# GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA AND REPORTS THURSDAY, JUNE 23, 2016

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

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

## **OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

I. Sending sufficient notice to South Jersey Times and Courier Post, NJ

II. Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,

**III.** Posting notice on the Public Bulletin Board of at the office of the County Clerk.

## GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA OPEN PUBLIC MEETING: June 23, 2016 WOODBURY, NJ 9:30 AM

## **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

#### **ROLL CALL OF COMMISSIONERS**

APPROVAL OF MINUTES: April 21, Open MinutesAppendix I
April 21, 2016 Closed Minutes
May 26, 2016 Open MinutesAppendix
May 26, 2016 Closed Minutes

#### **CORRESPONDENCE**

COMMITTEE REPORTS   Safety Committee:  Claims Committee:	
EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Executive Director's Report	Pages 4-26
EMPLOYEE BENEFITS – Conner Strong & Buckelew Monthly Report	Pages 27-34
<b>TREASURER – Tracey Giordano</b> Resolution <b>40-16</b> June Bill List – Motion Required Resolution <b>41-16</b> June Benefit Bill List – Motion Required March & April Monthly Treasurer Reports	Page 37
CLAIMS SERVICE – Inservco Insurance Services, Inc. Resolution 42-16 Authorizing Disclosure of Liability Claims Check Register Liability Claim Payments – 4/01/16 to 4/30/16 Liability Claim Payments – 5/01/16 to 5/31/16	Pages 44-46
MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein CSG Monthly Summary Report	Page 50
CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control Monthly Report Loss Control Report – Public Works Complex	0
RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR Hardenbergh Insurance Group Monthly Report GCIC Safety Game Changer Exhibit Z – Report of Job Accident	Page 55

□ ATTORNEY – Long Marmero & Associates, LLP

Monthly Report .....Verbal

□ OLD BUSINESS

□ NEW BUSINESS

- **D** PUBLIC COMMENT
- CLOSED SESSION Payment Authorization Requests (PARS) ......Pages 56-58 Resolution <u>43-16</u> Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda. Motion for Executive Session

### **MEETING ADJOURNMENT**

NEXT SCHEDULED MEETING: September 22, 2016, 9:30 AM, 2 South Broad Street, Woodbury, NJ

#### **GLOUCESTER COUNTY INSURANCE COMMISSION**

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

Date:	June 23, 2016
Memo to:	Commissioners of the Gloucester County Insurance Commission
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

Commission Attorney Resolution (Page 6) – Included in the agenda on page 6 is Resolution 39-16, Appointing Long Marmero & Associates, LLP as the Commission Attorney. At the April Commission meeting the Commissioners awarded this contract for the period of April 25, 2016 to April 25, 2017.

# □ Motion to approve Resolution 39-16 Appointing Long Marmero & Associates, LLP as Commission Attorney for the period of 4-25-16 to 4-25-17

- □ Certificate of Insurance Report (Pages 7-9) Attached on pages 7-9 is the certificate of issuance reports from the CEL listing those certificates issued for the period of 4/16/16 to 6/16/16. There were 13 certificates of insurance during this period.
- □ NJ Excess Counties Insurance Fund (CEL JIF) (Pages 10-11) The CELJIF met on April 26, 2016. The Board reappointed Bowman & Company, LLP as the auditor to conduct the 2015 audit. Also the Board reappointed the firm of Citta, Holzapfel & Zabarsky for Litigation Management Services. Commission Attorney also discussed a specific amendment to the bylaws during closed session to allow for Community College membership. A summary report of the meeting is included in the agenda on pages 10-11. The CEL is scheduled to meet again this afternoon.

□ NJ Excess Counties Insurance Fund (CELJIF) Proposed Bylaw Amendment (Pages 12-17) The CELJIF also held a public meeting on May 5, 2016 to review a proposed bylaw amendment submitted by Commissioner Kelly which would allow a Joint Insurance Fund whose members are solely County autonomous agencies to become a member of the NJCE JIF. The Executive Committee of the NJCE Board adopted the amendment. The NJCE JIF is asking each Member County to place this matter on their next Freeholder Meeting Agenda for review and action. For your reference, attached on pages 16-17 is a copy of the resolution Camden County will be adopting approving the amendment to the by-laws of New Jersey Counties Excess Joint Insurance Fund which could be revised for Gloucester County. Once action is taken by the governing body the NJCE JIF should be notified in writing of the decision. A summary report of the meeting is included in the agenda on pages 12-15.

- □ GCIC Property and Casualty Financial Fast Track (Pages 18-19) Included in the agenda on pages 18-19 are copies of the Property & Casualty Financial Fast Track Reports for the months of March and April. As of April 30, 2016 there is a statutory surplus of \$3,705,130. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the CEL \$1,139,005. The total cash amount is \$5,040,766.
- □ NJ CEL Property and Casualty Financial Fast Track (Pages 20-21) Included in the agenda on pages 20-21 are copies of the NJ CEL Financial Fast Track Report for the months of March and April. As of April 30, 2016 there is a statutory surplus of \$5,647.59. The total cash amount is \$17,556.245.
- □ GCIC Health Benefits Financial Fast Track (Pages 22-23) Included in the agenda on pages 22-23 is a copy of Health Benefits Financial Fast Track for the months of March and April. As of April 30, 2016 there is a statutory surplus of \$116,328. The total cash amount is \$205,170.
- □ Claims Tracking Reports (Pages 24-25) The claims tracking reports are on pages 24-25 of the agenda. The Executive Director will review the Claims Activity Report and the Expected Loss Ratio Analysis Report as of April 30, 2016 with the Commission.
- 2016 Property & Casualty Assessments The second assessment payment was due on May 15, 2016. The Treasurer's office advised payment was received from all of the member entities.
- □ Cyber Liability Awareness (Page 26) The MEL through their contract with Rutgers has produced a Cyber Liability Awareness Video and two hour in person seminars. If the Commission is interested the cost is only \$250 per session. Included in the agenda on page 26 is a brief overview of Marc Pfeiffer's seminars. The Insurance Commission could assume the cost. A sample of the "Keys to Successful Cyber Hygiene" postcard will be available at the meeting.
- □ 2017 Renewals As was done last year, the fund office will start the data collection process for the 2017 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.
- □ **2016 Meeting Schedule** As a reminder the Commission will not meet in June & July. The next meeting is scheduled for September 22, 2016 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 an open process pursuant to <u>N.J.S.A.</u> 19:44A-20.4 et. seq.; and

**WHEREAS,** the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 16-009 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 25, 2016 through April 25, 2017.

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 23, 2016.

ADOPTED:

**GERALD A. WHITE, CHAIRMAN** 

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

# Gloucester County Insurance Commission Certificate of Insurance Monthly Report

## Friday, June 17, 2016

#### From 4/16/16 to 6/16/16

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations Date Coverage	
<u>GCIC</u>				
<ul><li>H- Gloucester County Special</li><li>Services School District/</li><li>I- County of Gloucester</li></ul>	Gloucester County Institute of Technology 1340 Tanyard Rd. Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	439	Certificate holder is additional insured where obligated by virtue of a5/25/2016 GL EX AU V written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)	NC
			with respects to the Flu Clinic for the public on-site in the GCIT auditorium on Saturday, October 15, 2016 between the hours of 8:00 am – 11:30 am.	
			Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	
H- Gloucester Co. Improvement Authority Swedesboro, NJ	Att: Jeff 503 Monroeville Rd.	475	Evidence of insurance. All operations usual to County 6/10/2016 GL EX AU WC Governmental Entity with regard to participation of any and all	С
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		Gloucester Co. 4-H Clubs in the Clean Communities Program of roadside and community area clean-ups, during the year 2016.	
			Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	
H- Gloucester County Improvement Authority	Dream Park 400 Route 130 S. Logan Twp, NJ 08085	5 481	Evidence of insurance. All operations usual to County 6/10/2016 GL EX AU WC Governmental Entity with regard to Series of Horse Shows held by	С
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		the All Around Equestrians 4-H Club of Gloucester County, at the Dream Park in Logan Twp. on July 16, Sept. 24, and a date to be determined in 2016. (see page 2)	
			Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261	
<ul><li>H- Golf Cart Services, Inc.</li><li>I- County of Gloucester</li></ul>	4296 York Road New Oxford, PA 08028 2 South Broad Street Woodbury, NJ 08096	703	Certificate holder is additional insured where obligated by virtue of a4/27/2016 GL E written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)	ΞX
			with respects to lease of golf carts and utility vehicles for a value of \$342,788.	

<ul><li>H- Golf Cart Services, Inc.</li><li>I- County of Gloucester</li></ul>	4296 York Road New Oxford, PA 08028 2 South Broad Street Woodbury, NJ 08096	703	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (SEE PAGE 2)
<ul> <li>H- Deptford Township Board of Education</li> <li>I- County of Gloucester</li> </ul>	2022 Good Intent Road Deptford, NJ 08096 2 South Broad Street Woodbury, NJ 08096	1080	with respects to lease of 2 - 2016 E-Z-GO Terrain 250 Electric utility vehicle (\$6,188 ea.) at Veteran's Cemetery, 240 S. Tuckahoe Road, Monroe Township, NJ 08094. Certificate holder is additional insured where obligated by virtue of a6/15/2016 GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written contract or written mutual aid agreement or other written contract or written spects to (SEE PAGE 2)
H- West Deptford Energy, LLC I- Gloucester County Utilities Authority	3 Paradise Road West Deptford, NJ 08066 2 Paradise Road West Deptford, NJ 08066	1484	<ul> <li>the Gloucester County Prosecutor's Office Summer Youth Program that will be utilizing the facility for the physical training aspect of the program from 7/11/16-7/15/16</li> <li>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</li> <li>Certificate holder is additional insured where obligated by virtue of a4/27/2016 GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement (see page 2)</li> <li>with respects to use of access roads by GCUA vehicles.</li> </ul>
H- Daretown Fire Company I- Rowan College at Gloucester County	25 Woodstown Daretown Rd. Elmer, NJ 08318 Attn: John Heritage 1400 Tanyard Road Sewell, NJ 08080	: 1693	Company E: XS Worker CompensationStatutory x \$1,000,000 \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261Evidence of Insurance with respects to training class on vehicle4/21/2016 GL EX AU WC extrication. (see page 2)Company E: XS Worker Compensation XS Employers LiabilityStatutory x \$1,000,000 \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

H- IWT Transport, Inc.	306 Ramapo Valley Road Suite 2 Oakland, NJ 07436 1695	Evidence of insurance. All operations usual to County 4/27/2016 WC Governmental Entity. (see page 2)
I- Gloucester County Improvement Authority	109 Budd Boulevard Woodbury, NJ 08096	
		Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- NJ Dept. of Children & Families	Madeleine Myles, Contract Administrator 2 Southern 1716 Business Office 4 Echelon Plaza, 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Certificate holder is additional insured where obligated by virtue of a6/1/2016GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096	operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)
		with respects to Prevention Planning Services Grant 17YTHP from NJ Department of Children and Families, Division of Family and Community Partnership."
		Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Moozie's Play Café I- Rowan College at Gloucester County	7 Shopper's Lane Blackwood NJ 08012 1717 1400 Tanyard Road Sewell, NJ 08080	Evidence of insurance. All operations usual to County 6/1/2016 GL EX AU WC Governmental Entity as respects to the Adult Center for Transition(ACT students) externships at Moozie's Cafe for job sampling, volunteer internship, and/or supported employment. (see page 2)
		Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- Kennedy University Hospital	435 Hurfville Crosskeys Road Turnersville, NJ 08012 1718	Evidence of insurance. All operations usual to County 6/1/2016 GL EX AU WC Governmental Entity as respects to the Adult Center for
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080	Transition(ACT students) externships at Kennedy University Hospital for job sampling, volunteer internship, and/or supported employment. (see page 2)
		Company E: XS Worker Compensation XS Employers LiabilityStatutory x \$1,000,000 \$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
H- New Jersey Department of Military and Veterans	Affairs and its Employees P.O. Box 340 Trenton, NJ 1723 08625-0340	Certificate holder is additional insured where obligated by virtue of a6/9/2016GL EX AU WC written contract or written mutual aid agreement or other written
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096	agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)
		with respects to use of facilities at the National Guard Amory, North Evergreen Avenue, Woodbury, NJ 08096 with respects to written agreement for the 1/1/2016 through 1/1/2017 policy term in the event of use of premises for emergency shelter.
		Company E: XS Worker CompensationStatutory x \$1,000,000XS Employers Liability\$5,000,000 x \$1,000,000Policy Term 1/1/16 to 1/1/17 Policy # SP4054261
Total # of Holdons - 12		

#### NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216 Parsippany, NJ 07054-4412 Telephone (201) 881-7632 Fax (201) 881-7633

Date:	April 26, 2016
То:	Executive Committee Gloucester County Insurance Commission
From:	PERMA Risk Management Services
Subject:	New Jersey Counties Excess Meeting Report

#### **Professional Contracts:**

**Auditor Quotations:** The fund office solicited quotations from four Auditing firms for the position of Auditor to conduct the December 31, 2015 Audit. Bowman & Company, LLP was the single firm to respond with a proposed fee of \$13,500. The Board of Fund Commissioners approved the award of the contract for auditing services to Bowman & Company LLP for a flat fee of \$13,500.

**Litigation Management:** Fund Attorney reported a sub-committee met on April 22,2 016 to review responses to a Request for Proposals for Litigation Management. The Board of Fund Commissioners adopted a resolution authorizing the appointment of the firm Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services for a one-year term based on the hourly submitted fee proposal.

**2017 Renewal:** Executive Director reported the fund office will start the data collection process for the 2017 renewal in order to provide relevant information to underwriters. The fund office will work with the local Insurance Commissions and County members to roll out the process in May; the initial deadline to complete the general liability and property information is set for August and all remaining exposure data by September in order to present a budget by the October meeting.

**2013 State Examination:** As a follow-up to the last meeting, all Fund Commissioners completed an affidavit certifying that they reviewed the report. The fund office filed the affidavits with the Department of Banking & Insurance.

**2016 Financial Disclosures:** The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. The filing deadline is April 30<sup>th</sup>.

**NJCE Financials:** The Financial Fast Track as of February 29, 2016 reflected the fund's statutory surplus of \$6.3 million.

**Underwriting Manager:** Tom Nolan announced his July 1, 2016 retirement and reported Edward Cooney has been added to the team and would serve as Underwriting Manager. Mr. Nolan said Mr. Cooney would be working closely with him on the transition as well as the 2017 renewal program.

**Risk Control:** Safety Director's report included a report reflecting the risk control activities from February – May 2016. Safety Director noted three members submitted and are expected to receive a BRIT Safety Grant award.

**Claims Status Summary:** AmeriHealth Casualty Services provided a summary report of claims with large open reserves which were reviewed during Closed Session.

**Next Meeting:** The next regularly scheduled meeting of the NJCE fund is June 23, 2016 at 1:00PM at the Camden County College Regional Emergency Training Center.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND** 

9 Campus Drive – Suite 216 Parsippany, NJ 07054-4412 Telephone (201) 881-7632 Fax (201) 881-7633

Date:	May 5, 2016
То:	Executive Committee Gloucester County Insurance Commission
From:	PERMA Risk Management Services
Subject:	New Jersey Counties Excess Meeting Report

**Bylaw Amendment:** NJCE Secretary Commissioner Kelly submitted a proposed bylaw amendment to *Article II-Membership*, which would allow a Joint Insurance Fund, whose members are solely county autonomous agencies, to become a member of the NJCE JIF.

A public meeting was held on May 5, 2016 and the Executive Committee of the NJCE Board reviewed the proposed bylaw amendment and adopted the amendment.

As per the NJCE Bylaws:

The amendment is only adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. In the event Section 40A:10-43 is amended, the procedure and vote required by said statute as amended shall control. If after six (6) months the Secretary has not received written notice of approval from three-fourths (3/4) of the members the Secretary shall notify the members that time has expired for the adoption of the amendment. In addition, the amendment shall not take effect until approved by the Commissioner of Banking & Insurance and the Commissioner of the Department of Community Affairs.

The fund office shall notify all NJCE members of the action taken by the NJCE Executive Committee and forward the proposed bylaw amendment for review and action by each County's governing body.

## THE BOARD OF CHOSEN FREEHOLDERS OFFICE OF THE FREEHOLDER DIRECTOR

OCEAN COUNTY TOMS RIVER, NEW JERSEY 08754-2191

John P. Kelly Director of Law and Public Safety



(732) 929-2003 Fax (732) 506-5055 E-mail: jkelly@co.ocean.nj.us

May 2, 2016

Ross G. Angilella, County Administrator County of Camden 520 Market Street, 16th Floor Camden, NJ 08102

> Re: New Jersey Counties Excess Joint Insurance Fund Amendment to By-laws

Dear Mr. Angilella:

Attached please find a proposed amendment to the New Jersey Counties Excess Joint Insurance Fund (the "CEL").

As the Secretary, and consistent with the provision for amending the by-laws, I am forwarding this to you in your capacity as Chairman and respectfully requesting that a public hearing be advertised and held at the earliest possible convenience of the members, preferably the week of May 2, 2016.

For your review I am attaching the provision on amending the by-laws.

Should you have any questions, please do not hesitate to contact me. Thank you.

Very truly yours,

COUNTY OF OCEAN

JOHN P. KELLY Freeholder and CEL Secretary

Enclosures C: Nancy Ghani, Recording Secretary

P.O. BOX 2191 ★ ADMINISTRATION BUILDING ★ TOMS RIVER, NEW JERSEY 08754-2191

#### **Proposed Amendment:**

#### ARTICLE II - MEMBERSHIP

#### MEMBERSHIP APPLICATIONS:

- Pursuant to <u>N.J.S.A.</u> 40A:10-36, <u>et seq.</u> the governing body of a qualified local unit shall by resolution, agree to join the Fund. The resolution shall provide for execution of a written agreement specifically providing for acceptance of the Fund's bylaws as approved and adopted pursuant to <u>N.J.S.A.</u> 40A:10-39. The resolution shall also provide for the execution of an Indemnity and Trust agreement as defined in Article I.
- Any local unit seeking membership shall also submit an application for membership to the Fund on a form acceptable to the Commissioner. The application shall include the executed Indemnity and Trust agreement and the resolution required under Subsection 1 above.
- An application may be approved by a majority vote of the Fund Commissioners or two-thirds vote of the full authorized membership of the Executive Committee based on the following criteria:
  - a. The applicant's claims history shows safety performance consistent with the Fund's objectives and the applicant's physical location and makeup indicates a prospective likelihood of satisfactory future claim performance.
  - The Fund has the administrative capability to absorb additional memberships without undue inconvenience or strain.
  - c. 1) The local unit is a County

2) A Joint insurance Fund(s) whose members are exclusive members of a local unit under the control and finance of the governing body of a County.

3) Except as provided by section "3c2 "above, If another local unit associated with a **member** County requests coverage from the Fund, that entity shall present a resolution from the County that it may be a part of that county's membership and shall not be a separate member. Local units that may be associated with a **member** County include any entity that may be insured by an insurance commission formed by **the member** County including, but not limited to a county college, technical school, library, or county authority.

Words in bold are proposed amendment to the by-laws.

## RESOLUTION APPROVING AMENDMENT TO BY-LAWS OF THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

WHEREAS, pursuant to Resolution No. 44, adopted on January 21, 2010, the Board of Chosen Freeholders of the County of Camden (the "County"), authorized membership in the New Jersey Counties Excess Joint Insurance Fund, (the "Fund"), approved and adopted by-laws, and appointed commissioners as permitted by <u>N.J.S.A.</u> 40A:10-36 et seq.; and

WHEREAS, the by-laws of the Fund contain a provision for amendments to the bylaws which require filing written notice of the proposed amendment with the Fund Secretary, sending written notice to the Fund Commissioners, holding a public hearing by the Fund Commissioners on the proposed amendment, adopting the amendment by the governing bodies of three-fourths (3/4) of the Fund's members within six (6) months of the public hearing on the amendment, and approval by the Commissioners of the Departments of Banking and Insurance and Community Affairs; and

WHEREAS, the Fund complied with all notice provisions and held a public hearing on May 5, 2016 to amend Article II Membership, Membership Applications, as follows: *Joint Insurance Funds whose members are exclusive members of a local unit under the control and finance of the governing body of a County are permitted to apply to the Fund for membership*, and to clarify section 3c that "County" refers to *member* County; and

WHEREAS, the County approves and adopts the amendment to by-laws of the Fund, a copy of which is attached to the original hereof; now, therefore,

BE IT RESOLVED by the Camden County Board of Chosen Freeholders that it does hereby approve and adopt the by-laws amendment of the New Jersey Counties

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Excess Joint Insurance Fund, (the "Fund"), a copy of which is attached to the original hereof, subject to compliance with all applicable laws, rules and regulations; and

BE IT FURTHER RESOLVED that a certified copy of this Resolution be sent to the Executive Director for the Fund to provide written notice to the Fund Secretary that the County of Camden has approved the by-laws amendment pursuant to the Amendment of By-Laws provision; and

BE IT FURTHER RESOLVED, the Executive Director for the Fund be and is hereby authorized to deliver a copy of the within Resolution to the Commissioners of the Departments of Banking and Insurance and Community Affairs upon receipt of adopting resolutions from three fourths (3/4) of the governing bodies of the Fund's members within six (6) months of the public hearing on the amendment and to notify the Fund when approval of the amendment is received from said Departments.

			TY INSURANCE COM		
		AS OF	April 30, 2016		
		ALL Y	EARS COMBINED		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	485,025	1,940,101	32,282,017	34,222,11
2.	CLAIM EXPENSES				
	Paid Claims	183,882	721,473	8,735,059	9,456,53
	Case Reserves	(18,854)	16,292	1,672,133	1,688,42
_					
	IBNR	82,742	3,022	1,469,582	1,472,60
	Discounted Claim Value	907	1,519	(83,279)	(81,76
	TOTAL CLAIMS	248,677	742,307	11,793,494	12,535,80
J.	EXPENSES				
	Excess Premiums	231,636	897,015	14,254,940	15,151,95
	Administrative	79,573	321,057	3,803,178	4,124,23
	TOTAL EXPENSES	311,209	1,218,072	18,058,118	19,276,19
	UNDERWRITING PROFIT (1-2-3)	(74,861)	(20,278)	2,430,405	2,410,12
		0	0	7,237	7,23
	PROFIT (4 + 5)	(74,861)	(20,278)	2,437,642	2,417,36
	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,76
	DIVIDEND INCOME	0	0	48,953	48,95
	DIVIDEND EXPENSE	0	0	(48,953)	(48,95
0.	INVESTMENT IN JOINT VENTURE	(64,795)	(80,011)	1,219,017	1,139,00
1.	SURPLUS (6 + 7 + 8)	(139,656)	(100,289)	3,805,419	3,705,13
	PLUS (DEFICITS) BY FUND YEAR		11		
JR					
	2010	13,465	15,181	557,950	573,13
	2011	(746)	(46,541)	81,969	35,42
	2012	(7,654)	(112,997)	530,118	417,12
	2013	(46,976)	36,696	1,222,076	1,258,77
-	2014	17,196	196,057	1,127,507	1,323,56
	2015	(60,992)	(278,592)	285,797	7,20
-	2016	(53,949)	89,906		89,90
ОΤ	AL SURPLUS (DEFICITS)	(139,656)	(100,289)	3,805,417	3,705,12
оτ	AL CASH				5,040,76
LA	IM ANALYSIS BY FUND YEAR				
	FUND YEAR 2010				
	Paid Claims	(10,000)	(0.702)	1,828,933	1,819,14
			(9,793)		
	Case Reserves	0	0	(0)	
	IBNR	0	0	0	
	Discounted Claim Value	0	0	0	
	TOTAL FY 2010 CLAIMS	(10,000)	(9,793)	1,828,932	1,819,14
	FUND YEAR 2011				
	Paid Claims	13,935	18,244	2,578,619	2,596,80
	Case Reserves	(6,934)	(18,001)	209,813	191,8
	IBNR	91	(4,838)	35,405	30,56
	Discounted Claim Value	8			
			316	(7,839)	(7,52
_	TOTAL FY 2011 CLAIMS	7,100	(4,279)	2,815,998	2,811,71
	FUND YEAR 2012				
	Paid Claims	30,048	214,265	1,672,599	1,886,86
	Case Reserves	(40,334)	(170,384)	476,748	306,30
	IBNR	72	(1,826)	37,013	35,18
	Discounted Claim Value	1,017	3,915	(12,590)	(8,6
	TOTAL FY 2012 CLAIMS	(9,197)	45,971	2,173,769	2,219,73
_		(3,137)	.3,371	_,,	2,213,7
	FUND YEAR 2013	40.750	64 500	1 200 020	
	Paid Claims	43,758	61,509	1,208,028	1,269,5
	Case Reserves	(39,622)	(58,151)	215,001	156,84
_	IBNR	93	(68,215)	215,309	147,09
	Discounted Claim Value	1,297	3,171	(11,611)	(8,44
	TOTAL FY 2013 CLAIMS	5,526	(61,687)	1,626,727	1,565,04
	FUND YEAR 2014		11		
		27.467	07 707	E74 644	
	Paid Claims	27,167	87,737	574,611	662,34
_	Case Reserves	(37,937)	6,777	265,330	272,10
	IBNR	(2,163)	(250,226)	495,024	244,79
	Discounted Claim Value	1,097	6,625	(20,323)	(13,69
	TOTAL FY 2014 CLAIMS	(11,836)	(149,087)	1,314,642	1,165,5
	FUND YEAR 2015	- i i	11		
		20.000	207 402	072.200	1.450.0
	Paid Claims	26,866	287,403	872,269	1,159,6
	Case Reserves	(21,091)	25,768	505,242	531,0
	IBNR	10,907	(87,055)	686,830	599,7
	Discounted Claim Value	308	1,461	(30,916)	(29,4
	TOTAL FY 2015 CLAIMS	16,990	227,576	2,033,425	2,261,0
	FUND YEAR 2016	11	11	Ì	
		E3 400	62.407		
	Paid Claims	52,108	62,107		62,10
	Case Reserves	127,063	230,284		230,23
	IBNR	73,742	415,183		415,13
	Discounted Claim Value	(2,819)	(13,969)		(13,9)
	TOTAL FY 2016 CLAIMS	250,094	693,605	0	693,60

condition of the fund.

		GLOUCESTER COUNT FINANCIAL	FAST TRACK REPORT		
		AS OF	March 31, 2016		
		· · · · · · · · · · · · · · · · · · ·	ARS COMBINED		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	UNDERWRITING INCOME	474,784	1,455,076	32,282,017	33,737,09
	CLAIM EXPENSES				
	Paid Claims	156,063	537,592	8,735,059	9,272,65
	Case Reserves	(53,025)	35,146	1,672,133	1,707,27
	IBNR	(450,353)	(79,720)	1,469,582	1,389,86
	Discounted Claim Value	12,873	612	(83,279)	(82,66
_	TOTAL CLAIMS	(334,442)	493,630	11,793,494	12,287,12
•	EXPENSES				
	Excess Premiums	211,551	665,379	14,254,940	14,920,31
	Administrative	80,391	241,484	3,803,178	4,044,66
	TOTAL EXPENSES UNDERWRITING PROFIT (1-2-3)	291,943 517,283	906,862 54,583	18,058,118 2,430,405	18,964,98
	INVESTMENT INCOME	0	0	7,237	<b>2,484,98</b> 7,23
	PROFIT (4 + 5)	517,283	54,583	2,437,642	2,492,22
	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,76
		0	0	48,953	48,95
	DIVIDEND EXPENSE	0	0	(48,953)	(48,95
о.	INVESTMENT IN JOINT VENTURE	(33,007)	(15,216)	1,219,017	1,203,80
1.	SURPLUS (6 + 7 + 8)	484,276	39,367	3,805,419	3,844,78
UF	RPLUS (DEFICITS) BY FUND YEAR				
	2010	(2,123)	1,717	557,950	559,66
					36,17
	2011 2012	3,376 27,276	(45,795) (105,343)	81,969 530,118	36,1. 424,7
	2012	64,251	83,672	1,222,076	1,305,74
	2013	231,704	178,861	1,127,507	1,306,30
	2015	117,464	(217,600)	285,797	68,19
	2015	42,329	143,855	205,797	143,85
01	TAL SURPLUS (DEFICITS)	484,276	39,367	3,805,417	3,844,78
-	TAL CASH	404,270	33,307	3,003,417	5,288,94
-	AIM ANALYSIS BY FUND YEAR	1	1		5)200)5
	FUND YEAR 2010				
	Paid Claims	208	208	1,828,933	1,829,14
	Case Reserves	0	0	(0)	
	IBNR	0	0	0	
	Discounted Claim Value	0	0	0	
	TOTAL FY 2010 CLAIMS	208	208	1,828,932	1,829,14
	FUND YEAR 2011			,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Paid Claims	13,481	4,310	2,578,619	2,582,92
	Case Reserves	(13,481)	(11,067)	209,813	198,74
	IBNR	(3,690)	(4,929)	35,405	30,4
	Discounted Claim Value	368	308	(7,839)	(7,5
	TOTAL FY 2011 CLAIMS	(3,323)	(11,378)	2,815,998	2,804,62
	FUND YEAR 2012				
	Paid Claims	52,914	184,216	1,672,599	1,856,83
	Case Reserves	(60,034)	(130,050)	476,748	346,6
	IBNR	(602)	(1,898)	37,013	35,1
	Discounted Claim Value	2,162	2,899	(12,590)	(9,69
	TOTAL FY 2012 CLAIMS	(5,559)	55,167	2,173,769	2,228,9
	FUND YEAR 2013				
	Paid Claims	11,713	17,751	1,208,028	1,225,7
	Case Reserves	(466)	(18,529)	215,001	196,4
	IBNR	(65,079)	(68,308)	215,309	147,0
_	Discounted Claim Value	1,199	1,874	(11,611)	(9,7
	TOTAL FY 2013 CLAIMS	(52,633)	(67,212)	1,626,727	1,559,5
	FUND YEAR 2014				
	Paid Claims	28,647	60,570	574,611	635,1
	Case Reserves	(5,177)	44,713	265,330	310,0
	IBNR	(243,608)	(248,064)	495,024	246,9
	Discounted Claim Value	6,681	5,529	(20,323)	(14,7
	TOTAL FY 2014 CLAIMS	(213,458)	(137,251)	1,314,642	1,177,3
	FUND YEAR 2015				
	Paid Claims	39,684	260,538	872,269	1,132,8
	Case Reserves	(24,570)	46,858	505,242	552,1
	IBNR	(126,090)	(97,962)	686,830	588,8
	Discounted Claim Value	3,857	1,153	(30,916)	(29,7
	TOTAL FY 2015 CLAIMS	(107,119)	210,587	2,033,425	2,244,0
	FUND YEAR 2016				
	Paid Claims	9,417	9,999		9,9
	Case Reserves	50,703	103,221		103,2
	IBNR	(11,283)	341,441		341,4
	Discounted Claim Value	(1,394)	(11,150)		(11,1
	TOTAL FY 2016 CLAIMS	47,443	443,511	0	443,5
-	MBINED TOTAL CLAIMS	(334,442)	493,630	11,793,494	12,287,12
O					

	NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT							
-								
	AS OF April 30, 2016 ALL YEARS COMBINED							
_		MONTH	CHANGE	YEAR END	FUND BALANCE			
		1,736,503	7,063,418	76,187,004	83,250,42			
•	CLAIM EXPENSES	(10.115)	701 240	1 000 074	1 701 22			
	Paid Claims	(10,115)	701,348		1,791,32			
	Case Reserves	613,635	561,456		2,974,77			
		198,307	576,150		9,765,06			
	Discounted Claim Value	(52,490) 749,337	(84,764)	PRIOR           PRIOR           VEAR END           118         76,187,004           348         1,089,974           156         2,413,317           150         9,188,910           7641         (651,074)           190         12,041,128           346         52,056,606           591         5,652,271           337         57,708,877           1090         6,436,999           782         184,725           524)         6,621,724           0         150,000           0         6,031,733           782         642,182           830         1,149,228           330         1,417,746           330         1,417,746           330         1,417,746           330         1,417,746           330         1,417,746           330         1,417,746           331         1,63,454           (0)         1           333         1,20,043           333         1,20,043           333         (82,270)           331         623,896           333         (82,267)	(735,83			
	TOTAL CLAIMS EXPENSES	749,337	1,754,190	12,041,128	13,795,31			
•		1 220 090	E 022 046	F2 0F6 606	F7 079 CF			
	Excess Premiums Administrative	1,239,089 120,128	5,022,046		57,078,65 6,168,86			
	TOTAL EXPENSES	1,359,217	516,591 <b>5,538,637</b>		63,247,51			
	UNDERWRITING PROFIT (1-2-3)	(372,052)	(229,409)		6,207,59			
	INVESTMENT INCOME	3,342	12,785		197,50			
	PROFIT (4+5)	(368,709)	(216,624)		6,405,10			
	Dividend	0			150,00			
	Cancelled Appropriations	0			607,55			
	SURPLUS (6-7-8)							
	SURPLUS (6-7-8)	(368,709)	(216,624)	5,864,173	5,647,54			
υ	RPLUS (DEFICITS) BY FUND YEAR							
	2010	9,503	14,782	642,182	656,96			
	2011	24,690	(197,485)	1,149,228	951,7			
	2012	(83,021)	(330,239)		147,53			
	2013	(212,714)	(128,245)		1,131,55			
	2014	35,109	307,830		1,725,5			
	2015	(240,643)	(289,950)	917,441	627,4			
	2016	98,366	406,683		406,6			
D	TAL SURPLUS (DEFICITS)	(368,709)	(216,624)	5,864,172	5,647,54			
	TAL CASH				17,556,24			
	AIM ANALYSIS BY FUND YEAR		i i i i i i i i i i i i i i i i i i i					
	FUND YEAR 2010							
	Paid Claims	0	901	163,454	164,3			
	Case Reserves	0	(0)					
	IBNR	(9,619)	(15,520)	326,545	311,02			
	Discounted Claim Value	320	657		(10,3			
	TOTAL FY 2010 CLAIMS	(9,299)	(13,963)		465,02			
	FUND YEAR 2011							
	Paid Claims	0	91,234	144.097	235,33			
	Case Reserves	(7,590)	158,768		420,7			
	IBNR	(18,039)	(40,631)		583,2			
	Discounted Claim Value	1,291	(10,456)		(52,0			
	TOTAL FY 2011 CLAIMS	(24,338)	198,915		1,187,2			
	FUND YEAR 2012	(_1,000)	100,010	500,000	2,207,2			
		1 512	F11 010	F1F 000	1 020 0			
	Paid Claims Case Reserves	1,512	511,019		1,026,9			
	IBNR	123,723	(84,707)		771,5			
		(31,853)	(90,133)		1,029,9			
	Discounted Claim Value	(9,985)	(4,333) 331,847		(86,6 2,741,7			
	TOTAL FY 2012 CLAIMS	83,397	331,847	2,409,934	2,741,7			
	FUND YEAR 2013							
	Paid Claims	0			15,9			
	Case Reserves	250,000	249,200		760,5			
	IBNR	(31,370)	(120,570)		1,537,1			
	Discounted Claim Value	(5,302)	2,072		(108,9			
	TOTAL FY 2013 CLAIMS	213,327	130,701	2,074,007	2,204,7			
	FUND YEAR 2014							
	Paid Claims	(12,228)	25,431	120,096	145,5			
	Case Reserves	(1,101)	(165,839)	313,106	147,2			
	IBNR	(22,472)	(187,064)	2,411,798	2,224,7			
	Discounted Claim Value	1,421	22,567	(164,745)	(142,1			
	TOTAL FY 2014 CLAIMS	(34,380)	(304,905)	2,680,255	2,375,3			
	FUND YEAR 2015							
	Paid Claims	601	72,763	130,464	203,2			
	Case Reserves	248,598	404,026		874,6			
	IBNR	14,332	(168,259)		2,880,6			
	Discounted Claim Value	(19,836)	(13,057)		(253,4			
	TOTAL FY 2015 CLAIMS	243,695	295,473		3,705,0			
	FUND YEAR 2016							
	Paid Claims	0	0					
	Case Reserves	5						
	IBNR	297,329	1,198,327		1,198,3			
	Discounted Claim Value	(20,399)	(82,214)		(82,2			
	TOTAL FY 2016 CLAIMS	276,935	1,116,120	0	1,116,1			
		,	_,	3	_,,1			
-	MBINED TOTAL CLAIMS	749,337	1,754,190	12,041,128	13,795,3			

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.

		AS OF						
	AS OF March 31, 2016							
		THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE			
	UNDERWRITING INCOME	1,775,638	5,326,915	76,187,004	81,513,91			
<u>.</u>	CLAIM EXPENSES							
	Paid Claims	(76,670)	711,463	1,089,974	1,801,43			
	Case Reserves	227,973		2,413,317	2,361,13			
	IBNR	(267,038)			9,566,75			
	Discounted Claim Value	11,701		PORT           2016         PRIOR           2016         YEAR END           226,915         76,187,004           211,463         1,089,974           252,180)         2,413,317           77,843         9,188,910           32,275)         (651,074)           904,852         12,041,128           904,852         12,041,128           904,852         52,056,606           396,462         5,652,271           7,9420         57,708,877           9,942         184,725           152,085         6,621,724           0         150,000           0         607,551           0         150,000           0         607,551           142,643         6,436,999           9,442         1,44,725           152,085         5,864,173           122,176)         1,149,228           147,219)         47,778           84,468         1,259,97           901         163,454           (0)         1           (5,901)         326,545           336         (11,008)           (4,663)         262,007 <td< td=""><td>(683,34</td></td<>	(683,34			
	EXPENSES	(104,033)	ARS COMBINED         YTD         PRIOR           YTD         PRIOR         PRIOR           CHANGE         YEAR END           5,326,915         76,187,004           711,463         1,089,974           (52,180)         2,413,317           377,843         9,188,910           (32,275)         (651,074)           1,004,852         12,041,128           3,782,957         52,056,606           396,462         5,652,271           4,179,420         57,708,877           142,643         6,436,999           9,442         184,725           152,085         6,621,724           0         150,000           0         150,000           0         152,085           5,279         642,182           (222,176)         1,149,228           (247,219)         477,778           84,468         1,259,797           272,722         1,417,746           (49,307)         917,441           308,318         1           901         163,454           (0)         1           (5,901)         326,545           336         (11,008)	13,045,98				
•.	Excess Premiums	2,132,251	3 782 957	52 056 606	55,839,56			
	Administrative	132,262			6,048,73			
-	TOTAL EXPENSES	2,264,513			61,888,29			
L.	UNDERWRITING PROFIT (1-2-3)	(384,841)			6,579,64			
i.	INVESTMENT INCOME	3,406	9,442	184,725	194,16			
i.	PROFIT (4+5)	(381,435)	152,085	6,621,724	6,773,80			
<b>'</b> .	Dividend	0	0	150,000	150,00			
8.	Cancelled Appropriations	0	0	607,551	607,55			
).	SURPLUS (6-7-8)	(381,435)	152,085	5,864,173	6,016,25			
U	RPLUS (DEFICITS) BY FUND YEAR							
	2010	(5,254)			647,46			
	2011	205			927,05			
	2012	106,998			230,56			
	2013 2014	59,622 119,682			1,344,26			
	2014	70,507			868,13			
	2016	(733,196)		917,441	308,31			
	TAL SURPLUS (DEFICITS)	(381,435)		5 864 172	6,016,25			
	TAL CASH	(301,433)	152,005	5,004,172	15,001,31			
	AIM ANALYSIS BY FUND YEAR							
	FUND YEAR 2010	0	004	162.454	464.05			
-	Paid Claims	0			164,35			
-	Case Reserves IBNR	5,528			320,64			
	Discounted Claim Value	(49)			(10,67			
	TOTAL FY 2010 CLAIMS	5,479			474,32			
	FUND YEAR 2011	0,110	(1,00.1)		.,			
	Paid Claims	0	91 234	144 097	235,33			
	Case Reserves	0			428,36			
-	IBNR	(756)			601,30			
	Discounted Claim Value	937			(53,38			
	TOTAL FY 2011 CLAIMS	181			1,211,61			
	FUND YEAR 2012							
	Paid Claims	(98,254)	509,507	515,889	1,025,39			
	Case Reserves	10,255			647,84			
	IBNR	(19,078)	(58,280)	1,120,043	1,061,76			
	Discounted Claim Value	493			(76,61			
	TOTAL FY 2012 CLAIMS	(106,584)	248,450	2,409,934	2,658,38			
	FUND YEAR 2013							
	Paid Claims	0	0	15,975	15,97			
	Case Reserves	(800)	(800)	511,304	510,50			
	IBNR	(64,334)	(89,200)	1,657,721	1,568,52			
	Discounted Claim Value	6,186			(103,61			
	TOTAL FY 2013 CLAIMS	(58,948)	(82,626)	2,074,007	1,991,38			
	FUND YEAR 2014							
	Paid Claims	1,652			157,75			
	Case Reserves	11,680			148,36			
	IBNR Discounts of Claims Malues	(142,886)			2,247,20			
	Discounted Claim Value	10,672			(143,59			
	TOTAL FY 2014 CLAIMS	(118,882)	(270,525)	2,080,255	2,409,73			
_	FUND YEAR 2015	10.022	72.4.02	120 464	202.02			
	Paid Claims	19,933			202,62			
	Case Reserves	206,838			626,05			
	IBNR Discounted Claim Value	(307,595)			2,866,31			
	Discounted Claim Value TOTAL FY 2015 CLAIMS	<u>11,217</u> (69,608)			(233,64 3,461,35			
		(05,000)	51,110	3,403,370	3,401,33			
	FUND YEAR 2016 Paid Claims	0	0					
	Case Reserves	1						
	IBNR	262,083			900,99			
	Discounted Claim Value	(17,756)	(61,815)		(61,81			
	TOTAL FY 2016 CLAIMS	244,329	839,185	0	839,18			

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, 2016

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	48,162	192,324	82,546,153	82,738,476
2.	CLAIM EXPENSES				
	Paid Claims	47,279	186,671	73,311,193	73,497,864
	IBNR	583	(1,643)	40,487	38,844
	Total Claims	47,862	185,029	73,351,680	73,536,709
3.	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	6,071	29,769	5,477,341	5,507,110
	Total Expenses	6,071	29,769	9,062,807	9,092,576
4.	UNDERWRITING PROFIT (1-2-3)	(5,772)	(22,475)	131,666	109,192
5.	INVESTMENT INCOME	-	-	7,136	7,136
<b>6</b> .	STATUTORY PROFIT (4+5)	(5,772)	(22,475)	138,802	116,328
9.	STATUTORY SURPLUS (6+7-8)	(5,772)	(22,475)	138,802	116,328

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	-	1,661	2,931	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	1,487	31,844	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	1,377	27,116	2,039	29,155
CASH	(0)	(48,734)	88,112	39,378
2016 SURPLUS	(7,148)	(52,739)	-	(52,739)
CASH	(60,413)	25,883	-	25,883
2016 SURPLUS	(5,772)	(22,475)	138,802	116,328
TOTAL CASH	(60,413)	(22,851)	228,021	205,170

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,0
IBNR	-	-	-	-
Total Claims		-	22,551,041	22,551,0
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,9
IBNR	-	-	-	
Total Claims		-	34,451,946	34,451,9
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,0
IBNR			-	
Total Claims	-	-	14,793,695	14,793,
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,
IBNR	-	(1,661)	1,661	
Total Claims		(1,661)	541,883	540,
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,
IBNR		(1,487)	1,487	
Total Claims	-	(1,487)	498,719	497,2
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,
IBNR	(1,377)	(27,116)	37,339	10,2
Total Claims	(1,377)	(27,116)	514,397	487,
FUND YEAR 2016				
Paid Claims	47,279	186,671	-	186,
IBNR	1,960	28,622	-	28,0
Total Claims	49,239	215,293	-	215,2
COMBINED TOTAL CLAIMS	47,862	185,029	73,351,680	73,536,7

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 MARCH 31, 2016

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	47,888	144,162	82,546,153	82,690,315
2.	CLAIM EXPENSES				
	Paid Claims	56,778	139,392	73,311,193	73,450,585
	IBNR	249	(2,225)	40,487	38,262
	Total Claims	57,027	137,167	73,351,680	73,488,847
3.	EXPENSES				
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	5,914	23,698	5,477,341	5,501,039
	Total Expenses	5,914	23,698	9,062,807	9,086,505
4.	UNDERWRITING PROFIT (1-2-3)	(15,053)	(16,703)	131,666	114,963
5.	INVESTMENT INCOME	-	-	7,136	7,136
6.	STATUTORY PROFIT (4+5)	(15,053)	(16,703)	138,802	122,099
9.	STATUTORY SURPLUS (6+7-8)	(15,053)	(16,703)	138,802	122,099

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	-	1,661	2,931	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	1,487	31,844	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	1,392	25,739	2,039	27,779
CASH	(0)	(48,734)	88,112	39,378
2016 SURPLUS	(16,444)	(45,591)	-	(45,591)
CASH	44,537	86,296	-	86,296
2016 SURPLUS	(15,053)	(16,703)	138,802	122,099
TOTAL CASH	44,537	37,563	228,021	265,584

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,
IBNR	-	-	-	
Total Claims			22,551,041	22,551,
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,
IBNR	-	-	-	
Total Claims			34,451,946	34,451,
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,
IBNR		-	-	
Total Claims	-	-	14,793,695	14,793,
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,
IBNR	-	(1,661)	1,661	
Total Claims		(1,661)	541,883	540,
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,
IBNR		(1,487)	1,487	
Total Claims	-	(1,487)	498,719	497,
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,
IBNR	(1,392)	(25,739)	37,339	11,
Total Claims	(1,392)	(25,739)	514,397	488,
FUND YEAR 2016				
Paid Claims	56,778	139,392	-	139,
IBNR	1,641	26,662	-	26,
Total Claims	58,419	166,055	-	166,
COMBINED TOTAL CLAIMS	57,027	137,167	73,351,680	73,488,

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.

	Glo	ucester Coun						
		CLAIM A	CTIVITY REPO	RT				
AS OF	April 30, 2016							
<u>COVERAGE LINE-PROPERTY</u>								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAI
March-16	0	0	0	0	0	9	7	16
April-16	0	0	0	0	0	9	3	12
NET CHGE	0	0	0	0	0	0	-4	-4
Limited Reserves								\$10,624
Year	2010	2011	2012	2013	2014	2015	2016	ΤΟΤΑ
March-16	\$0	\$0	\$0	\$0	\$0	\$20,713	\$16,500	\$37,213
April-16	\$0	\$0	\$0	\$0	\$0	\$20,484	\$107,000	\$127,484
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$229)	\$90,500	\$90,271
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$277,772	\$123,193	\$984,825
COVERAGE LINE-GENERAL LIABILITY							. ,	
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	ΤΟΤΑ
March-16	0	2	6	2	6	15	1	32
April-16	0	2	6	2	6	17	3	36
NET CHGE	0	0	0	0	0	2	2	4
Limited Reserves	v	Ŭ		Ŭ	v	-	-	\$8,952
Year	2010	2011	2012	2013	2014	2015	2016	TOTA
March-16	\$0	\$39,320	\$192,612	\$8,913	\$123,523	\$13,300	\$15,000	\$392,668
April-16	\$0	\$27,104	\$138,215	\$8,913	\$123,523	\$13,800	\$15,501	\$322,263
NET CHGE	\$0	(\$12,216)	(\$54,398)	\$0	(\$4,793)	\$500	\$501	(\$70,405
Ltd Incurred	\$375,597	\$707,654	\$596,322		(\$4,793) \$149,224	\$13,800	\$16,001	(, , ,
	\$375,597	\$707,054	\$090,3ZZ	\$23,471	\$149,ZZ4	\$13,000	\$10,001	\$1,882,068
<u>COVERAGE LINE-AUTOLIABILITY</u> CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	ΤΟΤΑ
March-16	0	0	2	0	0	5	2	g
April-16	0	0	2	0	0	5	3	10
NET CHGE	0	0	0	0	0	0	1	1
Limited Reserves								\$3,922
Year	2010	2011	2012	2013	2014	2015	2016	ΤΟΤΑ
March-16	\$0	\$0	\$10,355	\$0	\$0	\$9,500	\$780	\$20,635
April-16	\$0	\$0	\$28,944	\$0	\$0	\$9,500	\$780	\$39,224
NET CHGE	\$0	\$0	\$18,589	\$0	\$0	\$0	\$0	\$18,589
Ltd Incurred	\$9,579	\$126,796	\$309,182	\$22,598	\$3,950	\$15,750	\$1,780	\$489,634
COVERAGE LINE-WORKERSCOMP.		,	••••	. ,	•••	,	• /	,
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	ΤΟΤΑ
March-16	0	10	24	10	12	29	16	101
April-16	0	11	24	10	11	29	23	108
NET CHGE	0	1	0	0	-1	0	7	7
Limited Reserves	5	1	5	0	1	5	1	\$11,106
Year	2010	2011	2012	2013	2014	2015	2016	TOTA
March-16	\$0	\$159,427	\$143,730	\$187,558	\$186,520	\$508,587	\$70,941	\$1,256,763
April-16	\$0	\$164,708	\$139,205	\$147,936	\$153,377	\$487,226	\$107.003	\$1,250,763
NET CHGE	\$0	\$164,708	\$139,205 (\$4,525)	(\$39,622)	(\$33,144)	(\$21,361)	\$36,062	\$1,199,454
Ltd Incurred	\$0	\$5,282 \$1,743,185	(\$4,525) \$1,229,815	(\$39,622) \$1,230,938	(\$33,144) \$700,036	\$1,382,360	\$149,452	(\$57,308
Lia incurrea					\$700,030	φ1,302,300	\$149,45Z	\$7,767,064
		<u>OTAL ALL</u> LAIM COU						
Year	2010	2011	2012	2013	2014	2015	2016	ΤΟΤΑ
March-16	0	12	32	12	18	58	26	158
April-16	0	13	32	12	17	60	32	166
NET CHGE	0	1	0	0	-1	2	6	101
	U	1	0	U	- 1	2	U	\$10,171
					2014	2015	2016	\$10,171 TOTA
Limited Reserves	2010	2044	2042					
Limited Reserves Year	<b>2010</b>	2011	2012	2013 \$106.471	2014	2015		
Limited Reserves Year March-16	\$0	\$198,747	\$346,697	\$196,471	\$310,043	\$552,100	\$103,221	\$1,707,279
Limited Reserves Year March-16 April-16	\$0 \$0	\$198,747 \$191,812	\$346,697 \$306,364	\$196,471 \$156,849	\$310,043 \$272,107	\$552,100 \$531,010	\$103,221 \$230,284	\$1,707,279 \$1,688,425
Limited Reserves Year March-16	\$0	\$198,747	\$346,697	\$196,471	\$310,043	\$552,100	\$103,221	\$1,707,279 \$1,688,425 (\$18,854 \$11,143,592

						Glouces	ter County I	nsurance Com	mission							
								GEMENT REF								
								RATIO ANA								
						AS OF			April 30, 2016							
FUND YEAR 2010 LO	SSES CAPPED AT RE															
	Budget	Curr Unlimited	ent Limited	76 Actual		MONTH	Last Unlimited	Month Limited	75 Actual		MONTH	Last Unlimited	Year Limited	64 Actual		MONTH
	Buuget	Incurred	Incurred	30-Apr-16		TARGETED	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	30-Apr-15		TARGETE
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%	361,420	361,420	44.45%	789,587	97.12%
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%	55,779	96.92%
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%	1,472,491	1,472,491	141.02%	1,043,778	99.96%
TOTAL ALL LI NES	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%	1,927,176	1,927,176	91.28%	2,085,536	98.79%
NET PAYOUT %	\$1,820,140				86.21%											
FUND YEAR 2011 LO																
FOND TEAK 2011 LO.	SSES CAPPED AT RE	Curr	ent	64			last	Month	63			last	Year	52		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited		Actual		MONTH
		Incurred	Incurred	30-Apr-16		TARGETED	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	30-Apr-15		TARGETER
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	707,654	707,654	72.97%	941,828	97.12%	707,654	707,654	72.97%	941,919	97.13%	684,960	684,960	70.63%	935,920	96.51%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,534	96.92%	126,796	126,796	184.70%	66,431	96.77%	128,631	128,631	187.37%	64,490	93.94%
WORKER'S COMP	1,260,640	1,743,185	1,743,185		1,260,136	99.96%	1,736,185	1,736,185	137.72%	1,260,010	99.95%	1,748,469		138.70%	1,255,868	99.62%
TOTAL ALL LINES	2,533,348	2,789,275	2,789,275	110.10%	2,502,756	98.79%	2,782,275	2,782,275	109.83%	2,502,618	98.79%	2,773,700	2,773,700	109.49%	2,490,536	98.31%
NET PAYOUT %	\$2,597,463			-	102.53%											
FUND YEAR 2012 LO	SSES CADDED AT DE															
FUND TEAR 2012 LU	SSES CAPPED AT RE	Curr	ent	52			last	Month	51			last	Year	40		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-16		TARGETED	Incurred	Incurred	31-Mar-16		TARGETED	Incurred		30-Apr-15		TARGETEE
PROPERTY	239,354	57,908	57,908		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	596,322	596,322	61.49%	935,920	96.51%	632,053	632,053	65.17%	934,657	96.38%	415,955	415,955	42.89%	896,883	92.48%
AUTO LIABILITY	68,650	309,182	309,182	450.37%	64,490	93.94%	285,246	285,246	415.51%	64,267	93.62%	278,489	278,489	405.66%	61,306	89.30%
WORKER'S COMP	1,292,157	1,229,815	1,229,815	95.18%	1,287,265	99.62%	1,228,305	1,228,305	95.06%	1,286,625	99.57%		1,146,908	88.76%	1,275,323	98.70%
TOTAL ALL LINES	2,569,961	2,193,227	2,193,227	85.34%	2,527,030	98.33%	2,203,513	2,203,513	85.74%	2,524,903	98.25%	1,899,260	1,899,260	73.90%	2,472,866	96.22%
NET PAYOUT %	\$1,886,864				73.42%											
				-												
FUND YEAR 2013 LO	SSES CAPPED AT RE	Curr	ant	40			lact	Month	39			lact	Year	28		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
	buuget	Incurred	Incurred	30-Apr-16		TARGETED	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	30-Apr-15		TARGETEE
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	
GEN LIABILITY	969,800	23,471	23,471	2.42%	896,883	92.48%	23,471	23,471	2.42%	891,688	91.95%	275,497	275,497	28.41%	810,395	83.56%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	61,306	89.30%	22,305	22,305	32.49%	60,968	88.81%	14,525	14,525	21.16%	55,646	81.06%
WORKER'S COMP	1,292,157	1,230,938	1,230,938	95.26%	1,275,323	98.70%	1,227,096	1,227,096	94.96%	1,273,689	98.57%	1,251,578	1,251,578	96.86%	1,237,817	95.79%
TOTAL ALL LINES	2,573,979	1,426,386	1,426,386	55.42%	2,476,884	96.23%	1,422,250	1,422,250	55.25%	2,469,717	95.95%	1,690,979	1,690,979	65.70%	2,347,230	91.19%
NET PAYOUT %	\$1,269,538				49.32%											
FUND YEAR 2014 LO	SSES CAPPED AT RE	TENTION Curr		28			last	Month	27			last	Year	16		
	Budget	Unlimited	Limited	28 Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
	Budget	Incurred	Incurred	30-Apr-16		TARGETED	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	30-Apr-15	-	TARGETEE
PROPERTY	243,372	81.245	81.245	33.38%	243,372	100.00%	81.245	81.245	33.38%	243,372	100.00%	89.843	89.843	36.92%	235,210	96.65%
GEN LIABILITY	774,800	149,224	149,224	19.26%	647,447	83.56%	149,224	149,224	19.26%	640,754	82.70%	30,032	30,032	3.88%	525,680	
AUTO LIABILITY	68,650	3,950	3,950	5.75%	55,646	81.06%	3,950	3,950	5.75%	54,938	80.03%	3,950	3,950	5.75%	42,582	62.03%
WORKER'S COMP	1,107,261	700,036	700,036	63.22%	1,060,696	95.79%	710,806	710,806	64.19%	1,055,539	95.33%	581,129	581,129	52.48%	904,920	81.73%
TOTAL ALL LINES	2,194,083	934,455	934,455		2,007,161	91.48%	945,225	945,225	43.08%	1,994,603	90.91%	704,954		32.13%	1,708,392	77.86%
NET PAYOUT %	\$662,348				30.19%											
FUND YEAR 2015 LO	SSES CAPPED AT RE							Manth	15					<u> </u>		
	Budget	Curr		16 Actual	-	MONTH		Month	15 Actual		MONTH		Year	4		MONTH
	Budget	Unlimited	Limited	Actual		MONTH TARGETED	Unlimited	Limited	Actual 31-Mar-16		MONTH TARGETED	Unlimited	Limited	Actual		
PROPERTY	230,000	Incurred 277,772	Incurred 277,772	30-Apr-16 120.77%	222,287	96.65%	1ncurred 278,002	Incurred 278,002	31-Mar-16 120.87%	221.794	96.43%	Incurred 25,299	Incurred 25,299	30-Apr-15 11.00%	69.000	TARGETEE 30.00%
GEN LIABILITY	680,000	13,800	13,800	2.03%	461,361	67.85%	13,300	13,300	1.96%	449,260	66.07%	6,735	6,735	0.99%	68,000	
AUTO LIABILITY	91,000	15,750	15,750	17.31%	56,445	62.03%	15,750	15,500	17.31%	54.218	59.58%	3,302	3,302	3.63%	9,100	10.00%
WORKER'S COMP	1,157,000	1,382,360	1,382,360	119.48%	945,570	81.73%	1,381,856	1,381,856	119.43%	910,164	78.67%	473,240	473,240	40.90%	69,420	6.00%
TOTAL ALL LINES	2,158,000	1,689,683	1,689,683	78.30%	1,685,663	78.11%	1,688,908	1,688,908	78.26%	1,635,436	75.78%	508,576	508,576	23.57%	215,520	9.99%
NET PAYOUT %	\$1,158,673	,,	,,		53.69%		,	,		. ,,					0,010	
FUND YEAR 2016 LO	SSES CAPPED AT RE															
		Curr		4				Month	3				Year	-8		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Li mi ted	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-16	-	TARGETED	Incurred	Incurred	31-Mar-16		TARGETED	Incurred	Incurred	30-Apr-15		TARGETEE
PROPERTY	197,238	123,193	123,193		59,171	30.00%	17,465	17,465	8.85%	45,365	23.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	641,774	16,001	16,001	2.49%	64,177	10.00%	15,500	15,500	2.42%	38,506	6.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,684	1,780	1,780	1.72%	10,368	10.00% 6.00%	1,280	1,280	1.23%	6,221 36,802	6.00%	0	0	N/A N/A	N/A N/A	N/A
WORKER'S COMP	1,226,749	149,452 290,426	149,452 290,426		73,605	9.56%	78,975 113,220	78,975	6.44% 5.22%		3.00%	0	0	N/A N/A	N/A N/A	N/A
TOTAL ALL LINES																N/A
TOTAL ALL LINES	2,169,445 \$60,142	230,420	230,420	13.3370	2.77%	5.50%	113,220	113,220	5.22%	126,895	5.85%	0		11/5	N/A	

Seminars Presented by Marc Pfeiffer through PfeifferGov, LLC

## **Cybersecurity Considerations for Municipalities Seminar**

Speaker Marc Pfeiffer, Assistant Director Bloustein Local Government Research Center Rutgers University

Today, local governments face cybersecurity and other technology related risks. Addressing them requires attention to technology governance, planning and budgeting. It also requires technical competency, and development of cyber hygiene skills for employees. And what to do varies by the complexity of technology used by a wide range of local governments.

This seminar, discusses the technology risks facing local government and considerations for protecting technology infrastructure. It includes material developed through the MEL's study of Managing Technology Risks and includes guidance on how to implement aspects of proficiency.

The program also includes practical information and skills to help reduce the potential for cyber security breaches and useful information on using email safely.

Subject Material:

- 1. Overview of technology risks and the need for technological proficiency
- 2. Basics of implementing technology proficiency
- 3. MEL Cyber Security Video
- 4. How to identify Evil Emails
- 5. Appropriate use of email.

The seminar can run from 90-120 minutes.

Marc Pfeiffer does other presentations that cover: 1) how changes in technology affecting local governments, and 2) the impact of technology on transparency in government.

Other custom presentations on related issues can also be developed upon request.



#### CLIENT ACTIVITY REPORT

**APRIL 2016** 

# GCHIC - Gloucester County Health Insurance Commission

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



From: 4/1/2016 To: 4/30/2016



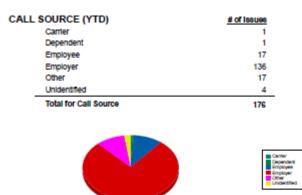
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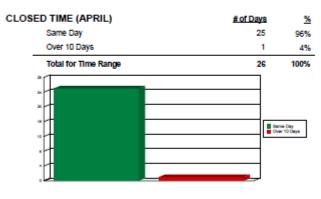
SUBJECT (APRIL)	# of Issues
Claim Processing/Inquiry	1
COBRA	1
Enrollment	3
Enroliment Change	1
General Benefit/Plan Inquiry	1
Life Event	6
New Hire	4
Termination	9
Total for Subject	26
	Com Proceedingsay CORA Endered Endered Grant Charge Grant

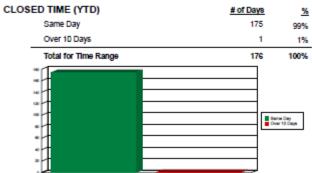
SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	48
Death Notice	1
Enrollment	39
Enrollment Change	31
General Benefit/Plan Inquiry	8
ID Card	2
Life Event	6
New Hire	4
Open Enrollment	8
Qualified Life Event	15
Retiree	2
Termination	10
Total for Subject	176
× -	1
	Claim Proceeding/Inquiry COBRA
« · · · · · · · · · · · · · · · · · · ·	Deeth Notice Enclined
	Envolvent Change General Benefit Plan
	DCard DCard
* -	Nev How Open Brokiment
	Confident Point Refere
	Termination
	1

CALL SOURCE (APRIL)	# of issues
Carrier	1
Employer	22
Unidentified	3
Total for Call Source	26











#### CLIENT ACTIVITY REPORT

MAY 2016

GCHIC - Gloucester County Health Insurance Commiss

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



#### CLIENT ACTIVITY SUMMARY REPORT

From: 5/1/2016 To: 5/31/2016

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
Death Notice	1
Enrollment	2
Enrollment Change	3
General Benefit/Plan Inquiry	2
ID Card	1
Life Event	6
Medicare	1
New Hire	4
Termination	2
Total for Subject	22
	Death Notice     Enrollment     Enrollment Change     General Benefa/Plan     In Card     Life Event     Modicare     New Hire     Termination
	I emiliador

SUBJECT (YTD)	# of issues
Claim Processing/Inquiry	2
COBRA	48
Death Notice	2
Enrolment	41
Enrolment Change	34
General Beneft/Plan Inquiry	10
ID Card	3
Life Event	12
Medicare	1
New Hire	8
Open Enrollment	8
Qualified Life Event	15
Retiree	2
Termination	12
Total for Subject	198
*	Call Processing Strate COSA
	Cash Noise Excises
***	Environment Change Community Change
	DCM DRM
*1	Median New York
	Contextment Calified United
	E Relies E Territalian

CALL SOURCE (MAY)	# of issues
Broker/Consultant	1
Dependent	1
Employee	1
Employer	18
Unidentified	1
Total for Call Source	22



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	2
Employee	18
Employer	154
Other	17
Unidentified	5
Total for Call Source	198



CLOSED TIME (MAY)	# of Days	%
Same Day	22	100%
Total for Time Range	22	100%

CLOSED TIME (YTD)	# of Days	%
Same Day	197	99%
Over 10 Days	1	1%
Total for Time Range	198	100%
		ne Day er 10 Daye

#### GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

#### **Resolution No. 40-16**

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#### **JUNE 2016**

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

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

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

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

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

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

FUND YEAR 2			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<b>InvoiceAmount</b>
000548			
000548	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 06/2016	6,650.00 <b>6,650.00</b>
000549			0,050.00
000549	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2016	11,612.84 <b>11,612.84</b>
000550			,
000550	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 06/2016	4,680.00 <b>4,680.00</b>
000551			
000551	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2016	663.25 663.25
000552			
000552	COURIER-POST	ACCT: CHL-091699 - 5/22/16 ADV SPEC MTG	7.20
000553			7.20
000553	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 05/31/201	1,231.66
			1,231.66
000554			
000554	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 6/15/16	3,960.00
000555			3,960.00
000555	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCIPTION - 5/16	600.25
		, ,	600.25
000556			
000556	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCIPTION - 5/16	600.25
000557			600.25
000557	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCIPTION - 5/16	600.25
			600.25
000558			
000558	NJ ADVANCE MEDIA	ACCT:1159386 - ADV SPECIAL MTG 5/26/16	24.51
			24.51
000559	HARDENBERGH INSURANCE GROUP	RMC FEE 06/2016	21,320.00
			21,320.00
			· ·

#### TOTAL PAYMENTS ALL FUND YEARS \$ 51,950.21

Chairperson

Attest:

Treasurer

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

#### **Resolution No. 41-16**

#### **JUNE 2016**

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

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

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

FUND YEAR 2	<u>016</u>			
CheckNumber	VendorName	Comment		InvoiceAmount
W0616				
W0616	CONNER STRONG & BUCKELEW	CSB CONSULTING F	EE 06/2016	530.50
W0616	CONNER STRONG & BUCKELEW	PERMA CONSULTIN	G FEE 06/2016	2,820.00
				3,350.50
	TOTAL PAYN	MENTS FY 2016	3,350.50	

#### TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:

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

Treasurer

SUMMARY OF CASH AND INVESTM	ENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE					
ALL FUND YEARS COMBINED					
	Manak				
CURRENT MONTH	March				
CURRENT FUND YEAR	2016			GCIC	
	Description:	GCIC Deposit Acct	GCIC WC Claims	Liability Claim	
	ID Number:				
	Maturity (Yrs)				
	<b>Purchase Yield:</b>				
	TO TAL for All				
	Accts & instruments				
Opening Cash & Investment Balance	\$ 3,511,096.00	\$ 3,486,219.37	\$ 5,368.83	\$ 19,507.80	
Opening Interest Accrual Balance	\$-	\$ -	\$ -	<b>\$</b> -	
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	\$2,189,351.66	\$2,021,339.26	\$124,589.94	\$43,422.46	
10 (Withdrawals - Sales)	-\$411,504.87	-\$245,145.13	-\$122,937.28	-\$43,422.46	
Ending Cash & Investment Balance	\$5,288,942.79	\$5,262,413.50	\$7,021.49	\$19,507.80	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$1,592,235.23	\$1,586,689.27	\$4,965.96	\$580.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$6,881,178.02	\$6,849,102.77	\$11,987.45	\$20,087.80	

SUMMARY OF CASH AND INVESTM	ENT INSTRUMENT	S		
GLOUCESTER COUNTY INSURANCI	ECOMMISSION			
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2016			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TO TAL for All			
Acc	ets & instruments			
<b>Opening Cash &amp; Investment Balance</b>	\$5,288,942.79	5262413.5	\$ 7,021.49	\$ 19,507.80
<b>Opening Interest Accrual Balance</b>	\$0.00	0	\$ -	\$ -
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 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	\$160,227.75	\$10,000.00	\$104,120.94	\$46,106.81
10 (Withdrawals - Sales)	-\$408,404.46	-\$214,523.72	-\$147,773.93	-\$46,106.81
Ending Cash & Investment Balance	\$5,040,766.08	\$5,057,889.78	-\$36,631.50	\$19,507.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$49,725.55	\$0.00	\$49,145.55	\$580.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,090,491.63	\$5,057,889.78	\$12,514.05	\$20,087.80

		GLOUCEST	R COUNTY IN	SURANCECOM	IMISSION		
	SUMN	IARY OF CASH	TRANSACTIO	NS - ALL FUND	YEARS COMBINED	•	
Current Fund Year: 20	)16						
Month Ending: M	larch						
	Property	Liability	Auto	<b>Vorker's Com</b>	NJ CEL	Admin	TO TAL
OPEN BALANCE	544,739.24	3,686,707.29	(8,837.38)	819,121.66	(1,390,536.07)	(140,098.29)	3,511,096.45
RECEIPTS							
Assessments	72,372.67	257,561.89	40,825.72	483,751.81	949,571.05	384,021.85	2,188,104.99
Refunds	229.43	(229.43)	8,643.60	0.00	0.00	0.00	8,643.60
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	(46,451.64)	(128,957.69)	(175,409.33)
TOTAL	72,602.10	257,332.46	49,469.32	483,751.81	903,119.41	255,064.16	2,021,339.26
EXPENSES							
Claims Transfers	5,494.75	24,973.59	15,445.87	118,792.87	0.00	0.00	164,707.08
Expenses	0.00	0.00	0.00	0.00	0.00	78,785.39	78,785.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,494.75	24,973.59	15,445.87	118,792.87	0.00	78,785.39	243,492.47
END BALANCE	611,846.59	3,919,066.16	25,186.07	1,184,080.60	(487,416.66)	36,180.48	5,288,943.24

		GLOUCEST	R COUNTY INS	URANCE COM	MISSION		
	SUMM	ARY OF CASH	TRANSACTION	NS - ALL FUND Y	TEARS COMBINED	)	
Current Fund Year:	2016						
Month Ending:	April						
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TO TAL
OPEN BALANCE	611,846.59	3,919,066.16	25,186.07	1,184,080.60	(487,416.66)	36,180.48	5,288,943.24
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	10,000.00	0.00	0.00	10,000.00
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	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	10,000.00	0.00	0.00	10,000.00
EXPENSES							
Claims Transfers	17,192.93	35,675.54	6,139.89	134,872.83	0.00	0.00	193,881.19
Expenses	0.00	0.00	0.00	0.00	9,843.05	54,452.92	64,295.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,192.93	35,675.54	6,139.89	134,872.83	9,843.05	54,452.92	258,177.16
END BALANCE	594,653.66	3,883,390.62	19,046.18	1,059,207.77	(497,259.71)	(18,272.44)	5,040,766.08

#### **RESOLUTION 42-16**

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

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

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

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

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

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

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

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

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on June 23, 2016 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 4/1/16 to 4/30/16 and 5/1/16 to 5/31/16, 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 23, 2016.

**ADOPTED:** 

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

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

04/01/2016 Thru 04/30/2016

Type Check # Claim # Claimant Name From Date To Date Payee Name Trans. Date Payment Description	Amt. Requested	Ant. Pai
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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 and
Payment Type	Туре	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



aid

					Fi		ster Co Ins Commission nsaction Log - Liability Claim				
				I	Monthly / I	-	overage / By Payment Type / 4/01/2016 Thru 04/30/2016	By Check Nu	umber		
Туре	Check #	Claim #		Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Cove	rage: Auto L	.iability									
с	4925	3530000629	002	CRAM, MICHAEL	2/3/2016	2/24/2016	PARKER MCCAY	4/1/2016	LEGAL FEE - INV 32554722	343.71	343.71
С	4936	353000836	001	DELAWARE RIVER PORT AUTH	2/24/2016	4/4/2016	CHANCE & MCCANN LLC	4/15/2016	INV 12355	293.50	293.50
с	4939	3530000629	002	CRAM, MICHAEL	3/3/2016	3/31/2016	PARKER MCCAY	4/29/2016	LEGAL FEE - INV #2556041	2,122.00	2,122.00
с	4942	3530001511	001	LAWTON, RAYMOND			RAYMOND LAWTON	4/29/2016	FULL & FINAL SETTLEMENT	500.00	500.00
Total	for Coverag	e: Auto Liability	/	-				Number of e	entriea: 4	3,259.21	3,259.21
Cove	rage: Auto P	Physical Damage									
c	4931	3530001507	001	GLOUCESTER COUNTY	1/20/2016	1/20/2016	GLOUCESTER COUNTY	4/15/2016	COMP LOSS LESS \$1000 DED	2,439.16	2,439.16
c	4932	3530001512	001	GLOUCESTER COUNTY	2/12/2016	2/12/2016	GLOUCESTER COUNTY	4/15/2016	COMP LOSS LESS \$1000 DED	2,343.32	2,343.32
м	353	3530001477	001	GCUA	1/10/2016	1/10/2016	GCUA	4/21/2016	Reimbursement of deducible	1,000.00	1,000.00
R	715308012	3530001477	001	GCUA	1/10/2016	1/10/2016	AAA INSURANCE	4/21/2016	Subro recovery	-1,964.85	-1,964.85
		e: Auto Physica						Number of e		3,817,63	3,817.63
	a										
	rage: Genera	al Liability									
С	4923	353000893	001	LAMANTEER, MICHAEL	2/12/2016	2/12/2016	VERITEXT	4/1/2016	INVOICE #NJ2560175	731.15	731.15
С	4924	353000893	001	LAMANTEER, MICHAEL	3/11/2016	3/11/2016	VERITEXT	4/1/2016	INVOICE #NJ2576860	695.63	695.63
С	4928	3530001270	001	MCCLOSKEY, MATTHEW	12/2/2015	2/29/2016	MADDEN & MADDEN PA	4/1/2016	LEGAL FEE - STMT #4	4,793.00	4,793.00
С	4929	3530001117	001	ANDERSON, ALBERT	1/18/2016	1/18/2016	JDR ACQUISITION LLC DBA JAMES	4/1/2016	INVOICE #28842	857.35	857.35
С	4930	3530000893	001	LAMANTEER, MICHAEL	2/22/2016	2/22/2016	VERITEXT	4/15/2016	INV NJ2573329	614.02	614.02
С	4933	3530000777	001	ANDERSON, ALBERT	12/15/2015	2/29/2016	MADDEN & MADDEN PA	4/15/2016	LEGAL FEE - STMT #7	2,402.05	2,402.05
С	4934	3530000893	001	LAMANTEER, MICHAEL	12/1/2015	2/29/2016	MADDEN & MADDEN PA	4/15/2016	LEGAL FEE - STMT #20	7,985.00	7,985.00
С	4935	353000762	001	ESTATE OF AUTUMN PASQUALE	2/1/2016	2/29/2016	ARCHER & GREINER PC	4/15/2016	INV 4043365	9,394.70	9,394.70
С	4941	353000762	001	ESTATE OF AUTUMN PASQUALE	3/1/2016	3/31/2016	ARCHER & GREINER PC	4/29/2016	INVOICE #4046514	3,859.71	3,859.71
Total	for Coverag	je: General Liab	ility					Number of e	entries: 9	31,332.61	31,332.61
Cove	rage: Police	Professional									
С	4926	353000807	001	GOODLET, CHARLES	2/3/2016	2/29/2016	PARKER MCCAY	4/1/2016	INV# 2554720	183.77	183.77
С	4927	3530000807	001	GOODLET, CHARLES	12/18/2015	2/16/2016	MADDEN & MADDEN PA	4/1/2016	LEGAL FEE - STMT #7	1,620.00	1,620.00
С	4938	3530000807	001	GOODLET, CHARLES	3/3/2016	3/28/2016	PARKER MCCAY	4/29/2016	LEGAL FEE - INV #2556039	349.16	349.16
С	4940	3530000547	001	DEAN, TAHARGA	3/7/2016	4/4/2016	MADDEN & MADDEN PA	4/29/2016	LEGAL FEE - STMT #27	2,190.00	2,190.00
Total	for Coverag	e: Police Profes	ssiona	1				Number of e	entries: 4	4,342.93	4,342.93
Cove	rage: Proper										
с	4937	3530001521	001	GCIA			GCIA	4/15/2016	SETTLEMENT LESS 1,000 DEDUCTIBLE	11,410.45	11,410.45
	71/2016 alTransaction						INSERVCO	CES, INC.			Page: 2

	Gloucester Co Ins Commission - 353 Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 04/01/2016 Thru 04/30/2016											
Туре	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid		
Total f	for Coverag	e: Property					Number of	entries: 1	11,410.45	11,410.45		
Cover	age: Un/Un	derinaured Motori	ists(NJ)									
с	13809	353000919 0	01 RANDOLPH, BRIAN	3/3/2016	3/29/2016	PARKER MCCAY	4/29/2016	LEGAL FEE - INV #2556040	2,045.89	2,045.89		
с	13810	353000919 0	01 RANDOLPH, BRIAN	2/2/2016	2/29/2016	PARKER MCCAY	4/29/2016	LEGAL FEE - INV #2554721	834.79	834.79		
Total f	al for Coverage: Un/Underinsured Motorists(NJ) Number of entries: 2 2,880.68 2,8								2,880.68			
									57 A4A 54	57 AVA 54		

Total for Gloucester Co Ins Commission - 353

Number of entries: 24

57,043.51 57,043.51



	Gloucester Co Ins Commission - 353 Financial Transaction Log - Liability Claim Payments										
	Monthly / Detail / By Coverage / By Payment Type / By Check Number 05/01/2016 Thru 05/31/2016										
Туре	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	

# 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 and
Payment Type	Туре	Types of bansactions-Computer, Manual, Refund, Resovery, 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 dete for computer issued payments and add date for all other type entries

Dete: 6/1/2016 FinancialTransaction



						nancial Trar Detail / By C	ster Co Ins Commission - nsaction Log - Liability Claim I overage / By Payment Type / I	Payments	ımber		
						0	5/01/2016 Thru 05/31/2016				
Туре	Check #	Claim #		Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Peid
	rage: Auto Lia	-									
c	4947	3530000629	002	CRAM, MICHAEL	4/1/2016	4/28/2016	PARKER MCCAY	5/27/2016	LEGAL FEE - INV #2556768	1,366.60	1,366.60
C	4954	3530001526	001	KIMBALL, GREGORY	1/27/2016	1/27/2016	GREGORY KIMBALL	5/27/2016	FULL/FINAL SETTLEMENT OF ALL CLAIMS	280.00	280.00
lotal	for Coverage:	Auto Liability	y					Number of e	ntries: 2	1,646.60	1,646.60
Cove	rage: Auto Phy	vsical Damag	e								
С	4952	3530001541	001	GLOUCESTER COUNTY			MARY ELLEN GRAY DBA CLIFF	5/27/2016	INV 516179BG	245.00	245.0
R	353	3530001250	001	GLOUCESTER COUNTY COLLEGE	1/6/2015	1/6/2015	GEICO	5/12/2016	Subro recovery	-3,143.21	-3,143.2
F	5202016	3530001422	001	GLOUCESTER COUNTY	5/20/2016	5/20/2016	GEICO	5/20/2016	REFUND	-4,000.00	-4,000.00
Total	al for Coverage: Auto Physical Damage Number of entries: 3									-6,898.21	-6,898.21
Cove	rage: General	l iability									
с	4943	3530001117	001	ANDERSON, ALBERT	3/1/2016	4/19/2016	MADDEN & MADDEN PA	5/13/2016	LEGAL FEE - STMT #8	585.00	585.0
c	4944	3530001270	001	MCCLOSKEY, MATTHEW	3/2/2016	4/13/2016	MADDEN & MADDEN PA	5/13/2016	LEGAL FEE - STMT #5	2,700.00	2,700.0
С	4945	3530001117	001	ANDERSON, ALBERT	2/8/2016	2/8/2016	JDR ACQUISITION LLC DBA JAMES	5/13/2016	ACCOUNT #C21611	870.21	870.2
с	4949	353000893	001	LAMANTEER, MICHAEL	1/30/2016	3/25/2016	CHURCHILL CONSULTING	5/27/2016	INVOICE #90799	2,006.25	2,006.2
С	4950	353000893	001	LAMANTEER, MICHAEL	12/26/2015	1/29/2016	CHURCHILL CONSULTING	5/27/2016	INVOICE #90668	3,544.00	3,544.00
Total	for Coverage:	General Liab	ility	-				Number of e	entries: 5	9,705.46	9,705.46
_											
Cove	rage: Police P										
c	4948	3530000547	001	DEAN, TAHARQA	4/5/2016	5/3/2016	MADDEN & MADDEN PA	5/27/2016	LEGAL FEE - STMT #28	5,730.00	5,730.00
C F	4951 8799	3530001333	001	CELESTIN, JEAN	3/16/2016	5/6/2016	CHANCE & MCCANN LLC	5/27/2016 5/3/2016	INV 12454	1,987.50	1,987.50
F	8800	3530000547 3530000935	001	DEAN, TAHARQA FOULKE JR. JAMES	4/28/2016 4/28/2016	4/28/2016 4/28/2016	RICHARDSON GALELLA AUSTERMUHL RICHARDSON GALELLA AUSTERMUHL	5/3/2016	OVERPAYMENT	-1,993.34 -728.50	-1,993.34 -728.50
·	for Coverage:			1	4/20/2010	4/20/2010	NICHARDSON GALELLA AUSTERMORL	Number of e		4,995.66	4,995.66
Total	Tor coverage.	Folice Flores	serona	•				Number of a	alu 188. 4	4,000.00	4,000.00
Cove	rage: Property										
с	4945	3530001502	001	GCIA	2/18/2016	2/18/2016	GCIA	5/13/2016	SETTLEMENT OF PROPERTY LOSS LESS DED	99,000.00	99,000.00
с	4953	3530001449	001	GCIA	9/10/2015	9/10/2015	GCIA	5/27/2016	SETTLEMENT OF PROPERTY LOSS LESS DED	4,101.82	4,101.82
Total	for Coverage:	Property						Number of e		103,101.82	103,101.82
Cours	rage: Un/Unde	ringured Met	orists	ND							
C	13959	353000919		RANDOLPH, BRIAN	3/29/2016	4/29/2016	PARKER MCCAY	5/27/2016	LEGAL FEE - INV #2556767	508.96	508.96
	11/2016 aTransaction						INSERVCO INSURANCE SERVIC	ES, INC.			Page: 2

	Gloucester Co Ins Commission - 353								
	Financial Transaction Log - Liability Claim Payments								
	Monthly / Detail / By Coverage / By Payment Type / By Check Number								
	05/01/2016 Thru 05/31/2016								
Type Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Total for Cover	Total for Coverage: Un/Underinsured Motorists(NJ) Number of entries: 1 508.96 508.9 508.9					508.96			

Total for Gloucester Co Ins Commission - 353

Number of entries: 17

113,060.29 113,060.29

Date: 6/1/2016 FinancialTransaction





Gloucester County Insurance Commission Bill Review/PPO Savings 2016



			In-network Bills		In-network Charges		CSG				Total	
Carrier	Month	Total Bills	Penetration Rate	Total Provider	Penetration	Total Allowed <sup>1</sup>	Negotiated Reductions <sup>2</sup>	PPO Reductions <sup>3</sup>	Bill Review Reductions <sup>4</sup>	Total Reductions	Access Fees	Net Reductions
Camer	MONUN	TULAI DIIIS	Rale	Charge	Rate	Allowed	Reductions-	Reductions	Reductions	Reductions	rees	
Inservco	January	46	84.78%	\$29,838.88	76.93%	\$18,414.56	\$458.04	\$5,631.04	\$5,335.24	\$11,424.32	\$1,187.70	\$10,236.62
										•		
	February	51	78.43%	\$143,884.46	71.39%	\$50,101.74	\$0.00	\$18,736.87	\$75,045.85	\$93,782.72	\$8,627.58	\$85,155.14
	March	44	95.45%	\$19,525.51	95.15%	\$12,207.21	\$177.00	\$3,596.61	\$3,544.69	<b>\$</b> 7,318.30	\$1,016.20	\$6,302.10
	March	44	90.4070	φ1 <del>9</del> ,525.51	95.1576	φ12,207.21	φ177.00	φ3,590.01	φ3,344.09	φ1,510.50	φ1,010.20	\$0,302.10
	April	56	85.71%	\$43,805.27	85.87%	\$22,684.97	\$72.00	\$7,453.60	\$13,594.70	\$21,120.30	\$2,956.84	\$18,163.46
										•		r
	May	57	78.57%	\$60,312.56	79.32%	\$36,413.40	0.00	\$12,843.27	\$11,055.89	\$23,899.16	\$3,324.32	\$20,574.84
YTD Total		254	84.52%	\$297,366.68	78.03%	\$139,821.88	\$707.04	\$48,261.39	\$108,576.37	\$157,544.80	\$17,112.64	\$140,432.16

Monthly Summary	<u>April</u>	May
Total Savings (before fees):	\$21,120.30	\$23,899.16
Percent Savings:	48%	40%
NET SAVINGS:	\$18,163.46	\$20,574.84
Percent NET SAVINGS:	41%	34%

YTD Summary	
Total Savings (before fees):	\$157,544.80
Percent Savings:	53%
NET SAVINGS:	\$140,432.16
Percent NET SAVINGS:	47%

#### Report Footnotes:

<sup>1</sup>Recommended amount for payment <sup>2</sup>Discounts negotiated by CSG on out of network bills <sup>3</sup>Discounts applied in accordance with CHN PPO contracts <sup>4</sup>U&C and CSG Code Review reductions applied



# **GLOUCESTER COUNTY INSURANCE COMMISSION**

# SAFETY DIRECTOR'S REPORT

- **TO:** Fund Commissioners
- FROM: J.A. Montgomery Risk Control, Safety Director

**DATE:** June 14, 2016

# April – June 2016

# **RISK CONTROL ACTIVITIES**

# MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- April 21: Attended the GCIC meeting in Woodbury.
- April 28: One session of Forklift Certification training was conducted for GCUA.
- May 10: Attended the GCIC Claims Committee meeting via conference call.
- May 11: Conducted a loss control survey of the GCIC County Golf Course.
- May 18: One session of Heavy Equipment training was conducted for GCIA.
- June 7: Attended the GCIC Safety Committee meeting.
- June 14: Attended the GCIC Claims Committee meeting via conference call.

# UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- June 21: One session of CSE Permit Required w/Classroom Demo is scheduled for GCUA.
- June 22: One session of CSE Permit Required w/Classroom Demo is scheduled for GCUA.
- **June 23:** Plan to attend the GCIC meeting in Woodbury.

# CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2016



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TO:Commissioners of the Gloucester County Insurance Commission (GCIC)CC:Joseph Hrubash, GCIC Executive DirectorFROM:Christopher Powell and Bonnie Ridolfino, Risk Management ConsultantDATE:June 16, 2016RE:Risk Management / Underwriting Services Director's Report

#### I. Risk Management Consultant Services:

1.

- A. 6/14/16 Safety and Accident Review Committee Meeting
  - Z form Report of Job Accident The Committee requested that the form be amended to state that if no medical treatment is rendered at time of injury, only page 1 (8 page document) needs to be completed. The Supervisor's Accident Investigation form will still be required to be completed on all accidents/injuries. Committee members believe not all "near-miss" accidents are being reported because of the amount of documentation required.

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 the amended form.

2. Approved Urgent Care Provider List

Since there have been several urgent care facilities "popping up" on corners throughout the County, we have requested an updated list of approved providers and will be sending the list to all supervisors reminding them employees should be directed only to these facilities in non-life threatening situations.

3. Game Changer Newsletter

At the Safety Kick-Off meeting, another "Making It Personal" suggestion was to develop a brief bulletin/newsletter sharing Supervisors' success stories or learning experiences. Everyone wanted stories and experiences to be personal from fellow supervisors.

Attached is the 1<sup>st</sup> edition (4 per year) which was approved by the Safety and Accident Review Committee. The Committee would like to offer a "prize" to the winning entry. The monetary prize would have to be spent on safety related items or an "in house breakfast/lunch" celebrating their safety success.

Action Requested: Motion to authorize \$250 per quarter to be awarded to the Department with the winning entry.

4. 2017 Renewal Underwriting Data The process will begin shortly. We will meet with individuals from each member entity to review and obtain their current exposure information.



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#### II. Underwriting Services Director Services:

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
For Information	Purposes Only – No act	tion required:	-	

County's Parks & Recreation accident policy through National Union renewed on 5/17/2016 at an annual cost of \$1,473 (\$1,712 expiring).

County's Parks & Recreation general liability policy for summer camp through New Hampshire renewed on 5/21/2016 at an annual cost of \$567 (\$874 expiring).

Improvement Authority Dream Park's package, equine care-custody-control and umbrella policies through Great American renewed on 5/21/2015 at an annual cost of \$82,147 (78,644). The increase was due to poor property claims experience.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Warden Caldwell Bond	CNA	7/1/2016	\$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 7/1/16.
- IA Nursing Home CNA 8/3/2016 \$490.00 Patient Trust Bond

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 8/3/16.

#### IA- Dream Park UST Policy Commerce and Industry 7/7/2016 \$867.74

The renewal premium is \$910.33. There was a mandatory rate increase by the carrier.

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 \$910.33 effective 7/7/16.



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RC@GC	Base Sports Accident	AIG	8/1/2016	\$73,785
	Catastrophic Sports	Summit	8/1/2016	\$10,864

The Base & Catastrophic Sports Accident renewal premiums are per expiring. All other terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew the base sports accident policy through AIG at an annual cost of \$73,785 and the catastrophic sports accident policy through Summit for an annual cost of \$10,864 effective 8/1/2016.

The Base Sports Accident Policy renewal premium is \$73,785.

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 according.

Action Requested: Motion to authorize the Underwriting Services Director to renew the following policies contingent up 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 7/9/16 IA's Child Development Center package and umbrella policies effective 9/7/16 IA's Child Development Center student accident policy 9/7/2016

#### Jenna Quattrone

From: Sent: To: Subject: Hardenbergh Insurance Group <hig@hig.net> Monday, June 20, 2016 3:43 PM Jenna Quattrone Gloucester County Insurance Commission



Hardenbergh Insurance Group | 8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Unsubscribe jennaq@hardenberghins.com Update Profile | About our service provider Sent by hig@hig.net in collaboration with

## **RESOLUTION NO. 43-16**

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on June 23, 2016.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers' compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 23, 2016 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 23, 2016.

**ADOPTED:** 

GERALD A. WHITE, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

# GCIC PARS - Worker Compensation & Liability CLOSED SESSION 6/23/16

<u>Claim #</u>	<u>Claimant</u>	Type of Claim	PAR/SAR	<u>C.P or DO #</u>
3530001430	Dawn Ferris Murray	Worker Compensation	PAR	
3530001514	Carmen Abate	Worker Compensation	PAR	
3530001121	Karolin Rapp	Worker Compensation	PAR/SAR	
3530001280	Carmen Zampaglione	Worker Compensation	SAR	
Various	Train Derailment	Worker Compensation	Discussion	
3530000919	Brian & Jennifer Randolph	Uninsured Motorist	Discussion	GLO-L-1204-14

# **APPENDIX I**

# GLOUCESTER COUNTY INSURANCE COMMISSION OPEN MINUTES MEETING – April 21, 2016 2 South Broad Street, Conference Room B WOODBURY, NJ 9:30 AM

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

Present

# **ROLL CALL OF COMMISSIONERS:**

Gerald White, Chairman Michael Burke, Vice Chairman Tamarisk Jones Karen Christina

Present Absent Present

FUND PROFESSIONALS PRESENT.

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc.

Veronica George Ashley Nelms Keith Platt Nancy Fowlkes Steve Daniels Amy Zeiders (via conference call) Consolidated Services Group, Inc. Jennifer Goldstein Conner Strong & Buckelew Michelle Leighton

CEL Underwriting Manager

Underwriting Services Director/RMC

Attorney

Treasurer

Safety Director

**Tim Friel** Hardenbergh Insurance Group

Conner Strong & Buckelew

Bonnie Ridolfino Jenna Quattrone (via conference call)

Long Marmero & Associates **Doug Long, Esq.** 

**Tracey Giordano** 

J.A. Montgomery Risk Control **Glenn Prince** 

ALSO PRESENT: Leigh Bary, Gloucester County Matt Lyons, Esq. Gloucester County Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of February 25, 2016

# MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF FEBRUARY 25, 2016

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

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:** 

SAFETY COMMITTEE: Ms. Bary reported the next Safety Committee was scheduled for June.

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

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had three action items for his report.

**CEL UNDERWRITING MANAGER TEAM:** Executive Director reported Tom Nolan would be retiring on July 1, 2016. Executive Director advised Ed Cooney would replace Mr. Nolan as the CEL Underwriting Manager. Executive Director noted Mr. Cooney's contact information was included in the agenda. Executive Director added the Underwriting Team also included Alex DeLuccia and Tim Friel. Executive Director then introduced Mr. Friel of the Underwriting Team who was attending the meeting.

**RFP FOR COMMISSION ATTORNEY:** Executive Director reported the Commission Attorney's contract expired on April 25, 2016. Executive Director advised a Request for Price Quotes and Qualifications was issued by the Fund Office and the responses were due on April 11, 2016. Executive Director stated two responses were received from Long Marmero & Associates, LLP and Florio Perrucci Steinhardt & Fader, LLC. Executive Director indicated the responses would be reviewed and evaluated at the meeting. It is noted Mr. Long stepped outside the meeting room while the responses were discussed. Chairman White advised this was a fair and open process and he had reviewed the responses. In response to Chairman White's inquiry, Commissioners Burke and Christina advised they also reviewed the responses. Chairman White requested Commissioner Burke to read off the results of the evaluation sheets. Commissioner Burke advised Chairman White's totals for Long Marmero & Associates, LLP was 87 and Florio Perrucci Steinhardt and Fader, LLC was 82. Commissioner Burke indicated he scored Long Marmero Associates, LLP with an 83 and Florio Perrucci Steinhardt and Fader, LLC with 81. Commissioner

Burke advised based on the scores Long Marmero & Associates, LLP would be appointed as the Commission Attorney. Chairman White requested a motion for the appointment.

# MOTION TO THE APPROVE THE APPOINTMENT OF LONG MARMERO & ASSOCIATES, LLP FOR THE PERIOD OF APRIL 25, 2016 TO APRIL 25, 2017

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

Mr. Long re-entered the meeting room. Executive Director congratulated Mr. Long for his reappointment as the Commission Attorney.

**CLAIMS COMMITTEE CHARTER:** Executive Director referred to a copy of the proposed revised Claims Committee Charter which was included in the agenda. Executive Director explained the Charter was amended to change the designee for Gloucester County to Gerald A. White. Executive Director requested a motion to adopt the revised Claims Committee Charter.

#### MOTION TO ADOPT THE REVISED CLAIMS COMMITTEE CHARTER

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

**PROFESSIONAL SERVICE AGREEMENTS:** Executive Director recommended the standard contract language for the GCIC service agreement be updated to track language in the law on Political Contributions, Affirmation Action and Records. Executive Director referred to a copy of Exhibit which was included in Appendix II of the agenda which outlined the changes. Executive Director advised the revisions were reviewed by the Chairman and Commission Attorney. Executive Director noted the Commission Attorney approved the revisions. Executive Director asked if anyone had any questions and requested a motion to approve the amendment.

# MOTION TO APPROVE THE AMENDMENT TO THE STANDARD CONTRACT PROVISIONS

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 2/22/16 to 4/15/16. There were a total of 27 certificates issued for this period.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director advised the CEL held its Reorganization Meeting on February 25, 2016 and adopted the respective reorganization resolutions. Executive Director reported the Commissioners re-appointed PERMA as Executive Director, J. A. Montgomery as Safety Director and Conner Strong & Buckelew as the Underwriting Manager. Executive Director noted a summary report of the meeting was included in the agenda. Executive Director advised the next CEL meeting was scheduled for Tuesday, April 26, 2016 at 1:00 PM.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the January and February Property & Casualty Financial Fast Tracks were included in the agenda. The Commission had a surplus of \$3,360,511 as of February 29, 2016. Executive Director advised that \$1,236,808 on line 9 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity. Executive Director noted the cash amount was \$3,511,096.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the January Financial Fast Track for the NJ CEL. As of January 31, 2016 the CEL had a surplus of \$6,222,795. Executive Director noted the cash amount was \$8,592,052.

**HEALTH BENEFITS FINANCIAL FAST TRACK**: Executive Director reported the agenda included the January Health Benefits Financial Fast Track. As of January 31, 2016 there was a surplus of \$142,673. 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, 2016. Executive Director referred to the Claim Activity Report and advised the purpose of the report was to review the number of claims along with changes in reserve. Executive Director advised he reviewed the report and did not find any anomalies with the report. Executive Director also reviewed the Claims Management Report Expected Loss Ratio Analysis" report as of March 31, 2016. Executive Director advised it was too early to project the outcome of Fund year 2016. Executive Director pointed out that Fund Year 2015 was slightly higher at 78% than the actuary's projection of 75%. This was also reflected on the Financial Fast Track. Executive Director noted Fund Year 2011 was running better than the actuary projected. Executive Director reviewed the report and asked if anyone had any questions.

**2016 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the property and casualty assessment bills were mailed to the member entities via certified mail and e-mail. Executive Director noted the first installment was due on March 15, 2016. Executive Director advised the Treasurer's office advised payments were received from all of the member entities. Executive Director noted the next assessment payment was due on May 15, 2016.

**2016 EXCESS INSURANCE AND ANCILLARY COVERGE POLICIES:** Executive Director reported on April 1, 2016 the CEL Underwriting Manager distributed an e-mail providing the login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements.

**2015 AUDIT:** Executive Director advised Mr. Jim Miles of Bowman & Company was in the process of preparing the 2015 Fund Year Audit. Executive Director noted Mr. Miles would attend the Commission meeting to review the audit when it was completed.

**2016 MEETING SCHEDULE:** Executive Director reported the Commission was not scheduled to meet in May and the next meeting would be held on June 23, 2016 at 9:30 AM.

Executive Director reviewed the February Gloucester County Health Insurance Commission Client Activity Report which was included in the agenda. Executive Director pointed out there were 65 inquiries for the month of February and the Year To Date Total was 134.

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

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman White advised the March and April Bill Lists were included in the agenda and requested motions to approve both months.

# MOTION TO APPROVE THE MARCH BILL LIST, RESOLUTION 29-16 IN THE AMOUNT OF \$78,785.39

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

# MOTION TO APPROVE THE MARCH HEALTH BILL LIST, RESOLUTION 30-16 IN THE AMOUNT OF \$3,350.50

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

#### MOTION TO APPROVE THE APRIL BILL LIST, RESOLUTION 31-16 IN THE AMOUNT OF \$64,295.97

Motion:	
Second:	
Roll Call Vote	

Commissioner Burke Commissioner Christina Unanimous

MOTION TO APPROVE THE APRIL HEALTH BILL LIST, RESOLUTION 32-16 IN THE AMOUNT OF \$3,350.50

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

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

#### **CLAIMS REPORT:**

Chairman White presented Resolution 33-16 Inservco Liability Check Register for the period of 2/1/16 through 2/29/16 and 3/1/16 to 3/31/16.

# MOTION TO APPROVE RESOLUTION 33-16 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/16 THROUGH 2/29/16 AND 3/1/16 TO 3/31/16

Motion:	Commissioner Burke
Second:	Commissioner Christina
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 pointed out the net savings for February was \$85,155.14, 59% and for March \$6,302.10, 32%. Ms. Goldstein asked if anyone had any questions and concluded her report.

#### **CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the February through April 2016 Risk Control Activity Report which was included in the agenda. Mr. Prince also reviewed the Loss Control Report for the Gloucester County Justice Complex which was included in the agenda. Mr. Prince advised Gloucester County was approved under the BRIT Safety Grant for \$10,000 for the purchase of body cameras. Mr. Prince explained the County would pay for the cameras and then would receive a \$10,000 reimbursement.

#### **RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Ridolfino advised she would review her report which was included in the agenda.

Ms. Ridolfino recommended two changes to the Safety and Accident Review Committee which was included in the agenda and were indicated in red. Ms. Ridolfino advised the recommendations included removing the requirement that the Chairperson must be a Commissioner and the Chairperson duties were added.

# MOTION TO APPROVE THE REVISIONS TO THE SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

April 21, 2016 Gloucester County Insurance Commission OPEN Minutes

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

Ms. Ridolfino reported the supervisors were continuing to assign the BRIT On Line Training courses, however there was a high percentage of courses that were not completed. Ms. Ridolfino advised she was contacting the supervisors to determine why the employees were not completing the assigned training. Chairman White requested Ms. Ridolfino send him a "report card" of her findings.

Ms. Ridolfino referred to a copy of a memorandum which was included in the agenda summarizing a meeting that took place discussing AIG's Cyber Liability and their CyberEdgeResources. This included two of her team members, Mr. Saeed of AIG, along with IT representatives from Cumberland and Gloucester Counties. Ms. Ridolfino advised a spreadsheet of AIG Services was also included in the agenda outlining the services with a brief description, cost and the value of each service. Ms. Ridolfino noted she was going to use the cyber topic as one of her "Making It Personal" themes. Executive Director advised the MEL through their contract with Rutgers has produces a cyber liability awareness video and postcard. Executive Director indicated he would make the postcard available to the Commission.

Ms. Ridolfino advised the next few items of her report pertained to coverages that could not be placed through the GCIC/NJCEJIF for its master programs.

Ms. Ridolfino reported the County's Parks & Recreation Accident policy was renewing on 5/17/16. Ms. Ridolfino advised she was waiting for clarification on one of the sports program before finalizing the renewal quote with the carrier. Ms. Ridolfino noted she did not anticipate the renewal premium to increase more than 10% and if it did, she would contact the Commissioners prior to the expiration date.

# MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ACCIDENT POLICY THROUGH NATIONAL UNION FIRE FOR AN ANNUAL COST NOT TO EXCEED \$1882.30 EFFECTIVE 5/17/16

Motion:	Commissioner Burke
Second:	<b>Commissioner Christina</b>
Roll Call Vote:	Unanimous

Ms. Ridolfino advised the County's Summer Camp Sports General Liability policy was renewing on 5/21/16. Ms. Ridolfino noted she was waiting for the renewal quote from the carrier and did not anticipate the renewal premium to increase more than 10%. If there was a higher increase Ms. Ridolfino advised she would notify the Commissioners.

# MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GENERAL LIABILITY THROUGH AIG FOR AN ANNUAL COST NOT TO EXCEED \$961 EFFECTIVE 5/21/16

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

Ms. Ridolfino reported the next coverage was for the Improvement Authority, Dream Park Package Care, Custody Control and Umbrella. Ms. Ridolfino noted the applications were submitted to the carriers and pointed out that the NJ CEL did not want to write this exposure. Ms. Ridolfino advised she did not anticipate the renewal premium to increase more than 10% and would notify the Commissioners if it did. In response to Chairman White's inquiry, Ms. Ridolfino advised the policy premium was based on receipts and the receipts were higher this year.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GCIA'S PACKAGE, CARE, CUSTODY, & CONTROL AND UMBRELLA POLICIES THROUGH GREAT AMERICAN AT AN ANNUAL TOTAL COST NOT TO EXCEED \$86,508 EFFECTIVE 5/21/16

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

Ms. Ridolfino advised the last item was for the County and applicable to the Freeholders. Ms. Ridolfino explained it was a death benefit if they were killed outside of the County while travelling on business. The per person limit was \$250,000. The policy is a three year term. The renewal premium was increased to \$850 per year, however since the County is a current insured the carrier agreed to offer an annual premium of \$850 for the 3 year term.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE TRAVEL ACCIDENT COVERAGE FOR THE FREEHOLDERS THROUGH MUTUAL OF OMAHA FOR A THREE YEAR PERIOD FOR A TOTAL PREMIUM OF \$2,550 EFFECTIVE 6/1/16

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

Executive Director advised after an internal meeting with the CEL Underwriting Team he wanted to obtain a copy of a spreadsheet of the policies that were written outside of the Commission.

ATTORNEY: Commission Attorney stated he did not have anything to discuss.

**OLD BUSINESS:** None

April 21, 2016 Gloucester County Insurance Commission OPEN Minutes

**NEW BUSINESS**: Executive Director reported he did have one more item to discuss regarding a Conner Strong & Buckelew announcement. Executive Director advised Ms. Dodd distributed a copy of the announcement. Executive Director advised the Holding Company for Conner Strong & Buckelew entered into a strategic alliance with Century Equity Partners to accelerate the firm's expansion strategy in the Northeast region. Executive Director noted there would be no change in the management of the company.

#### **PUBLIC COMMENT:**

#### MOTION TO OPEN MEETING TO PUBLIC

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

**CLOSED SESSION**: Chairman White read and requested a motion to approve Resolution 34-16 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

#### MOTION TO GO INTO CLOSED SESSION

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

#### MOTION TO RETURN TO OPEN SESSION

Motion:Commissioner BurkeSecond:Commissioner ChristinaRoll Call Vote:Unanimous

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

#### MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001492 FROM \$15,000 TO \$37,552.36 INCREASE OF \$22,552.36

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

### MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001502 FROM \$15,000 TO \$99,000 AN INCREASE OF \$84,000

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

# MOTION TO APPROVE GLOUCESTER COUNTY TO ENTER AN AGREEMENT WITH THE ATTORNEY GENERAL'S OFFICE FOR THE MCCLOSKEY CASE

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

## **MOTION TO ADJOURN:**

Motion:	<b>Commissioner Jones</b>
Second:	Commissioner Burke
Roll Call Vote:	Unanimous

#### MEETING ADJOURNED: 10:45 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

# GLOUCESTER COUNTY INSURANCE COMMISSION OPEN MINUTES MEETING – Thursday, May 26, 2016 2 South Broad Street, Woodbury, NJ 9:00 AM

Meeting called to order by Gerald A. 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 (via teleconference)

# FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash (via teleconference)
Claims Service	Inservco Insurance Services, Inc.
	Conner Strong & Buckelew Michelle Leighton (via teleconference)
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino (via teleconference) Jenna Quatronne (via teleconference)
Attorney	Long Marmero & Associates <b>Doug Long Esq.</b> (via teleconference)
Treasurer	
Safety Director	J.A. Montgomery Risk Control

# ALSO PRESENT: Matt Lyons Esq., Gloucester County Karen Christina, Gloucester County Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

#### May 26, 2016 Gloucester County Insurance Commission OPEN Minutes

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**APPROVAL OF RESOLUTION 35-16**: Chairman White read Resolution 35-16 and requested a motion to approve. The resolution was prepared by the Commission Attorney.

# MOTION TO APPROVE RESOLUTION 35-16, EXTENDING THE AWARD OF PROFESSIONAL LEGAL SERVICES CONTRACT TO ARCHER & GREINER, PC IN THE MATTER OF THE ESTATE OF MATTHEW MCCLOSKEY, ET.AL

Motion:	Commissioner Burke
Second:	<b>Commissioner Jones</b>
Roll Call Vote:	Unanimous

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

#### MOTION TO APPROVE THE MAY BILL LIST, RESOLUTION 36-16 IN THE AMOUNT OF \$54,230.47

Motion:	Commissioner Burke
Second:	<b>Commissioner Jones</b>
Roll Call Vote	Unanimous

# MOTION TO APPROVE THE MAY HEALTH BILL LIST, RESOLUTION 37-16 IN THE AMOUNT OF \$3,350.50

Motion:	<b>Commissioner Jones</b>
Second:	<b>Commissioner Burke</b>
Roll Call Vote	Unanimous

**CLOSED SESSION**: Chairman White read and requested a motion to approve Resolution 38-16 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:
Second:
Roll Call Vote:

Commissioner Jones Commissioner Burke Unanimous

## MOTION TO GO INTO CLOSED SESSION

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

#### MOTION TO RETURN TO OPEN SESSION

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

Chairman White asked the Commission Attorney to read the motions.

## **RESOLUTION TO AUTHORIZE THE INSURANCE COMMISSION TO EXECUTE A SETTLEMENT RESOLUTION IN THE LACY V COUNTY OF GLOUCESTER (GLO-L-931-15) IN THE AMOUNT OF \$5,000**

Motion:	<b>Commissioner Jones</b>
Second:	<b>Commissioner Burke</b>
Roll Call Vote:	Unanimous

# **RESOLUTION TO AUTHORIZE INTO A SETTLEMENT AGREEMENT WITH GEICO INSURANCE COMPANY REGARDING THE MICHAEL SCANNELL CASE WHEREAS THE COMMISSION WILL RECEIVE \$3,143.21**

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

#### MOTION TO RETURN TO OPEN SESSION

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

**OLD BUSINESS:** None

**NEW BUSINESS:** None

#### **PUBLIC COMMENT:**

# MOTION TO OPEN MEETING TO PUBLIC

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

#### **MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 9:07 AM** Minutes prepared by: Cathy Dodd, Assisting Secretary

# **APPENDIX II**

# LOSS CONTROL REPORT

## **GLOUCESTER COUNTY INSURANCE COMMISSION**

## Gloucester County Department of Public Works

То:	Mr. Gerald White
Date of visit:	March 31, 2016
Date of report:	April 11, 2016
Contact:	Mr. Michael Brewer, GC Safety and Insurance Department

## OBJECTIVE OF THE SURVEY

Conduct a Loss Control Survey of the Gloucester County Department of Public Works Complex, located at 1200 North Delsea Drive, Clayton, NJ.

### SURVEY RESULTS

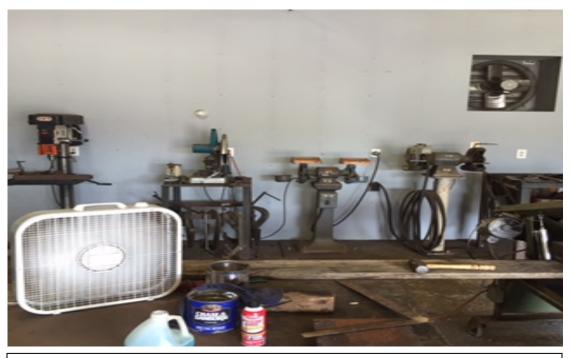
### **Gloucester County Department of Public Works Complex**

On March 31, 2016 Glenn Prince of J.A. Montgomery Risk Control met with Mr. Michael Brewer, Gloucester County Safety Department, to conduct a Loss Control Survey of the Gloucester County Department of Public Works, located at 1200 North Delsea Drive, Clayton, NJ.

I was provided with an escorted tour of the complex, which contains a variety of operations, which included: Mosquito Control, Fleet, Welding Shop and Signal Shop. As a result of the escorted tour, the following areas of concern were identified:

- Fire extinguishers within the facility were observed without a monthly documented inspection as recommended by NFPA-10.
- An open electrical outlet box was observed in the Mosquito Control area of the garage.
- A bench grinder was observed in the Signal Shop, without the appropriate PPE sign mounted at the grinder area.
- An eye wash station was observed in the Signal Shop without a sign indicating the location and was obstructed.
- A variety of tools were observed in the Welding Shop which did not display PPE signs to inform employees of the mandatory use of PPE.
- Two duplex electrical outlets were observed to be mounted on an exterior wall of the DPW without weather proof boxes.

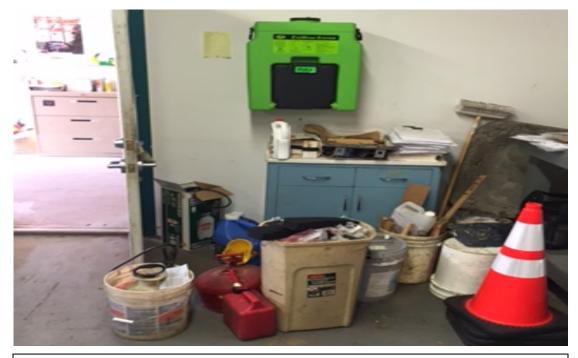
This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.



Gloucester County Department of Public Works Welding Shop



Gloucester County Department of Public Works exterior mounted outlets



Gloucester County Department of Public Works Signal Shop Eyewash Station



Gloucester County Department of Public Works Mosquito Control Area

New suggestions have been classified by the following system.

- <u>"Urgent"</u> (U) refer to situations of "imminent danger" or "critical safety / health issues which might be expected to cause death or serious physical harm.
- <u>"Important"</u> (I) encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- <u>"Program Improvement"</u> (PI) encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

#### **Department of Public Works**

- GCICDPW 2016-1 (I) It is recommended that all fire extinguishers within the facility be checked monthly and that the inspection should be documented on the extinguisher inspection tag, as recommended by NFPA-10
- GCICDPW 2016-2 (I) It is recommended that the required PPE sign should be mounted in the area of all power tools in the Welding Shop as required by 29 CFR 1910.145(c) (3).
- GCICDPW 2016-3 (I) It is recommended that the appropriate weather proof box be installed on the exterior mounted duplex outlets at the DPW as described in section 406.8 of the National Electrical Code.
- GCICDPW 2016-4 (I) The eyewash station that was mounted in the Signal Shop, should be inspected monthly, unobstructed and a sign should be installed to indicate the eyewash location as recommended by ANSI Z358.1.
- GCICDPW 2016-5 (I) It is recommended that the duplex outlet box, that was observed in the Mosquito Control garage area, should have a cover installed that would be consistent with the requirements of 29 CFR 1910.305(b)(2)(i).

Please review each of the suggested items as identified above and provide an appropriate response on the attached form and fax to the GCIC Insurance Manager within 60 days upon receipt of this report.

If there are any questions regarding this survey or any safety related matter, please call or e-mail Glenn Prince, GCIC Risk Control Consultant at (856) 552-4744 or <u>gprince@jamontgomery.com</u>.

#### **REPORT SUBMITTED BY:**

α.

Glenn A. Prince Associate Public Sector Director J.A. Montgomery Risk Control

cc: Michael Brewer, Gloucester County Leigh Bary, Gloucester County Joseph Hrubash, PERMA, GCIC Executive Director Bonnie Ridolfino, Risk Manager, Hardenbergh Insurance Group David McHale, J.A. Montgomery Risk Control, Public Sector Director Cathy Dodd, PERMA, Account Manager

# Loss Control Report Gloucester County Insurance Commission (GCIC)

# **Open Suggestions**

Report Date 4/21/2016

Town	Sug #	Туре	Status	Date of Survey Date Completed	Location
Depai	rtment of P	Public Work	s		
5-	-2016	Ι	0	3/31/2016	Department of Public iWorks
					It is recommended that the duplex outlet box, that was observed in the Mosquito Control garage area, should have a cover installed that would be consistent with the requirements of 29 CFR 1910.305(b)(2)(i).
1-	-2016	Ι	0	3/31/2016	Department of Public Works
					It is recommended that all fire extinguishers within the facility be checked monthly and that the inspection should be documented on the extinguisher inspection tag, as recommended by NFPA-10.
2-	-2016	Ι	0	3/31/2016	Department of Public Works
					It is recommended that the required PPE sign should be mounted in the area of all power tools in the Welding Shop as required by 29 CFR 1910.145(c) (3).
3-	-2016	Ι	0	3/31/2016	Department of Public Works
					It is recommended that the appropriate weather proof box be installed on the exterior mounted duplex outlets at the DPW as described in section 406.8 of the National Electrical Code.
4-	-2016	Ι	0	3/31/2016	Department of Public Works
					The eyewash station that was mounted in the Signal Shop, should be inspected monthly, unobstructed and a sign should be installed to indicate the eyewash location as recommended by ANSI Z358.1.
1-	-2013	Ι	0	8/16/2013	GCIC - Department of Public Works
					It is recommended that a confined space policy be written and disseminated to all employees and that the appropriate confined space training be provided to all affected employees. The policy should be consistent with the standards described in 29 CFR 1910.146
2-	-2013	Ι	0	8/16/2013	GCIC - Department of Public Works
					It is recommended that a lock out tag out policy be implemented within the facility and that all personnel be provided the appropriate LOTO training consistent with the standards established in 29 CFR 1910.147
3-	-2013	Ι	0	8/16/2013	GCIC - Department of Public Works
					It is recommended that two additional vents be installed in the steel pesticide container, to enhance ventilation within the unit.

Town Sug #	Type Status	Date of SurveyDate CompletedLocation		
Туре	Type	Type	<u>Status</u>	Survey Date
U- Urgent	C -Critical	1 - Requires immediate attention	O - Open	The date the survey was conducted.
I -Important PI - Prog. Improvement R - Regulatory	D -Desirable	<ul><li>2- Should be addressed before next loss control survey</li><li>3 - Are desireable improvements</li><li>N/A - Not Applicable</li></ul>	C - Completed	<u>Status Date</u> The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
N/A - Not Applicable				

Total Count of SFI = 8

# **SUGGESTIONS FOR IMPROVEMENT STATUS**

# **Gloucester County Insurance Commission – NJ CE JIF**

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt of the survey conducted on \_\_\_\_\_.

# J.A. MONTGOMERY RISK CONTROL

Please Fax Completed Form to Natalie Dougherty at 856-552-4739

Ms. Dougherty will scan and email all forms upon receipt to: Dean Sizemore @ <u>dsizemore@co.gloucester.nj.us</u>

**SUGGESTION(S) COMPLETED:** (Indicate by Number)

**OUTSTANDING SUGGESTION(S) FOR IMPROVEMENT:** (Indicate by Number and Date of Estimated Completion)

## SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

lignature	Title	
Agency	Date	

# **APPENDIX III**

### GCIC Member insert's their name

Human Resources Manual

CHAPTER: SECTION:	Member to insert	ADOPTED: Member to insert
	Member to insert	<b>REVISED: 6/20/16</b>

#### 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 <u>AND</u> TO NOTIFY HIS/HER DEPARTMENT OF WORK STATUS IMMEDIATELY AFTER EACH DOCTOR'S VISIT.

Safety should be notified <u>immediately</u> 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) 307-6634 as soon as possible.

Date of Report: Re	eported 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:
Body part injured	al treatment at this time? yes no
	Department
Employee's address	
City	State Zip
Phone number	Cell phone
	IENT IS NOT REQUIRED, REMAINDER ( ES NOT NEED TO BE COMPLETED.

Page 1 of 8

## GCIC Member insert's their name

Human Resources Manual

Social Security Number
Date of Birth Date of Hire
Witness Phone Number
Family Doctor   Phone Number
Have you had treatment in the past for the same or similar medical conditions?yesno
Have you been treated by a chiropractor in the past 5 years? yesno Name and address of chiropractor
Have you filed workers compensation claim(s) in the past for this medical condition?yesno 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?yesno 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 the Insert Member Entity?yesno If yes, please list the names and addresses of these employers
Do you currently (in the past 12 months) participate in any athletic, recreational or sporting activities?yesno
If yes, please list the activities you participated in
Have you ever received pain management treatment?yesno If so, by whom?

## GCIC Member insert's their name Human Resources Manual

Are you currently engaged in any other employment or have your 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

#### 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:
----------------------	-------

### **Requesting Leave related to an On-the-Job Injury or Illness**

Should your injury be substantiated, it is important for you to be aware that <u>only</u> 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 authorized treating physician is the only person that can authorize time off from work for an On-the-Job injury or illness.

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

Employee

Date

Cc: Safety

Page 4 of 8

Department

### THIS FORM MUST BE SIGNED AND RETURNED

## **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

## 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.

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

## 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.

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**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 <u>must</u> 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 at that he or she has the authority to act on behalf of the person id basis of (please explain):	

## Claim Number

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 your 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:

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