## GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA AND REPORTS THURSDAY, APRIL 21, 2016

## 2 S. BROAD STREET CONFERENCE ROOM B WOODBURY, NJ 9:30 AM

To attend the meeting via teleconference please dial 1- 866-921-5493 and enter passcode 6364276#

## 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: April 21, 2016 WOODBURY, NJ 9:30 AM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE REPORT OF COMMISSIONERS	EAD
APPROVAL OF MINUTES: February 25, 2016 Open Minutes	
CORRESPONDENCE	
COMMITTEE REPORTS  ☐ Safety Committee:	
EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA	Dogga 2 22
Executive Director's Report	Pages 2-23
EMPLOYEE BENEFITS – Conner Strong & Buckelew Monthly Report	. Pages 24-30
TREASURER – Tracey Giordano Resolution 29-16 March Bill List – Motion Required	Page 33 . Pages 34-35 Page 36
CLAIMS SERVICE – Inservco Insurance Services, Inc.  Resolution 33-16 Authorizing Disclosure of Liability Claims Check Register  Liability Claim Payments – 2/01/16 to 2/29/16  Liability Claim Payments – 3/01/16 to 3/31/16	. Pages 43-44
MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein CSG Monthly Summary Report	Page 48
CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control  Monthly Report — Gloucester County Justice Complex	. Pages 49-52 Appendix III
RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR Hardenbergh Insurance Group Monthly Report	
ATTORNEY – Long Marmero & Associates, LLP  Monthly Report	_

OLD BUSINESS
NEW BUSINESS
PUBLIC COMMENT
CLOSED SESSION – Payment Authorization Requests (PARS)

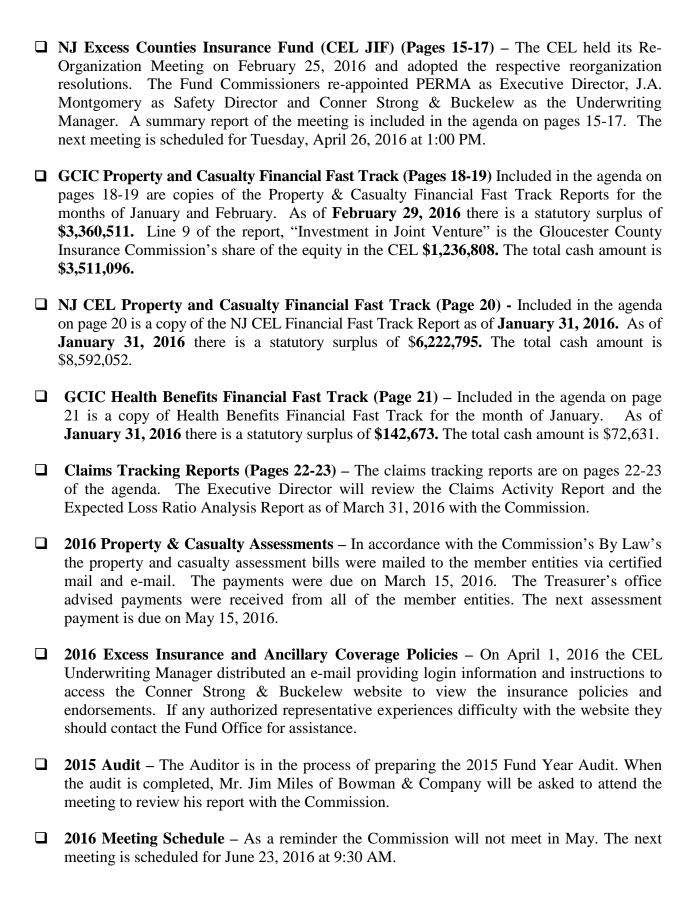
## MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: June 23, 2016, 9:30 AM, 2 South Broad Street, Woodbury, NJ

## GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054 *Telephone* (201) 881-7632

Date:	April 21, 2016
Memo to:	Commissioners of the Gloucester County Insurance Commission
From:	PERMA Risk Management Services
Subject:	Executive Director's Report
Ed will be the CEL The Underwriting M	<b>ting Manager Team</b> – We would like to welcome and introduce Ed Cooney. Underwriting Manager. Ed replaces Tom Nolan who will retire July 1, 2016. Manager team also includes Tim Friel and Alex DeLuccia. Ed can be reached <a href="mailto:ecooney@connerstrong.com">ecooney@connerstrong.com</a> .
April 25, 2016. The responses were due Associates, LLP and and evaluated at the second	nission Attorney – The Commission Attorney's Contract expires effective the Fund Office issued a Request for Price Quotes and Qualifications and the et on April 11, 2016. The responses received were from Long Marmero & d Florio Perrucci Steinhardt & Fader, LLC. The responses will be reviewed the Commission meeting. The Fund Office will prepare the applicable eact for the appointed firm.
	ion to approve the appointment of for the period pril 25, 2016 to April 25, 2017
	ittee Charter (Pages 6-8) – Attached on pages 6-8 is a proposed revised Charter. The Charter was amended to change the designee for Gloucester . White.
□ Mot	on to adopt the revised Claims Committee Charter
language for the Go Contributions, Affin	ervice Agreements (Appendix II) - We recommend the standard contract CIC service agreements be updated to track language in the law on Political mative Action and Records. A copy of the Exhibit A is included in Appendix adicating the changes. The revisions were reviewed and approved by the ey.
□ Mot	ion to approve the amendment to the standard contract provisions
of issuance repo	<b>nsurance Report (Pages 9-14)</b> - Attached on pages 9-14 is the certificate rts from the CEL listing those certificates issued for the period of 2/22/16 to were 27 certificates of insurance during this period.



## CLAIMS COMMITTEE MEETING SCHEDULE CLAIM COMMITTEE MEMBERS CLAIMS COMMITTEE CHARTER

## 2016 Meeting Schedule

## The Claims Committee will conduct meetings on the following dates:

Claims Committee Meetings will be held on the second Tuesday of each month at 9:00am telephonically.

#### 2016 CLAIMS COMMITTEE

Name Affiliation / Member

Gerald White Gloucester County Insurance Commission (Designee)

Matthew Lyons Gloucester County

John Vinci, Sr.

Elizabeth Hall

Carmen Trifiletti

Anne Wodnick

Gloucester County Utilities Authority

Rowan College at Gloucester County

Gloucester County Improvement Authority

Gloucester County Library Commission

## **Fund Professionals**

Joseph Hrubash, Executive Director Doug Long, GCIC Attorney Inservco Claims Services Consolidated Services Group, Inc. Hardenbergh Insurance Group J.A. Montgomery Conner Strong & Buckelew

# GLOUCESTER COUNTY INSURANCE COMMISSION CLAIMS COMMITTEE CHARTER

The Gloucester County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

## **Composition**

The Claims Committee shall be comprised of at least one representative from each member of the Gloucester County Insurance Commission and a representative designated by the Gloucester County Insurance Commissioners.-Each representative shall have one vote.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's office, a representative from the CEL's Safety Director's office.

## Authority and Responsibility

- 1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which are subject to any combination of payments that exceeds fifteen thousand dollars (\$15,000) for Property including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Legal Liability, and Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
- 2. The Claims Committee shall develop and recommend claims cost containment programs.

## Claims Committee Bylaws

The Claims Committee of the Gloucester County Insurance Commission was established in October, 2010 where the Gloucester County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Commission will annually adopt a resolution stating the committee members and meeting schedule. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Gloucester County Insurance Commission.

## **Meetings**

The Claims Committee shall meet at least monthly and as many times as the Committee Chairman deems necessary; provided, however, if there are five or less payment authority requests to review in one month, the Claims Committee may conduct the review of the payment authority requests via telephonically in lieu of meeting in person.

#### **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **Attendance**

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

## **Specific Duties**

In undertaking its responsibilities as outlined above, the Claims Committee is to:

- Apprise the Commissioners of the Gloucester County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
- 2. Review and recommend for approval or denial all payment authority requests which are subject to any combination of payments that exceeds fifteen thousand (\$15,000) for Property including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Liability and Workers' Compensation Claims inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
- 3. Recommend to Commissioners of the Gloucester County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
- 4. Report annually to the Commissioners of the Gloucester County Insurance Commission on the discharge of these responsibilities.

## Gloucester County Insurance Commission Certificate of Insurance Monthly Report

Friday, April 15, 2016

	Continuate of mountaine in	onciny .	toport		
From 2/22/16 to 4/15/16 Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
GCIC I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		Entity with respects to equipment/instruction. (SEE PAGE 2)		
			Company E: XS Worker Compensation Statutory x \$1 XS Employers Liability \$5,000,000 x Policy Term 1/1/16 to 1/1/17 Policy # SP405426	\$1,000,000	
H- Macerich I- County of Gloucester	Attn: Risk Management 401 Wilshire Blvd., 7th Santa Monica, CA 90401 2 South Broad Street Woodbury, NJ 08096	Floor 420	Certificate holder is additional insured holder and "The Macer Partnership LP, The Macerich Company, Macerich Property Management Company, LLC and all owned, managed, control entities, joint ventures, lenders, ground lessors, LLC's partnerships and all their constituent partners and members a additional insured (SEE PAGE 2)	olled,	6 GL EX AU WC
			where obligated by virtue of a written contract or written mutu agreement with the Named Assured, but only in respect to behalf of the Named Assured, and subject to the limitatio such written contract or written mutual aid agreement or other respects to the Lease Agreement at the Deptford Mall.	acts or opera	ations by or on ge contained in any
			Company E: XS Worker Compensation Statutory x \$1 XS Employers Liability \$5,000,000 x Policy Term 1/1/16 to 1/1/17 Policy # SP405426	\$1,000,000	
H- Macerich I- County of Gloucester	Attn: Risk Management 401 Wilshire Blvd., 7th Santa Monica, CA 90401 2 South Broad Street Woodbury, NJ 08096	Floor 420	Certificate holder is additional insured holder and "The Macer Partnership LP, The Macerich Company, Macerich Property Management Company, LLC and all owned, managed, control entiities, joint ventures, lenders, ground lessors, LLC's partnershops and all their consitituent partners and members additional insured (SEE PAGE 2)	olled,	6 GL EX AU WC
			where obligated by virtue of a written contract or written mutu agreement with the Named Assured, but only in respect to act of the Named Assured, and subject to the limitations on cove written contract or written mutual aid agreement or other writt the Lease Agreement at the Deptford Mall, ref # MR0001919	cts or operation rage contain en agreemer	ons by or on behalf ed in any such
			Company E: XS Worker Compensation Statutory x \$1 XS Employers Liability \$5,000,000 x Policy Term 1/1/16 to 1/1/17 Policy # SP405426	\$1,000,000	

H- Gloucester County Special Services School District I- County of Gloucester	1340 Tanyard Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	439	Certificate holder is additional insured where obligated by virtue of a4/7/2016GL EX 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 with respects to the Gloucester County Federal Medals Ceremony in conjunction with the Gloucester County Board of Chosen Freeholders at Bankbridge Regional School on Wednesday, April 13, 2016.
H- Deptford Township Board of Education I- Rowan College at Gloucester County	2022 Good Intenet Road Deptford, NJ 08096 1400 Tanyard Road Sewell, NJ 08080	446	Evidence of insurance. All operations usual to County 2/23/2016 GL EX Governmental Entity as respects to use of the Deptford High School Outdoor Track for Rowan College at Gloucester County Men's and Women's Track Team practices, Monday-Friday, 3:30-5:45 pm, February 29-May 13, 2016 (or as soon as possible depending on the weather).
H- Deptford Township Board of Education	2022 Good Intenet Road Deptford, NJ 08096	446	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261 Evidence of insurance. All operations usual to County 2/23/2016 GL EX
11- Deputora Township Board of Education	2022 Good Interiet Noad Deptiord, No 00030	440	Evidence of insurance. An operations usual to county 2/23/2010 GE EX
I- Rowan College at Gloucester	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to use of the Deptford High School Outdoor Track for Rowan College at Gloucester County Men's and Women's Track Team practices, Monday-Friday, 3:30-5:45 pm, February 29-May 13, 2016 (or as soon as possible depending on the weather).
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
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 3/24/2016 GL EX AU WC Governmental Entity as respects the Rock'n Riders Show'em Blue 4-H Horse Club of Gloucester County Game Show Buckle Horse Show Series, to be held at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062, on April 15, May 13, June 17, July 15, August 19, Sept. 16, and Oct. 21st, from 5 pm until 9 pm. (SEE PAGE 2)
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
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 3/24/2016 POL/EPL/SDLL Governmental Entity as respects the Gloucester Co. 4-H Participation in the Gold Clover Series of Horse Shows, sponsored by the Gloucester Co. 4-H Horse Advisory and the Gloucester Co. 4-H Youth Development Program. Shows take place April 9, June 11, Sept. 10 and Oct. 15, 2016 from 7 am until 7 pm at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

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 3/24/2016 GL EX AU WC Governmental Entity as respects the Rock'n Riders Show'em Blue 4-H Horse Club of Gloucester County Game Show Buckle Horse Show Series, to be held at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062, on April 15, May 13, June 17, July 15, August 19, Sept. 16, and Oct. 21st, from 5 pm until 9 pm.
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 3/24/2016 POL/EPL/SDLL Governmental Entity as respects the Rock'n Riders Show'em Blue 4-H Horse Club of Gloucester County Game Show Buckle Horse Show Series, to be held at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062, on April 15, May 13, June 17, July 15, August 19, Sept. 16, and Oct. 21st, from 5 pm until 9 pm.
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 3/24/2016 OTH Governmental Entity as respects the Rock'n Riders Show'em Blue 4-H Horse Club of Gloucester County Game Show Buckle Horse Show Series, to be held at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062, on April 15, May 13, June 17, July 15, August 19, Sept. 16, and Oct. 21st, from 5 pm until 9 pm.
			Company E: XS Worker Compensation Statutory x \$1,000,000  XS Employers Liability \$5,000,000 x \$1,000,000  Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Gloucester County Improvement Authority	Dream Park 400 Route 130 Logan Twp, NJ 08085	481	Evidence of insurance. All operations usual to County 4/14/2016 GL EX AU WC Governmental Entity as respects to a rabbit show being held by the
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		Paw Prints 4-H Rabbit Club of Gloucester County, at the Dream Park, 400 Rt. 130, Logan Twp., NJ, from Friday, 4/15/16 at 6 pm, until Saturday 4/16/16 at 9 pm. (see page 2)
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Department of Children & Families	Southern Business Office CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	540	Certificate holder is additional insured where obligated by virtue of a3/17/2016 GL EX AU WC written contract or written mutual aid agreement or other written
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		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)
			with respects to contract 16ANHS Human Services Planning Grant.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

H- Department of Children & Families  I- Rowan College at Gloucester County	Southern Business Office CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043 1400 Tanyard Road Sewell, NJ 08080	540	Certificate holder is additional insured where obligated by virtue of a3/30/2016 GL EX AU WC 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)  with respects to the grant Contract #16YSHW for Center for People in Transition Displaced Homemakers Program funding.  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Department of Children & Families	Southern Business Office CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	540	Certificate holder is additional insured where obligated by virtue of a3/30/2016 GL EX AU WC written contract or written mutual aid agreement or other written
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		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) with respects to the grant Contract #16YSHW for Center for People in Transition Displaced Homemakers Program funding.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
<ul><li>H- Gloucester Co. 4-H Fair Assn.</li><li>I- County of Gloucester</li></ul>	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	741	Evidence of insurance with regard to the following horse shows, 3/30/2016 GL EX AU WC sponsored by the Gloucester County 4-H Youth Development Program: Open Hunter Series Horse Shows April 30, May 22, June 25 and Oct. 29, 2016. Schooling Dressage Series Horse Shows April 17, June 12, July 28, Oct. 16, 2016. Western and English Qualifying Horse Shows May 1, May 7, June 4 and June 5, 2016. (see page 2)
			Shows take place at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. Shows start at 7 am and run until 9 pm.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

H- Department of Human Services, DHS  I- County of Gloucester	Div. of Mental Health & Addiction Services Bureau of 912 Contract Administration 222 South Warren Street/P.O. Box 700 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096	Certificate holder is additional insured where obligated by virtue of a3/2/2016GL EX 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
1 County of Cicuocotor	2 South Bload Strock Woodbury, No Coood	limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Division of Human Services Addiction Services grant.
H- Virtua Legal /Health Systems	50 Lake Center Suite 403 401 Route 73 North Marlton, 1281 NJ 08053	Evidence of insurance. All operations usual to County 4/7/2016 GL, AU, EX, MM Governmental Entity s with respects to externships for Patient Care
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	Technician students. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.
		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Virtua Legal /Health Systems	50 Lake Center Suite 403 401 Route 73 North Marlton, 1281 NJ 08053	Evidence of insurance. All operations usual to County 4/7/2016 GL, AU, EX, MM Governmental Entity s with respects to externships for Patient Care
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	Technician students.
		Company E: XS Worker Compensation Statutory x \$1,000,000  XS Employers Liability \$5,000,000 x \$1,000,000  Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- TD Wealth  I- Rowan College at Gloucester County	Catherine M. Alessi 1006 Astoria Boulevarad Cherry 1338 Hill, NJ 08034 1400 Tanyard Road Sewell, NJ 08080	Evidence of insurance. All operations usual to a County Government3/8/2016 GL EX AU WC Entity as respects to bonds for the the NJEFA, CCIA and GCIA. (See page 2)
,		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000
		Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Rowan College at Gloucester County I- County of Gloucester	1400 Tanyard Rd. Sewell, NJ 08080 1554 2 South Broad Street Woodbury, NJ 08096	Evidence of insurance. All operations usual to County 3/9/2016 GL EX Governmental Entity as respects to the Whitall House for The Gloucester County Cultural and Heritage Commission grant.
H- Rowan College at Gloucester County I- County of Gloucester	1400 Tanyard Rd. Sewell, NJ 08080 1554 2 South Broad Street Woodbury, NJ 08096	Certificate holder is additional insured where obligated by virtue of a3/24/2016 GL EX AU WC 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 as respects (see page 2)
		the use of premises forTheater Camp.
		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

H- Advocare West Deptford Pediatrics	3 3 1, 11 1, 11 1, 11	676 Evidence of Insurance. All operations usual to County Governmental 3/14/2016 GLAUEX MM
I- Rowan College at Gloucester County	Chuck McQueary, Executive Director 1400 Tanyard Road Sewell, NJ 08080	Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.
H- Advocare West Deptford Pediatrics WC	646 Kings Highway West Deptford, NJ 08059 Attn: 1	676 Evidence of Insurance. All operations usual to County Governmental 3/14/2016 GL EX AU
I- Rowan College at Gloucester County	Chuck McQueary, Executive Director 1400 Tanyard Road Sewell, NJ 08080	Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.
H- Borough of Woodbury Heights I- County of Gloucester	500 Elm Ave Woodbury Heights, NJ 08097 2 South Broad Street Woodbury, NJ 08096	Certificate holder is additional insured where obligated by virtue of a4/4/2016GL EX AU WC 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 as respects to a town hall meeting being held on April 15, 2016 from 6 pm to 8 pm at the Woodbury Heights Community Center located at 741 Helen Avenue, Woodbury, NJ.  Company E: XS Worker Compensation Statutory x \$1,000,000
		XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Washington Twp Fire District	PO Box 653 213 E. Holly Ave. Turnersville, New Jersey 08012	Certificate holder is additional insured where obligated by virtue of a4/5/2016GL EX AU WC written contract or written mutual aid agreement or other written
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	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 with respects to instructor lead class on vehicle extrication – May 17 - 22, 2016.
		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Washington Twp Fire District	PO Box 653 213 E. Holly Ave. Turnersville, New Jersey 08012	v 1685 Certificate holder is additional insured where obligated by virtue of a4/14/2016 GL EX AU WC written contract or written mutual aid agreement or other written
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096	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 as respects to the May 9, 2016, 9am-5pm for training of Gloucester County law enforcement officers assigned to internal affairs.

Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

#### NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216 Parsippany, NJ 07054-4412 Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** February 25, 2016

**To:** Executive Committee

Gloucester County Insurance Commission

From: PERMA Risk Management Services

**Subject:** New Jersey Counties Excess Meeting Report

**2016 Reorganization:** The NJCE conducted its 2016 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

As per the NJCE Bylaws, the total number of commissioners exceeds seven and can meet as an Executive Committee with a Chair, Secretary, a five-member Executive Committee and up to four Alternate Commissioners. Below is a listing of the 2016 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

## 2016 Officers & Executive Committee

Chairman	Ross Angilella	Camden County Insurance Commission
Secretary	John Kelly	Ocean County
Executive Committee	Janette Kessler	Atlantic County Insurance Commission
	Kendall Collins	Burlington County Insurance Commission
	Ken Mecouch	Cumberland County Insurance Commission
	Gerald White	Gloucester County Insurance Commission
	Edmund Shea	Hudson County
Alternates	Andrew Mair	Mercer County Insurance Fund Commission
	Jessica Foote Bishop	Salem County Insurance Commission
	Michael Yuska	Union County

**Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

2016 Meeting Schedule & 2017 Reorganization

April 26, 2016	Camden County Emergency Training Center 1:00PM
June 23, 2016	Camden County Emergency Training Center 1:00PM
September 22, 2016	Camden County Emergency Training Center 1:00PM
October 27, 2016	Camden County Emergency Training Center 1:00PM
November 17, 2016	Camden County Emergency Training Center 1:00PM
February 23, 2017	2017 Reorganization
	Camden County Emergency Training Center 1:00PM

**2016 Risk Management Plan:** Included as part of the Reorganization was the 2016 Risk Management Plan with changes highlighted from the prior year.

#### **Professional Contracts:**

Award of Contracts Executive Director, Underwriting Manager and Safety Director-The fund released and advertised Request for Proposals for these vendors for a three-year period; responses were reviewed by the Fund Attorney, Chairman, Secretary and Treasurer. The Board adopted a resolution authorizing the award of contracts, pursuant to a publicly advertised request for proposal by and between the Fund and PERMA Risk Management Services as Executive Director, Conner Strong & Buckelew as Underwriting Manager and J.A. Montgomery as Safety Director. Contract term is from February 25, 2016 through reorganization of the Fund in February 2019.

**Solicitation of Quotations Auditor:** The fund's one-year contract for auditing services is set to expire in April. The Board authorized the fund office to solicit quotations for auditing services; results will be prepared by the next meeting for the board to review and award a contract so services can begin on the audit ending December 31, 2015.

**Actuary:** The fund awarded a contract to The Actuarial Advantage for a one-year period on 11/19/15 and their previous contract term expired on 6/30/15. In the interim, the firm provided actuarial services and submitted a request to approve payment for services rendered. The Board adopted a resolution to authorize payment in equity to The Actuarial Advantage.

**2013 DOBI Examination:** The State of New Jersey Department of Banking & Insurance performed an examination of the Fund for the 2013 Fund Year. The examination contained no negative findings or recommendations. The Board approved the Examination Report and would execute the necessary affidavits for the fund office to file with the DOBI.

**NJCE Website:** The Fund received correspondence from the Department of Banking & Insurance, which noted items that did not appear on the fund's website as per N.J.S.A. 40A:10-38.14 Internet Website Documentation. Executive Director reported the fund office responded by the deadline indicating where the documentation could be located.

**NJCE Financials:** The Financial Fast Track as of December 31, 2015 reflected the fund's statutory surplus of \$5.9 million.

**2016** Excess & Ancillary Renewals: The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2016 renewal program. Underwriting Manager provided a summary report on the renewal program, which detailed significant changes. The Extraordinary Unspecifiable Services (EUS) statements were included in the agenda and the Board of Fund Commissioners adopted a resolution memorializing the authorization of the purchase of insurances.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report of any claims with large open reserves which were reviewed during Closed Session.

**Risk Control:** Safety Director's report included a report reflecting the risk control activities from November 2015-February 2016.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for <u>Tuesday April 26, 2016</u> at 1:00PM at the Camden County College Regional Emergency Training Center.

	GLOUCESTER COUNTY INSURANCE COMMISSION							
	FINANCIAL FAST TRACK REPORT  AS OF February 29, 2016							
			February 29, 2016 YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE			
UN	IDERWRITING INCOME	490,146	980,292	32,282,017	33,262,3			
CL	AIM EXPENSES							
	Paid Claims	300,587	381,529	8,735,059	9,116,5			
	Case Reserves	120,773	88,172	1,672,133	1,760,3			
-	IBNR	174,322	370,633	1,469,582	1,840,2			
	Discounted Claim Value	(8,696)	(12,261)	(83,279)	(95,5			
_	TAL CLAIMS	586,986	828,072	11,793,494	12,621,			
EXI	PENSES	220.014	452.027	14 354 040	14 700			
+	Excess Premiums Administrative	226,914 80,806	453,827 161,092	14,254,940 3,803,178	14,708,			
то	TAL EXPENSES	307,719	614,920	18,058,118	3,964, <b>18,673</b> ,			
	IDERWRITING PROFIT (1-2-3)	(404,560)	(462,700)	2,430,405	1,967,			
	VESTMENT INCOME	0	0	7,237	7,			
	OFIT (4 + 5)	(404,560)	(462,700)	2,437,642	1,974,			
	L APPROPRIATION CANCELLATION	0	0	148,760	148,			
DIV	VIDEND INCOME	0	0	48,953	48,			
DIV	/IDEND EXPENSE	0	0	(48,953)	(48,			
. IN	VESTMENT IN JOINT VENTURE	(5,335)	17,791	1,219,017	1,236,			
. SU	RPLUS (6 + 7 + 8)	(409,895)	(444,908)	3,805,419	3,360,			
RPLU	JS (DEFICITS) BY FUND YEAR							
20		3,840	3,840	557,950	561,			
20		11,508	(49,171)	81,969	32,			
20		(151,824)	(132,619)	530,118	32,			
20		(242)	19,421	1,222,076	1,241,			
20		(42,091)	(52,842)	1,127,507	1,074,			
20		(274,423)	(335,064)	285,797	(49,			
20	16	43,338	101,527		101,			
TAL S	SURPLUS (DEFICITS)	(409,895)	(444,908)	3,805,417	3,360,			
TAL (	CASH				3,511,			
AIM A	ANALYSIS BY FUND YEAR							
FU	ND YEAR 2010							
	Paid Claims	0	0	1,828,933	1,828,			
	Case Reserves	0	0	(0)				
	IBNR	0	0	0				
	Discounted Claim Value	0	0	0				
то	TAL FY 2010 CLAIMS	0	0	1,828,932	1,828,			
FU	ND YEAR 2011							
-	Paid Claims	(10,406)	(9,171)	2,578,619	2,569,			
+	Case Reserves	(101)	2,414	209,813	212,			
+	IBNR	(177)	(1,239)	35,405	34,			
	TAL FY 2011 CLAIMS	9 (40.575)	(59)	(7,839)	(7,			
_	ND YEAR 2012	(10,675)	(8,055)	2,815,998	2,807,			
FU	Paid Claims	121,796	131,302	1,672,599	1,803,			
+	Case Reserves	(62,611)	(70,017)	476,748	406,			
+	IBNR	(185)	(1,295)	37,013	35,			
	Discounted Claim Value	588	736	(12,590)	(11,			
то	TAL FY 2012 CLAIMS	59,588	60,726	2,173,769	2,234,			
_	ND YEAR 2013	25,555	20,, 20	-,,				
	Paid Claims	5,977	6,038	1,208,028	1,214,			
	Case Reserves	(3,112)	(18,063)	215,001	196,			
	IBNR	(1,077)	(3,230)	215,309	212,			
	Discounted Claim Value	83	675	(11,611)	(10,			
то	TAL FY 2013 CLAIMS	1,872	(14,579)	1,626,727	1,612,			
FU	ND YEAR 2014							
	Paid Claims	27,628	31,923	574,611	606,			
	Case Reserves	38,764	49,890	265,330	315,			
	IBNR	(1,980)	(4,455)	495,024	490,			
	Discounted Claim Value	(929)	(1,152)	(20,323)	(21,			
то	TAL FY 2014 CLAIMS	63,483	76,207	1,314,642	1,390,			
FU	ND YEAR 2015							
	Paid Claims	155,009	220,854	872,269	1,093,			
	Case Reserves	115,565	71,428	505,242	576,			
	IBNR	4,116	28,128	686,830	714,			
	Discounted Claim Value	(3,529)	(2,705)	(30,916)	(33,			
то	TAL FY 2015 CLAIMS	271,162	317,706	2,033,425	2,351,			
FU	ND YEAR 2016							
	Paid Claims	582	582					
	Case Reserves	32,268	52,518		52,			
	IBNR	173,625	352,724		352,			
	Discounted Claim Value	(4,918)	(9,756)		(9,			

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.

			NTY INSURANCE COM LL FAST TRACK REPORT		
_		AS OF	January 31, 2016		
			YEARS COMBINED		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	UNDERWRITING INCOME	490,146	490,146	32,282,017	32,772,
	CLAIM EXPENSES				
	Paid Claims	80,942	80,942	8,735,059	8,816,
	Case Reserves	(32,602)	(32,602)	1,672,133	1,639,
	IBNR	196,311	196,311	1,469,582	1,665,
	Discounted Claim Value	(3,565)	(3,565)	(83,279)	(86,
	TOTAL CLAIMS	241,086	241,086	11,793,494	12,034,
	EXPENSES				
	Excess Premiums	226,914	226,914	14,254,940	14,481,
	Administrative	80,287	80,287	3,803,178	3,883,
	TOTAL EXPENSES	307,200	307,200	18,058,118	18,365,
	UNDERWRITING PROFIT (1-2-3)	(58,140)	(58,140)	2,430,405	2,372,
	INVESTMENT INCOME	0	0	7,237	7,
	PROFIT (4 + 5)	(58,140)	(58,140)	2,437,642	2,379,
	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,
	DIVIDEND INCOME	0	0	48,953	48,
	INVESTMENT IN JOINT VENTURE	-			1,242,
		23,127	23,127	1,219,017	
	SURPLUS (6+7+8)	(35,014)	(35,014)	3,854,372	3,819,
F	RPLUS (DEFICITS) BY FUND YEAR				
	2010	0	0	606,903	606,
	2011	(60,679)	(60,679)	81,969	21,
	2012	19,205	19,205	530,118	549,
	2013	19,664	19,664	1,222,076	1,241,
	2014	(10,751)	(10,751)	1,127,507	1,116,
	2014	(60,641)	(60,641)	285,797	225,
			, , ,	203,797	58,
	2016	58,188	58,188		
	TAL SURPLUS (DEFICITS)	(35,014)	(35,014)	3,854,370	3,819,
1	TAL CASH				5,296,
Δ	AIM ANALYSIS BY FUND YEAR				
	FUND YEAR 2010				
	Paid Claims	0	0	1,828,933	1,828,
	Case Reserves	0	0	(0)	
	IBNR	0	0	0	
	Discounted Claim Value	0	0	0	
	TOTAL FY 2010 CLAIMS	0	0	1,828,933	1,828,
	FUND YEAR 2011				
	Paid Claims	1,235	1,235	2,578,619	2,579,
	Case Reserves	2,515	2,515	209,813	212,
	IBNR	(1,062)	(1,062)	35,405	34,
	Discounted Claim Value				(7,
	TOTAL FY 2011 CLAIMS	(69)	(69)	(7,839) <b>2,815,998</b>	
		2,619	2,619	2,815,998	2,818,
	FUND YEAR 2012				
	Paid Claims	9,506	9,506	1,672,599	1,682,
	Case Reserves	(7,406)	(7,406)	476,748	469,
	IBNR	(1,110)	(1,110)	37,013	35,
	Discounted Claim Value	149	149	(12,590)	(12,
	TOTAL FY 2012 CLAIMS	1,138	1,138	2,173,769	2,174,
	FUND YEAR 2013				
	Paid Claims	61	61	1,208,028	1,208,
	Case Reserves	(14,951)	(14,951)	215,001	200,
	IBNR	(2,153)	(2,153)	215,309	213,
	Discounted Claim Value	592	592	(11,611)	(11,
	TOTAL FY 2013 CLAIMS	(16,451)	(16,451)	1,626,727	1,610,
	FUND YEAR 2014	1		1	
		4 300	1 200	E74 C44	570
	Paid Claims	4,296	4,296	574,611	578,
	Case Reserves	11,126	11,126	265,330	276,
	IBNR	(2,475)	(2,475)	495,024	492,
	Discounted Claim Value	(223)	(223)	(20,323)	(20,
	TOTAL FY 2014 CLAIMS	12,724	12,724	1,314,642	1,327,
	FUND YEAR 2015				
	Paid Claims	65,845	65,845	872,269	938,
	Case Reserves	(44,137)	(44,137)	505,242	461,
	IBNR	24,012	24,012	686,830	710,
	Discounted Claim Value	824	824	(30,916)	(30,
	TOTAL FY 2015 CLAIMS	46,544	46,544	2,033,425	2,079,
		10,544		2,000,420	2,013,
	FUND YEAR 2016				
	Paid Claims	0	0		
	Case Reserves	20,250	20,250		20,
	IBNR	179,100	179,100		179,
	Discounted Claim Value	(4,838)	(4,838)		(4,
	TOTAL FY 2016 CLAIMS	194,512	194,512	0	194,

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		CINIA NICIAL TAC	T TDACK DEPONT		
	<del>                                      </del>		T TRACK REPORT January 31, 2016		
			COMBINED		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1. 2.	UNDERWRITING INCOME CLAIM EXPENSES	1,787,112	1,787,112	76,187,004	77,974,116
۷.	Paid Claims	254,592	254,592	1,089,800	1,344,392
	Case Reserves	(68,975)	(68,975)	2,413,317	2,344,342
	IBNR	335,418	335,418	9,188,910	9,524,329
	Discounted Claim Value	(28,911)	(28,911)	(651,074)	(679,985
	TOTAL CLAIMS	492,124	492,124	12,040,954	12,533,078
3.	EXPENSES				
	Excess Premiums	807,826	807,826	52,056,606	52,864,432
	Administrative	132,341	132,341	5,652,282	5,784,623
_	TOTAL EXPENSES	940,167	940,167	57,708,888	58,649,055
4.	UNDERWRITING PROFIT (1-2-3)	354,821	354,821	6,437,162	6,791,983
5. 6.	INVESTMENT INCOME	3,638	3,638	184,725	188,362
ъ. 7.	PROFIT (4+5) Dividend	358,459	358,459 0	6,621,887 150,000	<b>6,980,346</b> 150,000
7. 8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	358,459	358,459	5,864,336	6,222,795
SU	RPLUS (DEFICITS) BY FUND YEAR	·	·		
	2010	4 220	4 220	642.402	646 442
	2010	4,230	4,230	642,182	646,412
	2011	(225,620)	(225,620)	1,149,228	923,608
	2012	100,231 16,486	100,231 16,486	477,778 1,259,797	578,009 1,276,283
	2013	12,923	12,923	1,417,920	1,430,843
	2015	(99,309)	(99,309)	917,430	818,121
	2016	549,518	549,518	02.,.00	549,518
то	TAL SURPLUS (DEFICITS)	358,459	358,459	5,864,335	6,222,794
	TAL CASH				8,592,052
CL	AIM ANALYSIS BY FUND YEAR				
CL	FUND YEAR 2010		-		
	Paid Claims	901	901	163,454	164,355
	Case Reserves	4,845	4,845	103,434	4,846
	IBNR	(9,796)	(9,796)	326,545	316,749
	Discounted Claim Value	54	54	(11,008)	(10,954)
	TOTAL FY 2010 CLAIMS	(3,996)	(3,996)	478,992	474,996
	FUND YEAR 2011				
	Paid Claims	91,234	91,234	144,097	235,331
	Case Reserves	166,357	166,357	262,007	428,364
	IBNR	(18,717)	(18,717)	623,896	605,179
	Discounted Claim Value	(12,832)	(12,832)	(41,637)	(54,469)
	TOTAL FY 2011 CLAIMS	226,042	226,042	988,363	1,214,405
	FUND YEAR 2012				
	Paid Claims	127,973	127,973	515,889	643,861
	Case Reserves	(203,092)	(203,092)	856,270	653,178
	IBNR	(33,601)	(33,601)	1,120,043	1,086,442
	Discounted Claim Value	8,992	8,992	(82,267)	(73,276)
	TOTAL FY 2012 CLAIMS	(99,729)	(99,729)	2,409,934	2,310,205
	FUND YEAR 2013				
	Paid Claims	0	0	15,975	15,975
	Case Reserves	1 (16 577)	1 (16 577)	511,304	511,305
	IBNR	(16,577)	(16,577)	1,657,721	1,641,144
	Discounted Claim Value	792	792	(110,993)	(110,201)
	TOTAL FY 2013 CLAIMS	(15,784)	(15,784)	2,074,007	2,058,223
	FUND YEAR 2014	24 405	24.405	110 000	454.40=
	Paid Claims	34,485	34,485	119,922	154,407
	Case Reserves	(37,896)	(37,896)	313,106	275,211
	IBNR Discounted Claim Value	(12,059)	(12,059)	2,411,798 (164,745)	2,399,739 (161,356
	TOTAL FY 2014 CLAIMS	(12,081)	(12,081)	2,680,081	2,668,000
		(12,001)	(12,001)	2,000,001	_,000,000
	FUND YEAR 2015 Paid Claims	0	0	130,464	130,464
	Case Reserves	0 809	809	470,629	471,438
	IBNR	106,712	106,712	3,048,907	3,155,619
	Discounted Claim Value	(7,275)	(7,275)	(240,424)	(247,699)
	TOTAL FY 2015 CLAIMS	100,245	100,245	3,409,576	3,509,822
	FUND YEAR 2016	, -	-, -		,
	Paid Claims	0	0		0
	Case Reserves	0	0		0
	IBNR	319,457	319,457		319,457
	Discounted Claim Value	(22,030)	(22,030)		(22,030)
	TOTAL FY 2016 CLAIMS	297,428	297,428	0	297,428
	MBINED TOTAL CLAIMS	492,124	492,124	12,040,954	12,533,078

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

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE DIVISION

## FINANCIAL FAST TRACK REPORT

#### AS OF JANUARY 31, 2016

#### ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	47,961	47,961	82,546,153	82,594,114
<b>2</b> .	CLAIM EXPENSES				
	Paid Claims	39,455	39,455	73,311,193	73,350,647
	IBNR	(1,429)	(1,429)	40,487	39,058
	Total Claims	38,026	38,026	73,351,680	73,389,705
<b>3</b> .	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	6,065	6,065	5,477,341	5,483,406
	Total Expenses	6,065	6,065	9,062,807	9,068,872
4.	UNDERWRITING PROFIT (1-2-3)	3,870	3,870	131,666	135,537
5.	INVESTMENT INCOME	-	-	7,136	7,136
6.	STATUTORY PROFIT (4+5)	3,870	3,870	138,802	142,673
9.	STATUTORY SURPLUS (6+7-8)	3,870	3,870	138,802	142,673

#### SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	2,931	2,931
CASH	-	-	4,592	4,592
2014 SURPLUS	1,487	1,487	31,844	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	22,963	22,963	2,039	25,003
CASH	-	-	88,112	88,112
2016 SURPLUS	(20,580)	(20,580)	-	(20,580)
CASH	44,610	44,610	-	44,610
2016 SURPLUS	3,870	3,870	138,802	142,673
TOTAL CASH	44,610	44,610	228,021	272,631

## CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,0
IBNR	-	-	-	-
Total Claims	-		22,551,041	22,551,0
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,9
IBNR _				
Total Claims	-		34,451,946	34,451,
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,
IBNR _	<u> </u>			
Total Claims	-	-	14,793,695	14,793,
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,
IBNR _	<u> </u>		1,661	1,
Total Claims	=	-	541,883	541,
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,
IBNR _	(1,487)	(1,487)	1,487	
Total Claims	(1,487)	(1,487)	498,719	497,
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,
IBNR _	(22,963)	(22,963)	37,339	14,
Total Claims	(22,963)	(22,963)	514,397	491,
FUND YEAR 2016				
Paid Claims	39,455	39,455	-	39,
IBNR _	23,021	23,021	-	23,
Total Claims	62,476	62,476	-	62,
COMBINED TOTAL CLAIMS	38,026	38,026	73,351,680	73,389,

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

	G	loucester Cou	nty Insurance C	ommission				
			ACTIVITY REPO					
AS OF	March 31, 2016							
COVERAGE LINE-PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16		0 (		0	0	10	4	14
March-16		0 0		0	0	9	7	16
NET CHGE	0	0	0	0	0	-1	3	2
Limited Reserves								\$2,326
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$0	\$0	\$21,484	\$5,000	\$26,484
March-16	\$0	\$0	\$0	\$0	\$0	\$20,713	\$16,500	\$37,213
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$771)	\$11,500	\$10,729
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$278,002	\$17,465	\$879,326
COVERAGE LINE-GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16		0 2		2	6	19	2	37
March-16		0 2		2	6	15	1	32
NET CHGE	0	0	0	0	0	-4	-1	-5
Limited Reserves	0010		05:5				0015	\$12,271
Year Fahruaru 10	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$48,782	\$200,505	\$9,073	\$105,382	\$16,504	\$17,600	\$397,846
March-16	\$0	\$39,320	\$192,612	\$8,913	\$123,523	\$13,300	\$15,000	\$392,668
NET CHGE	\$0	(\$9,463)	(\$7,892)	(\$160)	\$18,141	(\$3,204)	(\$2,600)	(\$5,178
Ltd Incurred	\$375,597	\$707,654	\$632,053	\$23,471	\$149,224	\$13,300	\$15,500	\$1,916,798
COVERAGE LINE-AUTOLIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16		0 (		1	0	7	2	13
March-16		0 (	_	0	0	5	2	9
NET CHGE	0	0	-1	-1	0	-2	0	-4
Limited Reserves Year	2010	2011	2012	2013	2014	2015	2016	\$2,293 TOTAL
February-16	\$0	\$0	\$15,936	\$7,874	\$0	\$11,600	\$500	\$35,910
March-16	\$0 \$0	\$0	\$10,355	\$0	\$0 \$0	\$9,500	\$780	\$20,635
NET CHGE	\$0 \$0	\$0	(\$5,581)	(\$7,874)	\$0	(\$2,100)	\$280	(\$15,275
Ltd Incurred	\$9,579	\$126,796	\$280,603	\$22,305	\$3,950	\$15,750	\$1,280	\$460,262
COVERAGE LINE-WORKERS COMP.	ψ9,579	\$120,790	Ψ200,003	Ψ22,303	ψ5,950	ψ13,730	ψ1,200	ψ <del>4</del> 00,202
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16		0 10		11	14	32	14	106
March-16		0 10		10	12	29	16	101
NET CHGE	0	0	-1	-1	-2	-3	2	-5
Limited Reserves						-		\$12,443
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$163,445	\$190,290	\$179,991	\$209,839	\$527,083	\$29,418	\$1,300,065
March-16	\$0	\$159,427	\$143,730	\$187,558	\$186,520	\$508,587	\$70,941	\$1,256,763
NET CHGE	\$0	(\$4,019)	(\$46,560)	\$7,567	(\$23,319)	(\$18,495)	\$41,523	(\$43,303
Ltd Incurred	\$1,351,278	\$1,736,185	\$1,228,305	\$1,227,096	\$710,806	\$1,381,856	\$78,975	\$7,714,500
		TOTAL AL	LLINESCO	MRINED				
			UNT - OPEN					
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	0	12	34	14	20	68	22	170
March-16	0	12	32	12	18	58	26	158
NET CHGE	0	0	-2	-2	-2	-10	4	-12
Limited Reserves	<u> </u>	- J	-			. •		\$10.806
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$212,228	\$406,731	\$196,937	\$315,221	\$576,670	\$52,518	\$1,760,304
March-16	\$0	\$198,747	\$346,697	\$196,471	\$310,043	\$552,100	\$103,221	\$1,707,279
NET CHGE	\$0	(\$13,481)	(\$60,034)	(\$466)	(\$5,177)	(\$24,570)	\$50,703	(\$53,025
Ltd Incurred	\$1,820,140	\$2,782,275	\$2,198,869	\$1,422,250	\$945,225	\$1,688,908	\$113,220	\$10,970,886

								nsurance Con								
								GEMENT REF								
						AS OF		RATIO ANA	LYSIS March 31, 2016							
FUND YEAR 2010 LO	SSES CADDED AT RE	TENTION				AS OI			Mat Cit 31, 2010							
OND ILANZUID LO	JJLJ CAITLD AT IL	Curr	ent	75			Last	Month	74			Last	Year	63		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONT
		Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	29-Feb-16		TARGETED	Incurred	Incurred	31-Mar-15		TARGET
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00
GEN LIABILITY	813,038	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%	354,051	354,051	43.55%	789,664	97.139
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,693	96.77
WORKER'S COMP	1,044,196	1,351,278	1,351,278	129.41%	1,044,196	100.00%	1,361,070	1,361,070	130.35%	1,044,196	100.00%	1,469,343	1,469,343	140.72%	1,043,674	99.959
TOTAL ALL LINES	2,111,178	1,820,140	1,820,140	86.21%	2,080,936	98.57%	1,829,932	1,829,932	86.68%	2,080,936	98.57%	1,916,660	1,916,660	90.79%	2,085,422	98.789
NET PAYOUT %	\$1,820,140				86.21%											
FUND VEAR 2011 LO	SCEE CARRED AT RE	TENTION														
FUND YEAR 2011 LO	SSES CAPPED AT RE	Curr	ent	63			lact	Month	62			Last	Vear	51		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONT
	Duaget	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	29-Feb-16		TARGETED	Incurred	Incurred	31-Mar-15		TARGET
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00
GEN LIABILITY	969,800	707,654	707,654	72.97%	941,919	97.13%	707,654	707,654	72.97%	941,919	97.13%	678,688	678,688	69.98%	934,657	96.389
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,431	96.77%	126,796	126,796	184.70%	66,309	96.59%	129,450	129,450	188.57%	64,267	93.629
WORKER'S COMP	1,260,640	1,736,185	1,736,185	137.72%	1,260,010	99.95%	1,736,185	1,736,185	137.72%	1,259,758	99.93%	1,754,886	1,754,886	139.21%	1,255,242	99.57
TOTAL ALL LINES	2,533,348	2,782,275	2,782,275	109.83%	2,502,618	98.79%	2,782,275	2,782,275	109.83%	2,502,245	98.77%		2,774,665	109.53%	2,488,424	98.23
NET PAYOUT %	\$2,583,529				101.98%											
FUND YEAR 2012 LO	SSES CAPPED AT RE															
		Curr		51				Month	50			Last		39		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	29-Feb-16		TARGETED	Incurred	Incurred	31-Mar-15		TARGETE
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00
GEN LIABILITY	969,800	632,053	632,053	65.17%	934,657	96.38%	632,053	632,053	65.17%	933,218	96.23%	354,955	354,955	36.60%	891,688	91.959
AUTO LIABILITY	68,650	285,246	280,603	408.74%	64,267	93.62%	289,890	289,890	422.27%	64,033	93.27%	275,774	275,774	401.71%	60,968	88.819
WORKER'S COMP	1,292,157	1,228,305	1,228,305	95.06%	1,286,625	99.57%	1,230,780	1,230,780	95.25%	1,285,984	99.52%	1,153,652	1,153,652	89.28%	1,273,689	98.579
TOTAL ALL LINES	2,569,961	2,203,513	2,198,869	85.56%	2,524,903	98.25%	2,210,632	2,210,632	86.02%	2,522,590	98.16%	1,842,289	1,842,289	71.69%	2,465,699	95.949
NET PAYOUT %	\$1,852,172				72.07%											
FUND YEAR 2013 LO	SSES CAPPED AT RE															-
	Dudget	Curr		39	-	MONTH		Month	38		MONTH	Last Unlimited		27		MONTH
	Budget	Unlimited	Limited	Actual	_	MONTH	Unlimited	Limited	Actual		MONTH		Limited	Actual		
PROPERTY	243,372	Incurred 149,379	Incurred 149,379	31-Mar-16 61.38%	243,372	TARGETED 100.00%	Incurred 149,379	Incurred 149,379	29-Feb-16 61.38%	243,372	TARGETED 100.00%	149,379	Incurred 149,379	31-Mar-15 61.38%	243,372	100.009
GEN LIABILITY	969,800	23,471	23,471	2.42%	891,688	91.95%	23,471	23,471	2.42%	886,229	91.38%	275,497	275,497	28.41%	802,018	82.709
AUTO LIABILITY	68,650	22,305	22,305	32.49%	60,968	88.81%	23,413	23,413	34.10%		88.30%	9,525	9,525	13.87%	54,938	80.039
WORKER'S COMP	1,292,157		1,227,096	94.96%		98.57%	1,214,741		94.01%	60,618	98.43%	1,259,564		97.48%		95.339
		1,227,096			1,273,689	95.95%	1,411,004	1,214,741		1,271,808	95.65%		1,259,564		1,231,799	
TOTAL ALL LINES	2,573,979 \$1,225,779	1,422,250	1,422,250	55.25%	2,469,717 <b>47.62</b> %	95.95%	1,411,004	1,411,004	54.82%	2,462,027	95.65%	1,693,964	1,693,964	65.81%	2,332,126	90.609
NET PAYOUT %	31,223,773				47.02/0											
FUND YEAR 2014 LO	SSES CAPPED AT RE	TENTION			_											
OND ILAN 2014 LO	JJLJ CAITLD AT IL	Curr	ent	27			Last	Month	26			Last	Year	15		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
	1	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	29-Feb-16		TARGETED	Incurred	Incurred	31-Mar-15		TARGETE
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	91,343	91,343	37.53%	234,689	96.439
GEN LIABILITY	774,800	149,224	149,224	19.26%	640,754	82.70%	124,124	124,124	16.02%	632,645	81.65%	44,032	44,032	5.68%	511,892	66.079
AUTO LIABILITY	68,650	3,950	3,950	5.75%	54,938	80.03%	3,950	3,950	5.75%	54,179	78.92%	3,950	3,950	5.75%	40,902	59.589
				64.19%	1,055,539	95.33%	712,665	712,665	64.36%	1.049.636	94.80%	572,876	572,876	51.74%	871,036	78.679
WORKER'S COMP	1,107,261	710,806	710,806				,						712,201	32.46%		75.599
WORKER'S COMP TOTAL ALL LINES	2,194,083	710,806 945,225	710,806 945,225	43.08%	1,994,603	90.91%	921,984	921,984	42.02%	1,979,831	90.24%	712,201			1,658,519	
TOTAL ALL LINES					1,994,603 28.95%	90.91%	921,984	921,984		1,979,831	90.24%	/12,201	712,201	32.40%	1,036,319	73.337
TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181	945,225				90.91%	921,984	921,984		1,979,831	90.24%	/12,201	712,201	32.40%	1,036,319	73.33
TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181	945,225		43.08%		90.91%			42.02%	1,979,831	90.24%				1,056,519	73.337
TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181 SSSES CAPPED AT RE	945,225 TENTION Curr	945,225 ent	43.08%			Last	Month	42.02%	1,979,831		Last	Year	3	1,036,319	
	2,194,083 \$635,181	945,225 TENTION Curr Unlimited	945,225 ent Limited	43.08% 15 Actual		MONTH	Last Unlimited	Month Limited	42.02% 14 Actual	1,979,831	MONTH	Last Unlimited	Year Limited	3 Actual	1,056,519	MONTH
TOTAL ALL LINES NET PAYOUT % FUND YEAR 2015 LO	2,194,083 \$635,181 SSES CAPPED AT RE Budget	945,225 TENTION Curro Unlimited Incurred	945,225 ent Limited Incurred	15 Actual 31-Mar-16	28.95%	MONTH TARGETED	Last Unlimited Incurred	Month Limited Incurred	42.02% 14 Actual 29-Feb-16		MONTH TARGETED	Last Unlimited Incurred	Year Limited Incurred	3 Actual 31-Mar-15		MONTI
TOTAL ALL LINES NET PAYOUT % FUND YEAR 2015 LO PROPERTY	2,194,083 \$635,181 SSES CAPPED AT RE Budget 230,000	945,225 TENTION Curr. Unlimited Incurred 278,002	945,225 ent Limited Incurred 278,002	15 Actual 31-Mar-16 120.87%	28.95%	MONTH TARGETED 96.43%	Last Unlimited Incurred 274,472	Month Limited Incurred 274,472	14 Actual 29-Feb-16 119.34%	220,878	MONTH TARGETED 96.03%	Last Unlimited Incurred 25,299	Year Limited Incurred 25,299	3 Actual 31-Mar-15 11.00%	52,900	MONTI TARGETI 23.009
TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181 SSES CAPPED AT RE Budget	945,225 TENTION Curro Unlimited Incurred	945,225 ent Limited Incurred	15 Actual 31-Mar-16	28.95%	MONTH TARGETED	Last Unlimited Incurred	Month Limited Incurred	42.02% 14 Actual 29-Feb-16		MONTH TARGETED	Last Unlimited Incurred	Year Limited Incurred	3 Actual 31-Mar-15		MONTI TARGETI 23.009
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY	2,194,083 \$635,181 SSSES CAPPED AT RE Budget 230,000 680,000 91,000	945,225  TENTION  Curr  Unlimited  Incurred  278,002  13,300  15,750	945,225  ent Limited Incurred 278,002 13,300 15,750	15 Actual 31-Mar-16 120.87% 1.96% 17.31%	221,794 449,260 54,218	MONTH TARGETED 96.43% 66.07% 59.58%	Last Unlimited Incurred 274,472 16,504 15,251	Month Limited Incurred 274,472 16,504 15,251	14 Actual 29-Feb-16 119.34% 2.43% 16.76%	220,878 436,541 51,837	MONTH TARGETED 96.03% 64.20% 56.96%	Last Unlimited Incurred 25,299 6,501 1,500	Year Limited Incurred 25,299 6,501 1,500	3 Actual 31-Mar-15 11.00% 0.96% 1.65%	52,900 40,800 5,460	MONT TARGET 23.009 6.00% 6.00%
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP	2,194,083 \$635,181 SSSES CAPPED AT RE Budget 230,000 680,000 91,000 1,157,000	945,225  TENTION  Curr.  Unlimited Incurred 278,002 13,300 15,750 1,381,856	945,225  ent Limited Incurred 278,002 13,300 15,750 1,381,856	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43%	221,794 449,260 54,218 910,164	MONTH TARGETED 96.43% 66.07% 59.58% 78.67%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567	Month Limited Incurred 274,472 16,504 15,251 1,363,567	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85%	220,878 436,541 51,837 866,407	MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	Last Unlimited Incurred 25,299 6,501 1,500 385,374	Year Limited Incurred 25,299 6,501 1,500 385,374	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31%	52,900 40,800 5,460 34,710	MONTH TARGETH 23.00% 6.00% 6.00% 3.00%
TOTAL ALL LINES NET PAYOUT % FUND YEAR 2015 LO PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES	2,194,083 \$635,181 SSSES CAPPED AT RE Budget 230,000 680,000 91,000 1,157,000 2,158,000	945,225  TENTION  Curr  Unlimited  Incurred  278,002  13,300  15,750	945,225  ent Limited Incurred 278,002 13,300 15,750	15 Actual 31-Mar-16 120.87% 1.96% 17.31%	221,794 449,260 54,218 910,164 1,635,436	MONTH TARGETED 96.43% 66.07% 59.58% 78.67%	Last Unlimited Incurred 274,472 16,504 15,251	Month Limited Incurred 274,472 16,504 15,251	14 Actual 29-Feb-16 119.34% 2.43% 16.76%	220,878 436,541 51,837	MONTH TARGETED 96.03% 64.20% 56.96%	Last Unlimited Incurred 25,299 6,501 1,500	Year Limited Incurred 25,299 6,501 1,500	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31%	52,900 40,800 5,460	MONTH TARGETH 23.00% 6.00% 6.00% 3.00%
TOTAL ALL LINES NET PAYOUT % FUND YEAR 2015 LO PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES	2,194,083 \$635,181 SSSES CAPPED AT RE Budget 230,000 680,000 91,000 1,157,000	945,225  TENTION  Curr.  Unlimited Incurred 278,002 13,300 15,750 1,381,856	945,225  ent Limited Incurred 278,002 13,300 15,750 1,381,856	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43%	221,794 449,260 54,218 910,164	MONTH TARGETED 96.43% 66.07% 59.58% 78.67%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567	Month Limited Incurred 274,472 16,504 15,251 1,363,567	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85%	220,878 436,541 51,837 866,407	MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	Last Unlimited Incurred 25,299 6,501 1,500 385,374	Year Limited Incurred 25,299 6,501 1,500 385,374	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31%	52,900 40,800 5,460 34,710	MONTH TARGETH 23.00% 6.00% 6.00% 3.00%
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181 Budget 230,000 680,000 91,000 1,157,000 2,158,000 \$1,136,807	945,225  TENTION  Curr Unlimited Incurred 278,002 13,300 15,750 1,381,856 1,688,908	945,225  ent Limited Incurred 278,002 13,300 15,750 1,381,856	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43%	221,794 449,260 54,218 910,164 1,635,436	MONTH TARGETED 96.43% 66.07% 59.58% 78.67%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567	Month Limited Incurred 274,472 16,504 15,251 1,363,567	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85%	220,878 436,541 51,837 866,407	MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	Last Unlimited Incurred 25,299 6,501 1,500 385,374	Year Limited Incurred 25,299 6,501 1,500 385,374	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31%	52,900 40,800 5,460 34,710	MONTH TARGETH 23.00% 6.00% 6.00% 3.00%
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181 Budget 230,000 680,000 91,000 1,157,000 2,158,000 \$1,136,807	945,225  TENTION  Curr Unlimited 1ncurred 278,002 13,300 15,750 1,381,856 1,688,908	945,225  ent Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43% 78.26%	221,794 449,260 54,218 910,164 1,635,436	MONTH TARGETED 96.43% 66.07% 59.58% 78.67%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%	220,878 436,541 51,837 866,407	MONTH TARGETED 96.03% 64.20% 56.96% 74.88%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674	Year Limited Incurred 25,299 6,501 1,500 385,374 418,674	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40%	52,900 40,800 5,460 34,710	MONTH TARGETH 23.00% 6.00% 6.00% 3.00%
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181 SSES CAPPED AT RE Budget 230,000 680,000 91,000 1,157,000 2,158,000 51,136,807	945,225  TENTION  Curr  Unlimited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  TENTION  Curr	945,225  ent Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 78.26%	221,794 449,260 54,218 910,164 1,635,436	MONTH TARGETED 96.43% 66.07% 59.58% 78.67% 75.78%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%	220,878 436,541 51,837 866,407	MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.01%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674	Year Limited Incurred 25,299 6,501 1,500 385,374 418,674	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40%	52,900 40,800 5,460 34,710	MONTI TARGETI 23.00% 6.00% 6.00% 3.00% 6.20%
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %	2,194,083 \$635,181 Budget 230,000 680,000 91,000 1,157,000 2,158,000 \$1,136,807	945,225  TENTION  Curr Unlimited 1ncurred 278,002 13,300 15,750 1,381,856 1,688,908  TENTION  Curr Unlimited	945,225  Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43% 78.26%	221,794 449,260 54,218 910,164 1,635,436	MONTH TARGETED 96.43% 66.07% 59.58% 78.67% 75.78%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month Limited	14 Actual 29-Feb-16 119-34% 2.43% 16.76% 117.85% 77.38%	220,878 436,541 51,837 866,407	MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.01%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674  Last Unlimited	Year Limited Incurred 25,299 6,501 1,500 385,374 418,674  Year Limited	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40%	52,900 40,800 5,460 34,710	MONTI TARGETI 23.00% 6.00% 3.00% 6.20%
TOTAL ALL LINES NET PAYOUT % FUND YEAR 2015 LO PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2016 LO	2,194,083 \$635,181 SSES CAPPED AT RE Budget 230,000 680,000 91,000 2,158,000 \$1,136,807 SSES CAPPED AT RE Budget	945,225  TENTION  Curr  Unlimited Incurred  278,002  13,3300  15,750  1,381,856  1,688,908  TENTION  Curr  Unlimited Incurred	945,225  Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  ent Limited Incurred Incurred	15 Actual 31-Mar-16 120.87% 17.31% 119.43% 78.26%	221,794 449,260 54,218 910,164 1,635,436 52,68%	MONTH TARGETED 96.43% 66.07% 59.58% 78.67% 75.78%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Last Unlimited Incurred	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month Limited Incurred	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%	220,878 436,541 51,837 866,407 1,575,663	MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.01%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674  Last Unlimited Incurred	Year     Limited     Incurred     25,299     6,501     1,500     385,374     418,674  Year     Limited Incurred	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40%	52,900 40,800 5,460 34,710 133,870	MONTI TARGETI 23.00% 6.00% 6.00% 3.00% 6.20%
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 — LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2016 — LO  PROPERTY	2,194,083 \$635,181 SSES CAPPED AT RE Budget 230,000 680,000 91,000 1,157,000 51,136,807 SSES CAPPED AT RE Budget 197,238	945,225  TENTION  Curr Unlimited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  TENTION  Curr Unlimited Incurred 17,465	945,225  Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  ent Limited Incurred 17,465	15 Actual 31-Mar-16 120.87% 1.95% 17.31% 119.43% 78.26%	221,794 449,260 54,218 910,164 1,635,436 52.68%	MONTH TARGETED 96.43% 66.07% 59.58% 75.78% MONTH TARGETED 23.00%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Last Unlimited 15,000	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month Limited Incurred 5,000	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%  2 Actual 29-Feb-16 2.54%	220,878 436,541 51,837 866,407 1,575,663	MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.01% MONTH TARGETED 13.00%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674  Last Unlimited Incurred	Year Limited Incurred 25,299 6,501 1,500 385,374 418,674  Year Limited Incurred 0	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40%	52,900 40,800 5,460 34,710 133,870	MONTI TARGETI 23.00% 6.00% 3.00% 6.20% MONTI TARGETI N/A
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2016 LO  PROPERTY GEN LIABILITY	2,194,083 \$635,181 SSES CAPPED AT RE Budget 230,000 680,000 91,000 2,158,000 \$1,136,807 SSES CAPPED AT RE Budget 197,238 641,774	945,225  TENTION  Curr Unlimited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  TENTION  Curr Unlimited Incurred 17,465 15,500	945,225  Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  ent Limited Incurred 17,465 15,500 15,	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43% 78.26%  3 Actual 31-Mar-16 8.85% 2.42%	221,794 449,260 54,218 910,164 1,635,436 52,68%	MONTH TARGETED 96.43% 66.07% 59.58% 78.67% 75.78%  MONTH TARGETED 23.00% 6.00%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Last Unlimited Incurred 5,000 17,600	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month Limited Incurred 5,000 17,600	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%  2 Actual 29-Feb-16 2.54% 2.74%	220,878 436,541 51,837 866,407 1,575,663	MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.01%  MONTH TARGETED 13.00% 2.50%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674  Last Unlimited Incurred 0	Year Limited 15,299 6,501 1,500 385,374 418,674  Year Limited incurred 0	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40% -9 Actual 31-Mar-15 N/A	52,900 40,800 5,460 34,710 133,870 N/A N/A	MONTH TARGETE 23.00% 6.00% 6.00% 6.20% MONTH TARGETE N/A
TOTAL ALL LINES NET PAYOUT % FUND YEAR 2015 LO PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT % FUND YEAR 2016 LO PROPERTY GEN LIABILITY AUTO LIABILITY	2,194,083 \$635,181 Budget 230,000 680,000 91,000 1,157,000 \$1,136,807 SSES CAPPED AT RE Budget 197,238 641,774 103,684	945,225  TENTION  Curr Unlimited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  TENTION  Curr Unlimited Incurred 17,465 15,500 1,280	945,225  Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  ent Limited Incurred 17,465 15,500 1,280	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43% 78.26%  3 Actual 31-Mar-16 8.85% 2.42%	221,794 449,260 54,218 910,164 1,635,436 52.68%	MONTH TARGETED 96.43% 66.07% 59.58% 78.67% 75.78% MONTH TARGETED 23.00% 6.00%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Last Unlimited Incurred 5,000 17,600 500	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month Limited Incurred 5,000 17,600 5,000	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%  2 Actual 29-Feb-16 2.54% 2.74% 0.48%	220,878 436,541 51,837 866,407 1,575,663	MONTH TARGETED 96.03% 64.20% 56.96% 73.01% MONTH TARGETED 13.00% 2.50%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674 Unlimited Incurred 0 0 0 0	Year	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40%	52,900 40,800 5,460 34,710 133,870	MONTH TARGETE 23.00% 6.00% 3.00% 6.20% MONTH TARGETE N/A N/A
TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2015 LO  PROPERTY GEN LIABILITY AUTO LIABILITY WORKER'S COMP TOTAL ALL LINES NET PAYOUT %  FUND YEAR 2016 LO  PROPERTY GEN LIABILITY	2,194,083 \$635,181 SSES CAPPED AT RE Budget 230,000 680,000 91,000 2,158,000 \$1,136,807 SSES CAPPED AT RE Budget 197,238 641,774	945,225  TENTION  Curr Unlimited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  TENTION  Curr Unlimited Incurred 17,465 15,500	945,225  Limited Incurred 278,002 13,300 15,750 1,381,856 1,688,908  ent Limited Incurred 17,465 15,500 15,	15 Actual 31-Mar-16 120.87% 1.96% 17.31% 119.43% 78.26%  3 Actual 31-Mar-16 8.85% 2.42%	221,794 449,260 54,218 910,164 1,635,436 52,68%	MONTH TARGETED 96.43% 66.07% 59.58% 78.67% 75.78%  MONTH TARGETED 23.00% 6.00%	Last Unlimited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Last Unlimited Incurred 5,000 17,600	Month Limited Incurred 274,472 16,504 15,251 1,363,567 1,669,794  Month Limited Incurred 5,000 17,600	14 Actual 29-Feb-16 119.34% 2.43% 16.76% 117.85% 77.38%  2 Actual 29-Feb-16 2.54% 2.74%	220,878 436,541 51,837 866,407 1,575,663	MONTH TARGETED 96.03% 64.20% 56.96% 74.88% 73.01%  MONTH TARGETED 13.00% 2.50%	Last Unlimited Incurred 25,299 6,501 1,500 385,374 418,674  Last Unlimited Incurred 0	Year Limited 15,299 6,501 1,500 385,374 418,674  Year Limited incurred 0	3 Actual 31-Mar-15 11.00% 0.96% 1.65% 33.31% 19.40% -9 Actual 31-Mar-15 N/A N/A	52,900 40,800 5,460 34,710 133,870 N/A N/A	MONTH TARGETE 23.00% 6.00% 6.00% 6.20% MONTH TARGETE N/A



## CLIENT ACTIVITY REPORT

## **FEBRUARY 2016**

## GCHIC - Gloucester County Health Insurance Commission

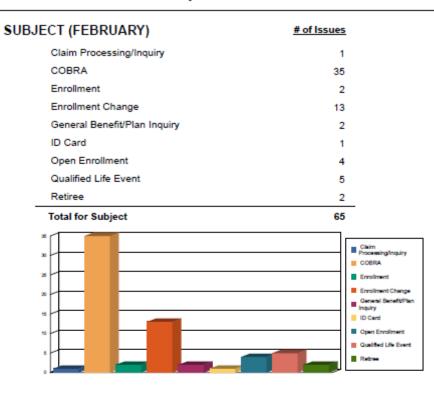
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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



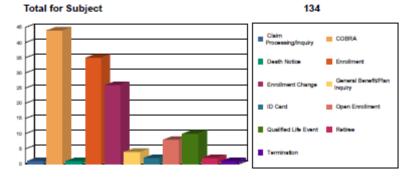
#### CLIENT ACTIVITY SUMMARY REPORT

From: 2/1/2016 To: 2/29/2016

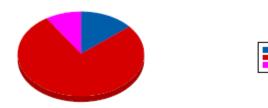
## GCHIC - Gloucester County Health Insurance Commission



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	44
Death Notice	1
Enrollment	35
Enrollment Change	26
General Benefit/Plan Inquiry	4
ID Card	2
Open Enrollment	8
Qualified Life Event	10
Retiree	2
Termination	1



CALL SOURCE (FEBRUARY)	# of Issues
Employee	9
Employer	50
Other	6
Total for Call Source	CE



CALL SOURCE (YTD)	# of Issues
Employee	14
Employer	104
Other	15
Unidentified	1
Total for Call Source	134



Total for Time Range	65	100%
Same Day	65	100%
CLOSED TIME (FEBRUARY)	# of Days	<u>%</u>

Total for Time Range	134	100%
Same Day	134	100%
CLOSED TIME (YTD)	# of Days	<u>%</u>



## CLIENT ACTIVITY REPORT

## **MARCH 2016**

## GCHIC - Gloucester County Health Insurance Commission

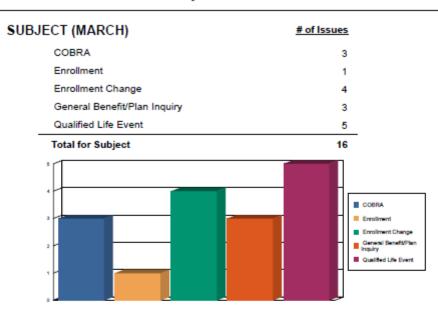
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. 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.

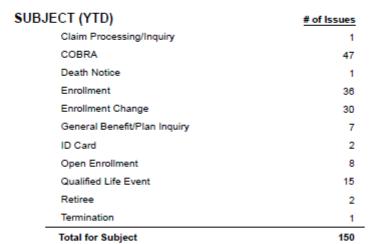


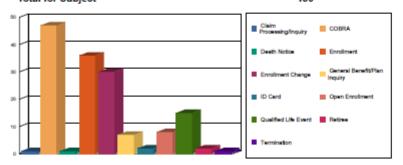
#### CLIENT ACTIVITY SUMMARY REPORT

From: 3/1/2016 To: 3/31/2016

#### GCHIC - Gloucester County Health Insurance Commission







CALL SOURCE (MARCH)	# of Issues
Dependent	1
Employee	3
Employer	10
Other	2
Total for Call Source	16



CALL SOURCE (YTD)	# of Issues
Dependent	1
Employee	17
Employer	114
Other	17
Unidentified	1
Total for Call Source	150



CLOSED TIME (MARCH)	# of Days	%
Same Day	16	100%
Total for Time Range	16	100%

CLOSED TIME (YTD)	# of Days	<u>%</u>
Same Day	150	100%
Total for Time Range	450	400%

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 29-16 March 2016

Confirmation of Payment

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.

000512
MADDEN & MADDEN   LEGAL SERV FOR ANCILLARY COV - 3/22/16   8,222.10   8,492.10   8,650.00   6,650.00   6,650.00   6,650.00   6,650.00   6,650.00   8,200.10   8,200
000513         INSERVCO INSURANCE SERVICES         CLAIMS ADMIN - 03/2016         6,650.00           000514         Derma RISK Management Services         POSTAGE FEE 02/2016         17.13           000514         PERMA RISK MANAGEMENT SERVICES         POSTAGE FEE 03/2016         11,612.84           000515         PERMA RISK MANAGEMENT SERVICES         EXECUTIVE DIRECTOR FEE 03/2016         11,629.97           000515         HARDENBERGH INSURANCE GROUP         UNDERWRITING MANAGEMENT - 03/2016         4,680.00           000516         THE ACTUARIAL ADVANTAGE         ACTUARIAL SERVICES - 03/2016         663.25           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/15/16         7,382.54           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000518         100001         100.00         100.00         100.00
NO   NO   NO   NO   NO   NO   NO   NO
O00513   INSERVCO INSURANCE SERVICES   CLAIMS ADMIN - 03/2016   6,650.00
000514
000514         PERMA RISK MANAGEMENT SERVICES         POSTAGE FEE 02/2016         17.13           000514         PERMA RISK MANAGEMENT SERVICES         EXECUTIVE DIRECTOR FEE 03/2016         11,612.84           000515         HARDENBERGH INSURANCE GROUP         UNDERWRITING MANAGEMENT - 03/2016         4,680.00           000516         THE ACTUARIAL ADVANTAGE         ACTUARIAL SERVICES - 03/2016         663.25           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/15/16         7,382.54           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         7,019.82           000518         LONG MARMERO & ASSOCIATES, LLP         ATTORNEY FEE 03/15/2016         5,085.00           000519         S,085.00         5,085.00
000514   PERMA RISK MANAGEMENT SERVICES   POSTAGE FEE 02/2016   17.13
O00514   PERMA RISK MANAGEMENT SERVICES   EXECUTIVE DIRECTOR FEE 03/2016   11,612.84   11,629.97   14,680.00   14,680.00   14,680.00   14,680.00   14,680.00   14,680.00   14,680.00   16,632.57   1
11,629.97   11,6
000515         000515       HARDENBERGH INSURANCE GROUP       UNDERWRITING MANAGEMENT - 03/2016       4,680.00         000516       THE ACTUARIAL ADVANTAGE       ACTUARIAL SERVICES - 03/2016       663.25         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3/15/16       7,382.54         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3/7/16       3,724.46         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 2/26/2016       7,019.82         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 2/26/2016       7,019.82         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3-7-16       100.00         18,226.82         000518       LONG MARMERO & ASSOCIATES, LLP       ATTORNEY FEE 03/15/2016       5,085.00         000519       5,085.00
000515
4,680.00         000516       THE ACTUARIAL ADVANTAGE       ACTUARIAL SERVICES - 03/2016       663.25         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3/15/16       7,382.54         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3/7/16       3,724.46         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 2/26/2016       7,019.82         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3-7-16       100.00         18,226.82         000518         LONG MARMERO & ASSOCIATES, LLP       ATTORNEY FEE 03/15/2016       5,085.00         000519
000516         THE ACTUARIAL ADVANTAGE         ACTUARIAL SERVICES - 03/2016         663.25           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/15/16         7,382.54           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 2/26/2016         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3-7-16         100.00           000518         LONG MARMERO & ASSOCIATES, LLP         ATTORNEY FEE 03/15/2016         5,085.00           000519
000516         THE ACTUARIAL ADVANTAGE         ACTUARIAL SERVICES - 03/2016         663.25           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/15/16         7,382.54           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 2/26/2016         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3-7-16         100.00           18,226.82           000518         LONG MARMERO & ASSOCIATES, LLP         ATTORNEY FEE 03/15/2016         5,085.00           000519
663.25           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/15/16         7,382.54           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 2/26/2016         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3-7-16         100.00           18,226.82           000518           000518         LONG MARMERO & ASSOCIATES, LLP         ATTORNEY FEE 03/15/2016         5,085.00           5,085.00
000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/15/16         7,382.54           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3/7/16         3,724.46           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 2/26/2016         7,019.82           000517         BROWN & CONNERY, LLP         LEGAL SERV FOR ANCILLARY COV - 3-7-16         100.00           18,226.82           000518           000519         LONG MARMERO & ASSOCIATES, LLP         ATTORNEY FEE 03/15/2016         5,085.00           5,085.00
000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3/15/16       7,382.54         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3/7/16       3,724.46         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 2/26/2016       7,019.82         000517       BROWN & CONNERY, LLP       LEGAL SERV FOR ANCILLARY COV - 3-7-16       100.00         18,226.82         000518         000518       LONG MARMERO & ASSOCIATES, LLP       ATTORNEY FEE 03/15/2016       5,085.00         5,085.00
000517 BROWN & CONNERY, LLP LEGAL SERV FOR ANCILLARY COV - 3/7/16 3,724.46 000517 BROWN & CONNERY, LLP LEGAL SERV FOR ANCILLARY COV - 2/26/2016 7,019.82 000517 BROWN & CONNERY, LLP LEGAL SERV FOR ANCILLARY COV - 3-7-16 100.00 18,226.82 000518 000518 LONG MARMERO & ASSOCIATES, LLP ATTORNEY FEE 03/15/2016 5,085.00 000519
000517 BROWN & CONNERY, LLP LEGAL SERV FOR ANCILLARY COV - 2/26/2016 7,019.82 000517 BROWN & CONNERY, LLP LEGAL SERV FOR ANCILLARY COV - 3-7-16 100.00 18,226.82 000518 000518 LONG MARMERO & ASSOCIATES, LLP ATTORNEY FEE 03/15/2016 5,085.00 000519
000517 BROWN & CONNERY, LLP LEGAL SERV FOR ANCILLARY COV - 3-7-16 100.00 18,226.82  000518 LONG MARMERO & ASSOCIATES, LLP ATTORNEY FEE 03/15/2016 5,085.00 000519
18,226.82  000518  000518  LONG MARMERO & ASSOCIATES, LLP  ATTORNEY FEE 03/15/2016  5,085.00  000519
000518       LONG MARMERO & ASSOCIATES, LLP       ATTORNEY FEE 03/15/2016       5,085.00         000519       5,085.00
000518 LONG MARMERO & ASSOCIATES, LLP ATTORNEY FEE 03/15/2016 5,085.00 5,085.00
5,085.00
000519
000519 ROBERT SCOLPINO REIMBURSE MEDICAL, PRESCRIPTION - 02/2016 600.25
600.25
000520
000520 VIOLA YEAGER REIMBURSE MEDICAL, PRESCRIPTION - 02/2016 600.25
600.25
000521
000521 JUNE ATKINSON REIMBURSE MEDICAL, PRESCRIPTION - 02/2016 600.25
600.25
000522
000522 SPARK CREATIVE GROUP WEBSITE UPDATES - 3/11/16 237.50
237.50

TOTAL PAYMENTS FY 2016

78,785.39

## TOTAL PAYMENTS ALL FUND YEARS \$ 78,785.39

Chairperson	<del> </del>				
Champerson					
Attest:					
		Dated:			
		Daicu.			
I hereby certify the avai	lability of sufficient une		the proper accou	nts to fully pay the ab	ove claims.
I hereby certify the avai	lability of sufficient une		the proper accou	ints to fully pay the ab	ove claims.
I hereby certify the avai	lability of sufficient une		the proper accou	ints to fully pay the ab	ove claims.
I hereby certify the avai	lability of sufficient une		the proper accou	nts to fully pay the ab	ove claims.
I hereby certify the avai	lability of sufficient une		the proper accou	nts to fully pay the ab	ove claims.
I hereby certify the avai	lability of sufficient une		the proper accou	nts to fully pay the ab	ove claims.

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 30-16 Confirmation of Payment

**MARCH 2016** 

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.

	<u>16</u> <u>VendorName</u>	Comment		InvoiceAmount
<b>i</b>	CONNER STRONG & BUCKELEW	CSB CONSULTING FE	NE 02/2016	530.50
	CONNER STRONG & BUCKELEW	PERMA CONSULTING		
	CONNER STRONG & BUCKELEW	PERMA CONSULTING	J FEE U2/2010	2,820.00
	TOTAL PAYM	MENTS FY 2016	3,350.50	3,350.50
Ch	airperson			
CII	anperson			
Att	est:			
		Dated:		

Treasurer

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 31-16 APRIL 2016

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 2	015		
CheckNumber		<u>Comment</u>	<b>InvoiceAmount</b>
<b>000524</b> 000524	NEW JERSEY COUNTIES EXCESS JIF	CEL: FINAL 2015 ASSESSMENT BILL	9,843.05
			9,843.05
<b>000525</b> 000525	DROWN & CONNEDVIID	LEGAL SERV FOR ANCILLARY COV - 10/15	2 810 44
000525	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/15	2,810.44 <b>2,810.44</b>
	TOTAL PAYMENTS FY	7 2015 12,653.49	7
FUND YEAR 2 CheckNumber	<u>016</u> <u>VendorName</u>	Comment	InvoiceAmount
<b>000526</b> 000526	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 04/2016	6,650.00
			6,650.00
<b>000527</b> 000527	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 04/2016	11 612 94
000327	I ERIMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 04/2010	11,612.84 <b>11,612.84</b>
000528			ŕ
000528	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 04/2016	4,680.00 <b>4,680.00</b>
000529			4,000.00
000529	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 04/2016	663.25
000530			663.25
000530	COURIER-POST	ACCT: CHL-091699 - 03/28/16 - RFQ	70.50
			70.50
<b>000531</b> 000531	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 03/16	1,854.75
000331	BROWN & CONNERT, ELF	LEGAL SERV FOR ANCILLAR FCOV - 05/10	1,854.75
000532			
000532	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 04/14/2016	2,925.00 <b>2,925.00</b>
000533			2,723.00
000533	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION - 03/16	600.25
			600.25
000534			
000534	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION - 03/16	600.25
000535			600.25
000535	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION - 03/16	600.25
			600.25

<b>000536</b> 000536	NJ ADVANCE MEDIA	COMMISSION ATTORNE	Y - 3/23/2016	65.39 <b>65.39</b>
<b>000537</b> 000537	HARDENBERGH INSURANCE GROUP	RMC FEE 04/2016		21,320.00 <b>21,320.00</b>
	TOTAL PAYM	MENTS FY 2016	51,642.48	<b></b>

## TOTAL PAYMENTS ALL FUND YEARS \$ 64,295.97

Chairperson	<del></del>
A 11	
Attest:	
	Dated:
I hereby certify the availability of sufficien	unencumbered funds in the proper accounts to fully pay the above claim
	Treasurer

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 32-16 APRIL 2016

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 2016**

CheckNumber	VendorName	Comment		<u>InvoiceAmount</u>
W0416				
W0416	CONNER STRONG & BUCKELEW	CSB CONSULTING FE	E 04/2016	530.50
W0416	CONNER STRONG & BUCKELEW	PERMA CONSULTING	FEE 04/2016	2,820.00
				3,350.50
	TOTAL PAYN	MENTS FY 2016	3,350.50	

## TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson				
Attest:				
	I	Dated:	· · · · · · · · · · · · · · · · · · ·	
I hereby certify the availability	of sufficient unencur	nbered funds in the	e proper accounts	to fully pay the above clain
		Treasurer		

SUMMARY OF CASH AND INVESTMENT	INSTRUMENTS			
GLOUCESTER COUNTY INSURANCE CO	MMISSION			
ALL FUND YEARS COMBINED				
CURRENT MO NTH	January			
CURRENT FUND YEAR	2016			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TO TAL for All			
. A	Accts & instruments			
Opening Cash & Investment Balance	\$5,436,770.72	5,415,821.06	1,441.86	19,507.80
Opening Interest Accrual Balance	\$0.00		-	-
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 Realized 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	\$88,859.38	\$0.00	\$61,605.44	\$27,253.94
10 (Withdrawals - Sales)	-\$229,047.58	-\$144,146.90	-\$57,646.74	-\$27,253.94
Ending Cash & Investment Balance	\$5,296,582.52	\$5,271,674.16	\$5,400.56	\$19,507.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$86,255.74	\$59,326.72	\$19,091.52	\$7,837.50
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,382,838.26	\$5,331,000.88	\$24,492.08	\$27,345.30

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
GLOUCESTER COUNTY INSURANCE	ECOMMISSION									
ALL FUND YEARS COMBINED										
CURRENT MONTH	February									
CURRENT FUND YEAR	2016									
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim						
	ID Number:									
	Maturity (Yrs)									
	Purchase Yield:									
	TO TAL for All									
	ects & instruments									
Opening Cash & Investment Balance	\$5,296,582.52	5,271,674.16	5,400.56	19,507.80						
Opening Interest Accrual Balance	\$0.00	•	-	•						
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						
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 Realized 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	\$492,546.76	\$179,006.01	\$97,752.05	\$215,788.70						
10 (Withdrawals - Sales)	-\$2,278,033.28	-\$1,964,460.80	-\$97,783.78	-\$215,788.70						
Ending Cash & Investment Balance	\$3,511,096.00	\$3,486,219.37	\$5,368.83	\$19,507.80						
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00						
Plus Outstanding Checks	\$1,625,445.73	\$1,618,604.80	\$6,260.93	\$580.00						
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00						
Balance per Bank	\$5,136,541.73	\$5,104,824.17	\$11,629.76	\$20,087.80						

#### GLOUCESTER COUNTY INSURANCE COMMISSION SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED Current Fund Year: 2016 Month Ending: January **Property** Liability Auto Worker's Comp NJ CEL Admin TOTAL (10,144.97)OPEN BALANCE 646,533.12 3,784,194.88 940,213.27 56,568.11 19,406.76 5,436,771.17 RECEIPTS 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Assessments Refunds 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Invest Pymnts Invest Adj 0.00 0.00 0.00 0.00 0.000.00 0.000.00 0.00 0.00 0.00 0.00 Subtotal Invest 0.000.00Other \* 16,358.24 2,130.24 17,936.92 2,194.38 (33,407.99)(5,211.79)0.00TOTAL 2,194.38 16,358.24 2,130.24 17,936.92 (33,407.99) 0.00 (5,211.79)EXPENSES Claims Transfers 0.00 0.00 80,941.98 18,796.85 7,834.45 597.25 53,713.43 0.00 0.00 0.00 0.00 0.00 59,246.22 Expenses 59,246.22 Other \* 0.00 0.00 0.00 0.00 0.00 0.000.00 TOTAL 18,796.85 7,834.45 597.25 53,713.43 0.00 59,246.22 140,188.20 END BALANCE 629,930.65 3,792,718.67 (8,611.98)904,436.76 23,160.12 (45,051.25) 5,296,582.97

#### GLOUCESTER COUNTY INSURANCE COMMISSION SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED Current Fund Year: 2016 Month Ending: February NJ CEL TO TAL **Property** Liability Auto Worker's Comp Admin OPEN BALANCE 629,930.65 3,792,718.67 (8,611.98) 904,436.76 23,160.12 (45,051.25) 5,296,582.97 RECEIPTS Assessments 7,151.67 3,135.68 1,307.38 12,746.52 123,885.94 20,294.86 168,522.05 Refunds 0.00 12,985.70 0.000.00 0.00 0.00 12,985.70 0.00 0.00 0.00 0.00 0.00 Invest Pymnts 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Invest Adj 0.000.000.00 0.00 0.00 0.00 0.00 Subtotal Invest 0.00 0.00 Other \* 0.00 0.00 0.00 0.00 48,953.38 (48,953.38) 0.00 TOTAL 7,151.67 16,121.38 1,307.38 12,746.52 172,839.32 (28,658.52)181,507.75 EXPENSES Claims Transfers 0.00 0.00 313,572.48 92,206.75 122,080.45 1,501.50 97,783.78 Expenses 0.000.00 0.00 0.00 1,584,825.52 66,094.53 1,650,920.05 Other \* 0.00 0.00 0.00 2,501.74 0.00 2,501.74 0.00 TOTAL 92,206.75 122,080.45 1,501.50 97,783.78 1,587,327.26 66,094.53 1,966,994.27

#### **RESOLUTION 33-16**

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

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

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

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

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

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

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

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

**WHEREAS,** the GCIC did hold a closed session from which the public was excluded on April 21, 2016 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 2/1/16 to 2/29/16 and 3/1/16 to 3/31/16, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

<b>ADOPTED</b> by THE GLOUCESTER COUNTY properly noticed meeting held on April 21, 2016.	INSURANCE	COMMISSION	at	a
ADOPTED:				
GERALD A. WHITE, CHAIRMAN	_			
ATTEST:				
MICHAEL BURKE, VICE CHAIRMAN				

## Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 02/01/2016 Thru 02/29/2016

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

#### Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Requested Amount Requested Amount requested to be paid	
As Of Date/To Date	Report End Date	Ending date of trensections on report; usually month end
Payment Type	Туре	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Vold
Report Begin Date	Report Begin Date	Beginning date of transactions on report, usually beginning of month or inception
Trans Date	Transaction Date	less a data the commutes insued neumants and add data the all others time antities.

# Gloucester Co Ins Commission - 353 Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 02/01/2016 Thru 02/29/2016

Туре	Check#	Claim #		Claimant Name	From Date	To Date	Payee Name	Trens. Date	Payment Description	Amt. Requested	Amt. Peld
Cove	rage: Auto Lia	bility									
С	4899	3530000836	001	DELAWARE RIVER PORT AUTH	9/28/2015	1/13/2016	CHANCE & MCCANN LLC	2/5/2016	LEGAL FEE - INV #12185	1,126.50	1,126.50
С	4903	3530001458	001	HARDMAN, STEVEN	9/25/2015	9/25/2015	STEVEN HARDMAN	2/19/2016	75% LIABILITY SETTLEMENT	375.00	375.00
Total	for Coverage:	Auto Liabilit	у					Number of e	ntries: 2	1,501.50	1,501.50
Cove	rage: Auto Phy	rsical Damag	е								
С	4897	3530001438	001	GCUA	10/20/2015	10/20/2015	BUDS AUTO & TRUCK REPAIR	2/5/2016	COLLISION LOSS LESS DEDUCTIBLE	10,009.02	10,009.02
Total	for Coverage:	Auto Physic	al Dam	age				Number of e	ntries: 1	10,009.02	10,009.02
Cove	rage: General I	Liability									
С	4900	3530000813	001	LONABAUGH, JERRY	8/25/2015	1/12/2016	CHANCE & MCCANN LLC	2/5/2016	LEGAL FEES INVOICE #12185	1,184.00	1,184.00
С	4902	3530000558	001	MULVIHILL, NICOLE	10/1/2015	12/29/2015	CHANCE & MCCANN LLC	2/19/2016	LEGAL FEE - INV #12114	3,353.98	3,353.98
R	10385507	3530000475	001	MISCEWITZ, RAYMOND	8/15/2011	8/15/2011	LIBERTY MUTUAL INS CO	2/3/2016	Recovery Legal fees	-12,985.70	-12,985.70
Total	for Coverage:	General Liab	ility					Number of e	intries: 3	-8,447.72	-8,447.72
Cove	rage: Police Pr	ofessional									
С	4895	3530000807	001	GOODLET, CHARLES	10/5/2012	10/5/2012	BARBARA BENSON AND	2/5/2016	FULL/FINAL SETTLEMENT OF ALL CLAIMS	113,333.00	113,333.00
С	4901	3530001333	001	CELESTIN, JEAN	11/24/2015	1/19/2016	CHANCE & MCCANN LLC	2/5/2016	LEGAL FEE - INV #12184	4,209.47	4,209.47
Total	for Coverage:	Police Profe	ssiona	ı				Number of e	ntries: 2	117,542.47	117,542.47
Cove	rage: Property										
С	4898	3530001442	001	GLOUCESTER COUNTY			ALL RISK INC	2/5/2016	FINAL COST TO BLDG STRUCTURE REPAIRS	82,197.73	82,197.73
Total	for Coverage:	Property						Number of e		82,197.73	82,197.73
Total	for Gloucester	Co ins Com	missis	in . 353				Number of e	intrios: 0	202.803.00	202.803.00



Date: 3/1/2016 Financia/Transaction

Page: 2

#### Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 03/01/2016 Thru 03/31/2016

Type Check#	Claim# (	Claimant Name	From Date	To Date	Payee Name	Trens, Date	Payment Description		Ant. Requested	Ant. Peld
						I	nservco	Report	Termino	logy
Reporting Name		Business Name			<b>Business Description</b>					
Amount/Amt Peld		Amount Paid			Amount actually paid or received					
Amount/Ant Requested		Amount Requested			Amount requested to be paid					
As Of Date/To Date		Report End Date			Ending date of transactions on rep	ort, usually month end				
Payment Type		Туре			Types of trensactionsComputer,	Manual, Refund, Recovery, Sto	p Pey, Vold			
Report Begin Date		Report Begin Date			Beginning date of trensections on report; usually beginning of month or inception					
Trans Date		Transaction Date			Issue date for computer Issued pay	yments and add date for all othe	er type entries			



Date: 4/1/2016 Financia/Transaction

### Financial Transaction Log - Liability Claim Payments

## Monthly / Detail / By Coverage / By Payment Type / By Check Number 03/01/2016 Thru 03/31/2016

Туре	Check#	Claim#		Claimant Name	From Date	To Date	Payee Name	Trans, Date	Payment Description	Amt. Requested	Amt. Paid
-	rage: Auto Liab										
C	4905	3530000629	002	CRAM, MICHAEL	1/5/2016	1/29/2016	PARKER MCCAY	3/4/2016	LEGAL FEE - INV #2553369	3,089.36	3,089.36
С	4911	3530000836	001	DELAWARE RIVER PORT AUTH	1/28/2016	2/15/2016	CHANCE & MCCANN LLC	3/4/2016	LEGAL FEE - INV #12277	515.50	515.50
С	4915	3530000836	002	STEIF, JOHN	3/23/2013	3/23/2013	JOHN LISTIEF JR & DEBRAISTIEF	3/18/2016	FULL/FINAL SETTLEMENT OF ALL CLAIMS	6,250.00	6,250.00
С	4920	3530001488	001	ATLANTIC CITY ELECTRIC	10/29/2015	10/29/2015	ATLANTIC CITY ELECTRIC	3/18/2016	SETTLEMENT OF PD LOSS ORDER	2,599.26	2,599.26
									<b>#</b> 70143532		
С	4922	3530001501	001	SCOTT, TAMIKA			TAMIKA SCOTT	3/18/2016	FULL & FINAL SETTLEMENT	500.00	500.00
R	28	3530000576	001	GRANT, HELEN	2/18/2016	2/18/2016	COMPSERVICES INC	3/26/2016	EXCESS REIMBURSEMENT	<b>-4,643.60</b>	-4,643.60
Total	for Coverage: /	Auto Liability	1					Number of er	stries: 6	8,310.52	8,310.52
Cove	rage: Auto Phys	sical Damag	9								
С	4913	3530001477	001	GCUA	1/10/2016	1/10/2016	MANTUA COLLISION INC	3/4/2016	Collision loss less \$1000 deductible	964.85	964.85
F	45750	3530001407	001	ROWAN COLLEGE @	12/4/2015	12/4/2015	ROWAN COLLEGE @	3/31/2016	REFUND	-229.43	-229.43
Total	for Coverage: /	Auto Physica	al Dam	age				Number of er	tries: 2	735.42	735.42
Cove	rage: General L	iability									
С	4907	3530000762	001	ESTATE OF AUTUMN PASQUALE	10/27/2015	12/21/2015	ARCHER & GREINER PC	3/4/2016	INV 4037319	2,437.50	2,437.50
С	4908	3530000762	001	ESTATE OF AUTUMN PASQUALE	1/4/2016	1/28/2016	ARCHER & GREINER PC	3/4/2016	INV 4040157	2,452.50	2,452.50
С	4909	3530000893	001	LAMANTEER, MICHAEL	11/28/2015	12/25/2015	CHURCHILL CONSULTING	3/4/2016	INVOICE #90587	6,792.50	6,792.50
С	4912	3530000813	001	LONABAUGH, JERRY	2/1/2016	2/22/2016	CHANCE & MCCANN LLC	3/4/2016	LEGAL FEE - INV #12282	159.98	159.98
С	4918	3530001478	001	CHANDELA, MEENA	2/18/2016	3/11/2016	CHANCE & MCCANN LLC	3/18/2016	INV 12326	1,904.44	1,904.44
С	4921	3530001489	001	HILL, CLAYTON			CLAYTON HILL	3/18/2016	FULL & FINAL SETTLEMENT	500.00	500.00
Total	for Coverage: (	General Liab	ility					Number of er	tries: 6	14,246.92	14,246.92
Cove	rage: Police Pro	ofessional									
С	4904	3530000807	001	GOODLET, CHARLES	1/5/2016	1/29/2016	PARKER MCCAY	3/4/2016	LEGAL FEE - INV #2553366	3,002.37	3,002.37
С	4906	3530000547	001	DEAN, TAHARQA	1/6/2016	1/28/2016	MADDEN & MADDEN PA	3/4/2016	LEGAL FEE - STMT #25	1,455.00	1,455.00
С	4910	3530001333	001	CELESTIN, JEAN	1/19/2016	2/17/2016	CHANCE & MCCANN LLC	3/4/2016	INV 12278	3,284.30	3,284.30
С	4914	3530000547	001	DEAN, TAHARQA	3/2/2016	3/7/2016	MADDEN & MADDEN PA	3/18/2016	ID 32052-000M - STMNT 26	915.00	915.00
С	4916	3530001333	001	CELESTIN, JEAN	2/18/2016	3/14/2016	CHANCE & MCCANN LLC	3/18/2016	INV 12325	1,770.00	1,770.00
С	4917	3530000547	001	DEAN, TAHARQA	2/29/2016	3/11/2016	CHANCE & MCCANN LLC	3/18/2016	INV 12327	300.00	300.00
Total	for Coverage: F	Police Profes	sional	l				Number of er	tries: 6	10,726.67	10,726.67
Cove	rage: Property										
c	4919	3530001403	001	GCIA	7/30/2015	7/30/2015	GLOUCESTER COUNTY	3/18/2016	PROPERTY LOSS LESS DEDUCTIBLE	4,529.90	4,529.90

Date: 4/1/2016 Financia/Trensaction



Page: 2

## Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 03/01/2016 Thru 03/31/2016

ype Check#	Claim#	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Pai
otal for Coverag	ge: Property					Number of	entries: 1	4,529.90	4,529.90
Coverage: Un/Un	derinaured Motoria	te(NJ)							
13448	3530000919 00	RANDOLPH, BRIAN	1/18/2016	1/29/2016	PARKER MCCAY	3/4/2016	LEGAL FEE - INV #2553367	2,491.75	2,491.7
Total for Coverage: Un/Underinsured Motorists(NJ)  Number of entries: 1							entries: 1	2,491.75	2,491.75



#### Gloucester County Insurance Commission Bill Review/PPO Savings 2016



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	46	84.78%	\$29,838.88	76.93%	\$18,414.56	\$458.04	\$5,631.04	\$5,335.24	\$11,424.32	\$1,187.70	\$10,236.62
	February	51	78.43%	\$143,884.46	71.39%	\$50,101.74	\$0.00	\$18,736.87	\$75,045.85	\$93,782.72	\$8,627.58	\$85,155.14
	March	44	95.45%	\$19,525.51	95.15%	\$12,207.21	\$177.00	\$3,596.61	\$3,544.69	\$7,318.30	\$1,016.20	\$6,302.10
YTD Total		141	85.82%	\$193,248.85	74.65%	\$80,723.51	\$635.04	\$27,964.52	\$83,925.78	\$112,525.34	\$10,831.48	\$101,693.86

Monthly Summary	<u>February</u> \$93.782.72	<u>March</u> \$7.318.30
Total Savings (before fees): Percent Savings:	\$93,782.72 65%	37%
NET SAVINGS:	\$85,155.14	\$6,302.10
Percent NET SAVINGS:	59%	32%

YTD Summary	
Total Savings (before fees):	\$112,525.34
Percent Savings:	58%
NET SAVINGS:	\$101,693.86
Percent NET SAVINGS:	53%

#### 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



# GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY DIRECTOR'S REPORT

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Risk Control, Safety Director

**DATE:** April 14, 2016

# February - April 2016 RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- February 18: One session of Forklift Certification training was conducted for GCIC.
- February 24: One session of Forklift Certification training was conducted for GCIC.
- **February 25:** Attended the GCIC meeting in Woodbury.
- **February 26:** One session of Conflict Resolution Dealing with Difficult People training was conducted for RCGC.
- March 2: Conducted a loss control survey of the GCIC Justice Center.
- March 7: One session of PTO Training was conducted for GCIC.
- March 31: Conducted a loss control survey of the GCIC DPW.
- April 8: One session of Forklift Certification training was conducted for RCGC.
- April 12: Conducted the GCIC Claims Committee meeting via conference call

#### **UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED**

• April 21: Plan to attend the GCIC meeting in Woodbury.

### **SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS**

- Fire Extinguisher Essentials March 24
- Comprehensive Playground Inspection Program April 5

### **CEL MEDIA LIBRARY**

The following GCIC Agencies utilized the CEL Media Library in 2016:

MONTH	AGENCY	# of Videos
January		0
February		0
March		0
April (4/14)		0



### **Safety Director Bulletin**

One in a series of safety bulletins from your Joint Insurance Fund

March 2016

#### Fire Extinguisher Essentials

Small fires grow into big fires in seconds. There is only a small window of opportunity when a fire extinguisher is effective. Knowing how to select, inspect, and operate the extinguisher, is critical to saving property and potentially even lives.

When purchasing fire extinguishers, work with the vendor to select the proper class and size extinguishers for the hazards present in your work area. The type of fire fuel will determine the class of fire extinguisher to be chosen.



Class A – Ordinary Combustibles

The pictogram indicates a trash can and campfire on fire. A common way to remember this is ordinary combustibles leave  $\underline{A}$ SHES when they burn.

Examples include paper, cardboard, wood, plastics, clothing, and vegetation.



Class B – Flammable and Combustible Liquids

The pictogram indicates an old-time gas can and a pool of liquid on fire. A common way to remember this is liquids have a BOILING point.

Examples include gasoline, kerosene, paints & thinners, and cooking grease.



Class C – Energized Electrical Equipment

The pictogram indicates an electric cord and plug on fire. Two common ways to remember this are ELECTRIC.

Examples include computers, televisions, electric stoves, and battery packs.

One strategy to match the fire extinguisher to multiple hazards, such as in many workplaces and homes, is to purchase an A-B-C (multi-class) fire extinguisher. In most office or home settings, select a 5 or 6 pound A-B-C extinguisher. For industrial settings or garages, consider a 10 pound extinguisher.

Inspection and maintenance is critical to ensure the extinguisher will work when needed. The following are some maintenance procedures necessary to insure that a portable fire extinguisher will operate as intended when needed:

#### Monthly Inspection

Every 30 days, each fire extinguisher should be given a visual inspection or "quick check" to be sure that it is accessible and will operate. Verify that the extinguisher is in its designated location and accessible, has not been operated or tampered with, and has not incurred any obvious physical damage. This does not require an engineer or fire inspector – it can be done by a building owner, occupant or a designated and educated representative.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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#### Annual Maintenance

Every year extinguishers must be examined by a New Jersey certified fire extinguisher vendor. The examination should include weighing the extinguisher and checking for defects that would not be identified during the monthly quick check. For example, the pressurized extinguisher must be periodically pressure-tested (hydrostatic) to ensure the structural integrity of the shell. Or that the powder has not become caked from being under pressure for a number of years.

Most home fire extinguishers have a 10 year life. Manufacturers either stamp or label the date of manufacture on the body of the extinguisher. The label should also include the expiration date.

#### Recharging

If the extinguisher has been used, never return it to its position. Even a momentary blast of the extinguishing agent will allow the pressurizing gas to leak, rendering the extinguisher useless. The used unit should be turned in and a spare extinguisher put in its place under a certified vendor can recharge the extinguisher.

#### Operating a Fire Extinguisher

Most individuals will never have the need to operate a fire extinguisher during an emergency. However, if the need does arise, remember the word 'PASS'



#### Pull the pin

Pull the pin from the valve handle. There is a seal holding in the pin which must be broken. If the pin is difficult to pull straight out, use the finger hole on the pin to twist the pin, breaking the seal.



#### Aim at the base of the fire

Hold the extinguisher in one hand by the handle, and use the other hand to hold the nozzle of the hose. Aim the nozzle at the base of the flames, where the flames meet the fuel source. Do not aim at the top of the dancing flames.



#### Squeeze the handle / trigger of the extinguisher

Most extinguishers are discharged by squeezing the handles on the top of the extinguisher. If the extinguisher is too heavy, the user can rest the extinguisher on the floor and lean on the top handle of the extinguisher to start the discharge.



#### Sweep the extinguishing agent across the surface of the fuel

Move the hand holding the nozzle, back and forth across the width of the flames. Start at the edge of the flame closest to you and 'push' the flames off the fuel. This is similar to using a garden hose to wash down a driveway.

The MEL Media Library has several online, VHS, and DVD fire extinguisher videos to enhance your fire extinguisher training. Many fire extinguisher service companies offer live-fire extinguisher training at your facility.

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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: April 15, 2016

RE: Risk Management / Underwriting Services Director's Report

\_\_\_\_\_

#### I. Risk Management Services

A. Safety and Accident Review Committee Charter

Enclosed is the current charter. We are recommending the following changes highlighted in red:

Composition

Removing the requirement that the Chairperson must be a Commissioner

Specific Duties

Add the Chairperson duties

B. BRIT On Line Training

Supervisors are continuing to assign training. However, there is a high percentage that has not been completed. We are contacting supervisors to determine why employees are not completing assigned training.

C. AIG - Cyber Liability - CyberEdge Resources

Attached is a summary and quick guide of services from the meeting in which Gloucester and Cumberland County IT employees reviewed the resources offered by AIG.

#### II. Underwriting Services Director Services:

A. Ancillary Coverages

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

Member	C overage	Carrier	Exp. Date	Expiring Premium
County	Parks & Recreation	National Union	5/17/2016	\$1,712
	Accident	Fire		

We are awaiting clarification regarding one sports program (tennis) before finalizing the renewal quote—with the carrier. Regardless of the response, we do not anticipate the renewal premium increasing more than 10%. If it does, we will notify the Commissioners prior to the expiration date.

Action Requested: Motion to authorize the Underwriting Services Director to renew the

accident policy through National Union Fire for an annual cost not to

exceed \$1,883.20 effective 5/17/16.



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County Summer Camp Sports GL AIG 5/21/2016 \$874

We are awaiting the renewal quote from the carrier. We do not anticipate the renewal premium increasing more than 10%. If it does, we will notify Commissioners prior to the expiration date.

Action Requested: Motion to authorize the Underwriting Services Director to renew the

general liability policy through AIG for an annual cost not to

exceed \$961 effective 5/21/16.

IA Dream Park Package Great American 5/21/2016 \$60,904.25

Care, Custody Control \$ 4,717.08 Umbrella \$13,023.16

We are awaiting the renewal quote from the carrier. We do not anticipate the renewal premium increasing more than 10%. If it does, we will notify Commissioners prior to the expiration date.

Action Requested: Motion to authorize the Underwriting Services Director to renew the

GCIA's package, care, custody & control and umbrella policies through

Great American at an annual total cost not to exceed \$86,508

effective 5/21/16.

County Freeholders Mutual of Omaha 6/1/16 \$750 per year

/3yr term

The renewal premium was been increased to \$850 per year/\$2,550 for 3 year policy term. The carrier's current minimum annual premium is \$1,000; however as the County is a current insured, they agreed to offer an annual premium of \$850 for the 3 year term. This policy provides accidental death and specific loss (loss of limb) benefits, if such is a result of a Freeholder traveling outside of the County via auto or aircraft. The per person limit is \$250,000.

**Action Requested:** Motion to authorize the Underwriting Services Director to renew the travel

accident coverage for the Freeholders through Mutual of Omaha for a three year

period for a total premium of \$2,550 effective 6/1/16.

#### SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

The Gloucester County Insurance Commission hereby constitutes and establishes a Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations:

#### **Composition**

The Safety and Accident Review Committee shall be comprised of at least seven (7) members, appointed by the Chairman of the Gloucester County Insurance Commission (GCIC). One member shall be a GCIC Commissioner. The GCIC Commissioner shall serve as the Chairman of the Committee. The GCIC Chairman will appoint the Committee chairperson. The Committee chairperson must be an employee of a member entity. Each representative shall have one vote. The GCIC's chairman shall appoint all members. The term of each member shall be one (1) year.

Also serving on the Committee, with no voting privileges, shall be a representative from the CEL's Safety Director's office and a representative from the GCIC Executive Director's office and a representative from the Risk Management Consultant's office.

#### Authority and Responsibility

The Safety and Accident Review Committee is to serve as a focal point for communication between the members and the Commission on matters pertaining to safety and training which is geared toward reducing the frequency or severity of insured losses. In addition the Committee is charged with reviewing member accidents in order to make the appropriate recommendation to prevent future accidents of similar nature from occurring. The function of the Committee is advisory in nature and is not intended to impinge upon the individual responsibility or discretion of each member and their respective Safety Committees. The Committee shall advise the Commission on the nature, frequency, financing, and content of safety and training programs, which could be supported or financed by the Commission.

#### Safety and Accident Review Committee Bylaws

The Safety and Accident Review Committee of the Gloucester County Insurance Commission was established in April 2011 where the GCIC adopted a resolution appointing certain employees of member entities to the Safety and Accident Review Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the GCIC.

#### Meetings

The Committee shall meet quarterly and as many times as the Committee Chairman deems necessary.

#### Attendance

Members of the Safety & Accident Review Committee are to be present at all meetings. Additionally, a representative from the CEL's Safety Director's office, a representative form the

#### **GLOUCESTER COUNTY INSURANCE COMMISSION**

Executive Director's office and a representative from the Risk Management Consultant's Office shall be present at all meetings.

The Chairman has the authority to request that other Commission professionals or Members' employees attend meeting(s).

#### **Minutes**

Minutes of each meeting are to be prepared and approved by Committee members.

#### Specific Duties

The Committee is to:

- Review Accident Investigations Reports and determine preventability.
- Provide members with the Committee's determination and applicable recommendations.
- Encourage cooperation among members in the development and scheduling of safety and training sessions.
- Review requests from members for monies to conduct safety related training programs and/or purchase safety related equipment.
- Review the impact of safety related state and federal regulations upon the Commission and its members and make recommendations regarding any changes which may be justified.
- Make recommendations to the members on standards for safety and training.
- Apprise the GCIC Commissioners, as necessary, of significant developments in the course of performing the above duties.
- Recommend to the GCIC Commissioners any appropriate extensions or changes in the duties of the Committee.
- Recommend to the GCIC Commissioners the retention or replacement of safety and training contractors and provide a written summary of the basis of such recommendations.
- Report at least annually to the GCIC Commissioners on the discharge of these responsibilities.

#### The Chairperson is to:

- Preside over all Committee meetings.
- Report Committee's activities to the GCIC Commissioners.



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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

Commissioners of the Cumberland County Insurance Commission (CumbCIC)

CC: Joseph Hrubash, GCIC Executive Director

Joseph Porch, CumbCIC Executive Director

Brad Stokes, CumbCIC Deputy Executive Director

FROM: Hardenbergh Insurance Group

DATE: March 3, 2016

RE: AIG Cyber Edge Loss Prevention Services

#### Attendees:

Jenna Quattrone – Hardenbergh Insurance Group Christina Violetti – Hardenbergh Insurance Group Shiraz Saeed – AIG Jocelyn Valentine – IT Cumberland County Chris Conners – IT Cumberland County Jose Soto – IT Cumberland County David Brice – IT Gloucester County

#### Purpose:

Members who purchased the AIG Cyber Liability policy are afforded a briefcase of Risk Management Services at no additional cost. The services are intended to reduce the potential of a loss due to security breaches. The purpose of this meeting was to review the services with the County IT representatives and determine if all or any services were of value to the member entities.

#### **Summary of Meeting:**

- Review of the services available
- Review of the two triggers of coverage
- Review of the CyberEdge Hotline -1-800-CYBR-345

#### Services Available:

- IBM Vulnerability Tool powered through IBM scan up to 49 IP addresses with an additional fee for additional IP addresses (estimated \$30 per IP address)
  - The report provides minor recommendations to the entity
    - IBM can fix for discounted fee or;
    - Vulnerabilities identified can be addressed internally by member's IT department or IBM offers members a discounted fee.
  - AIG never sees the report so there is no impact on premium
  - Every year policy is renewed, there is a complimentary scan
  - Report generated provides synopsis, description, solution, and risk factor
- Risk Analytics
  - AutoShun Hardware Device
    - One device is provided under the policy with all annual fees included
      - \$15,000-\$16,000 per each additional device. All annual fees included

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- The service has a database of 3 million bad IP addresses, which are updated every 6-8 minutes and blocks all bad IP addresses from the system
- It does not go inside the County's system
- A report is generated that advises when the attack came, the type of attack, and how it was blocked
- The on-line portal keeps a log of all blocked incidents (incoming and outgoing)
- Security Training is offered as a part of the services
  - Short training videos regarding security and protection are included on the training module and can be assigned and tracked by a designated administrator.
  - The training can be used as a defense tool to mitigate damages
  - Available course example Email Scans (Phishing) Training
- Compliance: Incident Response Plans and Password Policies
  - Word documents are available of policies and plans that can be revised to meet the needs of the entities.
  - Two hour consultation with an attorney is included on creating an incident response plan
  - One hour consultation with forensic investigator to develop a technical response plan
  - One hour with a public relations firm to discuss crisis communication plan
- Once the member registers on-line, the IP Shunning device will be sent to the member and it just needs to be plugged in as well as the member will access to all above services.
  - www.aig.com/cyberedgeregistrion

#### Additional Services

- K2 Intelligence Premier Security Company
  - Analysts are assigned to do intelligence services on the County's behalf to make sure there are no threats within the systems
    - Cost: \$10,000 \$15,000 online only services; \$50,000 \$60,000 if a live analyst is assigned
- BitSight Security Rating similar to a FICO score
  - The vendor develops a scoring model after reviewing website and server
  - Score is evaluated by the following categories: events, diligence, user behavior, and other
  - For a fee each member can have access to reports of their vendor's security
    - The report shows if there is a data breach and members can receive an alert if there is a breach with one of their vendors
    - \$3,000 a year for 3 vendors
- o NIST Cybersecurity Framework
  - Critical Infrastructure
    - An 800 page document that has guidelines regarding cyber security.
    - Members are eligible to receive a one-time six month pass to assess their security risk according to guidelines



- A gap analysis is done to do a comparison to NIST. At the end of the analysis, it will point out deficits and what needs to be done to follow the framework set by NIST.
- Members have access to analysis for free, but to utilize the website for resources there is a cost
- Many of the changes will cost the entity money, but the analysis is able to point out where the focus should be
- Portfolio Analysis powered by Axio Global
  - The analysis provides a holistic picture of the cyber exposures
  - The member's Property and Casualty policies are analyzed to see if there are gaps in coverage in the event of a complex cyber attack

#### **Triggers of Coverage:**

- Failure to protect confidential info
  - Examples of a loss:
    - If information was out of care, custody, and control, then there is a privacy event triggered
    - Even if a physical document was out of the care, custody, and control of the insured, coverage would be afforded through the Cyber Liability policy as there is a privacy liability coverage portion
- Failure to protect computer system
  - Examples of a loss:
    - An individual clicked on a link on the County's website and a breach was caused to the person clicking the link. \*Even if they were directed to another website
      - If it is determined that the County's website was an original, the claimant can send demand letter after forensic investigation.
    - Even if no information is stolen it is a failure of network security

#### CyberEdge Hotline:

- The hotline is a great resource to determine the next step after an incident
  - Assists members prior to claim reporting as AIG requires a claim be reported in writing.

We reviewed the services and coverages. The consensus of the group was all of the services had value to the member entities. Our next step is to provide a list of services to other member entities and provide two resource guides. Hardenbergh Insurance Group is currently performing a limited portfolio (Axio Global is much more concentrated) analysis to identity gaps in coverage. As a result of the meeting, we are providing two resource guides - a quick view spreadsheet of the services offered along with a supplemental letter explaining the services in depth.

AIG Cyber Liability Services – Quick View Spreadsheet

Service	Brief Description	Cost	Value
IBM Vulnerability Scan	Remote search of the Entity's web-facing external infrastructure. A report is generated providing synopsis, description, solution and risk factor. A report can be provided each year the policy is renewed.	Included - 49 IP addresses scanned About \$30 each additional IP address to be scanned -Vulnerabilities can be fixed by the entity's IT department or IBM offers a discounted fee	Prevent a Claim
AutoShun Hardware Device	Stops an attack by blocking "bad" IP addresses. The on-line portal keeps a log of all incoming and outgoing blocked incidents. A report is generated which advises when the attack came, the type of attack and how it was blocked. The device covers one point of entry into the Internet.	One device included with policy; additional devices available for purchase (\$15,000 each)	Prevent a Claim
Risk Analytics Tool - Training	Online cyber specific training videos. The training can be used as a defensive mechanism if a claim occurs.	None - included with policy	Prevent a Claim / Defense of a Claim
Risk Analytics Tool - Compliance	Provides written sample policies / procedures / plan and list of expert vendors. Formal documents are available to implement new procedures.	Included: 2 hours with an attorney (pre-loss) 1 hour with a forensic investigator (pre-loss) 1 hour with a public relations firm (pre-loss)	Prevent a Claim
K2 Intelligence	Analysts are assigned to make sure there are no threats within the current entity's system.	\$10,000 - \$15,000 online only service; \$50,000 - \$60,000 for live analyst representative	Prevent a Claim
BitSight Security Rating	Access to IT security rating of vendors the entity utilizes. If any vendor had a cyber-breach within the past 12 months, the portal will show the date of when the breach happened.	\$3,000 a year for access for 3 vendors	Prevent a Claim
NIST Cybersecurity Framework	Tool to assess the entity's cyber maturity level. A gap analysis is done and compared to NIST standards. The analysis will point out deficits within the entity's system and advise what needs to be done to follow the framework set by NIST.	Analysis is free - fees for additional services depending on services selected	Prevent a Claim
Portfolio Analysis	The entity's insurance policies are analyzed for any gaps in coverage in the event of a cyber attack. The entity's property and casualty policies are analyzed.	Fees apply	Prevent a gap within coverage in the event of a claim

 $<sup>^{</sup>st}$  Please see supplement for additional information / contact information for all services

#### **RESOLUTION NO. 34-16**

# 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 April 21, 2016.

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 April 21, 2016 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 April 21, 2016.

ADOPTED:	
GERALD A. WHITE, CHAIRMAN	
ATTEST:	
MICHAEL BURKE, VICE CHAIRMAN	

# GCIC PARS - Worker Compensation & Liability CLOSED SESSION 4/21/16

<u>Claim #</u>	<u>Claimant</u>	Type of Claim	PAR/SAR	<u>C.P or DO #</u>
3530001492	Jenna Curran	Worker Compensation	PAR	
	Gloucester County Improvement			
3530001502	Authority Land Fill	Property	PAR	
3530000547	Taharqua Dean	Liability	PAR/SAR	

### APPENDIX I

### GLOUCESTER COUNTY INSURANCE COMMISSION

### **OPEN MINUTES**

#### MEETING – February 25, 2016 2 South Broad Street

WOOD, NJ 9:30 AM

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

#### **ROLL CALL OF COMMISSIONERS:**

Gerald White, Chairman Present
Michael Burke, Vice Chairman Present
Tamarisk Jones Present

**FUND PROFESSIONALS PRESENT:** 

Executive Director PERMA Risk Management Services

Joe Hrubash

Claims Service Insurance Services, Inc.

Veronica George Ashley Nelms Keith Platt Nancy Fowlkes

Consolidated Services Group, Inc.

Jennifer Goldstein

Conner Strong & Buckelew

Michelle Leighton

Underwriting Services Director/RMC Hardenbergh Insurance Group

**Bonnie Ridolfino** 

Jenna Quattrone (via conference call)

Attorney Long Marmero & Associates

Doug Long, Esq.

Treasurer Tracey Giordano

### J.A. Montgomery Risk Control **Glenn Prince**

#### ALSO PRESENT:

Leigh Bary, Gloucester County Karen Christina, Gloucester County Matt Lyons, Esq. Gloucester County Prudence Higbee, Esq. Capehart Scatchard Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of January 28, 2016

## MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JANUARY 28, 2016

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

**CORRESPONDENCE: None** 

#### **COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Chairman White introduced Leigh Bary, the new Chairman of the Safety Committee. Ms. Ridolfino advised she would provide the Safety Committee Report this month. Ms. Ridolfino reported the Committee met a few weeks ago and reviewed the online supervisor's accident investigation form. The committee tweaked a few questions along with the format and is now being handled by the webmaster. Ms. Ridolfino advised the Committee discussed ideas for the BRIT grant and suggested body cameras. Mr. Prince advised the BRIT grant was increased to \$30,000 for the ten commissions on a first come basis. Mr. Prince advised he would submit the proposals for the body cameras to the BRIT program. Ms. Ridolfino also reported Mr. Prince was working on an inspection schedule with Mr. Brewer to visit some of the facilities including the playgrounds at the Day Care Centers and Parks.

**CLAIMS COMMITTEE:** Chairman White advised he was now the Chairman of the Claims Committee and did not have anything to report.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had two action items for his report and would begin with the 2016 Plan of Risk Management.

**2016 RISK MANAGEMENT PLAN:** Executive Director reported Ms. Dodd distributed a revised Risk Management Plan as the Risk Manager asked for a few additional changes. Executive Director advised the changes were highlighted in yellow and the major revision pertained to the worker compensation retention. The retention was amended to from \$250,000 to \$300,000. Executive Director advised the CEL purchased a non owned aircraft

policy and also purchased additional flood limits. The flood limits were increased from \$75 million to \$100 million. Executive Director asked if anyone had any questions regarding the Risk Management Plan and requested a motion to adopt Resolution 24-16, Plan of Risk Management, which was distributed at the meeting.

### MOTION TO ADOPT 24-16, PLAN OF RISK MANAGEMENT FOR 2016

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

**RFP FOR COMMISSION ATTORNEY:** Executive Director advised the Commission Attorney's Contract expired on April 25, 2016. Executive Director indicated the Fund Office would advertise and issue the RFP within the next few weeks. Executive Director requested a motion to authorize the Fund Office to issue and advertise the RFP for the Commission Attorney position.

# MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE AN RFP FOR THE COMMISSION ATTORNEY POSITON

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 1/25/16 to 2/21/16. There were a total of 19 certificates issued for this period.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the Board of Fund Commissioners held a special meeting on January 28, 2016 to review a Settlement Authority request. Executive Director noted no other fund business was discussed. Executive Director advised the CEL would hold its Reorganization Meeting in the afternoon. Executive Director noted the results of the RFP's for the positions of Executive Director, Safety Director, and Underwriting Manager would be discussed. . Executive Director stated a summary report of the meeting would appear in the next agenda.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the December Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,856,516 as of December 31, 2015. Executive Director advised that \$1,224,970 on line 9 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity. Executive Director noted the cash amount was \$5,436,513.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Financial Fast Track for the NJ CEL. As of December 31, 2015 the CEL had a surplus of \$5,906,279. Executive Director noted the cash amount was \$17,194,034. Executive Director noted the surplus was decreased for the fund year of 2010 as the CEL released a dividend to Camden and Gloucester County Insurance Commissions.

**HEALTH BENEFITS FINANCIAL FAST TRACK**: Executive Director reported the agenda included the December Health Benefits Financial Fast Track. As of December 31, 2015 there was a surplus of \$138,802. Executive Director asked if anyone had any questions on the Financial Fast Track.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of January 31, 2016. Executive Director referred to the Claim Activity Report and advised the purpose of the report was to review the number of claims along with changes in reserve. Executive Director advised he reviewed the report and did not find any anomalies with the report. Executive Director also reviewed the Claims Management Report Expected Loss Ratio Analysis" report as of January 31, 2016. Executive Director reported all of the years expect 2011 were running better than the actuary projected. Executive Director reviewed the report and asked if anyone had any questions.

**2016 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the property and casualty assessment bills were mailed to the member entities via certified mail and e-mail. Executive Director noted the first installment was due on March 15, 2016. Executive Director indicated the second installment was due on May 15<sup>th</sup> and the last installment was due on October 15<sup>th</sup>.

**2016 MEETING SCHEDULE:** Executive Director reported the Commission was not scheduled to meet in March and the next meeting was scheduled for April 21, 2016 at 9:30 AM.

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

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman White advised the February Bill Lists were included in the agenda and requested motions to approve.

MOTION TO APPROVE THE FEBRUARY BILL LIST, RESOLUTION 25-16 IN THE AMOUNT OF \$1,650,920.05

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote Unanimous

# MOTION TO APPROVE THE FEBRUARY HEALTH BILL LIST, RESOLUTION 26-16 IN THE AMOUNT OF \$3,350.50

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

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

#### **CLAIMS REPORT:**

Chairman White presented Resolution 27-16 Inservco Liability Check Register for the period of 1/1/16 through 1/31/16.

## MOTION TO APPROVE RESOLUTION 27-16 LIABILITY CHECK REGISTER FOR THE PERIOD OF 1/1/16 THROUGH 1/31/16

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

Ms. George advised she would review the Stewardship Report which was prepared for the Commission as of 12/31/15. Ms. George referred to the Executive Summary of the report and indicated if anyone had any questions regarding the information within the report they should contact Staci L. Ulp. Ms. George pointed out that the Emergency Response had the most claims of any location and also had the highest net incurred. Ms. George advised the highest claim day was Wednesday. Ms. Ridolfino thought this was due to the shift work. Ms. George advised the strain, sprain, and tear claims were the most frequent and the most frequent body was multiple parts and the lower back. Ms. George encouraged everyone to review the report further. Ms. George advised a Stewardship Report could also be prepared for each member entity.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January which was included in the agenda. Ms. Goldstein noted there was a correction to the report and advised the month in the middle page should read January and not December. Ms. Goldstein advised there were 46 bills received for the month of January. Ms. Goldstein advised the total provider charge was \$29,838.88. The total allowed amount was \$18,414.56. Ms. Goldstein advised the total net savings for January was \$10,236.62 or 34% savings. Ms. Goldstein mentioned there was an invoice from an out of network provider for a recent claim. Ms. George asked for a copy of the invoice so she could review. Ms. Goldstein advised that concluded her report unless anyone had any questions.

#### **CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the January through February 2016 Risk Control Activity Report which was included in the agenda. Mr. Prince noted he was coordinating the loss control visits with Ms. Bary and Mr. Brewer. Mr. Prince advised he was scheduled to visit the Justice Center next week. Mr. Prince advised that concluded his report unless anyone had any questions.

#### RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

**REPORT:** Ms. Ridolfino advised she distributed her report and had two actions.

Ms. Ridolfino advised the County's Volunteer Accident policy with AIG was renewing on 3/1/16. Ms. Ridolfino noted the expiring premium was \$3,700 and the renewal premium was \$2,894 due to a decrease of volunteers. Ms. Ridolfino indicated the terms and conditions were as per the expiring and requested a motion to authorize the renewal.

MOTION TO AUTHORIZE THE ACTION OF THE UNDERWRITING SERVICES DIRECTOR TO BIND THE AUTHORITY'S VOLUNTEER ACCIDENT POLICY FOR THE COUNTY THROUGH AIG EFFECIVE 3/1/16 FOR AN ANNUAL PREMUIM OF \$2,894

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

Ms. Ridolfino advised the next policy was for the County's 4-H Association Crime Bond. Ms. Ridolfino noted her office was able to obtain the quote from the carrier yesterday and the premium was \$250 per year for a three year term. Ms. Ridolfino requested a motion to authorize the renewal.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE CRIME BOND THROUGH SELECTIVE FOR AN ANNUAL COST OF \$250.00 PER YEAR FOR A THREE YEAR TERM

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

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

**ATTORNEY:** Commission Attorney stated he did not have anything to discuss.

**OLD BUSINESS:** None

**NEW BUSINESS**: None

#### **PUBLIC COMMENT:**

#### MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones Second: Commissioner Burke

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 Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

**CLOSED SESSION**: Chairman White read and requested a motion to approve Resolution 28-16 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

#### MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

#### MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

Commission Attorney advised he would read the applicable motions to approve the PARS discussed during closed session.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001270 FROM \$15,000 TO \$90,000 INCREASE OF \$75,000

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001415 FROM \$15,000 TO \$53,470 AN INCREASE OF \$38,457

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

#### **MOTION TO ADJOURN:**

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

**MEETING ADJOURNED: 10:03 AM** 

Minutes prepared by: Cathy Dodd, Assisting Secretary

# **APPENDIX II**

## Gloucester Exhibit A

STANDARD PROVISIONS				
Adopted by the FUND on				

Unless otherwise provided, the following provisions shall apply to the SERVICE AGREEMENT between the SERVICE PROVIDER and the FUND

INDEMNIFICATION AND HOLD HARMLESS: SERVICE PROVIDER shall indemnify, defend and hold the FUND, its Commissioners, appointed officials and member runnicipalities harmless from any and all claims or liabilities arising out of the activities of the SERVICE PROVIDER, its employees and agents in connection with all activities undertaken by the SERVICE PROVIDER, pursuant to this Agreement. It is the intention of the parties that any claim for relief of any type being asserted against the FUND, its Commissioners, appointed officials and member municipalities, based upon any act or omission of the SERVICE PROVIDER, its affiliates and successors, shall be the responsibility of the SERVICE PROVIDER, and the SERVICE PROVIDER shall hold the FUND harmless from same.

INSURANCE: SERVICE PROVIDER shall provide, at its own cost and expense, proof of the following minimum insurance to the FUND:

> Workers' Compensation: Statutory plus \$100,000/\$500,000/\$100,000 for employers' liability:

> General Liability: \$1,000,000/\$2,000,000 CSL for bodily injury, property damage, and personal injury:

> Automobile Liability: \$1,000,000 CSL covering all owned/non-owned, and hired automobiles:

> Professional Liability Insurance: \$1,000,000/ \$1,000,000 aggregate:

> Bond: If required by the by-laws or pursuant to NJAC 11:15-2 et seq., The SERVICE PROVIDER shall be bonded in a form and amount acceptable to the FUND's governing body

Failure by the SERVICE PROVIDER to supply written evidence of these coverages shall result in default. It is required that, wherever possible, the FUND be named as an "additional named insured" on any certificate of insurance The insurance companies for the above coverages must be licensed, solvent and acceptable to the FUND. SERVICE PROVIDER shall not take any action to cancel or materially change any of the above insurance required under this Agreement without FUND approval. Maintenance of insurance under this section shall not relieve SERVICE PROVIDER of any liability greater than the insurance coverage.

POLITICAL CONTRIBUTIONS: This section Compliance with the New Jersey Campaign Contributions and Expenditures Reporting Act. N.J.S.A. 19:44A-1 et seo. shall be a material term and condition of this contract and shall be binding upon the parties hereto upon execution of this Contract. The following provision only applies to the SERVICE PROVIDER if the appointment was not made pursuant to a fair and open process in accordance with N.J.S.A. 19:44A-20.4 et-Seq. By acceptance of this Agreement, the SERVICE

PROVIDER certifies that in the one year period preceding the date that this contract is legally authorized that neither the SERVICE PROVIDER business entity nor any persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERICE PROVIDER business entity have made any reportable contributions pursuant to N.J.S.A. 19:44A-1 et seq. that, pursuant to P.L. 2004, c.19 would bar the award of this contract. This includes any reportable contribution to any official, candidate, joint candidates committee or political party representing elected officials or candidates as defined pursuant to N.J.S.A. 19:44A-3(p), (q) and (r) of any member local unit insured by the FUND. Further, the SERVICE PROVIDER and all persons holding 10% or more of the issued and outstanding stock of the SERVICE PROVIDER business entity or entitled to receive the benefit of 10% or more of the revenues and/or profits of the SERVICE PROVIDER business entity shall not make such contributions during the period of this

TERMINATION: The FUND may terminate this Agreement, at any time during the term thereof by the giving of ninety (90) days written notice, setting forth the cause or causes for termination to the SERVICE PROVIDER. The SERVICE PROVIDER shall have the opportunity for a hearing before the FUND's Executive Committee. The FUND's Executive Committee shall determine whether the reasons for the termination can be amicably and reasonably resolved or whether, in its sole determination, the Agreement shall be terminated. The SERVICE PROVIDER may terminate this Agreement, at any time during the term thereof, by the giving of ninety (90) days written notice.

OWNERSHIP OF RECORDS: All records and data of any kind relating to the FUND shall belong to the FUND, and shall be surrendered to the FUND upon expiration or termination of this Agreement. At all times during the term of this Agreement and for a period of two (2) five (5) years following any termination or expiration, from the date of following any termination or expiration, from the date of final payment, the FUND, its appointed officials and other designated representatives, as authorized by the FUND, shall have access to records and files maintained by the SERVICE PROVIDER for the FUND during normal business hours. Furthermore, such records, books, and files relating to the operation and business of the FUND are the property of the FUND, regardless of site stored. Information released to the SERVICE PROVIDER by the FUND for the purpose of performing the services as outlined herein shall be used only in connection with the performance of said duties. In addition, Records must be made available to the state office of comptroller upon

PAYMENT: Payment shall be made in monthly installments, (unless otherwise specified), provided the SERVICE PROVIDER submits a duly authorized voucher at least 10 days prior to the next regularly scheduled meeting of the FUND's governing body. Final Payment will be withheld until the vendor's continued service is determined. If the vendor's contract will not be renewed or is terminated – final payment will not be made until all

provisions of the contract have been satisfied. This

This payment schedule is subject to any rules and regulations promulgated by the Department of Banking & Insurance and the Department of Community Affairs.

SPECIAL PROVISIONS RELATING TO COMPENSATION. The commensation or service fee set forth in this Agreement includes:

All administrative staff, including support staff, necessary to perform the work required of the SERVICE PROVIDER.

Use of all physical equipment, and there shall be no further charges for rent, light, heat, office equipment or similar items.

In-house commuter services including all software and hardware provided by the SERVICE PROVIDER for the FUND's use, it being understood that the software and hardware is and shall remain the property of the SERVICE PROVIDER. All data and records which pertain to the business and activities of the FUND shall be the property of the FUND and upon the request of the FUND's Executive Committee or Executive Director/Administrator the SERVICE PROVIDER shall provide a complete and current copy of all such data and records to the FUND's Executive Committee or Executive Director/Administrator in either hard copy or on computer tape or disk or both as the FUND's Executive Committee or Executive Director/Administrator may specify providing the SERVICE PROVIDER is able to comply with the type of copy request.

Furthermore, the SERVICE PROVIDER shall take all reasonable steps necessary to safeguard data files, reports or other information from loss, destruction or erasure. Liability for cost or expense of replacing for damages resulting from the loss of such data shall be bome by the SERVICE PROVIDER unless at the time of loss, said data was in the exclusive custody of the FUND.

INDEPENDENT CONTRACTOR STATUS: The SERVICE PROVIDER at all times shall be an independent contractor, and employees of SERVICE PROVIDER shall in no event be considered employees of the FUND. No agency relationship between the parties, except as expressly provided for herein, shall exist either as a result of the execution of this Agreement or performance there under.

ENTIRE AGREEMENT: This instrument contains the entire Agreement of the parties hereto and may not be amended, modified, released or discharged, in whole or in part, except by an instrument in writing signed by the parties hereto.

**NEW JERSEY LAW:** This Agreement shall be governed by, and construed in accordance with, the laws of the State of New Jersey.

BINDING ON SUCCESSORS AND ASSIGNS: Except as otherwise provided herein, all terms, provisions and conditions of this Agreement shall be binding on and imure to the benefit of the parties hereto, their respective personal representatives, successors and assigns.

NO ASSIGNMENT: the SERVICE PROVIDER shall not assign This Agreement without the specific written consent of the FUND.

MODIFICATION: No modification of this Agreement shall be valid or binding unless the modification shall be in writing and executed by the FUND and the SERVICE PROVIDER.

NO WAIVER: No waiver of any term, provision or condition contained in this Agreement, nor any breach of any such term, provision or condition shall constitute a waiver of any subsequent breach of any such term, provision or condition by either party, or justify or authorize the non-observance on any other occasion of the same or any other term, provision or condition of this Agreement by either party.

PARTIAL INVALIDITY: If any term, provision or condition contained in this Agreement, or the application thereof to any person or circumstances shall, at any time, or to any extent, be invalid or unenforceable, the remainder of this Agreement, or the application of such term or provision to persons or circumstances other than those as to which this Agreement is invalid or unenforceable, shall not be affected thereby, and each term, provision or condition contained in this Agreement shall be valid and enforced to the fullest extent permitted by the law provided, however, that no such invalidity shall in any way reduce services to be performed by the SERVICE PROVIDER to the FUND.

CAPTIONS: The captions or paragraph headings contained in this Agreement are solely for purpose of convenience and shall not be deemed part of this Agreement for the purpose of construing the meaning thereof or for any other purpose.

CONFLICT of INTEREST: This contract may be voided by the Fund Commissioners if the SERVICE PROVIDER fails to disclose an actual or potential conflict of interest as defined in the FUND's Bylaws, or in N.J.S.A. 40A:9-22.1 et. Seq. (the "Local Government Ethics Laws").

PROPRIETARY INFORMATION: The SERVICE PROVIDER shall not reveal to any third party any information that the FUND has defined as proprietary without the express written consent of the FUND. In addition, the SERVICE PROVIDER shall promptly advise the FUND upon being interviewed or retained by a prospective new client operating in the field of casualty insurance involving public entities or public agencies in the State of New Jersey. Failure to comply with these requirements shall represent cause for termination of this agreement, in accordance with Section HITHE TERMINATION CLAUSE of this agreement.

ELECTRONIC MAIL: The SERVICE PROVIDER agrees that it shall maintain and utilize the electronic mail systems in order to communicate with other service providers of the FUND and to meet reporting requirements of the Executive Director/Administrator's office. The

SERVICE PROVIDER agrees that all financial and agenda reports shall be submitted in electronic formats established by the Fund Commissioners via electronic mail. The SERVICE PROVIDER further agrees that all personnel working under this contract shall direct access to the SERVICE PROVIDER's electronic mail system and shall have individual electronic mail addresses.

#### AFFIRMATIVE ACTION:

During the performance of this agreement contract, the SERVICE PROVIDER agrees as follows:

The SERVICE PROVIDER where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation.

The gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and sender identity or expression, the SERVICE PROVIDER will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, con, affectional or sexual orientation—gender identity or expression, disability, nationality or sex. Such action shall include, but not be-limited to the following:- employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.

The SERVICE PROVIDER agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination-clause.

clause.

The SERVICE PROVIDER, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the \_SERVICE PROVIDER, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation—\_\_\_\_\_\_ gender identity or expression\_\_\_\_\_\_disability\_nationality\_or\_sex.

The SERVICE PROVIDER, where applicable, will send to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or workers'workers' representative of the \_\_SERVICE PROVIDER'S commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The SERVICE PROVIDER; where applicable, agrees to comply with the any regulations promulgated by the Treasurer pursuant to P.L. 1975, c. 127 N.J.S.A. 10:5-31 at seq. as amended and supplemented from time to time and the Americans with Disabilities Act.

The SERVICE PROVIDER agrees to attempt immake good faith efforts to employ minority and famelowomen workers consistent with the applicable county employment goals prescribed by M.J.A.C. 17:27-5.2 promulgated by the Treatment properties to D.L. 1075, c. 127, as amended and supplemented from time to time orestablished in accordance with N.J.A.C. 17:27-5.2, or a binding determination of the applicable county employment goals determined by the Affirmative Action OfficeDivision, pursuant to N.J.A.C. 17:27-5.2 promulgated by the Treatment pursuant to D.L. 1075, c. 127, as amended and applicable to time.

The SERVICE PROVIDER agrees to inform, in writing, its appropriate recruitment agencies in the erea, including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The SERVICE PROVIDER agrees to revise any of its testing procedures, if necessary, to assure that all parsonnelpersonal testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey, and as established by applicable Federal law and applicable Federal court decisions.

The

# APPENDIX III

#### LOSS CONTROL REPORT

#### GLOUCESTER COUNTY INSURANCE COMMISSION

#### Gloucester County Justice Complex

To: Mr. Gerald White

Date of visit: March 2, 2016

Date of report: March 17, 2016

Contact: Mr. Michael Brewer, GC Safety and Insurance Department

Sheriff Carmel Morina

#### **OBJECTIVE OF THE SURVEY**

Conduct a Loss Control Survey to the Gloucester County Justice Complex, located at 70 Hunter Street, Woodbury, NJ.

#### **SURVEY RESULTS**

#### **Gloucester County Justice Complex**

On March 2, 2016 Glenn Prince of J.A. Montgomery Risk Control met with Mr. Michael Brewer of the Gloucester County Safety Department to conduct a Loss Control Survey of the Gloucester County Justice Complex. In addition, I met with Sergeant Chris Dark, who provided a brief description of the services that the Gloucester County Sheriff's Department provides.

Sgt. Dark provided an escorted tour of the Justice Facility which contains a variety of courtrooms and offices that support the Gloucester County Criminal Justice operation. The building has a current Emergency Action Plan and Security Procedure Plan which includes security screening at the primary facility entrance.

During the escorted tour we observed the following areas of concern:

 Court room's 201 and 300 were observed to have an exposed microphone wire, which poses a slip, trip or fall hazard.

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

J. A. Montgomery Risk Control 40 Lake Center Executive Park 401 Route 73 North, Suite 300 PO Box 177 Mariton, NJ 08053 Glenn Prince Associate Public Sector Director Telephone: 856-552-4744 Fax: 856-552-4745

- The locking mechanism at booking area door B040 appeared to be in need of repair.
- Approximately 10 Evenflo brand children's car seats were observed in supply room B024B and it was recommended that the recall list should be checked prior to distribution.



Gloucester County Justice Center Front Sidewalk



Gloucester County Justice Center Car Seat Storage B024B



Gloucester County Justice Center Booking Door B040



Gloucester County Justice Center Booking Bench

New suggestions have been classified by the following system.

- "Urgent" (U) refer to situations of "imminent danger" or "critical safety / health issues which might be
  expected to cause death or serious physical harm.
- "Important" (I) encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- "Program Improvement" (PI) encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

#### County Justice Complex

GCIC JC 2016-1 (I)	It is recommended that the potential tripping hazard presented by the exposed microphone wires in Courtroom's 201 and 300 be corrected to eliminate the potential hazard.
GCIC JC 2016-2 (I)	It is recommended that the defective locking mechanism at door B040 be addressed to eliminate the hazard and the need to keep the described door in the open position.
GCIC JC 2016-3 (I)	It is recommended that a designated individual should check <a href="http://www.safercar.gov/">http://www.safercar.gov/</a> to determine if any of the Evenflo children's car seats were subject to a recall.
GCIC JC 2016-4 (I)	It is recommended that the joint between the wall and booking area bench, should be sealed to prevent injury or placement of contraband.

Please review each of the suggested items as identified above and provide an appropriate response on the attached form and fax to the GCIC Insurance Manager within 60 days upon receipt of this report.

If there are any questions regarding this survey or any safety related matter, please call or e-mail Glenn Prince, GCIC Risk Control Consultant at (856) 552-4744 or gprince@jamontgomery.com.

REPORT SUBMITTED BY:

Glenn A. Prince

Associate Public Sector Director J.A. Montgomery Risk Control

cc: Joseph Hrubash, PERMA, GCIC Executive Director Bonnie Ridolfino, Risk Manager, Hardenbergh Insurance Group David McHale, J.A. Montgomery Risk Control, Public Sector Director Cathy Dodd, PERMA, Account Manager

# Loss Control Report Gloucester County Insurance Commission (GCIC) Open Suggestions

#### Report Date 3/24/2016

Town	Sug#	Туре	Status	Date of Survey Date Completed	Location			
Count	y Justice Com	plex						
1-	2016	I	0	3/2/2016	County Justice Complex  It is recommended that the potential tripping hazard presented by the exposed microphone wires in Courtroom's 201 and 300 be corrected to eliminate the potential hazard.			
2-	2016	I	0	3/2/2016	County Justice Complex  It is recommended that the defective locking mechanism at door B040 be addressed to eliminate the hazard and the need to keep the described door in the open position.			
3-	2016	I	0	3/2/2016	County Justice Complex  It is recommended that a designated individual should check http://www.safercar.gov/ to determine if any of the Evenflo children's car seats were subject to a recall.			
4-	2016	I	0	3/2/2016	County Justice Complex  It is recommended that the joint between the wall and booking area bench, should be sealed to prevent injury or placement of contraband.			
Type		Ty	тре	Type		Status	Survey Date	
U- Urgent I -Important PI - Prog. Improvement R - Regulatory N/A - Not Applicable		C -Critical		1 - Requires immediate attention		O - Open	The date the survey was conducted.	
		_	Desirable	2- Should be addre 3 - Are desireable i N/A - Not Applicab	•	C - Completed	Status Date The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.	

Total Count of SFI = 4

Page 1 of 1

# SUGGESTIONS FOR IMPROVEMENT STATUS

### Gloucester County Insurance Commission - NJ CE JIF

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt of the survey conducted on \_\_\_\_\_.

### J.A. MONTGOMERY RISK CONTROL

Please Fax Completed Form to Natalie Dougherty at 856-552-4739

Ms. Dougherty will scan and email all forms upon receipt to: Gerald White @ gwhite@co.gloucester.nj.us

SUGGESTION(S) COM (Indicate by Number)	IPLETED:
OUTSTANDING SUGO (Indicate by Number and Da	GESTION(S) FOR IMPROVEMENT: ate of Estimated Completion)
SUGGESTIONS NEED	ING FURTHER CLARIFICATION/DISCUSSION:
SUGGESTION(S) THA	T IS/ARE A BUDGET ITEM:
Signature	Title
Agency	Date