms. Ridolfino also advised that they were developing their training courses based upon where the losses were. Also, for 2015 Safety, which normally rolls out in January, there will be a BRIT online demonstration. It has not been rolled out yet, because they want the online demonstration to

be New Jersey specific. The program should be ready to go the 1<sup>st</sup> quarter of 2015, as their kickoff safety topic.

Mr. McHale advised that J. A. Montgomery was working diligently to prepare the BRIT demonstration.

Ms. Ridolfino advised that following up on Commissioner Sizemore's comment about the workplace violence seminar, the library commission has asked for some workplace violence training.

Ms. Ridolfino reported there was a request from County Proper for the GCIC to consider funding Power DMS. Ms. Ridolfino explained the program was specifically designed for law enforcement departments. Ms. Ridolfino advised the County's sheriff's office and prosecutor's office were already using the program. Ms. Ridolfino advised there would be a one time total cost to the GCIC of \$5100 which would include the annual fee for one year, initial site creation and the initial training. The warden has committed to pay the renewal subscription fee. Ms. Ridolfino reported she reviewed the request with the Executive Director and he noted there were sufficient funds in the Miscellaneous Contingency line of the 2014 budget. After a discussion Ms. Ridolfino requested a motion to approve the funding request.

**MOTION TO AUTHORIZE \$5,100.00 FOR THE INITIAL DMS  
SUBSCRIPTION FOR THE CORRECTIONS DEPARTMENT**

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

Ms. Ridolfino advised the next item was to ratify the action of the renewal of the 911 Teachers Error & Omissions for the County with Landmark effective 8/13/14 with an annual premium of \$12,000.00.

**MOTION TO RATIFY THE RENEWAL OF THE 911 TEACHERS  
E&O POLICY FOR THE COUNTY FOR \$12,000.00.**

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

Ms. Ridolfino reported that Hardenbergh's report had been adjusted slightly due to a request from the State.

Ms. Ridolfino advised the next item was to ratify the action of the renewal of the Child Development Center's Student Accident for GCIA with AIG effective 9/7/14 with an annual premium of \$500.00.

**MOTION TO RATIFY THE RENEWAL OF THE CHILD DEV. CENTER'S STUDENT ACCIDENT FOR GCIA FOR \$500.00.**

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

Ms. Ridolfino advised the next item was to ratify the action of the renewal of the Child Development Center's General & Professional Liability and Excess Liability for GCIA with Markel effective 9/12/14 with annual premiums of \$7,150.00 and \$2,219.80, respectively.

**MOTION TO RATIFY THE RENEWAL OF THE CHILD DEV. CENTER'S GENERAL AND PROFESSIONAL LIABILITY AND EXCEES LIABILITY FOR GCIA FOR \$7,150.00 AND \$2,219.80, RESPECTIVELY**

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

Ms. Ridolfino advised the next item was to renew the Antique IM for the County with Travelers effective 10/7/14 with an annual premium of \$4,884.00.

**MOTION TO RENEW THE ANTIQUE IM POLICY FOR THE COUNTY FOR \$4,884.00.**

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

Ms. Ridolfino advised the next item was to renew the UST for the County with Environmental Insurance effective 10/30/14 with an annual premium of \$1,300.00.

**MOTION TO RENEW THE UST POLICY FOR THE COUNTY FOR \$1,300.00.**

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

Ms. Ridolfino advised the next item was to renew the UST for the College with AIG effective 10/22/14 with an annual premium of \$2,087.00.

**MOTION TO RENEW THE UST POLICY FOR THE COLLEGE FOR \$2,087.00.**

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

Ms. Ridolfino advised the next item was to renew the Nursing Home Volunteer Accident for the County with Starr Indemnity effective 10/9/14 with an annual premium of \$350.00.

**MOTION TO RENEW THE NURSING HOME VOLUNTEER ACCIDENT POLICY FOR GCIA FOR \$350.00.**

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

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

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

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Motion: Commissioner 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 THE MEETING TO THE PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 44-14 authorizing a Closed Session to discuss PARS & SARS.

**RESOLUTION 44-14, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA. ALSO THE POSSIBLE SETTLEMENT JASON HAGG V GLOUCESTER COUNTY, # 2010-9324, KATIE JACKSON V GLOUCESTER COUNTY DEPARTMENT OF CORRECTIONS, # 2013-29641, JULIE NELSON V GLOUCESTER COUNTY IMPROVEMENT AUTHORITY # 2014-4904 , KEVIN ROTHMILLER V SHADY LANE NURSING HOME # 2013-34814, JOSE VAZQUEZ V GLOUCESTER COUNTY, # 2013-11355 AND KAREN LUCAS V GLOUCESTER COUNTY**

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

**MOTION TO GO INTO CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

Mr. Long made the following motions:

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING # 3530000770 FROM \$15,000 TO \$22,370.95 AN INCREASE OF \$7,370.95**

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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING # 3530000434 FROM \$15,000 TO \$29, 739.25 AN INCREASE OF \$14,739.25**



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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING #  
3530000915 TO \$94,410.79 AN INCREASE OF \$26,910.79**

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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING #  
3530001107 FROM \$15,000 TO \$75,798 AN INCREASE OF \$60,798**

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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING #  
3530000445 FROM \$33,120.02 TO \$39,391.24 AN INCREASE OF  
\$6,271.22**

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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING #  
3530000694 FROM \$15,000 TO \$100,000 AN INCREASE OF \$85,000**

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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING #  
3530001078 FROM \$15,000 TO \$100,000 AN INCREASE OF \$85,000**

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

**MOTION TO INCREASE PAYMENT AUTHORITY REGARDING #  
3530000687 FROM \$115,000 TO \$129,377.49 AN INCREASE OF  
\$14,377.49**

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

Commissioner Sizemore briefly provided the Commission with an update regarding some of the fence claims in Washington Twp. Commissioner Sizemore noted he had a conversation with one individual on July 9<sup>th</sup> at 1:38 and proposed if he wanted to pursue any further he would have to provide a certified survey of his property showing the fence was on his property. He then reduced his demands to only for or five posts. Commissioner Sizemore advised he did not hear anything further. A brief discussion ensued on adjusting the fence claims and Chairman White advised the Commission was open to equitable resolution if and when any documentation was provided.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:55 AM**

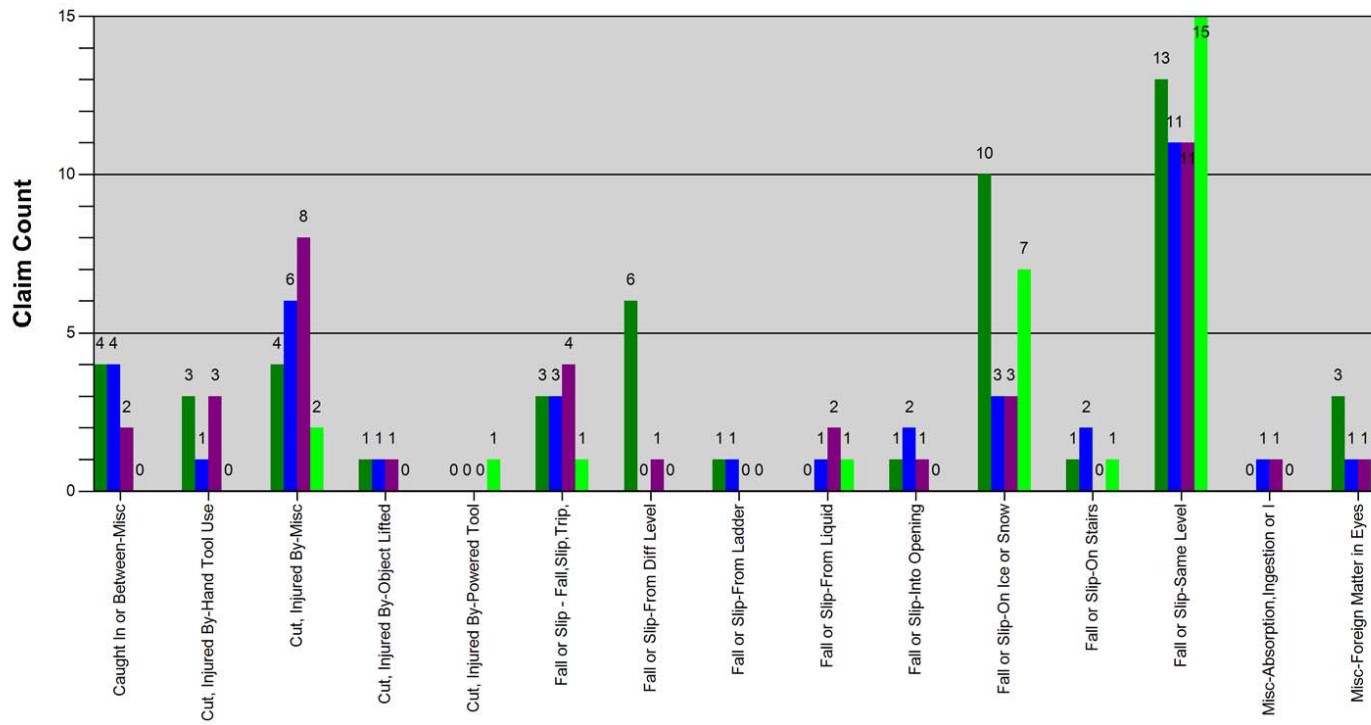
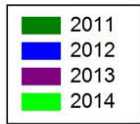
Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**



**Gloucester Co Ins Commission Workers Comp Count by Accident  
Code/Policy Year  
As of September 30, 2014**

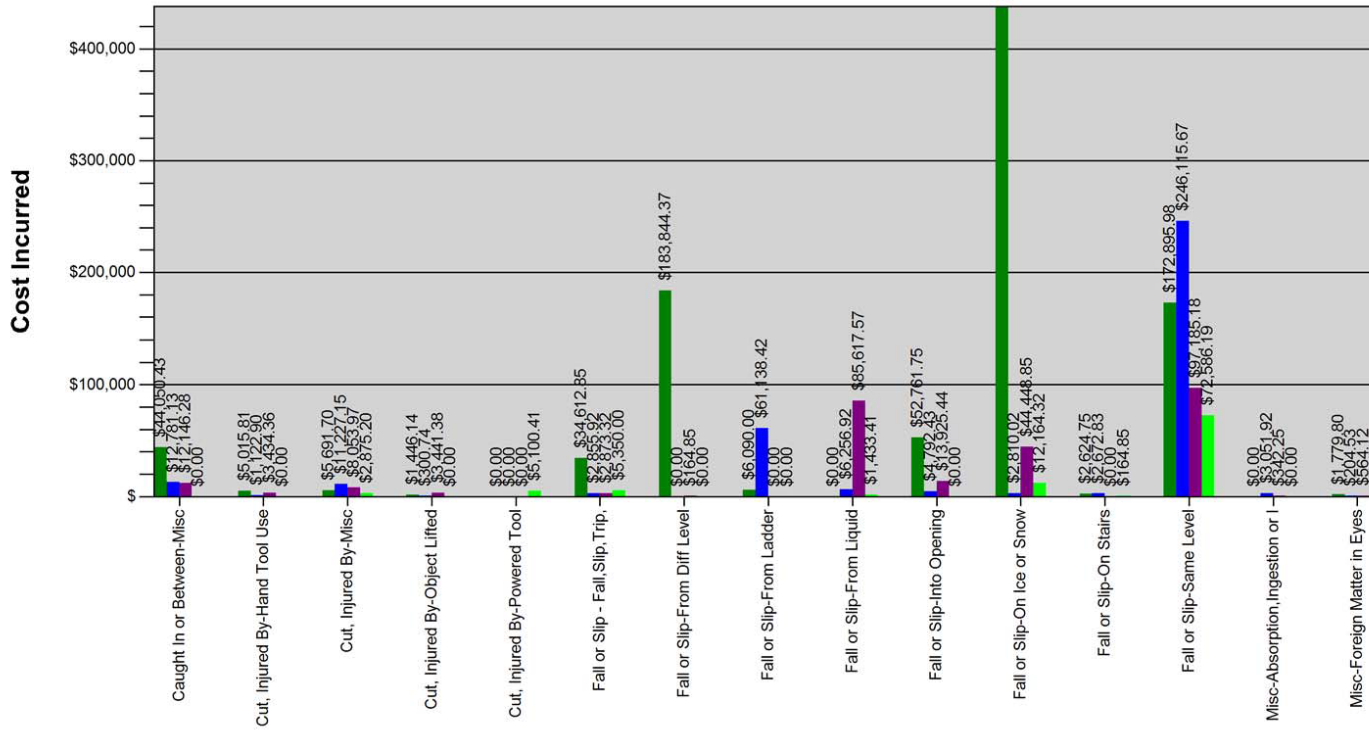
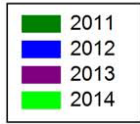
10/10/2014



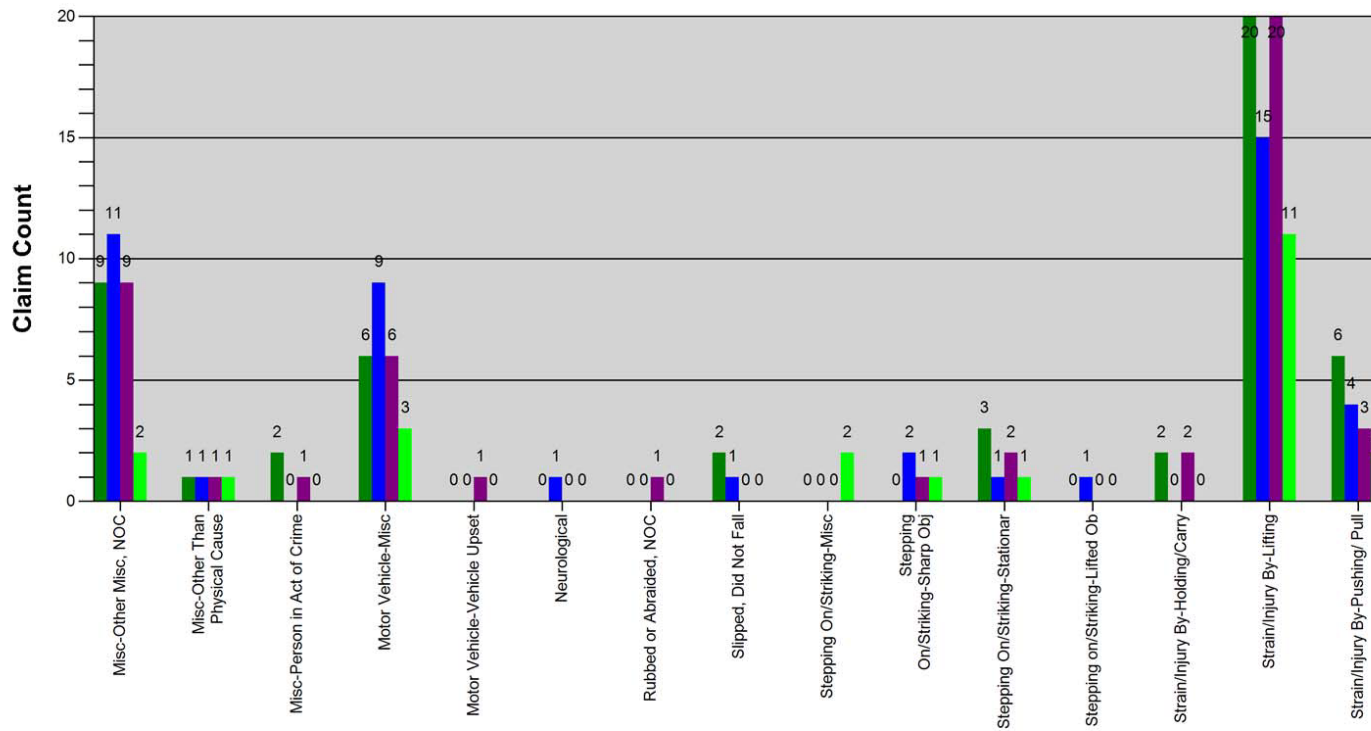
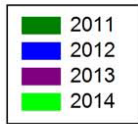


**Gloucester Co Ins Commission Workers Comp Incurred by Accident  
Code/Policy Year  
As of September 30, 2014**

10/10/2014



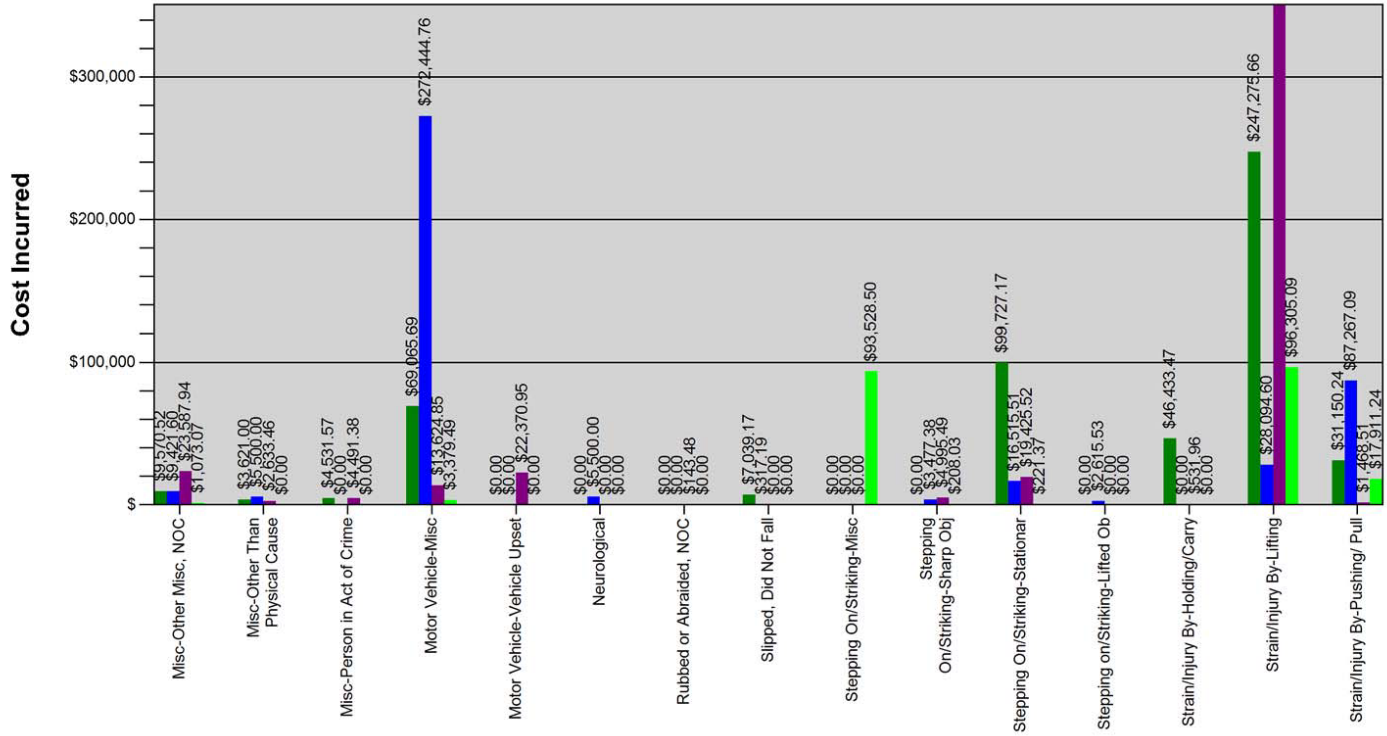
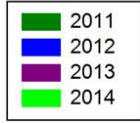
**Gloucester Co Ins Commission Workers Comp Count by Accident  
Code/Policy Year  
As of September 30, 2014**





Gloucester Co Ins Commission Workers Comp Incurred by Accident  
Code/Policy Year  
As of September 30, 2014

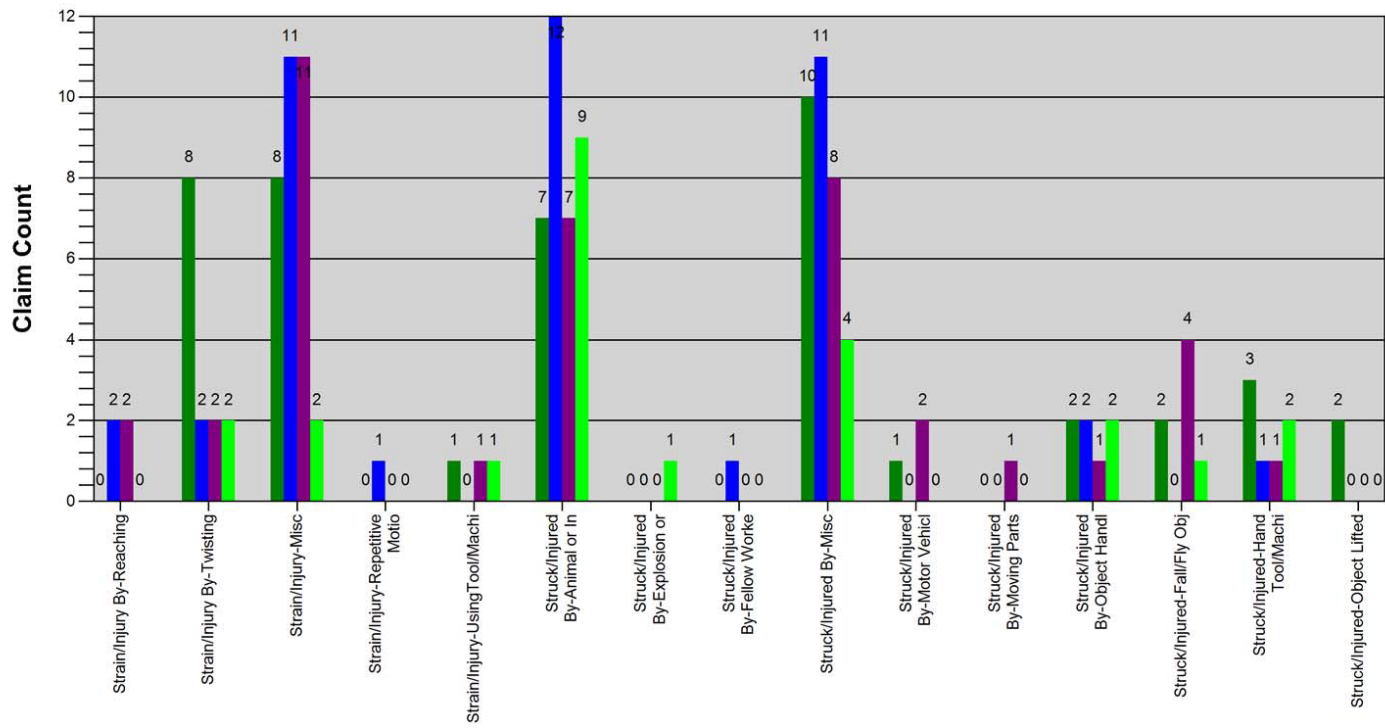
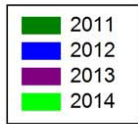
10/10/2014





**Gloucester Co Ins Commission Workers Comp Count by Accident  
Code/Policy Year  
As of September 30, 2014**

10/10/2014

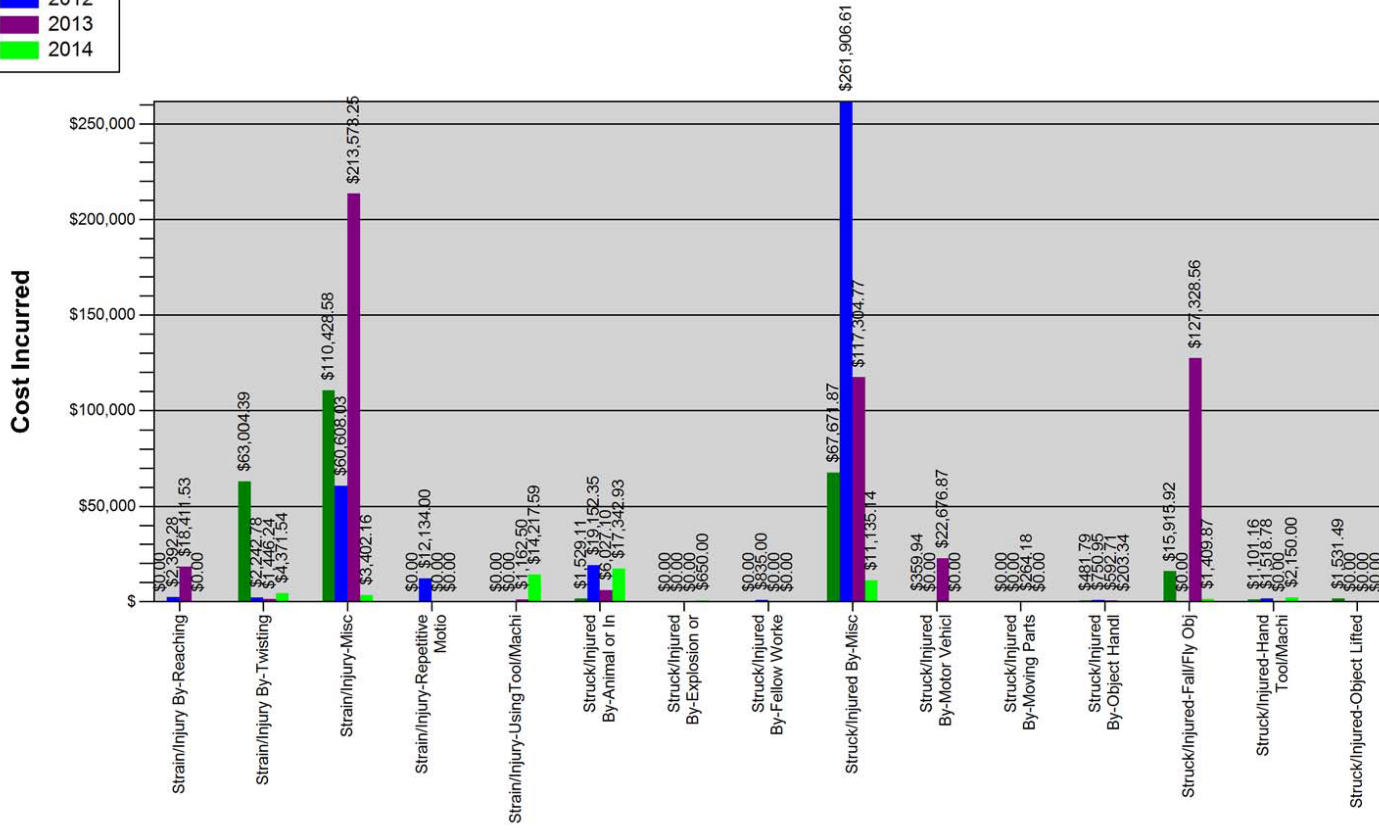
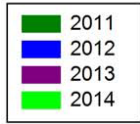






Gloucester Co Ins Commission Workers Comp Incurred by Accident  
Code/Policy Year  
As of September 30, 2014

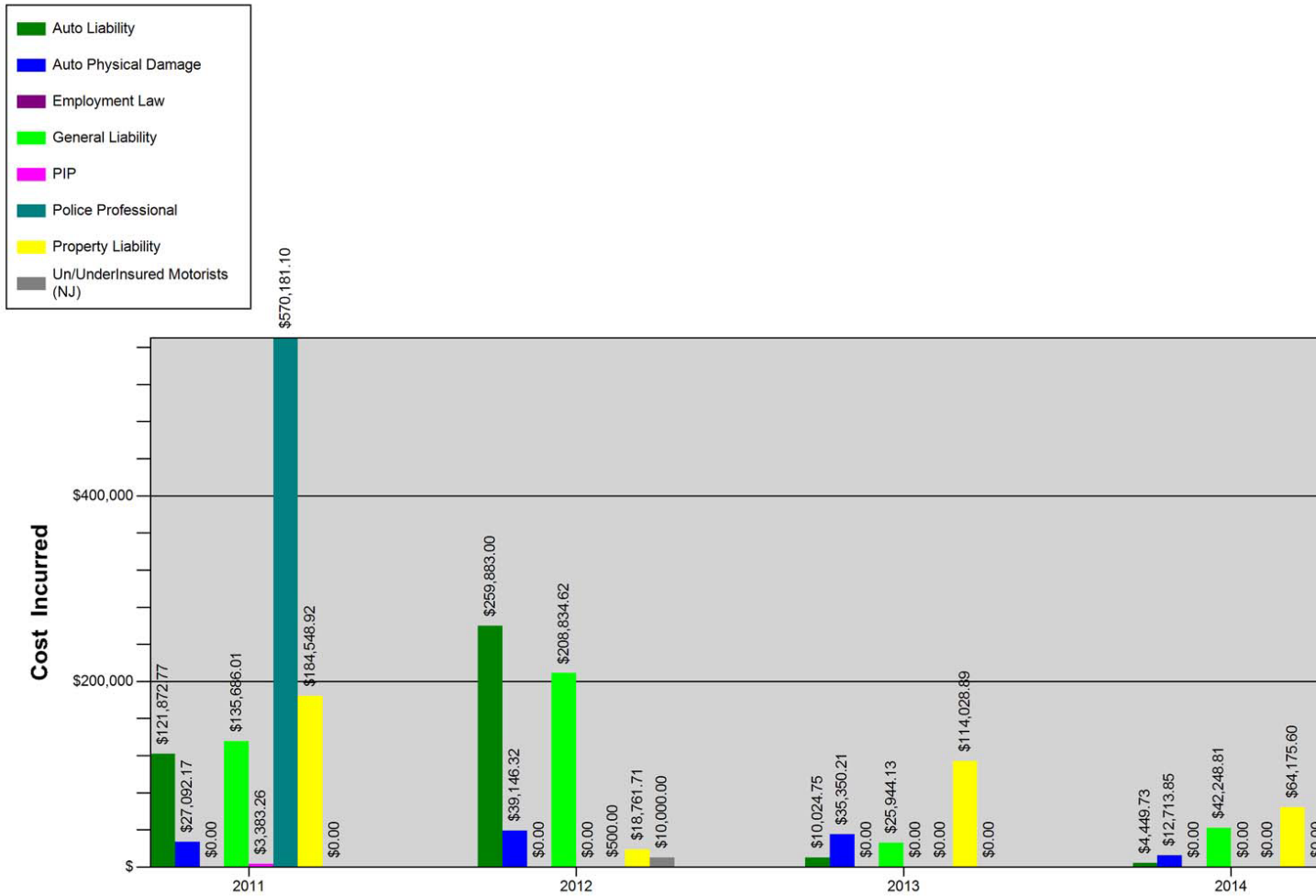
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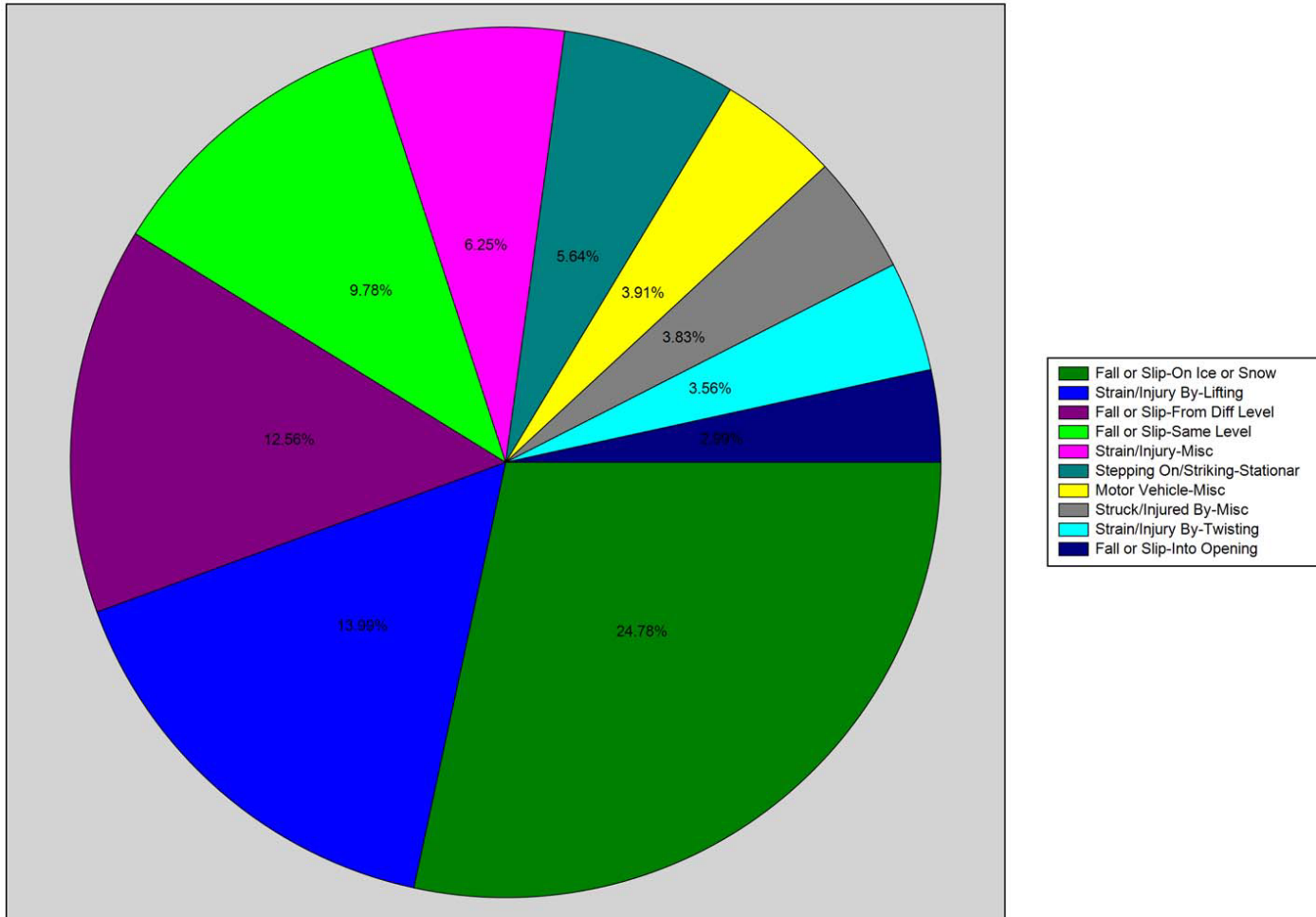


**Gloucester Co Ins Commission Incurred by Coverage/Policy Year  
(Not Including Workers Comp)  
As of September 30, 2014**

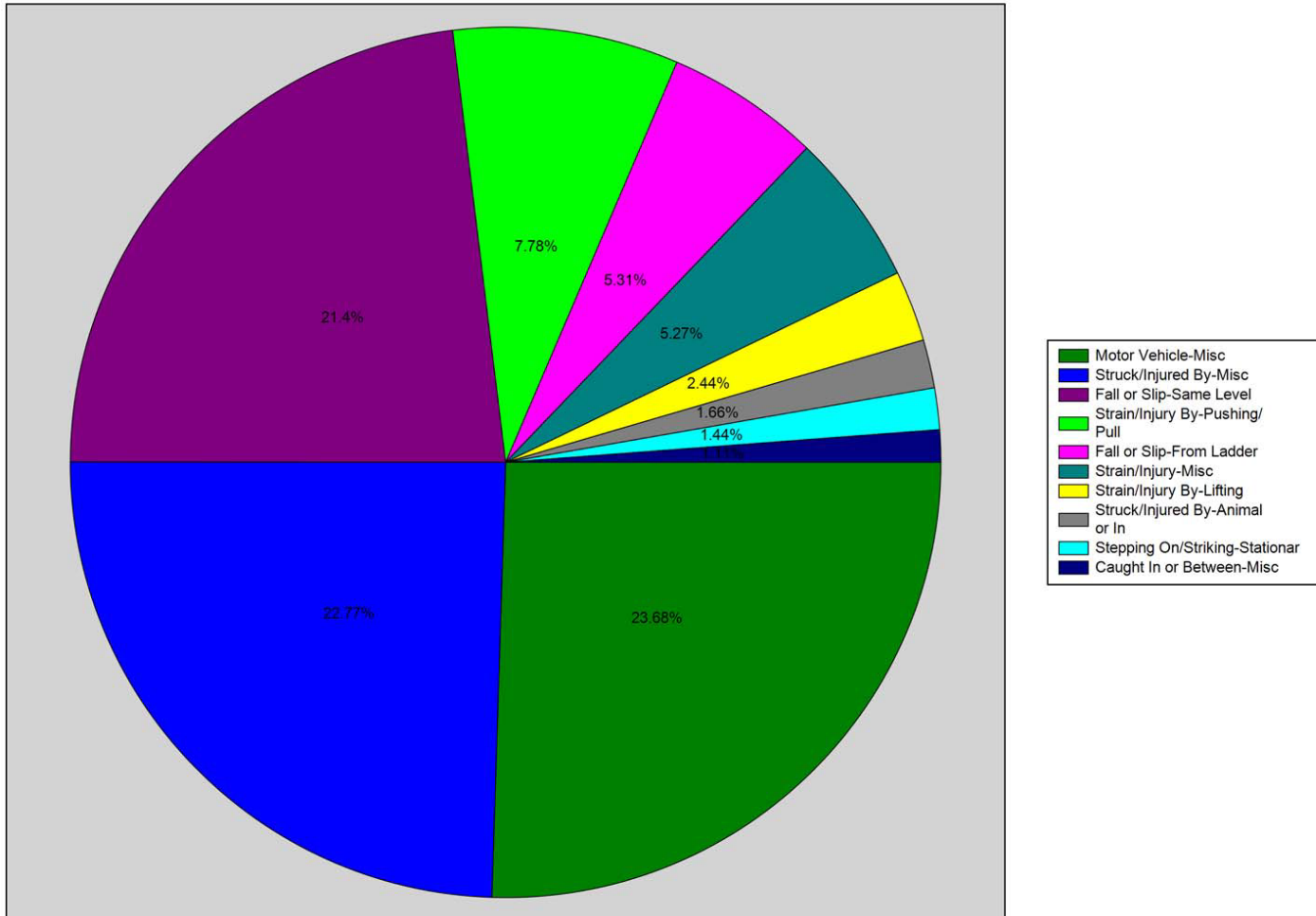
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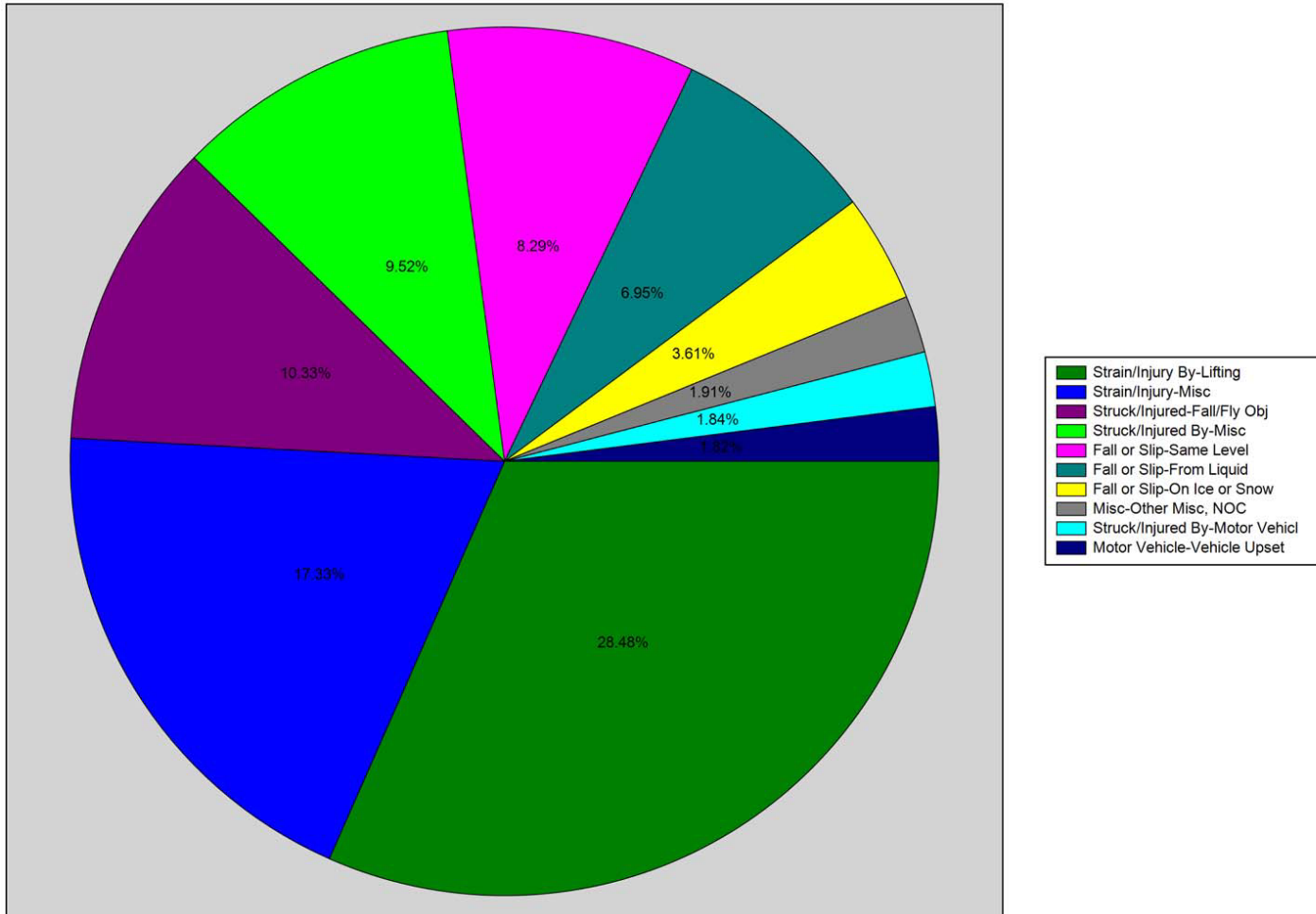
**Gloucester Co Ins Commission Policy Year 2011  
Top 10 Workers Comp Accident Codes - Percentage of Total Incurred  
As of September 30, 2014**



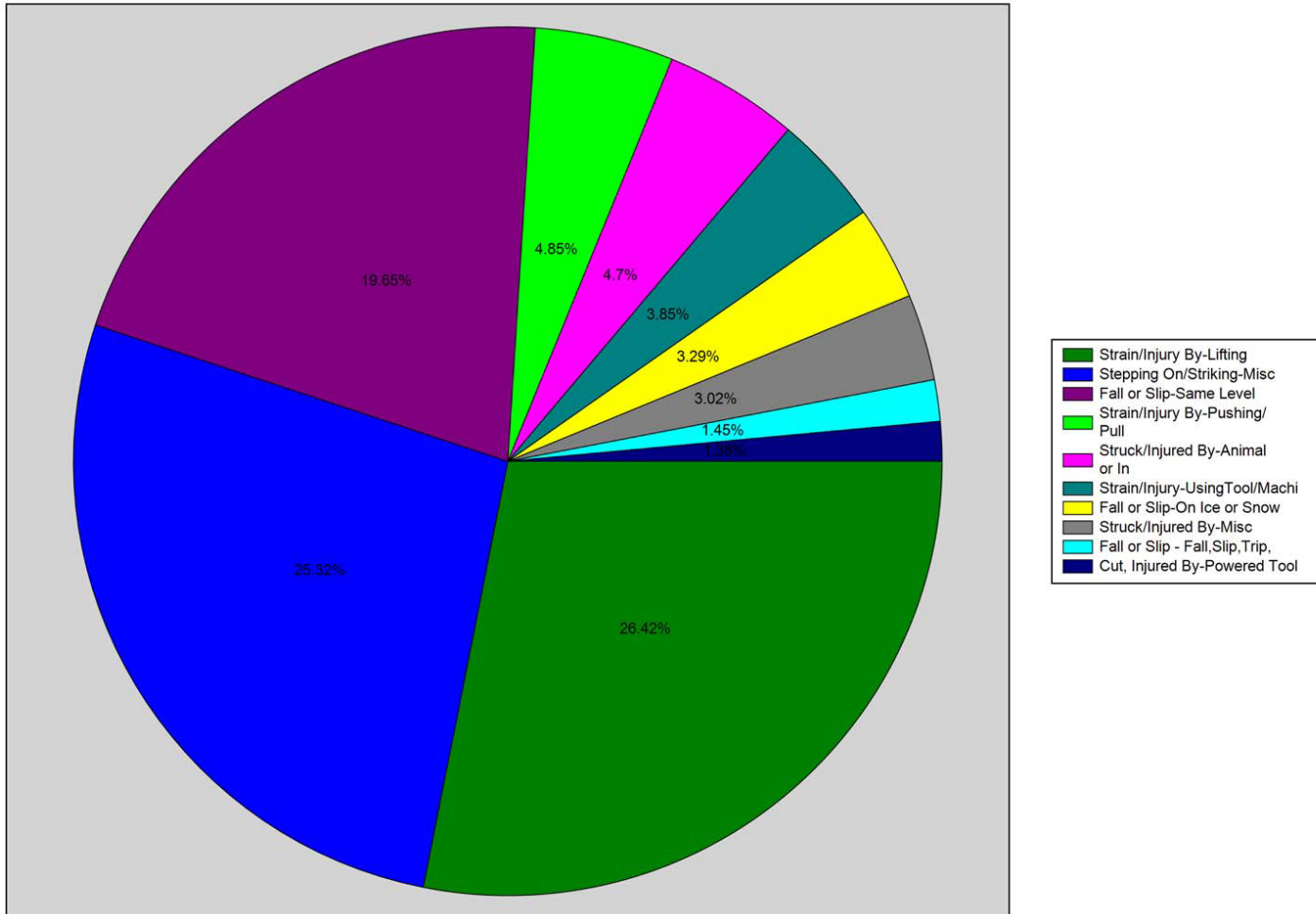
**Gloucester Co Ins Commission Policy Year 2012**  
**Top 10 Workers Comp Accident Codes - Percentage of Total Incurred**  
**As of September 30, 2014**



**Gloucester Co Ins Commission Policy Year 2013  
Top 10 Workers Comp Accident Codes - Percentage of Total Incurred  
As of September 30, 2014**



**Gloucester Co Ins Commission Policy Year 2014**  
**Top 10 Workers Comp Accident Codes - Percentage of Total Incurred**  
**As of September 30, 2014**





**Gloucester Co Ins Commission  
Workers Comp Incurred by Coverage/Policy Year  
As of September 30, 2014**

10/10/2014

