

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 22, 2017**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: June 22, 2017
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 27, 2017 Open Minutes.....Appendix I
April 27, 2017 Closed Minutes.....Handout

- ☐ **CORRESPONDENCE**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-28

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports..... Pages 29-36

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **32-17** May Bill List – Motion Required..... Pages 37-38
 - Resolution **33-17** May Benefit Bill List – Motion Required..... Page 39
 - Resolution **34-17** June Bill List – Motion Required..... Pages 40-41
 - Resolution **35-17** June Benefit Bill List – Motion Required..... Page 42
 - March Monthly Treasurer Reports..... Pages 43-44

- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 - Resolution **36-17** Authorizing Disclosure of Liability Claims Check Register..... Pages 45-46
 - Liability Claim Payments – 4/01/17 to 4/30/17 Pages 47-48
 - Liability Claim Payments – 5/01/17 to 5/31/17 Pages 49-50

- ☐ **MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein**
 - CSG Monthly Summary Report..... Page 51
 - CSG Next Level Announcement..... Page 52

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 53-54
 - Safety Director Bulletins Pages 55-56

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 57-59
 - Exhibit Z – Report of Job AccidentAppendix II
 - MEL Media Library Catalog.....Appendix II

- ☐ **ATTORNEY – Long Marmero & Associates, LLP**
Monthly ReportVerbal

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

 - ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 60-62**
Resolution [37-17](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.

 - ☐ Motion for Executive Session
-

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [September 28, 2017, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 22, 2017

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Welcome Tim Sheehan** – We would like to welcome and introduce Tim Sheehan as the County’s “in house” Risk Manager. Mr. Sheehan will also participate on the GCIC Claims Committee and Safety Committees.
 - ☐ **Commission Attorney Resolution (Page 5)** – Included in the agenda on page 5 is Resolution 31-17, Appointing Long Marmero & Associates, LLP as the Commission Attorney. At the April Commission meeting the Commissioners awarded this contract for the period of April 27, 2017 to April 27, 2018 with a Service Provider fee of \$150 per hour.
 - ☐ **Motion to adopt Resolution 31-17 Appointing Long Marmero & Associates, LLP as Commission Attorney for the period of April 27, 2017 to April 27, 2018**
 - ☐ **On Line Driving Training Courses** – We have received a request from Undersheriff Knestaut for 250 usages of the online National Safety Counsel Defensive Driver Course offered through SafeServe.com. The cost for 250 usages per year is \$5,250. We are asking the Commissioners to consider approving this as a Commission expense. One of the benefits of providing the course online is no one has to travel from their work location to attend training. Providing the course helps address the Commission’s fleet auto liability and workers compensation exposures. Several of the other Insurance Commissions utilize this service. This expense could be allocated to the miscellaneous and contingency account.
 - ☐ **Motion to approve the Online Defensive Driver Training Course for 250 usages for a cost of \$5,250**
 - ☐ **Certificate of Insurance Report (Pages 6-14)** - Attached on pages 6-14 is the certificate of issuance report from the CEL for the months of April and May. During April there were 22 certificates issued and for May there were 22.
 - ☐ **NJ Excess Counties Insurance Fund (Pages 15-16)** – The CELJIF did not meet in May. However, the newly formed Coverage Committee met on May 1st to discuss a variety of topics. Included in the agenda on pages 15-16 is a copy of the agenda. The CELJIF is

scheduled to meet in the afternoon. The next CELJIF meeting is scheduled for September 28, 2017.

- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 17- 18)** Included in the agenda on pages 17-18 is a copy of the Property & Casualty Financial Fast Track Report for the month of **March**. As of **March 31, 2017** there is a surplus of **\$3,197,988**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL, **\$1,398,683**. The total cash amount is **\$4,867,897**.
- ❑ **NJ CEL Property and Casualty Financial Fast Tracks (Pages 19-22)** - Included in the agenda on pages 19-22 are copies of the NJ CEL Financial Fast Track Reports for the months of March and April. As of **April 30, 2017** there is a surplus of **\$7,476,092**. The total cash amount is **\$20,195,055**.
- ❑ **GCIC Health Benefits Financial Fast Tracks (Page 23-25)** – Included in the agenda on pages 23-25 are copies of Health Benefits Financial Fast Tracks for the months of March, April and May. As of **May 31, 2017** there is a statutory surplus of **\$185,052**. The total cash amount is **\$268,749**.
- ❑ **Claims Tracking Reports (Pages 26-28)** – The claims tracking reports are on pages 26-28 of the agenda. The Executive Director will review the Claims Activity Report and the Expected Loss Ratio Analysis reports as of May 31, 2017 with the Commission.
- ❑ **2017 Property & Casualty Assessments** – The second assessment payment was due on May 15, 2017. The Treasurer’s office advised payment was received from the Library, Improvement Authority and Utilities Authority. The College and County are processing their payments.
- ❑ **2018 Renewals** - The Fund Office will start the data collection process for the 2018 renewal in order to provide the relevant information to the underwriters. The Fund Office will work with the Commission Risk Manager to collect the data.
- ❑ **2017 Meeting Schedule** – As a reminder the Commission will not meet in July or August. The next meeting is scheduled for September 28, 2017 at 9:30 AM.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING LONG MARMERO & ASSOCIATES, LLP AS COMMISSION ATTORNEY**

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, 017-003 for the position of Commission Attorney 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 April 27, 2017 through April 27, 2018.

Long Marmero & Associates, LLP. with a business address of 44 Euclid Street, Woodbury, NJ 08096 with Douglas Long as the designated representative has been appointed as the Commission Attorney with a Service Provider fee of \$150 per hour.

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 Long Marmero & Associates, 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 June 22, 2017.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE

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

Wednesday, May 3, 2017

From 4/1/2017 To 4/30/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
GCIC					
H- TD Bank N.A. I- Rowan College at Gloucester County	12000 Horizon Way Mt Laurel, NJ 08054 1400 Tanyard Road Sewell, NJ 08080	539	Evidence of insurance. All operations usual to County Governmental Entity as respects to the 4/22/17 event. The General Liability Policy includes Host Liquor Liability Coverage.	4/26/2017	GL EX
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- TD Bank N.A. I- Rowan College at Gloucester County	12000 Horizon Way Mt Laurel, NJ 08054 1400 Tanyard Road Sewell, NJ 08080	539	Evidence of insurance. All operations usual to County Governmental Entity as respects to the 4/22/17 event. The General Liability Policy includes Host Liquor Liability Coverage.	4/26/2017	GL EX
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- TD Bank N.A. I- Rowan College at Gloucester County	12000 Horizon Way Mt Laurel, NJ 08054 1400 Tanyard Road Sewell, NJ 08080	539	Evidence of insurance. All operations usual to County Governmental Entity as respects to the 4/22/17 event. The General Liability Policy includes Host Liquor Liability Coverage.	4/26/2017	GL EX
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- Gloucester Co. 4-H Fair Assn. I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	741	Evidence of insurance. All operations usual to County Governmental Entity as respects to Multi Species Animal Educational Symposium & all participants on-site- 6:00 am-7:00 pm at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ,08062 on June 24, 2017. (see page 2)	4/12/2017	GL EX AU WC
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		

H- Gloucester Co. 4-H Fair Assn. I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	741	Evidence of insurance. All operations usual to County Governmental Entity as respects to Multi Species Animal Educational Symposium & all participants on-site- 6:00 am-7:00 pm at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ,08062 on June 24, 2017. (see page 2)	4/12/2017 GL EX AU WC
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	
H- Gloucester Co. 4-H Fair Assn. I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	741	Evidence of insurance. All operations usual to County Governmental Entity as respects to Multi Species Animal Educational Symposium & all participants on-site- 6:00 am-7:00 pm at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ,08062 on June 24, 2017.	4/12/2017 GL EX AU WC
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Evidence of Insurance as respects Grant Contract #18YSHW for 4/24/2017	GL, AU, EX, MM Center for People in Transition funding.
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Evidence of Insurance as respects Grant Contract #18YSHW for 4/24/2017	GL, AU, EX, MM Center for People in Transition funding.
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Evidence of Insurance as respects Grant Contract #18YSHW for 4/24/2017	BOND Center for People in Transition funding.
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Evidence of Insurance as respects Grant Contract #18YSHW for 4/24/2017	BOND Center for People in Transition funding.
H- Department of Children and Families I- Rowan College at Gloucester County	50 State Street Trenton, NJ 08625 1400 Tanyard Road Sewell, NJ 08080	801	Evidence of Insurance as respects Grant Contract #18YSHW for 4/24/2017	GL EX Center for People in Transition funding.
H- Clearview Regional High School I- County of Gloucester	625 Breakneck Road Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	1872	Evidence of insurance. All operations usual to County Governmental Entity as respects to summer theater productions at Clearview High School's Fine Arts Center.	4/18/2017 GL EX
H- Clearview Regional High School I- County of Gloucester	625 Breakneck Road Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	1872	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects to summer theater productions at Clearview High School's Fine Arts Center.	4/25/2017 GL EX

H- Clearview Regional High School I- County of Gloucester	625 Breakneck Road Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	1872	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects to summer theater productions at Clearview High School's Fine Arts Center.	4/25/2017 GL EX
H- Clearview Regional High School I- County of Gloucester	625 Breakneck Road Mullica Hill, NJ 08062 2 South Broad Street Woodbury, NJ 08096	1872	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects to summer theater productions at Clearview High School's Fine Arts Center.	4/25/2017 GL EX
H- Gloucester County 4-H Fair Association I- County of Gloucester	P.O. Box 149 Clayton, NJ, 08312 Jen Coles - jjpcoles@comcast.net 2 South Broad Street Woodbury, NJ 08096	1930	Evidence of Insurance with regard to The Rock'nRiders Show'em Blue Game Show Buckle Series, located at the Gloucester County 4-H Fair Grounds 275 Bridgeton Pike, Mullica Hill, NJ, 08062, from 7:00 am-11:00 pm on the following dates, April 28, 2017, May 19, 2017, June 23, 2017, July 21, 2017, August 18, 2017, September 15, 2017, October 27, 2017, all operations and participants on site.	4/18/2017 GL,AU,EX, MM
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm	
			Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm	
			Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm	
			Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062	
H- Gloucester County 4-H Fair Association I- County of Gloucester	P.O. Box 149 Clayton, NJ, 08312 Jen Coles - jjpcoles@comcast.net 2 South Broad Street Woodbury, NJ 08096	1930	Evidence of Insurance with regard to The Rock'nRiders Show'em Blue Game Show Buckle Series, located at the Gloucester County 4-H Fair Grounds 275 Bridgeton Pike, Mullica Hill, NJ, 08062, from 7:00 am-11:00 pm on the following dates, April 28, 2017, May 19, 2017, June 23, 2017, July 21, 2017, August 18, 2017, September 15, 2017, October 27, 2017, all operations and participants on site.	4/18/2017 GL, AU, EX, MM
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm	
			Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm	
			Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm	
			Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062	

H- Gloucester County 4-H Fair Association I- County of Gloucester	P.O. Box 149 Clayton, NJ, 08312 Jen Coles - jjpcoles@comcast.net 2 South Broad Street Woodbury, NJ 08096	1930	Evidence of Insurance with regard to The Rock'nRiders Show'em 4/18/2017 GL, AU, EX, MM Blue Game Show Buckle Series, located at the Gloucester County 4- H Fair Grounds 275 Bridgeton Pike, Mullica Hill, NJ, 08062, from 7:00 am-11:00 pm on the following dates, April 28, 2017, May 19, 2017. June 23, 2017, July 21, 2017, August 18, 2017, September 15, 2017, October 27, 2017, all operations and participants on site.
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062
H- Gloucester County 4-H Fair Association I- County of Gloucester	P.O. Box 149 Clayton, NJ, 08312 Jen Coles - jjpcoles@comcast.net 2 South Broad Street Woodbury, NJ 08096	1930	Evidence of Insurance with regard to The Rock'nRiders Show'em 4/18/2017 GL, AU, EX, MM Blue Game Show Buckle Series, located at the Gloucester County 4- H Fair Grounds 275 Bridgeton Pike, Mullica Hill, NJ, 08062, from 7:00 am-11:00 pm on the following dates, April 28, 2017, May 19, 2017. June 23, 2017, July 21, 2017, August 18, 2017, September 15, 2017, October 27, 2017, all operations and participants on site.
			English Qualifying Horse Shows: May 6th and 7th, 2017, 7am - 10pm Dressage Series Horse Shows: June 2nd and 3rd, 2017, 7am - 10pm Western & English Qualifying Horse Shows: June 9th and 10th, 2017, 7am - 10pm Held at the Gloucester County Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062
H- Clayton High School I- Rowan College at Gloucester County	55 Pop Kramer Blvd. Clayton, NJ 08312 1400 Tanyard Road Sewell, NJ 08080	1938	Evidence of insurance. All operations usual to County Governmental 4/4/2017 GL EX Entity as respects the Gloucester County Community Chorus Spring Performance on May 7th.
H- Clayton Public School I- County of Gloucester	350 E Clinton Street Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	1940	Evidence of insurance. All operations usual to County 4/12/2017 GL EX AU WC Governmental Entity as respects to the Educational Enrichment Experience.
H- Clayton Public School I- County of Gloucester	350 E Clinton Street Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	1940	Evidence of Insurance as respects the Educational Enrichment 4/12/2017 GL EX AU WC Experience.

Total # of Holders = 22

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

Wednesday, June 7, 2017

From 5/1/2017 To 5/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>GCIC</u>					
H- Department of Children & Families I- County of Gloucester	Southern Business Office - CN#720 4 Echelon Plaza 1st 540 Floor 201 Laurel Road Voorhees, NJ 08043		Evidence of insurance. All operations usual to County Governmental Entity as respects renewal of NJDCF Grant 18YTHP.	5/5/2017	BOND
H- Department of Children & Families I- County of Gloucester	Southern Business Office - CN#720 4 Echelon Plaza 1st 540 Floor 201 Laurel Road Voorhees, NJ 08043		Evidence of insurance. All operations usual to County Governmental Entity as respects renewal of NJDCF Grant 18YTHP.	5/5/2017	GL EX
H- Delaware River Port Authority of PA & NJ I- County of Gloucester	Once Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101 2 South Broad Street Woodbury, NJ 08096	1299	Certificate holder including their agents, employees, representatives, officers, directors, stockholders, members and managers 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 (SEE PAGE 2)	5/23/2017	GL EX AU WC
			contained in any such written contract or written mutual aid agreement or other written agreement regarding the Gloucester License Agreement. The Certificate Holder is an "Additional Insured" on a primary and non-contributory basis on the above-referenced Commercial General Liability Policy if and to the extent required by written contract. A waiver of subrogation applies to the above-referenced Commercial General Liability Policy as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response		
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- Rowan College at Gloucester County I- County of Gloucester	1400 Tanyard Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1554	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects a Mentoring Workshop held on 9/29/17.	5/17/2017	GL EX
H- Rowan University (Early Childhood I- Rowan College at Gloucester County	Demonstration Center) James Hall 201 Mullica Hill Rd 1955 Glassboro, NJ 08028 1400 Tanyard Road Sewell, NJ 08080		Evidence of insurance. All operations usual to County Governmental Entity as respects to Adult Center for Transition – Coverage externships for ACT students placed at Rowan University (Early Childhood Demonstration Center) for job sampling, volunteer internship, and/or supported employment.	5/10/2017	GL EX

H- Gloucester County Library	Mullica Hill branch 389 Wolfert Station Rd Mullica Hill, 1956 NJ 08062		Evidence of insurance. All operations usual to County Governmental Entity as respects to Adult Center for Transition – Coverage externships for ACT students placed at Gloucester County Library(Mullica Hill Branch) for job sampling, volunteer internship, and/or supported employment.	5/10/2017 GL EX
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080			
H- The Kamson Corporation	and Society Hill Apartment Associates LP 270 Sylvan 1967 Avenue Englewood Cliffs, NJ 07632		The Kamson Corporation and Washington Way Community Center 5/18/2017GL EX AU WC	
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects the Community Center being utilized as a polling place throughout 2017. Location: 2049 Barnsboro Road, Blackwood, NJ 08012	
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	
H- Washington Township Board of Education	266 East Holly Ave Sewell, NJ 08080	1968	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.	5/18/2017 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 1/1/17 to 1/1/18 Policy # SP4056379	
H- Gloucester County Community Church	359 Chapel Heights Road Sewell, NJ 08080	1969	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.	5/18/2017 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 1/1/17 to 1/1/18 Policy # SP4056379	
H- Washington Township Fire District #1	213 E. Holly Ave Sewell, NJ 08080 Building: Grenloch 1970 Fire House		All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.	5/18/2017 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 1/1/17 to 1/1/18 Policy # SP4056379	

H- The Hunt Club I- County of Gloucester	100 Long Bow Circle Sewell, NJ 08080 Building: Hunt 1971 Club Community Center 2 South Broad Street Woodbury, NJ 08096		All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
H- Washington Township I- County of Gloucester	523 Egg Harbor Rd. Sewell, NJ 08080 Building: Washington Township Senior Center 2 South Broad Street Woodbury, NJ 08096	1972	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
H- St. Johns United Methodist Church I- County of Gloucester	149 Ganttown Road Turnersville, NJ 08012 2 South Broad Street Woodbury, NJ 08096	1973	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
H- Washington Township Ambulance Association Inc. I- County of Gloucester	4 Willow Street Turnersville, NJ 08012 Building: Ambulance Hall 2 South Broad Street Woodbury, NJ 08096	1974	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
H- Washington Township I- County of Gloucester	523 Egg Harbor Road Sewell, NJ 08080 Building: Washington Township Municipal Building 2 South Broad Street Woodbury, NJ 08096	1975	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.

H- Whitman Square Volunteer Fire Company	131 Johnson Road Turnersville, NJ 08012 Building: 1976 Whitman Square Fire Hall	All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
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 1/1/17 to 1/1/18 Policy # SP4056379
H- Knights of Columbus Home Association	349 Fish Pond Road Sewell, NJ 08080 Building: Knights1977 of Columbus	All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
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 1/1/17 to 1/1/18 Policy # SP4056379
H- Trinity Christian Chapel C.M.A.	269 Greentree Road Sewell, NJ 08080 Building: Trinity 1978 Christian Chapel	All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
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 1/1/17 to 1/1/18 Policy # SP4056379
H- Washington Township Fire District #1	213 E. Holly Ave Sewell, NJ 08080 Building: Whitman 1979 Square Fire Sub-Station	All operations usual to County Governmental Entity including 5/18/2017 GL EX AU WC certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to the facility being utilized as a polling place throughout 2017.
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 1/1/17 to 1/1/18 Policy # SP4056379
H- Brian Connolly, Contract Administrator	Southern Business Office Department of Children and 1985 Families 4 Echelon Plaza, 1st Fl Voorhees, NJ 08043	Evidence of insurance. All operations usual to County 5/23/2017 BOND Governmental Entity as respects to the grant Contract #18YSHW for Center for People in Transition funding.
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	
H- Brian Connolly, Contract Administrator	Southern Business Office Department of Children and 1985 Families 4 Echelon Plaza, 1st Fl Voorhees, NJ 08043	Evidence of insurance. All operations usual to County 5/23/2017 GL EX Governmental Entity as respects to the grant Contract #18YSHW for Center for People in Transition funding.
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	

H- Delaware River Port Authority of PA & NJ	One Port Center, 2 Riverside Dr PO Box 1949 Camden, 1988 NJ 08101	The Delaware River Port Authority of PA & NJ, their agents,	5/23/2017 OTH
I- Member Commisions of the Gloucester County	9 Campus Drive, Suite 16 Parsippany, NJ 07054	employees, representatives, officers, directors, stockholders, members and managers are additional insured on a primary and non-contributory basis on the above captioned Pollution Legal Liability policy if and to the extent required by written contract. A waiver of subrogation applies to the above referenced policy if required and to the extent required by written contract and permitted by law.	

Total # of Holders = 22

Discussion Items

1. Cyber (as a peril)

We are all getting more familiar with Cyber policies as a “coverage”; however, Cyber is truly a “peril”, not a coverage.

Discussion

Discuss why cyber is a peril and begin to identify how cyber as a peril could/is affecting the members.

2. Drones

Coverage for drones is provided in our casualty program and non-owned aircraft program. The uses for drones continues to expand in numerous directions.

Discussion

Discuss current/future uses for drones within the membership and discuss how to best manage for the membership going forward.

3. NJCE Manuscript Policy

As the NJCE JIF's self-insured retentions continue to expand, as well as discussions of adding other coverages, the NJCE should consider a manuscript policy for the self-insured layer.

Discussion

Discuss the pros and cons for implementing a manuscript policy, and a plan for implementation.

4. Trending Cyber Attacks

Governmental entities continue to move up the lists of targeted sectors and cyber-related claims continue to grow in frequency, severity and complexity.

Discussion

The committee should discuss current trends in the market, as well as specifics to the NJCE members. Additionally, the committee should begin to plan on actions to take for cyber risk control.

5. Transportation Network Companies

Transportation network companies (i.e. Uber, Lyft, etc.) continue to rapidly expand in use and footprint.

Discussion

The committee should discuss current activity with transportation network companies within the members' territories, as well as any actions to be taken.



Informational Items

1. Valuation of Historic Buildings / Vacant Buildings (Property)

The NJCE Underwriting Manager has previously determined there is a need to establish clear valuation methods for historic and vacant buildings. Arising out of the Underwriting Manager's meeting with Zurich, Zurich has agreed to consider special valuation language and a clear reporting framework for historic and vacant buildings.



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2017		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		487,332	1,461,997	38,104,342	39,566,339
2.	CLAIM EXPENSES					
		Paid Claims	330,525	474,580	10,629,843	11,104,423
		Case Reserves	(203,905)	76,508	1,840,602	1,917,110
		IBNR	170,131	254,039	1,351,932	1,605,971
		Discounted Claim Value	2,952	(6,911)	(88,141)	(95,052)
TOTAL CLAIMS			299,703	798,216	13,734,236	14,532,451
3.	EXPENSES					
		Excess Premiums	226,869	680,608	16,919,027	17,599,636
		Administrative	82,772	263,757	4,777,177	5,040,934
TOTAL EXPENSES			309,641	944,365	21,696,204	22,640,570
4.	UNDERWRITING PROFIT (1-2-3)		(122,012)	(280,584)	2,673,902	2,393,318
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(122,012)	(280,584)	2,681,139	2,400,555
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	90,704	90,704
9.	DIVIDEND EXPENSE		0	0	(840,704)	(840,704)
10.	INVESTMENT IN JOINT VENTURE		(118,202)	(145,201)	1,543,884	1,398,683
11.	SURPLUS (6 + 7 + 8)		(240,214)	(425,785)	3,623,783	3,197,998
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		3,706	3,835	556,890	560,725
	2011		(6,050)	(5,964)	23,403	17,440
	2012		(82,234)	(81,592)	478,750	397,157
	2013		(21,565)	(21,376)	646,912	625,536
	2014		(6,087)	(37,942)	1,469,284	1,431,343
	2015		1,567	5,874	71,510	77,384
	2016		(171,303)	(259,411)	377,034	117,624
	2017		41,752	(29,210)		(29,210)
TOTAL SURPLUS (DEFICITS)			(240,214)	(425,785)	3,623,783	3,197,998
TOTAL CASH						4,867,897

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2017		
ALL YEARS COMBINED					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,819,140	1,819,140
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,819,140	1,819,140
FUND YEAR 2011					
	Paid Claims	26,940	39,842	2,726,074	2,765,916
	Case Reserves	(26,808)	(25,091)	70,636	45,544
	IBNR	12,808	(1,746)	22,127	20,381
	Discounted Claim Value	618	618	(2,955)	(2,337)
TOTAL FY 2011 CLAIMS		13,558	13,622	2,815,882	2,829,504
FUND YEAR 2012					
	Paid Claims	52,795	60,268	1,895,641	1,955,908
	Case Reserves	(50,233)	(60,979)	325,173	264,194
	IBNR	(6,262)	(2,989)	27,795	24,806
	Discounted Claim Value	844	844	(7,878)	(7,033)
TOTAL FY 2012 CLAIMS		(2,856)	(2,856)	2,240,731	2,237,875
FUND YEAR 2013					
	Paid Claims	6,039	9,849	1,313,020	1,322,869
	Case Reserves	(4,846)	(9,309)	166,661	157,353
	IBNR	(2,192)	(1,540)	22,641	21,100
	Discounted Claim Value	457	457	(7,042)	(6,584)
TOTAL FY 2013 CLAIMS		(543)	(543)	1,495,280	1,494,737
FUND YEAR 2014					
	Paid Claims	42,583	61,537	797,834	859,371
	Case Reserves	(63,538)	(24,625)	158,084	133,459
	IBNR	19,682	(7,912)	121,276	113,364
	Discounted Claim Value	1,025	1,025	(8,023)	(6,998)
TOTAL FY 2014 CLAIMS		(248)	30,025	1,069,171	1,099,196
FUND YEAR 2015					
	Paid Claims	10,661	24,581	1,429,821	1,454,402
	Case Reserves	(12,028)	(7,198)	606,638	599,440
	IBNR	(7,663)	(30,510)	245,852	215,342
	Discounted Claim Value	641	641	(24,264)	(23,623)
TOTAL FY 2015 CLAIMS		(8,389)	(12,486)	2,258,047	2,245,561
FUND YEAR 2016					
	Paid Claims	163,232	245,879	648,313	894,192
	Case Reserves	(109,621)	93,864	513,410	607,274
	IBNR	106,981	(90,871)	912,241	821,370
	Discounted Claim Value	1,993	1,993	(37,980)	(35,987)
TOTAL FY 2016 CLAIMS		162,584	250,865	2,035,985	2,286,850
FUND YEAR 2017					
	Paid Claims	28,275	32,624		32,624
	Case Reserves	63,170	109,847		109,847
	IBNR	46,778	389,607		389,607
	Discounted Claim Value	(2,626)	(12,489)		(12,489)
TOTAL FY 2017 CLAIMS		135,596	519,588	0	519,588
COMBINED TOTAL CLAIMS		299,703	798,216	13,734,236	14,532,451

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	April 30, 2017			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,746,449	6,985,788	97,465,900	104,451,689
2.	CLAIM EXPENSES					
		Paid Claims	68,142	208,283	2,721,199	2,929,482
		Case Reserves	(67,621)	1,345,452	2,624,454	3,969,906
		IBNR	310,472	635,401	9,575,203	10,210,604
		Discounted Claim Value	(12,669)	(114,357)	(715,004)	(829,360)
	TOTAL CLAIMS		298,324	2,074,780	14,205,852	16,280,632
3.	EXPENSES					
		Excess Premiums	1,308,257	5,233,026	67,102,915	72,335,941
		Administrative	132,906	531,642	7,163,639	7,695,281
	TOTAL EXPENSES		1,441,162	5,764,668	74,266,554	80,031,223
4.	UNDERWRITING PROFIT (1-2-3)		6,962	(853,660)	8,993,494	8,139,834
5.	INVESTMENT INCOME		3,991	14,589	229,221	243,810
6.	PROFIT (4+5)		10,953	(839,071)	9,222,714	8,383,643
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		10,953	(839,071)	8,315,163	7,476,092
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		181	10,701	722,132	732,833
	2011		311	30,073	921,187	951,260
	2012		324	(415,752)	554,609	138,857
	2013		574	(111,910)	1,277,188	1,165,278
	2014		684	(51,170)	2,048,737	1,997,567
	2015		803	(45,775)	989,944	944,169
	2016		873	(66,262)	1,801,366	1,735,104
	2017		7,204	(188,976)		(188,976)
TOTAL SURPLUS (DEFICITS)			10,953	(839,071)	8,315,163	7,476,092
TOTAL CASH						20,195,055

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF April 30, 2017				
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	164,355	164,355
Case Reserves	0	0	1	1
IBNR	0	(10,000)	164,999	154,999
Discounted Claim Value	0	15	(2,805)	(2,790)
TOTAL FY 2010 CLAIMS	0	(9,985)	326,550	316,565
FUND YEAR 2011				
Paid Claims	2,960	13,320	396,667	409,987
Case Reserves	(2,960)	(41,095)	407,372	366,277
IBNR	0	(2,225)	380,961	378,736
Discounted Claim Value	0	1,131	(39,146)	(38,015)
TOTAL FY 2011 CLAIMS	0	(28,869)	1,145,854	1,116,985
FUND YEAR 2012				
Paid Claims	1,910	266,128	1,132,971	1,399,099
Case Reserves	(2,127)	231,368	430,462	661,831
IBNR	217	(69,999)	844,069	774,070
Discounted Claim Value	0	(10,409)	(69,604)	(80,013)
TOTAL FY 2012 CLAIMS	(0)	417,089	2,337,897	2,754,986
FUND YEAR 2013				
Paid Claims	0	(278,204)	516,427	238,223
Case Reserves	0	473,411	623,730	1,097,141
IBNR	0	(55,207)	1,009,843	954,636
Discounted Claim Value	0	(26,024)	(86,001)	(112,026)
TOTAL FY 2013 CLAIMS	0	113,976	2,063,999	2,177,974
FUND YEAR 2014				
Paid Claims	5,178	146,337	268,119	414,456
Case Reserves	(4,470)	19,851	141,719	161,571
IBNR	(708)	(119,542)	1,750,161	1,630,619
Discounted Claim Value	0	7,160	(101,570)	(94,409)
TOTAL FY 2014 CLAIMS	(0)	53,806	2,058,430	2,112,237
FUND YEAR 2015				
Paid Claims	0	481	242,661	243,142
Case Reserves	8	222,086	1,021,082	1,243,168
IBNR	(8)	(172,567)	2,311,258	2,138,691
Discounted Claim Value	0	(1,163)	(204,420)	(205,583)
TOTAL FY 2015 CLAIMS	0	48,837	3,370,580	3,419,417
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	9	250,029	88	250,117
IBNR	(9)	(179,029)	3,113,912	2,934,883
Discounted Claim Value	0	(1,462)	(211,458)	(212,920)
TOTAL FY 2016 CLAIMS	0	69,538	2,902,542	2,972,080
FUND YEAR 2017				
Paid Claims	58,094	60,221		60,221
Case Reserves	(58,081)	189,801		189,801
IBNR	310,980	1,243,971		1,243,971
Discounted Claim Value	(12,669)	(83,604)		(83,604)
TOTAL FY 2017 CLAIMS	298,324	1,410,389	0	1,410,389
COMBINED TOTAL CLAIMS	298,324	2,074,780	14,205,852	16,280,632

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	March 31, 2017			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		1,746,446	5,239,339	97,465,900	102,705,240
2.	CLAIM EXPENSES					
		Paid Claims	12,555	140,142	2,721,199	2,861,341
		Case Reserves	392,487	1,413,073	2,624,454	4,037,527
		IBNR	597,810	324,929	9,575,203	9,900,132
		Discounted Claim Value	(40,165)	(101,688)	(715,004)	(816,691)
	TOTAL CLAIMS		962,687	1,776,456	14,205,852	15,982,308
3.	EXPENSES					
		Excess Premiums	1,308,257	3,924,770	67,102,915	71,027,685
		Administrative	133,268	398,736	7,162,449	7,561,185
	TOTAL EXPENSES		1,441,525	4,323,506	74,265,364	78,588,870
4.	UNDERWRITING PROFIT (1-2-3)		(657,766)	(860,622)	8,994,684	8,134,062
5.	INVESTMENT INCOME		3,711	10,598	229,221	239,819
6.	PROFIT (4+5)		(654,055)	(850,024)	9,223,904	8,373,880
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		(654,055)	(850,024)	8,316,353	7,466,329
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		10,166	10,520	722,132	732,652
	2011		29,176	29,761	921,187	950,948
	2012		(419,238)	(416,076)	554,609	138,533
	2013		(113,453)	(112,483)	1,277,188	1,164,705
	2014		(41,493)	(51,854)	2,048,737	1,996,883
	2015		(48,057)	(46,577)	989,944	943,366
	2016		(68,689)	(67,136)	1,802,556	1,735,421
	2017		(2,467)	(196,180)		(196,180)
TOTAL SURPLUS (DEFICITS)			(654,055)	(850,024)	8,316,353	7,466,328
TOTAL CASH						17,268,676

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF March 31, 2017				
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	164,355	164,355
Case Reserves	0	0	1	1
IBNR	(10,000)	(10,000)	164,999	154,999
Discounted Claim Value	15	15	(2,805)	(2,790)
TOTAL FY 2010 CLAIMS	(9,985)	(9,985)	326,550	316,565
FUND YEAR 2011				
Paid Claims	2,960	10,360	396,667	407,027
Case Reserves	(2,960)	(38,135)	407,372	369,237
IBNR	(30,000)	(2,225)	380,961	378,736
Discounted Claim Value	1,131	1,131	(39,146)	(38,015)
TOTAL FY 2011 CLAIMS	(28,869)	(28,869)	1,145,854	1,116,985
FUND YEAR 2012				
Paid Claims	253,333	264,218	1,132,971	1,397,188
Case Reserves	(3,116)	233,496	430,462	663,958
IBNR	179,783	(70,216)	844,069	773,853
Discounted Claim Value	(10,409)	(10,409)	(69,604)	(80,013)
TOTAL FY 2012 CLAIMS	419,591	417,089	2,337,897	2,754,986
FUND YEAR 2013				
Paid Claims	(250,000)	(278,204)	516,427	238,223
Case Reserves	403,627	473,411	623,730	1,097,141
IBNR	(13,627)	(55,207)	1,009,843	954,636
Discounted Claim Value	(26,024)	(26,024)	(86,001)	(112,026)
TOTAL FY 2013 CLAIMS	113,976	113,976	2,063,999	2,177,974
FUND YEAR 2014				
Paid Claims	5,261	141,159	268,119	409,279
Case Reserves	(4,076)	24,322	141,719	166,041
IBNR	33,815	(118,835)	1,750,161	1,631,326
Discounted Claim Value	7,160	7,160	(101,570)	(94,409)
TOTAL FY 2014 CLAIMS	42,160	53,806	2,058,430	2,112,237
FUND YEAR 2015				
Paid Claims	0	481	242,661	243,142
Case Reserves	0	222,078	1,021,082	1,243,160
IBNR	50,000	(172,559)	2,311,258	2,138,699
Discounted Claim Value	(1,163)	(1,163)	(204,420)	(205,583)
TOTAL FY 2015 CLAIMS	48,837	48,837	3,370,580	3,419,417
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	4	250,020	88	250,108
IBNR	70,996	(179,020)	3,113,912	2,934,892
Discounted Claim Value	(1,462)	(1,462)	(211,458)	(212,920)
TOTAL FY 2016 CLAIMS	69,538	69,538	2,902,542	2,972,080
FUND YEAR 2017				
Paid Claims	1,001	2,128		2,128
Case Reserves	(992)	247,881		247,881
IBNR	316,843	932,991		932,991
Discounted Claim Value	(9,412)	(70,935)		(70,935)
TOTAL FY 2017 CLAIMS	307,440	1,112,065	0	1,112,065
COMBINED TOTAL CLAIMS	962,687	1,776,456	14,205,852	15,982,308

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 MAY 31, 2017

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	47,165	234,284	83,121,130	83,355,414
2. CLAIM EXPENSES				
Paid Claims	83,897	187,464	73,770,596	73,958,061
IBNR	(2,716)	(1,425)	36,385	34,961
Total Claims	81,181	186,040	73,806,982	73,993,021
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,129	30,569	5,568,442	5,599,011
Total Expenses	6,129	30,569	9,153,908	9,184,477
4. UNDERWRITING PROFIT (1-2-3)	(40,145)	17,676	160,240	177,915
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(40,145)	17,676	167,376	185,052
9. STATUTORY SURPLUS (6+7-8)	(40,145)	17,676	167,376	185,052

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	4,611	38,644	(11,913)	26,731
CASH	1,196	(33,270)	65,178	31,908
2017 SURPLUS	(44,756)	(20,969)	-	(20,969)
CASH	26,842	57,554	-	57,554
2017 SURPLUS	(40,145)	17,676	167,376	185,052
TOTAL CASH	28,038	24,284	244,465	268,749

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(4,611)	(31,209)	36,385	5,177
Total Claims	(4,611)	(38,646)	495,789	457,142
FUND YEAR 2017				
Paid Claims	83,897	194,902	-	194,902
IBNR	1,896	29,784	-	29,784
Total Claims	85,792	224,686	-	224,686
COMBINED TOTAL CLAIMS	81,181	186,040	73,806,982	73,993,021

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 APRIL 30, 2017

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	46,951	187,119	83,121,130	83,308,249
2. CLAIM EXPENSES				
Paid Claims	37,679	103,568	73,770,596	73,874,164
IBNR	517	1,291	36,385	37,676
Total Claims	38,196	104,859	73,806,982	73,911,840
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,113	24,440	5,568,442	5,592,882
Total Expenses	6,113	24,440	9,153,908	9,178,348
4. UNDERWRITING PROFIT (1-2-3)	2,642	57,820	160,240	218,060
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	2,642	57,820	167,376	225,197
9. STATUTORY SURPLUS (6+7-8)	2,642	57,820	167,376	225,197

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	1,340	34,033	(11,913)	22,120
CASH	1,196	(33,270)	65,178	31,908
2017 SURPLUS	1,301	23,787	-	23,787
CASH	23,726	54,438	-	54,438
2017 SURPLUS	2,642	57,820	167,376	225,196
TOTAL CASH	24,921	21,168	244,465	265,633

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(1,340)	(26,597)	36,385	9,788
Total Claims	(1,340)	(34,035)	495,789	461,754
FUND YEAR 2017				
Paid Claims	37,679	111,006	-	111,006
IBNR	1,858	27,888	-	27,888
Total Claims	39,537	138,894	-	138,894
COMBINED TOTAL CLAIMS	38,196	104,859	73,806,982	73,911,840

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GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF MARCH 31, 2017

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	46,804	140,168	83,121,130	83,261,298
2. CLAIM EXPENSES				
Paid Claims	-	65,888	73,770,596	73,836,485
IBNR	563	774	36,385	37,159
Total Claims	563	66,662	73,806,982	73,873,644
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,119	18,327	5,568,442	5,586,769
Total Expenses	6,119	18,327	9,153,908	9,172,235
4. UNDERWRITING PROFIT (1-2-3)	40,121	55,179	160,240	215,419
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	40,121	55,179	167,376	222,555
9. STATUTORY SURPLUS (6+7-8)	40,121	55,179	167,376	222,555

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	1,349	32,693	(11,913)	20,779
CASH	1,196	(33,270)	65,178	31,908
2017 SURPLUS	38,773	22,486	-	22,486
CASH	20,574	51,286	-	51,286
2017 SURPLUS	40,121	55,179	167,376	222,555
TOTAL CASH	21,769	18,015	244,465	262,481

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(1,349)	(25,257)	36,385	11,128
Total Claims	(1,349)	(32,695)	495,789	463,094
FUND YEAR 2017				
Paid Claims	-	73,326	-	73,326
IBNR	1,911	26,031	-	26,031
Total Claims	1,911	99,357	-	99,357
COMBINED TOTAL CLAIMS	563	66,662	73,806,982	73,873,644

This report is based upon information which has not been audited nor certified
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Gloucester County Insurance Commission										
CLAIM ACTIVITY REPORT										
AS OF	May 31, 2017									
COVERAGE LINE-PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	0	0	0	0	0	1	8	4	13	
May-17	0	0	0	0	0	1	5	4	10	
NET CHGE	0	0	0	0	0	0	-3	0	-3	
Limited Reserves										\$2,926
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	\$0	\$0	\$0	\$0	\$0	\$461	\$46,379	\$1,105	\$47,945	
May-17	\$0	\$0	\$0	\$0	\$0	\$461	\$18,218	\$10,579	\$29,258	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$28,161)	\$9,474	(\$18,687)	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,547	\$408,124	\$17,308	\$1,353,838	
COVERAGE LINE-GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	0	0	4	0	4	11	11	11	41	
May-17	0	0	4	0	4	12	8	15	43	
NET CHGE	0	0	0	0	0	1	-3	4	2	
Limited Reserves										\$11,478
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	\$0	\$0	\$144,457	\$0	\$50,300	\$210,393	\$52,000	\$24,500	\$481,649	
May-17	\$0	\$0	\$144,457	\$0	\$57,832	\$226,188	\$34,037	\$31,050	\$493,563	
NET CHGE	\$0	\$0	\$0	\$0	\$7,532	\$15,795	(\$17,963)	\$6,550	\$11,914	
Ltd Incurred	\$375,597	\$753,057	\$614,298	\$14,558	\$213,105	\$250,301	\$36,685	\$31,050	\$2,288,650	
COVERAGE LINE-AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	0	0	1	0	0	3	3	3	10	
May-17	0	0	1	0	0	3	3	4	11	
NET CHGE	0	0	0	0	0	0	0	1	1	
Limited Reserves										\$5,181
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	\$0	\$0	\$16,348	\$0	\$0	\$26,753	\$16,219	\$2,000	\$61,320	
May-17	\$0	\$0	\$16,225	\$0	\$0	\$23,052	\$13,824	\$3,888	\$56,988	
NET CHGE	\$0	\$0	(\$123)	\$0	\$0	(\$3,701)	(\$2,395)	\$1,888	(\$4,332)	
Ltd Incurred	\$9,579	\$126,796	\$368,913	\$22,598	\$3,950	\$38,750	\$32,953	\$4,388	\$607,926	
COVERAGE LINE-WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	0	4	5	9	6	20	19	22	85	
May-17	0	4	4	9	6	19	20	24	86	
NET CHGE	0	0	-1	0	0	-1	1	2	1	
Limited Reserves										\$15,459
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	\$0	\$37,057	\$100,270	\$156,210	\$65,773	\$444,560	\$425,070	\$69,567	\$1,298,507	
May-17	\$0	\$57,420	\$98,344	\$159,922	\$63,910	\$431,464	\$413,717	\$104,668	\$1,329,445	
NET CHGE	\$0	\$20,363	(\$1,926)	\$3,711	(\$1,863)	(\$13,096)	(\$11,353)	\$35,101	\$30,938	
Ltd Incurred	\$1,351,278	\$1,733,246	\$1,176,748	\$1,291,058	\$687,938	\$1,531,009	\$1,032,591	\$202,625	\$9,006,493	
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	0	4	10	9	10	35	41	40	149	
May-17	0	4	9	9	10	35	36	47	150	
NET CHGE	0	0	-1	0	0	0	-5	7	1	
Limited Reserves										\$12,728
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
April-17	\$0	\$37,057	\$261,075	\$156,210	\$116,073	\$682,166	\$539,669	\$97,171	\$1,889,421	
May-17	\$0	\$57,420	\$259,026	\$159,922	\$121,742	\$681,164	\$479,796	\$150,185	\$1,909,254	
NET CHGE	\$0	\$20,363	(\$2,049)	\$3,711	\$5,669	(\$1,002)	(\$59,873)	\$53,014	\$19,833	
Ltd Incurred	\$1,820,140	\$2,824,740	\$2,217,866	\$1,477,594	\$986,238	\$2,164,607	\$1,510,353	\$255,370	\$13,256,908	

2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

						AS OF			May 31, 2017						
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		29			Last Month		28			Last Year		17	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16	TARGETED
PROPERTY	230,000	344,547	344,547	149.80%	230,000	100.00%	344,547	344,547	149.80%	230,000	100.00%	277,208	277,208	120.53%	222,803
GEN LIABILITY	680,000	250,301	250,301	36.81%	575,637	84.65%	234,301	234,301	34.46%	568,229	83.56%	57,500	57,500	8.46%	472,912
AUTO LIABILITY	91,000	38,750	38,750	42.58%	74,639	82.02%	38,750	38,750	42.58%	73,762	81.06%	15,750	15,750	17.31%	58,521
WORKER'S COMP	1,157,000	1,531,009	1,531,009	132.33%	1,113,142	96.21%	1,534,104	1,534,104	132.59%	1,108,344	95.79%	1,366,892	1,366,892	118.14%	974,562
TOTAL ALL LINES	2,158,000	2,164,607	2,164,607	100.31%	1,993,418	92.37%	2,151,702	2,151,702	99.71%	1,980,335	91.77%	1,717,350	1,717,350	79.58%	1,728,798
NET PAYOUT %	\$1,483,443					68.74%									
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		17			Last Month		16			Last Year		5	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16	TARGETED
PROPERTY	197,238	408,124	408,124	206.92%	191,067	96.87%	443,824	443,824	225.02%	190,623	96.65%	137,629	137,629	69.78%	72,978
GEN LIABILITY	641,774	36,685	36,685	5.72%	446,327	69.55%	53,685	53,685	8.37%	435,426	67.85%	2,001	2,001	0.31%	89,848
AUTO LIABILITY	103,684	32,953	32,953	31.78%	66,678	64.31%	32,953	32,953	31.78%	64,312	62.03%	1,280	1,280	1.23%	15,553
WORKER'S COMP	1,226,749	1,032,591	1,032,591	84.17%	1,033,313	84.23%	1,026,028	1,026,028	83.64%	1,002,573	81.73%	164,746	164,746	13.43%	110,407
TOTAL ALL LINES	2,169,445	1,510,353	1,510,353	69.62%	1,737,384	80.08%	1,556,490	1,556,490	71.75%	1,692,935	78.04%	305,656	305,656	14.09%	288,786
NET PAYOUT %	\$1,030,557					47.50%									
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		5			Last Month		4			Last Year		-7	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16	TARGETED
PROPERTY	178,000	17,308	17,308	9.72%	65,860	37.00%	8,029	8,029	4.51%	53,400	30.00%	0	0	N/A	N/A
GEN LIABILITY	609,000	31,050	31,050	5.10%	85,260	14.00%	24,500	24,500	4.02%	60,900	10.00%	0	0	N/A	N/A
AUTO LIABILITY	104,000	4,388	4,388	4.22%	15,600	15.00%	2,000	2,000	1.92%	10,400	10.00%	0	0	N/A	N/A
WORKER'S COMP	1,217,000	202,625	202,625	16.65%	109,530	9.00%	127,193	127,193	10.45%	73,020	6.00%	0	0	N/A	N/A
TOTAL ALL LINES	2,108,000	255,370	255,370	12.11%	276,250	13.10%	161,722	161,722	7.67%	197,720	9.38%	0	0	N/A	N/A

2010 2011 2012 2013 2014 FUND YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

May 31, 2017

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		89			Last Month		88			Last Year		77		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,351,278	1,351,278	129.41%	1,044,196	100.00%	1,351,278	1,351,278	129.41%	1,044,196	100.00%	1,351,278	1,351,278	129.41%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,820,140	1,820,140	86.21%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%
NET PAYOUT %	\$1,820,140			86.21%												

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		77			Last Month		76			Last Year		65		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	753,057	753,057	77.65%	935,829	96.50%	753,057	753,057	77.65%	935,829	96.50%	709,914	709,914	73.20%	941,553	97.09%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,625	97.05%
WORKER'S COMP	1,260,640	1,733,246	1,733,246	137.49%	1,260,640	100.00%	1,712,119	1,712,119	135.81%	1,260,640	100.00%	1,735,625	1,735,625	137.68%	1,260,388	99.98%
TOTAL ALL LINES	2,533,348	2,824,740	2,824,740	111.50%	2,497,275	98.58%	2,803,613	2,803,613	110.67%	2,497,275	98.58%	2,783,976	2,783,976	109.89%	2,502,824	98.80%
NET PAYOUT %	\$2,767,320			109.24%												

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		65			Last Month		64			Last Year		53		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	614,298	614,298	63.34%	941,553	97.09%	614,298	614,298	63.34%	941,828	97.12%	595,672	595,672	61.42%	937,095	96.63%
AUTO LIABILITY	68,650	368,913	368,913	537.38%	66,625	97.05%	368,913	368,913	537.38%	66,534	96.92%	309,182	309,182	450.37%	64,709	94.26%
WORKER'S COMP	1,292,157	1,176,748	1,176,748	91.07%	1,291,899	99.98%	1,176,748	1,176,748	91.07%	1,291,640	99.96%	1,229,815	1,229,815	95.18%	1,287,779	99.66%
TOTAL ALL LINES	2,569,961	2,217,866	2,217,866	86.30%	2,539,431	98.81%	2,217,866	2,217,866	86.30%	2,539,356	98.81%	2,192,576	2,192,576	85.32%	2,528,937	98.40%
NET PAYOUT %	\$1,958,841			76.22%												

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		53			Last Month		52			Last Year		41		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	14,558	14,558	1.50%	937,095	96.63%	14,558	14,558	1.50%	935,920	96.51%	18,471	18,471	1.90%	901,804	92.99%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	64,709	94.26%	22,598	22,598	32.92%	64,490	93.94%	22,598	22,598	32.92%	61,625	89.77%
WORKER'S COMP	1,292,157	1,291,058	1,291,058	99.91%	1,287,779	99.66%	1,283,360	1,283,360	99.32%	1,287,265	99.62%	1,230,938	1,230,938	95.26%	1,276,835	98.81%
TOTAL ALL LINES	2,573,979	1,477,594	1,477,594	57.41%	2,532,955	98.41%	1,469,895	1,469,895	57.11%	2,531,047	98.33%	1,421,386	1,421,386	55.22%	2,483,636	96.49%
NET PAYOUT %	\$1,317,672			51.19%												

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		41			Last Month		40			Last Year		29		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	213,105	213,105	27.50%	720,476	92.99%	203,105	203,105	26.21%	716,545	92.48%	176,724	176,724	22.81%	655,888	84.65%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	61,625	89.77%	3,950	3,950	5.75%	61,306	89.30%	3,950	3,950	5.75%	56,307	82.02%
WORKER'S COMP	1,107,261	687,938	687,938	62.13%	1,094,131	98.81%	704,605	704,605	63.64%	1,092,835	98.70%	695,824	695,824	62.84%	1,065,288	96.21%
TOTAL ALL LINES	2,194,083	986,238	986,238	44.95%	2,119,604	96.61%	992,905	992,905	45.25%	2,114,058	96.35%	957,743	957,743	43.65%	2,020,855	92.10%
NET PAYOUT %	\$864,497			39.40%												



CLIENT ACTIVITY REPORT

MAY 2017

GCHIC - Gloucester County Health Insurance Commission

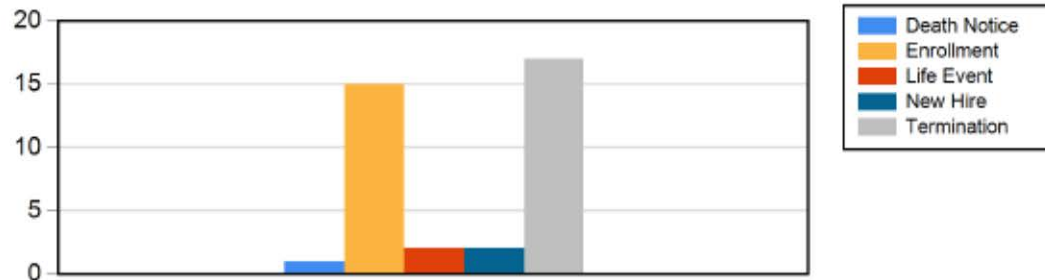
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

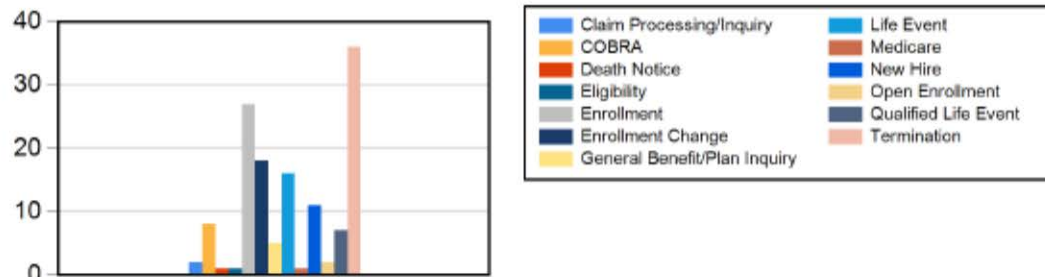
From: 5/1/2017 To: 5/31/2017

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (MAY)	# of Issues
Death Notice	1
Enrollment	15
Life Event	2
New Hire	2
Termination	17
Total for Subject	37



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	8
Death Notice	1
Eligibility	1
Enrollment	27
Enrollment Change	18
General Benefit/Plan Inquiry	5
Life Event	16
Medicare	1
New Hire	11
Open Enrollment	2
Qualified Life Event	7
Termination	36
Total for Subject	135



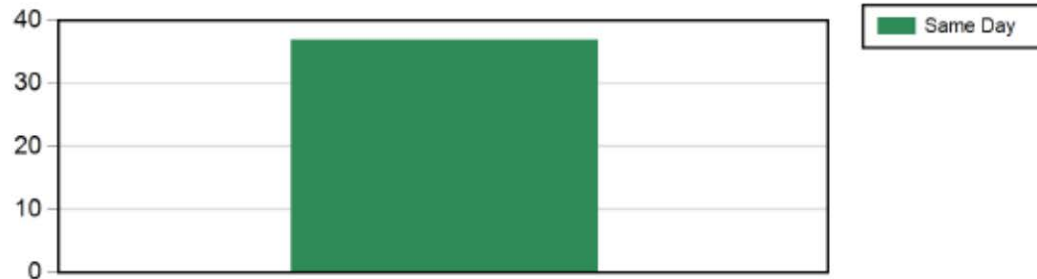


CLIENT ACTIVITY REPORT

From: 5/1/2017 To: 5/31/2017

GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (MAY)	# of Days	%
Same Day	37	100%
Total for Time Range	37	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	132	99%
1-5 Days	1	1%
Over 10 Days	1	1%
Total for Time Range	134	100%



DETAIL (YTD)		From: 1/1/2017 To: 5/31/2017		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/3/2017	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
1/6/2017	Employer	Life Event	Closed	Same Day
1/6/2017	Plan Administrator	COBRA	Closed	Same Day
1/9/2017	Employer	Termination	Closed	Same Day
1/10/2017	Employer	Termination	Closed	Same Day
1/10/2017	Employer	Enrollment Change	Closed	Same Day
1/10/2017	Employer	Termination	Closed	Same Day
1/10/2017	Employer	Termination	Closed	Same Day
1/10/2017	Plan Administrator	COBRA	Closed	Same Day

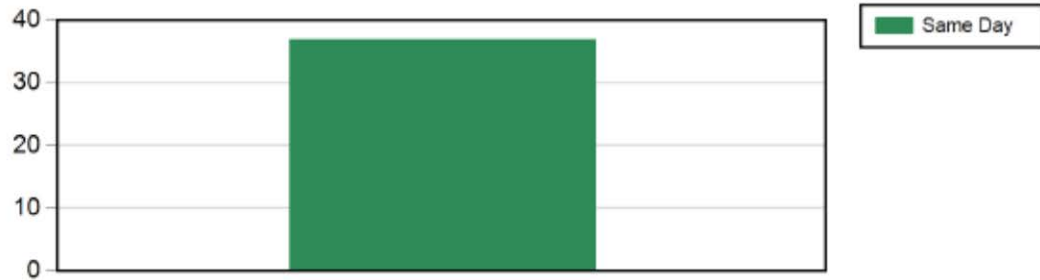


CLIENT ACTIVITY REPORT

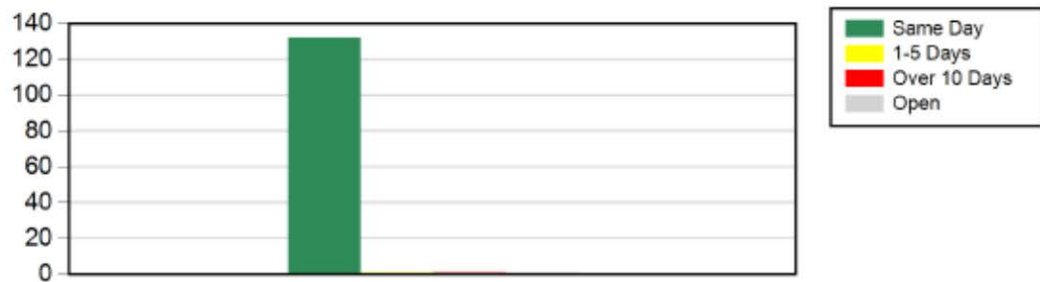
From: 5/1/2017 To: 5/31/2017

GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (MAY)	# of Days	%
Same Day	37	100%
Total for Time Range	37	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	132	99%
1-5 Days	1	1%
Over 10 Days	1	1%
Total for Time Range	134	100%





CLIENT ACTIVITY REPORT

APRIL 2017

GCHIC - Gloucester County Health Insurance Commission

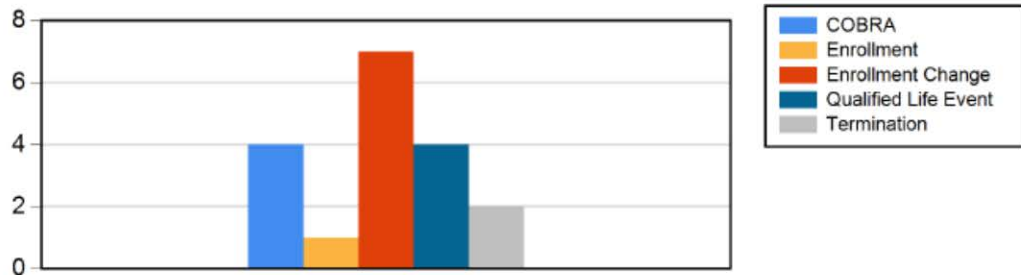
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

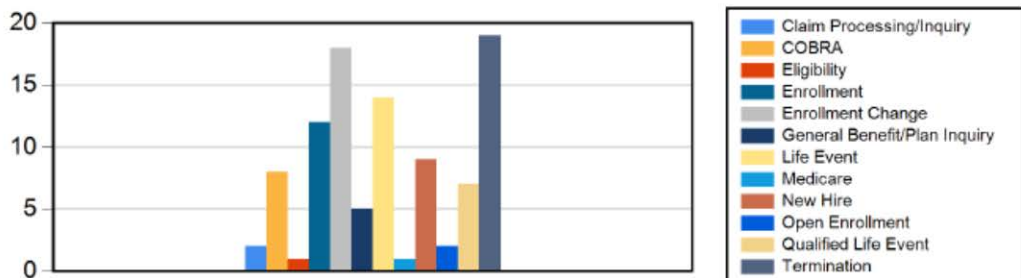
From: 4/1/2017 To: 4/30/2017

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (APRIL)	# of Issues
COBRA	4
Enrollment	1
Enrollment Change	7
Qualified Life Event	4
Termination	2
Total for Subject	18



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	8
Eligibility	1
Enrollment	12
Enrollment Change	18
General Benefit/Plan Inquiry	5
Life Event	14
Medicare	1
New Hire	9
Open Enrollment	2
Qualified Life Event	7
Termination	19
Total for Subject	98

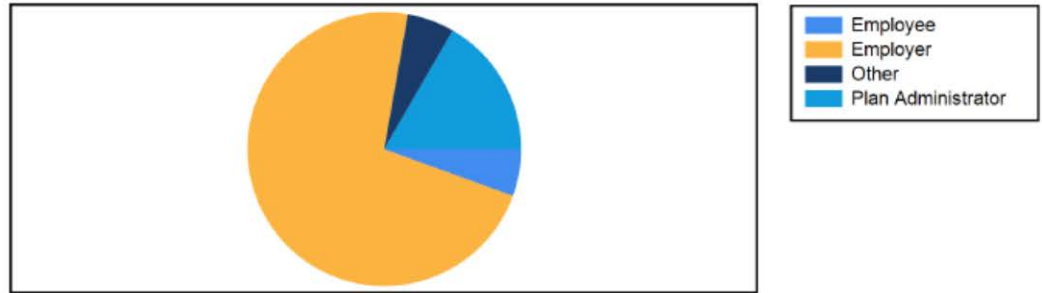


CLIENT ACTIVITY REPORT

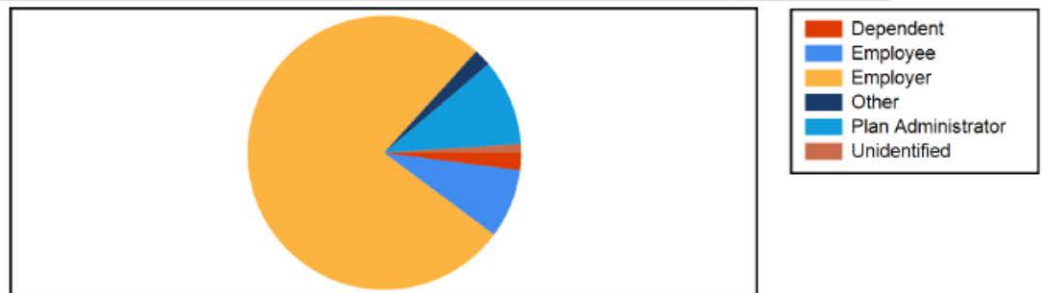
From: 4/1/2017 To: 4/30/2017

GCHIC - Gloucester County Health Insurance Commission

CALL SOURCE (APRIL)	# of Issues
Employee	1
Employer	13
Other	1
Plan Administrator	3
Total for Call Source	18



CALL SOURCE (YTD)	# of Issues
Dependent	2
Employee	8
Employer	75
Other	2
Plan Administrator	10
Unidentified	1
Total for Call Source	98



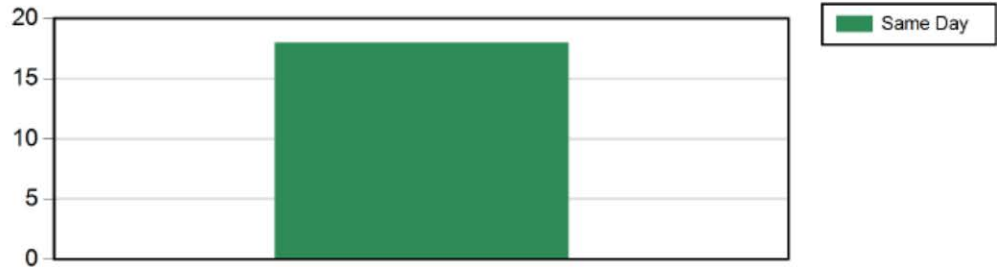


CLIENT ACTIVITY REPORT

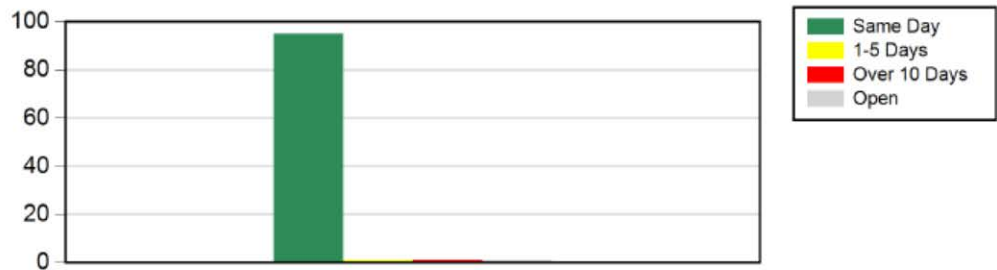
From: 4/1/2017 To: 4/30/2017

GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (APRIL)	# of Days	%
Same Day	18	100%
Total for Time Range	18	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	95	98%
1-5 Days	1	1%
Over 10 Days	1	1%
Total for Time Range	97	100%



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 32-17

May 2017

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000698			
000698	MADDEN & MADDEN	LEGAL SERV FOR ANCILLARY COV - 4/28/2017	915.00
			915.00
000699			
000699	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 05/2017	6,650.00
			6,650.00
000700			
000700	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2017	3.08
000700	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2017	11,845.10
			11,848.18
000701			
000701	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 05/2017	4,680.00
			4,680.00
000702			
000702	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 05/2017	676.50
			676.50
000703			
000703	COURIER-POST	ACCT: CHL-09169 - 3/23/17 - ADV COMM ATT	68.72
			68.72
000704			
000704	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 5/9/2017	1,009.88
			1,009.88
000705			
000705	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 5/15/2017	1,860.00
000705	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 5/15/17 - SUBROGATION	495.00
000705	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 5/15/17 - SUBROGATION	2,764.48
			5,119.48
000706			
000706	ROBERT SCOLPINO	REIMBURSE MEDICAL PRESCRIPTION - 4/2017	629.68
			629.68
000707			
000707	VIOLA YEAGER	REIMBURSE MEDICAL PRESCRIPTION - 4/2017	629.68
			629.68
000708			
000708	JUNE ATKINSON	REIMBURSE MEDICAL PRESCRIPTION - 4/2017	629.68
			629.68
000709			
000709	NJ ADVANCE MEDIA	ACCT: 1159386 - 3/28/17 - LEGAL NOTICE	64.95
			64.95

000710			
000710	DIVISION OF PENSIONS AND BENEFITS	MEDICAL BENEGITS - SUSAN TYMPEL - 4/2017	1,340.22
			1,340.22
000711			
000711	HARDENBERGH INSURANCE GROUP	RMC FEE 05/2017	21,320.00
			21,320.00
	TOTAL PAYMENTS FY 2017		55,581.97

TOTAL PAYMENTS ALL FUND YEARS \$ 55,581.97

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. 33-17

May 2017

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0517			
W0517	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 05/2017	530.50
W0517	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 05//2017	2,820.00
			3,350.50
TOTAL PAYMENTS FY 2017		3,350.50	

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 34-17

June 2017

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

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

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

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000712			
000712	BOWMAN & COMPANY, LLP	AUDITOR FEE 3/9/2017 - FOR FY 2016	4,500.00
			4,500.00
		TOTAL PAYMENTS FY 2016	4,500.00

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000713			
000713	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 06/2017	6,650.00
			6,650.00
000714			
000714	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2017	11,845.10
			11,845.10
000715			
000715	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES - 06/2017	4,680.00
			4,680.00
000716			
000716	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2017	676.50
			676.50
000717			
000717	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY CO - 05/31/2017	2,305.06
			2,305.06
000718			
000718	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 6/15/2017 - SUBROGATION	645.00
000718	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 6/15/2017	1,515.00
000718	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 6/15/2017 - SUBROGATION	1,005.00
			3,165.00
000719			
000719	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 5/2017	629.68
			629.68
000720			
000720	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription 5/2017	629.68
			629.68
000721			
000721	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription 5/2017	629.68
			629.68
000722			
000722	HARDENBERGH INSURANCE GROUP	RMC FEE 06/2017	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2017	52,530.70

TOTAL PAYMENTS ALL FUND YEARS \$ 57,030.70

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. 35-17

June 2017

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0617			
W0617	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 06/2017	530.50
W0617	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 06/2017	2,820.00
			3,350.50
		TOTAL PAYMENTS FY 2017	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	March				
CURRENT FUND YEAR	2017				
		Description: GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
		ID Number:			
		Maturity (Yrs)			
		Purchase Yield:			
		TO TAL for All			
		Accts & instruments			
Opening Cash & Investment Balance	\$ 3,896,386.42	\$ 3,866,972.13	\$ 8,906.49	\$ 20,507.80	
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$1,698,774.45	\$1,368,249.24	\$166,155.46	\$164,369.75
10	(Withdrawals - Sales)	-\$727,264.04	-\$396,738.83	-\$166,155.46	-\$164,369.75
	Ending Cash & Investment Balance	\$4,867,896.83	\$4,838,482.54	\$8,906.49	\$20,507.80
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$106,012.85	\$0.00	\$88,132.16	\$17,880.69
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,973,909.68	\$4,838,482.54	\$97,038.65	\$38,388.49

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017							
Month Ending: March							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	404,041.96	4,078,817.29	25,818.27	1,022,133.64	(1,530,826.39)	(103,597.92)	3,896,386.85
RECEIPTS							
Assessments	71,025.40	243,474.40	41,552.12	486,359.22	1,090,361.17	406,587.89	2,339,360.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	(710,000.00)	0.00	0.00	(44,751.00)	(216,359.96)	(971,110.96)
TOTAL	71,025.40	(466,525.60)	41,552.12	486,359.22	1,045,610.17	190,227.93	1,368,249.24
EXPENSES							
Claims Transfers	88,754.80	29,056.57	46,558.38	166,155.46	0.00	0.00	330,525.21
Expenses	0.00	0.00	0.00	0.00	0.00	66,213.62	66,213.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	88,754.80	29,056.57	46,558.38	166,155.46	0.00	66,213.62	396,738.83
END BALANCE	386,312.56	3,583,235.12	20,812.01	1,342,337.40	(485,216.22)	20,416.39	4,867,897.26

RESOLUTION 36-17

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on June 22, 2017 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 4/1/17 to 4/30/17 and 5/1/17 to 5/31/17, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 22, 2017.

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
04/01/2017 Thru 04/30/2017

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2017 Thru 04/30/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
Coverage: Auto Liability										
C	5064	3530001444	001 TULL, DANA	3/7/2017	3/30/2017	PARKER MCCAY	4/28/2017	LEGAL FEE - INV #3025460	505.09	505.09
C	5065	3530000629	002 CRAM, MICHAEL	3/1/2017	3/30/2017	PARKER MCCAY	4/28/2017	LEGAL FEE - INV #3025459	529.76	529.76
Total for Coverage: Auto Liability							Number of entries: 2		1,034.85	1,034.85
Coverage: Auto Physical Damage										
C	5058	3530001708	001 GLOUCESTER COUNTY	2/7/2017	2/7/2017	GLOUCESTER COUNTY	4/14/2017	REPAIR TO SHERIFFS VEH TAG Y710CG VEH 44	300.37	300.37
C	5060	3530001714	001 ROWAN COLLEGE @	3/23/2017	3/23/2017	ROWAN COLLEGE @	4/14/2017	02 Dodge Ram Van Plate# CG16768	989.70	989.70
Total for Coverage: Auto Physical Damage							Number of entries: 2		1,290.07	1,290.07
Coverage: General Liability										
C	5066	3530001270	001 MCCLOSKEY, MATTHEW	12/2/2016	12/29/2016	ARCHER & GREINER PC	4/28/2017	LEGAL FEE - INV #4072472	7,670.32	7,670.32
C	5067	3530001270	001 MCCLOSKEY, MATTHEW	11/1/2016	11/28/2016	ARCHER & GREINER PC	4/28/2017	LEGAL FEE - INV #4070503	5,173.74	5,173.74
C	5068	3530001270	001 MCCLOSKEY, MATTHEW	3/3/2017	3/27/2017	ARCHER & GREINER PC	4/28/2017	LEGAL FEE - INV #4082407	260.00	260.00
C	5069	3530001147	001 TORRES, JESUS	3/17/2017	4/14/2017	CHANCE & MCCANN LLC	4/28/2017	LEGAL FEE - INV #13138	1,032.44	1,032.44
C	5070	3530001068	001 SORENSON, KELLY	3/8/2017	4/6/2017	CHANCE & MCCANN LLC	4/28/2017	LEGAL FEE - INV #13136	2,550.00	2,550.00
Total for Coverage: General Liability							Number of entries: 5		16,686.50	16,686.50
Coverage: Police Professional										
C	5071	3530001333	001 CELESTIN, JEAN	4/12/2017	4/12/2017	CHANCE & MCCANN LLC	4/28/2017	LEGAL FEE - INV #13137	75.00	75.00
Total for Coverage: Police Professional							Number of entries: 1		75.00	75.00
Coverage: Property										
C	5059	3530001653	001 GCIA	2/14/2017	2/14/2017	GEORGE OLMEZER APPRAISAL	4/14/2017	FILE# GO172632	415.00	415.00
C	5061	3530001653	001 GCIA	3/8/2017	3/8/2017	FIRST ALERT APPRAISALS	4/14/2017	INV 3699	475.00	475.00
C	5062	3530001719	001 GCIA	3/14/2017	3/14/2017	GLOUCESTER CTY IMPROV AUTH	4/14/2017	Fence damage at 109 Budd Blvd. 3/14/17	5,045.00	5,045.00
C	5063	3530001653	001 GCIA	11/14/2016	11/14/2016	GLOUCESTER CTY IMPROV AUTH	4/14/2017	2005 Volvo Excavator repair pmt less deductible	59,359.39	59,359.39
Total for Coverage: Property							Number of entries: 4		65,294.39	65,294.39
Total for Gloucester Co Ins Commission - 353							Number of entries: 14		84,380.81	84,380.81

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2017 Thru 05/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
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Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2017 Thru 05/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5073	3530001568	001	GREEN, SHAUNA	2/6/2017	3/15/2017	MADDEN & MADDOEN PA	5/12/2017	CLIENT ID# 70200-038M STMT# 2	2,395.26	2,395.26
C	5077	3530000629	002	CRAM, MICHAEL	4/6/2017	4/7/2017	PARKER MCCAY	5/26/2017	LEGAL FEE - INV #3028748	123.42	123.42
C	5078	3530001444	001	TULL, DANA	2/6/2017	4/27/2017	PARKER MCCAY	5/26/2017	LEGAL FEE - INV. #3028749	3,700.98	3,700.98
C	5082	3530001689	001	CAUSHI, SARAH	3/9/2017	3/9/2017	SARAH CAUSHI	5/26/2017	Reimbursement of Deductible for approved damages	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 4		6,719.66	6,719.66	
Coverage: Auto Physical Damage											
C	5072	3530001694	001	GLOUCESTER COUNTY	1/26/2017	1/26/2017	GLOUCESTER COUNTY	5/12/2017	Deductible Reimb: Driver: Mark Vanoverm DOL	1,000.00	1,000.00
C	5075	3530001749	001	GLOUCESTER COUNTY	4/25/2017	4/25/2017	SOUTH JERSEY TRUCK REPAIR	5/12/2017	1/26/17 Estimate 1527	121.00	121.00
M	353	3530001575	001	GLOUCESTER COUNTY	6/12/2016	6/12/2016	SOUTH JERSEY TRUCK REPAIR	5/24/2017	Reimbursement of Deductible	1,000.00	1,000.00
R	111484684	3530001575	001	GLOUCESTER COUNTY	6/12/2016	6/12/2016	ALLSTATE INSURANCE COMPANY	5/24/2017	Subrogation recovery	-8,539.40	-8,539.40
R	161703943	3530001694	001	GLOUCESTER COUNTY	1/26/2017	1/26/2017	ALLSTATE INSURANCE COMPANY	5/4/2017	Subro recovery	-1,316.90	-1,316.90
Total for Coverage: Auto Physical Damage							Number of entries: 5		-7,735.30	-7,735.30	
Coverage: General Liability											
C	5074	3530001270	001	MCCLOSKEY, MATTHEW	4/17/2017	4/17/2017	ARCHER & GREINER PC	5/12/2017	INV 4083926	32.50	32.50
C	5076	3530001698	001	ATLANTIC CITY ELECTRIC	1/25/2017	1/25/2017	ATLANTIC CITY ELECTRIC	5/26/2017	PD (UTILITY LINE REPAIR) INV #3300000437	963.13	963.13
C	5079	3530001303	001	JALLOH, KADIATOU	4/24/2017	5/11/2017	CHANCE & MCCANN LLC	5/26/2017	LEGAL FEE - INV #13185	205.00	205.00
C	5080	3530001068	001	SORENSEN, KELLY	4/20/2017	5/3/2017	CHANCE & MCCANN LLC	5/26/2017	LEGAL FEE - INV #13184	945.80	945.80
C	5081	3530001147	001	TORRES, JESUS	4/12/2017	4/28/2017	CHANCE & MCCANN LLC	5/26/2017	LEGAL FEE - INV #13183	1,489.50	1,489.50
Total for Coverage: General Liability							Number of entries: 5		3,635.93	3,635.93	
Total for Gloucester Co Ins Commission - 353							Number of entries: 14		2,620.29	2,620.29	



Gloucester County Insurance Commission
Bill Review / PPO Savings
2017



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	48	92%	\$23,975.10	93%	\$16,914.81	\$62.00	\$4,637.99	\$2,360.30	\$7,060.29	\$961.01	\$6,099.28
	February	43	84%	\$37,986.85	91%	\$20,510.03	\$1,850.00	\$10,169.94	\$5,456.88	\$17,476.82	\$2,446.78	\$15,030.04
	March	56	88%	\$127,756.00	95%	\$48,879.22	\$0.00	\$20,061.13	\$58,815.65	\$78,876.78	\$7,572.74	\$71,304.04
	April	52	83%	\$167,921.57	97%	\$47,050.53	\$25.15	\$82,275.81	\$38,570.08	\$120,871.04	\$14,538.31	\$106,332.73
	May	48	88%	\$30,019.01	70%	\$19,080.22	\$90.05	\$4,332.87	\$6,515.87	\$10,938.79	\$1,531.43	\$9,407.36
YTD Total		247	87%	\$387,658.53	88%	\$152,434.81	\$2,027.20	\$121,477.74	\$111,718.78	\$235,223.72	\$27,050.27	\$208,173.45

Monthly Summary	April	May
Total Savings (before fees):	\$120,871.04	\$10,938.79
Percent Savings:	72%	36%
NET SAVINGS:	\$106,332.73	\$9,407.36
Percent NET SAVINGS:	63%	31%

YTD Summary	
Total Savings (before fees):	\$235,223.72
Percent Savings:	61%
NET SAVINGS:	\$208,173.45
Percent NET SAVINGS:	54%



CSG is excited to introduce our new relationship with Excellere Partners, which will enhance our development of “NEXT LEVEL” products, innovation and service to our valued workers’ compensation clients and colleagues. We’re pleased to announce that, with the support and resources of our new strategic investor, Excellere Partners, CSG will build on our proven model and look to expand services.

Excellere Partners is a Denver-based private equity investment firm that partners with middle-market entrepreneurs and management teams with the goal of building enduring value in industries including business services, technology and healthcare, among others. Excellere Partners has made a strategic investment in CSG, which will enable us to further develop our infrastructure to support implementation and expansion.

As a medical claims management innovator, CSG has developed a proven mix of technology and medical expertise that enables our clients to confidently navigate the workers’ compensation medical claims management process—from initial report of injury through close.

Please know, our partnership with Excellere Partners, effective May 15, 2017, will have no impact on our company name; our office location, current leadership or the suite of workers’ compensation products and services we provide today.

At CSG, the desire to improve outcomes drives everything we do. We care deeply about our clients, their employees and all the concerned parties across the medical claims management process. “NEXT LEVEL” service from CSG means our business partners have access to the most experienced, credentialed and responsive claims management team. Our medical, technical and support resources play a pivotal role in delivering differentiators in claims management solutions that consistently exceed stakeholder, regulatory and business partner demands.

Although we are already setting new standards in medical claims management, our partnership with Excellere Partners will empower CSG to take the products, innovations and service that make us the best to the “NEXT LEVEL.” We look forward to advancing the industry with fresh ideas and delivering unmatched value as they make informed choices for their medical claims management needs.

CSG. Next Level Medical Claims Management.



GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: June 13, 2017

GCIC SERVICE TEAM

David McHale, Public Sector Director dmchale@jamontgomery.com Office: 732-736-5213 Cell: 732-673-4802	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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April - June 2017

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 25:** Attended a client meeting at GCIC Buildings and Grounds.
- **April 27:** Attended the GCIC Meeting in Woodbury.
- **May 15:** Conducted a loss control survey at the GCIC EMS.
- **May 15:** Conducted a loss control survey at the GCIC County Courthouse.
- **May 15:** Attended a client meeting with GCIC Risk/Safety Manager.
- **June 6:** Attended the GCIC Safety Committee Meeting in Sewell.
- **June 13:** Attended the GCIC Claims Committee Meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 15:** Plan to attend the GCIC Safety Action Plan Meeting in Clarksboro.
- **June 20:** One session of LOTO and one session of Supervisory Safety Training are scheduled for GCIC–GCIA.
- **June 20:** One session of Toolbox Talk – Confined Space Awareness is scheduled for RCGC.
- **June 22:** Plan to attend the GCIC Meeting in Woodbury.
- **June 28:** One session of Workzone Safety is scheduled for GCIC.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2017.

SAFETY DIRECTOR BULLETINS

- Stationary Work Zones – June 5.

SHORT-TERM STATIONARY WORK ZONES



A Short-term stationary work zone is defined by the 2009 edition of the Manual on Uniform Traffic Control Devices (MUTCD) as “daytime work that occupies a location for more than 1 hour within a single daylight period”. Typical tasks that last from one hour to one daytime work shift include: roadway paving, repairing ruptured underground water lines, repairing storm water catch basins, trimming roadside trees, and parking work vehicle(s) on the shoulder of the road for extended periods. This Bulletin will discuss the minimum traffic control planning and devices needed to safely guide motorists, bicyclists, and pedestrians around workers and work vehicles *during daylight hours*. Night operations require additional planning and devices that will not be discussed in this Bulletin.

Planning for effective temporary traffic control (TTC) begins with understanding the characteristics of the road being worked on. Factors include:

- Posted speed limit and the speed that can realistically be expected
- Traffic volume and volume variations during the day; such as morning and afternoon commutes, school hours, and possible lunch or shopping traffic
- Topography of the road; curves, hills, sun glare or shadows, street width, shoulder characteristics are a few factors that can impact the effectiveness of TTC plans

Using the local knowledge of the road and anticipated conditions, planners of TTC will develop a plan in accordance with the MUTCD for the 4 areas of a work zone:

- The *Advance Warning Area* is the section where motorists are informed they are approaching an area where work will impact the normal paths of travel. This is accomplished using typically one to three signs, possibly in conjunction with amber warning lights or arrow boards.
- The *Transition Area* contains devices that move traffic from the lane(s) in which work is being conducted into open lanes for traffic. For Short-term Stationary Work Zones, this would normally include a line of cones, called a Taper.
- The *Activity Area* includes space needed for the work to be completed, parking and moving space for work vehicles, staging areas for supplies and other materials, buffer spaces, and open lanes for traffic.
- The *Termination Area* is optional and should be utilized when motorists would benefit from a visual cue that they have passed the Activity Area and the original lane is now available.

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

A flagging operation may also be necessary for One-Lane, Two-Way Traffic operations. Flaggers are needed when motorists can not safely determine on their own whether it is appropriate to proceed past workers in the shared lane. Conditions that would typically require flagging include work zones that are longer in length, on curves or hills, on roads with high volume of traffic or higher speed limits, and near intersections.

It is important to remember **only uniformed law enforcement officers can direct traffic against a traffic control signal**, such as a traffic light. Public works or utility workers can only flag to direct traffic in conjunction with traffic control signals.

This Bulletin provides a summary of the considerations and requirements for setting up a proper and effective temporary traffic control work zone. While New Jersey does not require certification for individuals who plan and set-up TTC, they must be trained and knowledgeable. The complete MUTCD should be available, either hard-copy or electronically. The official version of the MUTCD is available at https://mutcd.fhwa.dot.gov/pdfs/2009r1r2/pdf_index.htm. Part 6 - Temporary Traffic Control is the relevant section for working on a roadway. The MUTCD should be consulted before establishing a work zone. The 2009 edition has been adopted as the regulation for setting-up work zones on all public roadways.

J.A. Montgomery Risk Control offers a 4-hour class, *Flagger and Work Zone Safety*, which uses lecture, work sheets, and a quiz to demonstrate training.

Rutgers University's Center for Advanced Infrastructure and Transportation offers several classes for temporary work zones and engineering issues. Visit their website, www.cait.rutgers.edu, for more information.

Summary for planning a Short-term Stationary Work Zone

- ☐ Review characteristics of the road where work will be conducted; included speed limit, traffic volume, curves and hills, and other visual obstructions.
- ☐ Determine how much of the roadway must be closed to traffic for work space, vehicle parking space, staging areas, and buffer zones. Calculate how many traffic cones will be needed by dividing the length of the area (in feet) by twice the speed limit. Load cones.
- ☐ Determine the proper taper(s) to close and re-open lanes in which work will be conducted. Calculate the lengths of the taper(s) using Tables 6C-3 and 6C-4 in the MUTCD. Calculate the number of traffic cones needed by dividing the lengths of the taper(s) (in feet) by the speed limit. Load cones.
- ☐ Determine the number and messages of advance warning signs. Determine sign spacing with Table 6C-1.
 - Will a "End Work Zone" sign be needed?
 - Will an Arrow Board be needed?
- ☐ Will a flagging operation be needed or is the Work Zone configured to permit traffic to self-regulate? If flagging will occur, load one or two STOP / SLOW paddles.
- ☐ Review the plan with workers who will be involved with the work being planned. Remind them to wear the proper level of ANSI high-visibility apparel and other personal protective equipment for the type of work being performed.
- ☐ Drive through the work zone before and during the work to verify TTC is effective.

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 6/14/17
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. Safety Action Planning Meetings

The GCIC Safety Team has met with the 9 departments identified at the GCIC Safety Kick-Off Meeting. Meetings were very productive and all Department Heads were responsive to the Team's safety / loss control suggestions as well as they each request training to address their specific needs.

B. MEL Media Library Catalog – New Videos

The MEL Media Library Catalog has been expanded to include new videos addressing Employee Conduct, Harassment & Violence in the Workplace; and Wellness.

Attached are brief descriptions of the new videos. This has been distributed to all Department Heads. There is no cost to order any of the videos. They can either email their request to melvideolibrary@jamontgomerty.com or call 856-552-4900 - 4 videos can be requested at one time.

C. Cyber Liability Cards

All members of the Commission have purchased cyber liability coverage. The carrier, AIG, provides several resources to triage a cyber breach. We have recently learned from other public entities that have suffered a cyber breach; they were unable to access the "hotline" immediately as their "hotline" and claim reporting contacts were stored on their computer. Accordingly, we are creating laminated wallet cards with all pertinent contact information. They will be distributed to the members shortly.

D. 2018 Underwriting Renewal Data

The NJCEL will begin the 2018 Underwriting Renewal Process and, in turn, we will be reaching out to members to obtain updated exposure information.

E. Exhibit Z Form

Upon the recommendation from the County's Safety Department, we are requesting the Commissioners approve a Z form (copy attached).

The changes proposed are as follows:

- Page 1 – Changed "Body Part injured" to "What part(s) of the body were injured and what parts(s) of the body do you currently feel pain?"
- Page 1 – Only asking for one phone number from employee

- Page 2 – Now requiring that the Employee and Supervisor sign the form if no medical treatment is requested. Previously, signatures were only required if medical treatment was rendered.
- Page 3 – Now asking for name of chiropractor.
- Page 4 – Changed form name from “Requesting Leave Related to an On-the-Job Injury or Illness” to Requesting Leave under Workers’ Compensation
- Page 5 – Removing “This form must be signed and returned” – Reason being is that legally an individual does not have to sign this form to be eligible for workers’ compensation benefits.

Action Requested: Motion to approve the form as amended.

The form will be distributed to all members and they will be asked to also approve it.

II. Underwriting Services Director

A. Ancillary Coverages

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

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
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For informational Purposes Only – No action required:

Improvement Authority Dream Park’s package, equine care-custody-control and umbrella policies through Great American renewed on 5/21/2017 at an annual cost of \$89,629.57 (\$82,148.76). The increase was due to increased property values.

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
County	Warden Caldwell Bond	CNA	7/1/17	\$122.50

The renewal premium is per expiring. All other terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Warden’s bond through CNA for an annual cost of \$122.50 effective 7/1/17.

IA	Nursing Home Patient Trust Bond	CNA	8/3/17	\$490.00
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The renewal premium is per expiring. All other terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Improvement Authority Nursing Home’s patient trust bond through CNA for an annual cost of \$490.00 effective 8/3/17.

IA Dream Park	UST Policy	Commerce & Industry	7/7/17	\$1,053.32
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The renewal premium is \$1,053.32. The increase (\$910.33) was due to the Authority adding Terrorism coverage.

Action Requested: Motion to authorize the Underwriting Services Director to renew the Improvement Authority Dream Park's underground storage tank policy through Commerce and Industry for an annual cost of \$1,053.32 effective 7/7/17.

The following renewals are in process; as the Commission's next meeting is not until after the effective date of each policy. We request authority to renew each policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek direction from the member and then advise the Commissioners accordingly.

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

RC@GC Foundation's directors and officers Liability policy effective 7/9/17

RC@GC base and catastrophic sports accident policy effective 8/1/17

County 911 Teachers professional liability policy effective 8/13/17

IA's Child Development Center package and umbrella policies effective 9/7/17

IA's Child Development Center student accident policy 9/7/17

RESOLUTION NO. 37-17

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on June 22, 2017.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 22, 2017 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 22, 2017.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation, Liability & Property

CLOSED SESSION

6/22/17

Claim #	Claimant	Type of Claim	PAR/SAR	C.P or DO #
3530001483	Michael Blaszczyk	Worker Compensation	PAR/SAR	2016-12456
3530000809	Beth Lindsay	Worker Compensation	PAR	2015-3016
3530001066	Cheryl Bewsher-Laverty	Worker Compensation	PAR/SAR	
3530001633	Noryln Garlic	Worker Compensation	PAR	
3530001320	Cecelia Moyer	Worker Compensation	PAR	
3530001726	Michelle Schneman	Worker Compensation	PAR	
3530001687	John Fasano	Worker Compensation	PAR	
3530001738	Richard Hanratty	Worker Compensation	PAR	
3530001722	Michael Foti	Worker Compensation	PAR	
3530001696	Joseph Wilson	Worker Compensation	PAR	
3530001241	Dominick Cama	Worker Compensation	PAR	
3530001766	David Hayes	Worker Compensation	Review	
3530001714	John Sapio-Rowan College	Auto Liability		
3530001646	Joseph McCue	Liability	SAR	
3530001444	Dana Tull	Liability	PAR	
3530001761	Gloucester County Utilities Authority	Property	PAR	

APPENDIX I MINUTES

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 27, 2017
2 South Broad Street
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Keith Platt Amy Zeiders Nancy Fowlkes
	Consolidated Services Group, Inc. Jennifer Goldstein
	Conner Strong & Buckelew Michelle Leighton (<i>via teleconference</i>)
CEL Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Chris Powell
Attorney	Long Marmero & Associates Doug Long Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Karen Christina, Gloucester County
Prudence Higbee, Esq., Capehart & Scatchard
Greg Hunt, Conner Strong & Buckelew (*via teleconference*)
Christina Violetti, Hardenbergh Insurance Group (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of February 23, 2017

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED
MINUTES OF FEBRUARY 23, 2017**

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince advised the committee last met on February 7th and was hosted by the Gloucester County Improvement Authority. Mr. Prince reported the next meeting was scheduled for June 6th at the Rowan College and a variety of topics would be discussed including landscape safety and other seasonal programs.

CLAIMS COMMITTEE: Ms. Leighton reported members of the Claims Committee along with some of the Fund Professionals, Inservco and Chairman White held a claims strategy meeting on March 2nd. The committee reviewed 27 worker compensation claims and 10 general liability claims. Ms. Leighton advised there was a discussion on closed claims that were re-opened. It was decided that Inservco would present any re-opener claims at the Claim Committee meetings. Ms. Leighton advised that concluded her report unless anyone had any questions.

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

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney's contract expired effective April 25, 2017 and the Fund office issued a Request for Price Quotes and Qualifications. At this time Mr. Long exited the meeting. Executive Director advised there were two responses received, one from Long Marmero & Associates, LLP and the other from Scott H. Marcus & Associates. Chairman White noted the response from Scott H. Marcus & Associates did not include a price so their response was non-responsive. Chairman White advised Commissioner Jones indicated due to a perceived conflict she would abstain. Chairman White reported he and Commissioner Burke graded the Long Marmero & Associates, LLP submission. Chairman White gave Ms. Dodd copies

of the evaluation forms. Executive Director requested a motion for the appointment of Commission Attorney.

**MOTION TO APPROVE THE APPOINTMENT
OF LONG MARMERO & ASSOCIATES FOR
THE PERIOD OF APRIL 27, 2017 TO APRIL 27,
2018**

Motion:	Commissioner Burke
Second:	Chairman White
Roll Call Vote:	2 Ayes, 1 Abstained

Mr. Long returned to the meeting.

DELTA DENTAL OF NEW JERSEY, INC.: Executive Director reported at the January meeting the Commissioners approved a renewal amendment with Delta Dental of New Jersey, Inc. for dental benefits to employees of the County. Executive Director referred to Resolution 24-17 which was prepared by the Commission Attorney authorizing Chairman White to execute the Oral Health Enhancement Rider.

**MOTION TO ADOPT RESOLUTION 24-17,
APPROVING ASSIGNMENT OF CONTRACT
WITH DELTA DENTAL OF NEW JERSEY,
INC.**

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the months of February and March. There were 27 certificates issued for the month of February and 15 certificates for March. Executive Director asked if anyone had any questions regarding the reports.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director advised the CELJIF held their Reorganization Meeting on February 23, 2017 and a summary report of the meeting was included in the agenda. Executive Director reported Ross Angilella was elected as Chairman and John Kelly was elected as Secretary. The Board of Fund Commissioners also appointed Wilmington Trust for Asset Manager Services. Executive Director reported the Board of Commissioners adopted a resolution offering membership to the County of Monmouth; however, they did not accept the proposal and would continue through the commercial market. Executive Director noted there was a formation of a Coverage Committee and Commissioners Kelly, White, and Kessler would serve on the committee along with local risk managers. Executive Director advised the CELJIF was meeting in the afternoon and the first Coverage Committee meeting was scheduled for May 1st.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the February Property & Casualty Financial Fast Track was included in the agenda; however, he noticed there was an error on the report and distributed an updated report. The Commission had a surplus of \$3,438,312 as of February 28, 2017. Executive Director advised that \$1,516,885 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity. Executive Director noted the cash amount was \$3,896,387.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the agenda included the January and February Financial Fast Tracks for the NJ CEL. As of February 28, 2017 the CEL had a surplus of \$8,466,934. Executive Director noted the cash amount was \$14,011,062.

HEALTH BENEFITS FINANCIAL FAST TRACKS: Executive Director reported the agenda included the January and February Health Benefits Financial Fast Tracks. As of February 28, 2017 there was a surplus of \$182,434. Executive Director noted the cash amount was \$251,536. 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 March 31, 2017. Executive Director referred to the Claim Activity Report and noted he did not find any anomalies. Executive Director advised the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2017 was also included in the agenda and was pleased to report 2017 was off to a good start. Executive Director reviewed the other years and asked if anyone had any questions on the reports.

2017 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the 2017 Property and Casualty assessment payments were due on March 15th. The Treasurer’s office advised they received payments from all of the member entities. Executive Director reported the next assessment payment was due on May 15, 2017.

BULLETIN NJCE 17-01: Executive Director referred to the first coverage bulletin issued by the NJCE Underwriting Manager regarding Unmanned Aircraft, (“Drones”). Executive Director advised the liability coverage was available within the Non-Owned Aircraft policy and Casualty policy as long as the FAA guidelines were followed which was outlined in the bulletin.

2017 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. Executive Director advised if anyone was having difficulties with the website they should contact the Fund Office for assistance.

2017-2018 LIMIT SCHEMATICS: Executive Director referred to a copy of the 2017 Limit Schematics which were included in the Appendix II section of the agenda. Executive Director advised the limit schematics would also be available on the Conner Strong & Buckelew website.

CEL TPA: Executive Director referred to a copy of a letter and announcement from Amerihealth which was included in the agenda. Executive Director advised Amanda Metzger would be handling the CEL account replacing Tom Watkins. Executive Director noted Ms. Metzger's contact information was also included in the agenda.

2017 MEETING SCHEDULE: Executive Director reminded the Commission there was no meeting scheduled for May and the next meeting was on June 22, 2017 at 9:30 AM.

Executive Director advised that concluded his report and asked if anyone had any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman White advised the March and April Bill Lists were included in the agenda and requested a motion to approve all.

**MOTION TO APPROVE RESOLUTION 25-17
MARCH BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 26-17
MARCH HEALTH INSURANCE FUND BILL
LIST**

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

**MOTION TO APPROVE RESOLUTION 27-17
APRIL BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 28-17
APRIL HEALTH INSURANCE FUND BILL
LIST**

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

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

CLAIMS REPORT:

Chairman White presented Resolution 29-17 Inservco Liability Check Register for the period of 2/1/17 through 2/28/17 and 3/1/17 through 3/31/17.

MOTION TO APPROVE RESOLUTION 29-17 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/17 THROUGH 2/28/17 AND 3/1/17 AND 3/31/17

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March which were included in the agenda. Ms. Goldstein reported for February there were 43 medical bills for a total of \$37,986.85, recommended allowance was \$20,510.03, with a total savings of \$17,476.82 and the overall savings was \$15,030.04 or 40%. Ms. Goldstein advised for the month of March there were 56 medical bills for a total of \$127,756 which included some surgeries, recommended allowance was \$48,879.22, with a total savings of \$78,876.76 and the overall savings was \$71,304.04 or 56%. Ms. Goldstein reported the overall net savings for the year was 49%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the February - May 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin for Take your Daughters and Sons to Work Day – Best Practices which was today. Mr. Prince also advised the agenda included a Comprehensive Playground Inspection Program. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Mr. Powell reported a copy of their report was included in the agenda. Mr. Powell advised the Safety Action Planning Meetings continued to take place. Mr. Powell noted the departments have been receptive and co-operative. Mr. Prince reported the meetings were beneficial and provided an opportunity to meet with department heads to offer suggestions. Mr. Prince said Mr. Joe McGettigan, an ergonomist of his office, would

visit EMS jobsites to observe how they were lifting and transporting patients. Mr. McGettigan specializes in safe patient lifting in the healthcare industry and Mr. Prince believed his recommendations would be beneficial. Mr. McGettigan was reaching out to Mr. Lovell to schedule those meetings. Mr. Powell advised the goal was to understand why these types of claims were continuing to occur and look for ways to address and find ways to minimize the claims.

Mr. Powell reported at the County's request his office would now subrogate claims which were under the property/auto physical damage deductible on their behalf.

Mr. Powell advised there were two action items under the ancillary coverages. Mr. Powell reported the County's Parks & Recreation Accident policy renewed on 5/17/17 and the policy premium was reduced slightly to \$1,339 due to a change in the number of participants. Mr. Powell also noted the County's Summer Camp Sports GL policy renewed on 5/17/17 with a premium of \$584. Mr. Powell asked for a motion to approve the renewals.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW THE ACCIDENT POLICY THROUGH
NATIONAL UNION FIRE FOR AN ANNUAL COST OF \$1,339
EFFECTIVE 5/17/17**

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

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW THE GENERAL LIABILITY POLICY
THROUGH AIG FOR AN ANNUAL COST OF \$584 EFFECTIVE
5/21/17**

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

Mr. Powell advised that concluded his report unless there were any questions.

ATTORNEY: Mr. Long advised he did not have anything to discuss but wanted to thank the Commissioners for the re-appointment of his firm.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

Seeing no members of the public wishing to speak Chairman White asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 30-17 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000253 FROM \$58,500 TO \$79,688.29 AN INCREASE OF \$21,188.29

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530001525 FROM \$115,000.00 TO \$250,000 AN INCREASE
OF \$135,000**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM # 3530001068 FROM \$15,000 TO \$99,000 AN INCREASE OF
\$25,000**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:13AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

EXHIBIT Z- REPORT OF ACCIDENT

MEL MEDIA LIBRARY CATALOG

CHAPTER: SECTION:	Member to insert	ADOPTED:
	Member to insert	Member to insert REVISED: 6/22/17

EXHIBIT Z – REPORT OF JOB ACCIDENT

Employee's Preliminary Report of Work-Related Injury to Employer

(To be filled out by employee if possible)

IT IS THE RESPONSIBILITY OF THE EMPLOYEE TO SIGN ALL NOTES FOR EACH AND EVERY VISIT TO A MEDICAL PROVIDER AND TO NOTIFY HIS/HER DEPARTMENT OF WORK STATUS IMMEDIATELY AFTER EACH DOCTOR'S VISIT.

Safety should be notified immediately of all accidents and/or injuries. On the day of the occurrence, this form should be completed and faxed to County's Safety Department at (856) 307-6689 as soon as possible.

Date of Report: _____ Reported injury to whom: _____

Employee's name _____

Date of injury _____ Date reported _____

Time employee started work _____ Time of accident _____

Place where injury happened _____

Detailed description of how injury occurred and if any piece of equipment was being used:

What part(s) of the body were injured and what part(s) of the body do you currently feel pain?

Is the employee requesting medical treatment at this time? ____ yes ____ no

Job Title _____ Department _____

Full Time or Part Time Employee _____

Employee's address _____

City _____ State _____ Zip _____

Phone number _____

GCIC Member insert's their name

Human Resources Manual

I CERTIFY THAT THE ABOVE STATEMENTS MADE BY ME ARE TRUE AND CORRECT. I AM AWARE THAT IF ANY OF THE STATEMENTS ARE WILLFULLY FALSE, I MAY BE SUBJECT TO DISCIPLINARY ACTION BY MY EMPLOYER.

Employee Signature _____ Date: _____

Supervisor Name (please print) _____

Supervisor Signature _____ Date: _____

**IF MEDICAL TREATMENT IS NOT REQUIRED,
REMAINDER OF THE FORM DOES NOT NEED TO
BE COMPLETED.**

GCIC Member insert's their name

Human Resources Manual

Social Security Number_____

Date of Birth_____ Date of Hire_____

Witness_____ Phone Number _____

List your primary care physician and his/her address and phone number for the past 10 years:

Have you had treatment in the past for the same or similar medical conditions? ____yes ____no

If yes, provide the name and address of the treating physician(s) for this condition. List any medications you are or were taking for this condition/injury:

Have you been treated by a chiropractor in the past 5 years? ____ yes ____no

If yes, name and address of chiropractor

Have you filed workers compensation claim(s) in the past for this medical condition? __yes__no

If yes, please provide the details of the previous claim(s): _____

Have you ever been involved in any motor vehicle collision in the past 5 years? ____ yes__no

If yes, provide the details of the crash, date and the nature of the injury and treatment:

Have you had any MRI's, CT scans and/or Xray in the past 5 years? ____yes__no

If yes, please provide the details and the nature of the injury. _____

Are you currently engaged in any other employment or have you ever been engaged in any other employment while you were employed by us? ____yes ____no

If yes, please list the names and addresses of these employers: _____

Have you ever received pain management treatment? ____yes ____no

Requesting Leave under Workers' Compensation

Should your injury be substantiated, it is important for you to be aware that only the Gloucester County Insurance Commission authorized treating physician can authorize time off from work for an on-the-job injury or illness. The following procedures should be followed when seeking leave for a work-related injury:

1. If you are unable to report to work or complete a shift due to an issue arising as a result of your work-related injury, you should contact the treating physician immediately. Your authorized treating physician is:

_____ Phone: _____

- The only exception to this policy is if the issue constitutes a medical emergency in which case you should seek immediate treatment at a hospital emergency room.
 - You should contact the treating physician even if the issue arises during the treating physician's non-business hours. During non-business hours, such calls will be answered by the treating physician's answering service or voice mail (which will instruct you on how to reach the treating physician or the on-call physician).
2. You must also notify County's Safety Staff immediately by calling (856) 307-6634 or (856) 307-6688. If the call is placed after normal business hours, you should leave a detailed voice-mail message.
 3. You are also obligated to communicate with your supervisor to keep that person apprised of the situation. Your Department Supervisor is:

_____ Phone: _____

You are reminded that the GCIC authorized treating physician is the only person that can authorize time off from work under Workers' Compensation.

By signing below you acknowledge that you have read these procedures.

Employee

Date

NOTICE

On August 14, 1998, the Governor enacted P.L. 1998, Chapter 74, which amends the New Jersey Workers' Compensation statute. P.L. 1998, Chapter 74 provides that a person who purposely and knowingly makes false or misleading statements for the purpose of wrongfully obtaining Workers' Compensation benefits will be guilty of a crime of the fourth degree. Pursuant to N.J.S.A. 2C:4303b(2), crimes of the fourth degree are punishable by imprisonment for up to 18 months and fines of \$10,000.

P.L. 1998, Chapter 74, also creates civil liability for all damages, costs and attorneys fees payable to the injured party attributable to wrongfully obtained benefits. This would require employee who make such statements and improperly received benefits to repay the benefits to his/her employer or its insurance carrier with simple interest.

P.L. 1998, Chapter 74, further permits the Division of Workers' Compensation to order the termination and complete forfeiture of Workers' Compensation benefits for employees found to have committed a violation.

Employee Signature

Date

Please list the name and address of your primary care physician, any other doctor or medical facility that you may have used in the last 5 years. This information can also be faxed back to us when it is completed.

Thanks for you anticipated cooperation.

Inservco Insurance Services

Name of your Primary Doctor:_____

Address:_____

Phone#:_____

Below please list any other doctor/doctors that you have treated with in the past 5 years.

Doctor's name:_____

Address:_____

Phone#:_____

Claimant's Signature:_____

Date:_____

**AUTHORIZATION FOR RELEASE OF INFORMATION IN CONNECTION
WITH WORKERS' COMPENSATION**

TO:

RE:

I. Pursuant to my privacy rights under the Health Insurance Portability and Accountability Act (HIPAA), by affixing my signature below I understand and voluntarily consent to the following:

I hereby request and authorize that you disclose, make available and furnish to:

INSERVCO INSURANCE SERVICES, INC.
New Jersey Claim Service Office
PO Box 1457
Harrisburg, PA 17105-1457

1.) Office notes; 2.) Charts; 3.) Diagrams; 4.) Pathology reports; 5.) Operative reports; 6.) Physical and lab tests; 7.) X-ray/imaging reports; 8.) X-ray/imaging films; 9.) Prescription notes; 10.) Treatment plans; and 11.) Discharge summary, with regard to the above named individual, from the inception of your records to the present.

This authorization specifically excludes the release of health information related to psychiatric or mental health treatment, treatment of drug and/or alcohol abuse; treatment of Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); and sexually transmitted diseases/viruses.

II. Rights and obligations under HIPAA:

A. Purpose of this request: I understand that the information listed above in Section I is being requested by Inservco Insurance Services, Inc. for the specific purpose of investigating the pending workers' compensation claim I filed against the above named respondent/employer/third party payor and by signing this authorization I voluntarily consent to its release.

B. Expiration Date: Unless otherwise revoked, this authorization will expire six (6) months after the date of this authorization;

C. Right to revoke: I understand that I have the right to revoke this authorization at any time. I understand that the revocation must be in writing to the above named doctor/facility authorized to make this disclosure. I further understand that the revocation is only effective after it is received by the above named doctor/facility and does not apply to information that has already been release in response to this authorization.

D. Impact on Medical Treatment: I understand that my right to treatment, payment, enrollment or eligibility for benefits is not conditioned on me signing this authorization.

E. Subsequent Disclosure: I understand that any disclosure of information may be subject to re-disclosure by INSERVCO INSURANCE SERVICES, INC. and may no longer be protected by federal or state law.

Signature of Patient

Date

Signature Authorized Representative/Guardian in lieu of Patient

Date

By signing this authorization, the Authorized Representative and/or Guardian certifies that he or she has the authority to act on behalf of the person identified above on the basis of (please explain):

MEL MEDIA LIBRARY CATALOG

Tape #	Title/Description	Length	Audience
<h2>EMPLOYEE CONDUCT, HARASSMENT & VIOLENCE IN THE WORKPLACE</h2>			
1500 DVD	<p>"Violence on the Job" - DVD</p> <p>This video will assist you in offering safety and health at work for all people through research into the problem and prevention techniques.</p>	27:00	General Audience
1501 DVD	<p>"Conflict Resolution in the Office" - DVD</p> <p>Conflict in the workplace is inevitable. Anytime two or more people come together, they will eventually disagree about something. While some conflict can be healthy, it is often an indication that there is something wrong. Conflict is frequently a "call to action"... a problem crying out for a solution.</p> <p>The good news about conflict is that it is usually based on "caring". The more someone defends their point of view in an argument, the more they care. But if conflict is allowed to fester and grow without a resolution, it can lead to serious problems such as threats and even physical violence. The effectiveness of an entire organization can be harmed if conflict is allowed to escalate.</p>	17:00	Office Personnel; Supervisors; Management
1502 DVD	<p>"No Tolerance" (2011 Edition) - DVD</p> <p>Presented by the MEL and JA Montgomery Risk Control to discuss EPL issues that municipalities face on a daily basis.</p> <p><u>Topics to include:</u></p> <ul style="list-style-type: none"> • Workplace harassment, • Discrimination • Wrongdoing <p><i>This DVD is also available on the MEL Website as an on-line resource.</i></p>	17:00	Office Personnel; Supervisors; Management
1503 DVD	<p>"Workplace Harassment in the Office" - DVD</p> <p>Discuss the various types of harassment that are found in the workplace, how they can affect an employee's work situation and what employees themselves can do to help prevent workplace harassment.</p> <p><u>Topics covered include:</u></p> <ul style="list-style-type: none"> • The nature of workplace harassment • How to recognize various types of harassment • How to handle verbal abuse and threats • The many forms sexual harassment can take • How to recognize the many variations of "assault" • Knowing what to do, and what not to do, when confronted with a stalker • How fostering a positive workplace environment can increase productivity and safety 	17:00	General Audience; Supervisors, Management

MEL MEDIA LIBRARY CATALOG

Tape #	Title/Description	Length	Audience
1504 DVD	<p>"Personal Liability in the Workplace Pranks & Harassment" - DVD</p> <p>Liability for pranks and harassment in the workplace is extremely high, with record lawsuits stemming from not only the practice of such actions, but from companies ignoring the problem and not taking action to prevent it. This training demonstrates to all employees that there could be personal liability for such action, as well as company liability. Program explains the problem and provides the steps to take to prevent such actions in the workplace. This program should be viewed by all employees, supervisors and management, to reduce individual and company liability.</p> <p><u>The training includes:</u> phone calls, broadcasting derogatory jokes, calls, postings on the Internet and social media outlets.</p>	12:00	General Audience; Supervisors, Management
1505 DVD	<p>"Workplace Violence: Employee Training" - DVD</p> <p>This video discusses the increase in violence in the last decade, and reviews the various identified causes and symptoms. It stresses the need for recognition and early intervention. It uses several case studies to clarify the issues and provides a profile of the typical person who commits violence. It also reviews the 'flee and hide responses' when the violence erupts.</p> <p>While focused on employee recognition it is a good review of supervisor and managerial responses and responsibilities.</p>	17:00	General Audience; Supervisors; Management
1506 DVD	<p>"Run, Hide, Fight: Surviving An Active Shooter Event" - DVD</p> <p>It may feel like another day at the office, the authoritative voice announces in the video, but life sometimes can feel more like an action movie than reality. So begins the narration in the instructional video that just might save your life - if a crazed gunman ever opened fire at your workplace.</p> <p>After the mass shooting at a movie theater in Aurora, Colo., the city of Houston released a short video depicting a fictional shooting incident at an office building, the most likely locale for a mass shooting.</p> <p>The Mayor's Office of Public Safety and Homeland Security Department produced the video, which offers a three-step guide on confronting such an unthinkable scenario: run, hide, fight. The key to survive such a live-or-die scenario is mirrored in the video's title: run, hide and fight.</p> <p>This video was produced to educate everyone on how to best handle an Active Shooter situation in the workplace or in public. While we encourage you to watch this video and learn how best to react to such an event, we also warn you, this content, like it's subject matter, is violent in nature. We share this educational video with the goal of saving lives.</p> <p>http://www.readyhouston.tx.gov/videos.html</p>	6:00	General Audience; Supervisors; Management

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Tape #	Title/Description	Length	Audience
1507 DVD Multiple Language	<p>"Run, Hide, Fight: Surviving An Active Shooter Event" – Multiple Languages DVD</p> <p>It may feel like another day at the office, the authoritative voice announces in the video, but life sometimes can feel more like an action movie than reality. So begins the narration in the instructional video that just might save your life - if a crazed gunman ever opened fire at your workplace.</p> <p>After the mass shooting at a movie theater in Aurora, Colo., the city of Houston released a short video depicting a fictional shooting incident at an office building, the most likely locale for a mass shooting.</p> <p>The Mayor's Office of Public Safety and Homeland Security Department produced the video, which offers a three-step guide on confronting such an unthinkable scenario: run, hide, fight. The key to survive such a live-or-die scenario is mirrored in the video's title: run, hide and fight.</p> <p>This video was produced to educate everyone on how to best handle an Active Shooter situation in the workplace or in public. While we encourage you to watch this video and learn how best to react to such an event, we also warn you, this content, like it's subject matter, is violent in nature. We share this educational video with the goal of saving lives.</p> <p>http://www.readyhouston.tx.gov/videos.html</p>	6:00	General Audience; Supervisors; Management
1508 <u>Avail in</u> DVD & VHS	<p>"Workplace Violence" - DVD</p> <p>One out of every six violent crimes occurs in the workplace. And while workplace homicides grab the headlines... (homicide is the second leading cause of death on the job and the number one killer of women in the workplace)... other forms of workplace violence happen much more frequently. No organization, regardless of size or type of business, is immune to workplace violence.</p> <p>This video will show employees how to recognize the warning signs of possible violent behavior, as well as how to avoid or defuse potentially dangerous situations.</p> <p>Topics covered include:</p> <ul style="list-style-type: none"> • Underlying causes of workplace violence • The warning signs • Aggressive behavior • Threats and verbal abuse • Sexual harassment • Physical assault • Armed assailants • Fostering a positive workplace environment • and more 	14:00	General Audience

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Tape #	Title/Description	Length	Audience
1509 DVD New 2015	<p>"Preventing Harassment: Creating a Positive Office" - DVD</p> <p>Good communication and respect for others creates a beneficial work environment where employees feel safe and productive. When the workplace is disrupted by someone disrespecting one or more co-workers, anger and resentment can destroy morale. Workplace harassment can damage relationship and destroy lines of communication among employees.</p> <p>This safety video discusses various types of workplace harassment and how this unwelcome behavior affects the work environment. It also explains what you should do if you are a victim or observer of disrespectful conduct and how you can avoid having your own behavior interpreted as harassment. Featured are a variety of scenarios where workers exhibit unwelcome behavior to show viewers what types of behavior constitute harassment and how they should respond to such conduct.</p>	11:00	General Audience; Supervisors, Management
1510 DVD New 2015	<p>"Bullying and Respect in the Workplace" - DVD</p> <p>Workplace bullying is behavior that is meant to hurt, dominate or control others. It poisons the atmosphere and causes damage by reducing productivity while increasing absenteeism, turnover and stress.</p> <p>Filmed in five diverse workplaces, this video teaches viewers how to speak up if they experience or witness disrespectful behavior. It also teaches them to get help from supervisors, HR or other designated resources if the behavior does not stop or if they do not feel comfortable with handling the situation themselves.</p>	20:00	General Audience; Supervisors, Management
1511 DVD New 2015	<p>"Active Shooter: Helping Prevent Tragedy" - DVD</p> <p>Incidents involving active shooters continue to be in the news. These acts of violence are becoming more commonplace in today's society, and although your chances of becoming a victim of an active shooter are low, it is important that your organization and your workers have a response plan and are prepared for such an incident.</p> <p>The purpose of this informative training is not to cause unnecessary alarm in the viewers, but to enlighten them regarding some of the elements of an active shooter scenario and what they should be prepared to do if they find themselves involved in a situation that they need to know how deal with.</p>	8:40	General Audience; Supervisors, Management
1512 DVD New 2015	<p>"Active Shooter and Workplace Violence" - DVD</p> <p>Emergencies involving violence are unfortunately a real possibility in today's workplace. This can also include encountering an active shooter on the premises. One of your job responsibilities is to be prepared and know how to respond should such an emergency occur at your workplace.</p> <p>Knowing the proper procedures to follow during an emergency could mean the difference between life and death. The purpose of this program is to familiarize you with basic response practices when encountering workplace violence, practices that will help you to be prepared for and to respond to a violent emergency.</p>	10:00	General Audience; Supervisors, Management
1560 VHS	<p>"Preventing Violence in the Workplace" - VHS</p> <p>Preventing violence in the workplace takes more than just awareness and policies which prohibit it. Employees and managers must be able to recognize and contain situations before they escalate into violent events.</p>	17:00	General Audience

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Tape #	Title/Description	Length	Audience
4661 VHS	"Welding and Cutting Safety" - VHS Discusses common physical hazards one may encounter in a welding/cutting operation. Highlights on safety measures and personal protective equipment.	10:00	Welders
800 <u>Avail. in:</u> DVD & VHS	"Confined Space Hotwork: Checklist to Safety" The safety procedures for confined space hotwork, including entry permits and hotwork permits, are covered in this program. <ul style="list-style-type: none"> • The hotwork permit • Fire watch • Emergency rescue 	20:00	Utilities; Public Works; Welders
2706 DVD	"Handling Compressed Gas Cylinders" - DVD "Compressed Gas Cylinders" provides the information employees need to work safely when handling and using these materials. <u>Areas covered in the program include:</u> <ul style="list-style-type: none"> • Hazards associated with compressed gases. • Moving and transporting cylinders safely. • Positioning cylinders properly. • Proper "hook-up" procedures. • Safe storage practices. • Storage "incompatibilities" 	11:00	Utilities; Welders
2767 VHS	"Safe use of Compressed Gas Cylinders" - VHS Explains how to handle cylinders, proper storage, and general safe handling procedures.	10:00	Utilities; Welders
4160 VHS	"Cutting Torch Safety" - VHS Excellent program to increase safety awareness for anyone using or handling acetylene torches, specifically in cutting operations. Emphasizes valves, pressure gauges, hoses, cylinders, and cutting operation safety.	10:00	Oxy Fuel Torch Operators

WELLNESS

4700 <u>Avail. in:</u> DVD & VHS	"Stretching Out at Work" A cost-effective and motivational video for reducing workplace injuries. This video describes and demonstrates stretching and warm-up exercises in an electric utility environment. This video can be customized to any work environment.	12:00	General Audience
4701 <u>Avail. in:</u> DVD - CC 2 nd lang. & VHS	"Muscle Strains & Sprains" Strains and sprains are the most common cause of lost work time and high workers' compensation claims. The impact can be felt for years. Your employees learn the importance of hazard recognition, body mechanics, and properly preparing the body for performing manual tasks. Best practices and proper warm-up and cool-down techniques will lead to a reduction of strains and sprains at your site. <u>Demonstrations in real-work situations teach:</u> <ul style="list-style-type: none"> • How muscles, bones, tendons, and ligaments work together • The importance of stretching and fitness to avoid strains and sprains • Correct stretching techniques • The importance of health and nutrition • Best safety practices to prevent injuries 	20:00	General Audience

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Tape #	Title/Description	Length	Audience
4702 <i>Avail. in:</i> DVD & VHS	"Working with Stress" The nature of work is changing rapidly. Now more than ever, job stress poses a threat to the well-being of workers and organizations. Through its research and educational materials such as this program, NIOSH is committed to providing the public with the knowledge to overcome this threat.	17:00	General Audience
4703 <i>Avail. in:</i> DVD & VHS CC	"Smoking: Getting Ready to Quit" In this video, smokers learn how to create their personal plan for quitting. The program examines why people smoke, why they may want to quit, how they can identify their personal triggers to smoke, and introduces nicotine replacement, as well as non-nicotine replacement therapies, to aid in quitting. It encourages people to make a diary of their smoking behavior and to set a quit date. Potential relapse situations are also covered.	15:55	General Audience
4704 <i>Avail. in:</i> DVD & VHS CC	"Diet, Nutrition, and Cancer Prevention" This program is about how you can take steps to help protect yourself and your family from various types from cancer. About one third of all cancer deaths may be related to what we eat. Making positive choices in your diet everyday promotes good nutrition and good health and may reduce your risk of some types of cancer. This program is designed for healthy people and its recommendations are consistent with seven simple guidelines developed to help people eat and maintain a healthy diet.	11:00	General Audience
4705 DVD	"MRSA... The Ticking Time Bomb" - DVD <i>Practical Ideas For Preventing Staph</i> 70 million student athletes and others are at risk. Schools have been shut down because of it. Cases have skyrocketed. The MRSA staph infection epidemic has arrived. Now, help is here. This information packed DVD is part of a staph prevention program that you can start at your school, sports program, work facility, health classes or at home, right now. <ul style="list-style-type: none"> • Learn what MRSA & community acquired staph infections are • Find out how the MRSA epidemic started • Understand why MRSA spreads so quickly • Discover why students and athletes are at the biggest risk • Hear from coaches, athletic trainers & administrators that have battled MRSA and won. 	11:00	Schools; Facilities; General Audience
4706 DVD - CC 2 nd lang.	"Why Don't We Do It In Our Sleeves? - DVD This short video was designed to encourage people to cough and sneeze according to the infection control guidelines put forth by the Centers for Disease Control and Prevention. It is aimed at the common citizen. Its message is serious, but it is presented with humor in such a way that it engages the viewer's attention while the message is repeated in interesting new ways. It can be enjoyed by individuals, but it is even more fun to watch in groups, resulting in community reinforcement. It has been used in hospitals and schools with great success. It actually makes people change the way they cough and sneeze.	5:00	General Audience

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Tape #	Title/Description	Length	Audience
4707 (2 disks) DVD - Multiple Languages	<p>"Duet for Clean Hands" - DVD (Two disk set)</p> <p>Ask most public health practitioners which simple behaviors could do the most to limit the spread of disease, and they would answer: wash your hands and cover your cough with your clothes, not your hands. This 2 DVD set gives you the tools you need to teach those lessons, and have fun while teaching.</p> <p>Disc 1: Why Don't We Do It in Our Sleeves? This is the hilarious hit video on coughing and sneezing hygienically, featuring the Olympics of Sneezing.</p> <p>NEW Features on Disc 1 of Duet: Spanish version dubbed by professional actors Japanese version filmed partly in Tokyo</p> <p>Disc 2: Soap in the City These four short features demonstrate the why's and the how-to's of hand washing.</p> <p>*Soap in the City: a comedic riff on the story of Typhoid Mary *Last Clean Chance: a science fiction clip on the technique of hand washing with soap and water *Clay and Rebecca: a demonstration of hand sanitizing techniques with foam and gel *We're Dirty: a children's hand washing song with singing hands</p>	12:00	General Audience
4708 DVD CC	<p>"Recognizing Depression" - DVD</p> <p>Through the invaluable experiences of other people with depression, this video helps viewers understand what depression is and how it may be affecting their lives. They learn that having depression isn't something they can control, but it is treatable. The video covers the signs and symptoms of depression as well as the possible risks for developing depression. It encourages people to seek appropriate treatment and avoid negative coping behaviors, like alcohol abuse.</p>	15:12	General Audience; Supervisors; Management
4709 DVD	<p>"AIDS-What Everyone Needs to Know" - DVD</p> <p>Information, interviews, animation and live-action illustrate facts and misconceptions about HIV and AIDS, the progression from HIV to AIDS, the important role of supportive family and friends, a focus on women and HIV, correct condom use for safer sex, and changing perceptions of HIV positive people and their quality of life.</p>	22:00	General Audience
4710 DVD CC	<p>"Exercise: Getting Active, Staying Active" - DVD</p> <p>Stressing that the key to developing a safe and active lifestyle is to take small steps, this video helps discover how to fit activity into schedules. It explains that there are three types of exercise (aerobic, strength training, and flexibility conditioning), but also tells viewers that increasing activity level in everyday chores can benefit them as well. It discusses barriers to exercising and exercise tips about clothing, hydration, and pacing. The theme of this video is that small steps can make a difference in health.</p>	12:54	General Audience
4711 DVD	<p>"How to Make Healthy Lifestyle Changes" - DVD</p> <p>An overview to making healthy lifestyle changes, this program gets viewers to think about their reasons for changing. It helps them determine their own long-term goals and use short-term goals to achieve them. It also helps identify barriers to change and anticipate obstacles along the way. It suggests to keep written records, rewards (but not with food and drink), and not be discouraged by setbacks.</p>	13:31	General Audience; Safety Committee

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Tape #	Title/Description	Length	Audience
4712 DVD CC	<p>“Nutrition: Shop Healthy, Cook Healthy” - DVD</p> <p>Make healthier food choices when shopping, cooking and eating is the theme of this program. It shows how to make small changes in what foods to buy, how to prepare meals and how much food to eat. It discusses food nutrition labels, portion control, better eating habits, and lower-fat food options. The program gives tips on ways to take one step at a time towards healthier eating.</p>	15:51	General Audience; Safety Committee
4713 DVD	<p>“Eating for Energy” - DVD</p> <p>Eating right can often be a challenge, but it doesn't have to be difficult. We need to know what foods are good for us and what amounts of them we should consume. The American Heart Association recommends the amount of daily calories required by gender, age, and activity level.</p> <p><u>Topics included in the safety video are:</u> sedentary, moderately active, active, complex carbohydrates, portion, spices, keeping items fresh, maintain a healthy weight, balance calorie intake with physical activity, adopt a physically active lifestyle, eat a variety of healthy foods, whole grains over processed, limit consumption of processed and red meats, limit consumption of alcohol and stop smoking, your sodium consumption, beverages and foods with added sugars, fried foods, smoked foods, organic foods, mega, fiber, eat several smaller meals, pick foods with bright colors, strawberries, milk, and the eight foods you should eat every day (black beans, blueberries, carrots, oats, spinach, tomatoes, walnuts, and yogurt).</p>	19:00	General Audience
4714 DVD CC	<p>“Signs and Symptoms of a Heart Attack” - DVD</p> <p>This video program will teach you to recognize the signs and symptoms of a heart attack so you can seek help quickly and prevent further damage to your heart. It reviews the signs of a heart attack, what happens in the body during a heart attack, and possible treatments at the hospital. Angioplasty and bypass surgery are mentioned. The emphasis of this program is on acting quickly and appropriately. Real patients share what it felt like to them when they had a heart attack.</p>	14:42	General Audience; Supervisors; Management
4715 DVD	<p>“Introduction to Heart Disease Risk Factors” - DVD</p> <p>Updated to follow the new National Cholesterol Education Program guidelines, this video helps patients see the importance of knowing their individual risk factors. It explains that the more risks they have the greater their chances of heart attack or stroke. It helps motivate patients to make minimizing risks a goal. The video then details what they can do to reduce each risk and shows that by controlling certain risk factors they can reduce their risk of others. A variety of people with heart disease share their own experiences throughout the video.</p>	14:43	General Audience; Safety Committee
4716 DVD CC	<p>“High Blood Pressure: An Introduction to Treatment” - DVD</p> <p>This newly revised video features the most recent blood pressure categories outlined by the National Heart, Lung, and Blood Institute, including the “prehypertension” level. It helps patients make a lifelong commitment to controlling their blood pressure through changing their lifestyle. The video gives patients the information they need to help them quit smoking, lose weight, reduce sodium, reduce alcohol consumption, and get more physically active. The video explains that in some cases patients may need to take medication. Possible side effects and tips for incorporating medication into a daily schedule are covered.</p>	15:44	General Audience

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Tape #	Title/Description	Length	Audience
4717 DVD CC	<p>"High Cholesterol: An Introduction to Treatment" - DVD</p> <p>After explaining what cholesterol levels mean, this program gives patients the basics of the treatment plan for high cholesterol. It covers both lifestyle changes and medications. The second edition includes the new food guide pyramid, fats, triglycerides, trans fats, low fat substitutes, fiber, how to make healthier food choices and how to prepare foods. It also discusses quitting smoking, losing weight and increasing physical activity.</p>	13:08	General Audience
4718 DVD CC	<p>"Overweight: Who's in Control?" - DVD</p> <p>This edition includes the 2005 Dietary Guidelines, the Food Guide Pyramid, and how to read food labels. It will encourage people who have struggled to lose weight but have been unable to keep it off. The video stresses lifestyle change and helps viewers increase their awareness of behavior patterns, emotional aspects of eating and pitfalls. It explains that exercise is a key part of both weight loss and weight maintenance.</p>	15:14	General Audience; Safety Committee
4719 DVD CC	<p>"Weight Control: Losing Weight and Keeping It Off" - DVD</p> <p>This program explains why quick fix diets don't work, and shows the basics for gradual weight loss. It emphasizes that weight control is a lifestyle change, it is not dieting. This presents the foundations of weight loss to be what we eat, how much we eat, and how much we move. It will help viewers see that even small weight losses will benefit their health.</p>	10:22	General Audience
4720 DVD	<p>"Wellness and Fitness" - DVD</p> <p>A good wellness and fitness program can significantly improve employees' safety records. Studies have found that accidents and injuries occur less frequently with employees who are healthier and in better shape.</p> <p>This training program shows employees how small changes in lifestyles can produce big benefits. While wellness is a gradual process, eliminating negative lifestyle factors can help keep employees healthy.</p> <p><u>Areas covered in the program include:</u></p> <ul style="list-style-type: none"> • The importance of "attitude." • Blood pressure and other stress related conditions. • Smoking. • Nutrition and weight control. • Drug and alcohol use. • Exercise. 	13:00	General Audience; Safety Committee
4721 DVD New 2015	<p>"Nutrition: Restaurants, Fast Food and Parties" - DVD</p> <p>This program shows viewers how to eat healthy in situations where it might not be easy to do so. It discusses portion control, carbohydrate, fat, and calories. It gives viewers practical tips they can use and shows examples of healthy food choices. The program suggests that by making small changes in what they order, viewers can eat out and still eat healthy.</p>	18:17	General Audience

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Tape #	Title/Description	Length	Audience
4722 DVD New 2015	"What is Heart Failure" - DVD This video provides an overview of the information patients need in order to manage their heart failure. Colorful animation shows viewers what happens to the heart and how heart failure affects the body. The video covers risk factors, symptoms, medications, sodium and fluid guidelines, balancing activity and rest, and daily monitoring of symptoms.. Types of medications are explained along with cautions about side effects, and the importance of taking medications exactly as prescribed. The video helps patients know when they should call the healthcare team.	18:36	General Audience
4723 DVD New 2015	"Stroke: Reducing Your Risk" - DVD This program explains what happens in the brain during a stroke, the signs, and symptoms of a stroke (including TIAs), and the importance of calling 911 and getting to the hospital as quickly as possible. It recommends that people know their risk factors and presents the controllable and non-controllable risks. The video shows patients how to reduce their chances of a having a stroke.	14:02	General Audience
4724 DVD New 2015	"Pre-Diabetes: It's Time to Make Changes" - DVD Many people today are living with pre-diabetes, a warning sign that they are at risk for Type 2 Diabetes and heart disease. Now is the time to make changes. This program explains what pre-diabetes is and outlines a management plan that includes working with a health care provider to monitor blood glucose (FPGT, OGTT and A1C tests), making healthy food choices, getting regular physical activity, possibly taking oral medications, and getting support. Based on results from the Diabetes Prevention Program, this program emphasizes the benefits of healthy lifestyle choices as the best plan of action.	19:31	General Audience
4725 DVD New 2015	"Snoring and Obstructive Sleep Apnea" - DVD Viewers learn that snoring is a serious condition that can strain personal relationships and signal a major health problem. The causes of snoring are discussed and self-help remedies that often alleviate the problem are presented. Viewers learn that snoring is something a symptom of the potentially life-threatening disorder known as obstructive sleep apnea. Evaluation of this condition in a sleep clinic is depicted, and non-surgical and surgical treatment options are explained.	14:27	General Audience
4726 DVD New 2015	"Sensorineural Loss In Adults" - DVD Illustrates how sensorineural hearing loss can have a devastating impact on communication and one's quality of life. Describes the causes and symptoms, and explains the evaluation that will be performed by both physician and audiologist. The value of a hearing aid in restoring functional hearing is stressed. Types of hearing aids are described, plus tips for adapting to use. Advice for family and friends of the hearing aid wearer is also given. Discusses the importance of protecting remaining hearing and offers guidelines for doing so.	16:48	General Audience
4727 DVD New 2015	"Understanding And Managing Your Allergies" - DVD Featuring adult and child allergy sufferers, the video shows how a treatment plan is developed. It helps patients understand how the body reacts to allergens and introduces skin and blood testing. The video explains how to reduce your "total allergic load" to reduce symptoms and live more comfortably. Information about over-the-counter and prescription medications is included, as well as immunotherapy.	13:18	General Audience

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Tape #	Title/Description	Length	Audience
4728 DVD New 2015	<p>"Preventing the Spread of Contagious Illness" - DVD</p> <p>This program, which includes information about seasonal flu, avian flu, SARS and MRSA in addition to swine flu, explains the origins and symptoms of these illnesses as well as the general hygiene and prevention measures required to prevent spreading and contracting all contagious illnesses. The video stresses prevention and the personal responsibility required to avoid spreading an illness or infection.</p>	10:00	General Audience
4729 DVD New 2015	<p>"Resisting The Flu: How To Minimize Your Risk" - DVD</p> <p>The documentary-style short training film offers straight talk from Dr. Eric A. Weiss, Medical Director of Disaster Planning and Associate Professor, Stanford University School of Medicine.</p> <p><u>Topics Include:</u></p> <ul style="list-style-type: none"> • What the flu virus is, its common symptoms, and how it is spread • Do's and Don'ts for keeping healthy and resisting infection • How to reduce the spread of the flu and when to stay home • Ways to care for sick family members that protect the caregiver • Danger signals that require immediate medical help 	13:00	General Audience
4730 DVD New 2015	<p>"Go With Your Own Glow (Skin Cancer)" - DVD</p> <p>Skin cancer is the most common of all cancers, afflicting more than two million Americans each year, a number that is rising rapidly. This video describes with humor the danger of sun exposure. The Go with Your Own Glow campaign was developed to encourage all people but especially young women to love — and protect — their skin, whatever its natural hue. The campaign focuses on fashion and beauty trends to show that tanning is not fashionable or flattering and is obsolete as a lifestyle. Natural, glowing, healthy skin is the look that makes everyone look their best. When you tan, indoors or out, you increase signs of aging as well as your risk of developing skin cancer. Once people stop associating tanned skin with beauty, we will really make headway against skin cancer. Skin cancer is the uncontrolled growth of abnormal skin cells. It occurs when unrepaired DNA damage to skin cells (most often caused by ultraviolet radiation from sunshine or tanning beds) triggers mutations, or genetic defects, that lead the skin cells to multiply rapidly and form malignant tumors.</p>	4:00	General Audience
4731 DVD New 2015	<p>"Workplace Stress" - DVD</p> <p>In the fast-paced world that we live in, we are always encountering situations that can be stressful. Many of these occur at work. Yet stress, and its effects on our ability to do our jobs, is a subject that is often overlooked. This video helps employees identify potentially stressful situations and learn how to cope with them.</p> <p><u>Topics include:</u></p> <ul style="list-style-type: none"> • Situations causing stress • Positive versus negative stress • Recognizing symptoms of stress • Effects of stress on the mind and body • Eliminating "stress factors" • Stress-relieving exercises • and more 	13:00	General Audience

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Tape #	Title/Description	Length	Audience
4760 VHS	"Stress Relief" - VHS Short program targeted for employees in the workplace. Designed to help people who perceive stressful situations to better cope with this illness or perceived illness.	7:00	General Audience
4761 VHS CC	"Dealing with Stress" - VHS Feeling strong and well-rested will not only make your employees happier people - but it will make them better workers too. This award-winning video program highlights the stress-producing scenarios unique to industrial environments.	16:00	General Audience
4762 VHS	"Managing Stress on the Job: The Scientific Approach" - VHS In this program, Dr. Bunch teaches us how to utilize proven relief methods to help reduce personal and job related stress by building natural defense mechanisms that can ward off its harmful effects.	20:00	General Audience
4763 VHS	"Fitness and Wellness" - VHS Shows employees how small changes in lifestyles can produce big benefits. While wellness is a gradual process, eliminating negative lifestyle factors can help keep employees healthy.	15:00	General Audience
4764 VHS	"Workplace Nutrition: A Recipe For Optimum Health" - VHS Our population is now fatter than at anytime in history. About two out of three adults and almost a fourth of our children are either overweight or obese. High fat and sugary fast foods have become the norm while sedentary lifestyles further add to the problem. Obesity, which is directly associated with diabetes, cancer, heart attacks, and strokes, is now second only to smoking as a major cause of preventable death. Consequently, obesity-related illnesses are drastically increasing medical costs for companies around the world. Dr. Bunch will reveal the real reasons underlying the fattening of today's population and offer a highly effective, no-nonsense approach to eating healthily and losing fat.	12:00	General Audience
4765 VHS	"Working Smart: Reducing Risks of Sprains and Strains" - VHS Joint, ligament, muscle and tendon strains, often referred to as soft tissue injuries, are common disorders in the workplace today, especially in the current aging generation. Dr. Bunch, using a valuable on-the-job stretching program, will describe how employees can prevent muscle imbalances and weakening of tissues that can increase their vulnerability to unnecessary sprains, strains and joint injuries through a greater understanding of key ergonomic principles. He will also discuss the effective medical management of employee soft tissue disorders.	12:00	General Audience
500 <u>Avail. in</u> DVD & VHS	"Back Safety: Lift Well, Live Well" Almost everyone has had back pain at one time. Sometimes it hurts a lot. But you're much better off taking care of your back before pain sets in. This video shows how you can "head off back pain" when you use your head and remember to protect your back from injury. <ul style="list-style-type: none"> • Back basics • Warning signs • Positive steps • Proper lifting • Exercise 	15:00	General Audience

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Tape #	Title/Description	Length	Audience
3963 <i>Spanish VHS</i>	"Be Safe, Be Proud" (Spanish) - VHS This video was developed by the National Solid Waters Management Association (NSWMA). It uses real situations to focus on the workplace hazards faced by drivers and helpers on residential collection routes.	18:00	Sanitation Operators
3964 <i>VHS</i>	"Be Safe, Be Proud: Safety Awareness for Supervisors and Route Managers" - VHS This video, developed by the National Solid Waters Management Association (NSWMA), will help supervisors, route managers, driving trainers, and others observe drivers, helpers and shop employees and coach them on how to teach workers to avoid fatalities, injuries and accidents. <u>Focused on collection and maintenance, the video covers:</u> <ul style="list-style-type: none"> • Route observations • How to communicate with employees about safety issues • And the importance of following applicable safety rules 	20:00	Supervisors, Route Managers
567 <i>VHS</i>	"Preventing Back Injuries" - VHS Residential pick-up, maintenance personnel, office employees, drivers, and landfill operators are potential victims of back injuries. This program provides tips on safe lifting and is an excellent way to enhance your "hands-on" training.	9:00	Sanitation Operators; General Audience
763 <i>VHS</i>	"Bloodborne Pathogens in the Workplace-Refresher" - VHS Designed as an information/training video for employees who normally are not exposed to blood or body fluids, but provides precautionary information to employees.	9:00	General Audience; Sanitation; Utilities
2765 <i>VHS CC</i>	"Waste Minimization" - VHS Good waste minimization strategies benefit everyone. This film discusses the problems waste creates. The two groups waste can be classified into, and how source reduction differs from recycling.	10:00	Supervisors; Management

SEXUAL HARRASSMENT

4000 <i>DVD</i>	"Preventing Sexual Harassment...For Employees" - DVD Discuss various forms of sexual harassment, explain how to avoid inadvertently sexually harassing someone and review the procedures employees should follow if they feel that they or a coworker are being sexually harassed. <u>Topics covered include:</u> <ul style="list-style-type: none"> • What constitutes sexual harassment • Behaviors to avoid • Recognizing victims and harassers • Avoiding "accidental" harassment • How to handle a sexual harassment incident • Reporting sexual harassment to management 	16:00	General Audience; Supervisors, Management
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MEL MEDIA LIBRARY CATALOG

Tape #	Title/Description	Length	Audience
4001 <i>New 2014 DVD</i>	<p>"Preventing Sexual Harassment...For Managers & Supervisors"- DVD</p> <p>This videos looks at behaviors and actions that can constitute sexual harassment, discuss why managers and supervisors must pay particular attention to what they say and do, and examine how to recognize sexual harassment in the workplace.</p> <p><u>Topics covered include:</u></p> <ul style="list-style-type: none"> • What constitutes sexual harassment. • Managers' and supervisors' responsibilities. • Preventing sexual harassment. • Recognizing sexual harassment. • What to do if sexual harassment occurs. • and more 	16:00	Supervisors, Management
4002 <i>Avail in: DVD & VHS</i>	<p>"Sexual Harassment: What Employees Need to Know"</p> <p>In this video, you'll see what Sexual Harassment is, how to prevent it or stop it, and how to report it if it happens to you.</p> <p><u>Topics covered include:</u></p> <ul style="list-style-type: none"> • Definition of sexual harassment • Examples of sexual harassment • Cost of sexual harassment • Procedures for reporting sexual harassment 	7:00	General Audience
4003 <i>Avail in: DVD & VHS</i>	<p>"Sexual Harassment: What Managers Need to Know"</p> <p>As a manager, you can help stop Sexual Harassment before it gets started. In this video, you will know what to do about Sexual Harassment. In the employee video, you learned the definition of Sexual Harassment, it's against the law and should be reported immediately, and that retaliation for reporting Sexual Harassment is prohibited.</p> <p><u>Topics covered include</u></p> <ul style="list-style-type: none"> • Being aware of your work area • Being a positive role model for your employees • Knowing what steps to take after hearing the complaint 	9:50	Supervisor; Management
4004 <i>Avail in: DVD & VHS</i>	<p>"Sexual Harassment in the Workplace"</p> <p>In order to be productive and to do the best job they could do, they must have a working environment free from discrimination. What exactly is sexual harassment? In this program, we'll define what sexual harassment is, give you tips on how to recognize sexually harassing behavior, and advise you on what you should do if you're a victim of sexual harassment.</p> <p><u>Topics covered include:</u></p> <ul style="list-style-type: none"> • Statistics • Equal Employment Opportunity Commission • Sex Discrimination • Quid Pro Quo • Objectionable • Offensive • Based upon sex 	13:13	General Audience; Supervisors; Management

MEL MEDIA LIBRARY CATALOG

Tape #	Title/Description	Length	Audience
4005 <u>Avail in:</u> DVD & VHS	<p>“Handling a Sexual Harassment Investigation”</p> <p>Sexual harassment can have an incalculable cost for victims, their families, friends and coworkers. Any form of sexual conduct in the workplace is inappropriate, and may constitute sexual harassment if the actions or comments are unwanted or threatening. But recognizing sexual harassment is only half the battle. If action isn't taken quickly, and the situation is not resolved fairly, a company can face lawsuits and hefty fines. In fact, the company's reputation, business relationships and financial security could depend on how a manager or supervisor handles a sexual harassment incident. Video looks at a company's legal responsibility to prevent and deal with sexual harassment incidents, examine policies and procedures that should be followed when investigating allegations of sexual harassment, and discuss how to interview apparent victims, alleged harassers and potential witnesses.</p> <p><u>Topics covered in these products include:</u></p> <ul style="list-style-type: none"> • A company's legal responsibility regarding sexual harassment • Conducting an ethical investigation • Beginning the investigation process • Documenting harassment allegations • Interviewing alleged harassers and witnesses • and more 	20:00	Public Officials; Supervisors; Management
4061 VHS	<p>“Sexual Harassment: You Make the Call” - VHS</p> <p>This informative video is designed to minimize confusion as to what constitutes sexual harassment. Dramatized examples in workplace scenarios help employees determine "gray areas" of sexual harassment. How to confront inappropriate behavior is also reviewed.</p>	15:00	General Audience
4063 VHS CC	<p>“Ending Sexual Harassment: Using Communication and Consideration” - VHS</p> <p>This video discusses sexual harassment in the workplace and how to control and diffuse situations. Describing harassment intent versus response – courts takes the position of protecting the victim. Stresses adherence to management policy and provides scenarios for discussion to help identify harassment.</p> <p><u>Two Categories Reviewed:</u></p> <ul style="list-style-type: none"> • Quid Pro Quo • Hostile Work Environment 	25:00	Supervisors; Management