GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA AND REPORTS THURSDAY, APRIL 27, 2017

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 27, 2017 WOODBURY, NJ 9:30 AM

	MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE RI ROLL CALL OF COMMISSIONERS	ICE READ		
ō	APPROVAL OF MINUTES: February 23, 2017 Open Minutes			
	CORRESPONDENCE			
	COMMITTEE REPORTS ☐ Safety Committee: ☐ Claims Committee:			
	EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Executive Director's Report	Pages 3-32		
	EMPLOYEE BENEFITS – Conner Strong & Buckelew Monthly Reports	. Pages 33-41		
	TREASURER – Tracey Giordano Resolution 25-17 March Bill List – Motion Required	Page 44 Pages 45-46 Page 47		
	CLAIMS SERVICE – Inservco Insurance Services, Inc. Resolution 29-17 Authorizing Disclosure of Liability Claims Check Register Liability Claim Payments – 2/01/17 to 2/28/17 Liability Claim Payments – 3/01/17 to 3/31/17	Pages 52-53		
	MANAGED CARE- Consolidated Services Group, Inc., Jennifer Pard Goldstein CSG Monthly Summary Report	Page 57		
	CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control Monthly Report	_		
	RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR Hardenbergh Insurance Group Monthly Report	Pages 64-65		
	ATTORNEY – Long Marmero & Associates, LLP Monthly Report	Verba		

OLD BUSINESS
NEW BUSINESS
PUBLIC COMMENT
CLOSED SESSION – Payment Authorization Requests (PARS)
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc
☐ Motion for Executive Session

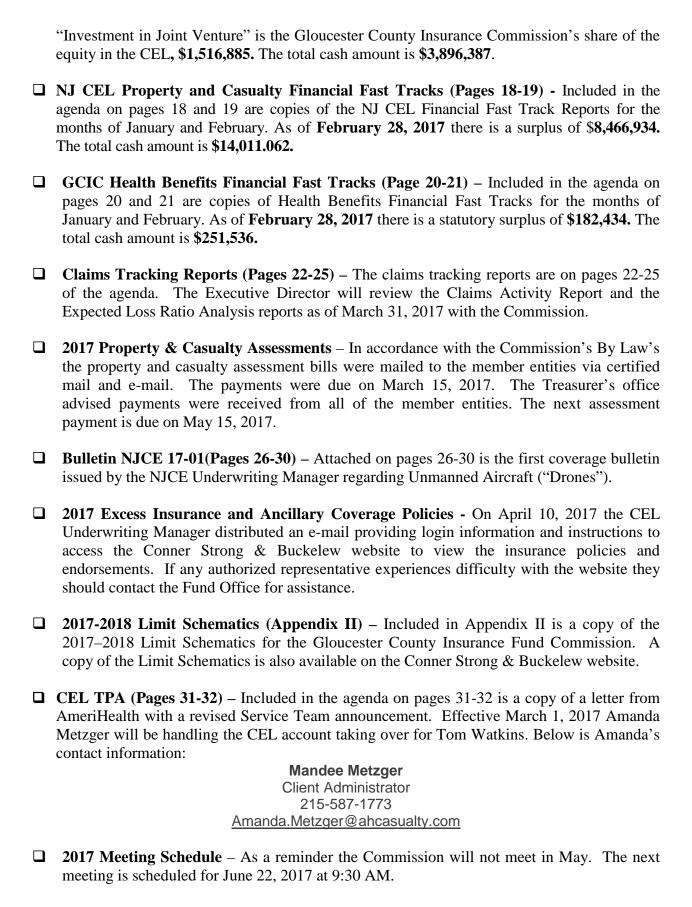
MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: June 22, 2017, 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 Fax (201) 881-7633*

Da	te:	April 27, 2017
Memo to:		Commissioners of the Gloucester County Insurance Commission
Fro	om:	PERMA Risk Management Services
Sul	bject:	Executive Director's Report
	April 25, 2017. the responses were & Associates, LL evaluated at the C and contract for the Motion	Sion Attorney – The Commission Attorney's Contract expires effective The Fund Office issued a Request for Price Quotes and Qualifications and e due on April 12, 2017. The responses received were from Long Marmero P and Scott H. Marcus & Associates. The responses will be reviewed and commission meeting. The Fund Office will prepare the applicable resolution e appointed firm. The to approve the appointment of
	approved the rene employees of the	New Jersey, Inc. (Page 5) – At the January meeting the Commissioners wal amendment with Delta Dental of New Jersey, Inc. for dental benefits to execute. Attached on page 5 is Resolution 24-17 prepared by the orney which authorizes Chairman White to execute the Oral Healther.
		to adopt Resolution 24-17, Approving Assignment of Contract with Dental of New Jersey, Inc.
	of issuance report	urance Report (Pages 6-13) - Attached on pages 6-13 is the certificate from the CEL for the months of February and March. During February there is issued and for March there were 15.
	Reorganization M John Kelly was e Trust to provide A the County of Mo White and Kessle	ties Insurance Fund (CEL JIF) (Pages 14-16) – The CELJIF held their eeting on February 23, 2017. Ross Angilella was elected as Chairman and lected as Secretary. The Board of Commissioners appointed Wilmington Asset Manager Services. A resolution was adopted to offer membership to onmouth. A Coverage Committee was formed and Commissioners Kelly, a volunteered to serve on the Committee. A summary report of the meeting agenda on pages 14-16. The CELJIF is meeting again in the afternoon.
	page 17 is a copy	and Casualty Financial Fast Track (Page 17) Included in the agenda on of the Property & Casualty Financial Fast Track Report for the month of February 28, 2017 there is a surplus of \$5,257,352. Line 10 of the report.



RESOLUTION NO. 24-17

GLOUCESTER COUNTY INSURANCE COMMISSION APPROVING ASSIGNMENT OF CONTRACT WITH DELTA DENTAL OF NEW JERSEY, INC.

WHEREAS, the Gloucester County Insurance Commission (hereinafter the "GCIC") is duly constituted as a joint insurance fund; and

WHEREAS, the County of Gloucester and Delta Dental of New Jersey, Inc. have an existing contract for the provision of dental benefits to employees of the County of Gloucester ("Contract");

WHEREAS, on January 26, 2017, the Commissioners of the approved a renewal amendment for the contract between the County of Gloucester and Delta Dental of New Jersey, Inc. for the period of January 1, 2017 to December 31, 2017; and

WHEREAS, Delta Dental of New Jersey, Inc. has requested an amendment to the Contract regarding an Oral Health Enhancement Rider, which is attached hereto as Exhibit "A."; and

WHEREAS, the GCIC has agreed to the Oral health Enhancement Rider attached hereto as Exhibit "A";

NOW THEREFORE BE IT RESOLVED, by the GCIC that GCIC Chairman, Gerald A. White is hereby authorized to execute the Oral Health Enhancement Rider attached hereto as Exhibit "A" and any other documents necessary to effectuate the Oral Health Enhancement Rider attached hereto as Exhibit "A."

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 27, 2017.

GERALD A. WHITE, CHAIRMAN	
ATTEST:	
MICHAEL BURKE, VICE CHAIRMA	N

Gloucester County Insurance Commission Certificate Of Insurance Monthly Report

From 2/1/2017 To 2/28/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage		
GCIC							
H- Friends of Gloucester County Library System, Inc. c/o GCLC	389 Wolfert Station Road Mullica Hill, NJ 08062	258	All operations usual to County Governmental Entity including certificate holder as an insured for General Liability but only wit		GL EX		
I- Gloucester County Library Commission	389 Wolfert Station Road Mullica Hill, NJ 08062		respects to the negligent acts of the certificate holder as respection book sales held at any of the GCLC Libraries. Subject to the teconditions, limitations and exclusions of the policy. A3D				
H- Gloucester County Vocational -Technical School District	1360 Tanyard Road Sewell, NJ 08080	276	Evidence of insurance. All operations usual to County Governmentity as respects the Gloucester County Parks and Recreation	nental 2/9/2017	GL EX		
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		summer theater rehearsals to be held at Gloucester County Vocational-Technical School. (see page 2)	13			
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379				
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 Governmental Entity as respects use of Deptford High School Outdoor Track for Rowan College at Gloucester County Men's Women's Track Team practices, Monday-Friday, 3:30-5:45pm, March 1st to May 15th, 2017 (or as soon as possible depending the weather). (SEE PAGE 2) A3D	and	GL EX		
H- Department of Children & Families	Southern Business Office - CN#702 4 Echelon Plaza 1stFloor 201 Laurel Road	540	Certificate holder is additional insured where obligated by virtue a written contract or written mutual aid agreement or other written	en	GL EX AU WC		
I- County of Gloucester	Voorhees, NJ 08043 2 South Broad Street Woodbury, NJ 08096	· ·	•		agreement with the Named Assured, but only in respect to acts operations by or on behalf of the Named Assured, and subject limitations on coverage contained in any such written contract of written mutual aid agreement or other written agreement. (see page 2)	to the or	
			with respects to contract 17ANHS Human Services Planning G	rant. A3D			
			Company E: XS Worker Compensation Statutory x \$1,0 XS Employers Liability \$5,000,000 x \$1,000, Policy Term 1/1/17 to 1/1/18 Policy # SP4056	000			
H- Golf Cart Services, Inc. I- County of Gloucester	4296 York Road New Oxford, PA 08028 2 South Broad Street Woodbury, NJ 08096	703	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured only in respect to acts or operations by or on behalf of the Name Assured, and subject to the limitations on coverage contained i such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)with respects to lease of 2 - 2 Electric utility vehicle (\$6,188 ea.) at Veteran's Cemetery, 240 S Township, NJ 08094. A3D	ed n any 016 E-Z-GO Te			

H- Broadway Stages Attn: Dawn I- Rowan College at Gloucester County	203 Meserole Ave. Brooklyn, NY 11222 1400 Tanyard Road Sewell, NJ 08080	870	Certificate holder is additional insured where obligated by virtue of a 2/1/2017 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 regarding (SEE PAGE 2) use of parking lot at the Broadway Stages for Emergency Vehicle Operations Training. Recruits drive departmental issued vehicles to and from the site. A3D Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261
H- Logan Township Board of Education I- County of Gloucester	110 South School Lane Logan Township NJ 08085 2 South Broad Street Woodbury, NJ 08096	1061	Evidence of insurance. All operations usual to County Governmental 2/9/2017 GL EX Entity as respects the Gloucester County Parks and Recreation's summer theater rehearsals and productions to be held at Logan Elementary School. (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 1/1/17 to 1/1/18 Policy # SP4056379
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	1110	Certificate holder is additional insured where obligated by virtue of a 2/7/2017 BOND 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.
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	1110	Certificate holder is additional insured where obligated by virtue of 2/7/2017 GL EX AU WC a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2) 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 1/1/17 to 1/1/18 Policy # SP4056379

H- Virtua Legal/Health Systems I- Rowan College at Gloucester County	Attn: Diane Kouch 401 Route 73 North 50 Lake Center Suite 403 Marlton, NJ 08053 1400 Tanyard Road Sewell, NJ 08080	1258	Evidence of insurance. All operations usual to County 2/1/2017 GL EX AU WC Governmental Entity as respects to Continuing Education – Coverage externships for Central Service Technician students placed at Virtua Health Systems for field experience. (see page 2) A3D
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261
H- Virtua Legal/Health Systems I- Rowan College at Gloucester County	Attn: Diane Kouch 401 Route 73 North 50 Lake Center Suite 403 Marlton, NJ 08053 1400 Tanyard Road Sewell, NJ 08080	1281	Evidence of insurance. All operations usual to County 2/9/2017 GL,AU,EX, MM Governmental Entity s with respects to externships for Patient Care 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. A3D
H- Clearview Regional High School I- County of Gloucester	625 Breakneck Road Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	1872	Evidence of insurance. All operations usual to County Governmental 2/2/2017 GL EX Entity as respects training for first responders.
H- Clearview Regional High School I- County of Gloucester	625 Breakneck Road Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	1872	Certificate holder is additional insured where obligated by virtue of 2/9/2017 GL EX a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects training for first responders.
H- Rowan University I- Rowan College at Gloucester County	201 Mullica Hill Road Glassboro, NJ 08028 1400 Tanyard Road Sewell, NJ 08080	1880	Evidence of insurance. All operations usual to County Governmental 2/9/2017 GL EX Entity as respects Rowan College at Gloucester County athletes in soccer, track and field, baseball, softball, tennis, basketball for use of facilities at Rowan University February 7th, 2017 to May 15th, 2017. (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 1/1/17 to 1/1/18 Policy # SP4056379
H- Macerich I- County of Gloucester	Attn: Risk Management 401 Wilshire Blvd, 7th Floor Santa Monica, CA 9040 2 South Broad Street Woodbury, NJ 08096	1882 1	Deptford Mall, Macerich Deptford LLC, Deptford Mall Associates 2/17/2017 GL EX L.L.C., Macerich HHF Centers LLC, Heitman M-Rich Investor II LLC, Macerich Deptford GP Corp., Macerich PPR Corp., Macerich TWC II Corp., The Westcor Company II Limited Partnership, Macerich TWC II LLC, The Macerich Partnership LP, The Macerich Company, and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, lenders, ground lessors, (see page 2)
			LLC's, partnerships and all their constituent partners and members are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.

H- Rowan College at Gloucester County	RCGC Facilities Department 18	883	Evidence of insurance. All operations usual to County Governmental 2/17/2017
POL/EPL/SDLL I- County of Gloucester	1400 Tanyard Rd Sewell, NJ 08080 Fax # 856-468-3633 2 South Broad Street Woodbury, NJ 08096		Entity as respects Equine 4-H & Client Education Meeting on Thursday, February 23rd, 2017 5:00pm until 9:30pm at the Business and Corporate Center Lecture Room 500.
H- Rowan College at Gloucester County	RCGC Facilities Department 18	002	Evidence of incurance All enerations usual to County Covernmental 2/47/2047 ALLEY DHVS
I- County of Gloucester	1400 Tanyard Rd Sewell, NJ 08080 Fax # 856-468-3633 2 South Broad Street Woodbury, NJ 08096	883	Evidence of insurance. All operations usual to County Governmental 2/17/2017 AU EX PHYS Entity as respects Equine 4-H & Client Education Meeting on Thursday, February 23rd, 2017 5:00pm until 9:30pm at the Business and Corporate Center Lecture Room 500.
H- Rowan College at Gloucester County	1400 Tanyard Rd Sewell, NJ 08080 Fax # 856-468-3633	883	Evidence of insurance. All operations usual to County Governmental 2/17/2017GLEX AU WC Entity as respects Equine 4-H & Client Education Meeting on Thursday, February 23rd, 2017 5:00pm until 9:30pm at the Business
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		and Corporate Center Lecture Room 500. (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 1/1/17 to 1/1/18 Policy # SP4056379
H- Rowan College at Gloucester County	RCGC Facilities Department 18 1400 Tanyard Rd Sewell, NJ 08080 Fax # 856-468-3633	883	Evidence of insurance. All operations usual to County Governmental 2/17/2017 PR Entity as respects Equine 4-H & Client Education Meeting on Thursday, February 23rd, 2017 5:00pm until 9:30pm at the Business
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		and Corporate Center Lecture Room 500.
H- Gloucester County 4-H Fair Board	C/O Jen Coles 856-466-0351 Gloucester County 4-H 18 Fairgrounds State Highway 77 N Mullica Hill, NJ 08062	884	Evidence of insurance. All operations usual to County Governmental 2/17/2017 PR Entity as respects Clair Burnett, Gloucester County Beef Club, regarding hosting a State Beef Show/Preview Show June 17th,
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		2017, 6am - 6pm at the Gloucester County 4-H Fairgrounds, State Highway 77 N Mullica Hill, NJ 08062, phone number (856) 478-2708.
H- Gloucester County 4-H Fair Board POL/EPL/SDLL	C/O Jen Coles 856-466-0351 Gloucester County 4-H 18	884	Evidence of insurance. All operations usual to County Governmental 2/17/2017
1 0021 0002	Fairgrounds State Highway 77 N Mullica Hill, NJ 08062		Entity as respects Clair Burnett, Gloucester County Beef Club, regarding hosting a State Beef Show/Preview Show June 17th,
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		2017, 6am - 6pm at the Gloucester County 4-H Fairgrounds, State Highway 77 N Mullica Hill, NJ 080862, phone number (856) 478-2708.
H- Gloucester County 4-H Fair Board	C/O Jen Coles 856-466-0351 Gloucester County 4-H 18 Fairgrounds State Highway 77 N Mullica Hill, NJ 08062	884	Evidence of insurance. All operations usual to County Governmental 2/17/2017 AU EX PHYS Entity as respects Clair Burnett, Gloucester County Beef Club, regarding hosting a State Beef Show/Preview Show June 17th,
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		2017, 6am - 6pm at the Gloucester County 4-H Fairgrounds, State Highway 77 N Mullica Hill, NJ 08062, phone number (856) 478-2708.
H- Gloucester County 4-H Fair Board	C/O Jen Coles 856-466-0351 Gloucester County 4-H 18 Fairgrounds State Highway 77 N Mullica Hill, NJ 08062	884	Evidence of insurance. All operations usual to County Governmental 2/17/2017GLEX AU WC Entity as respects Clair Burnett, Gloucester County Beef Club, regarding hosting a State Beef Show/Preview Show June 17th,
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		2017, 6am - 6pm at the Gloucester County 4-H Fairgrounds, State Highway 77 N Mullica Hill, NJ 08062, phone number (856) 478- 2708. (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 1/1/17 to 1/1/18 Policy # SP4056379
H- Nehaunsey Middle School I- Gloucester County Improvement Authority	415 Swedesboro Road Gibbstown, NJ 08027 109 Budd Boulevard Woodbury, NJ 08096	1885	Evidence of insurance. All operations usual to County Governmental 2/17/2017 GLEXAU WC Entity as respects the outreach meeting for the DuPont access road meeting on February 27th, 2017.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379
H- Golf Cart Services, Inc. I- County of Gloucester	4296 York Road New Oxford, PA 08028 2 South Broad Street Woodbury, NJ 08096	1886	Certificate holder is additional insured where obligated by virtue of 2/17/2017 GL EX a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
			with respects to lease of golf carts and utility vehicles for a value of \$342,788.
H- Gloucester County Cultural& Heritage Commission @ RCGCI- County of Gloucester	1400 Tanyard Road Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1889	Evidence of insurance. All operations usual to County Governmental 2/23/2017 GL EX Entity.
H- Rowan University I- County of Gloucester	2001 Mullica Hill Road Glassboro, NJ 08028 Attn: Jessica Porch 2 South Broad Street Woodbury, NJ 08096	1890	Evidence of insurance. All operations usual to County Governmental 2/23/2017 G EX AU WC Entity as respects the annual Mental Health & Resource Fair on April 27th, 2017. (SEE PAGE 2) A3D
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379

Gloucester County Insurance Commission Certificate Of Insurance Monthly Report

From 3/1/2017 To 3/31/2017

Holder (H) / Insured Name (I) Coverage	Holder / Insured Address	Holder Code	Description of Operations	Issue Date
<u>GCIC</u>				
H- Gloucester County 4-H Fair Association PHYS	PO Box 149 Clayton, NJ 08312 Jen Coles -	450	Evidence of insurance. All operations usual to County Governm	ental 3/24/2017 AU EX
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects set up and take down for Gloucester County Fair from July 26, 2017 to July 31, 2017 at the Gloucester Co. 4 Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. A3D	
H- Gloucester County 4-H Fair Association	PO Box 149 Clayton, NJ 08312 Jen Coles -	450	Evidence of insurance. All operations usual to County Governm	
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects set up and take down for Gloucester County Fair from July 26, 2017 to July 31, 2017 at the Gloucester Co. 4 Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. A3D	
H- Gloucester County 4-H Fair Association	PO Box 149 Clayton, NJ 08312 Jen Coles -	450	Evidence of insurance. All operations usual to County Governm	ental 3/24/2017 GL EX
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects set up and take down for Gloucester County Fair from July 26, 2017 to July 31, 2017 at the Gloucester Co. 4 Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. A3D	
H- Gloucester County 4-H Fair Association POL/EPL/SDLL	PO Box 149 Clayton, NJ 08312 Jen Coles -	450	Evidence of insurance. All operations usual to County Government	ental 3/24/2017
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects set up and take down for Gloucester County Fair from July 26, 2017 to July 31, 2017 at the Gloucester Co. 4 Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. A3D	4-H -H
H- Bankbridge Regional School EX	870 Bankbridge Road Sewell, NJ 08080	1050	Evidence of insurance. All operations usual to County Governm	ental 3/8/2017 GL
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		Entity as respects the Gloucester County Federal Medals Cerer in conjunction with the Gloucester County Board of Chosen Freeholders on Wednesday, April 12th, 2017. A3D	nony
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	1916	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, only in respect to acts or operations by or on behalf of the Name Assured, and subject to the limitations on coverage contained ir such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	ed
			as respects the following vehicles:	
			DTS #51 2016 Ford E-450 16-1797 1FDFE4FS7GDC56 DTS #52 2016 Ford E-450 16-1841 1FDFE4FS0GDC56	

H- NJ Transit	One Penn Plaza East Newark, NJ 07105-2246	1916	Certificate holder is additional insured and loss payee where 3/10/2017 AU EX
PHYS I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
			as respects the following vehicles:
			DTS #51 2016 Ford E-450 16-1797 1FDFE4FS7GDC56508 DTS #52 2016 Ford E-450 16-1841 1FDFE4FS0GDC56798
H- Gloucester County 4-H Fair Association POL/EPL/SDLL	P.O. Box 149 Clayton, NJ, 08312 Jen Coles -	1930	Evidence of insurance. All operations usual to County Governmental 3/28/2017
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects the following horse shows, and all participants on-site, sponsored by the Gloucester County 4-H Youth Development Program: (SEE PAGE 2)
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm
			Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm
			Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm
			Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062
H- Gloucester County 4-H Fair Association PHYS	P.O. Box 149 Clayton, NJ, 08312 Jen Coles -	1930	Evidence of insurance. All operations usual to County Governmental 3/28/2017 AU EX
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects the following horse shows, and all participants on-site, sponsored by the Gloucester County 4-H Youth Development Program: (SEE PAGE 2)
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm
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			Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062
H- Gloucester County 4-H Fair Association I- County of Gloucester	P.O. Box 149 Clayton, NJ, 08312 Jen Coles - jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096	1930	Evidence of insurance. All operations usual to County Governmental 3/28/2017 PR Entity as respects the following horse shows, and all participants on-site, sponsored by the Gloucester County 4-H Youth Development Program: (SEE PAGE 2)
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm
			Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm
			Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm
			Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062

H- Gloucester County 4-H Fair Association I- County of Gloucester	P.O. Box 149 Clayton, NJ, 08312 Jen Coles - jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096	1930	Evidence of insurance. All operations usual to County Governmental 3/28/2017GL EX Entity as respects the following horse shows, and all participants on-site, sponsored by the Gloucester County 4-H Youth Development Program: (SEE PAGE 2)
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm
			Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm
			Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm
			Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062
H- Gloucester County 4-H Fair Association POL/EPL/SDLL	P.O. Box 149 Clayton, NJ, 08312 Jen Coles -	1931	Evidence of insurance. All operations usual to County Governmental 3/28/2017
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects Hop-a-Lot 4-H Rabbit Club of Gloucester County Rabbit Show, May 20th, 2017 from 9-11pm for set up, and May 21st, 2017 from 6am to 9pm for show event and clean up. To be held at Gloucester County 4-H Fairgrounds 275 RT 77, Mullica Hill, NJ 08062. A3D
H- Gloucester County 4-H Fair Association PHYS	P.O. Box 149 Clayton, NJ, 08312 Jen Coles -	1931	Evidence of insurance. All operations usual to County Governmental 3/28/2017AUEX
I- County of Gloucester	jjpcoles@comcast.net 856-466-0351 2 South Broad Street Woodbury, NJ 08096		Entity as respects Hop-a-Lot 4-H Rabbit Club of Gloucester County Rabbit Show, May 20th, 2017 from 9-11pm for set up, and May 21st, 2017 from 6am to 9pm for show event and clean up. To be held at Gloucester County 4-H Fairgrounds 275 RT 77, Mullica Hill, NJ 08062. A3D
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Total # of Holders = 15

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 23, 2017

To: Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: New Jersey Counties Excess Meeting Report

2017 Reorganization: The NJCE conducted its 2017 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, and a five-member Executive Committee and up to four Alternate Commissioners. Below is a listing of the 2017 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

2017 Officers & Executive Committee

Chairman	Ross Angilella	Camden County Insurance Commission				
Secretary John Kelly		Ocean County				
Executive Committee	Janette Kessler	Atlantic County Insurance Commission				
Kendall Collin		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:

2017 Meeting Schedule & 2018 Reorganization

April 27, 2017	DiPiero Center – Blackwood, NJ 1:00PM
June 22, 2017	Camden County Emergency Training Center 1:00PM
September 28, 2017	Camden County Emergency Training Center 1:00PM
October 26, 2017	Camden County Emergency Training Center 1:00PM
November 16, 2017	Camden County Emergency Training Center 1:00PM
February 22, 2018	2018 Reorganization
	Camden County Emergency Training Center 1:00PM

2017 Risk Management Plan: Included as part of the Reorganization was the 2017 Risk Management Plan with changes highlighted from the prior year.

Solicitation of Quotations Auditor: The Fund's one-year contract with Bowman & Company will expire in April. The Board of Fund Commissioners authorized the fund office to proceed and 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, 2016.

Underwriting Data Validation - Payroll Audits: During the 2017 budget development, discussion was held on a progressive initiative to obtain consistent and ratable data through payroll audits, property appraisals and an underwriting data system. The fund office has received an informal scope and cost proposal from Bowman and Company to conduct a payroll audit for all members and their autonomous agencies for the 2018 renewal year. The Board of Fund Commissioners authorized the fund office to solicit quotations for payroll auditing service; results will be prepared by the next meeting for the board to review and award a contract.

Asset Manager: The fund office sought price quotes for Asset Manager Services to provide investment and monthly reporting on terms investments in securities authorized by law and the fund's cash management plan. Executive Director reported two firms - TD Bank and Wilmington Trust - responded to all required services; TD Bank submitted fees of 5.5 basis point and Wilmington Trust 5 basis points based on a percentage of fixed income assets. The Board of Fund Commissioners accepted a recommendation to award a one-year contract to Wilmington Trust at an estimated cost not to exceed \$10,000; using the fund's cash balance as of December 31, 2016 fees will be approximately \$2,000 per year.

Potential Membership: Executive Director reported marketing efforts have been underway to offer membership to the County of Monmouth effective on/about April 1, 2017. A summary report of the County and the proposed program was reviewed during Closed Session. The Board of Fund Commissioners adopted a resolution offering membership to the County of Monmouth and to authorize the Underwriting Manager to bind coverage.

Underwriting Manager

2017 Excess & Ancillary Renewal Program Report: Underwriting Manager submitted a report on the renewal and noted the following highlights:

- Negotiations with Zurich, the Fund's Property carrier, resulted in a flat rate renewal with an increase in deductibles for vacant properties from \$100,000 to \$250,000.
- Safety National, the Fund's expiring Excess Workers' Compensation carrier, offered a two-year renewal deal with incremental rate savings each year.

2017 Extraordinary Unspecifiable Services (EUS): The Board of Fund Commissioners previously approved authorization for the Underwriting Manager to bind coverage of the 2017 renewal program. The EUS statements binding the coverage are kept on file in the fund office; a summary statement was included in the agenda for information. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Coverage Committee: Underwriting Manager submitted a proposal on the formation of a Coverage Committee based on the Fund's continued membership growth and development

to review and steer coverage where needed. Committee would be comprised of Fund Commissioners, Fund Administrators, Risk Managers and the Underwriting Team. Commissioners Kelly, White and Kessler volunteered to serve on the committee; local member risk managers would be invited to participate as well.

2017 Budget: In accordance with the regulations, the budget adopted by the Fund was advertised in the Fund's official newspapers and filed with the State.

2017 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Financial Fast Track: The Financial Fast Track as of December 31, 2016 reflected a statutory surplus of \$8.3 million.

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 October 2016 thru March 2017 and Safety Director Bulletins.

Safety Director submitted a memorandum on the 2017 BRIT Safety Grant Program; the annual grant increased from \$30,000 to \$35,000. The Board of Fund Commissioners agreed with a suggestion to split the available funds in order to make the distribution equitable.

The MEL JIF has been asked to provide a fee proposal for NJCE members to access the MEL Safety Institute (MSI), which is an instructor-led training academy offering broad range of safety topics required by PEOSH and other agencies. A report will be provided at the next meeting.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 27, 2017 at 1:00PM at the DiPiero Center – 512 Lakeland Road, Suite 200 7th Floor, Blackwood, NJ.

			TY INSURANCE COM		
			FAST TRACK REPORT February 28, 2017		
-	1		EARS COMBINED		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
l.	UNDERWRITING INCOME	487,332	974,665	38,104,342	39,079,007
2.	CLAIM EXPENSES				
	Paid Claims	83,247	144,055	10,629,843	8,954,75
	Case Reserves IBNR	256,349	280,414 83,908	1,840,602	2,121,01 1,435,84
	Discounted Claim Value	(40,388) (4,951)	(9,863)	1,351,932 (88,141)	1,435,840
	TOTAL CLAIMS	294,256	498,513	13,734,236	12,413,60
	EXPENSES	.,	,		,
	Excess Premiums	226,869	453,739	16,919,027	17,372,76
	Administrative	98,522	180,985	4,777,177	4,958,16
	TOTAL EXPENSES	325,391	634,724	21,696,204	22,330,92
	UNDERWRITING PROFIT (1-2-3)	(132,315)	(158,572)	2,673,902	4,334,47
	INVESTMENT INCOME PROFIT (4 + 5)	(132,315)	(158,572)	7,237 2,681,139	7,23° 4,341,70°
	CEL APPROPRIATION CANCELLATION	0	(130,372)	148,760	148,76
-	DIVIDEND INCOME	0	0	90,704	90,70
).	DIVIDEND EXPENSE	0	0	(840,704)	(840,70
١٥.	INVESTMENT IN JOINT VENTURE	(37,106)	(26,999)	1,543,884	1,516,88
	SURPLUS (6 + 7 + 8)	(169,421)	(185,571)	3,623,783	5,257,35
URF	PLUS (DEFICITS) BY FUND YEAR				
	2010	50	129	556,890	557,01
	2011	(6)	86	23,403	23,49
	2012	52	642	478,750	479,39
-	2013	73	189	646,912	647,10
	2014	(16,852)	(31,855)	1,469,284	1,437,43
	2015	4,178	4,307	71,510	75,81
	2016	(85,051)	(88,107)	377,034	288,92
_	2017	(71,864)	(70,962)		(70,96
	AL SURPLUS (DEFICITS)	(169,421)	(185,571)	3,623,783	3,438,21
	AL CASH	11			3,896,38
_	M ANALYSIS BY FUND YEAR				
	FUND YEAR 2010				
	Paid Claims	0	0	1,819,140	1,819,14
	Case Reserves	0	0	(0)	(
	IBNR	0	0	0	
	Discounted Claim Value TOTAL FY 2010 CLAIMS	0	0	1,819,140	1,819,14
_	FUND YEAR 2011	U	0	1,819,140	1,019,14
	Paid Claims	12,032	12,902	2,726,074	2,738,97
	Case Reserves	2,587	1,717	70,636	72,35
	IBNR	(14,554)	(14,554)	22,127	7,57
	Discounted Claim Value	0	0	(2,955)	(2,95
	TOTAL FY 2011 CLAIMS	64	64	2,815,882	2,815,94
	FUND YEAR 2012				
	Paid Claims	1,523	7,472	1,895,641	1,903,11
	Case Reserves	(1,523)	(10,746)	325,173	314,42
	IBNR	0	3,273	27,795	31,06
	Discounted Claim Value	0	0	(7,878)	(7,87
_	TOTAL FY 2012 CLAIMS	0	(0)	2,240,731	2,240,73
	FUND YEAR 2013	2.004	2.044	4 242 222	4 246 02
	Paid Claims	2,881	3,811 (4,463)	1,313,020 166,661	1,316,83
	Case Reserves IBNR	(3,533)	(4,463)	22,641	162,19 23,29
	Discounted Claim Value	0	0	(7,042)	(7,04
	TOTAL FY 2013 CLAIMS	(0)	(0)	1,495,280	1,495,28
_	FUND YEAR 2014				
	Paid Claims	2,900	18,954	797,834	816,78
	Case Reserves	22,967	38,913	158,084	196,99
	IBNR	(10,717)	(27,594)	121,276	93,68
	Discounted Claim Value	0	0	(8,023)	(8,02
_	TOTAL FY 2014 CLAIMS	15,150	30,273	1,069,171	1,099,44
	FUND YEAR 2015				
	Paid Claims	3,437	13,920	1,429,821	1,443,74
	Case Reserves	21,729	4,830	606,638	611,46
	IBNR	(29,263)	(22,847)	245,852	223,00
	Discounted Claim Value TOTAL FY 2015 CLAIMS	(4.097)	(4.097)	(24,264) 2,258,047	(24,26- 2,253,95)
_		(4,097)	(4,097)	2,230,04/	2,253,95
	FUND YEAR 2016	FC 00F	00.517	640.313	700
	Paid Claims Case Reserves	56,885 186,735	82,647 203,485	648,313	730,96
	IBNR	186,735 (155,339)	(197,852)	513,410 912,241	716,89 714,39
	Discounted Claim Value	(155,339)	(197,852)	(37,980)	(37,98)
	TOTAL FY 2016 CLAIMS	88,281	88,281	2,035,985	2,124,26
	FUND YEAR 2017	50,251	00,201	_,,550,555	2,224,20
	Paid Claims	3,589	4,349		4,34
	Case Reserves	27,388	46,677		4,34 46,67
	COSC NESCI VES		342,829		342,82
	IBNR				
	IBNR Discounted Claim Value	168,833			
	IBNR Discounted Claim Value TOTAL FY 2017 CLAIMS	(4,951) 194,858	(9,863) 383,992	0	(9,86. 383,99

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

		NEW JERSEY COL FINANCIAL FAST			
		AS OF	February 28, 2017		
		ALL YEARS			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	UNDERWRITING INCOME	1,746,446	3,492,893	97,465,900	100,958,79
	Paid Claims	139,421	127,587	2,721,199	2,684,43
	Case Reserves	681,723	1,020,586	2,624,454	3,645,03
	IBNR	(272,257)	(272,881)	9,575,203	9,137,32
	Discounted Claim Value	(38,843)	(61,523)	(715,004)	(773,72
	TOTAL CLAIMS EXPENSES	510,044	813,768	14,205,852	14,693,07
-	Excess Premiums	1,393,781	2,616,513	67,102,915	69,719,42
	Administrative	134,571	265,468	7,162,449	7,427,91
	TOTAL EXPENSES	1,528,351	2,881,981	74,265,364	77,147,34
	UNDERWRITING PROFIT (1-2-3)	(291,949)	(202,856)	8,994,684	9,118,37
	INVESTMENT INCOME PROFIT (4+5)	2,667 (289,282)	6,887 (195,969)	229,221 9,223,904	236,10 9,354,48
	Dividend	(289,282)	(195,969)	300,000	300,00
	Cancelled Appropriations	0	0	607,551	607,55
	SURPLUS (6-7-8)	(289,282)	(195,969)	8,316,353	8,446,93
U	RPLUS (DEFICITS) BY FUND YEAR				
	2010	136	354	722,132	722,48
	2011	226	585	921,187	921,77
	2012	254	3,162	554,609	557,77
	2013	375	970	1,277,188	1,278,15
	2014	(11,150) 571	(10,361)	2,048,737	2,038,37
	2015	609	1,480 1,553	989,944 1,802,556	991,42
	2017	(280,303)	(193,713)	1,302,330	(193,7
0	TAL SURPLUS (DEFICITS)	(289,282)	(195,969)	8,316,353	8,120,38
	TAL CASH				14,011,0
,	AIM ANALYSIS BY FUND YEAR	+ +			
	FUND YEAR 2010 Paid Claims	0	0	164,355	164,35
	Case Reserves	0	0	104,333	104,3
	IBNR	0	0	164,999	164,9
	Discounted Claim Value	0	0	(2,805)	(2,80
	TOTAL FY 2010 CLAIMS	0	0	326,550	326,55
	FUND YEAR 2011				
	Paid Claims Case Reserves	2,960	7,400	396,667	404,06
	IBNR	(30,735) 27,775	(35,175) 27,775	407,372 380,961	372,19 408,73
	Discounted Claim Value	0	0	(39,146)	(39,14
	TOTAL FY 2011 CLAIMS	0	0	1,145,854	1,145,8
	FUND YEAR 2012				
	Paid Claims	4,334	10,885	1,132,971	1,143,8
	Case Reserves	(4,334)	236,612	430,462	667,0
	IBNR Discounted Claim Value	0	(249,999)	844,069 (69,604)	594,0° (69,60
	TOTAL FY 2012 CLAIMS	0	(2,503)	2,337,897	2,335,3
	FUND YEAR 2013		(2,000)	_,,	_,,.
	Paid Claims	200	(28,204)	516,427	488,2
	Case Reserves	(200)	69,784	623,730	693,5
	IBNR	0	(41,580)	1,009,843	968,2
	Discounted Claim Value	0	0	(86,001)	(86,0
	TOTAL FY 2013 CLAIMS	0	0	2,063,999	2,063,9
	FUND YEAR 2014 Paid Claims	130,669	135,899	268,119	404,0
	Case Reserves	5,242	28,397	141,719	170,1
	IBNR	(124,265)	(152,650)	1,750,161	1,597,5
	Discounted Claim Value	0	0	(101,570)	(101,5
	TOTAL FY 2014 CLAIMS	11,646	11,646	2,058,430	2,070,0
	FUND YEAR 2015	422	404	242.004	242.1
	Paid Claims Case Reserves	132 212,970	481 222,078	242,661 1,021,082	243,1 1,243,1
	IBNR	(213,102)	(222,559)	2,311,258	2,088,6
	Discounted Claim Value	0	0	(204,420)	(204,4
	TOTAL FY 2015 CLAIMS	0	0	3,370,580	3,370,5
	FUND YEAR 2016				
	Paid Claims	0	0	0	
	Case Reserves IBNR	249,906 (249,906)	250,016 (250,016)	3,113,912	250,1 2,863,8
	Discounted Claim Value	(249,906)	(250,016)	(211,458)	(211,4
	TOTAL FY 2016 CLAIMS	0	0	2,902,542	2,902,5
	FUND YEAR 2017				
	Paid Claims	1,126	1,126		1,1
	Case Reserves	248,874	248,874		248,8
	IBNR	287,241	616,148		616,1
	Discounted Claim Value	(38,843)	(61,523) 804 625		(61,5)
	TOTAL FY 2017 CLAIMS	498,398	804,625	0	804,6
_	MBINED TOTAL CLAIMS	510,044	813,768	14,205,852	15,019,62

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

		NEW JERSEY COU FINANCIAL FAST			
			January 31, 2017		
		ALL YEARS			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	UNDERWRITING INCOME	1,746,446	1,746,446	97,465,900	99,212,34
	CLAIM EXPENSES	, ,		,	, ,
	Paid Claims	(11,834)	(11,834)	2,721,199	2,545,01
	Case Reserves IBNR	338,862 (624)	338,862 (624)	2,624,454 9,575,203	2,963,31 9,409,58
	Discounted Claim Value	(22,681)	(22,681)	(715,004)	(734,87
	TOTAL CLAIMS	303,724	303,724	14,205,852	14,183,02
	Excess Premiums	1,222,732	1,222,732	67,102,915	68,325,64
	Administrative	130,897	130,897	7,187,402	7,318,30
	TOTAL EXPENSES	1,353,630	1,353,630	74,290,317	75,643,94
	UNDERWRITING PROFIT (1-2-3)	89,092	89,092	8,969,731	9,385,37
	PROFIT (4+5)	4,220 93,313	4,220 93,313	229,221 9,198,951	233,44 9,618,8 3
	Dividend	0	0	300,000	300,00
	Cancelled Appropriations	0	0	607,551	607,55
	SURPLUS (6-7-8)	93,313	93,313	8,291,400	8,711,26
U	RPLUS (DEFICITS) BY FUND YEAR				
	2010	217	217	722,132	722,34
	2011	360	360	921,187	921,54
	2012	2,908	2,908	554,609	557,5
	2013	595	595	1,277,188	1,277,7
	2014	790 909	790 909	2,048,737 989,944	2,049,5 990,8
	2016	944	944	1,777,603	1,778,5
	2017	86,590	86,590		86,5
-	TAL SURPLUS (DEFICITS)	93,313	93,313	8,291,400	8,384,7
כ	TAL CASH				11,998,9
L	AIM ANALYSIS BY FUND YEAR				
	FUND YEAR 2010			454.055	454.00
	Paid Claims Case Reserves	0	0	164,355	164,3
	IBNR	0	0	164,999	164,9
	Discounted Claim Value	0	0	(2,805)	(2,8
	TOTAL FY 2010 CLAIMS	0	0	326,550	326,5
	FUND YEAR 2011				
	Paid Claims Case Reserves	4,440 (4,440)	4,440 (4,440)	396,667 407,372	401,1 402,9
	IBNR	0	0	380,961	380,9
	Discounted Claim Value	0	0	(39,146)	(39,1
	TOTAL FY 2011 CLAIMS	0	0	1,145,854	1,145,8
	FUND YEAR 2012	6.554	6 554	4 422 074	4 420 5
	Paid Claims Case Reserves	6,551 240,945	6,551 240,945	1,132,971 430,462	1,139,5 671,4
	IBNR	(249,999)	(249,999)	844,069	594,0
	Discounted Claim Value	0	0	(69,604)	(69,6
	TOTAL FY 2012 CLAIMS	(2,503)	(2,503)	2,337,897	2,335,3
	FUND YEAR 2013	(20.404)	(20.404)	545 407	400.0
	Paid Claims Case Reserves	(28,404) 69,984	(28,404) 69,984	516,427 623.730	488,0 693,7
	IBNR	(41,580)	(41,580)	1,009,843	968,2
	Discounted Claim Value	0	0	(86,001)	(86,0
	TOTAL FY 2013 CLAIMS	0	0	2,063,999	2,063,9
	FUND YEAR 2014	F 220	F 220	350.446	272.2
	Paid Claims Case Reserves	5,230 23,155	5,230 23,155	268,119 141,719	273,3 164,8
	IBNR	(28,385)	(28,385)	1,750,161	1,721,7
	Discounted Claim Value	0	0	(101,570)	(101,5
	TOTAL FY 2014 CLAIMS	0	0	2,058,430	2,058,4
	FUND YEAR 2015	3.0	2.0	343.551	2.0
	Paid Claims Case Reserves	349 9,108	9,108	242,661 1,021,082	243,0 1,030,1
	IBNR	(9,457)	(9,457)	2,311,258	2,301,8
	Discounted Claim Value	0	0	(204,420)	(204,4
	TOTAL FY 2015 CLAIMS	0	0	3,370,580	3,370,5
	FUND YEAR 2016				
	Paid Claims Case Reserves	110	110	0 88	1
	IBNR	(110)	(110)	3,113,912	3,113,8
	Discounted Claim Value	0	0	(211,458)	(211,4
	TOTAL FY 2016 CLAIMS	0	0	2,902,542	2,902,5
	FUND YEAR 2017				
	Paid Claims	0	0		
	Case Reserves IBNR	328,907	328,907		328,9
	Discounted Claim Value	(22,681)	(22,681)		(22,6
	TOTAL FY 2017 CLAIMS	306,227	306,227	0	306,2

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 FEBRUARY 28, 2017

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	46,522	93,364	83,121,130	83,214,494
2.	CLAIM EXPENSES				
	Paid Claims	73,326	65,888	73,770,596	73,836,485
	IBNR	277	211	36,385	36,596
	Total Claims	73,603	66,099	73,806,982	73,873,081
3.	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	8,855	12,208	5,568,442	5,580,650
	Total Expenses	8,855	12,208	9,153,908	9,166,116
4.	UNDERWRITING PROFIT (1-2-3)	(35,936)	15,057	160,240	175,297
5.	INVESTMENT INCOME	-	=	7,136	7,136
6.	STATUTORY PROFIT (4+5)	(35,936)	15,057	167,376	182,434
9.	STATUTORY SURPLUS (6+7-8)	(35,936)	15,057	167,376	182,434

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	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	1,358	31,344	(11,913)	19,431
CASH	1,196	(33,270)	65,178	31,908
2017 SURPLUS	(37,294)	(16,287)	-	(16,287)
CASH	9,629	40,341	-	40,341
2017 SURPLUS	(35,936)	15,057	167,376	182,433
TOTAL CASH	10,825	7,071	244,465	251,536

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	=	=	22,551,041	22,551,041
IBNR	-	-	-	, , , <u>.</u>
Total Claims		-	22,551,041	22,551,041
FUND YEAR 2011			, ,	, ,
Paid Claims	=	-	34,451,946	34,451,946
IBNR	=	=	, , =	-
Total Claims			34,451,946	34,451,946
FUND YEAR 2012			, ,	, ,
Paid Claims	=	-	14,793,695	14,793,695
IBNR	=	=	, , =	, , , , , , , , , , , , , , , , , , ,
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	=	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	<u> </u>	-	-	-
Total Claims			477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(1,358)	(23,908)	36,385	12,477
Total Claims	(1,358)	(31,346)	495,789	464,443
FUND YEAR 2017				
Paid Claims	73,326	73,326	=	73,326
IBNR	1,635	24,119	=	24,119
Total Claims	74,961	97,445	-	97,445
COMBINED TOTAL CLAIMS	73,603	66,099	73,806,982	73,873,081

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

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION FINANCIAL FAST TRACK REPORT

AS OF JANUARY 31, 2017

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	46,842	46,842	83,121,130	83,167,972
2 .	CLAIM EXPENSES				
	Paid Claims	(7,438)	(7,438)	73,770,596	73,763,159
	IBNR	(66)	(66)	36,385	36,319
	Total Claims	(7,504)	(7,504)	73,806,982	73,799,478
3 .	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	3,352	3,352	5,568,442	5,571,795
	Total Expenses	3,352	3,352	9,153,908	9,157,261
4.	UNDERWRITING PROFIT (1-2-3)	50,993	50,993	160,240	211,233
5.	INVESTMENT INCOME	=	=	7,136	7,136
6.	STATUTORY PROFIT (4+5)	50,993	50,993	167,376	218,369
9.	STATUTORY SURPLUS (6+7-8)	50,993	50,993	167,376	218,369

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	=	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	=	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	=	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	29,986	29,986	(11,913)	18,073
CASH	1,196	(33,270)	65,178	31,908
2017 SURPLUS	21,007	21,007	=	21,007
CASH	12,780	43,492	=	43,492
2017 SURPLUS	50,993	50,993	167,376	218,369
TOTAL CASH	13,975	10,221	244,465	254,687

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	_	-	22,551,041	22,551,041
IBNR	_	_	-	-
Total Claims			22,551,041	22,551,041
FUND YEAR 2011			, ,	7 7
Paid Claims	_	-	34,451,946	34,451,946
IBNR	=	-		-
Total Claims			34,451,946	34,451,946
FUND YEAR 2012			<i>, ,</i>	, ,
Paid Claims	=	=	14,793,695	14,793,695
IBNR	=	-	· · ·	•
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	=	-	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	<u> </u>	<u> </u>	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	=	=	477,058	477,058
IBNR	-	-	-	-
Total Claims			477,058	477,058
FUND YEAR 2016				
Paid Claims	(7,438)	(7,438)	459,404	451,966
IBNR	(22,550)	(22,550)	36,385	13,835
Total Claims	(29,988)	(29,988)	495,789	465,801
FUND YEAR 2017				
Paid Claims	=	=	-	-
IBNR	22,484	22,484	=	22,484
Total Claims	22,484	22,484	-	22,484
COMBINED TOTAL CLAIMS	(7,504)	(7,504)	73,806,982	73,799,478

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

			Glouceste	r County Inclu	ance Commis	sion				
				LAIM ACTIVIT		31011				
AS OF	March 31, 201	7								
COVERAGE LINE-PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17	2010	0	0	0	0	0	2013	12	2	15
•			0	0		0				
March-17	0	0	0	0	0	0	0	-3	2	14 -1
	U		U	U	U	U	U	-3	2	
Limited Reserves										\$7,884
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17	\$0		\$0	\$0	\$0	\$0	\$461	\$130,379	\$1,500	\$132,339
March-17	\$0		\$0	\$0	\$0	\$0	\$461	\$108,016	\$1,900	\$110,377
NET CHGE	\$0		\$0	\$0	\$0	\$0	\$0	(\$22,363)	\$400	(\$21,963)
Ltd Incurred	\$83,686		\$211,641	\$57,908	\$149,379	\$81,245	\$344,547	\$445,212	\$2,489	\$1,376,108
COVERAGE LINE-GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17		0	2	4	0	6	8	16	2	38
March-17		0	1	4	0	4	7	14	7	37
NET CHGE	0		-1	0	0	-2	-1	-2	5	-1
Limited Reserves	<u> </u>		*	3	-	_		_	-	\$11,305
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17	\$0		\$13,036	\$148,736	\$0	\$103,842	\$138,028	\$42,000	\$2,000	\$447,642
March-17	\$0		\$5,947	\$144,457	\$0	\$66,986	\$136,893	\$43,500	\$20,500	\$418,283
NET CHGE	\$0		(\$7,088)	(\$4,280)	\$0	(\$36,856)	(\$1,135)	\$1.500	\$18.500	(\$29,359)
		-			* *				* -7	
Ltd Incurred	\$375,597		\$759,004	\$614,298	\$14,558	\$203,030	\$160,801	\$45,185	\$20,500	\$2,192,973
COVERAGE LINE-AUTOLIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17		0	0	1	0	0	3	3	2	9
March-17		0	0	1	0	0	3	3	2	9
NET CHGE	0		0	0	0	0	0	0	0	0
Limited Reserves										\$5,151
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17	\$0		\$0	\$60,888	\$0	\$0	\$13,525	\$17,500	\$1.000	\$92.913
March-17	\$0		\$0	\$16,878	\$0	\$0	\$12,258	\$16,219	\$1,000	\$46,355
NET CHGE	\$0		\$0	(\$44,010)	\$0	\$0	(\$1,268)	(\$1,281)	\$0	(\$46,558)
Ltd Incurred	\$9,579		\$126,796	\$368,913	\$22,598	\$3.950	\$23,750	\$32,953	\$1,000	\$589,539
COVERAGE LINE-WORKERS COMP.	φο,οτο		Ψ120,700	ψοσο,σ το	ΨΣΣ,000	ψο,σσο	Ψ20,100	Ψ02,000	ψ1,000	φοσο,σσσ
CLAIM COUNT - OPEN CLAIMS										
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
	2010	0	5		2013	7	19	26		
February-17				6					16	88
March-17		0	4	. 5	9	6	18	21	23	86
NET CHGE	0		-1	-1	0	-1	-1	-5	7	-2
Limited Reserves										\$15,606
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17	\$0		\$59,317	\$104,802	\$162,198	\$93,155	\$459,454	\$527,017	\$42,177	\$1,448,121
March-17	\$0		\$39,597	\$102,858	\$157,352	\$66,473	\$449,829	\$439,539	\$86,447	\$1,342,095
NET CHGE	\$0		(\$19,720)	(\$1,944)	(\$4,846)	(\$26,682)	(\$9,626)	(\$87,478)	\$44,270	(\$106,025)
Ltd Incurred	\$1,351,278		\$1,714,619	\$1,178,984	\$1,283,900	\$704,605	\$1,534,743	\$977,280	\$118,481	\$8,863,890
					SCOMBIN					
					PEN CLAI					
Voor	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
Year Fahrman 47		-								
February-17	0		7	11	9	13	31	57	22	150
March-17	0		5	10	9	10	29	47	36	146
NET CHGE	0		-2	-1	0	-3	-2	-10	14	-4
Limited Reserves										\$13,131
Year	2010		2011	2012	2013	2014	2015	2016	2017	TOTAL
February-17	\$0		\$72,353	\$314,427	\$162,198	\$196,997	\$611,468	\$716,896	\$46,677	\$2,121,016
March-17	\$0		\$45,544	\$264,193	\$157,352	\$133,459	\$599,440	\$607,274	\$109,847	\$1,917,110
	00		(#00 000)	(AEO 000)	(#A 0 40)	(000 500)	(040,000)	(0400 004)	\$63,170	(\$203,905)
NET CHGE	\$0		(\$26,808)	(\$50,233)	(\$4,846)	(\$63,538)	(\$12,028)	(\$109,621)	\$63,170	(\$203,903)

2015 2016 2017 YEARS

						Glouces	ter County I	nsurance Com	mission							
						CLA	IMS MANA	GEMENT REP	ORT							
						EXPEC	TED LOSS	RATIO ANA	LYSIS							
						AS OF	7		March 31, 201	7						
FUND YEAR 2015 LC	SSES CAPPED AT RE	TENTION														
		Curr	ent	27			Last	Month	26			Last	Year	15		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
PROPERTY	230,000	344,547	344,547	149.80%	230,000	100.00%	609,340	609,340	264.93%	230,000	100.00%	278,002	278,002	120.87%	221,794	96.43%
GEN LIABILITY	680,000	160,801	160,801	23.65%	562,355	82.70%	161,801	161,801	23.79%	555,238	81.65%	13,300	13,300	1.96%	449,260	66.07%
AUTO LIABILITY	91,000	23,750	23,750	26.10%	72,823	80.03%	23,750	23,750	26.10%	71,818	78.92%	15,750	15,750	17.31%	54,218	59.58%
WORKER'S COMP	1,157,000	1,534,743	1,534,743	132.65%	1,102,955	95.33%	1,535,109	1,535,109	132.68%	1,096,786	94.80%	1,381,856	1,381,856	119.43%	910,164	78.67%
TOTAL ALL LINES	2,158,000	2,063,840	2,063,840	95.64%	1,968,134	91.20%	2,330,000	2,330,000	107.97%	1,953,842	90.54%	1,688,908	1,688,908	78.26%	1,635,436	75.78%
NET PAYOUT %	\$1,464,401	, ,			67.86%											
FUND YEAR 2016 LC	SSES CAPPED AT RE				-											
		Curr		15				Month	14			Last		3		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred		31-Mar-17		TARGETED	Incurred		28-Feb-17		TARGETED	Incurred		30-Mar-16		TARGETED
PROPERTY	197,238	445,212	445,212	225.72%	190,201	96.43%	379,409	379,409	192.36%	189,415	96.03%	17,465	17,465	8.85%	45,365	23.00%
GEN LIABILITY	641,774	45,185	45,185	7.04%	424,005	66.07%	43,685	43,685	6.81%	412,001	64.20%	15,500	15,500	2.42%	38,506	6.00%
AUTO LIABILITY	103,684	32,953	32,953	31.78%	61,776	59.58%	32,953	32,953	31.78%	59,063	56.96%	1,280	1,280	1.23%	6,221	6.00%
WORKER'S COMP	1,226,749	977,280	977,280	79.66%	965,032	78.67%	990,972	990,972	80.78%	918,638	74.88%	78,975	78,975	6.44%	36,802	3.00%
TOTAL ALL LINES	2,169,445	1,500,630	1,500,630	69.17%	1,641,013	75.64%	1,447,019	1,447,019	66.70%	1,579,116	72.79%	113,220	113,220	5.22%	126,895	5.85%
NET PAYOUT %	\$893,355				41.18%											
FUND YEAR 2017 LC	SSES CAPPED AT RE	TENTION														
		Curr	ent	3			Last	Month	2			Last	Year	-9		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
PROPERTY	178,000	2,489	2,489	1.40%	40,940	23.00%	1,500	1,500	0.84%	23,140	13.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	609,000	20,500	20,500	3.37%	36,540	6.00%	2,000	2,000	0.33%	15,225	2.50%	0	0	N/A	N/A	N/A
AUTO LIABILITY	104,000	1,000	1,000	0.96%	6,240	6.00%	1,000	1,000	0.96%	2,600	2.50%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,217,000	118,481	118,481	9.74%	36,510	3.00%	46,526	46,526	3.82%	24,340	2.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,108,000	142,471	142,471	6.76%	120,230	5.70%	51,026	51,026	2.42%	65,305	3.10%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0				0.00%											

2012 2013 2014 YEARS

FUND YEAR 2012 LO	SSES CAPPED AT RE	<u>TENTION</u>														
		Curr	ent	63			Last	Month	62			Last	Year	51		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
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	614,298	614,298	63.34%	941,919	97.13%	614,298	614,298	63.34%	941,919	97.13%	632,053	632,053	65.17%	934,657	96.38%
AUTO LIABILITY	68,650	368,913	368,913	537.38%	66,431	96.77%	368,913	368,913	537.38%	66,309	96.59%	285,246	285,246	415.51%	64,267	93.62%
WORKER'S COMP	1,292,157	1,178,984	1,178,984	91.24%	1,291,511	99.95%	1,176,422	1,176,422	91.04%	1,291,253	99.93%	1,228,305	1,228,305	95.06%	1,286,625	99.57%
TOTAL ALL LINES	2,569,961	2,220,102	2,220,102	86.39%	2,539,216	98.80%	2,217,540	2,217,540	86.29%	2,538,836	98.79%	2,203,513	2,203,513	85.74%	2,524,903	98.25%
NET PAYOUT %	\$1,955,909				76.11%											
FUND YEAR 2013 LO	SSES CADDED AT DE	TENTION														-
1 OND 1 LAN 2013 LO.	JOES CALIFED AT RE	Curr	ent	51			Last	Month	50			Last	Year	39		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	14,558	14,558	1.50%	934,657	96.38%	14,558	14,558	1.50%	933,218	96.23%	23,471	23,471	2.42%	891,688	91.95%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	64,267	93.62%	22,598	22,598	32.92%	64,033	93.27%	22,305	22,305	32.49%	60,968	88.81%
WORKER'S COMP	1,292,157	1,283,900	1,283,900	99.36%	1,286,625	99.57%	1,282,707	1,282,707	99.27%	1,285,984	99.52%	1,227,096	1,227,096	94.96%	1,273,689	98.57%
TOTAL ALL LINES	2,573,979	1,470,435	1,470,435	57.13%	2,528,920	98.25%	1,469,243	1,469,243	57.08%	2,526,607	98.16%	1,422,250	1,422,250	55.25%	2,469,717	95.95%
NET PAYOUT %	\$1,313,083	, ,	, ,		51.01%			, ,								-
FUND YEAR 2014 LO	SSES CAPPED AT RE	TENTION														-
		Curr	ent	39			Last	Month	38			Last	Year	27		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	203,030	203,030	26.20%	712,394	91.95%	222,273	222,273	28.69%	708,033	91.38%	149,224	149,224	19.26%	640,754	82.70%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	60,968	88.81%	3,950	3,950	5.75%	60,618	88.30%	3,950	3,950	5.75%	54,938	80.03%
WORKER'S COMP	1,107,261	704,605	704,605	63.64%	1,091,435	98.57%	706,317	706,317	63.79%	1,089,824	98.43%	710,806	710,806	64.19%	1,055,539	95.33%
TOTAL ALL LINES	2,194,083	992,830	992,830	45.25%	2,108,169	96.08%	1,013,785	1,013,785	46.21%	2,101,846	95.80%	945,225	945,225	43.08%	1,994,603	90.91%
NET PAYOUT %	\$859,371	·	·		39.17%	•										

2010 2011 YEARS

						Glouces	ter County I	nsurance Com	mission							
						CLA	MS MANA	GEMENT REF	PORT							
						EXPEC	TED LOSS	RATIO ANA	LYSIS							
						AS OF			March 31, 2017							
FUND YEAR 2010 LOS	SES CAPPED AT RE	TENTION														
		Curre	ent	87			Last	Month	86			Last	Year	75		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
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%	375,597	375,597	46.20%	784,558	96.50%
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%	55,790	96.94%
WORKER'S COMP	1,044,196	1,351,278	1,351,278	129.41%	1,044,196	100.00%	1,351,278	1,351,278	129.41%	1,044,196	100.00%	1,351,278	1,351,278	129.41%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,820,140	1,820,140	86.21%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%
NET PAYOUT %	\$1,820,140				86.21%					1						
FUND YEAR 2011 LOS	SSES CAPPED AT RE	TENTION														
		Curre	ent	75			Last	Month	74			Last	Year	63		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-17		TARGETED	Incurred	Incurred	28-Feb-17		TARGETED	Incurred	Incurred	30-Mar-16		TARGETED
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	759,004	759,004	78.26%	935,829	96.50%	759,064	759,064	78.27%	935,829	96.50%	710,642	710,642	73.28%	941,919	97.13%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,431	96.77%
WORKER'S COMP	1,260,640	1,714,619	1,714,619	136.01%	1,260,640	100.00%	1,714,427	1,714,427	136.00%	1,260,640	100.00%	1,736,185	1,736,185	137.72%	1,260,010	99.95%
TOTAL ALL LINES	2,533,348	2,812,060	2,812,060	111.00%	2,497,275	98.58%	2,811,928	2,811,928	111.00%	2,497,275	98.58%	2,785,264	2,785,264	109.94%	2,502,618	98.79%
NET PAYOUT %	\$2,766,516				109.20%											

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

BULLETIN NJCE 17-01

Date: February 1, 2017

To: Fund Commissioners of NJCE

From: NJCE Underwriting Manager, Conner Strong & Buckelew

Re: Unmanned Aircraft ("Drones")

Liability coverage for Unmanned Aircraft, also known as "drones", as previously reported, is available within your Non-Owned Aircraft policy and your Casualty policy. Non-owned drones, those not owned by the NJCE insureds, would be covered under the Non-Owned Aircraft policy on a blanket basis. Owned drones, those owned by the NJCE insureds, would be covered under the Casualty policy. Additional information on operating the drones and the regulations can be found in the attached addendums.

AVAILABLE COVERAGE

Non-Owned Aircraft Policy

- ✓ Pilot of the aircraft must meet the requirements of the FAA
- ✓ Homebuilt aircraft and military aircraft are specifically excluded

Owned Aircraft (Casualty Policy)

- ✓ Coverage is only available in the first layer of excess casualty coverage with Brit
- ✓ The aircraft cannot be weaponized
- ✓ "Unmanned Aircraft": means an aircraft, either fixed-wing or rotary-wing, without a human pilot on board, weighing 10 pounds or less, controlled by computers in the aircraft or under the remote control of a pilot on the ground
 - Aircraft 10 pounds or less: must be underwritten
 - Aircraft over 10 pounds: must be underwritten and scheduled
- ✓ Minimum underwriting information required:
 - Year, make and model
 - Description
 - Date of purchase
 - Unit cost
 - Unit serial number
 - Payload, if any (i.e. cameras, etc.)
 - Intended use
 - Legal compliance (i.e. FAA registration)

The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document. If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund and Commission Professionals

Fund and Commission Executive Directors

BULLETIN NJCE 17-01 ADDENDUM

First and foremost, we strongly recommend counsel review of the planned operations of the drone and the compliance requirements.

Following is the link to the full FAA Rule Part 107:

http://www.ecfr.gov/cgi-bin/text-

idx?SID=6d9c3436a0ff5933d8197519c063133f&mc=true&node=pt14.2.107&rgn=div5

The following is a summary published by the FAA regarding its final rule on drones:

Summary of Small Unmanned Aircraft Rule (Part 107) – June 21, 2016

Operational Limitations:

- Unmanned aircraft must weigh less than 55 lbs. (25 kg).
- Visual line-of-sight (VLOS) only; the unmanned aircraft must remain within VLOS of the remote pilot in command and the person manipulating the flight controls of the small UAS. Alternatively, the unmanned aircraft must remain within VLOS of the visual observer.
- At all times the small unmanned aircraft must remain close enough to the remote pilot in command and the
 person manipulating the flight controls of the small UAS for those people to be capable of seeing the
 aircraft with vision unaided by any device other than corrective lenses.
- Small unmanned aircraft may not operate over any persons not directly participating in the operation, not under a covered structure, and not inside a covered stationary vehicle.
- Daylight-only operations, or civil twilight (30 minutes before official sunrise to 30 minutes after official sunset, local time) with appropriate anti-collision lighting.
- Must yield right of way to other aircraft.
- May use visual observer (VO) but not required.
- First-person view camera cannot satisfy "see-and-avoid" requirement but can be used as long as requirement is satisfied in other ways.
- Maximum groundspeed of 100 mph (87 knots).
- Maximum altitude of 400 feet above ground level (AGL) or, if higher than 400 feet AGL, remain within 400 feet of a structure.
- Minimum weather visibility of 3 miles from control station.
- Operations in Class B, C, D and E airspace are allowed with the required ATC permission.
- Operations in Class G airspace are allowed without ATC permission.
- No person may act as a remote pilot in command or VO for more than one unmanned aircraft operation at one time.
- No operations from a moving aircraft.
- No operations from a moving vehicle unless the operation is over a sparsely populated area.
- No careless or reckless operations.
- No carriage of hazardous materials.
- Requires preflight inspection by the remote pilot in command.
- A person may not operate a small unmanned aircraft if he or she knows or has reason to know of any physical or mental condition that would interfere with the safe operation of a small UAS.
- Foreign-registered small unmanned aircraft are allowed to operate under part 107 if they satisfy the requirements of part 375.
- External load operations are allowed if the object being carried by the unmanned aircraft is securely attached and does not adversely affect the flight characteristics or controllability of the aircraft.
- Transportation of property for compensation or hire allowed provided that:
 - The aircraft, including its attached systems, payload and cargo weigh less than 55 pounds total;
 - The flight is conducted within visual line of sight and not from a moving vehicle or aircraft; and
 - The flight occurs wholly within the bounds of a State and does not involve transport between (1) Hawaii and another place in Hawaii through airspace outside Hawaii; (2) the District of Columbia and another place in the District of Columbia; or (3) a territory or possession of the United States and another place in the same territory or possession.

• Most of the restrictions discussed above are waivable if the applicant demonstrates that his or her operation can safely be conducted under the terms of a certificate of waiver.

Summary of Small Unmanned Aircraft Rule (Part 107) (cont'd)

Remote Pilot in Command Certification and Responsibilities:

- Establishes a remote pilot in command position.
- A person operating a small UAS must either hold a remote pilot airman certificate with a small UAS rating or be under the direct supervision of a person who does hold a remote pilot certificate (remote pilot in command).
- To qualify for a remote pilot certificate, a person must:
 - Demonstrate aeronautical knowledge by either:
 - Passing an initial aeronautical knowledge test at an FAA-approved knowledge testing center; or
 - ➤ Hold a part 61 pilot certificate other than student pilot, complete a flight review within the previous 24 months, and complete a small UAS online training course provided by the FAA.
 - Be vetted by the Transportation Security Administration.
 - Be at least 16 years old.
- Part 61 pilot certificate holders may obtain a temporary remote pilot certificate immediately upon submission of their application for a permanent certificate. Other applicants will obtain a temporary remote pilot certificate upon successful completion of TSA security vetting. The FAA anticipates that it will be able to issue a temporary remote pilot certificate within 10 business days after receiving a completed remote pilot certificate application.
- Until international standards are developed, foreign-certificated UAS pilots will be required to obtain an FAA-issued remote pilot certificate with a small UAS rating.

A remote pilot in command must:

- Make available to the FAA, upon request, the small UAS for inspection or testing, and any associated documents/records required to be kept under the rule.
- Report to the FAA within 10 days of any operation that results in at least serious injury, loss of consciousness, or property damage of at least \$500.
- Conduct a preflight inspection, to include specific aircraft and control station systems checks, to ensure the small UAS is in a condition for safe operation.
- Ensure that the small unmanned aircraft complies with the existing registration requirements specified in § 91.203(a)(2).

A remote pilot in command may deviate from the requirements of this rule in response to an in-flight emergency.

Aircraft Requirements:

• FAA airworthiness certification is not required. However, the remote pilot in command must conduct a preflight check of the small UAS to ensure that it is in a condition for safe operation.

Model Aircraft:

- Part 107 does not apply to model aircraft that satisfy all of the criteria specified in section 336 of Public Law 112-95.
- The rule codifies the FAA's enforcement authority in part 101 by prohibiting model aircraft operators from endangering the safety of the NAS.

The following is a fact sheet published by the FAA regarding its final rule on drones:

Fact Sheet – Small Unmanned Aircraft Regulations (Part 107) June 21, 2016

The new rules for non-hobbyist small unmanned aircraft (UAS) operations – Part 107 of the Federal Aviation Regulations (http://www.faa.gov/uas/media/RIN_2120-AJ60_Clean_Signed.pdf) (PDF) – cover a broad spectrum of commercial uses for drones weighing less than 55 pounds. Here are the highlights of the new rule.

Operating Requirements

The small UAS operator manipulating the controls of a drone should always avoid manned aircraft and never operate in a careless or reckless manner. You must keep your drone within sight. Alternatively, if you use First Person View or similar technology, you must have a visual observer always keep your aircraft within unaided sight (for example, no binoculars). However, even if you use a visual observer, you must still keep your unmanned aircraft close enough to be able to see it if something unexpected happens. Neither you nor a visual observer can be responsible for more than one unmanned aircraft operation at a time.

You can fly during daylight or in twilight (30 minutes before official sunrise to 30 minutes after official sunset, local time) with appropriate anticollision lighting. Minimum weather visibility is three miles from your control station. The maximum allowable altitude is 400 feet above the ground, and higher if your drone remains within 400 feet of a structure. The maximum speed is 100 mph (87 knots).

You can't fly a small UAS over anyone who is not directly participating in the operation, not under a covered structure, or not inside a covered stationary vehicle. No operations from a moving vehicle are allowed unless you are flying over a sparsely populated area.

Operations in Class G airspace are allowed without air traffic control permission. Operations in Class B, C, D and E airspace need ATC approval. See Chapter 14 in the Pilot's Handbook http://www.faa.gov/regulations-policies/handbooks-manuals/aviation/pilot-handbook/media/phak%20-20chapter%2014.pdf

You can carry an external load if it is securely attached and does not adversely affect the flight characteristics or controllability of the aircraft. You also may transport property for compensation or hire within state boundaries provided the drone – including its attached systems, payload and cargo – weighs less than 55 pounds total and you obey the other flight rules. (Some exceptions apply to Hawaii and the District of Columbia. These are spelled out in Part 107.)

You can request a waiver of most operational restrictions if you can show that your proposed operation can be conducted safely under a waiver. The FAA will make an online portal available to apply for such waivers.

Pilot Certification

To operate the controls of a small UAS under Part 107, you need a remote pilot airman certificate with a small UAS rating, or be under the direct supervision of a person who holds such a certificate.

You must be at least 16 years old to qualify for a remote pilot certificate, and you can obtain it in one of two ways:

- You may pass an initial aeronautical knowledge test at an FAA-approved knowledge testing center.
- If you already have a Part 61 pilot certificate, other than a student pilot certificate, you must have completed a flight review in the previous 24 months and you must take a small UAS online training course provided by the FAA.

If you have a non-student pilot Part 61 certificate, you will immediately receive a temporary remote pilot certificate when you apply for a permanent certificate. Other applicants will obtain a temporary remote pilot certificate upon successful completion of a security background check. We anticipate we will be able to issue temporary certificates within 10 business days after receiving a completed application.

Fact Sheet – Small Unmanned Aircraft Regulations (Part 107) (cont'd) June 21, 2016

UAS Certification

You are responsible for ensuring a drone is safe before flying, but the FAA does not require small UAS to comply with current agency airworthiness standards or obtain aircraft certification. Instead, the remote pilot will simply have to perform a preflight visual and operational check of the small UAS to ensure that safety-pertinent systems are functioning properly. This includes checking the communications link between the control station and the UAS. The UAS must also be registered.

Respecting Privacy

Although the new rule does not specifically deal with privacy issues in the use of drones, and the FAA does not regulate how UAS gather data on people or property, the FAA is acting to address privacy considerations in this area. The FAA strongly encourages all UAS pilots to check local and state laws before gathering information through remote sensing technology or photography.

As part of a privacy education campaign, the agency will provide all drone users with recommended privacy guidelines as part of the UAS registration process and through the FAA's B4UFly mobile app. The FAA also will educate all commercial drone pilots on privacy during their pilot certification process; and will issue new guidance to local and state governments on drone privacy issues. The FAA's effort builds on the privacy "best practices" of the National Telecommunications and Information Administration published last month as the result of a year-long outreach initiative with privacy advocates and industry.

https://www.ntia.doc.gov/files/ntia/publications/voluntary_best_practices_for_uas_privacy_transparency_and_accountability_0.pdf

Other Requirements

If you are acting as pilot in command, you have to comply with several other provisions of the rule:

- You must make your drone available to the FAA for inspection or testing on request, and you must provide any associated records required to be kept under the rule.
- You must report to the FAA within 10 days any operation that results in serious injury, loss of consciousness, or property damage (to property other than the UAS) of at least \$500.

This page was originally published at: http://www.faa.gov/news/fact_sheets/news_story.cfm?newsId=20516

Special Provisions for Government Entities

Government entities or organizations (e.g. law enforcement agencies, public universities, state governments, local municipalities) have 2 options for flying UAS:

- 1. Fly under the <u>small UAS rule</u> follow all rules under 14 CFR part 107, including aircraft and pilot requirements; or
- 2. Obtain a blanket public Certificate of Waiver or Authorization (COA) permits nationwide flights in Class G airspace at or below 400 feet, self-certification of the UAS pilot, and the option to obtain emergency COAs (e-COAs) under special circumstances.

1700 Market Street Suite 700 Philadelphia, PA 19103 1-800-335-5972 amerihealthcasualty.com



Dear Clients,

As you may be aware, an agreement is in place for AmTrust Financial Services, Inc. to purchase the insured business of AmeriHealth Casualty, and subject to regulatory approval, the sale is scheduled to close on February 28, 2017. This sale, however, <u>will not</u> impact our TPA business operations.

We know that you have come to appreciate our outstanding third party administrative services and as such, we will continue to offer these same services in the future. This letter is to simply inform you of staffing changes that will be occurring in the near future.

Lee Herzer, Vice President of Operations, will lead the sales and marketing efforts of the third party administration business. Lee has been with AmeriHealth since 1995. He has over 30 years of industry related experience. Lee is responsible for overall operations. He directs, develops, coordinates, and implements claims management activities for all of AmeriHealth. His duties also involve oversight of information systems.

Amanda Metzger, Client Administrator, will be handling your account effective March 1, 2017, taking over for Tom Watkins and Kristen Hayes. Amanda began her career at AmeriHealth in 2011 in the claims department and transitioned into client services beginning in 2014. I am confident that you will find the transition to be seamless and will be more than satisfied with Amanda's ability to handle your account.

Denise Hall will continue to service our clients in her capacity as Program Manager. Denise joined AmeriHealth in 2009 as a Claims Supervisor overseeing a team of claims professionals including lost time adjusters, liability adjusters, and nurse case managers. Denise has extensive joint insurance fund experience and is well versed in both workers' compensation and liability case law. She is a graduate of Los Angeles Valley College with a B.A. in Business Administration, and holds claims licenses in multiple states.

AmeriHealth Casualty Services wants to sincerely thank you for your support in making 2016 a successful year, and we plan on the same in 2017.

If you have any questions please feel free to contact us:

Lee.Herzer@ahcasualty.com or 215-587-1982

Denise.Hall@ahcasualty.com or 856-380-6546

Amanda.Metzger@ahcasualty.com or 215-587-1773



Service Team

Lee Herzer

Vice President of Operations 215-587-1982

Lee.Herzer@ahcasualty.com

Denise Hall

Program Manager 856-380-6546

Denise.Hall@ahcasualty.com

Mandee Metzger

Client Administrator 215-587-1773

Amanda.Metzger@ahcasualty.com



CLIENT ACTIVITY REPORT

FEBRUARY 2017

GCHIC - Gloucester County Health Insurance Commission

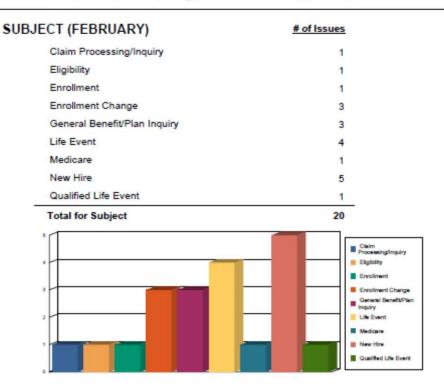
This is your monthly Bene Service Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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



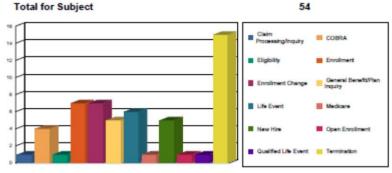
CLIENT ACTIVITY SUMMARY REPORT

From: 2/1/2017 To: 2/28/2017

GCHIC - Gloucester County Health Insurance Commission



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	4
Eligibility	1
Enrollment	7
Enrollment Change	7
General Benefit/Plan Inquiry	5
Life Event	6
Medicare	1
New Hire	5
Open Enrollment	1
Qualified Life Event	1
Termination	15
Total for Subject	54



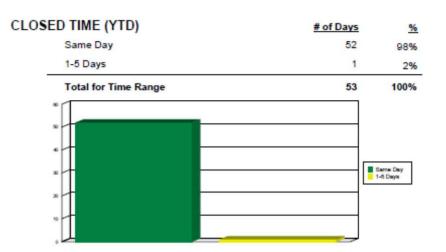
CALL SOURCE (FEBRUARY)	# of Issues
Dependent	1
Employee	5
Employer	13
Plan Administrator	1
Total for Call Source	20



CALL SOURCE (YTD)	# of Issues	
Dependent	2	
Employee	5	
Employer	41	
Other	1	
Plan Administrator	5	
Total for Call Source	54	



CLOSED TIME (FEBRUARY)	# of Days	%
Same Day	19	100%
Total for Time Range	19	100%





MARCH 2017

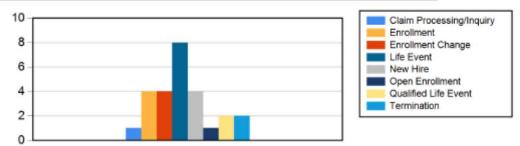
GCHIC - Gloucester County Health Insurance Commission

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.



From: 3/1/2017 To: 3/31/2017 GCHIC - Gloucester County Health Insurance Commission

SUBJECT (MARCH)	# of Issues
Claim Processing/Inquiry	1
Enrollment	4
Enrollment Change	4
Life Event	8
New Hire	4
Open Enrollment	1
Qualified Life Event	2
Termination	2
Total for Subject	26

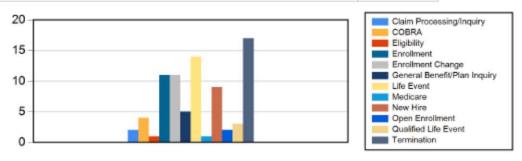




From: 3/1/2017 To: 3/31/2017

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	4
Eligibility	1
Enrollment	11
Enrollment Change	11
General Benefit/Plan Inquiry	5
Life Event	14
Medicare	1
New Hire	9
Open Enrollment	2
Qualified Life Event	3
Termination	17
Total for Subject	80

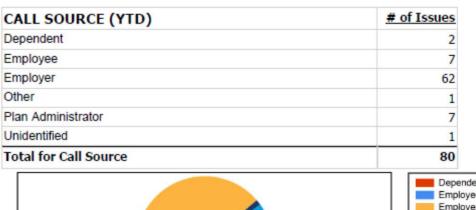


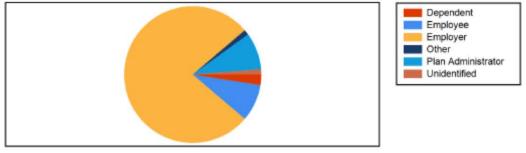
CALL SOURCE (MARCH)	# of Issues
Employee	2
Employer	21
Plan Administrator	2
Unidentified	1
Total for Call Source	26
	Employee Employer Plan Administra Unidentified



From: 3/1/2017 To: 3/31/2017

GCHIC - Gloucester County Health Insurance Commission





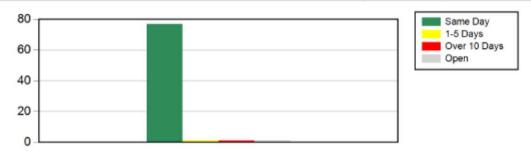
CLOSED TIME (MARCH)	# of Days	%
Same Day	25	100%
Total for Time Range	25	100%





From: 3/1/2017 To: 3/31/2017 GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (YTD)	# of Days	<u>%</u>
Same Day	77	97%
1-5 Days	1	1%
Over 10 Days	1	1%
Total for Time Range	79	100%



GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 25-17 March 2017

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 2016 CheckNumber Ve	ndorName	<u>Comment</u>	InvoiceAmount
000673 000673	GLOUCESTER COUNTY	SAFETY GRANT 2016	10,992.72 10,992.72
	TOTAL PAYME	NTS FY 2016 10,992.72	· ·
FUND YEAR 2017 CheckNumber Ve	ndorName	Comment	InvoiceAmount
000674			
000674	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 03/2017	6,650.00 6,650.00
000675 000675	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2017	11,845.10 11,845.10
000676			
000676	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 03/2017	4,680.00 4,680.00
000677			,
000677	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 03/2017	676.50 676.50
000678			070.50
000678	MARSHALL, DENNEHEY, WARNER,	LEGAL SERV FOR ANCILLARY COV - 1/31/2017	1,050.84
000679			1,050.84
000679	LONG MARMERO & ASSOCIATES, LLP	ATTORNET FEE 03/14/2017	2,400.00
000679	LONG MARMERO & ASSOCIATES, LLP	ATTORNET FEE 03/14/2017	1,320.00
000679	LONG MARMERO & ASSOCIATES, LLP	ATTORNET FEE 03/13/2017	1,590.00
			5,310.00
000680	DODERT COL DINO	DEIMBURGE MEDICAL & DEGCEDITION 02/2017	620.69
000680	ROBERT SCOLPINO	REIMBURSE MEDICAL & PRESCRIPTION 02/2017	629.68 629.68
000681			027.00
000681	VIOLA YEAGER	REIMBURSE MEDICAL & PRESCRIPTION 02/2017	629.68
			629.68
000682	White A Trying on	DEBURNINGE MEDICAL A DEEGCRIPTION OF 1991	52 0.50
000682	JUNE ATKINSON	REIMBURSE MEDICAL & PRESCRIPTION 02/2017	629.68 629.68
000683			022.30
000683	BAGLICIOUS	GCIC - SAFETY KICK OFF MEETING 1/12/17	459.20
			459.20

000684 000684	DIVISION OF PENSIONS AND BENEFITS	MEDICAL BENEFITS - SUSAN TYMPEL	. 3/17	1,340.22 1,340.22
000685 000685	HARDENBERGH INSURANCE GROUP	RMC FEE 03/2017		21,320.00 21,320.00
	TOTAL PAYME	NTS FY 2017	55,220.90	,

TOTAL PAYMENTS ALL FUND YEARS \$ 66,213.62

Chairperson	_		
Attest:	Datada		
I hereby certify the availability of sufficient	Dated:t unencumbered funds in the	e proper accounts to fully pay the above	claims.
_	Treasurer		

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 26-17 March 2017

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 2017

CheckNumber	VendorName	Comment	InvoiceAmount
W0317			
W0317	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 02/2017	530.50
W0317	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 02/2017	2,820.00
			3,350.50

TOTAL PAYMENTS FY 2017 3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson	
Attest:	D . 1
	Dated:
I hereby certify the availability of suffice	ient unencumbered funds in the proper accounts to fully pay the above claims.
	Treasurer

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 27-17 April 2017

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 CheckNumber		<u>Comment</u>	<u>InvoiceAmount</u>
000686 000686	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 04/2017	6,650.00 6,650.00
000687 000687	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2017	11,845.10 11,845.10
000688 000688	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES - 04/2017	4,680.00 4,680.00
000689 000689	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 04/2017	676.50 676.50
000690 000690	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 03/2017	5,073.22 5,073.22
000691 000691 000691 000691	LONG MARMERO & ASSOCIATES, LLP LONG MARMERO & ASSOCIATES, LLP LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 03/28/2017 ATTORNEY FEE 4/11/2017 ATTORNEY FEE - 4/14/2017	390.00 1,860.00 3,825.00 6,075.00
000692 000692	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION 03/2017	629.68 629.68
000693 000693	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 03/2017	629.68 629.68
000694 000694	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION 02/2017	629.68 629.68
000695 000695	SPARK CREATIVE GROUP	WEBSITE UPDATES - 3/31/2017	131.25 131.25
000696 000696	DIVISION OF PENSIONS AND BENEFITS	MEDICAL BENEFITS - SUSAN TYMPEL 3/2017	1,340.22 1,340.22
000697 000697	HARDENBERGH INSURANCE GROUP	RMC MANAGEMENT FEE 04/2017	21,320.00 21,320.00
	TOTAL PAYME	NTS FY 2017 59,680.33	21,320.00

TOTAL PAYMENTS ALL FUND YEARS \$ 59,680.33

Chairperson		
.		
Attest:	D . 1	
	Dated:	
I hereby certify the availability of sufficient	ent unencumbered funds in the	e proper accounts to fully pay the above claims.
-		
	Treasurer	

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 28-17 APRIL 2017

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>umber</u>	VendorName	Comment		InvoiceAmount
,				
	CONNER STRONG & BUCKELEW	CSB CONSULTING FE	EE 02/2017	530.50
	CONNER STRONG & BUCKELEW	PERMA CONSULTING	G FEE 02/2017	2,820.00
				3,350.50
	TOTAL PAYM	IENTS FY 2017	3,350.50	
-	Chairperson			
	chan person			
A	Attest:	Dated:		

Treasurer

SUMMARY OF CASH AND INVESTM	ENT INSTRUMENTS			
GLOUCESTER COUNTY INSURANCE	ECOMMISSION			
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2017			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TO TAL for All			
A	ccts & instruments			
Opening Cash & Investment Balance	\$5,441,369.76	5,412,083.47	8,778.49	20,507.80
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	\$340,356.84	\$216,717.50	\$98,820.50	\$24,818.84
10 (Withdrawals - Sales)	-\$1,885,340.18	-\$1,761,828.84	-\$98,692.50	-\$24,818.84
Ending Cash & Investment Balance	\$3,896,386.42	\$3,866,972.13	\$8,906.49	\$20,507.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,629,261.55	\$1,600,578.34	\$27,969.46	\$713.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,525,647.97	\$5,467,550.47	\$36,875.95	\$21,221.55

		GLOUCES'	TER COUNTY I	NSURANCECOM	MISSION		
	SI	UMMARY OF CAS	H TRANSACTIO	ONS - ALL FUND Y	YEARS COMBINE	D	
Current Fund Year:	2017						
Month Ending: 1	February						
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TO TAL
OPEN BALANCE	414,351.10	3,903,326.99	25,818.27	1,080,561.85	62,904.21	(45,592.23)	5,441,370.19
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	5,118.30	0.00	0.00	5,118.30
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	190,000.00	0.00	0.00	0.00	21,599.20	211,599.20
TOTAL	0.00	190,000.00	0.00	5,118.30	0.00	21,599.20	216,717.50
EXPENSES							
Claims Transfers	10,309.14	14,509.70	0.00	63,546.51	0.00	0.00	88,365.35
Expenses	0.00	0.00	0.00	0.00	1,593,730.60	79,604.89	1,673,335.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,309.14	14,509.70	0.00	63,546.51	1,593,730.60	79,604.89	1,761,700.84
END BALANCE	404,041.96	4,078,817.29	25,818.27	1,022,133.64	(1,530,826.39)	(103,597.92)	3,896,386.85

RESOLUTION 29-17

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 27, 2017 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 2/1/17 to 2/28/17 and 3/1/17 to 3/31/17, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY properly noticed meeting held on April 27, 2017.	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 02/01/2017 Thru 02/28/2017

Type officer	Vent	Odilos Hait	FIGURE	10 Desc	r ayes mains	TOTAL VOIC	regiliers occurpant		Wite Undersea	MILITAR
						1	nservco	Report	Termino	logy
Reporting Name		Business Name			Business Description					
Amount/Ant 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 report,	county month end				
Payment Type		Type			Types of trensections-Computer, Men	ual, Refund, Recovery, Sto	p Pey, Vold			
Report Begin Date		Report Begin Date			Beginning date of trensactions on repo	t; usually beginning of mor	rth or inception			
Trens Date		Transaction Date			Issue date for computer issued paymen	ts and add date for all other	er type entitles			



Date: 3/1/2017 FrancialTransaction

Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number

02/01/2017 Thru 02/28/2017

Type	Check#	Claim#		Claimant Name	From Date	To Date	Payee Name	Trens. Date	Payment Description	Ant. Requested	Ant. Peld
Cove	rage: Auto Ph	ysical Damag	e								
c	9033	3530001583	001	GLOUCESTER COUNTY	4/21/2016	4/21/2016	SOUTH JERSEY TRUCK REPAIR	2/3/2017	2013 Ford Shuffle Lic. Plate OP6889 Est ID 11	2,781.78	2,781.78
Total	for Coverage:	Auto Physica	al Dam	nage				Number of	entries: 1	2,781.78	2,781.78
Cove	rage: General	Liability									
C	5031	3530001591	001	RADUNGER, STEPHANE	12/2/2016	12/15/2016	BROWN & CONNERY LLP	2/3/2017	LEGAL FEE - BILL #197457	120.00	120.00
C	9035	3530001068	001	SORENSON, KELLY	1/27/2017	1/30/2017	CHANCE & MCCANN LLC	2/17/2017	INVOICE 13005	1,990.50	1,990.50
Total	for Coverage:	General Liab	ility					Number of	entries: 2	2,110.50	2,110.50
Cove	rage: Police P	rofessional									
C	5034	3530000547	001	DEAN, TAHAROA	1/9/2017	2/7/2017	MADDEN & MADDEN PA	2/17/2017	LEGAL FEE - 8TMT #37	12,031.70	12,031.70
C	5036	3530001333	001	CELESTIN, JEAN	1/4/2017	1/27/2017	CHANCE & MCCANN LLC	2/17/2017	INVOICE 13004	367.50	367.50
Total	for Coverage:	Police Profes	ssiona	d				Number of	entries: 2	12,399.20	12,399.20
Cove	rage: Property	,									
C	5032	3530001558	001	ROWAN COLLEGE @	5/21/2016	5/21/2016	ROMAN COLLEGE @ GLOUCESTER CTY	2/3/2017	Settlement of Property Loss	7,527.36	7,527.36
Total	for Coverage:	Property						Number of	entries: 1	7,527.36	7,527,36
Total	for Glouceste	r Co Ins Com	miceio	m-353				Number of	entries: fi	24.818.64	24.818.84

Date: 3/1/2017 FrancialTransaction



Page 2

Financial Transaction Log - Liability Claim Payments

Monthly / Detail / By Coverage / By Payment Type / By Check Number 03/01/2017 Thru 03/31/2017

Type	Check #	Cam#	Claimant Name	From Date	To Date	Pavee Name	Trens, Date	Payment Description	Ant. Requested	Ant. Peld

Inservoo Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Peld	Amount Peld	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 report, usually month and
Payment Type	Type	Types of transactions—Computer, Manual, Retund, Recovery, Glop Pay, Vold
Report Begin Date	Report Begin Date	Beginning date of trensactions on report; usually beginning of month or inception
Trans Data	Transport on Cala	benus white the commendate benused our experts and add date the all offices have problem



Date: 4/1/2017 FrancialTransaction

Financial Transaction Log - Liability Claim Payments

Monthly / Detail / By Coverage / By Payment Type / By Check Number

03/01/2017 Thru 03/31/2017

Type	Check#	Caim#		Claimant Name	From Date	To Date	Payee Name	Trens. Date	Payment Description	Ant. Requested	Ant. Peld
Cove	rage: Auto Lia	ability									
C	5037	35300000029	002	CRAM, MICHAEL	1/4/2017	1/31/2017	PARKER MCCAY	3/3/2017	INV 3021228	1,134.82	1,134.82
C	5038	3530001444	001	TULL, DANA	1/3/2017	1/30/2017	PARKER MCCAY	3/3/2017	INV 3021229	431.99	431.99
C	5039	3530001588	001	GREEN, SHAUNA	1/10/2017	1/30/2017	MADDEN & MADDEN PA	3/3/2017	INVOICE 70200-038M 1	1,281.00	1,281.00
C	9047	35300000029	002	CRAM, MICHAEL	21/2017	2/27/2017	PARKER MCCAY	3/17/2017	LEGAL FEE - INV #3023634	375.00	375.00
C	5048	3530001444	001	TULL, DANA	2/8/2017	2/17/2017	PARKER MCCAY	3/17/2017	LEGAL FEE - INV #3023635	835.57	835.57
C	5052	35300000029	002	CRAM, MICHAEL	6/19/2012	6/19/2012	MICHAEL CRAM AND	3/17/2017	FULLIFINAL SETTLEMENT OF ALL CLAIMS	42,500.00	42,500.00
Total	for Coverage	Auto Liabilit	1					Number of	entries: 6	46,558.38	46,558.38
Cove	erage: Auto Ph	ysical Damag	e								
C	5045	3530001694	001	GLOUCESTER COUNTY	3/2/2017	2/2/2017	SOUTH JERSEY TRUCK REPAIR	3/3/2017	ESTIMATE 1360	589.40	589.40
C	5055	3530001584	001	GLOUCESTER COUNTY	7/12/2016	7/12/2016	GLOUCESTER COUNTY	3/31/2017	Fire Damage to Mosquito Truck Sprayer Unit	5,795.00	5,795.00
Total	for Coverage	Auto Physic	al Dam	age				Number of	entries: 2	6,384.40	6,384.40
Cove	rage: General	Liability									
C	5040	3530000893	001	LAWANTEER, MICHAEL	12/7/2016	12/7/2016	MADDEN & MADDEN PA	3/3/2017	INVOICE 70200-18M 23	90.00	90.00
c	5041	3530001117	001	ANDERSON, ALBERT	11/7/2016	1/27/2017	MADDEN 8 MADDEN PA	3/3/2017	INVOICE 70200-025M 11	4,279.50	4,279.50
c	5042	3530001534	001	PFOST, DONALD	11/10/2016	11/28/2016	MADDEN & MADDEN PA	3/3/2017	INVOICE 70200-035M 3	135.00	135.00
C	5043	3530001140	001	MEDINA, EDWIN	11/3/2016	11/3/2016	MADDEN & MADDEN PA	3/3/2017	INVOICE 70200-097M 2	45.00	45.00
C	5044	3530001270	001	MCCLOSKEY, MATTHEW	11/1/2016	1/27/2017	MADDEN & MADDEN PA	3/3/2017	INVOICE 70200-032M 8	1,140.00	1,140.00
C	5045	3530001270	001	MCCLOSKEY, MATTHEW	1/3/2017	1/30/2017	ARCHER & GREINER PC	3/3/2017	INVOICE 4076868	7,098.03	7,098.03
C	5050	3530001068	001	SORENSON, KELLY	1/30/2017	3/2/2017	CHANCE & MCCANNI LLC	3/17/2017	LEGAL FEE - INV #13064	3,335.65	3,335.65
C	9051	3530001147	001	TORRES, JESUS	2/14/2017	2/24/2017	CHANCE & MCCANN LLC	3/17/2017	LEGAL FEE - INV #13005	825.00	825.00
C	9098	3530001270	001	MCCLOSKEY, MATTHEW	2/3/2017	2/24/2017	ARCHER & GRENER PC	3/31/2017	INV 4060010	5,169.90	5,169.90
Total	for Coverage	General Liab	ility					Number of	entries: 9	22,118.08	22,118.08
Cove	erage: Police P	rofessional									
c	5049	3530000547	001	DEAN, TAHAROA	2/7/2017	3/1/2017	MADDEN & MADDEN PA	3/17/2017	LEGAL FEE - STMT #39	6,938.49	6,938.49
Total	for Coverage	Police Profe	siona	ı				Number of	entries: 1	6,938.49	6,938.49
Cove	erage: Propert	,									
C	5053	3530001653	001	GCIA	3/7/2017	3/7/2017	QUOUCESTER CTY IMPROVEMENT	3/17/2017	PURCHASE ORDER #17-01000	12.050.00	12.050.00
c	5054	3530001516	001	GCIA	2/24/2016	2/24/2016	GLOUCESTER COUNTY	3/17/2017	SETTLEMENT OF PROPERTY CLAIM	64,707,76	64,707,76
	5057	3530001681	001	GCIA	9/30/2016	9/30/2016	QUOUCESTER CO IMPROV AUTHORITY	3/31/2017	Dream Park Trialer drog 9-30-16 less deductible	5,612,64	5.612.64
C	2027										

Date: 4/1/2017 FirencialTransaction



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Financial Transaction Log - Liability Claim Payments

Monthly / Detail / By Coverage / By Payment Type / By Check Number

03/01/2017 Thru 03/31/2017

Type	Check #	Claim#		Claimant Name	From Date	To Date	Payee Name	Trens. Date	Payment Description	Ant. Requested	Ant. Peld		
Cove	Coverage: Property												
R	1101078208	3530001369	001	ROWAN COLLEGE @	12/27/2016	12/27/2016	ZURICH AMERICAN INSURANCE CO	3/29/2017	EXCESS REIMBURSEMENT	-176,750.18	-176,750.18		
Total	for Coverage:	Property					Number of e	ntries: 5	-182,422.60	-182,422.60			



Date: 4/1/2017 Financial Fransiction



Gloucester County Insurance Commission Bill Review / PPO Savings 2017



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	48	92%	\$23,975.10	93%	\$16,914.81	\$62.00	\$4,637.99	\$2,360.30	\$7,060.29	\$961.01	\$6,099.28
	February	43	84%	\$37,986.85	91%	\$20,510.03	\$1,850.00	\$10,169.94	\$5,456.88	\$17,476.82	\$2,446.78	\$15,030.04
	March	56	88%	\$127,756.00	95%	\$48,879.22	\$0.00	\$20,061.13	\$58,815.65	\$78,876.78	\$7,572.74	\$71,304.04
YTD Total		147	87%	\$189,717.95	83%	\$86,304.06	\$1,912.00	\$34,869.06	\$66,632.83	\$103,413.89	\$10,980.53	\$92,433.36

 Monthly Summary
 February
 March

 Total Savings (before fees):
 \$17,476.82
 \$78,876.78

 Percent Savings:
 46%
 62%

 NET SAVINGS:
 \$15,030.04
 \$71,304.04

 Percent NET SAVINGS:
 40%
 56%

 YTD Summary

 Total Savings (before fees):
 \$103,413.89

 Percent Savings:
 55%

 NET SAVINGS:
 \$92,433.36

 Percent NET SAVINGS:
 49%



GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: April 19, 2017

GCIC SERVICE TEAM

David McHale,
Public Sector Director
dmchale@jamontgomery.com

Office: 732-736-5213 Cell: 732-673-4802 Glenn Prince,
Associate Public Sector Director
gprince@jamontgomery.com

Office: 856-552-4744 Cell: 609-238-3949 Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com

Office: 856-552-4738

February - May 2017

RISK CONTROL ACTIVITIES

<u>MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED</u>

- February 22: Conducted a loss control survey of the GCIC Animal Shelter.
- **February 22:** One session of Emergency Action Plan training was conducted for GCIA.
- March 6: Attended a client meeting with GCIC Department of Public Works and Risk Management.
- **March 9:** One session of LOTO and one session of Confined Space Awareness training were conducted for GCIC.
- March 16: Attended a client meeting with GCIC Sheriff's Department and Risk Management.

- March 21: One session of Accident Investigation training was conducted for GCIC.
- March 30: Attended an EMS action plan meeting with Risk Management.
- April 11: Attended the GCIC Claims Committee Meeting via conference call.
- April 12: Attended a client meeting with RCGC and Risk Management.

<u>UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED</u>

• April 27: Plan to attend the GCIC Meeting in Woodbury.

May 9: Plan to attend the GCIC Claims Committee Meeting via conference.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2017.

SAFETY DIRECTOR BULLETINS

- Bring Your Child to Work Day March 20.
- Comprehensive Playground Inspection Program April 3.

J.A. Montgomery Risk Control

Safety Director Bulletin

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

March 2017

Take Your Daughters and Sons to Work Day – Best Practices

The fourth Thursday of April is designated as Take Your Daughters and Sons to Work Day. Forbes magazine reports an estimated 37 million Americans in over 3.5 million workplaces participate each year. The day may include one-on-one job shadowing, facility visits and hands-on non-hazardous work experience. If you think that your kids are perfectly safe shadowing you at work for a day, think again. Safety incidents can, and have happened to children in the workplace.

Now is a good time to start planning to ensure a safe and successful event. The Safety Director offers the following suggestions and best practices:

- Develop a list of age-appropriate activities that relate to the type of work performed at your workplace. Safety must be a primary consideration, but some other thoughts include:
 - What age group or groups can be accommodated? Will you have a minimum age for participation? Consider time frames appropriate for the different age groups (2 hours for young children, 3-4 hours for older children, & 5-6 hours for teen-agers).
 - o Can all departments participate? If a department can not, or will be severely limited by participating, can children from those departments attend elsewhere?
 - o Consider that some children may attend over multiple years, can you, as host, vary the experience?
 - What can you do to make the experience interactive, while still maintaining a high level of safety for the children.
- Talk to other, similar workplaces to learn what went well and what they might have done differently.
- Have a written plan and schedule of activities. This will prevent freelancing by departments and will facilitate incorporating what was learned from one year into future events.
 - O Start by asking yourself and the other sponsoring departments to define the goal of the event. Will it be all fun and games, or will there be an instructional, service, or safety-related component?

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.

- Create a factsheet that can be shared with participating parents and children concerning the ground rules of the event.
- o Who will act as host / guide for the children? Each parent? A department representative who has been educated on the rules of the program? Someone else such as HR?
- Plan a strong and interesting welcome and closing for the children. Establish expectations of behavior and consequences for not meeting those expectations. Consider having the children sign a contract as a part of the day's events.

· Best Practices should include:

- Establish a child to supervisor ratio that is appropriate for the work place being visited.
 Maintain a headcount of visitors in case of emergency.
- Children should not be permitted around or to operate heavy machinery.
- Children should not be permitted in the vicinity of chemicals more hazardous than household chemicals used at household levels.
- Children should not be permitted in the vicinity of hazardous operations such as working at heights, with flame or flame-producing equipment, etc.
- o Children should not see confidential information such as criminal, driving, or medical records.
- Provide properly-sized personal protective equipment for tours of areas such as garages.
- Have a member of the department precede the tour and inspect the area for hazards and control
 any unacceptable conditions (slippery floors, etc.) or operations (such as welding). Remind the
 representatives the inspection is for CHILDREN, not the usual adult workforce.
- o Give a morning briefing to all workers of departments hosting children for the event, which includes 1) rules for the children, 2) an awareness of adult behaviors & language when children are present, and 3) an expectation of extra vigilance for safety concerns while having children in the work area.
- o Will pictures be taken? By who? Will there be any restrictions to taking picture of children and distribution / posting following the event?
- Provide notices that the organization is participating in TYDSTWD, especially in areas where customers may be impacted with the presence / distraction of children.
- Have each employee who wishes to bring a child to work sign an agreement with a clear explanation of permitted and non-permitted activities.
- o If the workplace can not be made safe and appropriate for children, consider hosting another activity; such as a picnic with lessons on the workplace, a poster contest, or work-related demonstrations / activities at an off-site and more appropriate facility.



Safety Director Bulletin

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

April 2017

Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

Periodic (weekly to monthly) Inspections

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

Daily Inspections

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of three other resources;

- J.A. Montgomery Risk Control offers a Playground Safety Inspector class.
- Your Safety Consultant is ready to assist with any aspect of your program.

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.



Reporting & Recording Playground Deficiencies Toolbox Talk Lesson Plan

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected [INSERT FREQUENCY] by [INSERT DEPARTMENT OR NAME OF INDIVIDUAL]. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- [ADD ADDITIONAL OR LOCAL CONCERNS]

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it [HOW - write it down where, call it in to who, etc.]. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to [WHO]. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call [WHO - department and / or the police on their non-emergency number].

Do you have any questions?

This lesson plan is intended for general information purposes. 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.



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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 4/20/17

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. Safety Action Planning Meetings

To date, members of the GCIC Safety Team have met with the following departments: County EMS, County Public Works, Utilities Authority, RC@GC, and County Sheriff's Department. Meetings with County – Buildings and Grounds & Parks Departments are scheduled for next week. Meetings with IA's – Nursing Home and Solid Waste Divisions will be scheduled shortly thereafter.

Each Department was extremely receptive and actions items have been developed for each department based upon their claims experience and safety needs. Our goal is that the action items will have a favorable impact on reducing workers' compensation claims.

B. Subrogation Procedures for 1st property claims under a member's deductible Members are currently responsible for subrogating against at fault parties to recover their property/auto physical damage deductibles. Inservco is responsible for subrogating against at fault parties for all 1st party claims that exceed a member's deductible.

Effective May 1st, per the County's request Hardenbergh Insurance Group will now subrogate claims (which are under the property/auto physical damage deductibles) on their behalf. A written procedure has been developed and approved by the County.

It is our intention to now contact the remaining members and ask if they would like us to pursue subrogation for claims under their deductible.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	C overage	Carrier	Exp. Date	Expiring Premium
County	Parks & Recreation	National Union	5/17/2017	\$1,473
	Accident	Fire		

The renewal premium is \$1,339. The reduction in premium is as a result of a change in # of participants. All other terms and conditions are per expiring.



Post Office Box 8000 · 8000 Sagemore Drive, Suite 8101 · Marlton, New Jersey 08053 856.489.9100 · 856.489.9101 Fax · www.hig.net

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

accident policy through National Union Fire for an annual cost of \$1,339

effective 5/17/17.

County Summer Camp Sports GL AIG 5/21/2017 \$563

The renewal premium is \$584. The increase is as a result in change in programs. All other terms and conditions are per expiring.

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

general liability policy through AIG for an annual cost of \$584 effective

5/21/17.

IA Dream Park Package Great American 5/21/2017 \$64,880.72 Care, Custody Control \$3,998.80

Umbrella \$13,269.24

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 \$90,363.64

effective 5/21/17.

RESOLUTION NO. 30-17

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 27, 2017.

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 27, 2017 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 27, 2017.

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

GCIC PARS - Worker Compensation & Liability

CLOSED SESSION

4/27/17

Claim #	<u>Claimant</u>	Type of Claim	PAR/SAR	<u>C.P or DO #</u>
3530000253	Heather Hills	Worker Compensation	PAR	
3530000301	Antonio Frontado	Worker Compensation	PAR	
3530001525	Albert Gillingham	Worker Compensation	PAR	
3530000502	Dawn Lilley	Worker Compensation	PAR	
3530000381	Donald Holmes	Worker Compensation	SAR	2012-23856
3530001068	Kelly Sorenson	Liability	PAR	
3530001694	Gloucester County	Liability	SAR	
3530001689	Sarah Caushi	Liability	SAR	
3530001695	Charles Esposito	Liability	SAR	
3530001698	Atlantic City Electric	Liability	SAR	

APPENDIX I MINUTES

GLOUCESTER COUNTY INSURANCE COMMISSION OPEN MINUTES

MEETING – February 23, 2017 2 South Broad Street

Woodbury, NJ 9:30 AM

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services

Joseph Hrubash

Claims Service Insurance Services, Inc.

Veronica George (via teleconference)

Keith Platt Amy Zeiders Nancy Fowlkes

Consolidated Services Group, Inc.

Jennifer Goldstein

Conner Strong & Buckelew

Michelle Leighton

CEL Underwriting Manager Conner Strong & Buckelew

Ed Cooney

Underwriting Services Director/RMC Hardenbergh Insurance Group

Bonnie Ridolfino

Attorney Long Marmero & Associates

Doug Long Esq.

Treasurer Tracey Giordano

Safety Director J.A. Montgomery Risk Control

Glenn Prince

ALSO PRESENT:

Leigh Bary, Gloucester County
Karen Christina, Gloucester County
Tom Campo, Esq., Gloucester County
Greg Hunt, Conner Strong & Buckelew
Christina Violetti, Hardenbergh Insurance Group (via teleconference)
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 26, 2017

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JANUARY 26, 2017

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Ms. Bary advised she did not have anything to report this month.

CLAIMS COMMITTEE: Chairman White advised he did not have anything to report this month.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had two action items for his report and several informational items.

REVISED RISK MANAGEMENT PLAN: Executive Director advised the first action item was an amendment to the Risk Management Plan which included two minor changes for clarification. Executive Director referred to page 15 of the original Risk Management Plan which was included in the agenda and advised under 6.) a. the list of insurers were removed to avoid some redundancy from the rest of the document and under 6.) b. wording was added.

MOTION TO APPROVE RESOLUTION 19-17, AMMENDMENT TO RISK MANAGEMENT PLAN

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney's Contract expired on April 25, 2017. Executive Director advised the Fund Office would advertise and issue an RFP in March.

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

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) - Executive Director reported the CEL was holding its Reorganization Meeting in the afternoon. Executive Director advised a resolution would be presented to the Board of Fund Commissioners to offer membership to the County of Monmouth. In response to Chairman White's inquiry, Executive Director advised there was no Commission so the County would join the CEL. Executive Director noted a summary report of the meeting would appear in the next agenda.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 1/1/17 to 1/31/17. There were 177 certificates issued for this period. Executive Director asked if anyone had any questions regarding the report.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the November Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,616,089 as of November 30, 2016. Executive Director advised that \$1,449,132 on line 10 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity. Executive Director noted the cash amount was \$5,904,478. Executive Director pointed out that the Financial Fast Track included the GCIC Dividend credit of \$750,000 for Fund Years 2010 and 2013 and the CEL Dividend credit of \$41,751 for Fund Years 2010 and 2011. Executive Director advised the Financial Fast Track for the month of December was also included in the agenda. The surplus as of December 31, 2016 was \$3,358,990.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the agenda included the November and December Financial Fast Tracks for the NJ CEL. As of December 31, 2016 the CEL had a surplus of \$8,316,421. Executive Director noted the cash amount was \$19,865,780.

HEALTH BENEFITS FINANCIAL FAST TRACKS: Executive Director reported the agenda included the November and December Health Benefits Financial Fast Tracks. As of December 31, 2016 there was a surplus of \$167,376. Executive Director noted the cash amount was \$244,465. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of January 31, 2017. Executive Director referred to the Claim Activity Report and noted there were 8 new worker compensation claims for 2017. Executive Director advised the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2017 was also included in the agenda.

2017 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 bills included a CEL dividend credit for the 2010 & 2011 Fund Years and also the GCIC Dividend credit for the 2010 and 2013 Fund Years. Executive Director advised the first installment was due on March 15, 2017 and future installments were due on May 15th and October 15th.

2017 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the CEL renewal policies would be available again on the Conner Strong & Buckelew secure website. The CEL Underwriting Manager was in the process of reviewing the policies and would release an e-mail with instructions to access the website when the policies were available. Executive Director noted the limit schematics and Plan of Risk Management would also be available on the website.

CLAIMS REVIEW: Executive Director reported a Claims Review was scheduled for March 2, 2017. Representatives from the County Safety Department, Conner Strong & Buckelew, PERMA and Hardenbergh Insurance Group would meet with the Inservco Claims Adjusters to review the claim files.

BINDER LIFTS: Executive Director advised the Binder Lifts were ordered by the County on February 1st and the Commission was reimbursing the County for the cost of the lifts on the February Bill List.

2016 BRIT SAFETY GRANT: Executive Director reported the CELJIF received the Funds from Brit for the 2016 Safety Grant. Executive Director noted the CELJIF was issuing a check in the amount of \$10,992.72 on the February Bill List. In response to Chairman White's inquiry, Mr. Prince advised the funds were released in January for the prior fund year. In response to Chairman White's comment Ms. Ridolfino suggested the Safety Committee could have a discussion to develop a guideline plan to purchase items through the Commission that would benefit everyone.

2017 MEETING SCHEDULE: Executive Director reminded the Commission there was no meeting scheduled for March and the next meeting was on April 27, 2017 at 9:30 AM.

Executive Director advised that concluded the Property and Casualty report and he would now review the January 2017 Gloucester County Health Client Activity Reported which was included in the agenda. Executive Director advised for the month of January there were 34 inquiries. Executive Director asked if anyone had any 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 a motion to approve all.

MOTION TO APPROVE RESOLUTION 20-17 FEBRUARY BILL LIST

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

MOTION TO APPROVE RESOLUTION 21-17 FEBRUARY HEALTH INSURANCE FUND BILL LIST

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote Unanimous

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

CLAIMS REPORT:

Chairman White presented Resolution 22-17 Inservco Liability Check Register for the period of 1/1/17 through 1/31/17.

MOTION TO APPROVE RESOLUTION 22-17 LIABILITY CHECK REGISTER FOR THE PERIOD OF 1/1/17 THROUGH 1/31/17

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

Ms. Zeiders distributed copies of Inservco Insurance Services, Inc. Liability Stewardship Report as of December 31, 2016. Ms. Zeiders advised the report was based on the last three years, 2014, 2015 and 2016. Ms. Zeiders reviewed the Observations, Conclusions and Suggestions pages of the report and indicated there were a total of 320 liability and property claims filed, 115 were filed in 2014, 137 in 2015 and 68 in 2016. Ms. Zeiders reported the County had 263 liability and property claims and those claims resulted in \$471,973.42 paid to date with a total net incurred of \$704,970.76. Ms. Zeiders noted the most frequented cause of injury was slip and fall accidents with 38 or 26.76% of all claims, with potholes being the second most frequent cause. Ms. Zeiders pointed out there were 3 CAT losses during 2015. Ms. Zeiders continued to review the report and asked if anyone had any questions.

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 reported for January there were 48 medical bills for a total of \$23,975.10, recommended allowance was \$16,914.81, with a total savings of \$7,060.29 and the overall savings was \$6,099.28 or 25%. Ms. Goldstein advised that concluded her report unless anyone had any questions. Ms. George noted she was able to negotiate with Crozer-Chester Medical Center a 5% savings with no fee on a large bill. Ms. George explained the Center was out of network and at first was only willing to provide a 2% savings.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January through February 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin for NJPEOSH Recording and Reporting of Occupational Injuries and Illnesses. Mr. Prince referred to a matrix which was included in the agenda for the NJPEOSH 2015 Injury Reporting Requirements. Mr. Prince noted the agenda also included information on a webinar for recordkeeping practices to ensure your records were compliant with PEOSH. Mr. Prince referred to a flyer in the agenda, "Career Survival for First Line Supervisors". Mr. Prince advised the class was presented by retired Chief Keith F. Hummel and the cost was \$425 per class. Mr. Prince indicated he would contact the law enforcement community and advise next month if there was any interest in the class. Mr. Prince advised the NJCE agenda would include a memorandum advising the annual 2017 BRIT Safety Grant Program was increased from \$30,000 to \$35,000. Lastly, Mr. Prince noted at a recent meeting we spoke about a claim involving an employee operating an excavator which overturned. Mr. Prince advised a Heavy Equipment Training Class was conducted on February 16th. In response to Executive Director's inquiry, Ms. Ridolfino advised the videos were old and the regulations were out dated. Executive Director noted the next MEL Safety Agenda would include an item for the CEL to utilize the MEL Safety Institute with instructor led training sessions. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino referred to a copy of a revised 2017 Claims Charter which was included in the agenda. Ms. Ridolfino advised the Meeting Section was amended to reflect that all meetings would be held telephonically unless the Committee Chairperson advised otherwise. Ms. Ridolfino requested a motion to adopt the revised Claims Charter.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

Motion: Commissioner Burke Second: Commissioner Jones

Roll Call Vote: Unanimous

Ms. Ridolfino reported she had started to schedule the department meetings to review their claim experience. Ms. Ridolfino advised that concluded her report unless there were any questions.

ATTORNEY: Mr. Long advised 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 Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 23-17 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

Mr. Long advised he would read the applicable motions to approve the PARS discussed during closed session.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001587 FROM \$15,000 TO \$106,600 AN INCREASE OF \$91,600

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001516 FROM \$15,000.00 TO \$64,707.76 AN INCREASE OF \$49,707.76

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001653 FROM \$7,500 TO \$99,000 AN INCREASE OF \$91,500

Motion: Commissioner Jones Second: Commissioner Burke

Roll Call Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Burke Second: Commissioner Jones

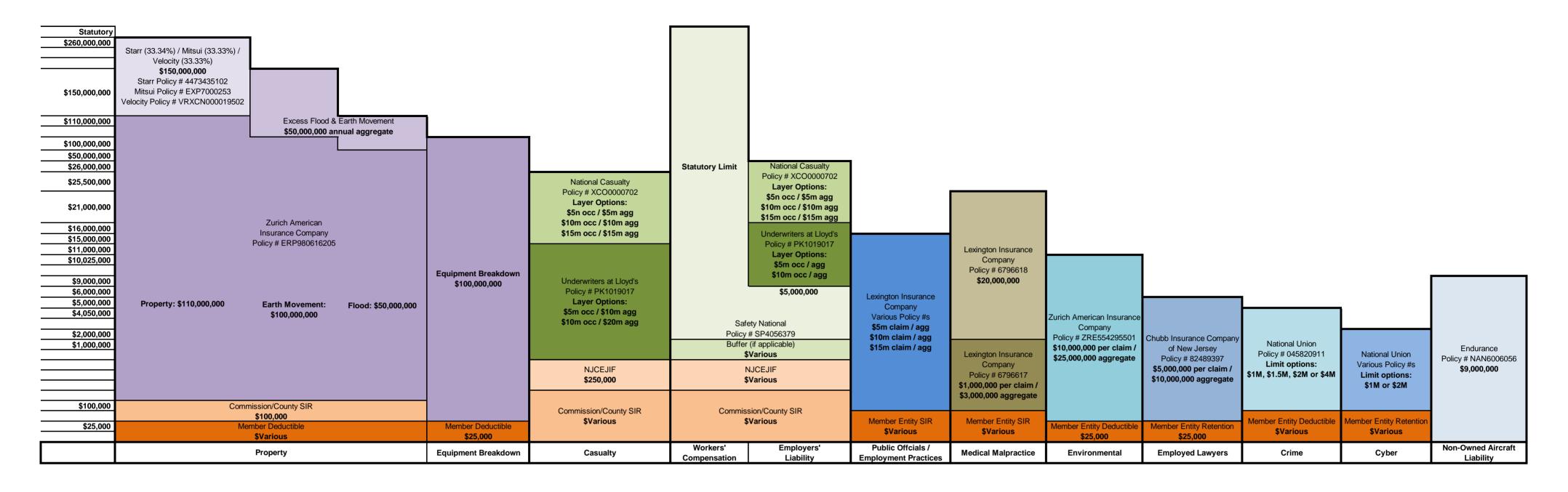
Roll Call Vote: Unanimous

MEETING ADJOURNED: 10:06AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II







Statutory		1									
\$260,000,000	Mitsui (33.33%) / Starr (33.34%) / Velocity (33.33%) \$150,000,000 Starr Policy # 4473435102 Mitsui Policy # EXP7000253 Velocity Policy # VRXCN000019502										
\$110,000,000							Safety National Casualty				
\$100,000,000 \$26,000,000						National Casualty Company Policy # XCO0000702	Company Policy # SP4056379 Statutory				
\$20,500,000						\$15,000,000	Otalaio, y				
\$11,000,000						National Casualty Company Policy # XCO0000702 \$15,000,000			Policy # XCO0000702		
\$6,000,000	Zurich American Insurance Company	Safety National Casualty Company									
\$5,500,000	Policy # ERP980616205 \$110,000,000	Zurich American Insurance Company	Zurich American Insurance Company				Policy # SP4056379 \$5,000,000				
\$1,000,000	V 110,000,000	Policy # ERP980616205 \$100,000,000		Underwriters at Lloyd's (Brit) Policy # PK1019017 \$5,000,000 per occurrence / \$10,000,000 aggregate			Wesco Insurance Company Policy # WPP110369004 \$450,000				
\$800,000		New Jersey Counties Excess \$250,00			\$10,000,000 aggregate		oint Insurance Fund				
\$500,000			New Jersey C	New Jersey Counties Excess Joint Insurance Fund		\					
\$300,000				\$250,000							
\$250,000						Clausactes County Incomes	0				
\$100,000	Gloucester County Insurance Commission \$100,000		Gloucester County Insurance Commission \$250,000			Gloucester County Insurance \$300,000	ce Commission				
Various	Entity Deductible Various	Entity Deductible \$25,000	Ψ250,000								
	Property	Equipment Breakdown	CGL	Auto Liability	Law Enforcement Liability	Employers' Liability	wc				

NOTES:

- 1. Underwriters at Lloyd's (Brit) and National Casualty policy limits apply per Commission/Member County.
- 2. WC/EL SIR for Police/Fire is \$1,150,000.

MEMBER ENTITIES & DEDUCTIBLES:

Entity	Property	Vacant Property	Auto Physical Damage		Equipment Breakdown	POL / EPL Buy-Down
Littly	rioperty		Comprehensive	Collission	Equipment Breakdown	1 OL / LI L Buy-bowii
Gloucester County	\$10,000 (Equipment: \$5,000)	\$250,000	\$1,000	\$1,000	\$25,000	
Rowan College at Gloucester County	\$2,500	\$250,000	\$500	\$500	\$25,000	
Gloucester County Utilities Authority	\$1,000	\$250,000	\$1,000	\$1,000	\$25,000	
Gloucester County Library Commission	\$1,000	\$250,000	\$500	\$500	\$25,000	
Gloucester County Improvement Authority	\$1,000	\$250,000	\$500	\$500	\$25,000	



\$15,000,000 \$10,000,000 \$2,000,000 \$1,000,000	Lexington Insurance Company Policy # 064850348 \$15,000,000	Lexington Insurance Company Policy # 064850348 \$10,000,000	Lexington Ins. Co. Policy # 064850348 \$1,000,000	Lexington Ins. Co. Policy # 064850348 \$1,000,000	National Union Policy # 058087104 \$2,000,000	National Union Policy # 054064039 \$1,000,000	National Union Policy # 055828009 \$1,000,000	National Union Policy # 058430674 \$1,000,000
Various			Entity Self Insure Variou					
	Public Officials Liability & Employment Practices Liability	School Leaders Liability	Healthcare Public Officials	Sexual Abuse / Molestation Schools Only	Cyber Rowan	Cyber County, UA	Cyber IA	Cyber Library

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

	Public Off	icials / Employment Practi	Cyber			
Entity	All Other	Employment	Sexual Abuse / Molestation	All Other	Event Management	Extortion
Gloucester County	\$100,000	\$100,000	N/A	\$25,000	\$25,000	\$25,000
Rowan College at Gloucester County	\$25,000	\$50,000	\$100,000	\$25,000	\$25,000	\$25,000
Gloucester County Utilities Authority	\$5,000	\$5,000	N/A	\$25,000	\$25,000	\$25,000
Gloucester County Library Commission	\$5,000	\$5,000	N/A	\$25,000	\$25,000	\$10,000
Gloucester County Improvement Authority	\$25,000	\$100,000	N/A	\$25,000	\$25,000	\$25,000



\$21,000,000	Lexington Insurance Company Policy # 6796618 \$20,000,000
	Lexington Insurance Company
	Policy # 6796617
	\$1,000,000 per claim /
\$1,000,000	\$3,000,000 aggregate
	Member Entity Self Insured Retention
Various	Various
	Medical Malpractice & General Liability

NOTES:

1. Mercer County elected not to purchase the excess limits.

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Self-Insured Retention
Camden County	
Clinic	\$5,000
Camden County College Allied Healthcare Programs and Dental Clinic Operations	\$5,000
Health Services Center Behavioral Health Operations (Divested Operation) and LTC	\$50,000 PL / \$25,000 GL
Operations (Divested Operation)	
Gloucester County	
Department of Corrections, Division of Education & Disability, Division of Senior Services,	\$25,000
Department of Health Services	
Rowan College at Gloucester County Allied Health Programs	\$5,000
Improvement Authority (dba Shady Lane Nursing Home)	\$10,000
Prosecutor's Office (Sexual Assault Nurse Examiners)	\$5,000
Emergency Response Center	\$20,000
Burlington County	. ,
Department of Health, Buttonwood Hospital (Divested Operation)	\$5,000
Cumberland County	
Department of Health (Outpatient Clinic), Department of Human Services - Division of	\$50,000
Mental Health & Addiction Services, Sexual Assault Nurse Examiners (SANE)	
Department of Corrections	\$100,000
Salem County	
Department of Health (Clinic)	\$5,000
Department of Corrections (Prison Infirmary)	\$25,000
Atlantic County	* - 7,
Meadowview Nursing Home	\$1,000,000
Clinic/Public Health Nurses	\$1,000,000
University of Medicine and Dentistry (GL Only)	\$1,000,000
Mercer County	, ,
Medical Reserves Corps	\$2,500
Employed Nurses of Correctional Facilities	\$25,000
Scheduled Physicians	
Charles F. Siebert, Jr. (GC)	\$5,000
Gerald A. Feigin (CC, SC, GC)	
Jonathan Briskin (GC)	
Josette Palmer (GC)	
Ian Hood (BC)	
Richard Sharpe (BC)	
John W. Peterson (BC)	
Nicoletta Turner-Foster (BC)	
Lois Lawson-Briddell (RC)	
Daksha Shah (MC)	
Raafat Ahmad (MC)	
Diane McDevitt (AC)	
Barbara Kennedy (AC)	



\$10,000,000 \$1,500,000 \$1,000,000	Zurich American Insurance Company Policy # ZRE554295501 \$10,000,000 per claim / \$25,000,000 aggregate	Zurich American Insurance Company Policy # ZRE554295501 \$1,000,000	Zurich American Insurance Company Policy # ZRE554295501 \$1,500,000
\$25,000		Member Entity Deductible \$25,000	
	Pollution All Other	Pollution Cumberland UA	Pollution Atlantic UA

MEMBER ENTITIES:

Camden County
Camden County College
Camden County College Foundation
Camden County Mosquito Commission
Camden County Municipal Utilities Authority
Camden County Pollution Control Financing Authority
Camden County Health Services Center
Camden County Board of Social Services
Camden County Improvement Authority
Gloucester County
Rowan College at Gloucester County
Gloucester County Utilities Authority
Gloucester County Improvement Authority
Gloucester County Library Commission
Burlington County
Burlington County Board of Social Services
Burlington County Bridge Commission
County of Union
Cumberland County Utilities Authority
Ocean County Mosquito Extermination Commission
Atlantic County Utilities Authority
Salem County
Cumberland County
Mercer County



	Chubb Insurance Company of New Jersey
	Policy # 82489397
\$5,000,000	\$5,000,000 per claim /
	\$10,000,000 aggregate
	Member Entity Retention
Various	Various
	Employed Lawyers

MEMBER ENTITIES & SELF-INSURED RETENTIONS:

Entity	Self-Insured Retention
Camden County	\$50,000
Camden County Board of Social Services	\$25,000
Camden County College	\$25,000
Camden County Municipal Utilities Authority	\$25,000
Gloucester County	\$25,000
Union County	\$25,000
Union County Board of Social Services	\$25,000
Cumberland County	\$25,000
County of Atlantic	\$25.000



\$4,000,000 \$2,000,000 \$1,500,000	National Union	National Union	National Union			
\$1,000,000	\$4,000,000	Policy # 045820911 \$2,000,000	Policy # 045820911 \$1,500,000	National Union Policy # 045820911 \$1,000,000	National Union Policy # 045820911 \$1,000,000	National Union Policy # 045820911 \$1,000,000
Various	Member Entity Deductible \$50,000		Member Entity Deductible \$50,000		Member Entity Deductible \$15,000	Member Entity Deductible \$10,000
	Crime					

NOTES:

1. Each Entity listed below has its own limit of insurance.

MEMBER ENTITIES:

Camden County (including Camden County Police)	The County of Ocean	County of Atlantic (including Meadowview Nursing Home)	Cumberland County	Atlantic County Improvement Authority	County of Burlington
	The Ocean County Board of Chosen Freeholders		Hudson County	Atlantic County Utilities Authority	Burlington County Bridge Commission
	The Ocean County Library Commission, Inc.		Mercer County	Camden County Health Services Center	Camden County Board of Social Services
	The Ocean County Mosquito Extermination Commission		Union County	Gloucester County	Camden County College (including Camden County College Foundation)
	The Ocean County Private Industry Council, Inc.		Union County Board of Social Services	Mercer County Improvement Authority	Camden County Municipal Utilities Authority
			Runnells Specialized Hospital of Union County		Pollution Control Financing Authority of Camden County
					Cumberland County Board of Social Services
					Gloucester County Improvement Authority
					Gloucester County Library Commission
					Gloucester County Utilities Authority
					Rowan College at Gloucester County
					Salem County



\$9,000,000	Endurance American Insurance Company Policy # NAN6006056 \$9,000,000
	¥ = / = = = /
	Non-Owned Aircraft Liability

MEMBER ENTITIES:

Atlantic County
Atlantic County Improvement Authority
Atlantic County Utilties Authority
Burlington County
Burlington County Board of Social Services
Burlington County Bridge Commission
Camden County
Camden County Board of Social Services
Camden County College
Camden County Department of Police Services
Camden County Improvement Authority
Camden County Municipal Utilities Authority
Camden County Pollution Control Financing Authority
Cumberland County
Cumberland County Improvement Authority
Cumberland County Utilities Authority
Gloucester County
Gloucester County Improvement Authority
Gloucester County Library Commission
Gloucester County Utilities Authority
Rowan College at Gloucester County
Hudson County
Mercer County
Mercer County Improvement Authority
Ocean County
Salem County
Union County