

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 28, 2016**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: January 28, 2016
WOODBURY, NJ
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 17, 2016 Open Minutes.....Appendix I
December 17, 2016 Closed Minutes.....Handout

CORRESPONDENCE

2016 REORGANIZATION

- ADJOURN SINE DIE MEETING**
- ELECTION OF CHAIRMAN & VICE CHAIR**
- ATTORNEY TO ADMINISTER OATH OF OFFICES**

COMMITTEE REPORTS

- Safety Committee:**Verbal
- Claims Committee:**Verbal

EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA

- Executive Director's Report..... **Pages 4-54**
- Resolution 1-16 Certifying the Election of Chairperson and Vice Chairman.....**Page 8**
- Resolution 2-16 Appoint Agent for Service of Process and Custodian of Records.....**Page 9**
For the year 2016
- Resolution 3-16 Designating Official Newspapers for the Commission**Page 10**
- Resolution 4-16 Designating Authorized Depositories for Fund Assets and **Pages 11-15**
Establishing Cash Management Plan
- Resolution 5-16 Designating Commission Treasurer..... **Page 16**
- Resolution 6-16 Designating Authorized Signatures for Commission..... **Page 17**
Bank Accounts
- Resolution 7-16 Indemnifying Gloucester County Insurance Fund Commission..... **Pages 18-19**
Official/Employees
- Resolution 8-16 Appointing A Commissioner to the New Jersey Counties Excess Joint**Page-20**
Insurance Fund for the Fund Year 2016
- Resolution 9-16 Authorizing Commission Treasurer to Process Contracted Payments and..**Page 21**
Expenses

EMPLOYEE BENEFITS – Conner Strong & Buckelew

- Monthly Report **Pages 55-58**

TREASURER – Tracey Giordano

- Resolution **20-16** January Bill List – Motion Required **Pages 59-60**
- Resolution **21-16** January Benefit Bill List – Motion Required **Page 61**
- November Monthly Treasurer Reports **Pages 62-63**

- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 Resolution **22-16** Authorizing Disclosure of Liability Claims Check Register..... **Pages 64-65**
 Liability Claim Payments – 12/01/15 to 12/31/15 **Pages 66-67**

- MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein**
 CSG Monthly Summary Report..... **Page 68**

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 Monthly Report **Pages 69-70**

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
 Monthly Report **Verbal**

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

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 71-73**
Resolution 23-16 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. Also the discusson/settlement of John Steif, Jr. vs County of Gloucester, Michael Lamanteer vs County of Gloucester, #GLO-L-1059-13, Estate of Charles Goodlet, Taharqu Dean vs County of Gloucester, #1:13-cv-05179

- Motion for Executive Session

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [February 25, 2016, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 28, 2016

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ Reorganization Resolutions (Pages 8-21) – The GCIC is required to reorganize at the January Executive Committee meeting as per the Commission By Laws. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 8-21. At the last meeting we recommended an alternate Commissioner be appointed. The Board of Chosen Freeholders of the County of Gloucester approved a resolution appointing Karen Christina as an alternate Commissioner. Commission Resolution 1-16 includes the appointment of Ms. Christina.

- Resolution 1-16 Certifying the Election of Chairperson and Vice Chairman
- Resolution 2-16 Appointing Agent for Service of Process and Custodian of Records for the Year 2016
- Resolution 3-16 Designating Official Newspapers for the Commission
- Resolution 4-16 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 5-16 Designating Commission Treasurer
- Resolution 6-16 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-16 Indemnifying Gloucester County Insurance Fund Commission Officials/Employees
- Resolution 8-16 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for Fund Year 2016
- Resolution 9-16 Authorizing Commission Treasurer to Process Contracted Payments and Expenses

☐ Motion to approve Reorganization Resolutions Number 1-16 through 9-16

The Executive Director and CEL Underwriting Manager is in the process of updating the 2016 Risk Management Plan Resolution. The Resolution will be ready for review and approval at the February meeting.

2016 Property and Casualty Budget (Pages 22-23) – At the December 17, 2015 meeting the 2016 Property and Casualty Budget was introduced. In accordance with the regulations, the budget was advertised in the Commission’s official newspapers. The budget was changed slightly since it was introduced. The Claims Adjustment and Auditor expenses were reduced to reflect the vendor’s fee from their RFP responses. The budget was reduced in the amount of \$2,014 and the revised budget amount is \$5,881,753. The Public Hearing for the budget will be held at this meeting. A copy of the amended 2016 Property and Casualty Budget appears on page 22. Also included in the agenda on page 23 is a copy of the assessments by member entity. The assessments are due on 3/15/16 (40%), 5/15/16 (30%), and 10/15/16 (30%). The CEL 2010 dividend will appear as a credit on the first assessment bill.

- Motion to open the Public Hearing on the 2016 Property & Casualty Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- Motion to adopt the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2016 & Certify the 2016 Assessments**

2016 Health Benefits Budget (Page 24) – At the December 17, 2015 meeting the 2016 Health Benefits Budget was also introduced. In accordance with the regulations, the budget was advertised in the Commission’s official newspapers. The budget amount has not changed since it was introduced however; the budget now includes lines for claims margin and projected trends. The Public Hearing for the budget will be held at this meeting. A copy of the 2016 Health Benefits Budget appears on page 24. The budget amount for 2016 is \$609,064. The budget reflects the self-insured dental program only.

- Motion to open the Public Hearing on the 2016 Health Benefit Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- Motion to adopt the Health Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2016**

Dental Delta Renewal Amendment (Page 25) – Attached on page 25 is a copy of the renewal amendment from Delta Dental for the period of 1/1/16 – 12/31/16.

- Motion to approve the renewal amendment from Delta Dental for the period of 1/1/16 to 12/31/16.**

Rules & Regulations Amendment (Pages 26-27) – At the last meeting the Commissioners approved the first reading of and an amendment to the Rules & Regulations. PERMA advertised the public hearing in the Commission’s official newspapers. A copy of the amendment is included in the agenda on page 26. The changes are noted. Resolution 10-16 approving the Regulations is included on page 27 of the agenda.

- ❑ **Motion to open the Public Hearing on the Rules & Regulation Amendment**
 - ❑ **Discussion**
 - ❑ **Motion to close the Public Hearing**
 - ❑ **Motion to adopt the amendment**

- ❑ **Meeting Dates for 2016 (Pages 28-29)** – Attached on page 28 is a copy of the 2016 annual meeting notice. As we did in 2015 there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings or cancel any meeting. If the Commissioners agree with the meeting schedule, attached on page 29 is Resolution 11-16 adopting the meeting dates for 2016.
 - ❑ **Motion to adopt Resolution 11-16, Fixing Public Meeting dates for the year 2016**

- ❑ **CAIR Motor Vehicle Reports** – We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did in the past the Commission will pay for this expense and will be allocated to the miscellaneous and contingency account. The payment is included on the January Bill List.
 - ❑ **Motion to approve payment to the New Jersey Motor Vehicle Commission in the amount of \$150 for the annual administrative fee for online motor vehicle reports**

- ❑ **2016 Professional Services Resolutions (Pages 30-43)** – At our last meeting the Commission reviewed and evaluated the responses from the recent RFP and appointed several professionals for a three year term effective January 1, 2016. The Commission Attorney has reviewed the necessary Resolutions for appointment of the Professionals. The Resolutions start on page 30 of the agenda. The Commission Attorney is also in the process of drafting the new contracts for each Professional. The resolutions appointing the Professionals for Fund Years 2016, 2017, and 2018 are as follows:
 - Resolution 12-16 Appointing Third Party Administrator to Inservco Insurance Services
 - Resolution 13-16 Appointing Managed Care Provider to Consolidated Services Group
 - Resolution 14-16 Appointing Executive Director to PERMA Risk Management
 - Resolution 15-16 Appointing Risk Manager Consultant to Hardenbergh Insurance Group
 - Resolution 16-16 Appointing Underwriter Services Director Consultant to Hardenbergh Insurance Group
 - Resolution 17-16 Appointing Auditor to Bowman & Company, LLP
 - Resolution 18-16 Appointing Actuary to Actuarial Advantage, Inc.

- Motion to approve Resolutions Number 12-16 through 18-16 above Appointing certain professionals for a three year term for Fund Years 2016, 2017, and 2018**
- Defense Panel Appointments (Pages 44-45)** - The Commissioners also appointed the Defense Panel Firms at the last meeting. Attached on pages 44-45 is Resolution 19-16 Appointing Defense Attorneys for the Fund Year 2016. This is a one year appointment. The Resolution was reviewed by the Commission Attorney.
 - Motion to adopt Resolution 19-16 Appointing Defense Attorneys for the Fund Year 2016**
- NJ Excess Counties Insurance Fund (CEL JIF)** – The CEL will hold it Reorganization Meeting on February 25, 2016 at 1:00 PM at the Camden County College Regional Emergency Training Center.
- Certificate of Insurance Report (Pages 46-49)** - Attached on pages 46-49 is the certificate of issuance reports from the CEL listing those certificates issued for the period of 12/14/15 to 1/24/16. There were 20 certificates of insurance during this period.
- GCIC Property and Casualty Financial Fast Track (Page 50)** Included in the agenda on page 50 is a copy of the Property & Casualty Financial Fast Track Reports as of **November 30, 2015**. As of **November 30, 2015** there is a statutory surplus of **\$3,178,246**. Line 8 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL, **\$1,097,713**. The total cash amount is **\$5,678,476**.
- NJ CEL Property and Casualty Financial Fast Track (Page 51)** - Included in the agenda on page 51 is a copy of the NJ CEL Financial Fast Track Reports as of **November 30, 2015**. As of **November 30, 2015** there is a statutory surplus of **\$5,086,463**. The total cash amount is **\$17,340,929**.
- GCIC Health Benefits Financial Fast Track (Page 52)** – Included in the agenda on page 52 is a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2015** there is a statutory surplus of **\$118,195**.
- Claims Tracking Reports (Pages 53-54)** – The claims tracking reports are on pages 53-54 of the agenda. The Executive Director will review the Claims Activity Report and the Expected Loss Ratio Analysis Report as of December 31, 2015 with the Commission.
- 2016 Excess Insurance and Ancillary Coverage Policies** - The CEL 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 CEL 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.

RESOLUTION NO. 1-16

GLOUCESTER COUNTY INSURANCE COMMISSION

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND VICE CHAIRPERSON**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

NOW THEREFORE by the Gloucester County Insurance Fund Commission that the following persons have been elected as Chairperson and Vice Chairman:

<u>Gerald A. White</u>	Chairman
<u>Michael Burke</u>	Vice Chairman
<u>Tamarisk Jones</u>	Commissioner
<u>Karen Christina</u>	Alternate

BE IT FURTHER RESOLVED that the Chairman and Vice Chairman shall serve for a one-year term through 2017 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 2-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2016**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

NOW THEREFORE be it resolved by the Gloucester County Insurance Commission that PERMA Risk Management Services is hereby appointed as agent for service of process upon the GCIC, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2016 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the GCIC.

BE IT FURTHER RESOLVED that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the GCIC.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 3-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

BE IT RESOLVED by the Gloucester County Insurance Commission, (hereinafter the GCIC) the South Jersey Times and the Courier Post are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in both newspapers.

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2017 re-organization of the GCIC.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the GCIC shall give notice of said meetings to the South Jersey Times and Courier Post.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 4-16

GLOUCESTER COUNTY INSURANCE COMMISSION

**DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

NOW THEREFORE BE IT RESOLVED that Bank of America is hereby designated as the depository for assets of the Fund and or including the following banks:

FULTON BANK	PARKE BANK
NJ CASH MANAGEMENT	FIRST COLONIAL BANK
COLONIAL BANK	BANK OF AMERICA
SUSQUEHANNA BANK	SOVEREIGN BANK
WACHOVIA	SUN NATIONAL BANK
PBB BANK	NEWFIELD NATIONAL BANK
JP MORGAN CHASE BANK	THE BANK OF NEW YORK
SWARTHMORE GROUP	TD Bank, N.A.
PNC BANK	WELLS FARGO BANK

for investment purposes or any services upon adoption of the within Resolution through 2017 reorganization of the GCIC; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

2016 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The GLOUCESTER COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the Commission's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the

investment a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 17:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the COMMISSION.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commissions portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.

- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

RESOLUTION NO. 5-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION TREASURER**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

NOW THEREFORE BE IT RESOLVED that pursuant to the GCIC Rules and Regulations, Article III - Organization, Commission Professionals, provision 1, the GCIC does hereby appoint **Tracey N. Giordano** as GCIC Treasurer for the term commencing upon adoption of the within resolution through 2017 GCIC Reorganization; and

BE IT FURTHER RESOLVED that Tracey N. Giordano shall receive no compensation to serve as Treasurer to the GCIC.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 6-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

NOW THEREFORE BE IT RESOLVED by the GCIC, that all funds of the GCIC shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

GERALD A. WHITE	- Chairman
MICHAEL BURKE	- Vice Chairman
TAMARISK JONES	- Commissioner
TRACEY N. GIORDANO	- Treasurer

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 7-16

**INDEMNIFYING GLOUCESTER COUNTY INSURANCE COMMISSION
OFFICIALS/EMPLOYEES**

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 has deemed it necessary and appropriate to formally re-organize for the 2016 commission year; and

NOW THEREFORE BE IT RESOLVED by the GCIC that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the GCIC, and all discretion vested with the Attorney General shall be exercised by the GCIC Attorney, subject to review by the GCIC; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the GCIC, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the GCIC, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2016 through 2017 GCIC Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the GCIC may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, SECRETARY

RESOLUTION NO. 8-16

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2016**

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 New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

WHEREAS, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

WHEREAS, **Gerald A. White** is an employee of the County and the Commission having deemed it appropriate to designate Gerald A. White as commissioner to the Fund; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission Gerald A. White is designated commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund year 2016.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, SECRETARY

RESOLUTION NO. 9-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2016.

BE IT FURTHER RESOLVED that the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

BY: _____
GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, COMMISSIONER

GLOUCESTER COUNTY INSURANCE COMMISSION					
2016 CERTIFIED BUDGET -		GL/ AL=250K			
		WC 300K			
APPROPRIATIONS	ANNUALIZED BUDGET	PROPOSED BUDGET	Change \$	Change %	
I. Claims and Excess Insurance					
Claims					
1	Property	230,000	197,238	(32,762)	-14.24%
2	Liability	680,000	641,774	(38,226)	-5.62%
3	Auto	91,000	103,684	12,684	13.94%
4	Workers' Comp.	1,157,000	1,226,749	69,749	6.03%
5					
6	Subtotal - Claims	2,158,000	2,169,445	11,445	0.53%
7					
8	Premiums				
9	XS JIF	1,715,424	1,735,045	19,621	1.14%
10					
11	SubTotal Premiums	1,715,424	1,735,045	19,621	1.14%
12	Total Loss Fund	3,873,424	3,904,490	31,066	0.80%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	79,800	79,800	0	0.00%
17	Safety Director	0	0	0	0.00%
18	Safety Service	268,000	351,088	83,088	31.00%
19	General Expense				
20	Exec. Director	136,622	139,354	2,732	2.00%
21	Actuary	7,803	7,959	156	2.00%
22	Auditor	15,606	15,500	(106)	-0.68%
23	Attorney	36,414	37,142	728	2.00%
24	Treasurer	12,000	12,000	0	0.00%
25	Underwriting Manager	56,160	56,160	0	0.00%
26					
27	Misc. Expense & Contingency	34,500	34,500	0	0.00%
28					
29	Total Fund Exp & Cont	646,905	733,503	86,599	13.39%
30	Risk Managers	255,840	255,840	0	0.00%
31					
32					
33	XS JIF Ancillary Coverage				
34	POL/EPL	222,827	222,828	1	0.00%
35	XS POL/EPL	51,485	51,485	0	0.00%
36	Excess Liability	182,873	188,359	5,486	3.00%
37	Crime Policy	5,583	5,694	111	2.00%
38	Medical Malpractice	388,964	388,964	0	0.00%
39	Pollution Liability	41,401	43,057	1,656	4.00%
40	Employed Lawyers L	22,038	22,038	(0)	0.00%
41	Cyber Liability/Speci	50,946	50,946	0	0.00%
42	XS Flood 10x40		10,777	10,777	100.00%
43	Aviation		3,773	3,773	100.00%
44					
45	Total FUND Disbursemen	5,742,285	5,881,753	139,469	2.43%

GLOUCESTER COUNTY INSURANCE COMMISSION												
2016 CERTIFIED BUDGET -												
Member Name	FY2015 Annualized Assessment			FY2016 Proposed Assessment			Difference \$			Difference %		
	NJCEL	GCIC	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total	NJCEL	GCIC	Total
Gloucester County	1,645,775	1,825,381	3,471,156	1,596,751	1,915,928	3,512,678	(49,024.00)	90,546.63	41,522.63	-2.98%	4.96%	1.20%
Gloucester County College	178,423	119,612	298,036	273,714	76,605	350,319	95,290.58	(43,007.06)	52,283.52	53.41%	-35.96%	17.54%
Gloucester County Improvement Authority	437,639	754,478	1,192,116	439,301	791,292	1,230,593	1,662.65	36,813.70	38,476.35	0.38%	4.88%	3.23%
Gloucester County Utility Authority	388,342	338,196	726,538	377,198	356,201	733,399	(11,143.59)	18,004.99	6,861.40	-2.87%	5.32%	0.94%
Gloucester County Library	31,362	23,077	54,439	36,001	18,763	54,764	4,639.17	(4,314.51)	324.66	14.79%	-18.70%	0.60%
Grand Totals:	2,681,540	3,060,745	5,742,285	2,722,965	3,158,788	5,881,753	41,424.81	98,043.75	139,468.56	1.54%	3.20%	2.43%

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
2015/2016 Budget Comparison based on claims through October 2015**

	Census: As of October 2015			
	Delta Dental Premier - 839 covered Employees			
	County, Library, Division of Social Services			
	LINE ITEMS	Proposed Budget FY 2014	Proposed Budget FY 2015	Proposed Budget FY 2016
1	Self Insured Claims			
2	Dental Claims	\$512,549	\$516,994	\$485,140
3	Subtotal	\$512,549	\$516,994	\$485,140
4				
5	Projected Trend			\$33,535
6				
7				
8	Subtotal Premiums	\$0	\$0	\$518,675
9				
10	Reinsurance			
11	Dental	\$0	\$0	\$0
12	Subtotal Reinsurance	\$0	\$0	\$0
13				
14	Claims Margin	\$539,627	\$532,821	\$17,764
15				
16	Total Loss Fund	\$539,627	\$532,821	\$536,439
17				
18	General Expenses			
19	Legal	\$0	\$0	\$0
20	Treasurer	\$0	\$0	\$0
21	Benefits Consultant	\$34,800	\$40,206	\$40,206
22	Dental TPA admin fees	\$41,626	\$35,960	\$32,419
23	Misc/Cont	\$0	\$0	\$0
24	Plan Documents	\$0	\$0	\$0
25	Total Expenses	\$76,426	\$76,166	\$72,625
26				
27	Total Employee Contributions	\$0	\$0	\$0
28	Total Budget	\$616,053	\$608,987	\$609,064

AMENDMENT TO THE AGREEMENT

COUNTY OF GLOUCESTER

GROUP NO. 03842

IT IS AGREED that in accordance with ARTICLE VI, Section 3 of the Contract between Delta Dental of New Jersey, Inc. and the above group, said Contract is hereby amended effective **January 1, 2016** with the changes indicated below:

ARTICLE III, Section 8 is amended to read:

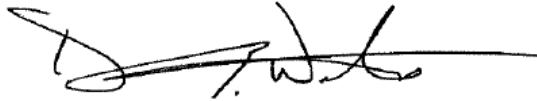
Subscription charges under this Contract shall be as follows:

<u>COVERAGE</u>	<u>MONTHLY CHARGES</u>
Super-Compoiste Admin Fee	\$3.22

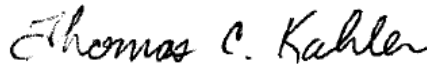
The above rates are guaranteed from **January 1, 2016** to **December 31, 2016**.

Except as herein amended, all terms and provisions of the Contract shall remain in full force.

DELTA DENTAL OF NEW JERSEY, INC.



**Dennis G. Wilson
President**



**Thomas C. Kahler
Vice President
Underwriting & Actuarial Services**

**Amendment to the Rules and Regulations of the
Gloucester County Insurance Commission (GCIC)**

ARTICLE I – DEFINITIONS

“**COMMISSION YEAR**” means the Commission’s fiscal year of *January 1, through December 31*.
(*reference to year is deleted*)

ARTICLE V - MEETINGS AND RULES OF ORDER

On or before January 30th the beginning of the Commission year, the Commissioners shall meet to elect officers and to appoint professionals and servicing organizations and conduct such other business as is necessary. The time and place for the meeting shall be established by the Chairperson, and the Secretary shall send written notice to the clerks of participating local units at least two (2) weeks in advance.
(*change date from 20th to 30th*)

ARTICLE VI – BUDGETS

On or before *December 22* of each year, the Commission shall prepare the budget for the upcoming fiscal year. The budget shall identify the proposed items and amounts of expenditure for its operations, the anticipated amounts and sources of assessments and other income to be received during the fiscal year and the status of the self insurance or loss retention accounts. The budget shall be prepared on a basis that does not recognize investment income or discounting of claim reserves, but recognizes all anticipated or forecasted losses and administrative expenses associated with that fiscal year.
(*Change date from November 15 to December 22*)

RESOLUTION NO. 10-16

GLOUCESTER COUNTY INSURANCE COMMISSION

APPROVAL OF COMMISSION RULES AND REGULATIONS

WHEREAS, on December 21, 2009 the Gloucester County Insurance Commission adopted, the rules and regulations, providing for the operation of and membership in the Gloucester County Insurance Commission; and

WHEREAS, the Commissioners have determined it is necessary to amend the rules and regulation of the Commission pursuant to Article I – Definitions, Article V – Meetings and Rules of Order and Article VI – Budgets per the amendment attached to this resolution.

WHEREAS, the above provision to amend the rules and regulations has been complied with including holding a public hearing on January 28, 2016, on the proposed amendment; now, therefore,

BE IT RESOLVED, that the attached amendment to the rules and regulations providing for the operation of and membership in the Gloucester County Insurance Commission, be and is hereby adopted.

ADOPTED:

BY: _____
GERALD A WHITE, CHAIRPERSON

ATTEST:

MICHAEL BURKE, VICE-CHAIRPERSON

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

TO: Members of the Commission

2016 ANNUAL MEETING NOTICE

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

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
9:30 AM	January 28, 2016	2 South Broad Street Conference Room B Woodbury, NJ	Re-Organizational Meeting
9:30 AM	February 25, 2016	“	Regular Meeting
9:30 AM	April 21, 2016	“	Regular Meeting
9:30 AM	June 23, 2016	“	Regular Meeting
9:30 AM	September 22, 2016	“	Regular Meeting
9:30 AM	October 27, 2016	“	Regular Meeting
9:30 AM	December 15, 2016	“	Regular Meeting

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

By: PERMA Risk Management Services
Administrator

GLOUCESTER COUNTY INSURANCE COMMISSION

RESOLUTION NO. 11-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
2016 REGULAR MEETINGS SCHEDULE**

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 Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission as follows:

1. The schedule of regular meetings of the GCIC for the year 2016 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Court House, Woodbury, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the South Jersey Times and the Courier Post newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Gloucester County Clerk.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 12-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE
SERVICES, INC. FOR FUND YEAR 2016, 2017, and 2018**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-005, for the position of Third Party Administrator pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

Inservco Insurance Services, Inc., ("Inservco") with a business address of P.O. Box 1457, Harrisburg, PA 17105-1457 has been appointed to Third Party Administrator. Inservco's annual flat fee for the initial year is \$79,800, for year two the fee will be \$79,800 and for year three will be \$82,200. This is an all-inclusive fee for the liability and workers' compensation claims services listed in the RFP.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Inservco, acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE
SERVICES, INC. FOR FUND YEAR 2016, 2017, and 2018**

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE

RESOLUTION NO. 13-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING MANAGED CARE PROVIDER TO CONSOLIDATED SERVICES GROUP
FOR FUND YEAR 2016, 2017, and 2018**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals process, RFP # 16-006, for the position of Managed Care Provider pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

Consolidated Services Group, (hereinafter "CSG") has been appointed to Managed Care Provider located at 300 American Metro Blvd., Suite 170, Hamilton, NJ 08619-1205. CSG will provide the following Medical Management Services:

Preferred Provider Network Access to CHN PPO/Bill Review Services:

- Hospitals/In-patient Facilities
- Medical providers
- Statewide network for medical equipment services
- Statewide network for radiology services
- Statewide network for EMG services
- Statewide network for Ambulatory Surgery Center services
- Bill Review and Repricing
- Bill Review Desk Audit (Not including Formal Audit services)
- Account Management (including attendance at required meetings)
- Client Reports

14% of the PPO network reduction*

***Individual Fee per Bill capped at \$10,000.**

***Individual Fee per Bill not to exceed payment to provider**

The Preferred Provider Network “*network reduction*” is defined as the percentage portion of the difference between the providers charge or the fee schedule whichever is less and the allowable amount under the PPO Network agreement.

Out-of-Network Bill Re-Pricing/Preferred Provider Reductions (approval required):

This Program allows experienced Network Operations personnel to enhance out-of-network provider reductions using utilization data, billing and payment acceptance trends between providers and prior payment acceptance history along with leveraging Billing and Finance Department relationships to achieve significant reductions off billed charges.

14% of the out-of-network provider bill reduction

***Individual Fee per Bill capped at \$10,000**

***Individual Fee per Bill not to exceed payment to provider**

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that CSG, acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, CHAIRMAN

RESOLUTION NO. 14-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES
FOR FUND YEAR 2016, 2017, and 2018**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-001, for the position of Executive Director pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

PERMA Risk Management Services, ("PERMA") with a business address of 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054 has been appointed to Executive Director with Joseph P. Hrubash, Vice President as the designated representative and the fee for services is as follows:

A fee for this engagement of up to three percent (3%) on the net annual budget of the Insurance Commission. The net annual budget is the total billed budget less amounts for insurance policies listed in the budget as XS JIF Ancillary Coverages. It is agreed that new members shall be charged a fee in proportion to the fee charged to current members of the Insurance Commission. Based upon the proposed 2016 budget for the Insurance Commission's current membership we agree to annual fee of \$139,354.

The service fee specified herein does not include expenses for services contracted or items purchased specifically for the Insurance Commission use, such as letterhead, telephone and postage for "general" mailing and other similar expenses, including off premise record storage. All such items shall be subject to reimbursement in accordance with policies established and modified from time to time by the Insurance Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES
FOR FUND YEAR 2016, 2017, and 2018**

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that PERMA, acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 15-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2016, 2017, and 2018**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-002, for the position of Risk Management Consulting Services pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

Hardenbergh Insurance Group, ("Hardenbergh") with a business address of Post Office Box 8000, 8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 has been appointed to Risk Management Consulting Services with an annual flat fee of \$255,840.00 for each year (2016, 2017, 2018) made payable in twelve (12) monthly installments.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Hardenbergh, acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2016, 2017, and 2018**

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 16-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2016, 2017, and 2018**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-003, for the position of Underwriting Services pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

Hardenbergh Insurance Group, ("Hardenbergh") with a business address of Post Office Box 8000, 8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 has been appointed to Underwriting Services Director with an annual flat fee of \$56,160.00 for each year (2016, 2017, 2018) made payable in twelve (12) monthly installments.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Hardenbergh, acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2016, 2017, and 2018**

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 17-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AUDITOR TO BOWMAN & COMPANY, LLP**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-008 for the position of Auditor pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

Bowman & Company, LLP with a business address of 6 North Broad Street, Suite 201, Woodbury, NJ 08096 with James J. Miles Jr. the designated representative has been appointed as the Auditor with an annual flat fee of \$15,500 for year 2016 made payable in twelve (12) monthly installments with budgetary increases approved by the Commission for 2017 and 2018.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Bowman & Company, LLP acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE

RESOLUTION NO. 18-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ACTUARY TO THE ACTUARIAL ADVANTAGE, INC.**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-007 for the position of Actuary pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2016 through December 31, 2018.

The Actuarial Advantage, Inc. with a business address of 111 Veterans Square, Media, PA, 19063 with Dennis R. Henry as the designated representative has been appointed as the Actuary with an annual flat fee of \$7,959 for year 2016 made payable in twelve (12) monthly installments with budgetary increases approved by the Commission for 2017 and 2018.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Bowman & Company, LLP acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE

RESOLUTION NO. 19-16

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2016**

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

WHEREAS, the Commissioners of said GCIC find it necessary and appropriate to designate approved defense attorneys so that claims filed against member entities for which the GCIC is obligated to provide a defense may be properly defended; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-004, for the position of Defense Attorneys pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2016 through December 31, 2016.

Madden & Madden, P.A.
Parker McCay, P.A.
Chance & McCann, LLC
Capehart Scatchard
Brown & Connery, LLP
John A. Alice

BE IT FURTHER RESOLVED that assignment of specific claims for defense shall be made by the attorney (solicitor) for the GCIC who shall supervise and coordinate the defense of matters in cooperation with the third party claims adjuster and in accordance with any Litigation Management Policy and other policies instituted by the GCIC; and

BE IT FURTHER RESOLVED, that compensation for the services shall be in accordance with the amounts budgeted for the specific services and that the GCIC will compensate defense attorneys at an hourly rate not to exceed \$150.00, paralegals at an hourly rate not to exceed \$75.00, and reasonable out of pocket expenses as approved by the GCIC attorney and claim administrator. Such amounts on these classes of claims shall conform with the Litigation Management Policy and other policies instituted by the GCIC; and

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the GCIC solicitor, third party claims administrator and those herein appointed for their information and attention.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

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

Monday, January 25, 2016

From 12/14/15 to 1/24/16
Holder (H) / Insured Name (I)

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
GCIC					
H- Rowan University - Department of Athletics	c/o Penny Kempf Assoc. Director of Athletics 2001 Mullica Hill Road, Esbojornson Gymnasium Glassboro, NJ 08028	278	Rowan University, the State of New Jersey 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 (SEE PAGE 2)	12/15/2015	GL EX AU WC
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080				
with respects to Use of the Rowan University Main Gymnasium for Rowan College Women's and Men's Basketball games on Saturday, December 19, 2015.					
Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392					
H- State of New Jersey	Mosquito Control PO Box 400 Trenton, NJ 08625-0499	959	Evidence of insurance. All operations usual to County Governmental Entity as respects Revco Freezer- Model # ULT1490-5-A31 Serial# P II 0-207043-PO, Curtis Dyna Fog ULV Machine - Model Typhoon 1 ULV Machine. Serial # SR00056425, Vectec ULV Machine- Model Grizzly ULV Machine, Serial # 122834, Buffalo Turbine Sprayer Serial #5075, Buffalo Truck ATV Serial #18350, and ATV Trailer Tag#SG-21022 Serial #4MBUS10192D000861. (SEE PAGE 2)	12/21/2015	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392					
H- The Bank of Mellon	Marcelly Segro-Corp Trust 385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424-3206	416	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. (SEE PAGE 2)	1/5/2016	GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261					
H- The Bank of Mellon	Marcelly Segro-Corp Trust 385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424-3206	416	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.	1/5/2016	PR
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
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					

<p>H- Inspira Medical Center Woodbury I- Rowan College at Gloucester County</p>	<p>511 North Broad Street Woodbury, NJ 08096 Mayer, Associate General Counsel 1400 Tanyard Road Sewell, NJ 08080</p>	<p>907</p>	<p>Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCGC staff and students per the DMS and NUR clinical site agreement including PTA (Physical Therapist Assistant Program), CCMA (Certified Clinical Medical Assistan Program, Phelebotomy Program. (See page 2)Rowan College at Gloucester County has a</p>
<p>\$5,000 SIR on GL/Professional. Excess GL/Professional</p>			<p>Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD</p>
<p>H- Department of Human Services I- County of Gloucester</p>	<p>Division of Disability Services P.O. Box 700 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096</p>	<p>912</p>	<p>All operations usual to County Governmental Entity as respects 1/5/2016 GL EX AU WC evidence of insurance. (SEE PAGE 2)</p>
			<p>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</p>
<p>H- Department of Human Services I- County of Gloucester</p>	<p>Division of Disability Services P.O. Box 700 Trenton, NJ 08625 2 South Broad Street Woodbury, NJ 08096</p>	<p>912</p>	<p>Certificate holder is additional insured where obligated by virtue of a1/20/2016 GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)</p>
			<p>with respects to the DHS Grant, Contract #16AQHS 1/1/16-12/31/16.</p>
			<p>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</p>
<p>H- TD Wealth Management I- County of Gloucester</p>	<p>1006 Astoria Blvd Cherry Hill, NJ 08034 2 South Broad Street Woodbury, NJ 08096</p>	<p>919</p>	<p>Evidence of Insurance with respects to the Lease Purchase 1/5/2016 GL EX AU WC Agreement. (SEE PAGE 2)</p>
			<p>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</p>
<p>H- Evidence of Insurance I- County of Gloucester</p>	<p>2 South Broad Street Woodbury, NJ 08096</p>	<p>1287</p>	<p>Evidence of Insurance with respects to Dr. Feigin and Dr. Briskin. 1/13/2016 GL, AU, EX, MM Gloucester County has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. CLD</p>
			<p>Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>
<p>H- St. Charles Borromeo Church I- County of Gloucester</p>	<p>176 Stagecoach Rd. Sicklerville, NJ 08081 2 South Broad Street Woodbury, NJ 08096</p>	<p>1351</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects to club meetings of the Gloucester County Paw Prints 4-H Rabbit Club. The club will be meeting on church property two Thursdays each month, from 6:00 to 9:00 pm. Also the club will be having a rabbit show on January 24, 2015, 7 am to 6 pm. (SEE PAGE 2)</p>
			<p>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</p>

H- St. Charles Borromeo Church I- County of Gloucester	176 Stagecoach Rd. Sicklerville, NJ 08081 2 South Broad Street Woodbury, NJ 08096	1351	Evidence of insurance with regard to Paw Prints 4-H Rabbit Club of 1/7/2016 GL EX AU WC Gloucester County Rabbit Show, Friday Jan. 22, 2016 from 9-11 pm for set up, and Saturday Jan 23, 2016, from 6 am to 9 pm for show event and clean up. (SEE PAGE 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- East Greenwich Twp. Board of Education I- County of Gloucester	559 Kings Highway Mickleton, NJ 08056 Attn: Chris Retkovis 2 South Broad Street Woodbury, NJ 08096	1561	Evidence of insurance with regard to 4-H Club meetings of the 1/7/2016 GL EX AU WC Gloucester Co. 4-H Cloverbud Kidz, meeting at any East Greenwich Twp. School on the 2nd and 4th Wednesday of each month, from 5:30 to 8:00 pm. (see page 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Pine Hill Board of Education I- County of Gloucester	1100 Turnersville Rd Pine Hill, NJ 08021 2 South Broad Street Woodbury, NJ 08096	1603	Evidence of insurance with regard to meetings of The 1/7/2016 GL EX AU WC Homesteading Pioneers 4-H Club of Gloucester Co., to be held at the Pine Hill School, from 6 pm to 9 pm on these dates: February 17, 2016, March 16, 2016, & April 20,2016. (see page 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- SJF-CCRC, Inc. d/b/a Lions Gate I- Rowan College at Gloucester County	1110 Laurel Oak Road Voorhees, NJ 08043 1400 Tanyard Road Sewell, NJ 08080	1653	Evidence of Insurance. All operations usual to County Governmental 1/5/2016 GLAU,EX, MM 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. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.
H- SJF-CCRC, Inc. d/b/a Lions Gate I- Rowan College at Gloucester County	1110 Laurel Oak Road Voorhees, NJ 08043 1400 Tanyard Road Sewell, NJ 08080	1653	Evidence of Insurance. All operations usual to County Governmental 1/6/2016GL AU EX, MM 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. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.
H-NJ Transit I- County of Gloucester	One Penn Plaza East 2 South Broad Street Woodbury, NJ 08096	658	Certificate holder is additional insured and loss payee where 1/20/2016AU EX PHYS obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see attached pages) Transportation Assistance), JARC (Job Access and Reverse Commute), New Freedom, Section 5310 and Section 5311 with respects to the attached vehicles.

Total # of Holders = 20

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	477,584	5,253,420	26,550,463	31,803,883	
2. CLAIM EXPENSES					
Paid Claims	45,363	1,957,066	6,603,804	8,560,871	
Case Reserves	48,212	(668,247)	2,213,115	1,544,868	
IBNR	77,486	576,142	1,544,673	2,120,815	
Discounted Claim Value	(2,904)	141,342	(238,569)	(97,229)	
TOTAL CLAIMS	168,156	2,006,302	10,123,023	12,129,324	
3. EXPENSES					
Excess Premiums	222,522	2,447,737	11,584,681	14,032,418	
Administrative	106,969	835,400	2,931,158	3,766,558	
TOTAL EXPENSES	329,491	3,283,137	14,515,839	17,798,976	
4. UNDERWRITING PROFIT (1-2-3)	(20,063)	(36,019)	1,911,601	1,875,583	
5. INVESTMENT INCOME	0	0	7,237	7,237	
6. PROFIT (4 + 5)	(20,063)	(36,019)	1,918,838	1,882,820	
7. CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8. DIVIDEND INCOME	0	48,953	0	48,953	
9. INVESTMENT IN JOINT VENTURE	1,170	(59,956)	1,157,669	1,097,713	
10. SURPLUS (6 + 7 + 8)	(18,892)	(47,022)	3,225,267	3,178,246	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	77,011	125,434	461,573	587,007	
2011	(17,070)	(27,688)	108,056	80,368	
2012	(4,322)	(367,501)	954,800	587,299	
2013	21,036	171,218	927,236	1,098,454	
2014	(7,739)	115,244	773,601	888,845	
2015	(87,808)	(63,730)		(63,730)	
TOTAL SURPLUS (DEFICITS)	(18,892)	(47,022)	3,225,266	3,178,244	
TOTAL CASH					
				5,678,476	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	(72,756)	(29,264)	1,858,197	1,828,933	
Case Reserves	(3,625)	(61,519)	62,252	733	
IBNR	(106)	(4,310)	24,817	20,507	
Discounted Claim Value	153	5,364	(6,108)	(744)	
TOTAL FY 2010 CLAIMS	(76,334)	(89,728)	1,939,158	1,849,430	
FUND YEAR 2011					
Paid Claims	9,952	187,791	2,370,813	2,558,604	
Case Reserves	8,288	(123,373)	349,235	225,862	
IBNR	(186)	(25,088)	60,993	35,905	
Discounted Claim Value	(55)	22,594	(30,880)	(8,286)	
TOTAL FY 2011 CLAIMS	17,999	61,923	2,750,161	2,812,084	
FUND YEAR 2012					
Paid Claims	11,512	632,439	1,034,270	1,666,709	
Case Reserves	(5,963)	(352,733)	744,800	392,067	
IBNR	(318)	(22,396)	83,838	61,442	
Discounted Claim Value	109	32,584	(43,824)	(11,240)	
TOTAL FY 2012 CLAIMS	5,340	289,894	1,819,084	2,108,978	
FUND YEAR 2013					
Paid Claims	15,358	207,051	998,113	1,205,164	
Case Reserves	(46,498)	(493,543)	710,225	216,682	
IBNR	(1,646)	38,252	286,042	324,294	
Discounted Claim Value	1,461	48,873	(62,892)	(14,019)	
TOTAL FY 2013 CLAIMS	(31,325)	(199,366)	1,931,488	1,732,122	
FUND YEAR 2014					
Paid Claims	4,942	223,834	342,412	566,246	
Case Reserves	4,237	(145,167)	346,603	201,436	
IBNR	(394)	(299,105)	1,088,983	789,878	
Discounted Claim Value	(103)	68,349	(94,867)	(26,518)	
TOTAL FY 2014 CLAIMS	8,682	(152,089)	1,683,131	1,531,042	
FUND YEAR 2015					
Paid Claims	76,355	735,215		735,215	
Case Reserves	91,772	508,088		508,088	
IBNR	80,137	888,789		888,789	
Discounted Claim Value	(4,470)	(36,423)		(36,423)	
TOTAL FY 2015 CLAIMS	243,794	2,095,668	0	2,095,668	
COMBINED TOTAL CLAIMS	168,156	2,006,302	10,123,022	12,129,324	

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 November 30, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,770,306	19,473,367	54,944,240	74,417,607
2.	CLAIM EXPENSES				
	Paid Claims	140,032	675,449	411,505	1,086,954
	Case Reserves	(52,301)	1,693,973	683,536	2,377,507
	IBNR	249,753	1,058,051	8,429,959	9,488,010
	Discounted Claim Value	(15,631)	512,569	(1,189,781)	(677,211)
	TOTAL CLAIMS	321,853	3,940,043	8,335,219	12,275,261
3.	EXPENSES				
	Excess Premiums	1,305,639	14,200,449	36,749,433	50,949,882
	Administrative	126,967	1,448,489	4,081,008	5,529,497
	TOTAL EXPENSES	1,432,606	15,648,938	40,830,441	56,479,379
4.	UNDERWRITING PROFIT (1-2-3)	15,847	(115,614)	5,778,580	5,662,967
5.	INVESTMENT INCOME	3,609	28,502	152,545	181,047
6.	PROFIT (4+5)	19,456	(87,112)	5,931,125	5,844,014
7.	Dividend	0	150,000	0	150,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	19,456	(237,112)	5,323,574	5,086,463
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	1,858	(36,336)	680,166	643,830
	2011	3,608	133,038	994,756	1,127,794
	2012	5,015	(382,371)	822,655	440,284
	2013	(52,797)	(144,445)	1,310,706	1,166,261
	2014	6,173	(241,220)	1,515,291	1,274,071
	2015	55,599	434,222		434,222
	TOTAL SURPLUS (DEFICITS)	19,456	(237,112)	5,323,574	5,086,462
	TOTAL CASH				17,340,929
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	21,259	142,195	163,454
	Case Reserves	0	(24,084)	24,085	1
	IBNR	(1,683)	(138,953)	463,719	324,766
	Discounted Claim Value	58	30,368	(41,484)	(11,116)
	TOTAL FY 2010 CLAIMS	(1,625)	(111,411)	588,515	477,104
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	0	259,102	2,671	261,773
	IBNR	(3,346)	(467,522)	1,113,232	645,710
	Discounted Claim Value	157	79,408	(121,623)	(42,215)
	TOTAL FY 2011 CLAIMS	(3,189)	(129,012)	1,138,377	1,009,365
FUND YEAR 2012					
	Paid Claims	52,820	390,146	125,213	515,359
	Case Reserves	(52,820)	200,900	653,695	854,595
	IBNR	(6,025)	(358,222)	1,521,091	1,162,869
	Discounted Claim Value	1,520	154,612	(240,518)	(85,906)
	TOTAL FY 2012 CLAIMS	(4,505)	387,435	2,059,481	2,446,916
FUND YEAR 2013					
	Paid Claims	510	15,943	0	15,943
	Case Reserves	65,770	509,309	2,025	511,334
	IBNR	(8,935)	(562,777)	2,322,975	1,760,198
	Discounted Claim Value	(3,860)	190,987	(311,625)	(120,638)
	TOTAL FY 2013 CLAIMS	53,485	153,462	2,013,375	2,166,837
FUND YEAR 2014					
	Paid Claims	1,692	119,922	0	119,922
	Case Reserves	(6,060)	275,047	1,058	276,105
	IBNR	(1,292)	(420,481)	3,008,942	2,588,461
	Discounted Claim Value	328	296,416	(474,530)	(178,114)
	TOTAL FY 2014 CLAIMS	(5,332)	270,904	2,535,470	2,806,374
FUND YEAR 2015					
	Paid Claims	85,010	128,179		128,179
	Case Reserves	(59,191)	473,700		473,700
	IBNR	271,033	3,006,007		3,006,007
	Discounted Claim Value	(13,833)	(239,221)		(239,221)
	TOTAL FY 2015 CLAIMS	283,020	3,368,665	0	3,368,665
	COMBINED TOTAL CLAIMS	321,853	3,940,043	8,335,218	12,275,261

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 NOVEMBER 30, 2015

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	49,255	539,164	81,958,140	82,497,304
2. CLAIM EXPENSES				
Paid Claims	35,000	454,558	72,834,323	73,288,881
IBNR	98	975	39,509	40,483
Total Claims	35,098	455,533	72,873,832	73,329,364
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	5,950	65,651	5,405,764	5,471,415
Total Expenses	5,950	65,651	8,991,230	9,056,881
4. UNDERWRITING PROFIT (1-2-3)	8,207	17,980	93,078	111,058
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	8,207	17,980	100,214	118,195
9. STATUTORY SURPLUS (6+7-8)	8,207	17,980	100,214	118,195

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	-	188	(163,556)	(163,367)
CASH	-	188	(163,556)	(163,367)
2013 SURPLUS	-	-	2,931	2,931
CASH	-	0	4,592	4,592
2014 SURPLUS	502	35,862	(4,517)	31,345
CASH	-	-	33,331	33,331
2015 SURPLUS	7,705	(18,070)	-	(18,070)
CASH	48,770	93,904	-	93,904
2015 SURPLUS	8,207	17,980	100,214	118,195
TOTAL CASH	48,770	94,093	139,721	233,814

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	-	(188)	14,793,883	14,793,695
IBNR	-	-	-	-
Total Claims	-	(188)	14,793,883	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	1,661	1,661
Total Claims	-	-	541,883	541,883
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	(502)	(35,862)	37,847	1,985
Total Claims	(502)	(35,862)	535,079	499,217
FUND YEAR 2015				
Paid Claims	35,000	454,746	-	454,746
IBNR	600	36,837	-	36,837
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	35,600	491,583	-	491,583
COMBINED TOTAL CLAIMS	(502)	(36,050)	72,873,832	73,329,364

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

**Gloucester County Insurance Commission
CLAIM ACTIVITY REPORT**

AS OF	December 31, 2015							
COVERAGE LINE- PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	0	0	0	0	0	11		11
December-15	0	0	0	0	0	11		11
NET CHGE	0	0	0	0	0	0		0
Limited Reserves								\$2,112
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	\$0	\$0	\$0	\$0	\$0	\$23,523		\$23,523
December-15	\$0	\$0	\$0	\$0	\$0	\$23,236		\$23,236
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$287)		(\$287)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$165,221		\$749,080
COVERAGE LINE- GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	1	3	7	3	6	18		38
December-15	0	2	6	3	5	20		36
NET CHGE	-1	-1	-1	0	-1	2		-2
Limited Reserves								\$11,543
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	\$734	\$54,453	\$214,659	\$10,757	\$27,600	\$30,602		\$338,804
December-15	\$0	\$49,214	\$301,307	\$10,757	\$23,555	\$30,702		\$415,535
NET CHGE	(\$734)	(\$5,239)	\$86,648	\$0	(\$4,045)	\$100		\$76,730
Ltd Incurred	\$375,597	\$723,628	\$608,766	\$23,971	\$38,088	\$38,088		\$1,808,137
COVERAGE LINE- AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	0	0	2	1	0	5		8
December-15	0	0	2	1	0	7		10
NET CHGE	0	0	0	0	0	2		2
Limited Reserves								\$3,115
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	\$0	\$0	\$17,116	\$6,112	\$0	\$8,000		\$31,228
December-15	\$0	\$0	\$16,534	\$6,112	\$0	\$8,501		\$31,147
NET CHGE	\$0	\$0	(\$582)	\$0	\$0	\$501		(\$81)
Ltd Incurred	\$9,579	\$123,807	\$285,246	\$20,525	\$3,950	\$11,777		\$454,884
COVERAGE LINE- WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	0	10	25	11	15	46		107
December-15	0	10	25	11	14	40		100
NET CHGE	0	0	0	0	-1	-6		-7
Limited Reserves								\$12,022
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	\$0	\$171,409	\$160,291	\$199,813	\$173,836	\$445,963		\$1,151,312
December-15	\$0	\$160,599	\$158,907	\$198,131	\$241,775	\$442,803		\$1,202,215
NET CHGE	\$0	(\$10,810)	(\$1,385)	(\$1,682)	\$67,939	(\$3,160)		\$50,903
Ltd Incurred	\$1,361,070	\$1,729,956	\$1,192,782	\$1,229,154	\$716,888	\$1,169,470		\$7,399,320
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	1	13	34	15	21	80		164
December-15	0	12	33	15	19	78		157
NET CHGE	-1	-1	-1	0	-2	-2		-7
Limited Reserves								\$10,651
Year	2010	2011	2012	2013	2014	2015		TOTAL
November-15	\$734	\$225,862	\$392,066	\$216,682	\$201,436	\$508,088		\$1,544,868
December-15	\$0	\$209,813	\$476,747	\$215,000	\$265,330	\$505,242		\$1,672,133
NET CHGE	(\$734)	(\$16,049)	\$84,681	(\$1,682)	\$63,894	(\$2,846)		\$127,265
Ltd Incurred	\$1,829,932	\$2,789,032	\$2,144,703	\$1,423,028	\$840,171	\$1,384,555		\$10,411,421

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2015

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-15		Unlimited Incurred	Limited Incurred	Actual 30-Nov-15		Unlimited Incurred	Limited Incurred	Actual 30-Dec-14				
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	123,874	123,874	63.07%	196,392	100.00%
GEN LIABILITY	813,038	375,597	375,597	46.20%	784,558	96.50%	376,330	376,330	46.29%	785,696	96.64%	354,551	354,551	43.61%	789,434	97.10%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,871	97.08%	9,579	9,579	16.64%	55,350	96.17%
WORKER'S COMP	1,044,196	1,361,070	1,361,070	130.35%	1,044,196	100.00%	1,361,070	1,361,070	130.35%	1,044,196	100.00%	1,473,632	1,473,632	141.13%	1,042,944	99.88%
TOTAL ALL LINES	2,111,178	1,829,932	1,829,932	86.68%	2,080,936	98.57%	1,830,666	1,830,666	86.71%	2,082,154	98.63%	1,961,636	1,961,636	92.92%	2,084,120	98.72%
NET PAYOUT %	\$1,829,932			86.68%												

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-15		Unlimited Incurred	Limited Incurred	Actual 30-Nov-15		Unlimited Incurred	Limited Incurred	Actual 30-Dec-14				
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	230,286	230,286	98.30%	234,258	100.00%
GEN LIABILITY	969,800	723,628	723,628	74.62%	941,645	97.10%	723,593	723,593	74.61%	941,279	97.06%	629,142	629,142	64.87%	928,127	95.70%
AUTO LIABILITY	68,650	123,807	123,807	180.35%	66,022	96.17%	123,807	123,807	180.35%	65,864	95.94%	123,049	123,049	179.24%	63,553	92.58%
WORKER'S COMP	1,260,640	1,729,956	1,729,956	137.23%	1,259,129	99.88%	1,725,424	1,725,424	136.87%	1,258,878	99.86%	1,807,078	1,807,078	143.35%	1,253,121	99.40%
TOTAL ALL LINES	2,533,348	2,789,032	2,789,032	110.09%	2,501,054	98.73%	2,784,465	2,784,465	109.91%	2,500,279	98.69%	2,789,555	2,789,555	110.11%	2,479,059	97.86%
NET PAYOUT %	\$2,579,219			101.81%												

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-15		Unlimited Incurred	Limited Incurred	Actual 30-Nov-15		Unlimited Incurred	Limited Incurred	Actual 30-Dec-14				
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	70,557	70,557	29.48%	239,354	100.00%
GEN LIABILITY	969,800	608,766	608,766	62.77%	928,127	95.70%	518,445	518,445	53.46%	925,205	95.40%	285,950	285,950	29.49%	874,245	90.15%
AUTO LIABILITY	68,650	289,890	289,890	422.27%	63,553	92.58%	289,890	289,890	422.27%	63,301	92.21%	265,746	265,746	387.10%	59,852	87.18%
WORKER'S COMP	1,292,157	1,192,782	1,192,782	92.31%	1,284,450	99.40%	1,192,532	1,192,532	92.29%	1,283,685	99.34%	1,169,466	1,169,466	90.50%	1,267,566	98.10%
TOTAL ALL LINES	2,569,961	2,149,346	2,149,346	83.45%	2,515,485	97.88%	2,058,776	2,058,776	80.11%	2,511,545	97.73%	1,791,719	1,791,719	69.72%	2,441,017	94.98%
NET PAYOUT %	\$1,667,955			64.90%												

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-15		Unlimited Incurred	Limited Incurred	Actual 30-Nov-15		Unlimited Incurred	Limited Incurred	Actual 30-Dec-14				
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	159,379	159,379	65.49%	243,372	100.00%
GEN LIABILITY	969,800	23,971	23,971	2.47%	874,245	90.15%	23,971	23,971	2.47%	867,752	89.48%	278,945	278,945	28.76%	769,927	79.39%
AUTO LIABILITY	68,650	20,525	20,525	29.90%	59,852	87.18%	20,525	20,525	29.90%	59,437	86.58%	9,525	9,525	13.87%	52,477	76.44%
WORKER'S COMP	1,292,157	1,229,154	1,229,154	95.12%	1,267,566	98.10%	1,227,971	1,227,971	95.03%	1,265,084	97.90%	1,270,488	1,270,488	98.32%	1,208,301	93.51%
TOTAL ALL LINES	2,573,979	1,423,028	1,423,028	55.29%	2,445,035	94.99%	1,421,846	1,421,846	55.24%	2,435,646	94.63%	1,718,337	1,718,337	66.76%	2,274,077	88.35%
NET PAYOUT %	\$1,208,028			46.93%												

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-15		Unlimited Incurred	Limited Incurred	Actual 30-Nov-15		Unlimited Incurred	Limited Incurred	Actual 30-Dec-14				
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	241,752	99.33%	90,419	90,419	37.15%	231,783	95.24%
GEN LIABILITY	774,800	38,088	38,088	4.92%	615,116	79.39%	35,674	35,674	4.60%	605,738	78.18%	44,079	44,079	5.69%	466,269	60.18%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	52,477	76.44%	3,950	3,950	5.75%	51,527	75.06%	3,950	3,950	5.75%	35,126	51.17%
WORKER'S COMP	1,107,261	716,888	716,888	64.74%	1,035,404	93.51%	646,814	646,814	58.42%	1,026,572	92.71%	550,569	550,569	49.72%	709,464	64.07%
TOTAL ALL LINES	2,194,083	840,171	840,171	38.29%	1,946,368	88.71%	767,683	767,683	34.99%	1,925,590	87.76%	689,016	689,016	31.40%	1,442,642	65.75%
NET PAYOUT %	\$574,840			26.20%												

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-15		Unlimited Incurred	Limited Incurred	Actual 30-Nov-15		Unlimited Incurred	Limited Incurred	Actual 30-Dec-14				
PROPERTY	230,000	165,221	165,221	71.84%	219,048	95.24%	151,221	151,221	65.75%	197,800	86.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	680,000	30,702	30,702	4.52%	409,219	60.18%	30,602	30,602	4.50%	333,200	49.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	91,000	11,777	11,777	12.94%	46,562	51.17%	11,276	11,276	12.39%	40,950	45.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,157,000	1,169,470	1,169,470	101.08%	741,334	64.07%	1,050,204	1,050,204	90.77%	601,640	52.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,158,000	1,377,170	1,377,170	63.82%	1,416,163	65.62%	1,243,303	1,243,303	57.61%	1,173,590	54.38%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$871,928			40.40%												

The logo for Conner Strong & Buckelew is a blue square with a white border. Inside the square, the text "CONNER STRONG & BUCKELEW" is written in white, uppercase, sans-serif font, centered vertically and horizontally.

CONNER
STRONG &
BUCKELEW

CLIENT ACTIVITY REPORT

DECEMBER 2015

**GCHIC - Gloucester County Health
Insurance Commission**

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



CLIENT ACTIVITY SUMMARY REPORT

From: 12/1/2015 To: 12/31/2015

GCHIC - Gloucester County Health Insurance Commission

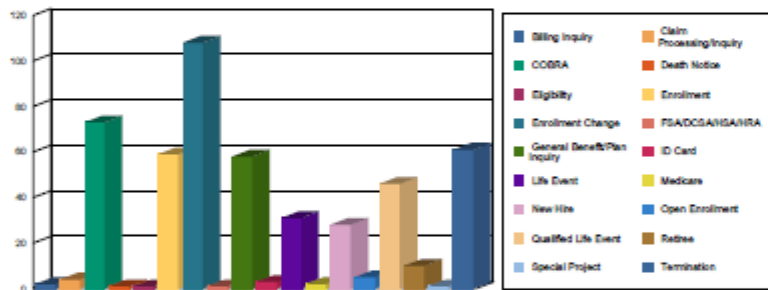
SUBJECT (DECEMBER)	# of Issues
COBRA	15
Enrollment Change	10
General Benefit/Plan Inquiry	1
Qualified Life Event	1
Retiree	1
Special Project	1
Total for Subject	29



SUBJECT (YTD)

	<u># of Issues</u>
Billing Inquiry	2
Claim Processing/Inquiry	4
COBRA	73
Death Notice	1
Eligibility	1
Enrollment	59
Enrollment Change	108
FSA/DCSA/HSA/HRA	1
General Benefit/Plan Inquiry	58
ID Card	3
Life Event	31
Medicare	2
New Hire	28
Open Enrollment	5
Qualified Life Event	48
Retiree	10
Special Project	1
Termination	61

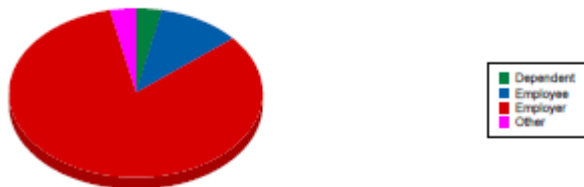
Total for Subject 494



CALL SOURCE (DECEMBER)

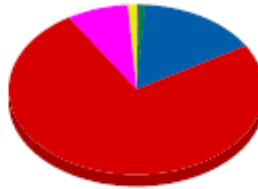
	<u># of Issues</u>
Dependent	1
Employee	3
Employer	24
Other	1

Total for Call Source 29



CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Dependent	5
Employee	75
Employer	369
Other	38
Unidentified	6
Total for Call Source	494

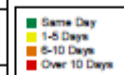
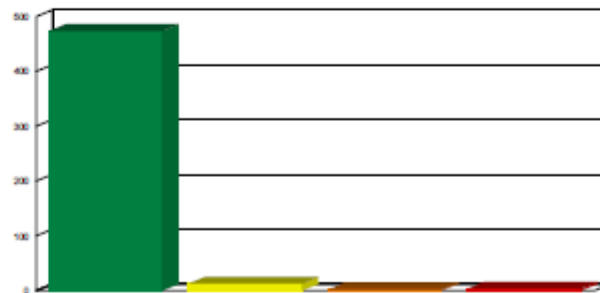


CLOSED TIME (DECEMBER)

	<u># of Days</u>	<u>%</u>
Same Day	28	100%
Total for Time Range	28	100%

CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	474	96%
1-5 Days	13	3%
6-10 Days	2	0%
Over 10 Days	4	1%
Total for Time Range	493	100%



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 20-16

January 2016

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000480			
000480	MADDEN & MADDEN	LEGAL SERV FOR ANCILLARY COV - 12/16/15	825.00
000480	MADDEN & MADDEN	LEGAL SERV FOR ANCILLARY COV - 12/16/15	1,310.00
			2,135.00
000481			
000481	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 12/2015	3.40
			3.40
000482			
000482	COURIER-POST	ACCT: CHL-091699-12/31/15-MTG 1/28/16	5.85
000482	COURIER-POST	ACCT:CHL-091699-12/30/15-2016 HLTH BDGT	9.00
000482	COURIER-POST	ACCT: CHL-091699-12/30/15 -2016 P&C BDGT	27.90
			42.75
000483			
000483	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/31/15	714.76
000483	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 12/31/2015	2,874.20
000483	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/15	51.31
000483	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/31/15	3,196.40
			6,836.67
000484			
000484	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription - 12/15	600.25
			600.25
000485			
000485	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription - 12/15	600.25
			600.25
000486			
000486	SOUTH JERSEY TIMES	ACCT: 1158710 - 12/30/15 - ADV PUB HRNG	10.01
000486	SOUTH JERSEY TIMES	ACCT: 1158710 -12/30/15- 2016 HEALTH BDG	29.52
000486	SOUTH JERSEY TIMES	ACCT: 1158710-12/30/15-2016 PROP/CSLT	42.03
			81.56
000487			
000487	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription - 12/15	600.25
			600.25
TOTAL PAYMENTS FY 2015			10,900.13

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000488			
000488	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 01/2016	6,650.00
			6,650.00
000489			
000489	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2016	11,612.84
			11,612.84
000490			
000490	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER - 01/2016	4,680.00
			4,680.00
000491			
000491	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 01/2016	663.25
			663.25
000492			
000492	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 01/2016	3,270.00
			3,270.00
000493			
000493	NJ MOTOR VEHICLE COMMISSION	ACCT: OL009120 - 2016 ANNUAL ADMIN FEE	150.00
			150.00
000494			
000494	HARDENBERGH INSURANCE GROUP	RMC FEE 01/2016	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2016	48,346.09

TOTAL PAYMENTS ALL FUND YEARS \$ 59,246.22

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. 21-16

JANUARY 2016

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0116			
W0116	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 01/2016	530.50
W0116	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 01/2016	2,820.00
			3,350.50
		TOTAL PAYMENTS FY 2016	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	November				
CURRENT FUND YEAR	2015				
	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	
TO TAL for All Accts & instruments					
Opening Cash & Investment Balance	\$5,836,145.94	5,809,790.84	7,447.30	18,907.80	
Opening Interest Accrual Balance	\$0.00	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	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	\$235,020.34	\$91,911.75	\$106,309.04	\$36,799.55
10	(Withdrawals - Sales)	(\$392,690.73)	(\$244,176.70)	(\$112,314.48)	(\$36,199.55)
					\$0.00
	Ending Cash & Investment Balance	\$5,678,475.55	\$5,657,525.89	\$1,441.86	\$19,507.80
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$125,794.29	\$55,453.44	\$50,505.50	\$19,835.35
	(Less Deposits in Transit)	(\$3,598.67)	(\$3,598.67)	\$0.00	\$0.00
	Balance per Bank	\$5,800,671.17	\$5,709,380.66	\$51,947.36	\$39,343.15

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

Current Fund Year: 2015								
Month Ending: November								
	Prop	Liab	Auto	WC		NJ CEL	Admin	TOTAL
OPEN BALANCE	661,581.28	3,825,946.19	(9,059.10)	1,115,472.07	0.00	37,715.58	204,490.68	5,836,146.70
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	3,598.67	88,313.08	0.00	0.00	0.00	91,911.75
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	3,598.67	88,313.08	0.00	0.00	0.00	91,911.75
EXPENSES								
Claims Transfers	0.00	24,664.51	415.38	112,194.48	0.00	0.00	0.00	137,274.37
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	112,307.77	112,307.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	24,664.51	415.38	112,194.48	0.00	0.00	112,307.77	249,582.14
END BALANCE	661,581.28	3,801,281.68	(5,875.81)	1,091,590.67	0.00	37,715.58	92,182.91	5,678,476.31

RESOLUTION 22-16

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on January 28, 2016 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/15 to 12/31/15, 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 January 28, 2016.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2015 Thru 12/31/2015

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2015 Thru 12/31/2015

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	4878	3530000629	002	CRAM, MICHAEL	11/4/2015	11/23/2015	PARKER MCCAY	12/11/2015	LEGAL FEE - INV #2550528	233.66	233.66
Total for Coverage: Auto Liability									Number of entries: 1	233.66	233.66
Coverage: General Liability											
C	4882	3530001117	001	ANDERSON, ALBERT	5/15/2015	10/9/2015	JDR ACQUISITION LLC DBA JAMES	12/11/2015	Acct#C21611	1,764.19	1,764.19
C	4884	3530001270	001	MCCLOSKEY, MATTHEW	10/7/2015	11/30/2015	MADDEN & MADDEN PA	12/23/2015	LEGAL FEE - STMT #3	4,320.00	4,320.00
C	4885	3530001117	001	ANDERSON, ALBERT	12/22/2014	1/28/2015	MADDEN & MADDEN PA	12/23/2015	LEGAL FEE - STMT #1	1,530.00	1,530.00
C	4887	3530001427	001	WALKER, TERRY	10/5/2015	10/28/2015	MADDEN & MADDEN PA	12/23/2015	LEGAL FEE - STMT #1	825.00	825.00
Total for Coverage: General Liability									Number of entries: 4	8,439.19	8,439.19
Coverage: Police Professional											
C	4879	3530000547	001	DEAN, TAHARQA	8/3/2015	9/1/2015	MADDEN & MADDEN PA	12/11/2015	CLIENT ID# 32052-000M STMT# 20	4,880.00	4,880.00
C	4880	3530000547	001	DEAN, TAHARQA	11/8/2015	11/30/2015	MADDEN & MADDEN PA	12/11/2015	LEGAL FEE - STMT #23	359.00	359.00
C	4883	3530000807	001	GOODLET, CHARLES	11/4/2015	11/16/2015	PARKER MCCAY	12/23/2015	LEGAL FEE - INV #2550530	378.69	378.69
C	4886	3530000494	001	GEORGETTE, PATRICK	10/7/2015	11/2/2015	MADDEN & MADDEN PA	12/23/2015	LEGAL FEE - STMT #20	35.00	35.00
C	4889	3530001333	001	CELESTIN, JEAN	11/9/2015	11/19/2015	CHANCE & MCCANN LLC	12/23/2015	LEGAL FEE - INV #12025	1,313.61	1,313.61
Total for Coverage: Police Professional									Number of entries: 5	6,966.30	6,966.30
Coverage: Property											
C	4881	3530001442	001	GLOUCESTER COUNTY	10/28/2015	10/28/2015	ALL RISK INC	12/11/2015	SERVICE REIMB FOR INV #81-12897	9,268.00	9,268.00
C	4888	3530001442	001	GLOUCESTER COUNTY	10/28/2015	10/28/2015	ALL RISK INC	12/23/2015	INVOICE ID: 61-12838	5,018.19	5,018.19
Total for Coverage: Property									Number of entries: 2	14,286.79	14,286.79
Coverage: Un/Underinsured Motorists(NJ)											
C	12920	3530000919	001	RANDOLPH, BRIAN	11/11/2015	11/25/2015	PARKER MCCAY	12/11/2015	LEGAL FEE - INVOICE #2550529	174.39	174.39
C	13031	3530000919	001	RANDOLPH, BRIAN	11/11/2015	11/24/2015	PARKER MCCAY	12/23/2015	LEGAL FEE - INV #2550529	174.39	174.39
Total for Coverage: Un/Underinsured Motorists(NJ)									Number of entries: 2	348.78	348.78
Total for Gloucester Co Ins Commission - 353									Number of entries: 14	30,274.72	30,274.72



Gloucester County Insurance Commission
 Bill Review / PPO Savings
 2015



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed ¹	CSG Negotiated Reductions ²	PPO Reductions ³	Bill Review Reductions ⁴	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	27	96%	\$10,356.81	90%	\$6,002.97	\$0.00	\$2,345.45	\$2,008.39	\$4,353.84	\$604.51	\$3,749.33
	February	63	81%	\$63,245.04	73%	\$32,720.07	\$1,635.00	\$15,253.19	\$13,636.78	\$30,524.97	\$3,163.94	\$27,361.03
	March	63	94%	\$152,951.44	95%	\$83,998.00	\$11,153.00	\$21,480.89	\$36,319.55	\$68,953.44	\$9,333.17	\$59,620.27
	April	60	82%	\$127,736.73	96%	\$50,889.87	\$750.02	\$23,544.11	\$52,552.73	\$76,846.86	\$9,981.53	\$66,865.33
	May	49	82%	\$86,705.77	82%	\$56,780.07	15,381.76	\$7,828.76	\$6,715.18	\$29,925.70	\$3,985.63	\$25,940.07
	June	67	95%	\$279,640.86	99%	\$124,748.79	14,143.61	\$27,458.83	\$113,289.63	\$154,892.07	\$15,724.04	\$139,168.03
	July	55	78%	\$33,815.68	58%	\$19,841.46	1,500.00	\$4,745.33	\$7,728.89	\$13,974.22	\$1,959.12	\$12,015.10
	August	53	89%	\$31,973.86	92%	\$14,550.20	\$50.00	\$15,404.45	\$1,969.21	\$17,423.66	\$2,439.32	\$14,984.34
	September	35	83%	\$21,446.94	87%	\$16,485.91	\$243.00	\$3,481.16	\$1,236.87	\$4,961.03	\$694.58	\$4,266.45
	October-November	93	88%	\$52,033.64	79%	\$36,588.55	\$487.41	\$7,311.21	\$7,646.47	\$15,445.09	\$2,086.73	\$13,358.36
	December	58	90%	\$216,706.47	96%	\$100,907.72	\$5,180.71	\$24,527.53	\$86,090.51	\$115,798.75	\$10,840.66	\$104,958.09
	YTD Total		623	87%	\$1,076,613.24	87%	\$543,513.61	\$50,524.51	\$153,380.91	\$329,194.21	\$533,099.63	\$60,813.23

Monthly Summary	December
Total Savings (before fees):	\$115,798.75
Percent Savings:	53%
NET SAVINGS:	\$104,958.09
Percent NET SAVINGS:	46%

Report Footnotes:

- ¹Recommended amount for payment
- ²Discounts negotiated by CSG on out of network bills
- ³Discounts applied in accordance with CHN PPO contracts
- ⁴USC and CSG Code Review reductions applied

YTD Summary	
Total Savings (before fees):	\$533,099.63
Percent Savings:	50%
NET SAVINGS:	\$472,286.40
Percent NET SAVINGS:	44%

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: January 19, 2016

December - February 2016

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 8:** Attended the GCIC Claims Committee meeting via conference call.
- **December 17:** Attended the GCIC meeting in Woodbury.
- **January 8 & 11:** Attended the GCIC Safety Kickoff Planning meeting in Sewell.
- **January 12:** Attended the GCIC Claims Committee meeting via conference call.
- **January 13:** Attended and participated in the GCIC Safety Kick off Meeting at the Rowan College of Gloucester County.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 28:** Plan to attend the GCIC meeting in Woodbury.
- **February 2:** Plan to attend the GCIC Safety Committee meeting.
- **February 18:** One session of Forklift Certification is scheduled for GCIC.
- **February 24:** One session of Forklift Certification is scheduled for GCIC.
- **February 26:** One session of Conflict Resolution Dealing with Difficult People training is scheduled for RCGC

CEL MEDIA LIBRARY

2015 - 4 videos were utilized

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

<u>MONTH</u>	<u>AGENCY</u>	<u># of Videos</u>
January (as of 1/19)		0

RESOLUTION NO. 23-16

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on January 28, 2016.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for January 28, 2016 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2016.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
1/28/16

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001441	James Butch	Worker Compensation	PAR	
3530000588	James Fare	Worker Compensation	PAR	
3530001442	Gloucester County	Property	PAR	
3530000836	John Steif, Jr.	Liability	SAR	
3530000893	Michael Lamanteer	Liability		GLO-L1059-13
3530000807	Estate of Charles Goodlet	Liability	SAR	
3530001361	Taharqu Dean	Liability		1:13-cv-05179

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 17, 2015
2 South Broad Street
WOODBURY, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Ashley Nelms 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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Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino Jenna Quattrone (via teleconference)
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Attorney	Long 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:

Dean Sizemore, Gloucester County (*via conference call*)
Tami Brown, Conner Strong & Buckelew (*via conference call for Benefit Budget*)
Matt Lyons, Gloucester County
Prudence Higbee, Esq. Capehart Scatchard
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of October 22, 2015

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF OCTOBER 22, 2015

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sizemore reported the GCIC Safety and Accident Review Committee met on December 1, 2015 at the Gloucester County Improvement Authority at Budd Boulevard, Woodbury, NJ. Mr. Sizemore advised the 2016 Safety Kick Off Meeting was scheduled for January 13th at the Rowan College @ Gloucester County. Mr. Sizemore noted the new Accident Investigation On-Line Form would be rolled out.

CLAIMS COMMITTEE: Mr. Sizemore advised the Claims Committee met and the PARS would be discussed during closed session. Executive Director noted the Claims Committee 2016 Meeting Schedule was included in the agenda. Mr. Sizemore reported the meetings would be held at 2 South Broad Street or by teleconference on the second Tuesday of the month at 9:00 AM.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had several action items for his report and would begin with the 2016 Property and Casualty Budget Introduction.

2016 PROPERTY AND CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the budget which was included in the agenda. Executive Director advised the introductory budget was in the amount of \$5,883,767 and represented a 2.46% Commission wide increase over the 2015 budget. Executive Director reported the agenda included a narrative on the budget. Executive Director reviewed the Claims portion of the budget and noted there was an increase in the worker compensation line as the self insured retention was changing from \$250,000 to \$300,000. Executive Director advised the

CEL was now attaching at \$300,000 for worker compensation coverage. Executive Director reviewed the expense portion of the budget and advised the Executive Director and Actuary's fee were increased by 2% which was reflected in their RFP responses. Executive Director noted those two positions were unchallenged. Executive Director advised the Safety Service was increased due to an additional staff member at the County. Executive Director noted he would have the budget amended to reflect a reduction in the auditor's fee to \$15,500 to coincide with the RFP response. Also Executive Director advised the Claims Adjustment Fee could be reduced to \$79,800 per their fee in the RFP response. Executive Director reported the Commission Attorney contract would be up for renewal in April and a 2% increase was built into the budget. Executive Director indicated the Treasurer, Underwriting Services Director and Risk Manager's fee were not increased. Executive Director reviewed the Ancillary coverages and advised the premiums were based on projections by the CEL Underwriting Manager. Executive Director noted there were new coverages added to the budget, Excess Flood and Non Owned Aviation. Executive Director asked if anyone had any questions on the budget and requested a motion to introduce the budget.

MOTION TO INTRODUCE THE 2016 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$5,883,667 AND SCHEDULE A PUBLIC HEARING ON JANUARY 28, 2016 AT 9:30 AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ

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

Executive Director reported a copy of the 2016 Proposed Assessments were included in the agenda, however no action was needed now. The 2016 Assessments would be certified when the budget was adopted.

CEL DIVIDEND: Executive Director reported the CEL declared a dividend for the 2010 Fund Year for Camden County Insurance Commission and Gloucester County Insurance Commission. Executive Director advised Gloucester County Insurance Commission's share was \$48,953. Executive Director referred to a copy of the member entity share of the dividend which was included in the agenda. Executive Director advised the member entities could deduct their portion of the CEL dividend on their first 2016 assessment payment or receive a dividend check. Chairman White suggested the credit be given on the first assessment payment and Executive Director recommended the member entities follow the same procedure. After a brief discussion it was agreed a credit would be applied to the first assessment payment.

MOTION TO APPROVE A REDUCTION IN THE FIRST 2016 ASSESSMENT BILLING TO REFLECT THE 2010 CEL DIVIDEND

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

2016 HEALTH BENEFITS BUDGET INTRODUCTION: Executive Director advised Ms. Brown was on the phone to review and answer any questions regarding the budget. Ms. Brown reviewed the line items of the budget and explained the claims margins and projected trends. In response to Chairman White's inquiry, Ms. Brown advised the budget could include separate line items for the trend factor and the claims margins. Executive Director requested Ms. Brown to revise the budget to reflect the changes for the budget adoption.

MOTION TO INTRODUCE THE 2016 HEALTH BENEFITS BUDGET IN THE AMOUNT OF \$609,064 AND SCHEDULE A PUBLIC HEARING ON JANUARY 28, 2016 AT 9:30 AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ

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

RFP'S FOR PROFESSIONAL SERVICES: Executive Director advised his office prepared the Request for Proposals for the position of Executive Director, Risk Manager Consultant, Underwriting Services Director, Actuary, Auditor, Managed Care Provider, Third Party Administrator and Defense Panel. Executive Director advised the responses were due on December 2nd at 2:00 and a summary of the RFP opening was included in the agenda. Executive Director noted the positions of Executive Director, Risk Manager Consultant, Underwriting Services Director, Actuary, and Auditor were all unchallenged, with one response received from the each of the incumbents. Executive Director indicated multiple responses were received for positions of Managed Care, Third Party Administrator and Defense Panel positions. Chairman White advised the responses were reviewed by the Commissioners and the evaluation sheets were graded. Chairman White conducted a discussion regarding the responses. In response to Chairman White's inquiry, Commission Attorney recommended one motion could be made for the appointments at today's meeting and he would prepare the applicable resolutions for the next meeting. Chairman White advised this year the Commission would increase the number of attorney firms appointed as the Defense Panel. Chairman White advised Brown & Connery was currently handling EPL claims, however this year their services would be expanded. Chairman White indicated the fees would be as per their response or if the response indicated would accept fees set forth by the Commission, the rate was \$150 per hour as in the past. In response to Executive Director's inquiry, Ms. Ridolfino advised Madden and Madden was already approved by AIG to handle EPL claims.

MOTION TO APPROVE THE FIRMS CHANCE & MCCANN, LLP, CAPEHART SCATCHARD, PARKER MCCAY, MADDEN & MADDEN, BROWN & CONNERY, LP, AND JOHN ALICE AS THE

DEFENSE PANEL FOR A PERIOD OF ONE YEAR, JANUARY 1, 2016 TO DECEMBER 31, 2016

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

MOTION TO APPROVE THE FOLLOWING FIRMS FOR A THREE YEAR APPOINTMENT EFFECTIVE JANUARY 1, 2016

- Executive Director PERMA
- Risk Manager Consultant Hardenbergh Insurance Group
- Underwriting Services Director Hardenbergh Insurance Group
- Actuary Actuarial Advantage
- Auditor Bowman & company, LP
- Managed Care CSG
- Third Party Administer Inservco Insurance Services

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

AMENDMENT TO RULES & REGULATIONS: Executive Director reported his office received some suggested revisions for the Rules and Regulations. Executive Director advised a copy of the proposed amendments were included in the agenda. The amendments were reviewed by the Chairman and Commission Attorney. Executive Director indicated a Public Hearing should be scheduled for the next meeting on January 28, 2016.

MOTION TO APPROVE THE FIRST READING OF AN AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS AND SCHEDULES A PUBLIC HEARING ON JANUARY 28, 2016 AT 9:30 AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

It is noted that Commissioner Burke had left the meeting at this time.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 10/17/15 to 12/13/15. There were a total of 24 certificates issued for this period.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL met on October 22, 2015 and a summary report of the meeting was included in the agenda. Executive Director advised the CEL also met on November 19, 2015 and adopted the 2016 Budget in the amount of \$21,461,632 and certified the assessments. Executive Director indicated the worker compensation was increased from \$250,000 to \$300,000 for all members with the exception of Hudson, Ocean, Atlantic and Salem Counties. Executive Director noted the CEL Reorganization meeting was scheduled for February 25, 2016 at 1:00 PM.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the September Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,155,479 as of September 30, 2015. Executive Director advised that \$1,130,422 on line 8 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity. Executive Director noted the cash amount was \$4,989,162.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the September Financial Fast Track for the NJ CEL. As of September 30, 2015 the CEL had a surplus of \$5,123,726.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the September and October Health Benefits Financial Fast Tracks. As of October 31, 2015 there was a surplus of \$109,988. 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, 2015. Executive Director referred to the Claim Activity Report and advised the purpose of the report was to review the number of claims along with changes in reserve. Executive Director advised he did not note anything unusual about the report. Executive Director also reviewed the Claims Management Report Expected Loss Ratio Analysis" report as of November 30, 2015. Executive Director noted this report tracks with the Financial Fast Track. Executive Director reviewed the report and asked if anyone had any questions.

ALTERNATE COMMISSIONER: Executive Director advised one of the other Insurance Commissions added an alternate Commissioner. Executive Director reported the By Laws allow for this and suggested the Commission consider the alternate to ensure there is always a quorum. Chairman White thought it was a good idea and would discuss with the Freeholders. Ms. Dodd noted the Commission Reorganization meeting would be held in January.

2016 MEETING SCHEDULE: Executive Director reported a copy of the proposed 2016 Meeting Schedule was included in the agenda. Executive Director advised as done in the past there were no meetings scheduled for March, May, July, August and November. Executive Director noted meetings for those months could be scheduled if necessary with additional notice required by statute. Executive Director asked if the April meeting could be changed to April 21, 2016.

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

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE THE NOVEMBER
BILL LIST, RESOLUTION 63-15 IN THE
AMOUNT OF \$112,307.77**

Motion:	Commissioner Jones
Second:	Chairman White
Roll Call Vote	Unanimous

**MOTION TO APPROVE THE NOVEMBER
HEALTH BILL LIST, RESOLUTION 64-15 IN
THE AMOUNT OF \$3,350.50**

Motion:	Commissioner Jones
Second:	Chairman White
Roll Call Vote	Unanimous

**MOTION TO APPROVE THE DECEMBER
BILL LIST, RESOLUTION 65-15 IN THE
AMOUNT OF \$67,516.85**

Motion:	Commissioner Jones
Second:	Chairman White
Roll Call Vote	Unanimous

**MOTION TO APPROVE THE DECEMBER
HEALTH BILL LIST, RESOLUTION 66-15 IN
THE AMOUNT OF \$3,350.50**

Motion:	Commissioner Jones
Second:	Chairman White
Roll Call Vote	Unanimous

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

CLAIMS REPORT:

Chairman White presented Resolution 67-15 Inservco Liability Check Register for the period of 10/1/15 through 10/31/15 and 11/1/15 to 11/30/15.

MOTION TO APPROVE RESOLUTION 67-15 LIABILITY CHECK REGISTER FOR THE PERIOD OF 10/1/15 THROUGH 10/31/15 AND 11/1/15 TO 11/30/15

Motion:	Commissioner Jones
Second:	Chairman White
Roll Call Vote:	Unanimous

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of October and November which was included in the agenda. Ms. Goldstein advised there were 93 bills received for both months. Ms. Goldstein advised the total provider charge was \$52,033.64. The total allowed amount was \$36,588.55. Ms. Goldstein advised the total savings for October and November was \$15,445.09 or 30% savings. Ms. Goldstein advised that concluded her report unless anyone had any questions. Ms. Goldstein noted next month she would provide a summary of the 2015 figures.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the October through December 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince noted there were some security changes with NJ Motor Vehicle CAIR program and would discuss in more detail with Mr. Sizemore.

In response to Chairman White's inquiry regarding the Safety Kick Off Meeting, Ms. Ridolfino advised "Save the Date" invitations were sent out. Ms. Ridolfino noted the focus of the meeting would be the new Safety Accident On Line Form and the BRIT Program.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino requested a motion for an amount not to exceed \$1,000 for the webmaster to work on the on line Accident Form. Ms. Ridolfino noted that she discussed this item with the Executive Director and he advised this could be charged to the miscellaneous and contingency line of the budget.

MOTION TO AUTHORIZE AN AMOUNT NOT TO EXCEED \$1,000 FOR THE WEBMASTER

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

Ms. Ridolfino distributed her report and advised she needed a motion to renew several bonds which were outlined in her report. Ms. Ridolfino noted that C N A offered a flat renewal on all of the bonds.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE BOND FOR UNDERSHERIFF KNESTAUT WITH C N A EFFECTIVE 12/28/15 FOR \$175; THE BOND FOR UNDERSHERIFF BAY WITH C N A EFFECTIVE 12/28/15 FOR \$175; THE BOND FOR SHERIFF MORINA WITH C N A EFFECTIVE 12/3/15 FOR \$350; THE BOND FOR DEPUTY SURROGATE WITH C N A EFFECTIVE 1/1/16 FOR \$70

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

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

ATTORNEY: Commission Attorney did not have anything to discuss.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones
Second: Chairman White
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: Chairman White
Roll Call Vote : Unanimous

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 68-15 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001441 FROM \$15,000 TO \$89,260 AN INCREASE OF \$74,260

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001434 FROM \$15,000 TO \$93,300 AN INCREASE OF \$78,300

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001101 FROM \$15,000 TO \$83,000 AN INCREASE OF \$68,000

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM # 3530000937 FROM \$69,144.56 TO \$85,342.72 AN
INCREASE OF \$16,198.16**

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Jones
Second: Chairman White
Roll Call Vote: Unanimous

MEETING ADJOURNED: 10:55 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary