

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 22, 2018**

**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: February 22, 2018
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** January 25, 2018 Open Minutes.....Appendix I
January 25, 2018 Closed Minutes.....Handout
- ☐ **CORRESPONDENCE**
- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-15
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Report Appendix IV
- ☐ **TREASURER – Tracey Giordano**
 - Resolution 18-18 February Bill List – Motion Required Pages 16-17
 - Resolution 19-18 February Benefit Bill List – Motion Required Page 18
 - December Monthly Treasurer Reports..... Pages 19-20
- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 - Resolution 20-18 Authorizing Disclosure of Liability Claims Check Register..... Pages 21-22
 - Liability Claim Payments – 1/01/18 to 1/31/18..... Pages 23-24
- ☐ **MANAGED CARE– Medlogix - Jennifer Pard Goldstein**
 - Medlogix Monthly Summary Report..... Page 25
- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 26-27
 - Safety Director Bulletin..... Pages 28-31
 - Announcement – J.A. Montgomery Risk Control Service Team Page 32
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 33-37
- ☐ **ATTORNEY – Grace Marmero & Associates, LLP**
 - Monthly Report Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 38-40**
Resolution [21-18](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.
and attached to this agenda

- ☐ Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [April 26, 2018, 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

Date: February 22, 2018

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **RFP for Commission Attorney** – The Commission Attorney's Contract expires effective April 27, 2018. The Fund Office will advertise and issue an RFP during March.

☐ **Motion to authorize the Fund Office to issue and advertise an RFP for the Commission Attorney position**

☐ **RFP for Nurse Case Manager & Functional Capacity Testing and Evaluation Services** – During 2017 the Commission entered into agreements with Susan Schaefer, RN, CCM and Synergy Joint & Spine. The agreements terminate on April 27, 2018. The Fund Office will advertise and issue the respective RFP's for these services.

☐ **Motion to authorize the Fund Office to issue and advertise RFP's for the a Nurse Case Manager and Functional Capacity Testing & Evaluation Services**

☐ **CSG is now Medlogix (Pages 5-7)** – Attached in the agenda on pages 5-6 is an announcement from CSG that they are beginning to transition to their new company name, Medlogix. Also included in the agenda on page 7 is a Resolution 17-18 prepared by the Commission Attorney authorizing the execution of an addendum to CSG's agreement.

☐ **Motion to adopt Resolution 17-18 Authorizing Execution of Addendum to Service Agreement**

☐ **NJ Excess Counties Insurance Fund (NJCE)** – The NJCE will hold their Reorganization Meeting in the afternoon at the Camden County College Regional Emergency Training Center. A summary report of the meeting will appear in the next Agenda. The NJCE is scheduled to meet again on April 26, 2018.

☐ **Certificate of Insurance Report (Appendix II)** - Attached in Appendix II section is the issuance report from the NJCE listing those certificates issued for the month of January. There were 141 certificate of insurances during January.

☐ **GCIC Property and Casualty Financial Fast Track (Pages 8-9)** - Included in the agenda on pages 8-9 is a copy of the Property & Casualty Financial Fast Track Report for the month of December. As of **December 31, 2017** there is a statutory surplus of **\$2,910,963**. Line 10 of

the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE, **\$1,844,730**. The total cash amount is **\$5,579,042**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 10-11)** - Included in the agenda on pages 10-11 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2017** there is a statutory surplus of **\$10,565,661**. The total cash amount is \$23,477,242.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2017** there is a statutory surplus of **\$219,679**.
- ❑ **Claim Tracking Reports (Pages 13-15)** - Included in the agenda on pages 13-15 are copies of the Claim Activity report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2018. The Executive Director will review the reports with the Commission.
- ❑ **2018 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the property and casualty assessment bills were e-mailed to the member entities on February 5, 2018. The assessment bills included a NJCE dividend credit for the 2010 and 2011 Fund Years and also the GCIC dividend credit for Fund Years 2012, 2013 and 2014. The first installment is due on March 15, 2018. Future assessments will be due on May 15, 2018 and October 15, 2018.
- ❑ **2018 Excess Insurance and Ancillary Coverage Policies** - The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew secure website for those authorized representatives who were designated by their respective member entity. In addition to this, certain Commission professionals are granted access. The NJCE Underwriting Manager is in the process of reviewing the policies and will release an e-mail with instructions to access the website when the policies are available. The limit/retention schematics and Plan of Risk Management will also be available on this website. The policies are expected to be available by 4/1/18.
- ❑ **NJCE Bulletin 18-07 (Appendix III)** – Included in Appendix III of the agenda is a copy of the NJCE Bulletin prepared by the NJCE Underwriting Manager. The Bulletin serves as a listing of resources from the NJCE’s insurance partners and other sources available to members of the NJCE.
- ❑ **2018 Meeting Schedule** – As a reminder the Commission will not meet in March. The next meeting is scheduled for April 26, 2018.

Consolidated Services Group Looks to the Future with a New Brand and Visual Identity

Dear CSG Clients:

2017 was an exciting year for CSG! Since announcing a major investment by private equity firm Excellere Partners, we have recruited highly sought after talent, increased investments in information technology, and advanced our sales and service capabilities to support enhancements in services and their outcomes for clients' needs both regionally and nationally.

As part of our national expansion, we engaged a highly-respected branding agency, D4 Creative, to advise us on how to best position the company for brand awareness. After extensive review and consultation with our agency, we made the strategic decision to evolve our brand identity by renaming the company to one that clearly depicts who we are and what we do. While we are proud of our CSG name and the distinguished brand it has represented for over three decades, we determined that we can best enhance our identity by leading with the name that drives our business and empowers our performance; **Medlogix®**!

We are pleased to announce that, beginning February 6, 2018, CSG will begin transitioning its name to Medlogix®, which unifies our corporate brand and national offerings with our groundbreaking Medlogix® technology. The Medlogix® brand evokes smart medical decisions grounded in logic. It enjoys significant brand recognition in our key markets and we believe that it conveys the complexity of what we do in a positive, compelling way. With this change, we are also excited to unveil our new Medlogix® logo and the tagline, "**Expect exceptional.**"

The rebranding initiative is already underway and will continue over the first quarter of 2018. Some important details that you should be aware of are as follows:

CSG's new brand system

- **Medlogix®** (formerly CSG) is the main brand and corporate name
- **MyMedlogix™** (formerly Medlogix Online) is the brand name for our technology platform
- **MedlogixPPO™** is our national mosaic of PPO networks with our flagship, CHN PPO, retaining its current brand
- **MedlogixU™** (formerly CSG University) is our platform for providing accredited continuing education seminars to both employees and customers.
- Our current public website www.csg-inc.net is being redesigned and will migrate within the next 30-60 days to www.medlogix.com
- Medlogix-online (currently www.medlogix.com) will be migrated to www.myMedlogix.com
- Employee email addresses will carry the extension medlogix.com
- New collateral is being developed to reflect and communicate the new brand
- Our social media properties on LinkedIn, Twitter and YouTube will be migrated to the new brand identity

Of course, any changes impacting our clients and business partners will be performed in an orderly fashion with adequate notice and support. We do not envision any disruption to our services or client communications during this brand transition.

Thank you, and we look forward to working closely with our valued clients and partners to deliver on our brand promise. **Medlogix®. Expect exceptional!**

RESOLUTION 17-18

**RESOLUTION OF THE GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING EXECUTION OF ADDENDUM TO SERVICE AGREEMENT**

WHEREAS, the Gloucester County Insurance Commission (“GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC and Medlogix, formerly Consolidated Services Group, Inc., have agreed upon an Addendum to the Service Agreement, and said Addendum is attached hereto as Exhibit “A.”

WHEREAS, the GCIC has determined that it is appropriate to authorize the GCIC Chairman to execute the attached Addendum to the Service Agreement.

NOW, THEREFORE BE IT RESOLVED, by the Gloucester County Insurance Commission that the GCIC may execute the Addendum to the Service Agreement.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 22, 2018.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	December 31, 2017		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		487,332	5,847,988	38,104,342	43,952,330
2.	CLAIM EXPENSES					
		Paid Claims	135,498	1,652,501	10,629,843	12,282,344
		Case Reserves	(200,184)	396,587	1,840,602	2,237,189
		IBNR	(334,547)	72,480	1,351,932	1,424,413
		Discounted Claim Value	19,716	(11,504)	(88,141)	(99,645)
	TOTAL CLAIMS		(379,518)	2,110,065	13,734,236	15,844,300
3.	EXPENSES					
		Excess Premiums	226,869	2,722,433	16,919,027	19,641,461
		Administrative	89,079	1,029,156	4,777,177	5,806,333
	TOTAL EXPENSES		315,949	3,751,589	21,696,204	25,447,794
4.	UNDERWRITING PROFIT (1-2-3)		550,901	(13,666)	2,673,902	2,660,236
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		550,901	(13,666)	2,681,139	2,667,473
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		55,668	55,668	90,704	146,373
9.	DIVIDEND EXPENSE		(55,668)	(1,055,668)	(840,704)	(1,896,373)
10.	INVESTMENT IN JOINT VENTURE		212,108	301,006	1,543,724	1,844,730
11.	SURPLUS (6 + 7 + 8)		763,010	(712,661)	3,623,623	2,910,963
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		3,166	(86,040)	556,890	470,849
	2011		49,353	31,984	23,403	55,387
	2012		54,377	(118,799)	478,750	359,951
	2013		33,837	(150,148)	646,912	496,763
	2014		9,839	(556,481)	1,469,284	912,803
	2015		55,532	(292,885)	71,510	(221,375)
	2016		269,558	322,502	376,875	699,377
	2017		287,349	137,206		137,206
TOTAL SURPLUS (DEFICITS)			763,010	(712,661)	3,623,623	2,910,962
TOTAL CASH						5,579,042

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2017				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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	651	51,647	2,726,074	2,777,721
Case Reserves	(651)	(27,798)	70,636	42,838
IBNR	(4,000)	(8,027)	22,127	14,100
Discounted Claim Value	215	803	(2,955)	(2,152)
TOTAL FY 2011 CLAIMS	(3,785)	16,624	2,815,882	2,832,506
FUND YEAR 2012				
Paid Claims	0	69,649	1,895,641	1,965,289
Case Reserves	(15,000)	(101,941)	325,173	223,232
IBNR	0	(13,720)	27,795	14,074
Discounted Claim Value	287	1,531	(7,878)	(6,346)
TOTAL FY 2012 CLAIMS	(14,713)	(44,481)	2,240,731	2,196,249
FUND YEAR 2013				
Paid Claims	150	24,576	1,313,020	1,337,596
Case Reserves	19,211	15,021	166,661	181,682
IBNR	13,639	(5,383)	22,641	17,258
Discounted Claim Value	(400)	6	(7,042)	(7,036)
TOTAL FY 2013 CLAIMS	32,600	34,220	1,495,280	1,529,500
FUND YEAR 2014				
Paid Claims	924	117,249	797,834	915,083
Case Reserves	(1,013)	(105,264)	158,084	52,820
IBNR	(16,911)	(65,985)	121,276	55,292
Discounted Claim Value	1,747	4,471	(8,023)	(3,552)
TOTAL FY 2014 CLAIMS	(15,253)	(49,529)	1,069,171	1,019,642
FUND YEAR 2015				
Paid Claims	10,726	160,921	1,429,821	1,590,742
Case Reserves	(10,576)	213,564	606,638	820,202
IBNR	(54,980)	(53,239)	245,852	192,613
Discounted Claim Value	2,956	(736)	(24,264)	(25,000)
TOTAL FY 2015 CLAIMS	(51,874)	320,510	2,258,047	2,578,557
FUND YEAR 2016				
Paid Claims	5,994	460,535	648,313	1,108,848
Case Reserves	(18,989)	(193,167)	513,410	320,243
IBNR	(235,005)	(555,114)	912,241	357,127
Discounted Claim Value	11,301	20,345	(37,980)	(17,635)
TOTAL FY 2016 CLAIMS	(236,699)	(267,401)	2,035,985	1,768,584
FUND YEAR 2017				
Paid Claims	117,053	767,750		767,750
Case Reserves	(173,166)	596,173		596,173
IBNR	(37,290)	773,949		773,949
Discounted Claim Value	3,609	(37,924)		(37,924)
TOTAL FY 2017 CLAIMS	(89,795)	2,099,947	0	2,099,947
COMBINED TOTAL CLAIMS	(379,518)	2,110,065	13,734,236	15,844,300

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	December 31, 2017			
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,755,838	21,070,064	97,465,900	118,535,964
2.	CLAIM EXPENSES					
		Paid Claims	(137,541)	421,097	2,721,199	3,142,296
		Case Reserves	119,252	936,454	2,624,454	3,560,908
		IBNR	(854,071)	904,588	9,575,203	10,479,791
		Discounted Claim Value	49,968	(62,741)	(715,004)	(777,744)
	TOTAL CLAIMS		(822,392)	2,199,398	14,205,852	16,405,251
3.	EXPENSES					
		Excess Premiums	1,241,873	14,902,490	67,102,915	82,005,406
		Administrative	107,577	1,552,049	7,163,639	8,715,688
	TOTAL EXPENSES		1,349,450	16,454,540	74,266,554	90,721,094
4.	UNDERWRITING PROFIT (1-2-3)		1,228,780	2,416,126	8,993,494	11,409,620
5.	INVESTMENT INCOME		6,078	34,371	229,221	263,592
6.	PROFIT (4+5)		1,234,859	2,450,497	9,222,714	11,673,212
7.	Dividend		0	200,000	300,000	500,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		1,234,859	2,250,497	8,315,163	10,565,661
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		9,960	(234,252)	722,132	487,880
	2011		53,001	64,815	921,187	986,002
	2012		130,305	115,799	554,609	670,408
	2013		316,854	407,351	1,277,188	1,684,539
	2014		69,749	65,846	2,048,737	2,114,583
	2015		146,182	315,030	989,944	1,304,973
	2016		165,324	427,316	1,801,366	2,228,683
	2017		343,482	1,088,592		1,088,592
TOTAL SURPLUS (DEFICITS)			1,234,859	2,250,497	8,315,163	10,565,660
TOTAL CASH						23,477,242

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2017		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	200	1,010	164,355	165,365
	Case Reserves	(200)	84,635	1	84,636
	IBNR	(10,000)	60,000	164,999	224,999
	Discounted Claim Value	284	(9,850)	(2,805)	(12,655)
TOTAL FY 2010 CLAIMS		(9,716)	135,795	326,550	462,345
FUND YEAR 2011					
	Paid Claims	2,960	38,480	396,667	435,147
	Case Reserves	(2,960)	(66,255)	407,372	341,117
	IBNR	(55,000)	(142,225)	380,961	238,736
	Discounted Claim Value	2,407	7,783	(39,146)	(31,362)
TOTAL FY 2011 CLAIMS		(52,593)	(162,217)	1,145,854	983,638
FUND YEAR 2012					
	Paid Claims	2,577	333,720	1,132,971	1,466,690
	Case Reserves	(18,705)	(250,394)	430,462	180,069
	IBNR	(118,872)	(220,829)	844,069	623,240
	Discounted Claim Value	5,115	24,498	(69,604)	(45,106)
TOTAL FY 2012 CLAIMS		(129,885)	(113,004)	2,337,897	2,224,893
FUND YEAR 2013					
	Paid Claims	6,298	(209,458)	516,427	306,969
	Case Reserves	(16,515)	128,535	623,730	752,266
	IBNR	(324,783)	(329,078)	1,009,843	680,765
	Discounted Claim Value	18,904	7,331	(86,001)	(78,671)
TOTAL FY 2013 CLAIMS		(316,096)	(402,670)	2,063,999	1,661,329
FUND YEAR 2014					
	Paid Claims	4,851	132,919	268,119	401,039
	Case Reserves	(4,813)	269,095	141,719	410,814
	IBNR	(75,037)	(482,014)	1,750,161	1,268,147
	Discounted Claim Value	6,176	19,899	(101,570)	(81,671)
TOTAL FY 2014 CLAIMS		(68,824)	(60,101)	2,058,430	1,998,329
FUND YEAR 2015					
	Paid Claims	3,626	102,721	242,661	345,381
	Case Reserves	(651)	234,073	1,021,082	1,255,154
	IBNR	(162,975)	(691,793)	2,311,258	1,619,464
	Discounted Claim Value	14,845	46,529	(204,420)	(157,891)
TOTAL FY 2015 CLAIMS		(145,155)	(308,471)	3,370,580	3,062,109
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	3	250,032	88	250,120
	IBNR	(180,003)	(719,032)	3,113,912	2,394,880
	Discounted Claim Value	15,850	49,188	(211,458)	(162,270)
TOTAL FY 2016 CLAIMS		(164,150)	(419,812)	2,902,542	2,482,730
FUND YEAR 2017					
	Paid Claims	(158,052)	21,705		21,705
	Case Reserves	163,094	286,733		286,733
	IBNR	72,599	3,429,559		3,429,559
	Discounted Claim Value	(13,613)	(208,119)		(208,119)
TOTAL FY 2017 CLAIMS		64,027	3,529,878	0	3,529,878
COMBINED TOTAL CLAIMS		(822,392)	2,199,398	14,205,852	16,405,251
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 DECEMBER 31, 2017

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	48,222	569,405	83,121,130	83,690,535
2. CLAIM EXPENSES				
Paid Claims	21,949	444,435	73,770,596	74,215,031
IBNR	100	(810)	36,385	35,575
Total Claims	22,049	443,624	73,806,982	74,250,606
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,143	73,478	5,568,442	5,641,920
Total Expenses	6,143	73,478	9,153,908	9,227,386
4. UNDERWRITING PROFIT (1-2-3)	20,030	52,303	160,240	212,543
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	20,030	52,303	167,376	219,679
9. STATUTORY SURPLUS (6+7-8)	20,030	52,303	167,376	219,679

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	44,690	(11,913)	32,777
CASH	-	(33,270)	65,178	31,908
2017 SURPLUS	19,555	7,613	-	7,613
CASH	(26,292)	44,057	-	44,057
2017 SURPLUS	20,030	52,303	167,376	219,679
TOTAL CASH	(26,292)	10,787	244,465	255,252

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)	(37,254)	36,385	(869)
Total Claims	(476)	(44,692)	495,789	451,097
FUND YEAR 2017				
Paid Claims	21,949	451,873	-	451,873
IBNR	576	36,444	-	36,444
Total Claims	22,525	488,316	-	488,316
COMBINED TOTAL CLAIMS	22,049	443,624	73,806,982	74,250,606

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.

CLAIM ACTIVITY REPORT										
AS OF	January 31, 2018									
COVERAGE LINE-PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	0	0	0	0	0	1	2	5	0	8
January-18	0	0	0	0	0	0	1	4	3	8
NET CHGE	0	0	0	0	0	-1	-1	-1	3	0
Limited Reserves										\$17,089
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	\$0	\$0	\$0	\$0	\$0	\$461	\$16,218	\$8,978	\$0	\$25,657
January-18	\$0	\$0	\$0	\$0	\$0	\$0	\$10,369	\$11,846	\$114,500	\$136,715
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$461)	(\$5,850)	\$2,868	\$114,500	\$111,058
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$386,307	\$173,897	\$114,500	\$1,602,650
COVERAGE LINE-GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	0	0	3	1	2	8	2	23	0	39
January-18	0	0	3	1	2	12	3	22	0	43
NET CHGE	0	0	0	0	0	4	1	-1	0	4
Limited Reserves										\$12,016
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	\$0	\$0	\$127,732	\$15,000	\$22,207	\$195,546	\$16,000	\$80,386	\$0	\$456,870
January-18	\$0	\$0	\$127,732	\$14,279	\$20,482	\$242,902	\$31,000	\$80,300	\$0	\$516,695
NET CHGE	\$0	\$0	\$0	(\$721)	(\$1,725)	\$47,356	\$15,000	(\$96)	\$0	\$59,825
Ltd Incurred	\$375,597	\$753,197	\$599,298	\$29,558	\$183,963	\$289,977	\$35,823	\$82,877	\$0	\$2,350,290
COVERAGE LINE-AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	0	0	0	0	0	3	1	5	0	9
January-18	0	0	0	0	0	2	1	5	1	9
NET CHGE	0	0	0	0	0	-1	0	0	1	0
Limited Reserves										\$21,330
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	\$0	\$0	\$0	\$0	\$0	\$180,541	\$1,500	\$27,453	\$0	\$209,493
January-18	\$0	\$0	\$0	\$0	\$0	\$162,519	\$1,500	\$27,453	\$500	\$191,971
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$18,022)	\$0	\$0	\$500	(\$17,522)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$203,580	\$20,749	\$38,497	\$500	\$778,937
COVERAGE LINE-WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	0	3	3	9	5	17	12	32	0	81
January-18	0	3	3	9	5	17	14	30	9	90
NET CHGE	0	0	0	0	0	0	2	-2	9	9
Limited Reserves										\$18,270
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	\$0	\$42,838	\$95,500	\$166,682	\$30,613	\$443,654	\$286,525	\$512,268	\$0	\$1,578,080
January-18	\$0	\$42,838	\$95,500	\$166,565	\$29,568	\$523,031	\$289,726	\$468,225	\$28,846	\$1,644,298
NET CHGE	\$0	\$0	\$0	(\$117)	(\$1,045)	\$79,377	\$3,202	(\$44,043)	\$28,846	\$66,219
Ltd Incurred	\$1,351,453	\$1,728,900	\$1,178,628	\$1,317,742	\$698,746	\$1,703,850	\$1,004,104	\$1,129,685	\$29,150	\$10,142,257
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	0	3	6	10	7	29	17	65	0	137
January-18	0	3	6	10	7	31	19	61	13	150
NET CHGE	0	0	0	0	0	2	2	-4	13	13
Limited Reserves										\$16,598
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
December-17	\$0	\$42,838	\$223,232	\$181,682	\$52,820	\$820,202	\$320,243	\$629,084	\$0	\$2,270,100
January-18	\$0	\$42,838	\$223,232	\$180,843	\$50,050	\$928,452	\$332,595	\$587,823	\$143,846	\$2,489,679
NET CHGE	\$0	\$0	\$0	(\$838)	(\$2,770)	\$108,250	\$12,352	(\$41,261)	\$143,846	\$219,579
Ltd Incurred	\$1,820,315	\$2,820,534	\$2,188,521	\$1,519,277	\$967,903	\$2,541,493	\$1,446,984	\$1,424,956	\$144,150	\$14,874,135

2014 2015 2016 2017 2018 YEARS

**Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF January 31, 2018

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Current			49			Last Month			48			Last Year			37		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jan-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jan-17		MONTH 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	183,963	183,963	23.74%	743,713	95.99%	183,963	183,963	23.74%	741,506	95.70%	207,123	207,123	26.73%	703,341	90.78%		
AUTO LIABILITY	68,650	3,950	3,950	5.75%	63,795	92.93%	3,950	3,950	5.75%	63,553	92.58%	3,950	3,950	5.75%	60,251	87.77%		
WORKER'S COMP	1,107,261	698,746	698,746	63.11%	1,101,314	99.46%	698,746	698,746	63.11%	1,100,657	99.40%	695,601	695,601	62.82%	1,088,110	98.27%		
TOTAL ALL LINES	2,194,083	967,903	967,903	44.11%	2,152,194	98.09%	967,903	967,903	44.11%	2,149,088	97.95%	987,919	987,919	45.03%	2,095,074	95.49%		
NET PAYOUT %	\$917,853				41.83%													

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Current			37			Last Month			36			Last Year			25		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jan-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jan-17		MONTH TARGETED		
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,547	344,547	149.80%	230,000	100.00%	609,340	609,340	264.93%	230,000	100.00%		
GEN LIABILITY	680,000	289,977	289,977	42.64%	617,284	90.78%	229,977	229,977	33.82%	612,999	90.15%	161,801	161,801	23.79%	547,725	80.55%		
AUTO LIABILITY	91,000	203,580	203,580	223.71%	79,867	87.77%	218,250	218,250	239.84%	79,337	87.18%	23,750	23,750	26.10%	70,729	77.72%		
WORKER'S COMP	1,157,000	1,703,850	1,703,850	147.26%	1,136,989	98.27%	1,618,170	1,618,170	139.86%	1,134,981	98.10%	1,509,943	1,509,943	130.51%	1,089,864	94.20%		
TOTAL ALL LINES	2,158,000	2,541,493	2,541,493	117.77%	2,064,140	95.65%	2,410,944	2,410,944	111.72%	2,057,318	95.33%	2,304,834	2,304,834	106.80%	1,938,318	89.82%		
NET PAYOUT %	\$1,613,041				74.75%													

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Current			25			Last Month			24			Last Year			13		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jan-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jan-17		MONTH TARGETED		
PROPERTY	197,238	386,307	386,307	195.86%	197,238	100.00%	392,157	392,157	198.82%	197,238	100.00%	287,909	287,909	145.97%	188,618	95.63%		
GEN LIABILITY	641,774	35,823	35,823	5.58%	516,934	80.55%	20,823	20,823	3.24%	509,506	79.39%	27,685	27,685	4.31%	399,436	62.24%		
AUTO LIABILITY	103,684	20,749	20,749	20.01%	80,588	77.72%	20,749	20,749	20.01%	79,257	76.44%	32,953	32,953	31.78%	56,158	54.16%		
WORKER'S COMP	1,226,749	1,004,104	1,004,104	81.85%	1,155,566	94.20%	1,000,144	1,000,144	81.53%	1,147,137	93.51%	854,724	854,724	69.67%	860,333	70.13%		
TOTAL ALL LINES	2,169,445	1,446,984	1,446,984	66.70%	1,950,326	89.90%	1,433,873	1,433,873	66.09%	1,933,139	89.11%	1,203,271	1,203,271	55.46%	1,504,545	69.35%		
NET PAYOUT %	\$1,114,389				51.37%													

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Current			13			Last Month			12			Last Year			1		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jan-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jan-17		MONTH TARGETED		
PROPERTY	178,000	173,897	173,897	97.70%	170,221	95.63%	159,982	159,982	89.88%	169,524	95.24%	0	0	0.00%	10,680	6.00%		
GEN LIABILITY	609,000	82,877	82,877	13.61%	379,038	62.24%	82,377	82,377	13.53%	366,492	60.18%	1,000	1,000	0.16%	6,090	1.00%		
AUTO LIABILITY	104,000	38,497	38,497	37.02%	56,329	54.16%	38,497	38,497	37.02%	53,213	51.17%	0	0	0.00%	1,040	1.00%		
WORKER'S COMP	1,217,000	1,129,685	1,129,685	92.83%	853,496	70.13%	1,116,306	1,116,306	91.73%	779,778	64.07%	19,050	19,050	1.57%	6,085	0.50%		
TOTAL ALL LINES	2,108,000	1,424,956	1,424,956	67.60%	1,459,084	69.22%	1,397,163	1,397,163	66.28%	1,369,008	64.94%	20,050	20,050	0.95%	23,895	1.13%		
NET PAYOUT %	\$837,133				39.71%													

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Current			1			Last Month			0			Last Year			-11		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jan-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jan-17		MONTH TARGETED		
PROPERTY	183,000	114,500	114,500	62.57%	10,980	6.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A		
GEN LIABILITY	576,000	0	0	0.00%	5,760	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A		
AUTO LIABILITY	103,000	500	500	0.49%	1,030	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A		
WORKER'S COMP	1,232,000	29,150	29,150	2.37%	6,160	0.50%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A		
TOTAL ALL LINES	2,094,000	144,150	144,150	6.88%	23,930	1.14%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A		
NET PAYOUT %	\$304				0.01%													

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

January 31, 2018

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		97		MONTH	Last Month		96		MONTH	Last Year		85		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Jan-18			Incurred	Incurred	31-Dec-17			Incurred	Incurred	30-Jan-17		
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

	Budget	Current		85		MONTH	Last Month		84		MONTH	Last Year		73		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Jan-18			Incurred	Incurred	31-Dec-17			Incurred	Incurred	30-Jan-17		
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%	761,903	761,903	78.56%	935,829	96.50%
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%	66,547	96.94%
WORKER'S COMP	1,260,640	1,728,900	1,728,900	137.14%	1,260,640	100.00%	1,728,900	1,728,900	137.14%	1,260,640	100.00%	1,699,958	1,699,958	134.85%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,820,534	2,820,534	111.34%	2,497,275	98.58%	2,820,534	2,820,534	111.34%	2,497,275	98.58%	2,800,298	2,800,298	110.54%	2,497,275	98.58%
NET PAYOUT %	\$2,777,696				109.65%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		73		MONTH	Last Month		72		MONTH	Last Year		61		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Jan-18			Incurred	Incurred	31-Dec-17			Incurred	Incurred	30-Jan-17		
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	599,298	599,298	61.80%	935,829	96.50%	599,298	599,298	61.80%	935,829	96.50%	614,298	614,298	63.34%	941,828	97.12%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	368,913	368,913	537.38%	66,175	96.39%
WORKER'S COMP	1,292,157	1,178,628	1,178,628	91.21%	1,292,157	100.00%	1,178,628	1,178,628	91.21%	1,292,157	100.00%	1,176,422	1,176,422	91.04%	1,290,866	99.90%
TOTAL ALL LINES	2,569,961	2,188,521	2,188,521	85.16%	2,533,888	98.60%	2,188,521	2,188,521	85.16%	2,533,888	98.60%	2,217,540	2,217,540	86.29%	2,538,223	98.77%
NET PAYOUT %	\$1,965,290				76.47%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		61		MONTH	Last Month		60		MONTH	Last Year		49		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Jan-18			Incurred	Incurred	31-Dec-17			Incurred	Incurred	30-Jan-17		
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	29,558	29,558	3.05%	941,828	97.12%	29,558	29,558	3.05%	941,645	97.10%	14,558	14,558	1.50%	930,889	95.99%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,175	96.39%	22,598	22,598	32.92%	66,022	96.17%	22,598	22,598	32.92%	63,795	92.93%
WORKER'S COMP	1,292,157	1,317,742	1,317,742	101.98%	1,290,866	99.90%	1,317,742	1,317,742	101.98%	1,290,608	99.88%	1,283,359	1,283,359	99.32%	1,285,217	99.46%
TOTAL ALL LINES	2,573,979	1,519,277	1,519,277	59.02%	2,542,241	98.77%	1,519,277	1,519,277	59.02%	2,541,647	98.74%	1,469,895	1,469,895	57.11%	2,523,273	98.03%
NET PAYOUT %	\$1,338,434				52.00%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 18-18

February 2018

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 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000814			
000814	ARCHER & GREINER	LEGAL SERV FOR ANCILLARY COV - 12/2017	5,280.86
			5,280.86
000815			
000815	PERMA RISK MANAGEMENT SERVICES	2017 - 1099 AATRIX E-FILING	14.95
			14.95
000816			
000816	SPARK CREATIVE GROUP	WEBSITE UPDATES - OCT - DEC 2017	262.50
			262.50
000817			
000817	NJ ADVANCE MEDIA	ACCT: 1159386 - ADV SPECIAL MEETING	15.33
			15.33
TOTAL PAYMENTS FY 2017			5,573.64

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000818			
000818	NEW JERSEY COUNTIES EXCESS JIF	CEL 1ST INSTALLMENT 2018	1,640,513.49
			1,640,513.49
000819			
000819	MADDEN & MADDEN	LEGAL SERV FOR ANCILLARY COV - 1/15/18	30.00
			30.00
000820			
000820	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 02/2018	6,850.00
			6,850.00
000821			
000821	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/2018	12,082.00
			12,082.00
000822			
000822	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 02/2018	4,680.00
			4,680.00
000823			
000823	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 02/2018	690.08
			690.08
000824			
000824	COURIER-POST	ACCT: CHL-091699 - 2/1/18 - MEETING	18.92
			18.92

000825			
000825	GRACE MARMERO LLP	ATTORNEY FEE 1/19/2018	45.00
000825	GRACE MARMERO LLP	ATTORNEY FEE 02/2018	2,520.00
			2,565.00
000826			
000826	VIOLA YEAGER	MEDICAL,PREScription REIMBURSEMENT 1/18	564.50
			564.50
000827			
000827	JUNE ATKINSON	MEDICAL,PREScription REIMBURSEMENT 1/18	564.50
			564.50
000828			
000828	BAGLICIOUS	REFRESHMENTS FOR GCIC KICKOFF MTG	559.20
			559.20
000829			
000829	SPARK CREATIVE GROUP	WEBSITE UPDATES - 02/2018	131.25
			131.25
000830			
000830	HARDENBERGH INSURANCE GROUP	RMC FEE 02/2018	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2018	1,690,568.94

TOTAL PAYMENTS ALL FUND YEARS \$ 1,696,142.58

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. 19-18

FEBRUARY 2018

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 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0218			
W0218	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 2/2018	530.50
W0218	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 2/2018	2,820.00
			3,350.50
		TOTAL PAYMENTS FY 2018	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	December			
CURRENT FUND YEAR	2017			
Description:		Instrument #1	Instr #2	Instr #3
ID Number:		GCIC Deposit A	GCIC WC Clai	GCIC Liability
Maturity (Yrs)		0	0	0
Purchase Yield:		0	0	0
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$5,764,024.32	5727569.49	13868.33	22586.5
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$136,156.27	\$329.12	\$50,691.92	\$85,135.23
10 (Withdrawals - Sales)	(\$321,139.38)	(\$185,312.23)	(\$50,691.92)	(\$85,135.23)
Ending Cash & Investment Balance	\$5,579,041.21	\$5,542,586.38	\$13,868.33	\$22,586.50
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$23,186.96	\$676.74	\$20,626.47	\$1,883.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,602,228.17	\$5,543,263.12	\$34,494.80	\$24,470.25

GLOUCESTER COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2017										
Month Ending: December										
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL
OPEN BALANCE	496,752.31	3,651,886.72	27,259.86	11,478.28	0.00	0.00	0.00	(2,619,799.67)	(672,049.52)	895,527.98
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	329.12	0.00	0.00	0.00	0.00	0.00	329.12
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	329.12	0.00	0.00	0.00	0.00	0.00	329.12
EXPENSES										
Claims Transfers	0.00	85,135.23	0.00	50,691.92	0.00	0.00	0.00	0.00	0.00	135,827.15
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,485.08	49,485.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	85,135.23	0.00	50,691.92	0.00	0.00	0.00	0.00	49,485.08	185,312.23
END BALANCE	496,752.31	3,566,751.49	27,259.86	(38,884.52)	0.00	0.00	0.00	(2,619,799.67)	(721,534.60)	710,544.87

RESOLUTION 20-18

**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 February 22, 2018 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 1/1/18 to 1/31/18, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 22, 2018.

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
01/01/2018 Thru 01/31/2018

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
01/01/2018 Thru 01/31/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Am't. Requested	Am't. Paid
Coverage: Auto Liability										
C	5156	3530001444	001 TULL, DANA	12/1/2017	12/28/2017	PARKER MCCAY	1/19/2018	LEGAL FEE - INV #3049216	3,352.74	3,352.74
Total for Coverage: Auto Liability							Number of entries: 1		3,352.74	3,352.74
Coverage: Auto Physical Damage										
C	5150	3530001876	001 GLOUCESTER COUNTY	12/21/2017	12/21/2017	TYLER MILL TOWING	1/5/2018	Plate# CG10456 Invoice#26756	166.25	166.25
C	5151	3530001876	001 GLOUCESTER COUNTY	12/27/2017	12/27/2017	TYLER MILL TOWING	1/5/2018	Plate#CG10456 Invoice#1261	120.00	120.00
C	5152	3530001876	001 GLOUCESTER COUNTY	12/21/2017	12/21/2017	SOUTH JERSEY TRUCK REPAIR	1/5/2018	Collision loss less deductible	3,376.00	3,376.00
C	5153	3530001880	001 GLOUCESTER COUNTY	12/3/2017	12/3/2017	SOUTH JERSEY TRUCK REPAIR	1/5/2018	2015 Chevy Tahoe Plate#CG34EJ	3,997.50	2,997.50
C	5154	3530001873	001 GLOUCESTER COUNTY	10/6/2017	10/6/2017	SOUTH JERSEY TRUCK REPAIR	1/5/2018	2017 Ford Fusion Plate#CG94WC	5,387.00	4,387.00
Total for Coverage: Auto Physical Damage							Number of entries: 5		13,048.75	11,048.75
Coverage: General Liability										
C	5146	3530001524	001 PFOST, DONALD	10/18/2017	10/18/2017	MADDEN & MADDEN PA	1/5/2018	LEGAL FEE - STMT 7	90.00	90.00
C	5147	3530001370	001 ROWLAND, ISABELLA	10/2/2017	11/28/2017	MADDEN & MADDEN PA	1/5/2018	LEGAL FEE - STMT #3	4,766.00	4,766.00
C	5148	3530001370	001 ROWLAND, ISABELLA	7/5/2017	9/28/2017	MADDEN & MADDEN PA	1/5/2018	LEGAL FEE - STMT #2	1,470.00	1,470.00
C	5149	3530001370	001 ROWLAND, ISABELLA	11/14/2017	11/14/2017	MASTROIANNI & FORMAROLI INC	1/5/2018	INVOICE #106327	1,087.40	1,087.40
C	5155	3530001857	001 THEIS, WAYNE	5/3/2017	5/3/2017	WAYNE F THEIS	1/5/2018	Full & Final Settlement of All Claims	585.68	585.68
C	5157	3530001491	001 MUCKENFUSS, AUSTIN	12/1/2017	12/29/2017	PARKER MCCAY	1/19/2018	LEGAL FEE - INVOICE #3049217	1,084.72	1,084.72
C	5158	3530001474	001 MILNE-GOMEZ, ELISSA	12/1/2017	12/28/2017	PARKER MCCAY	1/19/2018	LEGAL FEE - INV #3049218	818.30	818.30
C	5160	3530001406	001 ERASMO, RAMIL	12/1/2017	12/27/2017	PARKER MCCAY	1/19/2018	INV 3049219	359.59	359.59
C	5161	3530001068	001 SORENSON, KELLY	10/5/2017	12/13/2017	CHANCE & MCCANN LLC	1/19/2018	LEGAL FEE - INV #13707	1,725.00	1,725.00
C	5162	3530001741	001 DOE, JANE	5/9/2017	12/28/2017	LAW OFFICE OF JOHN A ALICE	1/19/2018	LEGAL FEE - INV #10997	2,967.50	2,967.50
Total for Coverage: General Liability							Number of entries: 10		14,954.19	14,954.19
Coverage: Police Professional										
C	5159	3530001868	001 GLASPIE, LEON	12/4/2017	12/21/2017	PARKER MCCAY	1/19/2018	LEGAL FEE - INV #3049215	721.21	721.21
Total for Coverage: Police Professional							Number of entries: 1		721.21	721.21
Total for Gloucester Co Ins Commission - 353							Number of entries: 17		32,074.89	30,074.89

**Gloucester County Insurance Commission
Bill Review / PPO Savings
2018**

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	44	64%	\$29,989.77	84%	\$12,819.18	\$30.00	\$14,066.57	\$3,074.02	\$17,170.59	\$2,361.88	\$14,808.71
YTD Total		44	64%	\$29,989.77	84%	\$12,819.18	\$30.00	\$14,066.57	\$3,074.02	\$17,170.59	\$2,361.88	\$14,808.71

Monthly Summary
Total Savings (before fees): \$17,170.59
Percent Savings: 57%
NET SAVINGS: \$14,808.71
Percent NET SAVINGS: 49%

YTD Summary	
Total Savings (before fees):	\$17,170.59
Percent Savings:	57%
NET SAVINGS:	\$14,808.71
Percent NET SAVINGS:	49%

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: February 13, 2018

GCIC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	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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January – February 2018

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 25:** Attended the GCIC Meeting in Woodbury.
- **February 6:** Attended the GCIC Safety Committee Meeting in Clarksboro.
- **February 13:** Attended the GCIC Claims Committee Meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 16:** One session of Accident Investigation training is scheduled for GCIC EMS.
- **February 22:** Plan to attend the GCIC Meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

- Annual reminder to post 300A Summary Injury Logs – January 29.
- Safe Patient Lifting Resources for Emergency Response Agencies – February 5.

NJPEOSH Recording and Reporting of Occupational Injuries and Illnesses

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300).
The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to *record* occupational injuries and illnesses. In addition, certain serious injuries must be *reported* directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <http://nj.gov/health/peosh/record.shtml>

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February through April.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH within eight (8) hours of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within 24 hours by calling the 24-hour hotline (800) 624-1644 or the 24-hour fax line (609) 292-3749. Refer to the flow chart on page 2.

Links to additional resources

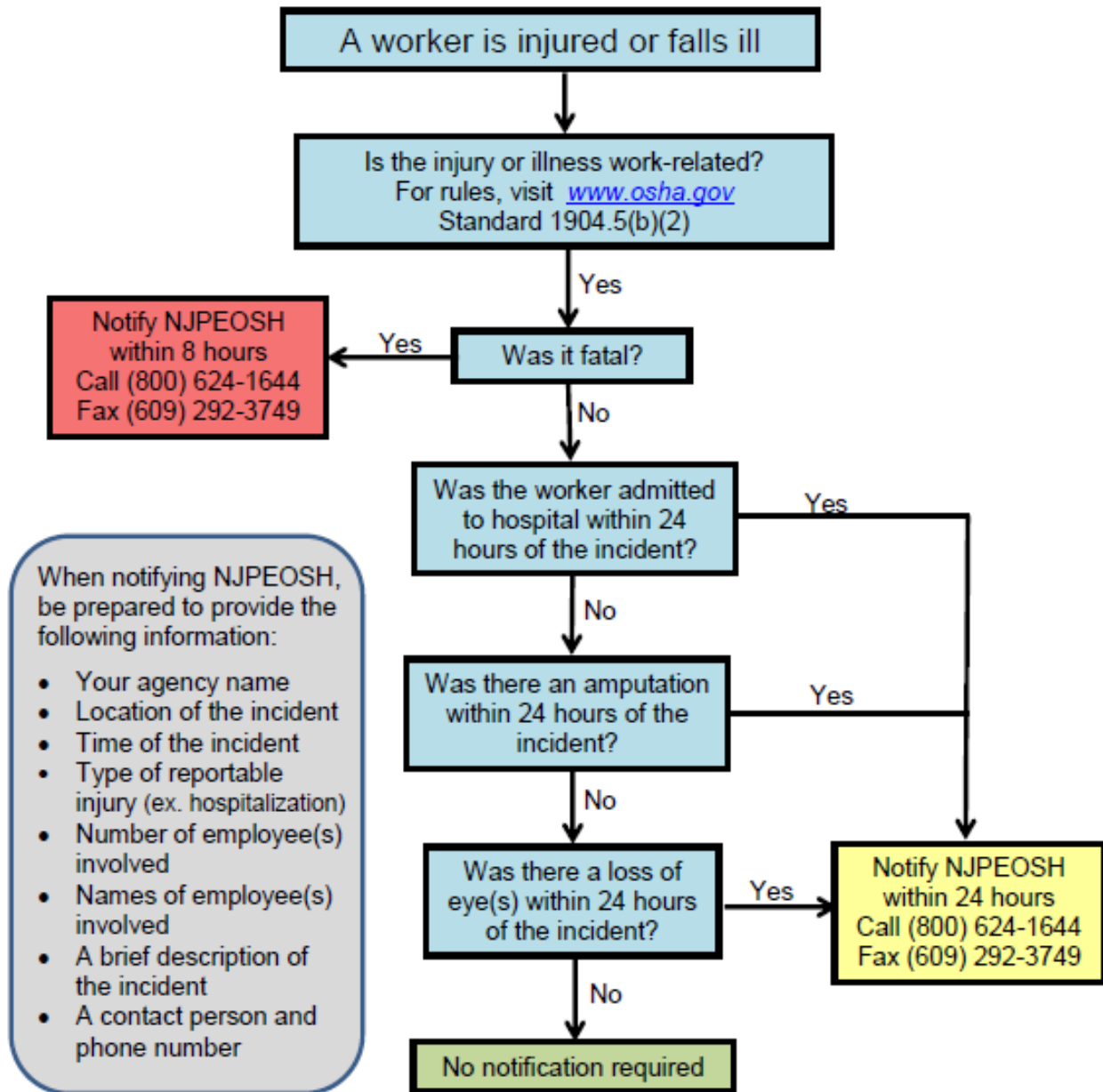
NJPEOSH 16-page guide to Recording and Reporting of Occupational Injuries and Illnesses is available at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/NJOSH300.pdf

NPEOSH revised their Public Employee Alert #27 to reflect the new reporting regulations. It is available at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/Alert27.pdf.

Now is also a good time to verify the PEOSH poster is posted. A copy can be downloaded at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/wps35.pdf

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.

NJPEOSH 2015 Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalpings, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

First Responders - Safe Lifting and Moving of Patients



When an individual calls 9-1-1 for a medical emergency, the dispatch center will dispatch the local ambulance, and in some cases, will also notify the local fire and / or police departments to assist. Many EMT's, law enforcement officers, and firefighters are injured while lifting and moving patients. This Bulletin offers actionable points to help leaders and first responders protect their crews.

The decision of when and how to move a patient is determined by many factors. In general, a patient should only be moved immediately (an emergency move) when there is an imminent life hazard to the patient or rescuer. Under most circumstances there is not an imminent threat, and rescuers can pause to develop a plan for safely lifting and moving the patient.

Patient lifting and moving are critical skills that range from a routine procedure to a complex operation. Responders must consider two primary factors when making their plan; 1) how to move the patient while protecting the patient from further injury, and 2) how to protect themselves.

Have a Plan for Patient Lifts

Routine situation lifting and moving skills can be improved through practice. However, lifting and moving patients at other emergency scenes require quick thinking and ingenuity. All responders must be on the same page when moving such a patient. Pre-lift considerations include:

- The weight of the patient, and availability and response time of help versus the condition of the patient. Use a rough guideline of one rescuer per 75 - 100 pounds of patient weight (plus equipment), depending on accessibility and handholds. Know your own ability and limitations.
- Communicate the plan clearly and frequently with other rescuers. One person must take the lead.
- What lifting equipment is available? Which would best protect the patient and the rescuers?
- What is the response time for the nearest bariatric BLS unit?
- Can the patient be lifted safely from their current location, or should the crew slide the patient to a better location before attempting the lift?
- Once the patient is lifted, what is the best route to the ambulance? Is the pathway clear?
- How will rescuers move a patient sitting in a vehicle or other difficult or limited-access position?
- What if the initial plan does not work?

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 877.306.3046.

Prepare for Patient Lifts

Muscular-skeletal injuries from repetitive and heavy lifting are the most common causes of injury to EMTs, police officers, and firefighters. Department heads can use the following strategies to better prepare their personnel:

- Train and retrain on safe lifting techniques. Appropriate training time should be committed to developing skills and decision-making in areas where employees are being injured.
- Train with support agencies such as law enforcement agencies and fire departments.
- Photograph or videotape patient handling drills to study body mechanics.
- Use situational drills and tabletop exercises to practice decision-making for patient handling.
- Periodically evaluate lifting aids such as power stretchers, stair chairs, mega movers, etc. New equipment and options are introduced each year.
- Debrief every significant patient handling incident. Even informal post-incident conversation with the crew can have a significant impact.

Body Mechanics for Patient Lifts

Proper body mechanics refers to the best way to use your body to move or lift a patient. Concentrate on protecting your back by keeping it locked in its natural S-shape and using the more powerful muscles in your legs to do the work. When lifting a patient remember the following key points:

- Get a stable and wide stance. When conditions permit, have your legs at least shoulder-width apart. Lock your lower back in its natural S-curve. Keep your head up, and your shoulders square.
- Check conditions for the best footing. Be alert for surface conditions such as ice or oil, and obstacles such as curbs, potholes, or small pets.
- If the patient is on the ground, lower your body by bending your knees and squatting down to the patient.
- Grasp the equipment you are using with your hands, palms facing upward.
- Keep the weight of the patient as close to your body as possible.
- Lift with your legs, not your back.
- Minimize twisting while lifting by selecting the best starting position.

Wellness

Patient handling can be a physically taxing skill that requires a high level of fitness. First responders need to follow a well-rounded program of weight training, cardiovascular exercise and stretching to ensure personal readiness for the demands of the job. Physical training and stretching have become requirements for many career public safety agencies. Studies show that a department-wide fitness and wellness program, coupled with training on proper body mechanics and lifting techniques, will result in fewer injuries. Volunteer rescuers should commit to a personal program of exercise and stretching to withstand the physical demands of the job.

Unfortunately, first responders have been injured during training. Leaders of emergency response agencies should consider bringing in qualified trainers to demonstrate proper exercise form and to establish a comprehensive physical training regimen that targets the needs of rescuers.

Helping others in their times of need is an exciting and fulfilling career. Department leaders and a responders' sense of personal accountability can make it a safer career.

To: Paul Laracy, Executive Director
Fund Commissioners
Risk Management Consultants
Safety Committee Members
Fund Professionals

From: David N. Grubb, PERMA

Topic: New Jersey Counties Excess Joint Insurance Fund
Risk Control Service Team

Date: January 26, 2018

We are pleased to announce the following changes to the J.A. Montgomery Risk Control service team.

Joanne Hall will retire in early 2018 after a 35 year distinguished career as a safety professional. Joanne has been with J. A. Montgomery Risk Control as a Vice President since 2004 where she leads the public entity unit.

It is also our pleasure to announce that Paul Shives will be assuming Joanne's responsibilities as Vice President in mid-January. Paul joins J. A. Montgomery from his previous position as the Municipal Manager of Toms River, a community of 94,000 residents with 450 full time employees. Paul earned a masters degree in Public Administration from West Virginia University and has been active as a Commissioner with several joint insurance funds since 1988. For example, he chaired the claims committee that settled all Superstorm Sandy claims from over 200 municipalities in under three years without any litigation.

Glenn Prince will continue to fill the role Safety Director, Assisted by Natalie Dougherty, Executive Assistant. Glenn will continue as your primary contact for all on-site visits, training, safety committees and safety related resources.

On behalf of all of us at J.A. Montgomery Risk Control, we look forward to providing quality risk control services for the NJ CE Joint Insurance Fund.

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Bonnie Ridolfino, Risk Management Consultant
DATE: 2/22/18
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 12/5/17 Safety & Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. Circuit Breaker Labels

At the 2/6/18 Safety and Accident Review Committee Meeting, a request was made for additional circuit breaker labels. The labels which were ordered in November were utilized and there are many more locations which need these labels to ensure PEOSH compliance. The Arc Flash protection rolls which contain the proper warning label cost \$26.35 per roll. Each roll contains 100 decals and can be purchased through Airgas Company.

Action Requested: ***Motion*** to approve an amount not to exceed \$400 to purchase circuit breaker labels.

C. Cyber Liability Increased Limits

At the previous meeting, a concern regarding a doubling of the retention for the cyber liability coverage if the members opted to increase the coverage limit was expressed. The Underwriting Manager was able to secure excess coverage through Brit for an increased limit of \$10,000,000 with no retention increase. A letter has been sent to all members recommending the limit increase and requesting authorization to do so.

II. Underwriting Services Director

A. Ancillary Coverages

The following renewal is in process. We request authority to renew the policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek direction from the member and then advise the Commissioners accordingly.

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
30 Washington Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

Action Requested: **Motion** to authorize the Underwriting Services Director to renew the following policy contingent upon the renewal premium not increasing more than 10% and no significant reduction in the terms and conditions.

County Volunteer Accident policy effective 3/1/18

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
30 Washington Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

Safety and Accident Review Committee Meeting Minutes
December 5, 2017
9:30 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:31am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
Mike Brewer	Gloucester County	Absent
John Vinci, Sr.	Gloucester County Utilities Authority	Absent
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Present
Joan Kuhar	Rowan College at Gloucester County	Absent
Marge Dombrosky	Gloucester County Library Commission	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present
 <u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Absent
Glenn Prince	JA Montgomery	Present
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

- III. Approval of the 9/12/17 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 9/12/17 Safety and Accident Review Committee Meeting Minutes
Moved: Tim Sheehan
Seconded: Wayne Love
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by advising the Committee that she has recently gotten married and her name has changed. She advised that her email address at the County is still under her previous name but will be changed shortly. She will continue to receive emails under both names for one year.

Next, Ms. vanOyen spoke about the County Safety Department moving to a paperless system. Notification will be sent to all members to email all Z forms and Supervisor Investigation forms to the new address of safety@co.gloucester.nj.us. The documentation will be received by Mr. Sheehan, Ms. vanOyen and Mr. Brewer.

She informed the Committee that Danielle LaPorta will be retiring at the end of 2017. All training requests will be sent to Mr. Sheehan and he will coordinate trainings in 2018. Ms. vanOyen will take over the OSHA 300 log training and compliance.

Next, she spoke about the Commission appointment of Synergy Joint & Spine for assistance in understanding and interpreting the results of a functional capacity exam for non-work related injuries. She explained the benefit of a functional capacity exam and the role of Synergy Joint & Spine.

She also advised of a recent PEOSH inspection which was conducted due to a motor vehicle accident involving a County tractor which was struck by a vehicle. There were no violations and all training records were up to date.

Next, she inquired for an update on the online fillable Supervisor's Incident Investigation Report. Mr. Henry advised that there are a few minor changes and the site will be tested prior to the 2018 Safety Kick Off meeting where the online report will be unveiled. In addition, a completed report will be provided to all who attend the Safety Kick Off meeting. This will illustrate the proper way to provide details about the incident which occurred. Ms. vanOyen told the Committee that she has a word document for the Exhibit Z, Exhibit W and OSHA 300 log and can provide to anyone interested. Mr. Love requested the Exhibit Z and OSHA 300 log.

Ms. vanOyen spoke about a recent visit to Kinematics with Mr. Lovell from the County EMT department to complete an EMT functional capacity test. Kinematics will provide results which will inform the County the exact requirements to become an EMT. She further advised that Kinematics can compute a test if a member department requires assistance with providing job requirements for a specific job description.

At the previous meeting, a request for circuit breaker labels had been expressed to which the Insurance Commission had provided funding. Ms. vanOyen advised that Mr. Brewer has begun labeling the panel boxes as he conducts routine inspections. If a member would like Mr. Brewer to conduct an inspection at one of their locations, Ms. vanOyen advised that Mr. Brewer would do so upon invitation. Ms. Violetti advised that the College also ordered labels as well.

Lastly, she provided a review of the number of workers' compensation claims to date for 2017 and 2016 for both the County and the combined other member entities.

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

Ms. Violetti began by reporting that a letter was sent to the County Highway Department Director acknowledging the completion of a tool box talk pertaining to a workers' compensation incident. The letter commended the proactive safety effort of the Director.

Next, she spoke about the NJCEL annual Best Practices Seminar which focused on cyber liability and the resources the carrier provides in the event of a cyber incident. Due to the increase in cyber-attacks against public entities, it is important to train all employees on this topic.

She advised that the 2018 Kick Off meeting is scheduled for Wednesday, January 10th at Rowan College at Gloucester County. The topics will be: A Second Can Change Your Life, Cyber Liability, Fast Track Trainings and the Supervisor's Incident Investigation Report.

Next, she advised the Committee that the 2018 meeting schedule is enclosed in all folders. A motion was requested for approval of the meeting schedule.

Motion to approve the meeting schedule

Moved: Tim Sheehan

Seconded: Wayne Love

Lastly, she spoke about the first draft of the Wellness Incentive Program Proposal with draft submission form which was distributed. The program was discussed with Ms. Dombrosky suggesting that each grant award be up to \$500. The suggestion was approved by all members. The proposal, timeline and submission form were approved to be presented at the December Commission meeting.

Motion to approve the Proposal and Submission Form to be presented at the December Commission meeting

Moved: Marge Dombrosky

Seconded: Kathy Shryock

V. J.A. Montgomery – Glenn Prince

Mr. Prince encouraged the members to begin submitting training requests for 2018 as the calendar fills up quickly. Mr. Sheehan inquired if the 2018 J.A. Montgomery course catalog would change in 2018. Mr. Prince advised that it would be the same as 2017. Mr. Sheehan requested the catalog be placed on the Insurance Commission website. Mr. Prince advised he will be conducting Loss Control visits as well in 2018.

Next, he spoke about the 2017 BRIT Safety Grant. The paid receipts are required from the Sheriff's Department for the body worn cameras before the end of the calendar year in order for monies to be released. Ms. Violetti advised that she would obtain the documentation. He further advised that he is awaiting approval of funds for the 2018 BRIT Safety Grant.

Lastly, he distributed the third quarter most frequently PEOSH citations for public entities. Ms. vanOyen provided some tips for a PEOSH inspection.

VI. Accident Review – Leigh vanOyen

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	Highway	11/30/17	Accident – Employee was working on a trailer deck and fell through the decking hitting his head. Employee was using a chainsaw instead of proper saw.

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 and discussed the requirement of wearing chaps when using a chainsaw. It was recommended that a letter be sent to the Director acknowledging the completion of the tool box talk and the requirement to wear chaps.

Mr. Sheehan advised that chainsaw training will be conducted in February which will include employees from the Improvement Authority Solid Waste Complex as well as County employees.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County	Animal Shelter	11/22/17	Attempting to snare dog in cage. Employee was bitten on finger through cage. After an investigation, it was determined the cage door needed to be reversed for safer entry to dog cage.

Committee's Determination: Preventable

The Committee determined this was a preventable situation. The Committee was advised that the department supervisor did an excellent job in providing notification of a hazard and providing a solution. It was recommended that a letter be sent to the supervisor acknowledging the job well done.

VII. Old Business

There was no old business.

VIII. New Business

Ms. Dombrosky introduced Ms. Muhlbaier to the Committee as she will be retiring at the end of 2017.

Mr. Sheehan advised the Committee that County Deputy Administrator Gerald White will be retiring in March of 2018 and he will be taking over the Commission responsibilities.

IX. Adjournment

Motion to adjourn the meeting

Moved: Marge Dombrosky

Seconded: Wayne Love

The meeting adjourned at 10:28 am.

RESOLUTION NO. 21-18

**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 February 22, 2018.

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 February 22, 2018 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 February 22, 2018.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
2/22/18

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001849	James Mehaffey	Worker Compensation	PAR	
3530001779	Amber Hamlett	Worker Compensation	SAR	2017-19309

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 14, 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
Karen Christina (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Amy Zeiders Nancy Fowlkes Keith Platt
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	Consolidated Services Group, Inc. Jennifer Goldstein
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	Conner Strong & Buckelew Michelle Leighton
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CEL Underwriting Manager	Conner Strong & Buckelew Ed Cooney <i>(arrived (9:50))</i>
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino Christina Violetti
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Attorney	Grace Marmero & Associates Doug Long, Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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ALSO PRESENT:

Tim Sheehan, Gloucester County
Tom Campo, Esq., Gloucester County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of December 14, 2017

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED
MINUTES OF DECEMBER 14, 2017**

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan advised there was no report this month as the Committee did not meet since his last report.

CLAIMS COMMITTEE: Chairman White advised the Claims Committee did not meet. Ms. Leighton advised effective 1-1-18 the Cyber coverage and the POL/EPL coverage was rewritten to Chubb Insurance Company. Ms. Leighton reported if there was a cyber incident the breach coach retention drops to “zero dollars” and expressed the importance of contacting the Chubb Cyber Incident Response Coach Hotline. Ms. Leighton noted that engaging the Breach Coach did not constitute a notice of claim. Ms. Leighton distributed a handout reviewing the steps for reporting any Cyber Claims. Ms. Leighton also distributed information on Chubb’s resource tool “EPL Assist”. Insureds have the opportunity to seek out expert advice and counsel as a benefit of the program. Ms. Leighton advised that concluded her report unless there were any questions.

Executive Director stated this was the 2018 Reorganization Meeting of the Commission. Commission Attorney advised Resolution 1-18 should be approved and then he would administer the Oath of Office.

Executive Director reviewed Resolution 1-18 which was included in the agenda and requested a motion for approval.

**MOTION TO APPROVE RESOLUTION
NUMBER 1-18 CERTIFYING THE
APPOINTMENT OF CHAIRPERSON AND
VICE CHAIRMAN**

Motion:	Commissioner Jones
Second:	Commissioner Burke

Roll Call Vote

Unanimous

Commission Attorney administered the Oath of Office to Chairman White, Commissioner Burke Commissioner Jones and Commissioner Christina.

EXECUTIVE DIRECTOR REPORT: Executive Director reported he would continue his report by reviewing the Reorganization Resolutions and then they could be approved by consent.

- Resolution 2-18 Appointing Agent for Service of Process and Custodian of Records for the Year 2018
- Resolution 3-18 Designating Official Newspapers for the Commission
- Resolution 4-18 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 5-18 Designating Commission Treasurer
- Resolution 6-18 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-18 Indemnifying Gloucester County Insurance Fund Commission Officials/Employees
- Resolution 8-18 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for Fund Year 2018
- Resolution 9-18 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 10-18 Fixing Public Meeting Dates for Year 2018
- Resolution 11-18 Appointing Defense Attorneys for the Fund Year 2018
- Resolution 12-18 Plan of Risk Management for 2018

**MOTION TO APPROVE REORGANIZATION
RESOLUTIONS NUMBER 2-18 THROUGH 12-
18**

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

2018 RISK MANAGEMENT PLAN: Executive Director reported the Risk Management Report was included in the Appendix II section of the agenda. Executive Director noted the changes were highlighted and the Plan was approved with the Reorganization Resolutions.

MEETING DATES FOR 2018: Executive Director advised the 2018 Meeting Schedule was also approved with the Reorganization Resolutions. Executive Director pointed out there were no meetings scheduled for March, May, July, August and November.

DEFENSE PANEL APPOINTMENTS: Executive Director reported the one year renewal contracts for the Defense Panel appointments were issued. Executive Director advised the appointments were approved with the Reorganization Resolutions.

CAIR MOTOR VEHICLE REPORTS: Executive Director reported the renewal invoice from the New Jersey Motor Vehicle Commission was received. Executive Director stated as in the past the Commission would pay for this expense and the expense would be allocated to the miscellaneous and contingency account. Executive Director noted the payment was included on the January Bill List and requested a motion for approval.

**MOTION TO APPROVE PAYMENT TO THE
NEW JERSEY MOTOR VEHICLE
COMMISSION IN THE AMOUNT OF \$150 FOR
THE ANNUAL ADMINISTRATIVE FOR
ONLINE MOTOR VEHICLE REPORTS**

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting on February 22, 2018 at 1:00 PM at the Camden County College Regional Training Center.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the month of December which was included in the agenda. Executive Director advised the report included the renewal certificates.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the October Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,113,372 as of October 31, 2017. Executive Director advised that \$1,525,979 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 \$4,937,815.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the October Financial Fast Track for the NJ CEL. As of November 30, 2017 the CEL had a surplus of \$9,330,802. Executive Director noted the cash amount was \$23,847,520.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the November Health Benefits Financial Fast Track. As of November 30, 2017 there was a surplus of \$199,649. 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 November 30, 2017.

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

Executive Director reported the Employee Benefits monthly report for December was included in Appendix II of the agenda.

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 13-18
JANUARY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 14-18
JANUARY HEALTH INSURANCE FUND BILL
LIST**

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

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

CLAIMS REPORT:

Chairman White presented Resolution 15-18 Inservco Liability Check Register for the period of 12/1/17 through 12/31/17.

**MOTION TO APPROVE RESOLUTION 15-18 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 12/1/17 THROUGH 12/31/17**

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

Executive Director advised Inservco prepared their annual Stewardship Report and asked Ms. George to review the worker compensation report.

Ms. George referred to the Executive Summary page of the Stewardship Report and noted if anyone had questions to contact Staci Ulp, Executive President. Ms. George advised she

would highlight some of the observations, conclusions and suggestions in the report. Ms. George indicated as usual the highest claim location was the Gloucester County EMS followed by the Public Works. Ms. George stated she distributed some additional reports which provided more detail and report # 3 related to the EMS. Ms. George reported the number of claims had decreased for all policy years and noted the highest year was 2015 with 120 claims. Ms. George referred to the additional report # 2 and explained the report detailed motor vehicle accidents. Ms. George advised slip and falls were the most frequent reported claims. Ms. George indicated report # 1 represented claims for the College. Ms. George reported there were some recoveries and reviewed the last page of the report. Ms. George asked everyone to review the report and if anyone had any questions after their review to let her know.

Ms. Zeiders advised a Liability Stewardship Report was also prepared for the last three years. Ms. Zeiders referred to the Claim Summary page of the report and indicated there were 140 claims during 2015, 80 claims in 2016 and for 2017 there were 89 claims. Ms. Zeiders advised the general liability claims were the highest type of claims. Ms. Zeiders continued to review the summaries in the report.

A discussion took place on the number of claims for Public Works and it was determined that the numerous pot hole claims were in this category.

Executive Director referred to the Financial Fast Track which was included in the agenda and pointed out that 2015 Fund Year was running a deficit. Executive Director also noted the Claims Management Report for 2015 indicated the claims were higher than the Actuary projected. Executive Director explained the two reports corresponded to the information in Inservco's report.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December which was included in the agenda. Ms. Goldstein advised for the month of December there were 44 bills with charges of \$110,662.80 and the recommended allowance was \$24,959.28 with a net reduction of \$76,842.31 or 69%. Ms. Goldstein advised during 2017 bills were received in the amount of \$1,056,257.56 and the total net savings was \$510,241.80 or 48%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the December - January 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included the Safety Director Bulletin on Conducting Motor Vehicle Record Checks which he recommended annually. Mr. Prince advised all of the documents were submitted to BRIT for the 2017 Safety Grant and the reimbursement monies would be forwarded to the NJCE and then distributed to the County. Mr. Prince reported the 2018 Safety Grant was increased to \$45,000 to be shared between nine Counties. Lastly Mr. Prince advised yesterday there was a Tool Box Talk conducted at the Public Works for head injury protection. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino advised a copy of their report was included in the agenda. Ms. Ridolfino reported the first action item was to approve the 2018 Claims Charter. Ms. Ridolfino noted there were two amendments to the Charter. The first amendment was the replacement of Gerald White with Tim Sheehan as the Chairman and the replacement of Elizabeth Hall with Cheryl Lewis as the College representative.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

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

Ms. Ridolfino reported Ms. Leighton discussed the change of insurance carriers for the Cyber coverage to Chubb. Ms. Ridolfino advised her office would distribute new laminated wallet cards with all of the pertinent contact information including the hotline number and policy number.

Ms. Ridolfino reported she received a quote to increase the limits from \$5M to \$7M on the cyber, however the deductible increases from \$25,000 to \$50,000. Ms. Ridolfino explained since it was a group purchase program she would need to have all of the participating members agree. The participating members were the County, College, Improvement Authority and Utility Authority. Ms. Ridolfino noted the Library had a separate limit. Ms. Ridolfino advised she would reach out to each member's Commissioner to advise the additional premium and discuss the increased deductible. Executive Director suggested Hardenbergh contact the NJCE Underwriting Manager again to see if the deductible could be reduced.

Ms. Ridolfino advised her last item was the request for approval of the ancillary coverages and referred to the information which was included in the agenda and noted below.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	04/02/18	\$70.00	\$70.00

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE POLICIES AS LISTED

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

Ms. Ridolfino advised that concluded her report unless there were any questions.

Executive Director advised he attended the Safety Kick Off Meeting and complimented Hardenbergh for a great meeting and indicated the guest speaker was fantastic.

ATTORNEY: Mr. Long advised he did not have anything to report during open.

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 16-18 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 PARS. Mr. Longo advised he would request the motion and approval could be done by consent.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001274 FROM \$15, 00 TO \$100,000 AN INCREASE OF \$85,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001886 FROM \$15,000 TO \$99,000 AN INCREASE OF \$84,000

MOTION TO APPROVE THE PARS:

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: 10:09AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

CERTIFICATE OF INSURANCE REPORT

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2018 To 1/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Deptford Township Board of I - Rowan College at Gloucester County	Education 2022 Good Intenet Road Deptford, NJ 08096	Evidence of insurance facility . All operations usual to County Governmental Entity Mens and Womens Track & Field Team(s) usage of Deptford High Schools Track & Field facility. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4054261	1/3/2018 #1835423	GL EX OTH
H - Wheelabrator Environmental I - Gloucester County Utilities Authority	Systems Inc. 100 Arboretum Drive, Suite 310 Portsmouth, NH 03801	The certificate holder and its affiliates and all operations usual to County Governmental Entity including certificate holder as additional insured for general liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) subject to the terms, conditions, limitations and exclusions of the policy in regard to records destruction by the certificate holder	1/5/2018 #1836571	OTH
H - Gloucester Co. 4-H Fair I - County of Gloucester	Association PO Box 149 Clayton, NJ 08312	Evidence of insurance. All operations usual to County Governmental Entity.	1/5/2018 #1836572	OTH
H - Hale Trailer Brake & Wheel, Inc. I - County of Gloucester	PO Box 1400 Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity as respects to the rental of a 1995 Trailer #19402; serial # MAEU7272292 valued at \$2,650.	1/5/2018 #1836573	OTH
H - To Whom it May Concern I - County of Gloucester		Evidence of insurance. All operations usual to County Governmental Entity.	1/5/2018 #1836574	OTH
H - Advocare Gloucester County I - Rowan College at Gloucester County	Pediatrics ATTN: Dr. Coant 849 Cooper Street Woodbury, NJ 08096	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836683	GL AU EX OTH
H - Advocare West Deptford I - Rowan College at Gloucester County	Pediatrics ATTN: Pat Hagerty, RN 646 Kings Highway West Deptford, NJ 08059	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836684	GL AU EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2018 To 1/31/2018

H - AtlantiCare Regional Medical I - Rowan College at Gloucester County	Center ATTN: Stefanie Bailey 2500 English Creek Avenue, Building 500 Egg Harbor Twp., NJ 08234	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836685	GL AU EX OTH
H - CHOP (The Children's Hospital of I - Rowan College at Gloucester County	Philadelphia) Francis Lee HR Coordinator, HR 3535 Market St. 9th Floor, Suite 968 Philadelphia, PA 19104	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836686	GL AU EX OTH
H - Cape Regional Medical Center I - Rowan College at Gloucester County	Attn: Edward Moylett, Director of Human Resources, Safety Officer & Compl 2 Stone Harbor Boulevard Cape May Court House, NJ 08210	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836687	GL AU EX OTH
H - Cape Regional Physical Therapy I - Rowan College at Gloucester County	ATTN: Virginia Miller, Director 223 N. Main Street Cape May Court House, NJ 08210	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836688	GL AU EX OTH
H - Clinical Health Care Associates I - Rowan College at Gloucester County	Of New Jersey P.C. ATTN: Kim Pizzirusso Contract Admin 133 South 36th St, Suite 300 Philadelphia, PA 19104	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant, EKG, and Phlebotomy Programs. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836689	GL AU EX OTH
H - Cooper Health System ATTN: I - Rowan College at Gloucester County	Corinne Jacobs Three Cooper Plaza, Suite 316 Camden, NJ 08103	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR and DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836690	GL AU EX OTH
H - Deborah Heart and Lung Center I - Rowan College at Gloucester County	ATTN: Rita Zenna, VP - Patient Care Services 200 Trenton Road Browns Mills, NJ 08015	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836691	GL AU EX OTH

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H - Elmwood Hills Healthcare Center I - Rowan College at Gloucester County	LLC dba Elmwood Hills Healthcare Center ATN Kelly Shirley 425 Woodbury Turnersville Rd Blackwood, NJ 08012	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836692	GL AU EX OTH
H - Gloucester County Special I - Rowan College at Gloucester County	Services School District ATTN: Nancy Bowers 850 Bankbridge Road Sewell, NJ 08080	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836693	GL AU EX OTH
H - Hampton Behavioral Health ATTN: I - Rowan College at Gloucester County	Suzanne Gribbin Admin Assit. to Craig Hilton, CEO Man Dir. Joanne Wijaya COO/RM 650 Rancocas Rd Westampton, NJ 08060	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836694	GL AU EX OTH
H - HealthSouth Corporation ATTN: I - Rowan College at Gloucester County	Angela Shook 3660 Grandview Parkway, Suite 200 Birmingham, AL 35243	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836695	GL AU EX OTH
H - Hospital of the University of I - Rowan College at Gloucester County	Pennsylvania ATTN: Ann Costello, Director of Radiology, 3400 Spruce Street, 1 Silverstein Philadelphia, PA 19104	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836696	GL AU EX OTH
H - Inspira Health Network, Inc. I - Rowan College at Gloucester County	ATTN: Judy Mayer, Assoc. General Counsel, 2950 College Road, Suite 1E Vineland, NJ 08360	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR, DMS and PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836697	GL AU EX OTH
H - Inspira Health Network, Inc. I - Rowan College at Gloucester County	ATTN: Judy Mayer, Assoc. General Counsel, 2950 College Road, Suite 1E Vineland, NJ 08360	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant and Phlebotomy Programs. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836698	GL AU EX OTH

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H - Jefferson Health, Rehab Prof I - Rowan College at Gloucester County	Serv., formerly Kennedy Health/ Rehab Prof Ser, ATTN: Jacqui L McClintock, PT 18 E. Laurel Rd Stratford, NJ 08084	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836699	GL AU EX OTH
H - Kennedy Health Facilities, Inc. I - Rowan College at Gloucester County	dba Kennedy Health Care Center Attn: Debbie Burshtynsky, Exec Director Admin 535 Egg Harbor Rd Sewell, NJ 08080	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836700	GL AU EX OTH
H - Kennedy University Hospital, I - Rowan College at Gloucester County	Inc. ATTN: Darlene Lord 1099 White Horse Road Voorhees, NJ 08043	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836701	GL AU EX OTH
H - Kennedy University Hospital, I - Rowan College at Gloucester County	Inc. ATTN: Gwen Heaney-Cutts, MSN, RN, 101 E. Laurel Road, Suite B Stratford, NJ 08084	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836702	GL AU EX OTH
H - Laboratory Corporation America I - Rowan College at Gloucester County	Holdings ATTN: Linda Springsteel, Contracts Coordinator, 69 First Avenue Raritan, NJ 08869	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students for the Phlebotomy Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836703	GL AU EX OTH
H - Nazareth Hospital ATTN: Kathy I - Rowan College at Gloucester County	Adelberger, Paralegal One West Elm Street, Suite 100 Conshohocken, PA 19428	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836704	GL AU EX OTH
H - Nemours duPont Pediatrics, I - Rowan College at Gloucester County	Deptford ATTN: Kimberly Parkinson 1280 Almonesson Road Deptford, NJ 08096	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR/DMS/CCMA/PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836705	GL AU EX OTH

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H - Nuclear Diagnostic Products of I - Rowan College at Gloucester County	Philadelphia ATTN: Michele Panichi-Egberts, 2 Keystone Avenue Unit 200 Cherry Hill, NJ 08003	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836706	GL AU EX OTH
H - Our Lady of Lourdes Health Care I - Rowan College at Gloucester County	Services, Inc. ATTN: Cheryl Radenz, Exec. Assist. 1600 Haddon Avenue Camden, NJ 08103	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836707	GL AU EX OTH
H - Salem Hospital Corporation dba I - Rowan College at Gloucester County	Memorial Hospital of Salem County ATTN: Anita Toft, Contract Admin, 310 Woodstown Road Salem, NJ 08079	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR and DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836708	GL AU EX OTH
H - Select Physical Therapy I - Rowan College at Gloucester County	Holdings, Inc. ATTN: Karah Brownawell and Donna Waller, 4714 Gettysburg Road Sewell, NJ 08080	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836709	GL AU EX OTH
H - Shore Memorial Hospital d/b/a I - Rowan College at Gloucester County	Shore Medical Center ATTN: Erin Batty, HR Assoc, 100 Medical Center Way Somers Point, NJ 08244	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836710	GL AU EX OTH
H - Shore Memorial Hospital d/b/a I - Rowan College at Gloucester County	Shore Medical Center ATTN Debbie Cisneros Dir of Clinical Ed. 100 Medical Center Way Somers Point, NJ 08244	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836711	GL AU EX OTH
H - South Jersey Radiology I - Rowan College at Gloucester County	Associates ATTN: William F Muhr Jr MD 1307 Whitehorse Road, Suite A102 Voorhees, NJ 08043	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS and NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836712	GL AU EX OTH

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H - Strive Physical Therapy and I - Rowan College at Gloucester County	Sports Rehabilitation ATTN: Jamie Martin, PT-Owner 740 Marne Highway, Suite 203 Moorestown, NJ 08057	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836713	GL AU EX OTH
H - Tenet Health System Hahnemann, I - Rowan College at Gloucester County	LLC dba Hahnemann Univ Hospt. ATTN: Sharon Sherwood, Manager, 230 North Broad Street, Room 521 Philadelphia, PA 19102	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836714	GL AU EX OTH
H - TheraSport Physical Therapy I - Rowan College at Gloucester County	ATTN: Jennifer Perno, Owner 30 W. Maple Avenue Merchantville, NJ 08109	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836715	GL AU EX OTH
H - Vineland Developmental Center I - Rowan College at Gloucester County	ATTN: Iris Shih-hui Liou, PT 1676 E. Landis Avenue Vineland, NJ 08361	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836716	GL AU EX OTH
H - Virtua Health Inc. ATTN: Cathy I - Rowan College at Gloucester County	MacDonald, Paralegal 401 Route 73 N, 50 Lake Center Drive, Suite 403 Marlton , NJ 08053	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students for the Certified Clinical Medical Assistant Program. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836717	GL AU EX OTH
H - Virtua Health, Inc. ATTN: Eileen I - Rowan College at Gloucester County	Morris 303 Lippincott Drive, Executive Offices, Fourth Floor Marlton , NJ 08053	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR/DMS/NMT clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836718	GL AU EX OTH
H - Voorhees Pediatric Facility I - Rowan College at Gloucester County	ATTN: Diana Shaw 1304 Laurel Oak Road Voorhees, NJ 08043	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the NUR clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836719	GL AU EX OTH

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H - Woodbine Developmental Center I - Rowan College at Gloucester County	ATTN: Tracy Wilson, PT 1175 DeHirsch Avenue Woodbine, NJ 08270	Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the PTA clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional.	1/5/2018 #1836720	GL AU EX OTH
H - Gwen Heaney-Cutts, MSN, RN, I - Rowan College at Gloucester County	Corporate Director Clinical Ed & Professional Dev, Jefferson Health 101 E Laurel Rd., Ste B Stratford, NJ 08084	WPDI Continuing Education Coverage externships for Central Service Technician students placed at Kennedy Health Systems for field experience	1/9/2018 #1837672	GL EX OTH
H - Virtua Legal/Health Systems 50 I - Rowan College at Gloucester County	Lake Center Ste 403 401 Route 73 N Marlton, NJ 08053	Evidence of insurance. All operations usual to County Governmental Entity as respects to Continuing Education Coverage externships for Central Service Technician students placed at Virtua Health Systems for field experience	1/9/2018 #1837673	GL EX OTH
H - Gwen Heaney-Cutts, MSN, RN, I - Rowan College at Gloucester County	Corporate Director Clinical Ed & Professional Dev, Jefferson Health 101 E Laurel Rd., Ste B Stratford, NJ 08084	Evidence of insurance. All operations usual to County Governmental Entity as respects to WPDI Continuing Education Coverage externships for Central Service Technician students placed at Kennedy Health Systems for field experience	1/9/2018 #1837675	GL EX OTH
H - Rowan University, the State of I - County of Gloucester	New Jersey, New Jersey Educational Facilities Authority 2001 Mullica Hill Rd Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder, Rowan University, the State of NJ and the New Jersey Educational Facilities Authority are additional insureds where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839271	GL AU EX WC OTH
H - Gloucester County Improvement I - Rowan College at Gloucester County	Authority d/b/a Gloucester County Dream Park 400 Route 130 South Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Students visiting the Dream Park throughout 2018 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to students visiting the Dream Park throughout 2018	1/11/2018 #1839272	GL AU EX WC OTH
H - Department of Human Services Div	of Disability Svcs	Company D: XS Worker Compensation Statutory x \$1,000,000 XS	1/11/2018	GL AU EX

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I - County of Gloucester	PO box 705 Trenton, NJ 08625	Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to grant application with the State of New Jersey. Subject to the terms, conditions, limitations and exclusions of the policy	#1839273	WC OTH
H - Gloucester County Special I - County of Gloucester	Services School District/Gloucester County Institute of Technology 1360 Tanyard Rd Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the 18th Annual Womens Health Summit @ GCIT on Saturday, September 29, 2018. Set-up for this event will take place on Friday, September 28, 2018 Some 250-300 participants will be on site to take part in health & wellness trainings, obtain educational materials, receive exhibitor products and overviews, receive health screenings, etc. Subject to the terms, conditions, limitations and exclusions of the policy	1/11/2018 #1839274	GL AU EX WC OTH
H - The Bank of Mellon I - County of Gloucester	385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417.	1/11/2018 #1839275	GL AU EX WC OTH
H - Eldredge, Inc. I - Gloucester County Utilities Authority	898 Fern Hill Road West Chester, PA 19380	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects septage hauling at the premises.	1/11/2018 #1839276	GL AU EX WC OTH
H - Mail Finance A Neopost USA I - Gloucester County Utilities Authority	Company 478 Wheelers Farms Road Milford, CT 06461	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the lease of the postage machine. The lease account number is N15101166.	1/11/2018 #1839277	GL AU EX WC OTH
H - West Deptford Energy, LLC I - Gloucester County Utilities Authority	3 Paradise Road West Deptford, NJ 08066	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but	1/11/2018 #1839278	GL AU EX WC OTH

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		only in respect to acts or operations by or on behalf of the Named Assured, and subject to limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to use of access road by GCUA vehicles.		
H - Wheelabrator Environmental I - Gloucester County Utilities Authority	Systems Inc. 100 Arboretum Drive, Suite 310 Portsmouth, NH 03801	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The certificate holder and its affiliates and all operations usual to County Governmental Entity including certificate holder as additional insured for general liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) subject to the terms, conditions, limitations and exclusions of the policy in regard to records destruction by the certificate holder	1/11/2018 #1839279	GL AU EX WC OTH
H - Friends of Gloucester County I - Gloucester County Library Commission	Library System, Inc. c/o GCLC 389 Wolfert Station Road Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an insured for General Liability but only with respects to the negligent acts of the certificate holder as respects to book sales held at any of the GCLC Libraries. Subject to the terms, conditions, limitations and exclusions of the policy.	1/11/2018 #1839280	GL AU EX WC OTH
H - Glassboro Library I - Gloucester County Library Commission	2 Center Street Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839281	GL AU EX WC OTH
H - Greenwich Township Library I - Gloucester County Library Commission	411 Swedesboro Road Gibbstown, NJ 08027	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839282	GL AU EX WC OTH
H - Logan Township Library I - Gloucester County Library Commission	498 Beckett Road Logan Twp., NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839283	GL AU EX WC OTH
H - Mullica Hill Library I - Gloucester County Library Commission	389 Wolfert Station Road Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839284	GL AU EX WC OTH

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H - Swedesboro-Woolwich School I - Gloucester County Library Commission	District 15 Fredrick Blvd Woolwich Twp., NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839285	GL AU EX WC OTH
H - TD Bank, National Association TD I - Gloucester County Improvement Authority	Wealth Management 1006 Astoria Blvd. Cherry Hill, NJ 08034	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement to Shady Lane Nursing Home and the 2004 and 2012 Shady Lane Bond requirements.	1/11/2018 #1839286	GL AU EX WC OTH
H - Gloucester Co. Improvement I - Gloucester County Improvement Authority	Authority 400 Route 130 Logan Twp., NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to a rabbit & small animal show being held by the Paw Prints 4-H Rabbit Club of Gloucester County, at the Dream Park, 400 Rt. 130, Logan Twp., NJ, from Friday, 10/1/16 at 6 pm, until Saturday 10/2/16 at 9 pm. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	1/11/2018 #1839287	GL AU EX WC OTH
H - Nehaunsey Middle School I - Gloucester County Improvement Authority	415 Swedesboro Road Gibbstown, NJ 08027	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental 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	1/11/2018 #1839288	GL AU EX WC OTH
H - Borough of National Park I - County of Gloucester	7 South Grove Ave National Park, NJ 08063	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 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	1/11/2018 #1839289	GL AU EX WC OTH
H - Borough of Westville I - County of Gloucester	165 Broadway Westville, NJ 08093	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written	1/11/2018 #1839290	GL AU EX WC OTH

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		agreement.		
H - Borough of Woodbury Heights I - County of Gloucester	500 Elm Ave Woodbury Heights, NJ 08097	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839291	GL AU EX WC OTH
H - Bottino's Supermarkets Shoprite I - County of Gloucester	382 Egg Harbor Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Adult Center for Transition(ACT students) externships at Bottino's Supermarkets Shoprite of Washington Township for job sampling, volunteer internship, and/or supported employment. 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	1/11/2018 #1839292	GL AU EX WC OTH
H - Bottino's Supermarkets Shoprite I - County of Gloucester	382 Egg Harbor Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Adult Center for Transition(ACT students) externships at Bottinos Supermarkets Shoprite of Washington Township for job sampling, volunteer internship, and/or supported employment.	1/11/2018 #1839293	GL AU EX WC OTH
H - County of Gloucester Board of I - County of Gloucester	Chosen Freeholders PO Box 337 Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Senior Corps/Community Service Corps Friendly Visitor Focusing on Reading & Writing Program grant from the Gloucester County Division on Health and Senior Services.	1/11/2018 #1839294	GL AU EX WC OTH
H - Department of Children & I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839295	GL AU EX WC OTH
H - Department of Human Services, I - County of Gloucester	DHS 222 South Warren Street/P.O. Box 700 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any	1/11/2018 #1839296	GL AU EX WC OTH

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		such written contract or written mutual aid agreement or other written agreement as respects to the Division of Human Services Addiction Services grant.		
H - Deptford Mall I - County of Gloucester	1750 Deptford Center Road Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder and Macerich Company, the Macerich Partnership, L.P., Macerich Deptford LLC, Deptford Mall Associates L.L.C. and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, limited liability companies and partnerships and all of 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 with respects to lease agreement.	1/11/2018 #1839297	GL AU EX WC OTH
H - Deptford Township Board of I - County of Gloucester	Education 2022 Good Intent Road Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839298	GL AU EX WC OTH
H - East Greenwich Board of I - County of Gloucester	Education/ Samuel Mickle School East Greenwich School District/ 559 Kings Highway Mickleton, NJ 08056	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839299	GL AU EX WC OTH
H - GCIA-Clean Communities I - County of Gloucester	503 Monroeville Rd. Swedesboro, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839300	GL AU EX WC OTH
H - Gloucester Co. 4-H Fair Assn. I - County of Gloucester	PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity. (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	1/11/2018 #1839301	GL AU EX WC OTH
H - Gloucester Co. 4-H Fair Assn.	PO Box 149	Company D: XS Worker Compensation Statutory x \$1,000,000 XS	1/11/2018	GL AU EX

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I - County of Gloucester	Clayton, NJ 08312	Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Fall Festival 9/30/17 Evidence of insurance with regard to Gloucester Co. 4-H participation in the 4-H Fall Festival & Pumpkin Chunkin, Sept. 30,2017 (rain date Oct. 1), noon until 10 pm. Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062.	#1839302	WC OTH
H - Gloucester Co. 4-H Fair I - County of Gloucester	Association PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839303	GL AU EX WC OTH
H - Gloucester Co. Improvement I - County of Gloucester	Authority 503 Monroeville Rd. Logan Twp., NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity with regard to participation of any and all Gloucester Co. 4-H Clubs in the Clean Communities Program of roadside and community area clean ups, during the year 2018.	1/11/2018 #1839304	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity. 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	1/11/2018 #1839305	GL AU EX WC OTH
H - Gloucester County Community I - County of Gloucester	Church 359 Chapel Heights Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 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	1/11/2018 #1839306	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority 400 Route 130 S. Logan Twp., NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity. 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	1/11/2018 #1839307	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority Dream Park 400 Route 130 S. Logan Twp, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839308	GL AU EX WC OTH

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H - Gloucester County Special I - County of Gloucester	Services School District Gloucester County Institute of Tech 1340 Tanyard Rd. Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839309	GL AU EX WC OTH
H - Gloucester County Vocational I - County of Gloucester	-Technical School District 1360 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839310	GL AU EX WC OTH
H - Golf Cart Services, Inc. I - County of Gloucester	4296 York Road New Oxford, PA 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Na with respects to lease of 2 - 2016 E-Z-GO Terrain 250 Electric utility vehicle (\$6,188 ea.) at Veteran's Cemetery, 240 S. Tuckahoe Road, Monroe Township, NJ 08094.	1/11/2018 #1839311	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - County of Gloucester	PO Box 1400 Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the rental of a 1995 Trailer #19402; serial # MAEU7272292 valued at \$2,650.	1/11/2018 #1839312	GL AU EX WC OTH
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 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.	1/11/2018 #1839313	GL AU EX WC OTH
H - Harmony Fire Company Kitchen I - County of Gloucester	4 South Main Street Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 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	1/11/2018 #1839314	GL AU EX WC OTH

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		the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ		
H - Investors Bank Performing Arts I - County of Gloucester	Center 219 Hurffville-Crosskeys Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839315	GL AU EX WC OTH
H - Kingsway Board of Education I - County of Gloucester	Kingsway Regional School District 213 Kings Highway Swedesboro, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839316	GL AU EX WC OTH
H - Logan Township Board of I - County of Gloucester	Education 110 South School Lane Swedesboro, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839317	GL AU EX WC OTH
H - Madison Marquette I - County of Gloucester	300 Cookman Avenue, Suite 1 Asbury Park, NJ 07712	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839318	GL AU EX WC OTH
H - Masso's Crystal Manor I - County of Gloucester	210 Delsea Drive South Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 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	1/11/2018 #1839319	GL AU EX WC OTH
H - Miller Auto Leasing dba Miller I - County of Gloucester	Truck Leasing Co PO Box 619 Lumberton, NJ 08048	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on	1/11/2018 #1839320	GL AU EX WC OTH

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		behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to all leased, rented or substituted vehicles.		
H - Monroe Township Board of I - County of Gloucester	Education Monroe Township Public Schools 75 Academy Road Williamstown, NJ 08094	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839321	GL AU EX WC OTH
H - NJ Department of Health Office I - County of Gloucester	of EMS PO Box 360 Market & Warren Streets Trenton, NJ 08611	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the renewal of Gloucester County EMS Basic Life Support provider license with the New Jersey Department of Health, Office of Emergency Medical Service.	1/11/2018 #1839322	GL AU EX WC OTH
H - NJ Dept. of Children & Families I - County of Gloucester	4 Echelon Plaza, 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to Prevention Planning Services Grant 17YTHP from NJ Department of Children and Families, Division of Family and Community Partnership." Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	1/11/2018 #1839323	GL AU EX WC OTH
H - NJ Dept. of Children & Families I - County of Gloucester	Southern Business Office 4 Echelon Plaza, 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to Prevention Planning Services Grant 18YTHP from NJ Department of Children and Families, Division of Family and Community Partnership.	1/11/2018 #1839324	GL AU EX WC OTH
H - New Jersey Department of I - County of Gloucester	Military and Veterans Affairs and its Employees P.O. Box 340 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but	1/11/2018 #1839325	GL AU EX WC OTH

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		only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to use of facilities at the National Guard Amory, North Evergreen Avenue, Woodbury, NJ 08096 with respects to written agreement for the 1/1/2018 through 1/1/2019 policy term in the event of use of premises for emergency shelter.		
H - Nifty Fifty I - County of Gloucester	4670 Route 42 Turnersville, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects Adult Center for Transition, externships for ACT students placed at Nifty Fifty for job sampling, volunteer internship, and/or supported employment. (see page 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	1/11/2018 #1839326	GL AU EX WC OTH
H - Paulsboro Board of Education I - County of Gloucester	662 N. Delaware Street Paulsboro, NJ 08066	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839327	GL AU EX WC OTH
H - Pine Hill Board of Education I - County of Gloucester	1100 Turnersville Rd Pine Hill, NJ 08021	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839328	GL AU EX WC OTH
H - RCGC I - County of Gloucester	1400 Tanyard Rd Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects ERT Team to conduct PR24 recertification training at this facility in the Police Academy from 8AM to 4PM on 12/21/17.	1/11/2018 #1839329	GL AU EX WC OTH
H - Roman Catholic Diocese of Camden I - County of Gloucester	St. Margaret Regional School 631 Market Street Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839330	GL AU EX WC OTH
H - Roman Catholic Diocese of Camden	Our Mother Mary of Mercy Church Parish 631 Market St	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to	1/11/2018	GL AU EX WC OTH

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I - County of Gloucester	Camden, NJ 08102	1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	#1839331	
H - Rowan College at Gloucester I - County of Gloucester	County 1400 Tanyard Rd. Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects the use of premises for Theater Camp.	1/11/2018 #1839332	GL AU EX WC OTH
H - Rowan College at Gloucester I - County of Gloucester	County 1400 Tanyard Rd. Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Whitall House for The Gloucester County Cultural and Heritage Commission grant.	1/11/2018 #1839333	GL AU EX WC OTH
H - South Harrison Elementary School I - County of Gloucester	904 Mullica Hill Road Harrisonville, NJ 08039	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Hilltop Equestrians 4-H Club of Gloucester County meeting at South Harrison Elementary School, 904 Mullica Hill Road, Harrisonville, NJ 08039. Meeting will take place on the 4th Tuesday of the month. 7:00 PM - 8:30 PM	1/11/2018 #1839334	GL AU EX WC OTH
H - St. Charles Borromeo Church I - County of Gloucester	176 Stagecoach Rd. Sicklerville, NJ 08081	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839335	GL AU EX WC OTH
H - State of New Jersey Department I - County of Gloucester	of Human Services Quakerbridge Plaza, Bldg 6 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement to the Adult Protective Services Grant.	1/11/2018 #1839336	GL AU EX WC OTH
H - State of New Jersey Department I - County of Gloucester	of Human Services PO Box 700 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations	1/11/2018 #1839337	GL AU EX WC OTH

Gloucester County Insurance Commission

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From 1/1/2018 To 1/31/2018

		usual to County Governmental Entity as respects to the Personal Assistance Program (PASP) 2018 Contract.		
H - State of New Jersey Department I - County of Gloucester	of Human Services PO Box 705 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Personal Assistance Program (PASP) 2018 Contract #18AQHS, contract period 1/1/18 through 12/31/18.	1/11/2018 #1839338	GL AU EX WC OTH
H - State of New Jersey Department I - County of Gloucester	of Human Services PO Box 705 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to Personal Assistance Services Program, # 18AQHS	1/11/2018 #1839339	GL AU EX WC OTH
H - State of New Jersey Motor I - County of Gloucester	Vehicle Commission Trenton, NJ	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects with respects to 5 Allmand Portable Light Towers: Serial Numbers, 0299PR0215, 0300PR0215, 0301PR0215, 0302PR0215, 0303PRO215 valued at \$7,600 per unit.	1/11/2018 #1839340	GL AU EX WC OTH
H - Sunbelt Rentals, Inc. I - County of Gloucester	1275 West Mound Street Columbus, OH 43223	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to rental equipment throughout 2018.	1/11/2018 #1839341	GL AU EX WC OTH
H - TD Wealth Management I - County of Gloucester	1006 Astoria Blvd Cherry Hill, NJ 08034	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance with respects to the Lease Purchase Agreement.	1/11/2018 #1839342	GL AU EX WC OTH
H - The Bank of Mellon Marcellly I - County of Gloucester	Segro-Corp Trust 385 Rifle Camp Rd., 3rd Floor West Paterson, NJ 07424	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ	1/11/2018 #1839343	GL AU EX WC OTH

Gloucester County Insurance Commission

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From 1/1/2018 To 1/31/2018

		08096 valued at \$37,136,417.		
H - The Macerich Company I - County of Gloucester		Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured holder and "The Macerich Partnership LP, The Macerich Company, Macerich Property Management Company, LLC and all owned, managed, controlled, entities, joint ventures, lenders, ground lessors, 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 with respects to the Lease Agreement at the Deptford Mall.	1/11/2018 #1839344	GL AU EX WC OTH
H - To Whom it May Concern I - County of Gloucester		Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839345	GL AU EX WC OTH
H - Township of Harrison I - County of Gloucester	PO Box 113 Harrisonville, NJ 08039	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	1/11/2018 #1839346	GL AU EX WC OTH
H - Township of Logan, Logan Twp I - County of Gloucester	Youth, Parks & Recreation 125 Main Street Bridgeport, NJ 08014	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839347	GL AU EX WC OTH
H - Washington Township Board of I - County of Gloucester	Education Washington Township School District 206 East Holly Ave. Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839348	GL AU EX WC OTH
H - Washington Twp Fire District	213 E. Holly Ave.	Company D: XS Worker Compensation Statutory x \$1,000,000 XS	1/11/2018	GL AU EX

Gloucester County Insurance Commission

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From 1/1/2018 To 1/31/2018

I - County of Gloucester	Turnersville, NJ 08012	Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	#1839349	WC OTH
H - Whitman Square Volunteer Fire I - County of Gloucester	Company 131 Johnson Road Turnersville, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 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	1/11/2018 #1839350	GL AU EX WC OTH
H - Woodbury City Public School I - County of Gloucester	Board of Education 25 N. Broad Sreet Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	1/11/2018 #1839351	GL AU EX WC OTH
H - Sunbelt Rentals I - Gloucester County Improvement Authority	223 Paulsboro Road Swedesboro, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to rental of 60 Manlift w/jib.	1/11/2018 #1839352	GL AU EX WC OTH
H - Macerich ATTN: Risk Management I - County of Gloucester	401 Wilshire Blvd, 7th Floor Santa Monica, CA 90401	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Macerich Deptford LLC, Deptford Mall Associates 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 L.P., The Macerich Company, and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, lenders, ground lessors, LLC's, partnerships and all their constituent partners and members are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/11/2018 #1839353	GL AU EX WC OTH
H - Rowan University I - Rowan College at Gloucester County	201 Mullica Hill Rd. Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to Use of	1/11/2018 #1839354	GL AU EX WC OTH

Gloucester County Insurance Commission

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From 1/1/2018 To 1/31/2018

		Gymnasium on Monday, January 15, 2018 for mens basketball practice on Monday, January 15, 2018		
H - East Greenwich Board of I - County of Gloucester	Education/ Samuel Mickle School East Greenwich School District/ 559 Kings Highway Mickleton, NJ 08056	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 .Evidence of insurance with regard to Gloucester Co. 4-H Cloverbud Kidz at any East Greenwich Twp School on Tuesdays from 5:30pm to 8:00pm	1/12/2018 #1840291	GL AU EX WC OTH
H - East Greenwich Board of I - County of Gloucester	Education/ Samuel Mickle School East Greenwich School District/ 559 Kings Highway Mickleton, NJ 08056	.Evidence of insurance with regard to Gloucester Co. 4-H Cloverbud Kidz at any East Greenwich Twp School on Tuesdays from 5:30pm to 8:00pm	1/12/2018 #1840292	OTH
H - East Greenwich Board of I - County of Gloucester	Education/ Samuel Mickle School East Greenwich School District/ 559 Kings Highway Mickleton, NJ 08056	.Evidence of insurance with regard to Gloucester Co. 4-H Cloverbud Kidz at any East Greenwich Twp School on Tuesdays from 5:30pm to 8:00pm	1/12/2018 #1840294	GL AU EX OTH
H - Rowan University I - County of Gloucester	201 Mullica Hill Rd Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Rowan University (201 Mullica Hill Road, Glassboro, NJ 08028), State of New Jersey, and the New Jersey Educational Facility Authority (103 College Rd E Ste 200, Princeton, NJ 08540)All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to an event held at Rowans Universitys, Champberlain Students Center, called the SURE Summit. We expect attendance of roughly 300 youth and advisors from schools in Gloucester County to attend. This event will be held from 8:45am - 2:00pm on March 15, 2018 and consist of students/youth partaking in group activities within the students center, eating lunch and traveling to and from their respective school with their own school provided transportation. Subject to the terms, conditions, limitations and exclusions of the policy	1/12/2018 #1840327	GL AU EX WC OTH
H - Rowan University I - County of Gloucester	201 Mullica Hill Rd Glassboro, NJ 08028	Rowan University (201 Mullica Hill Road, Glassboro, NJ 08028), State of New Jersey, and the New Jersey Educational Facility Authority (103 College Rd E Ste 200, Princeton, NJ 08540)All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to an event held at Rowans Universitys, Champberlain Students Center, called the SURE Summit. We expect attendance of roughly 300 youth and advisors from schools in Gloucester County to attend. This event	1/12/2018 #1840328	OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2018 To 1/31/2018

		will be held from 8:45am -2:00pm on March 15, 2018 and consist of students/youth partaking in group activities within the students center, eating lunch and traveling to and from their respective school with their own school provided transportation. Subject to the terms, conditions, limitations and exclusions of the policy		
H - Rowan University I - County of Gloucester	201 Mullica Hill Rd Glassboro, NJ 08028	Rowan University (201 Mullica Hill Road, Glassboro, NJ 08028), State of New Jersey, and the New Jersey Educational Facility Authority (103 College Rd E Ste 200, Princeton, NJ 08540)All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to an event held at Rowans Universitys, Champberlain Students Center, called the SURE Summit. We expect attendance of roughly 300 youth and advisors from schools in Gloucester County to attend. This event will be held from 8:45am -2:00pm on March 15, 2018 and consist of students/youth partaking in group activities within the students center, eating lunch and traveling to and from their respective school with their own school provided transportation. Subject to the terms, conditions, limitations and exclusions of the policy	1/12/2018 #1840329	GL AU EX OTH
H - Facaros Foot & Ankle Dr. I - Rowan College at Gloucester County	Zacharia Facaros, DPM 427 Egg Harbor Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance as respects the Division of Continuing Education holding an English as a Second Language program at the Williamstown Middle School.	1/19/2018 #1843712	GL AU EX WC OTH
H - PBF Energy I - Rowan College at Gloucester County	800 Billingsport Road Paulsboro, NJ 08066	Evidence of Insurance as respects students enrolled in PTE 102 for the spring semester planning a field trip to Paulsboro Refining Company, owned by PBF Energy	1/22/2018 #1844817	GL EX OTH
H - Facaros Foot & Ankle Dr. I - Rowan College at Gloucester County	Zacharia Facaros, DPM 427 Egg Harbor Road Sewell, NJ 08080	Adult Center for Transition Coverage externships for ACT students placed at Facaros Foot & Ankle for job sampling, volunteer internship, and/or supported employment	1/30/2018 #1848570	GL EX OTH
H - Weichert Realtors Michele I - Rowan College at Gloucester County	Church, Broker/Sales Associate 5070 Route 42 Blackwood, NJ 08012	Adult Center for Transition Coverage externships for ACT students placed at Weichert Realtors for job sampling, volunteer internship, and/or supported employment	1/30/2018 #1848571	GL EX OTH
H - Camden County	2600 Mt Ephraim Ave Camden, NJ 08104	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to	1/31/2018	GL AU EX WC OTH

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From 1/1/2018 To 1/31/2018

I - Rowan College at Gloucester County		1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to training contract with the College. Subject to the terms, conditions, limitations and exclusions of the policy	#1849048	
Total # of Holders: 141				

APPENDIX III

NJCE BULLETIN 18-07 MEMBER RESOURCES

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN NJCE 18-07

Date: February 13, 2018

To: Fund Commissioners of NJCE

From: NJCE Underwriting Manager, Conner Strong & Buckelew

Re: Member Resources

This will serve as a listing of resources from the NJCE's insurance partners and other sources available to members of the NJCE.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Professionals
Executive Directors

EMPLOYMENT PRACTICES LIABILITY

Chubb EPL Assist

EPL Assist is a service available via Chubb for members with a Chubb Public Officials/EPL policy. EPL Assist is a cutting edge risk management program providing policyholders with access to a wide variety of legal content, forms and analysis, combined with the ability to interact directly with Littler lawyers dedicated to assisting Chubb insureds.

- No cost, online and live hotline access to legal experts at Littler
- A catalog of free online employment law resources
- Complimentary registration to Littler's breakfast briefing series webinar/podcast
- Discounted rates for various Littler events
- Employment law updates, newsletters and related publications
- Free, live training webinars on a myriad of topics

Visit www.EPLAssist.com, select "Request an Account" to register, and utilize your policy number for registration. After registration, you can either call or email the free hotline: 1-888-244-3844. Contacting this hotline does not constitute reporting of a claim. Please report all matters per your claim reporting guidelines.

A list of courses offered by Littler can be found attached to this bulletin.

CYBER **(Privacy & Network Security)**

Chubb Cyber Services

Chubb offers an array of free and for-cost cyber resources, as follows. Please review the attached Chubb Cyber Services – Loss Mitigation flyer and the Chubb Cyber Services – Signature Assessments flyer for more details.

- Password Defense – Chubb offers policyholders a password manager application for your desktop and mobile devices to make it easier for employees to create and use stronger passwords.
- Online Cyber Education – Access to two online cyber education courses (Security Awareness Basics and Security Awareness for Information Technology). Managers can download reports from the system to identify employee completion.
- Signature Assessments – Chubb offers consultative engagements at a flat rate, performed by industry-leading cyber service providers, including validating cyber incident response plans, identifying sensitive information, simulating a phishing attack, scanning for network vulnerabilities and monitoring cyber security scores.

Please contact the NJCE Underwriting Manager to engage the Signature Assessment resources. Chubb will do a matched reimbursement of the cost of a qualified service up to a maximum of \$3,000 per policy period. Reimbursements must be authorized by Chubb and will be made for only those services rendered 90 days prior to the policy expiration or renewal date.

Access Chubb's eRisk Hub powered by NetDiligence by sending an email request to eriskhub@acegroup.com including the below information. After receiving your access code, go to www.eriskhub.com/ace.php and complete the registration form.

- Your name
- Your title
- Your phone number
- Named Insured on your policy
- Your policy number

Also attached is a copy of Chubb's Cyber Incident Response Team list. **For urgent crisis management or legal advice, contact 1-800-817-2665 or cyberalert@chubb.com.** Contacting this response coach hotline does not constitute reporting of a claim. Please report all matters per your claim reporting guidelines.

Other Cyber Resources

- Data Privacy Day (provided by the National Cyber Security Alliance): <https://staysafeonline.org/>
- New Jersey Cybersecurity & Communications Integration Cell (NJCCIC): <https://www.cyber.nj.gov/>
- Government Technology (GovTech): <http://www.govtech.com/>
- Stu Sjouwerma Blog: <https://about.me/StuSjouwerma>
- Netwrix's Government IT Risks report for 2017 is attached
- CSB Email Dos & Don'ts Infographic is attached (share with all employees)

A Guide to Lawfully Hiring the Best Candidates

A Supervisor's Guide to Understanding, Preventing and Correcting Abusive Conduct, Sexual and Unlawful Harassment, Discrimination and Retaliation

Conducting Lawful Investigations: A Comprehensive Workshop for Internal Investigators

Dynamic Conflict Resolution Skills for Workplace Problems

I-9 Compliance and ICE Audits

Maintaining an Equal Opportunity Workplace

Maintaining and Managing a Respect-Based Workplace

Managing Abusive Conduct in the Workplace (The California Anti-Bullying Law)

Managing Employee Medical and Family Concerns — ADA/FMLA

Managing, Motivating, and Improving Performance

Managing Positive Employee Relations in a Union-Free Workplace

Managing Wage and Hour Essentials

Managing Within the Law: Merging Employment Law Fundamentals with Management Essentials

Proper Practices and Potential Pitfalls for Navigating Social Media in the Workplace

Safe, Respectful and Lawful Approaches to Termination Decisions

Safe Workplace — Violence, Bullying and Respect: Manager & Employee Programs

Supervising in America: For the International Manager

What Every Employee Should Know About a Workplace Free of Harassment & Retaliation

* Additional courses based on employment law fundamentals and leadership essentials may be customized to meet the client needs. Please e-mail contact@littler.com to discuss how we can use our Global Littler resources to meet your training and compliance needs.

Course List (cont.)

Littler Learning Group (LLG) was created to merge best practices with employment law fundamentals. We work closely with clients to ensure that each learning experience matches the organization's objectives, core values, culture and work environment by providing a range of services:

- Live Employment Law and Management Training by Littler Attorneys: In-Person/Webinar
- Train-the-Trainer Services & Custom Training Projects
- Consent Decree Fulfillment & Court-Ordered Programs
- Coaching and Counseling Sessions for Executives and Managers
- Diversity and Inclusion Services
- Wide-Ranging Facilitation Services: Focus Groups, Team Building, Leadership Development
- In-house Video Production Services: Standard & Customized Training Content
- Blended Solutions: Combining Live & E-Learning
- Multilingual Programs Presented Internationally
- Custom E-Learning and self-study programs upon request.

Please contact LLG at contact@littler.com for additional information



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ABOUT LITTLER

Littler is the largest global employment and labor law practice, with more than 1,200 attorneys in over 75 offices worldwide. Littler represents management in all aspects of employment and labor law and serves as a single-source solution provider to the global employer community. Consistently recognized in the industry as a leading and innovative law practice, Littler has been litigating, mediating and negotiating some of the most influential employment law cases and labor contracts on record for 75 years. Littler Global is the collective trade name for an international legal practice, the practicing member entities of which are separate and distinct professional firms. For more information visit littler.com.

Cyber Services

Loss Mitigation for Cyber Policyholders

CHUBB®



At Chubb, we believe that being prepared for a cyber incident can go a long way in limiting losses when one occurs. To complement our superior insurance protection, we offer enhanced benefits and services through various third party service providers to deliver extra assurance and specialized attention for our cyber policyholders.

Password Defense

Chubb offers policyholders a password manager application for your desktop and mobile devices to help improve cyber security by making it easier for employees to create and use stronger passwords. Motivate individuals to keep healthier password habits by generating strong passwords for websites, storing them in a secure vault and synchronizing them across multiple devices. This system encourages employees not to write down or reuse passwords.

Password Defense: FAQs

How does the application strengthen passwords?

The application's Security Dashboard provides metrics of overall password health, helping individuals easily identify and replace weak or reused passwords.

How are passwords added to the password manager?

Passwords are entered manually through the application on any browser. Individuals can also import passwords that are stored in a browser or other password manager applications.

How does the application secure passwords?

The patented architecture is built to ensure only the account holder can access his/her passwords.

How much does password defense cost?

The offer is complimentary for Chubb's cyber policyholders.

Online Cyber Education

Chubb's cyber policyholders have access to two online cyber education courses that can be quickly and easily deployed to educate employees: Security Awareness Basics and Security Awareness for Information Technology. The online training teaches the basics of:

- Identifying potential threats
- Protecting sensitive data
- Escalating issues to the right people when necessary

Managers are able to download reports from the system to identify who has completed the courses.

Online Cyber Education: FAQs

Who can access the courses?

Both courses can be made available to all employees.

Can employees print certificates when they complete a course?

Yes, certificates can be printed to show that an employee has completed the course.

How long does it take to complete each course?

Each course has been designed to take approximately 20 to 30 minutes.

Can additional courses be added to the training portal?

Yes, additional courses are available for purchase.

How much does online cyber education cost?

The offer is complimentary for Chubb's cyber policyholders.

Signature Assessments

Packaged assessments help Chubb's cyber policyholders quickly gauge and understand key areas of risk. These cost-effective, consultative engagements are offered at a flat rate and are performed by a select group of industry-leading service providers. Signature assessments are available for the following:

- Validating a cyber incident response plan
- Identifying sensitive information
- Simulating a phishing attack
- Scanning for network vulnerabilities
- Monitoring cyber security scores

Signature Assessments: FAQs

Are the assessments completed remotely or onsite?

The assessments are designed to be completed remotely. Some providers can complete assessments onsite if necessary.

Does hardware or software have to be installed for the assessments?

No. Assessments can be performed without installations or downloads.

Does Chubb see the results of the signature assessments?

No, Chubb does not receive a copy of the results.

Can policyholders expand the scope of services?

Yes. Policyholders can work directly with each provider to expand the package as needed.

How much does each signature assessment cost?

Chubb's cyber policyholders are able to access assessments at a flat rate of \$3,000 each.

Contact Us

To learn more about Chubb's cyber services, email us at chubb@cyber.com or visit www.chubb.com/us/cyber.

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(Rev. 12/16)

Cyber Services for Loss Mitigation

Signature Assessments Overview



Welcome to Chubb's Cyber Services for Loss Mitigation! We offer these services because we believe that being ready to respond will help reduce the exposure to a loss when a cyber event occurs. As a Chubb cyber policyholder, you have access to a suite of **Loss Mitigation Services** to help mitigate potential cyber exposures *before* an event happens as well as several **Signature Assessments** which can help your organization quickly gauge and understand key areas of cyber risk. Loss Mitigation services are provided directly to your organization by a panel of Chubb pre-approved vendors at a pre-negotiated flat rate. For a complete list of services, please visit: www.chubb.com/us/cyberservices.

Response Readiness Assessment	
Delivered by Fidelis	<p>Evaluate your organization's response plan or get started creating one.</p> <p>Fidelis Cybersecurity will provide a personalized consultation to walk your organization through a streamlined process and assess your incident response plan based on industry standards. In cases where a response plan does not already exist, Fidelis will help your organization through a process to jump start the development of one.</p> <p>Fidelis will first request that your organization execute a mutual non-disclosure agreement to establish a confidential relationship with your organization. Fidelis will then provide its multipart assessment for your organization to complete. The assessment will include requests for any existing incident response plan documentation that Fidelis can include in the overall review. Fidelis will then conduct a review of the materials, focusing on the internal and external response capabilities of your organization. The final report will include findings and suggested action items for your organization to remediate. The scope includes missing documents, technical and software recommendations and regulatory benchmarks.</p> <p>More information on Fidelis can be found at www.fideliscybersecurity.com.</p>

Security Performance Benchmarking	
Delivered by BitSight	<p>Monitor the security of your organization and third party vendors through external data gathered from the public Internet.</p> <p>Cyber policyholders receive a personalized login to the BitSight portal for 12 months, allowing you to continuous monitoring of their organization and up to three vendors of their choice.</p> <p>BitSight's online platform continuously analyzes, rates and monitors the security posture of organizations, all from the outside. Ratings are generated on a daily basis, giving continuous visibility into the performance of your security program. With the ability to determine the security details used to generate your organization's rating, pertinent security issues can be mitigated and tracked over time.</p> <p>More information on BitSight can be found at www.bitsighttech.com.</p>
Network Vulnerability Testing	
Delivered by NetDiligence	<p>Assess vulnerabilities on your external network - a common method threat actors use to gain access to organizations' networks.</p> <p>NetDiligence will conduct an automated vulnerability scan of up to eight external network addresses that represent some of your organization's external systems, such as firewalls, web applications and mail servers. Once the scan is completed, an Interpretive Summary Report is generated to bring together the key points and risk factors that should be prioritized for remediation. In addition to the summary report, the "raw" results are also provided to help your IT Staff validate and remediate the findings. Additional internal scanning options are available but require the assistance of on-site IT/networking personnel who can perform installation and placement of a "virtual scanner software" on the internal network.</p> <p>More information on NetDiligence can be found at www.netdiligence.com.</p>
Phishing Simulation	
Delivered by PhishMe	<p>Test a sample of your employees to see how well they respond to a simulated phishing attack.</p> <p>Electronic mail continues to be used by threat actors as a primary delivery mechanism to entice employees to click on malicious links or attachments. For the unaware employee, taking action on these malicious emails can lead to malware infection, theft of usernames/passwords or cyber extortion via ransomware.</p> <p>For this effort, PhishMe will work with your organization to run two phishing simulations over the course of four months: (1) a <i>Click Only</i> scenario where an email urges the recipient to click on an embedded link; and (2) a <i>Data Entry</i> scenario where an email containing a link to a customized landing page entices the user to enter their valid credentials (e.g., user ID, passwords), allowing the attacker to gain access to an organization's network environment. Individuals who fall victim to the simulation are directed to complete online training material on phishing and its effects on company security. At the conclusion of each simulation, PhishMe will provide your organization with a report containing extensive analytics, including an executive summary, simulation findings and a response analysis that details the overall susceptibility rate, reporting rate, and the repeat offense rate. No user-sensitive data is stored during simulations.</p> <p>More information on PhishMe can be found at www.phishme.com.</p>

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Form 14-01-1244 (Rev. 9/17)

Cyber Services

Cyber Incident Response Team

CHUBB®



Chubb's Cyber Incident Response Team is comprised of experienced service providers including Computer Forensics, Public Relations, Notification-Identity Services, Call Center Services, Cyber Extortion-Ransom, Business Interruption, Legal-Regulatory Communications. Chubb's Cyber Incident Response Team shall be construed as part of your policy, but no coverage is provided by this Cyber Incident Response Team nor can it be construed to replace any provisions of your policy. You should read your policy, including all attachments, for complete information on the coverage parts you are provided.

Chubb has no obligation to provide any of the legal, computer forensics, public relations, notification-identity services, call center services, cyber extortion-ransom, business interruption, legal-regulatory communications by the Cyber Incident Response Team. The policyholder is under no obligation to contract for services with Cyber Incident Response Team service providers, except as amended by the Cyber Incident Response Team Endorsement.

Response Team Hotline

(800) 817-2665

Response Team Coaches

Provider	Primary Contact	Phone	Email
BakerHostetler	Theodore J. Kobus III	(212) 271-1504	tkobus@bakerlaw.com
Borden Ladner Gervais*	Ira Nishisato	(844) 617-1887	inishisato@blg.com
Fasken Martineau*	Alex Cameron	(844) 200-7505	acameron@fasken.com
Mullen Coughlin	John Mullen	(267) 930-4792	jmullen@mullen.legal
Norton Rose Fulbright	Dave Navetta	(303) 801-2732	david.navetta@nortonrosefulbright.com

* Canada

Response Team Specialists

Provider	Primary Contact	Phone	Email	Team Specialty
Allclear ID	Allen Burzen	(512) 897-8208	allen.burzen@allclearid.com	Individual Notification Services
Alvarez & Marsal	Art Ehuan	(571) 331-7763	aehuan@alvarezandmarsal.com	Computer Forensics
CGI*	Gary Miller	613- 740-5742	gary.w.miller@cgi.com	Computer Forensics
Charles River Associates	Bill Hardin	(312) 619-3309	bhardin@crai.com	Computer Forensics
CrowdStrike	Charlie Groves	(303) 887-0506	charlie.groves@crowdstrike.com	Computer Forensics
Cyintelligence*	Daniel Tobok	(647) 846-0889	dtobok@cyintelligence.ca	Computer Forensics
Dashlane	David Sawin	(919) 928-2184	david.sawin@dashlane.com	Individual Notification Services
Davis Wright Tremaine	Amy Mushahwar	(202) 973.4263	amymushahwar@dwt.com	Legal & Regulatory Comms.
Edelman Canada	Greg Vanier	416-849-3337	greg.vanier@edelman.com	Public Relations
Equifax*	Timothy Walsh	416-505-7386	timothy.walsh@equifax.com	Individual Notification Services
Experian	Ozzie Fonseca	(949) 567-3851	ozzie.fonseca@experian.com	Individual Notification Services
Fidelis Cybersecurity	Rex Brunelli	(210) 365-6884	rex.brunelli@fidelissecurity.com	Computer Forensics
FireEye/Mandiant	Karen Kukoda	(916) 458-2030	karen.kukoda@fireeye.com	Computer Forensics
Kivu Consulting, Inc.	Shawn Melito	(814) 207-4007	smelito@kivuconsulting.com	Computer Forensics

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Chubb shall not be a party to any agreement entered into between any Cyber Incident Response Team service provider and the policyholder. It is understood that Cyber Incident Response Team service providers are independent contractors, and are not agents of Chubb. The policyholder agrees that Chubb assumes no liability arising out of any services rendered by a Cyber Incident Response Team service provider. Chubb shall not be entitled to any rights or subject to any obligations or liabilities set forth in any agreement entered into between any Cyber Incident Response Team service provider and the policyholder. Any rights and obligations with respect to such agreement, including but limited to billings, fees and services rendered, are solely for the benefit of, and borne solely by such Cyber Incident Response Team service provider and the policyholder, and not Chubb. (Rev. 10/16)

KPMG*	John Perea	416.777.8736	johnperea@kpmg.ca	Computer Forensics
Kroll	Jennifer Rothstein	(212) 833-3456	jrothstein@kroll.com	Computer Forensics
LEVICK	Megan Gabriel	(202) 973-5308	mgabriel@levick.com	Public Relations
Marshall Dennehey	David J. Shannon	(215) 575-2615	djshannon@mdwgc.com	Legal & Regulatory Comms.
Navigant Consulting	Darin Bielby	(215) 832-4485	dbielby@navigant.com	Computer Forensics
NPC	Larissa Crum	(866) 377-8210	larissa.crum@immersionltd.com	Call Center Services
RSM	Daimon Geopfert	(248) 802-4908	daimon.geopfert@rsmus.com	Computer Forensics
Stroz Friedberg	Bryan Rose	(212) 981-6549	brose@strozfriedberg.com	Computer Forensics
The Ackerman Group	Wes Odom	(305) 298-2117	wodom@ackermangroup.com	Cyber Extortion and Ransom
TransUnion	Gillian Johnson	(312) 985-3629	gjohnso@transunion.com	Individual Notification Services
Verizon	Christopher Novak	(877) 330-0465	chris.novak@verizon.com	Computer Forensics

* Canada

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EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourMayor@yourtown.com
To: You@yourtown.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.
Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
Mayor

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Conner Strong & Buckelew Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.

CONNER
STRONG &
BUCKELEW

CONTEXT

88% 88% 75%

Of organizations do not use any software for information security governance or risk management

Of IT operations teams are at least partially responsible for security

Of organizations do not have a separate information security function

MAIN SECURITY FOCUS



Mobile devices

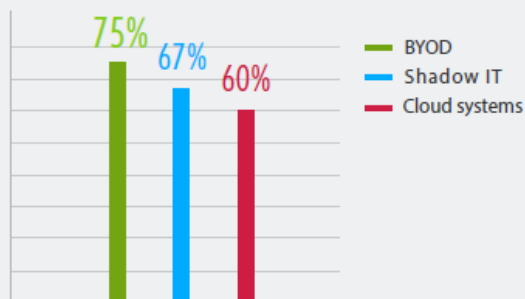


Endpoint



On-prem systems

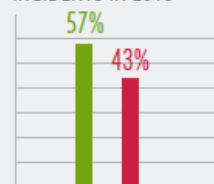
MOST NEGLECTED AREAS



100%
Employees

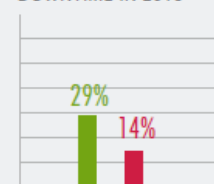
33% of organizations had compliance issues in 2016

MAIN CAUSES OF SECURITY INCIDENTS IN 2016



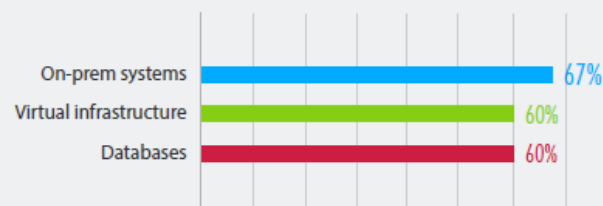
Human errors
Insider misuse

MAIN CAUSES OF SYSTEM DOWNTIME IN 2016



A system was down unacceptably long or outages happened too often
Accidental or incorrect user activity

WHERE VISIBILITY INTO USER ACTIVITY IS MOST NEEDED



ONLY 14% of organizations are well prepared to beat cyber risks

WHY?



57%

Lack of time



54%

Lack of budget



43%

Complexity of IT infrastructure



43%

Growth of data assets

FOCUS OF FUTURE INVESTMENTS



43%

Intellectual property theft



29%

Data breach



14%

Fraud

WHY ORGANIZATIONS NEED VISIBILITY



86% To detect and mitigate human factor (errors, misuse, etc.)

71% To investigate security incidents

71% To optimize IT processes and operations

APPENDIX IV
EMPLOYEE BENEFIT REPORT



CLIENT ACTIVITY REPORT

JANUARY 2018

GCHIC - Gloucester County Health Insurance Commiss

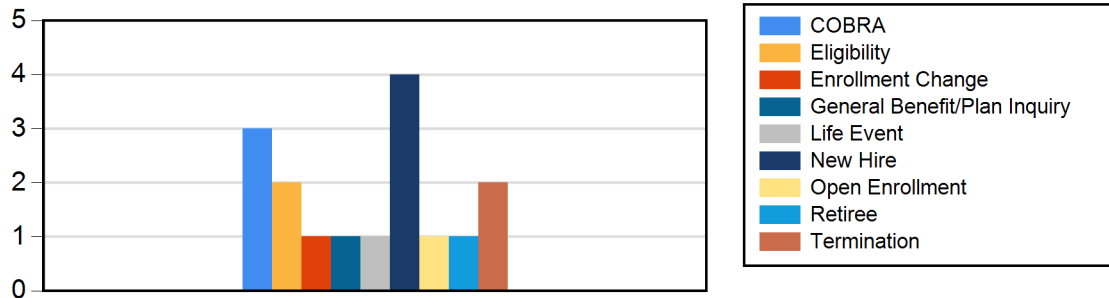
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

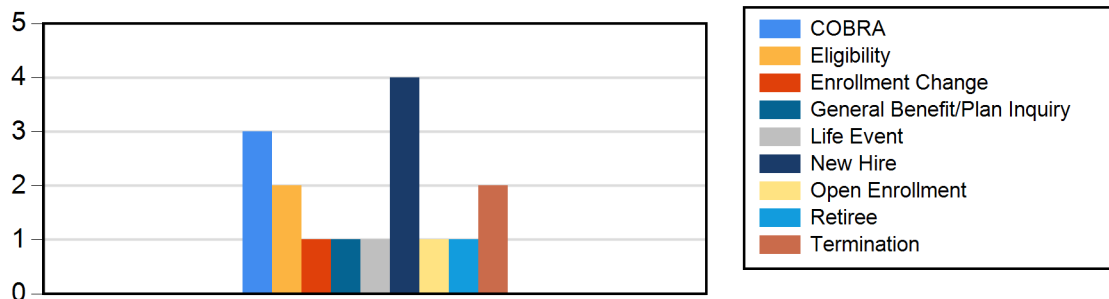
From: 1/1/2018 To: 1/31/2018

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (JANUARY)	# of Issues
COBRA	3
Eligibility	2
Enrollment Change	1
General Benefit/Plan Inquiry	1
Life Event	1
New Hire	4
Open Enrollment	1
Retiree	1
Termination	2
Total for Subject	16



SUBJECT (YTD)	# of Issues
COBRA	3
Eligibility	2
Enrollment Change	1
General Benefit/Plan Inquiry	1
Life Event	1
New Hire	4
Open Enrollment	1
Retiree	1
Termination	2
Total for Subject	16

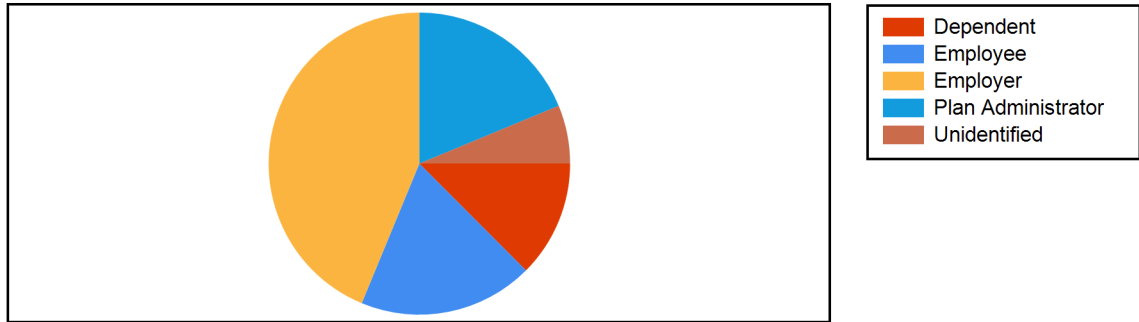


CLIENT ACTIVITY REPORT

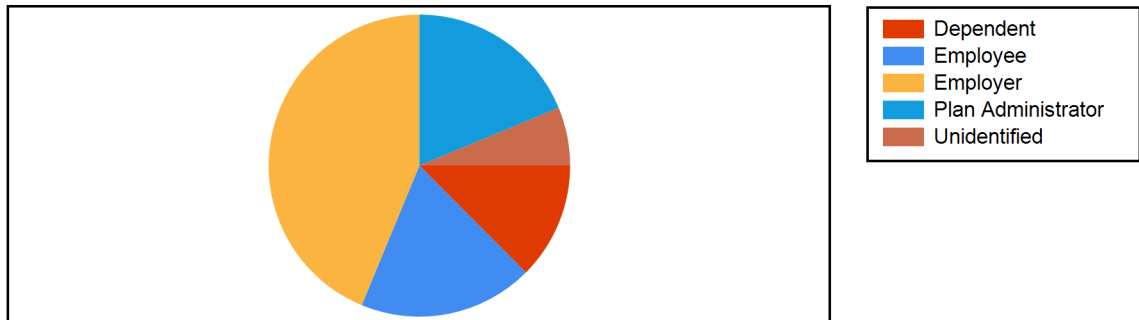
From: 1/1/2018 To: 1/31/2018

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (JANUARY)	# of Issues
Dependent	2
Employee	3
Employer	7
Plan Administrator	3
Unidentified	1
Total for Call Source	16



CALL SOURCE (YTD)	# of Issues
Dependent	2
Employee	3
Employer	7
Plan Administrator	3
Unidentified	1
Total for Call Source	16

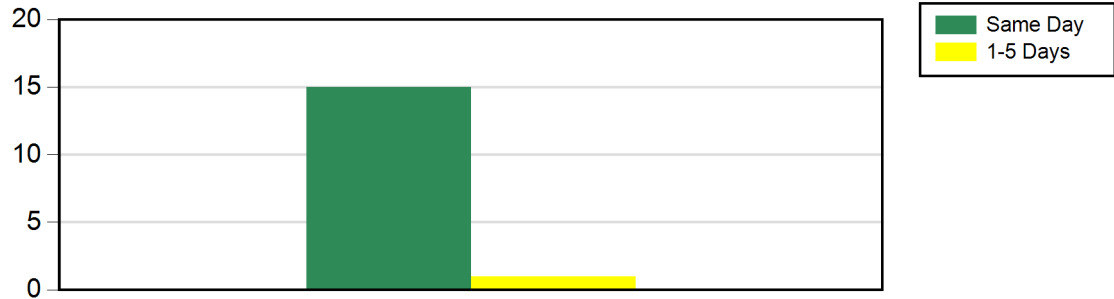


CLIENT ACTIVITY REPORT

From: 1/1/2018 To: 1/31/2018

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (JANUARY)	# of Days	%
Same Day	15	94%
1-5 Days	1	6%
Total for Time Range	16	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	15	94%
1-5 Days	1	6%
Total for Time Range	16	100%

