

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 14, 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: DECEMBER 14, 2017
WOODBURY, NJ
9:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** November 2, 2017 Open Minutes Appendix I
November 2, 2017 Closed Minutes..... Handout

- ☐ **CORRESPONDENCE:**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:** 2018 Meeting Schedule..... Page 3
 - ☐ **Claims Committee:** 2018 Meeting Schedule.....Page 4

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report..... Pages 5-22

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly Reports – OctoberAppendix II

- ☐ **TREASURER – Tracey Giordano**
Resolution **61-17** December Bill List – Motion Required Pages 23-24
Resolution **62-17** December Benefit Bill List – Motion Required Page 25
October Monthly Treasurer Reports Pages 26-27

- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **63-17** Authorizing Disclosure of Liability Claims Check Register..... Pages 28-29
Liability Claim Payments – 10/01/17 to 10/31/17 Pages 30-31
Liability Claim Payments – 11/01/17 to 11/30/17 Pages 32-33

- ☐ **MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein**
CSG Monthly Summary Report..... Page 34

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report Pages 35-36

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
Monthly Report Pages 37-43

- ☐ **ATTORNEY – Grace Marmero & Associates, LLP**
Monthly Report Verbal

- ☐ **OLD BUSINESS**

- ☐ NEW BUSINESS
 - ☐ PUBLIC COMMENT
 - ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 44-47**
Resolution [64-17](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.
 - ☐ Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [January 25, 2018, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

Gloucester County Insurance Commission
Safety and Accident Committee
2018 Meeting Schedule

All meetings will be held at 9:30 AM.

February 6, 2018 Gloucester County Improvement Authority

June 5, 2018 Rowan College at Gloucester County

September 11, 2018 Gloucester County Utilities Authority*

December 4, 2018 Gloucester County

2nd Tuesday due to Labor Day

Gloucester County Insurance Commission
Claims Committee
2018 Meeting Schedule

All meetings will be held in Conference Room B, 2nd Floor,
2 South Broad Street, Woodbury NJ
on the 2nd Tuesday of each month at **9:00 AM** unless other arrangements
are made for a phone conference.

For meetings convened telephonic, the dial in conference number is: 1-
866-921-5493 / password: 6364276

January 9, 2018
February 13, 2018
March 13, 2018
April 10, 2018
May 8, 2018
June 12, 2018
July 10, 2018
August 14, 2018
September 11, 2018
October 9, 2018
November 13, 2018
December 11, 2018

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 14, 2017

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2018 Property and Casualty Budget (Pages 7-8)** – At the November 20, 2017 meeting the 2018 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission's official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2018 Property and Casualty Budget in the amount of \$5,973,427 appears on page 7. Also included in the agenda on page 8 is a copy of the assessments by member entity. The assessments are due on 3/15/18, (40%), 5/15/18 (30%) and 10/15/18 (30%). The CEL 2010 and 2011 Dividend along with GCIC 2012, 2013 and 2014 Dividend will appear as a credit on the first assessment bill.
 - ☐ **Motion to open the Public Hearing on the 2018 Property & Casualty Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to adopt the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2018 & Certify the 2018 Assessments**
- ☐ **2018 Health Benefits Budget (Page 9)** – At the November 20, 2017 meeting the 2018 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission's official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2018 Health Benefits Budget appears on page 9. The budget amount for 2018 is \$591,723. The budget reflects the self-insured dental program only.
 - ☐ **Motion to open the Public Hearing on the 2018 Health Benefit Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to adopt the Health Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2018**
- ☐ **Defense Panel Agreements** – The Defense Panel Agreements expire as of December 31, 2017. The Fund Office issued an RFP and responses were due on November 3, 2017. The responses will be reviewed and evaluated at the Commission meeting. A resolution will be prepared for approval at the January meeting.

- ☐ **Motion to approve the appointments of _____ for the period of January 1, 2018 through December 31, 2018**
- ☐ **Certificate of Insurance Reports (Pages 10-13)** - Attached on pages 10-13 is the certificate of issuance report from the CEL for the months of October and November. There were 10 certificates issued during the month of October and 12 certificates issued during the month of November.
- ☐ **NJ Excess Counties Insurance Fund** – The CEL met on November 16, 2017 and adopted the 2018 Budget. A written summary of the meeting will appear in the next agenda. The CEL is scheduled to meet again on February 22, 2018.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 14-15)** Included in the agenda on pages 14-15 is a copy of the Property & Casualty Financial Fast Track Report for the month of August. As of **September 30, 2017** there is a surplus of **\$3,433,214**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL, **\$1,585,412**. The total cash amount is **\$4,964,461**.
- ☐ **NJ CEL Property and Casualty Financial Fast Track (Pages 16-17)** - Included in the agenda on pages 16-17 are copies of the NJ CEL Financial Fast Track Report for the September. As of **September 30, 2017** there is a surplus of **\$8,743,341**. The total cash amount is **\$24,194,197**.
- ☐ **GCIC Health Benefits Financial Fast Track (Page 18)** – Included in the agenda on page 18 is a copy of the Health Benefits Financial Fast Track for the month of September. As of **September 30, 2017** there is a statutory surplus of **\$195,465**. The total cash amount is **\$269,305**.
- ☐ **Claims Tracking Reports (Pages 19-21)** – The claims tracking reports are on pages 19-21 of the agenda. The Executive Director will review the Claims Activity Report and the Expected Loss Ratio Analysis reports as of September 30, 2017 with the Commission.
- ☐ **2018 Meeting Schedule (Page 22)** - Attached on page 22 for your consideration is the proposed GCIC Executive Committee meeting schedule for 2018. As we have done in the past there will be no meetings scheduled for March, May, July, August, and November. However, meetings for those months could be scheduled if necessary with additional notice required by statute. If the dates are acceptable a resolution will be prepared for approval with Reorganizational Resolutions in January. The Reorganization Meeting is scheduled for January 25, 2018.

	GLOUCESTER COUNTY INSURANCE COMMISSION				
	2018 PROPOSED BUDGET :				
	NJCE Property Option 2: Renew with Property Premium Buffer		Total		
		ANNUALIZED	PROPOSED BUDGET	Increase/Decrease	
	APPROPRIATIONS	BUDGET FY2017	FY2018	\$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	178,000	183,000	5,000	2.81%
2	Liability	609,000	576,000	(33,000)	-5.42%
3	Auto	104,000	103,000	(1,000)	-0.96%
4	Workers' Comp.	1,217,000	1,232,000	15,000	1.23%
5					
6	Subtotal - Claims	2,108,000	2,094,000	(14,000)	-0.66%
7					
8	Premiums				
9	CEL JIF	1,806,739	1,880,593	73,853	4.09%
10					
11	SubTotal Premiums	1,806,739	1,880,593	73,853	4.09%
12	Total Loss Fund	3,914,739	3,974,593	59,853	1.53%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	79,800	82,200	2,400	3.01%
17	Safety Service	359,863	385,193	25,330	7.04%
18	General Expense				
19	Exec. Director	142,141	144,984	2,843	2.00%
20	Actuary	8,118	8,281	162	2.00%
21	Auditor	15,810	16,126	316	2.00%
22	Attorney	50,000	51,000	1,000	2.00%
23	Treasurer	20,022	22,278	2,256	11.27%
24	Underwriting Manager	56,160	56,160	0	0.00%
25					
26	Misc. Expense & Contingency	29,800	30,396	596	2.00%
27					
28	Total Fund Exp & Contingency	761,714	796,618	34,903	4.58%
29	Risk Managers	255,840	255,840	0	0.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	222,828	227,285	4,457	2.00%
34	XS POL/EPL	51,485	52,515	1,030	2.00%
35	Excess Liability	188,359	207,195	18,836	10.00%
36	Crime Program	5,694	5,694	0	0.00%
37	Medical Malpractice	317,964	324,324	6,360	2.00%
38	Pollution Liability	43,057	43,057	0	0.00%
39	Employed Lawyers Liab	22,038	22,038	0	0.00%
40	Cyber Liability/Special Coverages	60,496	60,496	0	0.00%
41	Aviation	3,773	3,773	0	0.00%
42					
43	Total FUND Disbursements	5,847,988	5,973,427	125,440	2.15%

GLOUCESTER COUNTY INSURANCE COMMISSION												
2018 PROPOSED ASSESSMENTS -												
	2017			2018			Change \$			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Gloucester County	3,033,857	429,350	3,463,207	3,092,142	447,648	3,539,790	58,285	18,298	76,583	1.92%	4.26%	2.21%
Rowan College at Gloucester County	272,161	95,200	367,361	277,390	96,884	374,274	5,229	1,684	6,913	1.92%	1.77%	1.88%
Gloucester County Improvement Authority	959,371	270,076	1,229,447	977,802	277,070	1,254,872	18,431	6,994	25,425	1.92%	2.59%	2.07%
Gloucester County Utility Authority	632,530	100,841	733,371	644,682	104,143	748,825	12,152	3,302	15,454	1.92%	3.27%	2.11%
Gloucester County Library	34,375	20,227	54,602	35,035	20,632	55,667	660	405	1,065	1.92%	2.00%	1.95%
Grand Totals:	4,932,294	915,694	5,847,988	5,027,051	946,377	5,973,428	94,757	30,683	125,440	1.92%	3.35%	2.15%

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND

2017/2018 Budget Comparison based on claims through August 2017

Enrollment: As of August 2017

Delta Dental Premier - 834 covered Employees

County, Library, Division of Social Services

	LINE ITEMS	Proposed Budget FY 2017	Proposed Budget FY 2018	Change \$	Change %
1	Self Insured Claims				
2	Dental Claims	\$488,378	\$462,620	(\$25,758)	-5.27%
3	Subtotal	\$488,378	\$462,620	(\$25,758)	-5.27%
4	Change in Reserves		\$4,626		
5	Projected Trend	\$17,151	\$31,773	\$14,622	85.25%
6					
7					
8	Subtotal Premiums	\$505,529	\$499,019	(\$6,510)	-1.29%
9					
10	Reinsurance				
11	Dental	\$0	\$0	\$0	0.00%
12	Subtotal Reinsurance	\$0	\$0	\$0	0.00%
13					
14	Claims Margin	\$15,166	\$15,000	(\$166)	-1.09%
15	Benefit Adjustment	\$10,414	\$3,471	(\$6,943)	N/A
16					
17	Total Loss Fund	\$531,109	\$517,490	(\$13,619)	-2.56%
18					
19	General Expenses				
20	Legal	\$0	\$0	\$0	0.00%
21	Treasurer	\$0	\$0	\$0	0.00%
22	Benefits Consultant	\$40,206	\$40,206	\$0	0.00%
23	Dental TPA admin fees	\$32,669	\$34,027	\$1,358	4.16%
24	Misc/Cont	\$0	\$0	\$0	0.00%
25	Plan Documents	\$0	\$0	\$0	0.00%
26	Total Expenses	\$72,875	\$74,233	\$1,358	1.86%
27					
28	Total Employee Contributions	\$0	\$0	\$0	0.00%
29	Total Budget	\$603,984	\$591,723	(\$12,261)	-2.03%

Gloucester County Ins. Comm.

Certificate of Insurance Monthly Report

From 10/1/2017 To 10/31/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester Co. Improvement I - County of Gloucester	Authority/CCP 503 Monroeville Rd Swedesboro, NJ 08085	Evidence of insurance with regard to Gloucester Co. Certified Gardeners participation in a Clean Communities event on Route 47 in Clayton, near the Clayton Complex on Nov. 8, 2017	10/12/2017 #1770630	GL EX OTH
H - Gloucester Co. Improvement I - County of Gloucester	Authority/CCP 503 Monroeville Rd Swedesboro, NJ 08085	Evidence of insurance with regard to Gloucester Co. Certified Gardeners participation in a Clean Communities event on Route 47 in Clayton, near the Clayton Complex on Nov. 8, 2017	10/12/2017 #1770631	GL EX OTH
H - Borough of National Park I - County of Gloucester	7 South Grove Ave National Park, NJ 08063	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 Evidence of insurance. All operations usual to County Governmental Entity as respects to 48th Annual Jonas Cattell Run and 18th Century Field Day on Sunday, October 22nd, 2017 for use of the ball fields at Second Street and Hessian Avenue for parking	10/12/2017 #1770633	GL AU EX WC OTH
H - Sunbelt Rentals I - Gloucester County Improvement Authority	223 Paulsboro Road Swedesboro, NJ 08085	Evidence of Insurance. Contractor's Equipment is included under the above Property Policy.	10/12/2017 #1770709	OTH
H - Gateway Regional High School I - Rowan College at Gloucester County	775 Tanyard Road Woodbury Heights, NJ 08096	RE: Use of Fields/Track/Gym Evidence of Insurance as respects use of the Athletic Field(s)/Track/Gymnasium for Rowan College at Gloucester County athletics teams as needed from 10/28/17-12/31/17.	10/24/2017 #1775934	GL EX OTH
H - Rowan University I - Rowan College at Gloucester County	Department of Athletics Esbjorson Gymnasium, 201 Mullica Hill Rd. Glassboro, NJ 08028	RE: Soccer Practice Oct 28-Nov 10 Evidence of Insurance as respects use of the Athletic Field(s) at Rowan University for soccer practices October 28 November 10.	10/24/2017 #1775539	GL EX OTH

Gloucester County Ins. Comm.

Certificate of Insurance Monthly Report

From 10/1/2017 To 10/31/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	RE: Gloucester Co. 4-H cooking club, Palate Pleasers Evidence of insurance with regard to Gloucester Co. 4-H cooking club, Palate Pleasers meetings on the 3rd Wednesday of the month 6pm to 9pm at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ.	10/25/2017 #1778170	GL AU EX OTH
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	RE: Gloucester Co. 4-H cooking club, Palate Pleasers Evidence of insurance with regard to Gloucester Co. 4-H cooking club, Palate Pleasers meetings on the 3rd Wednesday of the month 6pm to 9pm at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ.	10/25/2017 #1778180	OTH
H - Judith Adirzone, CRA, BS, RT I - Rowan College at Gloucester County	(R)(M), Corporate Director Medical Imaging Jefferson Health Cherry Hill, NJ 08002	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 Evidence of insurance. All operations usual to County Governmental Entity.	10/30/2017 #1790085	GL EX WC OTH
H - Judith Adirzone, CRA, BS, RT I - Rowan College at Gloucester County	(R)(M), Corporate Director Medical Imaging Jefferson Health Cherry Hill, NJ 08002	Evidence of insurance. All operations usual to County Governmental Entity.	10/30/2017 #1790086	OTH
Total # of Holders: 10				

Gloucester County Ins. Comm.

Certificate of Insurance Monthly Report

From 11/1/2017 To 11/30/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Department of Health, DOH Div I - County of Gloucester	of Mental Hlth & Addiction Srvc Bureau of Contract Administration PO Box 362 Trenton, NJ 08625	All operations usual to County Governmental Entity including certificate holder is additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to for the 2018 grant.	11/1/2017 #1791545	GL EX OTH
H - Masso's Crystal Manor I - County of Gloucester	210 Delsea Drive South Glassboro, NJ 08028	Evidence of insurance with regard to Gloucester Co. 4-H Association holding their annual awards recognition banquet on Friday January 12th from 5pm to 10 pm	11/20/2017 #1796564	GL AU EX OTH
H - Masso's Crystal Manor I - County of Gloucester	210 Delsea Drive South Glassboro, NJ 08028	Evidence of insurance with regard to Gloucester Co. 4-H Association holding their annual awards recognition banquet on Friday January 12th from 5pm to 10 pm	11/20/2017 #1796567	OTH
H - Masso's Crystal Manor I - County of Gloucester	210 Delsea Drive South Glassboro, NJ 08028	Evidence of insurance with regard to Gloucester Co. 4-H Association holding their annual awards recognition banquet on Friday January 12th from 5pm to 10 pm	11/20/2017 #1796569	GL AU EX OTH
H - Masso's Crystal Manor I - County of Gloucester	210 Delsea Drive South Glassboro, NJ 08028	Evidence of insurance with regard to Gloucester Co. 4-H Association holding their annual awards recognition banquet on Friday January 12th from 5pm to 10 pm	11/20/2017 #1796571	OTH
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	Evidence of insurance with regard to Gloucester Co. 4-H cooking club, Palate Pleasers to hold their meetings on the of the 3rd Wednesday of the month 6pm to 9pm at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ	11/20/2017 #1797265	GL AU EX OTH
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	Evidence of insurance with regard to Gloucester Co. 4-H cooking club, Palate Pleasers to hold their meetings on the of the 3rd Wednesday of the month 6pm to 9pm at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ	11/20/2017 #1797267	OTH

12/06/2017

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Gloucester County Ins. Comm.
Certificate of Insurance Monthly Report

From 11/1/2017 To 11/30/2017

H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	Evidence of insurance with regard to Gloucester Co. 4-H cooking club, Palate Pleasers to hold their meetings on the of the 4th Thursday of the month 6pm to 9pm, with alternative meeting day being the Wednesday prior at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ	11/21/2017 #1797321	GL AU EX OTH
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	Evidence of insurance with regard to Gloucester Co. 4-H cooking club, Palate Pleasers to hold their meetings on the of the 4th Thursday of the month 6pm to 9pm, with alternative meeting day being the Wednesday prior at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ	11/21/2017 #1797323	OTH
H - State of New Jersey I - County of Gloucester	Dept of Human Services PO box 705 Trenton, NJ 08625	All operations usual to County Governmental Entity as respects coverage for Personal Assistance Services Program (PASP) contract #18ARHS, contract period 1/1/18 through 12/31/18.	11/21/2017 #1798172	GL EX OTH
H - Cherry Blow Dry Bar, Stephanie I - Rowan College at Gloucester County	Hoover 694 North Delsea Drive Suite 3 Glassboro, NJ 08028	Evidence of insurance. All operations usual to County Governmental Entity as respects to Adult Center for Transition Coverage externships for ACT students placed at Cherry Blow Dry Bar for job sampling, volunteer internship, and/or supported employment	11/29/2017 #1806980	GL EX OTH
H - Cherry Blow Dry Bar, Stephanie I - Rowan College at Gloucester County	Hoover 694 North Delsea Drive Suite 3 Glassboro, NJ 08028	Evidence of insurance. All operations usual to County Governmental Entity as respects to Adult Center for Transition Coverage externships for ACT students placed at Cherry Blow Dry Bar for job sampling, volunteer internship, and/or supported employment	11/29/2017 #1806990	GL EX OTH
Total # of Holders: 12				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF September 30, 2017						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		487,332	4,385,991	38,104,342	42,490,333
2.	CLAIM EXPENSES					
	Paid Claims		167,820	1,182,697	10,629,843	11,812,540
	Case Reserves		(73,130)	408,365	1,840,602	2,248,967
	IBNR		(11,349)	239,910	1,351,932	1,591,842
	Discounted Claim Value		2,006	(18,013)	(88,141)	(106,154)
	TOTAL CLAIMS		85,346	1,812,960	13,734,236	15,547,195
3.	EXPENSES					
	Excess Premiums		226,869	2,041,825	16,919,027	18,960,852
	Administrative		82,313	763,303	4,777,177	5,540,480
	TOTAL EXPENSES		309,182	2,805,128	21,696,204	24,501,333
4.	UNDERWRITING PROFIT (1-2-3)		92,804	(232,097)	2,673,902	2,441,805
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		92,804	(232,097)	2,681,139	2,449,042
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	90,704	90,704
9.	DIVIDEND EXPENSE		0	0	(840,704)	(840,704)
10.	INVESTMENT IN JOINT VENTURE		177,025	41,688	1,543,724	1,585,412
11.	SURPLUS (6 + 7 + 8)		269,829	(190,409)	3,623,623	3,433,214
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		3,574	(52,722)	556,890	504,167
	2011		10,715	8,397	23,403	31,800
	2012		57,629	26,851	478,750	505,601
	2013		25,120	16,061	646,912	662,973
	2014		76,039	33,725	1,469,284	1,503,009
	2015		(19,796)	(347,292)	71,510	(275,783)
	2016		152,308	60,177	376,875	437,052
	2017		(35,760)	64,395		64,395
	TOTAL SURPLUS (DEFICITS)		269,829	(190,409)	3,623,623	3,433,214
	TOTAL CASH					4,964,461

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2017				
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	175	1,819,140	1,819,315
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	175	1,819,140	1,819,315
FUND YEAR 2011				
Paid Claims	1,837	49,622	2,726,074	2,775,696
Case Reserves	(1,837)	(23,743)	70,636	46,892
IBNR	(3,860)	(6,057)	22,127	16,070
Discounted Claim Value	371	588	(2,955)	(2,367)
TOTAL FY 2011 CLAIMS	(3,489)	20,409	2,815,882	2,836,291
FUND YEAR 2012				
Paid Claims	0	66,037	1,895,641	1,961,677
Case Reserves	0	(85,329)	325,173	239,844
IBNR	(2,000)	(11,720)	27,795	16,074
Discounted Claim Value	74	1,244	(7,878)	(6,634)
TOTAL FY 2012 CLAIMS	(1,926)	(29,769)	2,240,731	2,210,962
FUND YEAR 2013				
Paid Claims	696	10,176	1,313,020	1,323,196
Case Reserves	(696)	(4,919)	166,661	161,742
IBNR	(1,000)	(4,042)	22,641	18,598
Discounted Claim Value	232	406	(7,042)	(6,636)
TOTAL FY 2013 CLAIMS	(768)	1,620	1,495,280	1,496,900
FUND YEAR 2014				
Paid Claims	1,119	74,651	797,834	872,485
Case Reserves	(19,733)	(56,822)	158,084	101,262
IBNR	(22,386)	(54,829)	121,276	66,447
Discounted Claim Value	1,018	2,724	(8,023)	(5,299)
TOTAL FY 2014 CLAIMS	(39,982)	(34,276)	1,069,171	1,034,895
FUND YEAR 2015				
Paid Claims	33,940	111,025	1,429,821	1,540,846
Case Reserves	(57,435)	277,629	606,638	884,267
IBNR	67,573	(13,656)	245,852	232,196
Discounted Claim Value	513	(3,692)	(24,264)	(27,956)
TOTAL FY 2015 CLAIMS	44,590	371,306	2,258,047	2,629,352
FUND YEAR 2016				
Paid Claims	3,934	433,558	648,313	1,081,871
Case Reserves	(18,429)	(38,000)	513,410	475,411
IBNR	(120,538)	(431,523)	912,241	480,718
Discounted Claim Value	3,275	9,044	(37,980)	(28,936)
TOTAL FY 2016 CLAIMS	(131,758)	(26,921)	2,035,985	2,009,064
FUND YEAR 2017				
Paid Claims	126,294	437,453		437,453
Case Reserves	25,000	339,550		339,550
IBNR	70,862	761,739		761,739
Discounted Claim Value	(3,477)	(28,325)		(28,325)
TOTAL FY 2017 CLAIMS	218,678	1,510,416	0	1,510,416
COMBINED TOTAL CLAIMS	85,346	1,812,960	13,734,236	15,547,195
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	September 30, 2017		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,755,721	15,801,487	97,465,900	113,267,387
2.	CLAIM EXPENSES					
		Paid Claims	16,966	471,520	2,721,199	3,192,719
		Case Reserves	(15,535)	1,147,576	2,624,454	3,772,030
		IBNR	(797,042)	905,047	9,575,203	10,480,250
		Discounted Claim Value	58,333	(80,290)	(715,004)	(795,293)
	TOTAL CLAIMS		(737,278)	2,443,853	14,205,852	16,649,705
3.	EXPENSES					
		Excess Premiums	1,314,306	11,786,751	67,102,915	78,889,666
		Administrative	130,597	1,172,916	7,163,639	8,336,555
	TOTAL EXPENSES		1,444,903	12,959,666	74,266,554	87,226,221
4.	UNDERWRITING PROFIT (1-2-3)		1,048,095	397,968	8,993,494	9,391,462
5.	INVESTMENT INCOME		(3,748)	30,209	229,221	259,430
6.	PROFIT (4+5)		1,044,347	428,177	9,222,714	9,650,892
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		1,044,347	428,177	8,315,163	8,743,341
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		9,803	(144,137)	722,132	577,996
	2011		28,081	111,941	921,187	1,033,128
	2012		274,448	(14,375)	554,609	540,233
	2013		124,968	90,732	1,277,188	1,367,920
	2014		236,178	(3,613)	2,048,737	2,045,124
	2015		174,669	169,167	989,944	1,159,111
	2016		161,896	262,108	1,801,366	2,063,475
	2017		34,305	(43,646)		(43,646)
TOTAL SURPLUS (DEFICITS)			1,044,347	428,177	8,315,163	8,743,340
TOTAL CASH						24,194,197

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	September 30, 2017	
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	0	400	164,355
	Case Reserves	0	85,245	1
	IBNR	(10,000)	70,000	164,999
	Discounted Claim Value	58	(10,134)	(2,805)
TOTAL FY 2010 CLAIMS		(9,942)	145,511	326,550
FUND YEAR 2011				
	Paid Claims	2,960	29,600	396,667
	Case Reserves	(2,960)	(57,375)	407,372
	IBNR	(30,000)	(87,225)	380,961
	Discounted Claim Value	1,686	5,376	(39,146)
TOTAL FY 2011 CLAIMS		(28,314)	(109,624)	1,145,854
FUND YEAR 2012				
	Paid Claims	3,590	325,111	1,132,971
	Case Reserves	(3,591)	(221,014)	430,462
	IBNR	(294,999)	(106,600)	844,069
	Discounted Claim Value	20,312	19,383	(69,604)
TOTAL FY 2012 CLAIMS		(274,688)	16,881	2,337,897
FUND YEAR 2013				
	Paid Claims	1,499	(223,689)	516,427
	Case Reserves	(17,637)	397,294	623,730
	IBNR	(118,862)	(248,606)	1,009,843
	Discounted Claim Value	9,599	(11,573)	(86,001)
TOTAL FY 2013 CLAIMS		(125,401)	(86,573)	2,063,999
FUND YEAR 2014				
	Paid Claims	3,372	85,062	268,119
	Case Reserves	(19,749)	268,592	141,719
	IBNR	(228,623)	(358,654)	1,750,161
	Discounted Claim Value	8,289	13,723	(101,570)
TOTAL FY 2014 CLAIMS		(236,711)	8,723	2,058,430
FUND YEAR 2015				
	Paid Claims	1,387	97,809	242,661
	Case Reserves	(73,296)	226,006	1,021,082
	IBNR	(118,090)	(518,814)	2,311,258
	Discounted Claim Value	14,747	31,684	(204,420)
TOTAL FY 2015 CLAIMS		(175,253)	(163,316)	3,370,580
FUND YEAR 2016				
	Paid Claims	0	0	0
	Case Reserves	(2)	250,027	88
	IBNR	(179,998)	(539,027)	3,113,912
	Discounted Claim Value	17,435	33,338	(211,458)
TOTAL FY 2016 CLAIMS		(162,565)	(255,662)	2,902,542
FUND YEAR 2017				
	Paid Claims	4,159	157,226	
	Case Reserves	101,700	198,800	
	IBNR	183,530	2,693,974	
	Discounted Claim Value	(13,794)	(162,086)	
TOTAL FY 2017 CLAIMS		275,595	2,887,914	0
COMBINED TOTAL CLAIMS		(737,278)	2,443,853	14,205,852
				16,649,705

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

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF SEPTEMBER 30, 2017

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	47,919	425,233	83,121,130	83,546,363
2. CLAIM EXPENSES				
Paid Claims	35,736	343,122	73,770,596	74,113,719
IBNR	84	(1,041)	36,385	35,344
Total Claims	35,820	342,081	73,806,982	74,149,062
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,113	55,063	5,568,442	5,623,505
Total Expenses	6,113	55,063	9,153,908	9,208,971
4. UNDERWRITING PROFIT (1-2-3)	5,986	28,089	160,240	188,329
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	5,986	28,089	167,376	195,465
9. STATUTORY SURPLUS (6+7-8)	5,986	28,089	167,376	195,465

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	476	43,254	(11,913)	31,341
CASH	-	(33,270)	65,178	31,908
2017 SURPLUS	5,510	(15,165)	-	(15,165)
CASH	2,755	58,110	-	58,110
2017 SURPLUS	5,986	28,089	167,376	195,465
TOTAL CASH	2,755	24,840	244,465	269,305

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				
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	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(476)	(35,818)	36,385	567
Total Claims	(476)	(43,256)	495,789	452,533
FUND YEAR 2017				
Paid Claims	35,736	350,560	-	350,560
IBNR	560	34,776	-	34,776
Total Claims	36,296	385,336	-	385,336
COMBINED TOTAL CLAIMS	35,820	342,081	73,806,982	74,149,062

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									
CLAIM ACTIVITY REPORT									
AS OF	October 31, 2017								
COVERAGE LINE- PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	0	0	0	0	0	1	2	6	9
October-17	0	0	0	0	0	1	2	7	10
NET CHGE	0	0	0	0	0	0	0	1	1
Limited Reserves									\$4,292
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$0	\$0	\$0	\$0	\$461	\$16,218	\$24,011	\$40,690
October-17	\$0	\$0	\$0	\$0	\$0	\$461	\$16,218	\$26,245	\$42,924
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,234	\$2,234
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,547	\$392,157	\$97,360	\$1,417,923
COVERAGE LINE- GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	0	0	4	0	3	11	5	20	43
October-17	0	0	4	0	3	10	4	21	42
NET CHGE	0	0	0	0	0	-1	-1	1	-1
Limited Reserves									\$11,886
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$0	\$143,782	\$0	\$34,376	\$203,110	\$32,217	\$79,300	\$492,785
October-17	\$0	\$0	\$143,782	\$0	\$32,736	\$213,547	\$31,217	\$77,950	\$499,232
NET CHGE	\$0	\$0	\$0	\$0	(\$1,640)	\$10,438	(\$1,000)	(\$1,350)	\$6,447
Ltd Incurred	\$375,597	\$753,197	\$614,298	\$14,558	\$194,491	\$245,477	\$34,648	\$79,772	\$2,312,038
COVERAGE LINE- AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	0	0	0	0	0	4	2	9	15
October-17	0	0	0	0	0	4	2	7	13
NET CHGE	0	0	0	0	0	0	0	-2	-2
Limited Reserves									\$18,670
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$0	\$0	\$0	\$0	\$209,324	\$2,500	\$25,188	\$237,011
October-17	\$0	\$0	\$0	\$0	\$0	\$209,412	\$2,500	\$30,800	\$242,712
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$89	\$0	\$5,612	\$5,701
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$233,250	\$21,749	\$38,498	\$809,108
COVERAGE LINE- WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	0	3	3	9	6	18	14	34	87
October-17	0	3	3	9	6	18	14	37	90
NET CHGE	0	0	0	0	0	0	0	3	3
Limited Reserves									\$20,062
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$46,893	\$96,062	\$161,742	\$66,886	\$471,373	\$424,475	\$211,051	\$1,478,481
October-17	\$0	\$46,954	\$96,853	\$149,721	\$67,231	\$470,903	\$423,379	\$550,528	\$1,805,569
NET CHGE	\$0	\$62	\$791	(\$12,021)	\$345	(\$470)	(\$1,096)	\$339,477	\$327,088
Ltd Incurred	\$1,351,453	\$1,730,991	\$1,178,628	\$1,298,402	\$694,407	\$1,624,049	\$1,109,472	\$1,077,135	\$10,064,537
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	0	3	7	9	9	34	23	69	154
October-17	0	3	7	9	9	33	22	72	155
NET CHGE	0	0	0	0	0	-1	-1	3	1
Limited Reserves									\$16,712
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
September-17	\$0	\$46,893	\$239,844	\$161,742	\$101,262	\$884,267	\$475,411	\$339,550	\$2,248,967
October-17	\$0	\$46,954	\$240,635	\$149,721	\$99,967	\$894,324	\$473,315	\$685,523	\$2,590,437
NET CHGE	\$0	\$62	\$791	(\$12,021)	(\$1,295)	\$10,057	(\$2,096)	\$345,973	\$341,470
Ltd Incurred	\$1,820,315	\$2,822,626	\$2,203,521	\$1,484,937	\$974,093	\$2,447,323	\$1,558,026	\$1,292,764	\$14,603,605

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

October 31, 2017

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		46			Last Month		45			Last Year		34		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-17		TARGETED	Incurred	Incurred	30-Sep-17		TARGETED	Incurred	Incurred	30-Oct-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	194,491	194,491	25.10%	736,572	95.07%	194,491	194,491	25.10%	733,782	94.71%	206,905	206,905	26.70%	687,794	88.77%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	63,045	91.84%	3,950	3,950	5.75%	62,780	91.45%	3,950	3,950	5.75%	58,998	85.94%
WORKER'S COMP	1,107,261	694,407	694,407	62.71%	1,099,236	99.28%	694,062	694,062	62.68%	1,098,364	99.20%	722,381	722,381	65.24%	1,081,626	97.68%
TOTAL ALL LINES	2,194,083	974,093	974,093	44.40%	2,142,225	97.64%	973,748	973,748	44.38%	2,138,298	97.46%	1,014,481	1,014,481	46.24%	2,071,790	94.43%
NET PAYOUT %	\$874,126				39.84%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		34			Last Month		33			Last Year		22		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-17		TARGETED	Incurred	Incurred	30-Sep-17		TARGETED	Incurred	Incurred	30-Oct-16		TARGETED
PROPERTY	230,000	344,547	344,547	149.80%	230,000	100.00%	344,547	344,547	149.80%	230,000	100.00%	277,208	277,208	120.53%	226,981	98.69%
GEN LIABILITY	680,000	245,477	245,477	36.10%	603,640	88.77%	234,503	234,503	34.49%	598,592	88.03%	144,649	144,649	21.27%	522,956	76.91%
AUTO LIABILITY	91,000	233,250	233,250	256.32%	78,206	85.94%	233,250	233,250	256.32%	77,585	85.26%	29,250	29,250	32.14%	66,951	73.57%
WORKER'S COMP	1,157,000	1,624,049	1,624,049	140.37%	1,130,214	97.68%	1,613,891	1,613,891	139.49%	1,127,570	97.46%	1,366,716	1,366,716	118.13%	1,062,150	91.80%
TOTAL ALL LINES	2,158,000	2,447,323	2,447,323	113.41%	2,042,059	94.63%	2,426,192	2,426,192	112.43%	2,033,747	94.24%	1,817,823	1,817,823	84.24%	1,879,039	87.07%
NET PAYOUT %	\$1,552,999				71.96%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		22			Last Month		21			Last Year		10		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-17		TARGETED	Incurred	Incurred	30-Sep-17		TARGETED	Incurred	Incurred	30-Oct-16		TARGETED
PROPERTY	197,238	392,157	392,157	198.82%	194,649	98.69%	392,157	392,157	198.82%	193,371	98.04%	276,354	276,354	140.11%	149,901	76.00%
GEN LIABILITY	641,774	34,648	34,648	5.40%	493,558	76.91%	35,648	35,648	5.55%	485,017	75.57%	4,389	4,389	0.68%	269,545	42.00%
AUTO LIABILITY	103,684	21,749	21,749	20.98%	76,283	73.57%	21,749	21,749	20.98%	74,631	71.98%	18,444	18,444	17.79%	41,474	40.00%
WORKER'S COMP	1,226,749	1,109,472	1,109,472	90.44%	1,126,181	91.80%	1,108,728	1,108,728	90.38%	1,113,202	90.74%	541,865	541,865	44.17%	515,234	42.00%
TOTAL ALL LINES	2,169,445	1,558,026	1,558,026	71.82%	1,890,672	87.15%	1,558,282	1,558,282	71.83%	1,866,220	86.02%	841,052	841,052	38.77%	976,154	45.00%
NET PAYOUT %	\$1,084,711				50.00%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		10			Last Month		9			Last Year		-2		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-17		TARGETED	Incurred	Incurred	30-Sep-17		TARGETED	Incurred	Incurred	30-Oct-16		TARGETED
PROPERTY	178,000	97,360	97,360	54.70%	135,280	76.00%	95,393	95,393	53.59%	121,040	68.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	609,000	79,772	79,772	13.10%	255,780	42.00%	80,817	80,817	13.27%	219,240	36.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	104,000	38,498	38,498	37.02%	41,600	40.00%	30,503	30,503	29.33%	36,400	35.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,217,000	1,077,135	1,077,135	88.51%	511,140	42.00%	570,290	570,290	46.86%	401,610	33.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,108,000	1,292,764	1,292,764	61.33%	943,800	44.77%	777,003	777,003	36.86%	778,290	36.92%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0				0.00%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

October 31, 2017

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Current			94			Last Month			93			Last Year			82		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Oct-16		MONTH 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	1,351,453	1,351,453	129.43%	1,044,196	100.00%	1,351,453	1,351,453		129.43%	1,044,196	100.00%	1,351,278	1,351,278		129.41%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,820,315	1,820,315	86.22%	2,080,936	98.57%	1,820,315	1,820,315		86.22%	2,080,936	98.57%	1,820,140	1,820,140		86.21%	2,080,936	98.57%
NET PAYOUT %	\$1,820,315			86.22%														

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Current			82			Last Month			81			Last Year			70		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Oct-16		MONTH 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	753,197	753,197	77.67%	935,829	96.50%	753,197	753,197		77.67%	935,829	96.50%	706,903	706,903		72.89%	938,274	96.75%
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%	66,715	97.18%
WORKER'S COMP	1,260,640	1,730,991	1,730,991	137.31%	1,260,640	100.00%	1,730,930	1,730,930		137.31%	1,260,640	100.00%	1,782,927	1,782,927		141.43%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,822,626	2,822,626	111.42%	2,497,275	98.58%	2,822,564	2,822,564		111.42%	2,497,275	98.58%	2,828,267	2,828,267		111.64%	2,499,887	98.68%
NET PAYOUT %	\$2,775,671			109.57%														

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Current			70			Last Month			69			Last Year			58		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Oct-16		MONTH 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%	938,274	96.75%	614,298	614,298		63.34%	939,274	96.85%	604,298	604,298		62.31%	940,914	97.02%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,715	97.18%	352,688	352,688		513.75%	66,748	97.23%	368,694	368,694		537.06%	65,694	95.69%
WORKER'S COMP	1,292,157	1,178,628	1,178,628	91.21%	1,292,157	100.00%	1,176,628	1,176,628		91.06%	1,292,157	100.00%	1,103,977	1,103,977		85.44%	1,289,964	99.83%
TOTAL ALL LINES	2,569,961	2,203,521	2,203,521	85.74%	2,536,500	98.70%	2,201,521	2,201,521		85.66%	2,537,532	98.74%	2,134,877	2,134,877		83.07%	2,535,926	98.68%
NET PAYOUT %	\$1,962,887			76.38%														

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Current			58			Last Month			57			Last Year			46		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 30-Oct-16		MONTH 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%	940,914	97.02%	14,558	14,558		1.50%	940,367	96.96%	14,558	14,558		1.50%	921,951	95.07%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	65,694	95.69%	22,598	22,598		32.92%	65,512	95.43%	22,598	22,598		32.92%	63,045	91.84%
WORKER'S COMP	1,292,157	1,298,402	1,298,402	100.48%	1,289,964	99.83%	1,298,402	1,298,402		100.48%	1,289,578	99.80%	1,231,650	1,231,650		95.32%	1,282,793	99.28%
TOTAL ALL LINES	2,573,979	1,484,937	1,484,937	57.69%	2,539,944	98.68%	1,484,937	1,484,937		57.69%	2,538,828	98.63%	1,418,185	1,418,185		55.10%	2,511,161	97.56%
NET PAYOUT %	\$1,335,217			51.87%														

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2018 PROPOSED ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Gloucester County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
9:30 AM	January 25, 2018	2 South Broad Street Conference Room B Woodbury, NJ	Re-Organizational Meeting
9:30 AM	February 22, 2018	“	Regular Meeting
9:30 AM	April 26, 2018	“	Regular Meeting
9:30 AM	June 28, 2018	“	Regular Meeting
9:30 AM	September 27, 2018	“	Regular Meeting
9:30 AM	October 25, 2018	“	Regular Meeting
9:30 AM	December 13, 2018	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator

GLOUCESTER COUNTY INSURANCE COMMISSION

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 61-17

December 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.

000786			
000786	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 12/2017	6,650.00
			6,650.00
000787			
000787	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/2017	11,845.11
			11,845.11
000788			
000788	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 12/2017	4,680.00
			4,680.00
000789			
000789	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/2017	676.74
			676.74
000790			
000790	COURIER-POST	ACCT: CHL-091699 - 11/24/17 - DENTAL BDG	9.68
000790	COURIER-POST	ACCT: CHL-091699 - 11/24/17 - BUDGET	25.52
			35.20
000791			
000791	GRACE MARMERO LLP	ATTORNEY FEE 12/6/17 - SUBROGATION	406.13
000791	GRACE MARMERO LLP	ATTORNEY FEE 12/2017	1,470.00
000791	GRACE MARMERO LLP	ATTORNEY FEE 11/15/2017 - SUBROGATION	195.00
			2,071.13
000792			
000792	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 11/2017	629.68
			629.68
000793			
000793	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription 11/2017	629.68
			629.68
000794			
000794	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription 11/2017	629.68
			629.68
000795			
000795	NJ ADVANCE MEDIA	ACCT: 1159386 - 11/22/2017 - FULL BDGT	38.31
000795	NJ ADVANCE MEDIA	ACCT: 1159386 - 11/22/2017 - DENTAL BDGT	20.43
000795	NJ ADVANCE MEDIA	ACCT: 1159386 - 10/5/17 - PUBLIC NOTICE	36.07
000795	NJ ADVANCE MEDIA	ACCT: 1159386 - 10/20/17 - PUBLIC NOTICE	64.95
			159.76
000796			
000796	AIRGAS USA, LLC	SALES ORDER 1063836389 & 1062241816	158.10
			158.10
000797			
000797	HARDENBERGH INSURANCE GROUP	RMC FEE 12/2017	21,320.00
			21,320.00

TOTAL PAYMENTS ALL FUND YEARS \$ 49,485.08

Chairperson

Attest:

Dated:_____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 62-17

DECEMBER 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

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1217			
W1217	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 12/2017	530.50
W1217	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 12/2017	2,820.00
			3,350.50
TOTAL PAYMENTS FY 2017		3,350.50	

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	October			
CURRENT FUND YEAR	2017			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TO TAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,964,460.75	4,982,857.57	-36403.49	18006.67
Opening Interest Accrual Balance	\$0.00	-	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$501,524.61	\$242,454.40	\$247,637.01
10	(Withdrawals - Sales)	-\$528,170.29	-\$323,951.73	-\$197,365.19
	Ending Cash & Investment Balance	\$4,937,815.07	\$4,901,360.24	\$13,868.33
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$114,947.75	\$32,703.55	\$77,843.11
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,052,762.82	\$4,934,063.79	\$91,711.44
				\$26,987.59

Current Fund Year: 2017 Month Ending: October							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	336,724.37	3,779,562.71	40,692.33	1,272,678.60	(534,449.27)	69,252.44	4,964,461.18
RECEIPTS							
Assessments	7,195.25	24,617.45	4,203.97	49,194.49	110,048.24	41,132.35	236,391.74
Refunds	1,267.20	0.00	0.00	4,165.78	0.00	0.00	5,432.98
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	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,462.45	24,617.45	4,203.97	53,360.27	110,048.24	41,132.35	241,824.72
EXPENSES							
Claims Transfers	1,000.00	2,480.62	3,372.75	204,365.19	0.00	0.00	211,218.56
Expenses	0.00	0.00	0.00	0.00	0.00	64,251.84	64,251.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,000.00	2,480.62	3,372.75	204,365.19	0.00	64,251.84	275,470.40
END BALANCE	344,186.81	3,801,699.55	41,523.55	1,121,673.67	(424,401.04)	46,132.95	4,930,815.50

RESOLUTION 63-17

**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 December 14, 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 10/1/17 to 10/31/17 and 11/1/17 to 11/30/17 related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 14, 2017.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
10/01/2017 Thru 10/31/2017

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
10/01/2017 Thru 10/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	5120	3530001387	001	ORLANDO, TAMMY	7/19/2017	9/13/2017	CHANCE & MCCANN LLC	10/13/2017	INV 13473	990.00	990.00
C	5123	3530001700	001	HOLMES, MELVIN	2/25/2017	2/25/2017	MELVIN HOLMES	10/27/2017	In Full & Final Settlement of All Claims	882.75	882.75
C	5124	3530001771	001	FATH, GREGORY	5/24/2017	5/24/2017	GREGORY C FAITH	10/27/2017	In Full & Final Settlement of all Claims	1,000.00	1,000.00
C	5125	3530001793	001	FEE, ROBERT	5/31/2017	5/31/2017	ROBERT J FEE	10/27/2017	Full/Final Settlement Property Claim 5/24/17	500.00	500.00
V	5103	3530001444	001	TULL, DANA	5/23/2017	6/30/2017	PARKER MCCAY	10/20/2017	LEGAL FEE - INV #3037217	-1,078.70	-1,078.70
Total for Coverage: Auto Liability							Number of entries: 5		2,294.05	2,294.05	
Coverage: Auto Physical Damage											
C	5122	3530001818	001	GLOUCESTER COUNTY	8/16/2017	8/16/2017	COUNTY OF GLOUCESTER	10/27/2017	Reimbursement of Deductible	1,000.00	1,000.00
R	191943633	3530001818	001	GLOUCESTER COUNTY	8/16/2017	8/16/2017	GEICO	10/26/2017	Subrogation recovery	-1,267.20	-1,267.20
Total for Coverage: Auto Physical Damage							Number of entries: 2		-267.20	-267.20	
Coverage: General Liability											
C	5118	3530001406	001	ERASMO, RAMIL	9/12/2017	9/15/2017	PARKER MCCAY	10/13/2017	LEGAL FEE - INV #3044274	535.80	535.80
C	5119	3530001068	001	SORENSEN, KELLY	8/1/2017	9/14/2017	CHANCE & MCCANN LLC	10/13/2017	LEGAL FEE - INV #13474	1,640.23	1,640.23
C	5121	3530001764	001	ELLIS, CASSEL	4/19/2017	4/19/2017	CASSEL ELLIS	10/27/2017	In Full & Final Settlement of All Claims	304.59	304.59
Total for Coverage: General Liability							Number of entries: 3		2,480.62	2,480.62	
Total for Gloucester Co Ins Commission - 353							Number of entries: 10		4,507.47	4,507.47	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2017 Thru 11/30/2017

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2017 Thru 11/30/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
Coverage: Auto Liability										
C	5126	3530001444	001 TULL, DANA	8/29/2017	9/29/2017	PARKER MCCAY	11/10/2017	INV 3044272	4,081.08	4,081.08
C	5127	3530001444	001 TULL, DANA	7/5/2017	7/31/2017	PARKER MCCAY	11/10/2017	LEGAL FEE - INV #3038911	2,273.10	2,273.10
C	5133	3530001768	001 VISALLI, CARMEN	7/6/2017	9/21/2017	MADDEN & MADDEN PA	11/22/2017	LEGAL FEE - STMT #2	1,155.00	1,155.00
C	5135	3530001768	001 VISALLI, CARMEN	8/10/2017	9/15/2017	CHANCE & MCCANN LLC	11/22/2017	LEGAL FEE - INV #13476	577.50	577.50
Total for Coverage: Auto Liability							Number of entries: 4		8,086.68	8,086.68
Coverage: General Liability										
C	5128	3530001524	001 FFOST, DONALD	7/26/2017	7/26/2017	MADDEN & MADDEN PA	11/10/2017	LEGAL FEE - STMT #6	165.00	165.00
C	5129	3530001280	001 WADE, STEPHEN	8/1/2017	9/22/2017	MADDEN & MADDEN PA	11/10/2017	LEGAL FEE - STMT #2	955.00	955.00
C	5130	3530001117	001 ANDERSON, ALBERT	7/6/2017	9/19/2017	MADDEN & MADDEN PA	11/10/2017	LEGAL FEE - STMT #14	1,050.00	1,050.00
C	5132	3530001646	001 MCCUE, JOSEPH	10/21/2016	10/21/2016	JOSEPH MCCUE	11/10/2017	Deductible Reimbursement	500.00	500.00
C	5134	3530001571	001 CONNOLLY, GAVYN	8/1/2017	9/8/2017	CHANCE & MCCANN LLC	11/22/2017	LEGAL FEE - INV #13475	892.50	892.50
Total for Coverage: General Liability							Number of entries: 5		3,562.50	3,562.50
Coverage: Property										
C	5131	3530001823	001 ROWAN COLLEGE @	9/13/2017	9/13/2017	ROWAN COLLEGE @ GLOUCESTER CTY	11/10/2017	Reimbursement of Repair Costs for 9/13/17 DOL	4,620.20	4,620.20
Total for Coverage: Property							Number of entries: 1		4,620.20	4,620.20
Coverage: Un/Underinsured Motorists(NJ)										
C	17451	3530001783	001 BINDONI, MICHAEL	9/18/2017	9/29/2017	PARKER MCCAY	11/10/2017	INV 3044273	495.00	495.00
Total for Coverage: Un/Underinsured Motorists(NJ)							Number of entries: 1		495.00	495.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		16,764.38	16,764.38



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
	April	52	83%	\$167,921.57	97%	\$47,050.53	\$25.15	\$82,275.81	\$38,570.08	\$120,871.04	\$14,538.31	\$106,332.73
	May	48	88%	\$30,019.01	70%	\$19,080.22	\$90.05	\$4,332.87	\$6,515.87	\$10,938.79	\$1,531.43	\$9,407.36
	June	44	82%	\$23,282.82	86%	\$12,586.36	\$90.00	\$3,682.91	\$6,923.55	\$10,696.46	\$1,497.50	\$9,198.96
	July	51	67%	\$146,686.27	89%	\$44,372.81	\$0.00	\$11,614.35	\$90,699.11	\$102,313.46	\$9,395.18	\$92,918.28
	August	29	97%	\$11,994.59	92%	\$7,195.30	\$37.06	\$2,865.54	\$1,896.69	\$4,799.29	\$545.93	\$4,253.36
	September	82	77%	\$121,848.51	88%	\$65,613.26	\$1657.51	\$18,233.91	\$36,343.83	\$56,235.25	\$7,870.17	\$48,365.08
	October	46	83%	\$224,261.54	98%	\$153,823.74	\$109.60	\$51,399.36	\$18,928.84	\$70,437.80	\$9,652.70	\$60,785.10
	November	51	76%	\$29,862.52	89%	\$18,739.00	\$89.00	\$7,594.74	\$3,439.78	\$11,123.52	\$1,418.25	\$9,705.27
YTD Total		550	82%	\$945,594.78	90%	\$454,765.28	\$4,010.37	\$216,868.55	\$269,950.58	\$490,829.50	\$57,430.01	\$433,399.50

Monthly Summary	October	November
Total Savings (before fees):	\$70,437.80	\$11,123.52
Percent Savings:	31%	37%
NET SAVINGS:	\$60,785.10	\$9,705.27
Percent NET SAVINGS:	27%	32%

YTD Summary	
Total Savings (before fees):	\$490,829.50
Percent Savings:	52%
NET SAVINGS:	\$433,399.50
Percent NET SAVINGS:	46%

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: December 5, 2017

GCIC SERVICE TEAM

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
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October - December 2017

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 17:** Attended the 2018 GCIC Safety Kick – Off Planning Meeting in Woodbury.
- **October 26:** Attended the GCIC Meeting in Woodbury.
- **November 13:** A Fast Track to Safety training was conducted for GCIC.
- **November 14:** Attended the GCIC Claims Committee Meeting via conference call.
- **December 5:** Attended the GCIC Safety Committee Meeting in Woodbury.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 12:** Plan to attend the GCIC Claims Committee Meeting via conference call.
- **December 14:** Plan to attend the GCIC Meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2017.

SAFETY DIRECTOR BULLETINS

Disposal of Improperly Discarded Syringes – December

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 12/14/17
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 9/12/17 Safety & Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2018 Meeting Schedules – Safety and Accident Review Committee and Claims Committee

Enclosed are the meeting schedules for each Committee.

C. 2018 Safety Kick Off Meeting

Invitations have been sent for the January 10, 2018 kick off meeting. As stated at the October meeting, the focus topic will be “A Second Can Change Your Life” as it relates to safety. We have added cyber-liability to the agenda and will be showing a video on risk management techniques for employees to reduce the potential of a cyber-attack and Bill Taylor (County IT Department) has agreed to speak on the topic.

D. 2017 Claims Sweep on Claims Made Policies

We have contacted all of the members and reminded them to advise our office if they have any knowledge of an incident which may give rise to a claim under the “claims made” policies: Public Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution, and Cyber Liability.

E. Wellness Incentive Program

The Safety & Accident Review Committee met on December 5th and decided that they would like to institute a Wellness Incentive Program in 2018. Attached is the proposed program which outlines the purpose, advantages, and process of the program. Also attached is a sample submission form. The Safety & Accident Review Committee respectfully request the Commission approve an amount not to exceed \$2,500 (\$500 per grant – total of 5 grants) for this program. We will discuss further at the meeting.

Action Requested: **Motion** to authorize \$2,500 for the Wellness Incentive Program.

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	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
College	Volunteer Accident	Starr Indemnity	12/31/17	\$2,073.00	pending
County	Bond – McKenna	CNA	1/1/18	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/18	\$400.00	pending

All terms and conditions are per expiring.

Action Requested: **Motion** to authorize the Underwriting Services Director to renew the policies listed above.

GLOUCESTER COUNTY INSURANCE COMMISSION

I. Call to Order – Leigh Bary, Chairwoman

The meeting was called to order at 9:28am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh Bary	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
Mike Brewer	Gloucester County	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Present
Joan Kuhar	Rowan College at Gloucester County	Present -

Phone

Marge Dombrosky (A: 9:35am)	Gloucester County Library Commission	Present
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Commission Professionals:

Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Present -

Phone

Glenn Prince	JA Montgomery	Present
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III. Approval of the 6/6/17 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 6/6/17 Safety and Accident Review Committee Meeting Minutes

Moved: Kathy Shryock

Seconded: Wayne Love

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by advising the Committee that the panic alarm system at the animal shelter has been installed and training will begin shortly for all animal shelter employees. Four panic buttons have been installed but a glitch was found with one button and the IT department is working on correcting it. There is a concern with the system regarding the absence of sound to coincide with the blue lights when the alarm is activated but with proper training, all employees should become aware of the lights if the alarm were activated.

Ms. Bary spoke about the Fast Track training which will be held on October 4th at the Clayton location, November 13th at the Health Department and a third training will be scheduled in February for all employees. The training will include Blood Borne Pathogens, Right to Know, HazCom, Fire Safety and Identification of Hazards and will satisfy all PEOSH training requirements. Ms. Ridolfino asked Ms. Kuhar is such training would be beneficial to the College employees and Ms. Kuhar stated that it would. Mr. Prince advised the members to provide a wish list of trainings and Fast Track training could be conducted based of the list.

She informed the Committee that the County Highway department was recently involved in a serve accident which has led to a PEOSH inspection. Mr. Sheehan praised Ms. Bary's interaction with the investigation.

Next, she provided an update on the fillable County W and Z forms which will become available online shortly. A meeting is scheduled to iron out the final details. She continued speaking of the current changes to the Z form and received positive feedback regarding the form.

Ms. Bary also advised that the Worker's Compensation wallet cards provided by Hardenbergh Insurance Group are working well and if any additional cards are needed to contact Christina Violetti.

She spoke about a recent visit with Director of the Inspira Urgent Care. There were specific concerns which were expressed including the amount of wait time for an employee to be seen by a physician, follow up instructions which advised an employee to seek follow up care with their own primary physician and blood borne pathogen procedures. Inspira Urgent Care has assigned one representative to handle the Insurance Commission's Workers' Compensation claims which will be beneficial to the Safety Department. In addition a new sports medicine physician will be joining

GLOUCESTER COUNTY INSURANCE COMMISSION

the Urgent Care team. Ms. Ridolfino advised the committee of a Workers' Compensation Education Seminar which will be held on September 13th in Cumberland County. The representative from Inspira Urgent Care will be present and similar concerns will be discussed at the seminar.

Lastly, she touched on the Action Plan Meetings which had been held throughout the year. She inquired as to if any additional meetings will be scheduled for this year. Ms. Ridolfino advised that any departments to which a meeting was not conducted would be scheduled for next year.

IV. Risk Management Consultant's Report – Hardenbergh Insurance Group

Ms. Violetti began by reporting that two corrective action letters were sent to the applicable parties pertaining to the Workers' Compensation claims discussed at the previous meeting. The Utilities Authority reported that the Don't Get Caught in the Crush Zone video was viewed and the Improvement Authority reported that a tool box talk was conducted regarding driving a utility vehicle.

Next, she advised that the Insurance Commission recently approved the usage of the National Safety Counsel Defensive Driver Course for the County's Sheriff's Department. Additionally, the Utilities Authority and Improvement Authority were able to utilize codes already purchased by the Commission for the County after expressing interest in the training.

She advised that a planning meeting will be held in October to organize the 2018 Kick off Meeting which will be held in January. A tentative date of January 10th was provided by the College as the event will be held at the same classroom as the previous year. At the planning meeting, there will be discussion regarding the topics / trainings and potential speakers for the meeting.

Lastly, she spoke about the Z and County W forms becoming available for completion online shortly.

V. J.A. Montgomery – Glenn Prince

Mr. Prince advised that on July 27th John Suville from J.A. Montgomery attended a quarterly PEOSH Advisory Board and further advised that if an entity is cited for a 2nd citation for compliance with the Department of Health or Department of Labor lists, there would be a \$70,000 fine assessed. He expressed the importance of being vigilant with the lists.

Next, he spoke about September being National Preparedness Month and taking the time to be prepared for a potential weather event.

Lastly, he advised that FEMA has many training opportunities for the County's Office of Emergency Management Department. There is no cost for such trainings.

Ms. Ridolfino inquired as to two of the citations listed on the form Mr. Prince distributed. After a brief discussion regarding the 300A log, it was agreed upon that record keeping would be a topic touched upon at the 2018 Kick off meeting.

In addition, Ms. Ridolfino advised that a bulletin would be released regarding current weather events and sending employees to assist in the areas of need as workers' compensation benefits would apply. The employees cannot be self-dispatched to the area in order for the benefits to apply.

Mr. Sheehan inquired to Mr. Prince regarding the circuit breakers not labeled citation. Ms. Ridolfino advised that she would request the funds from the Insurance Commission for the labels.

VI. Accident Review – Leigh Bary

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County a	Highway	8/9/17	Accident – County tractor was struck by motor vehicle on the road.

Committee's Determination: Not Preventable. Ms. Bary did advise that Ms. Sheehan did speak to the other County Highway employees regarding the accident and there will be additional lights on County tractors.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
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GLOUCESTER COUNTY INSURANCE COMMISSION

2. Gloucester County

Highway

6/22/17

Employee was working on a job site removing brush with co-workers. Co-worker was running the chain saw and employee was removing brush. The chain saw hit the upper left thigh while removing the brush.

Committee's Determination: Preventable

The Committee determined this was a preventable situation. The Committee was advised that the department Director has already conducted a tool box talk. It was recommended that a letter is sent to the Director acknowledging the completion of the tool box talk.

VII. Old Business

There was no old business.

VIII. New Business

Ms. Dombrosky expressed an interest in the development of a Wellness Incentive program for the committee members to which monies would be provided to focus on wellness activities. Ms. Ridolfino inquired as to if any members currently have any programs currently in place regarding wellness. After discussion, Ms. Ridolfino advised that she would provide a proposal to the Executive Director and Commissioners. A motion was requested. Motion was approved by Marge Dombrosky and was 2nd by Joan Kuhar.

The Loss Control Report for the Improvement Authority's Dream Park was distributed and briefly discussed.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Marge Dombrosky

Seconded: Joan Kuhar

The meeting adjourned at 10:15 am.

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member:

Department:

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

DRAFT

Printed Name of Person submitting nomination:

Signature of Person submitting nomination:

Position / Title:

Date:

Submit this form by
April 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

GLOUCESTER COUNTY INSURANCE COMMISSION WELLNESS INCENTIVE PROGRAM

Purpose:

The Wellness Incentive Program is designed to award five grants to assist each member in promoting wellness objectives by providing financial reimbursement for wellness and health related items or programs purchased by a members' department.

Advantages to the Members:

A commitment to wellness has many advantages to the member such as helping to retain healthy employees which contributes to fewer absences, improved job performance, greater productivity and a quicker return to the workplace when suffering a workers' compensation injury.

Suggested Uses:

Some suggestions for eligible items could fall under the following categories:

- Physical activity
- Proper nutrition
- Weight control and reduction
- Health screenings
- Health education

Inadmissible Reimbursements:

- Healthcare premiums
- Deductible reimbursements
- Any current benefits in place through the member's health care provider i.e. gym membership reimbursements
- Free services

Submission Process:

All departments from each member are eligible to submit a request for the wellness grant. A submission form and supporting documentation such as photographs and documentation illustrating cost of the item or program will be required. Additional documentation such as testimonials of the item or program will be encouraged. The submission deadline is April 15th. Submissions will be emailed to Joe Henry at jhenry@hig.net. Any submission which did not contain all required pieces stated above will not qualify.

Judging Process:

At the June Safety and Accident Review Committee meeting, all submissions will be reviewed by the Committee. Each member will vote on which submission from each member entity will move forward. A motion will be required to present five submissions to the Insurance Commission at the June meeting. The Insurance Commission will have final approval.

Reimbursement Instructions:

The departments awarded the grants will be notified. The disbursement of the funds will be provided to the department once evidence that the wellness activity has been completed and paid. The wellness item or activity must be completed by the end of November. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at cvioletti@hig.net by November 30th. No payments will be made to vendors directly.

RESOLUTION NO. 64-17

**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 December 14, 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 December 14, 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 December 14, 2017.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

GCIC PARS - Worker Compensation, Liability & Property

CLOSED SESSION

12/14/17

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530000301	Antonio Frontado	Worker Compensation	SAR	2012-20315
3530001828	Gary Korman	Worker Compensation	SAR	2015-12543
3530001332	Ralph Pasquini	Worker Compensation	SAR	2015-26677
3530000951	James Smith	Worker Compensation	SAR	2014-20466
3530001225	James Smith	Worker Compensation	SAR	2015-7495
3530001802	Gloucester County	Property	PAR	
3530001761	Gloucester County Utilities	Property	PAR	
3530001857	Gloucester County	Liability	SAR	

APPENDIX I MINUTES

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, November 20, 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 (<i>via teleconference</i>)
Karen Christina (Alternate)	Present (<i>via teleconference</i>)

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash (<i>via teleconference</i>)
Claims Service	Inservco Insurance Services, Inc. Veronica George (<i>via teleconference</i>) Consolidated Services Group, Inc. Jen Goldstein (<i>via teleconference</i>) Conner Strong & Buckelew Michelle Leighton (<i>via teleconference</i>)
CEL Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino (<i>via teleconference</i>)
Attorney	Grace Marmero & Associates Doug Long Esq.

ALSO PRESENT:

Tim Sheehan, Gloucester County
Tom Campo, Esq., Gloucester County
Tammy Brown, Conner Strong & Buckelew (*via teleconference*)
Sue Bleiberg, Conner Strong & Buckelew (*via teleconference*)
Christina Violetti, Hardenbergh Insurance Group (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

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

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

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

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT: Executive Director reported he had four action items for his report and would start with the 2018 Property and Casualty Budget Introduction.

2018 PROPERTY AND CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the 2018 budget in the amount of \$5,973,427 and advised there was a Commission wide increase of 2.15% compared to the 2017 budget. Executive Director reported the NJCE portion of the budget was adopted on November 16th. Executive Director advised lines 1 through 4 of the budget represented the loss funds which were projected by the Actuary. Executive Director noted there was an increase on line 9, CEL JIF premium of 4.09% as the property renewal was still in negotiations. Executive Director explained the excess insurer, Zurich, provided a renewal quote with an increased deductible from \$100,000 to \$250,000 and the CELJIF budget included a new line for a property buffer. Executive Director continued to review the expense portion of the budget. Executive Director referred to line 35 of the budget and indicated the premium for the excess liability coverage was increased by 10% as this coverage was being replaced as the carrier was no longer in the business.

Executive Director reported the agenda also included the proposed 2018 assessments by member entity and advised the payments would be due in March, May and October. Executive Director asked if anyone had any questions on the budget or assessments.

MOTION TO INTRODUCE THE 2018 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$5,973,427 AND SCHEDULE A PUBLIC HEARING ON DECEMBER 14, 2017 AT 9:30AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ

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

GCIC DIVIDEND: Executive Director reported there was a dividend option available to the Commission for the 2012, 2013 and 2014 Fund Years in the amount of \$1,000,000.

Executive Director noted \$200,000 was available in year 2012, \$200,000 in year 2013 and \$600,000 in year 2014. Executive Director referred to a copy of Resolution 56-17 which was included in the agenda releasing the dividend. Executive Director noted the agenda also included the breakout per member entity share of the Dividend. Executive Director advised the member entities would receive a credit on their 2018 assessment bill for their portion of their portion of the dividend.

**MOTION TO ADOPT RESOLUTION 56-17
AUTHORIZING REFUND FROM THE 2012
FUND YEAR ACCOUNT 2013 FUND YEAR
ACCOUNT AND 2014 FUND YEAR ACCOUNT**

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

NJ CEL DIVIDEND: Executive Director reported the CEL declared a dividend for the 2010 and 2011 Fund Years. Executive Director advised the Gloucester County Insurance Commission's share was \$55,668. Executive Director noted a copy of the per member entity share of the dividend was included in the agenda. Executive Director advised the member entities would receive a credit on their 2018 assessment bill for their portion of the dividend.

**MOTION TO ACCEPT THE CEL DIVIDEND
FOR THE 2010 AND 2011 FUND YEARS**

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

2018 HEALTH DENTAL BUDGET INTRODUCTION: Ms. Brown referred to a copy of the Dental Budget in the amount of \$591,723 which was included in the agenda. Ms. Brown advised there was a deduction of \$12,261 or 2.03% in the budget compared to last year. Ms. Brown reported there was a slight increase in the enrollment, however, the amount of claims were decreasing. Ms. Brown advised there were two enhancements offered last year, an Oral Health Enhancement and a Carry Over Maximum Program which would be continued in 2018.

Executive Director asked if anyone had any questions regarding the Health Dental Budget and requested a motion to introduce the budget.

**MOTION TO INTRODUCE THE 2018 HEALTH
DENTAL BUDGET IN THE AMOUNT OF
\$591,723 AND SCHEDULE A PUBLIC
HEARING ON DECEMBER 14, 2017 AT 9:30AM**

**AT 2 SOUTH BROAD STREET, WOODBURY,
NJ**

Motion: Commissioner Jones
Second: Commissioner Burke
Roll Call Vote Unanimous
Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman White advised the November Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 57-17
NOVEMBER BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 58-17
NOVEMBER HEALTH INSURANCE FUND
BILL LIST**

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

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 59-17 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

Chairman White requested Mr. Long to make the motion approving the PAR.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001795 FROM \$15,000 TO \$39,962 AN INCREASE OF \$24,962

MOTION TO APPROVE THE PAR:

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

RESOLUTION FOR AUTHORITY FOR SETTLEMENT WITH MEREDITH FEBY, DOCKET NUMBER CSC 2017-1184

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:27AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II



CLIENT ACTIVITY REPORT

OCTOBER 2017

GCHIC - Gloucester County Health Insurance Commiss

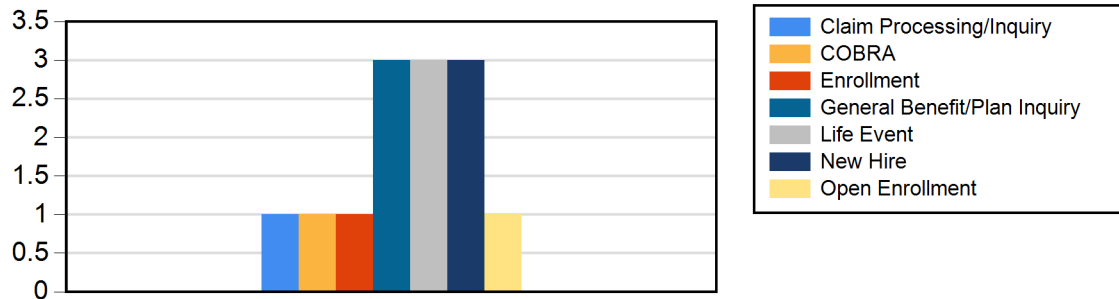
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

From: 10/1/2017 To: 10/31/2017

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (OCTOBER)	<u># of Issues</u>
Claim Processing/Inquiry	1
COBRA	1
Enrollment	1
General Benefit/Plan Inquiry	3
Life Event	3
New Hire	3
Open Enrollment	1
Total for Subject	13

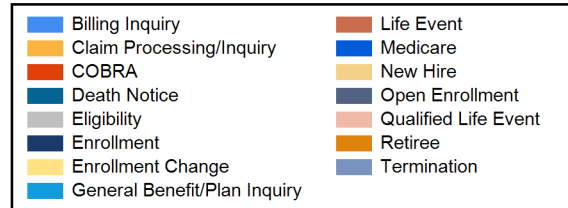
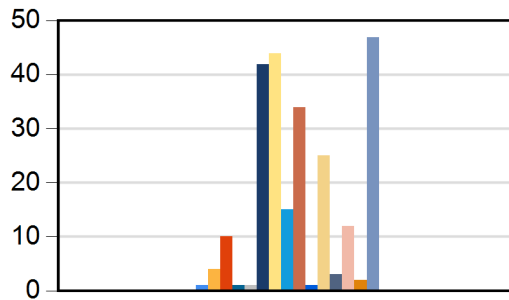


CLIENT ACTIVITY REPORT

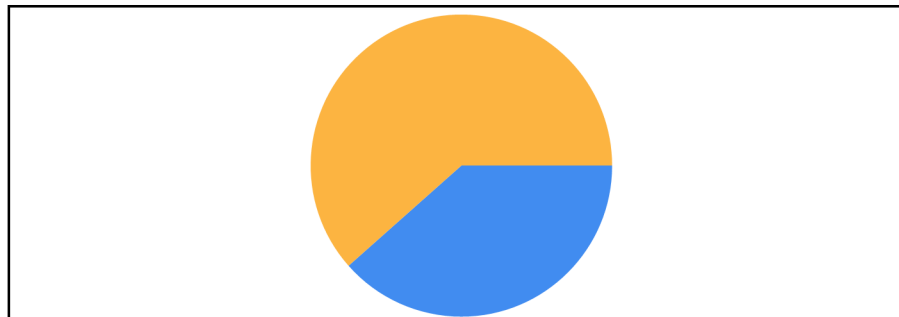
From: 10/1/2017 To: 10/31/2017

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (YTD)	# of Issues
Billing Inquiry	1
Claim Processing/Inquiry	4
COBRA	10
Death Notice	1
Eligibility	1
Enrollment	42
Enrollment Change	44
General Benefit/Plan Inquiry	15
Life Event	34
Medicare	1
New Hire	25
Open Enrollment	3
Qualified Life Event	12
Retiree	2
Termination	47
Total for Subject	242



CALL SOURCE (OCTOBER)	# of Issues
Employee	5
Employer	8
Total for Call Source	13

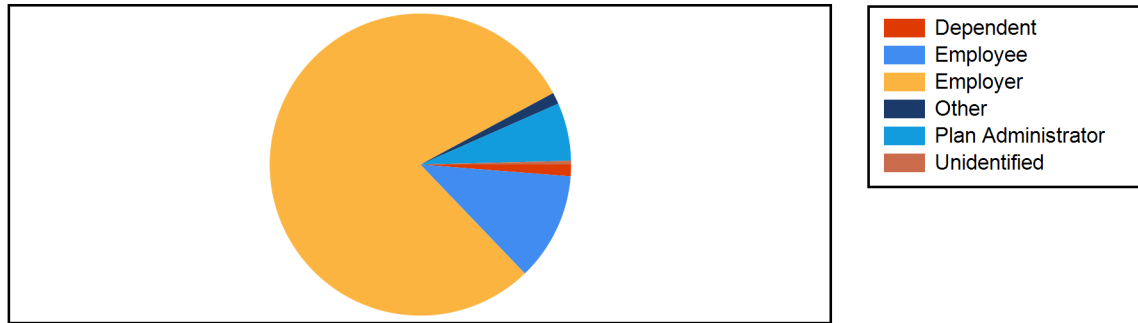


CLIENT ACTIVITY REPORT

From: 10/1/2017 To: 10/31/2017

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (YTD)	# of Issues
Dependent	3
Employee	28
Employer	192
Other	3
Plan Administrator	15
Unidentified	1
Total for Call Source	242



CLOSED TIME (OCTOBER)	# of Days	%
Same Day	12	92%
1-5 Days	1	8%
Total for Time Range	13	100%

