

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 28, 2018**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: June 28, 2018
WOODBURY, NJ
9:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** May 3, 2018 Open Minutes.....Appendix I
May 3, 2018 Closed Minutes.....Handout

- ☐ **CORRESPONDENCE**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-16

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Report – April & May Appendix III

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **37-18** May Bill List Confirmation of Payment – Motion Required..... Pages 17-18
 - Resolution **38-18** May Benefit Bill List Confirmation of Payment – Motion Required..... Page 19
 - Resolution **39-18** June Bill List – Motion Required..... Pages 20-21
 - Resolution **40-18** June Benefit Bill List– Motion Required..... Page 22
 - April Monthly Treasurer Reports Pages 23-24

- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 - Resolution **41-18** Authorizing Disclosure of Liability Claims Check Register..... Pages 25-26
 - Liability Claim Payments – 4/01/18 to 4/30/18 Pages 27-29
 - Liability Claim Payments – 5/01/18 to 5/31/18 Pages 30-31

- ☐ **MANAGED CARE– Medlogix - Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 32

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 33-34
 - Safety Director Bulletin – Ticks and Tick-borne Diseases Pages 35-36
 - Safety Director Bulletin – Preparing for the 2018 Hurricane Season..... Page 37

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 38-40
 - Safety and Accident Review Committee Meeting Minutes 2-6-18 Pages 41-43
 - 2018 Wellness Incentive Program Grant Submissions..... Appendix IV

- *Motion to approve the Wellness Incentive Program Grants*
- *Motion to authorize the Underwriting Services Director to renew the above policy*
- *Motion to authorize the Underwriting Services Director to renew the above policy contingent upon the renewal premium not increasing more than 10% and no significant reduction in the terms and conditions.*

☐ **ATTORNEY – Grace Marmero & Associates, LLP**

Monthly Report **Verbal**

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 44-46 Resolution [42-18](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda**

☐ Motion for Executive Session

☐ **APPROVAL OF PARS/SARS**

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [September 27, 2018, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 28, 2018

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Appointment of Professionals (Pages 5-7)** – At the last meeting the Commissioners appointed Grace Marmero & Associates as the Commission Attorney, Susan Schaefer, RN, CCM as Field Nurse Case Manager and Synergy Joint & Spine to Perform Functional Capacity Evaluations. Included in the agenda on pages 5-7 are the respective resolutions for each professional prepared by the Commission Attorney. We request approval of Resolutions 33-18, 34-18 and 35-18.
 - ☐ **Motion to adopt Resolution 33-18 Appointing Grace Marmero & Associates, LLP as Commission Attorney for the period of May 3, 2018 to May 3, 2018**
 - ☐ **Motion to adopt Resolution 34-18 Appointing Susan Schaefer, RN,CCM as Field Nurse Case Manager, for the period of May 3, 2018 to December 31, 2018**
 - ☐ **Motion to adopt Resolution 35-18 Appointing Synergy Joint & Spine to Perform Functional Capacity Evaluations for the period of May 3, 2018 to December 31, 2018**
- ☐ **2019 RFP's for Professional Services – Fair & Open Process (Page 8)** – The contracts for the Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Functional Capacity Evaluation Services expire as of 12/31/18. Included in the agenda on page 8 is Resolutions 36-18 Authorizing the Preparation and Advertisement of the Request for Proposals. The Resolution was reviewed and approved by the Commission Attorney.
 - ☐ **Motion to approve Resolution 36-18 authorizing the preparation and advertising the request for proposals for the position of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager and Functional Capacity Evaluation Services**

- ❑ **NJ Counties Excess Insurance Fund (NJCE)** – The NJCE did not meet in May and is scheduled to meet in the afternoon. A summary report of the meeting will appear in the next agenda. The next NJCE meeting is scheduled for September 27, 2018.
- ❑ **Certificate of Insurance Report (Appendix II)** - Attached in Appendix II is the issuance report from the NJCE listing those certificates issued for the months of April and May. There were 9 certificates issued in April and 14 certificates in May.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 9-10)** - Included in the agenda on pages 9-10 is a copy of the Property & Casualty Financial Fast Track Report for the month of April. As of **April 30, 2018** there is a statutory surplus of **\$3,204,819**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE, **\$1,877,475**. The total cash amount is **\$4,154,242**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 11-12)** - Included in the agenda on pages 11-12 is a copy of the NJCE Financial Fast Track Report for the month of April. As of **April 30, 2018** there is a statutory surplus of **\$10,812,288**. The total cash amount is **\$26,722,826**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 13)** – Included in the agenda on page 13 is a copy of Health Benefits Financial Fast Track for the month of March. As of **March 31, 2018** there is a statutory surplus of **\$216,991**.
- ❑ **Claim Tracking Reports (Pages 14-16)** - Included in the agenda on pages 14-16 are copies of the Claim Activity report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2018. The Executive Director will review the reports with the Commission.
- ❑ **2018 Property & Casualty Assessments** – The second assessment payment was due on May 15, 2018. The Treasurer’s office advised payment was received from all of the member entities.
- ❑ **2019 Renewals** – The Fund Office will start the data collection process for the 2019 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.
- ❑ **2018 PRIMA Conference** – Chairman Sheehan attended the 2018 PRIMA Conference in Indianapolis. Chairman Sheehan will provide a verbal report of the conference.
- ❑ **Claims Committee Charter** – A discussion will take place on the scheduling of the Claims Committee Meetings. A copy of the current Charter will be distributed at the meeting.
- ❑ **2018 Meeting Schedule** – As a reminder the Commission will not meet in July or August. However a special meeting can be scheduled if there are any pertinent action items. The next meeting is scheduled for September 27, 2018.

The Conner Strong & Buckelew Employee Benefit Client Activity Reports for April and May are included in the Appendix III Section of the agenda. The Year to Date Activity is 72 items.

RESOLUTION 33-18

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

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

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

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

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 018-002 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 May 3, 2018 through May 3, 2019.

Grace 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 Grace 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 28, 2018.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

**RESOLUTION OF THE GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING
SUSAN SCHAEFER, RN, CCM AS FIELD NURSE CASE MANAGER**

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, in accordance with N.J.S.A. 40A:11-5 the Commission may award a contract that exceeds the amount of the bid threshold when the subject matter consists of professional services; and

WHEREAS, there exists a need by the Commission for professional services for a Field Nurse Case Manager who will be assigned certain workers' compensation claims by the workers' compensation claims adjuster when deemed necessary or when County Safety Staff requests such service to oversee and manage the entire medical care of the injured employee; and

WHEREAS, Susan Schaefer, RN, CCM, c/o Susan Schaefer, LLC, 30 Victoria Square, Media, Pennsylvania 19063 has been serving the Commission as Field Nurse Case Manager and the Commission is satisfied with Ms. Schaefer's service, and Ms. Schaefer provides specialized service; and

WHEREAS, the Commission wishes to enter into a contract with Ms. Schaefer for Field Nurse Case Manager for a period of seven (7) months from May 3, 2018 to December 31, 2018, and that for Ms. Schaefer's specialized service Ms. Schaefer will receive \$85.00 per hour plus applicable mileage at the federal rate and other pass through charges, such as copying files, parking, tolls, etc.; and

WHEREAS, the Commission has caused to be printed once, in the official newspaper of the Commission, a brief notice stating the nature, duration, service and amount of the contract, and that the resolution and contract are on file and available for public inspection in the office of the Commission.

NOW, THEREFORE BE IT RESOLVED, by the Gloucester County Insurance Commission that the Commission and Susan Schaefer, LLC enter into a contract for services of Field Nurse Case Manager as outlined herein this Resolution.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 28, 2018.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

**RESOLUTION OF THE GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING SYNERGY JOINT & SPINE TO PERFORM FUNCTIONAL CAPACITY
EVALUATIONS**

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, in accordance with N.J.S.A. 40A:11-5 the Commission may award a contract that exceeds the amount of the bid threshold when the subject matter consists of professional services; and

WHEREAS, there exists a need by the Commission for professional services to provide employee occupational capacity testing and evaluations for non-workers compensation matters, including but not limited to, clinical encounters, physical examinations, review of associated relevant testing and documentation, and provide a recommendation regarding appropriate occupational capacity; and

WHEREAS, Synergy Joint & Spine, 525 Route 73 South, Suite 300, Marlton, New Jersey 08053, can provide the services requested and the Commission is satisfied with Synergy Joint & Spine services, and Synergy Joint & Spine provides specialized service; and

WHEREAS, the Commission wishes to enter into a contract with Synergy Joint & Spine to provide employee occupational capacity testing and evaluations for a period of seven (7) months from May 3, 2018 to December 31, 2018, and that for Synergy Joint & Spine’s specialized service Synergy Joint & Spine will receive \$420.00 per hour billed in increments of 1/10 of an hour, with a total contract amount not to exceed \$18,000.00; and

WHEREAS, the Commission has caused to be printed once, in the official newspaper of the Commission, a brief notice stating the nature, duration, service and amount of the contract, and that the resolution and contract are on file and available for public inspection in the office of the Commission.

NOW, THEREFORE BE IT RESOLVED, by the Gloucester County Insurance Commission that the Commission and Synergy Joint & Spine enter into a contract for services of employee occupational capacity testing and evaluations as outlined herein this Resolution.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 28, 2018.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST
FOR PROPOSALS FOR THE POSITION OF EXECUTIVE DIRECTOR, RISK MANAGEMENT
CONSULTANT, UNDERWRITING SERVICES DIRECTOR, THIRD PARTY CLAIMS
ADMINISTRATOR, MANAGED CARE PROVIDER, ACTUARY, AUDITOR, DEFENSE PANEL
ATTORNEYS, FIELD NURSE CASE MANAGER AND FUNCTIONAL CAPACITY EVALUATION
SERVICES**

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 commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

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

WHEREAS, the Commission has directed the Executive Director to advertise a request for proposals for professional contract for the position of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider, Actuary, Auditor, Field Nurse Case Manager, Functional Capacity Evaluation Services and Defense Panel Attorneys.

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about September 30, 2018 compliant with a "Fair and Open Process."

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 28, 2018.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	April 30, 2018		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		497,786	1,991,142	43,952,330	45,943,472
2.	CLAIM EXPENSES					
		Paid Claims	195,940	661,364	12,282,344	12,943,708
		Case Reserves	(139,861)	(92,655)	2,237,189	2,144,534
		IBNR	(180,048)	(128,765)	1,424,413	1,295,648
		Discounted Claim Value	(4,210)	5,136	(99,645)	(94,510)
TOTAL CLAIMS			(128,178)	445,080	15,844,300	16,289,380
3.	EXPENSES					
		Excess Premiums	235,581	942,323	19,641,461	20,583,784
		Administrative	85,346	342,336	5,806,626	6,148,962
TOTAL EXPENSES			320,927	1,284,659	25,448,087	26,732,745
4.	UNDERWRITING PROFIT (1-2-3)		305,037	261,404	2,659,943	2,921,347
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		305,037	261,404	2,667,180	2,928,584
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	146,373	146,373
9.	DIVIDEND EXPENSE		0	0	(1,896,373)	(1,896,373)
10.	INVESTMENT IN JOINT VENTURE		5,224	45,681	1,831,795	1,877,475
11.	SURPLUS (6 + 7 + 8)		310,261	307,084	2,897,735	3,204,819
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		76	3,864	470,849	474,713
	2011		105	13,751	55,387	69,139
	2012		91	6,745	359,951	366,696
	2013		(2,719)	(720)	496,763	496,043
	2014		(2,727)	3,090	912,803	915,894
	2015		190,355	(75,191)	(221,375)	(296,566)
	2016		143	106,144	699,377	805,521
	2017		3,766	100,834	123,979	224,812
	2018		121,171	148,567		148,567
TOTAL SURPLUS (DEFICITS)			310,261	307,084	2,897,734	3,204,819
TOTAL CASH						4,154,242

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 2018	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
		FUND BALANCE		
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	0	0	1,819,315
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Discounted Claim Value	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,819,315
FUND YEAR 2011				
	Paid Claims	0	5,627	2,777,721
	Case Reserves	(3,134)	(8,761)	42,838
	IBNR	3,134	(10,866)	14,100
	Discounted Claim Value	0	518	(2,152)
TOTAL FY 2011 CLAIMS		0	(13,482)	2,832,506
FUND YEAR 2012				
	Paid Claims	1,176	2,139	1,965,289
	Case Reserves	(1,176)	(2,139)	223,232
	IBNR	0	(3,000)	14,074
	Discounted Claim Value	0	(2,461)	(6,346)
TOTAL FY 2012 CLAIMS		0	(5,461)	2,196,249
FUND YEAR 2013				
	Paid Claims	6,596	13,357	1,337,596
	Case Reserves	(1,638)	(8,589)	181,682
	IBNR	(2,095)	(6,905)	17,258
	Discounted Claim Value	0	(2,618)	(7,036)
TOTAL FY 2013 CLAIMS		2,863	(4,754)	1,529,500
FUND YEAR 2014				
	Paid Claims	2,855	11,831	915,083
	Case Reserves	0	(9,158)	52,820
	IBNR	0	(14,818)	55,292
	Discounted Claim Value	0	644	(3,552)
TOTAL FY 2014 CLAIMS		2,855	(11,501)	1,019,642
FUND YEAR 2015				
	Paid Claims	135,242	268,143	1,590,742
	Case Reserves	(119,699)	(48,114)	820,202
	IBNR	(205,772)	(178,174)	192,613
	Discounted Claim Value	0	3,248	(25,000)
TOTAL FY 2015 CLAIMS		(190,229)	45,104	2,578,557
FUND YEAR 2016				
	Paid Claims	11,916	44,495	1,108,848
	Case Reserves	(11,916)	(2,576)	320,243
	IBNR	0	(133,830)	357,127
	Discounted Claim Value	0	5,472	(17,635)
TOTAL FY 2016 CLAIMS		0	(86,440)	1,768,584
FUND YEAR 2017				
	Paid Claims	10,438	140,322	767,750
	Case Reserves	(24,460)	(147,202)	596,173
	IBNR	10,509	(57,902)	773,949
	Discounted Claim Value	0	11,032	(37,924)
TOTAL FY 2017 CLAIMS		(3,513)	(53,750)	2,099,947
FUND YEAR 2018				
	Paid Claims	27,716	175,451	
	Case Reserves	22,163	133,884	
	IBNR	14,176	276,730	
	Discounted Claim Value	(4,210)	(10,699)	
TOTAL FY 2018 CLAIMS		59,845	575,365	0
COMBINED TOTAL CLAIMS		(128,178)	445,080	15,844,300
				14,470,065

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	April 30, 2018		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,762,787	7,012,385	118,535,964	125,548,349
2.	CLAIM EXPENSES					
		Paid Claims	101,265	188,406	3,142,296	3,330,702
		Case Reserves	(27,164)	281,510	3,560,908	3,842,418
		IBNR	238,329	536,513	10,479,791	11,016,304
		Discounted Claim Value	(17,461)	(19,246)	(777,744)	(796,990)
	TOTAL CLAIMS		294,968	987,184	16,405,251	17,392,434
3.	EXPENSES					
		Excess Premiums	1,295,960	5,145,079	82,005,406	87,150,485
		Administrative	140,628	558,129	8,815,738	9,373,868
	TOTAL EXPENSES		1,436,588	5,703,208	90,821,144	96,524,352
4.	UNDERWRITING PROFIT (1-2-3)		31,231	321,993	11,309,569	11,631,562
5.	INVESTMENT INCOME		6,299	24,685	263,592	288,277
6.	PROFIT (4+5)		37,530	346,677	11,573,162	11,919,839
7.	Dividend		0	0	500,000	500,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		37,530	346,677	10,465,611	10,812,288
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		210	10,626	487,880	498,506
	2011		364	930	986,002	986,932
	2012		407	5,767	670,408	676,175
	2013		728	(27,697)	1,684,539	1,656,842
	2014		879	(57,978)	2,114,583	2,056,605
	2015		979	(233,503)	1,304,973	1,071,470
	2016		1,122	154,753	2,228,683	2,383,435
	2017		1,962	364,178	988,542	1,352,720
	2018		30,878	129,602		129,602
TOTAL SURPLUS (DEFICITS)			37,530	346,677	10,465,610	10,812,287
TOTAL CASH						26,722,826

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2018			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	990	165,365	166,355	
	Case Reserves	(48,645)	(49,635)	84,636	35,001	
	IBNR	48,645	38,645	224,999	263,644	
	Discounted Claim Value	0	254	(12,655)	(12,400)	
TOTAL FY 2010 CLAIMS		0	(9,746)	462,345	452,599	
FUND YEAR 2011						
	Paid Claims	2,960	14,020	435,147	449,167	
	Case Reserves	2,040	(8,324)	341,117	332,793	
	IBNR	(5,000)	(5,696)	238,736	233,040	
	Discounted Claim Value	0	591	(31,362)	(30,772)	
TOTAL FY 2011 CLAIMS		0	591	983,638	984,228	
FUND YEAR 2012						
	Paid Claims	3,881	14,719	1,466,690	1,481,410	
	Case Reserves	16,420	17,076	180,069	197,145	
	IBNR	(20,301)	(36,796)	623,240	586,444	
	Discounted Claim Value	0	903	(45,106)	(44,203)	
TOTAL FY 2012 CLAIMS		0	(4,097)	2,224,893	2,220,796	
FUND YEAR 2013						
	Paid Claims	64,199	93,108	306,969	400,076	
	Case Reserves	(136,689)	(116,357)	752,266	635,909	
	IBNR	72,490	53,250	680,765	734,015	
	Discounted Claim Value	0	732	(78,671)	(77,939)	
TOTAL FY 2013 CLAIMS		0	30,732	1,661,329	1,692,061	
FUND YEAR 2014						
	Paid Claims	5,372	27,844	401,039	428,883	
	Case Reserves	(5,293)	122,652	410,814	533,466	
	IBNR	(79)	(90,496)	1,268,147	1,177,651	
	Discounted Claim Value	0	1,643	(81,671)	(80,028)	
TOTAL FY 2014 CLAIMS		0	61,643	1,998,329	2,059,972	
FUND YEAR 2015						
	Paid Claims	25,020	37,879	345,381	383,260	
	Case Reserves	43,164	384,823	1,255,154	1,639,977	
	IBNR	(68,184)	(187,701)	1,619,464	1,431,763	
	Discounted Claim Value	0	2,585	(157,891)	(155,306)	
TOTAL FY 2015 CLAIMS		0	237,585	3,062,109	3,299,694	
FUND YEAR 2016						
	Paid Claims	0	0	0	0	
	Case Reserves	198	192	250,120	250,312	
	IBNR	(198)	(165,192)	2,394,880	2,229,688	
	Discounted Claim Value	0	12,765	(162,270)	(149,505)	
TOTAL FY 2016 CLAIMS		0	(152,235)	2,482,730	2,330,495	
FUND YEAR 2017						
	Paid Claims	(167)	(154)	21,705	21,551	
	Case Reserves	101,038	(70,126)	286,733	216,606	
	IBNR	(101,038)	(319,887)	3,429,559	3,109,672	
	Discounted Claim Value	0	31,184	(208,119)	(176,935)	
TOTAL FY 2017 CLAIMS		(167)	(358,984)	3,529,878	3,170,894	
FUND YEAR 2018						
	Paid Claims	0	0		0	
	Case Reserves	603	1,210		1,210	
	IBNR	311,994	1,250,387		1,250,387	
	Discounted Claim Value	(17,461)	(69,902)		(69,902)	
TOTAL FY 2018 CLAIMS		295,135	1,181,694	0	1,181,694	
COMBINED TOTAL CLAIMS		294,968	987,184	16,405,251	17,392,434	
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, 2018

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	46,082	139,098	83,690,535	83,829,633
2. CLAIM EXPENSES				
Paid Claims	37,024	121,564	74,215,031	74,336,595
IBNR	312	1,204	35,575	36,778
Total Claims	37,336	122,768	74,250,606	74,373,374
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,326	19,018	5,641,920	5,660,938
Total Expenses	6,326	19,018	9,227,386	9,246,404
4. UNDERWRITING PROFIT (1-2-3)	2,420	(2,688)	212,543	209,855
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	2,420	(2,688)	219,679	216,991
9. STATUTORY SURPLUS (6+7-8)	2,420	(2,688)	219,679	216,991

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	(869)	32,777	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	1,348	25,336	7,613	32,950
CASH	-	-	44,057	44,057
2018 SURPLUS	1,072	(27,155)	-	(27,155)
CASH	3,722	38,515	-	38,515
2017 SURPLUS	2,420	(2,688)	219,679	216,991
TOTAL CASH	3,722	38,515	255,252	293,767

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	-	451,966	451,966
IBNR	-	869	(869)	(0)
Total Claims	-	869	451,097	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	(1,348)	(25,336)	36,444	11,108
Total Claims	(1,348)	(25,336)	488,316	462,980
FUND YEAR 2018				
Paid Claims	37,024	121,564	-	121,564
IBNR	1,660	25,671	-	25,671
Total Claims	82,741	191,292	-	191,292
COMBINED TOTAL CLAIMS	(1,348)	(24,467)	74,250,606	74,226,139

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

Gloucester County Insurance Commission CLAIM ACTIVITY REPORT										
AS OF	April 30, 2018									
COVERAGE LINE-PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	0	0	0	3	3	6
April-18	0	0	0	0	0	0	0	2	5	7
NET CHGE	0	0	0	0	0	0	0	-1	2	1
Limited Reserves										\$4,592
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,262	\$21,350	\$33,612
April-18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,062	\$25,079	\$32,141
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,200)	\$3,729	(\$1,471)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$168,958	\$142,963	\$1,622,174
COVERAGE LINE-GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	3	2	2	9	3	21	7	47
April-18	0	0	3	1	2	9	3	18	12	48
NET CHGE	0	0	0	-1	0	0	0	-3	5	1
Limited Reserves										\$10,955
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$127,732	\$12,416	\$17,627	\$267,804	\$31,000	\$79,000	\$6,000	\$541,578
April-18	\$0	\$0	\$127,687	\$11,416	\$17,627	\$251,597	\$31,000	\$77,000	\$9,500	\$525,827
NET CHGE	\$0	\$0	(\$45)	(\$1,000)	\$0	(\$16,207)	\$0	(\$2,000)	\$3,500	(\$15,752)
Ltd Incurred	\$375,597	\$753,197	\$599,298	\$29,558	\$183,963	\$409,932	\$35,823	\$79,577	\$9,500	\$2,476,445
COVERAGE LINE-AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	0	2	1	8	2	13
April-18	0	0	0	0	0	2	1	8	2	13
NET CHGE	0	0	0	0	0	0	0	0	0	0
Limited Reserves										\$13,965
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$0	\$151,685	\$1,500	\$27,361	\$1,000	\$181,546
April-18	\$0	\$0	\$0	\$0	\$0	\$151,685	\$1,500	\$27,361	\$1,000	\$181,546
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$203,580	\$20,749	\$40,497	\$1,500	\$781,937
COVERAGE LINE-WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	3	3	8	5	15	12	22	18	86
April-18	0	2	3	8	5	14	12	19	17	80
NET CHGE	0	-1	0	0	0	-1	0	-3	-1	-6
Limited Reserves										\$17,563
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$37,211	\$94,537	\$162,316	\$26,035	\$472,298	\$297,083	\$404,808	\$83,371	\$1,577,659
April-18	\$0	\$34,077	\$93,406	\$161,677	\$26,035	\$368,806	\$285,167	\$337,548	\$98,305	\$1,405,021
NET CHGE	\$0	(\$3,134)	(\$1,131)	(\$638)	\$0	(\$103,492)	(\$11,916)	(\$67,260)	\$14,934	(\$172,638)
Ltd Incurred	\$1,351,453	\$1,725,766	\$1,178,628	\$1,319,647	\$698,564	\$1,589,102	\$1,033,130	\$1,066,739	\$155,371	\$10,118,400
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	3	6	10	7	26	16	54	30	152
April-18	0	2	6	9	7	25	16	47	36	148
NET CHGE	0	-1	0	-1	0	-1	0	-7	6	-4
Limited Reserves										\$14,490
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$37,211	\$222,269	\$174,731	\$43,663	\$891,787	\$329,583	\$523,431	\$111,721	\$2,334,395
April-18	\$0	\$34,077	\$221,093	\$173,093	\$43,663	\$772,088	\$317,667	\$448,971	\$133,884	\$2,144,534
NET CHGE	\$0	(\$3,134)	(\$1,176)	(\$1,638)	\$0	(\$119,699)	(\$11,916)	(\$74,460)	\$22,163	(\$189,861)
Ltd Incurred	\$1,820,315	\$2,817,400	\$2,188,521	\$1,521,183	\$967,722	\$2,546,701	\$1,472,010	\$1,355,771	\$309,335	\$14,998,956

2014 2015 2016 2017 2018 YEARS

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

AS OF

April 30, 2018

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

		Current		52			Last Month		51			Last Year		40		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-17		MONTH TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	183,963	183,963	23.74%	747,732	96.51%	183,963	183,963	23.74%	746,723	96.38%	203,105	203,105	26.21%	716,545	92.48%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	64,490	93.94%	3,950	3,950	5.75%	64,267	93.62%	3,950	3,950	5.75%	61,306	89.30%
WORKER'S COMP	1,107,261	698,564	698,564	63.09%	1,103,069	99.62%	698,564	698,564	63.09%	1,102,520	99.57%	704,605	704,605	63.64%	1,092,835	98.70%
TOTAL ALL LINES	2,194,083	967,722	967,722	44.11%	2,158,664	98.39%	967,722	967,722	44.11%	2,156,882	98.30%	992,905	992,905	45.25%	2,114,058	96.35%
NET PAYOUT %	\$924,059				42.12%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

		Current		40			Last Month		39			Last Year		28		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-17		MONTH TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,547	344,547	149.80%	230,000	100.00%
GEN LIABILITY	680,000	409,932	409,932	60.28%	628,873	92.48%	409,932	409,932	60.28%	625,230	91.95%	234,301	234,301	34.46%	568,229	83.56%
AUTO LIABILITY	91,000	203,580	203,580	223.71%	81,265	89.30%	203,580	203,580	223.71%	80,817	88.81%	38,750	38,750	42.58%	73,762	81.06%
WORKER'S COMP	1,157,000	1,589,102	1,589,102	137.35%	1,141,927	98.70%	1,657,831	1,657,831	143.29%	1,140,463	98.57%	1,534,104	1,534,104	132.59%	1,108,344	95.79%
TOTAL ALL LINES	2,158,000	2,546,701	2,546,701	118.01%	2,082,064	96.48%	2,615,429	2,615,429	121.20%	2,076,510	96.22%	2,151,702	2,151,702	99.71%	1,980,335	91.77%
NET PAYOUT %	\$1,774,613				82.23%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

		Current		28			Last Month		27			Last Year		16		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-17		MONTH TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	443,824	443,824	225.02%	190,623	96.65%
GEN LIABILITY	641,774	35,823	35,823	5.58%	536,286	83.56%	35,823	35,823	5.58%	530,743	82.70%	53,685	53,685	8.37%	435,426	67.85%
AUTO LIABILITY	103,684	20,749	20,749	20.01%	84,043	81.06%	20,749	20,749	20.01%	82,974	80.03%	32,953	32,953	31.78%	64,312	62.03%
WORKER'S COMP	1,226,749	1,033,130	1,033,130	84.22%	1,175,159	95.79%	1,033,130	1,033,130	84.22%	1,169,446	95.33%	1,026,028	1,026,028	83.64%	1,002,573	81.73%
TOTAL ALL LINES	2,169,445	1,472,010	1,472,010	67.85%	1,992,727	91.85%	1,472,010	1,472,010	67.85%	1,980,400	91.29%	1,556,490	1,556,490	71.75%	1,692,935	78.04%
NET PAYOUT %	\$1,154,343				53.21%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

		Current		16			Last Month		15			Last Year		4		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-18		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-17		MONTH TARGETED
PROPERTY	178,000	168,958	168,958	94.92%	172,031	96.65%	174,158	174,158	97.84%	171,649	96.43%	8,029	8,029	4.51%	53,400	30.00%
GEN LIABILITY	609,000	79,577	79,577	13.07%	413,189	67.85%	81,577	81,577	13.40%	402,352	66.07%	24,500	24,500	4.02%	60,900	10.00%
AUTO LIABILITY	104,000	40,497	40,497	38.94%	64,508	62.03%	40,497	40,497	38.94%	61,964	59.58%	2,000	2,000	1.92%	10,400	10.00%
WORKER'S COMP	1,217,000	1,116,739	1,066,739	87.65%	994,606	81.73%	1,120,048	1,070,048	87.93%	957,363	78.67%	127,193	77,193	6.34%	73,020	6.00%
TOTAL ALL LINES	2,108,000	1,405,771	1,355,771	64.32%	1,644,334	78.00%	1,416,280	1,366,280	64.81%	1,593,328	75.58%	161,722	111,722	5.30%	197,720	9.38%
NET PAYOUT %	\$906,800				43.02%											

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		4			Last Month		3			Last Year		-8		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-18		TARGETED	Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	29-Apr-17		TARGETED
PROPERTY	183,000	142,963	142,963	78.12%	54,900	30.00%	138,010	138,010	75.42%	42,090	23.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	576,000	9,500	9,500	1.65%	57,600	10.00%	6,000	6,000	1.04%	34,560	6.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,000	1,500	1,500	1.46%	10,300	10.00%	1,500	1,500	1.46%	6,180	6.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,232,000	155,371	155,371	12.61%	73,920	6.00%	113,946	113,946	9.25%	36,960	3.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,094,000	309,335	309,335	14.77%	196,720	9.39%	259,456	259,456	12.39%	119,790	5.72%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$175,451				8.38%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2018

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		100		MONTH	Last Month		99		MONTH	Last Year		88		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-18			Incurred	Incurred	31-Mar-18			Incurred	Incurred	29-Apr-17		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,351,453	1,351,453	129.43%	1,044,196	100.00%	1,351,453	1,351,453	129.43%	1,044,196	100.00%	1,351,278	1,351,278	129.41%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,820,315	1,820,315	86.22%	2,080,936	98.57%	1,820,315	1,820,315	86.22%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%
NET PAYOUT %	\$1,820,315				86.22%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		88		MONTH	Last Month		87		MONTH	Last Year		76		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-18			Incurred	Incurred	31-Mar-18			Incurred	Incurred	29-Apr-17		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	753,197	753,197	77.67%	935,829	96.50%	753,197	753,197	77.67%	935,829	96.50%	756,046	756,046	77.96%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,725,766	1,725,766	136.90%	1,260,640	100.00%	1,728,900	1,728,900	137.14%	1,260,640	100.00%	1,712,119	1,712,119	135.81%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,817,400	2,817,400	111.21%	2,497,275	98.58%	2,820,534	2,820,534	111.34%	2,497,275	98.58%	2,806,602	2,806,602	110.79%	2,497,275	98.58%
NET PAYOUT %	\$2,783,323				109.87%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		76		MONTH	Last Month		75		MONTH	Last Year		64		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-18			Incurred	Incurred	31-Mar-18			Incurred	Incurred	29-Apr-17		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	599,298	599,298	61.80%	935,829	96.50%	599,298	599,298	61.80%	935,829	96.50%	614,298	614,298	63.34%	941,828	97.12%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	368,913	368,913	537.38%	66,534	96.92%
WORKER'S COMP	1,292,157	1,178,628	1,178,628	91.21%	1,292,157	100.00%	1,178,628	1,178,628	91.21%	1,292,157	100.00%	1,176,748	1,176,748	91.07%	1,291,640	99.96%
TOTAL ALL LINES	2,569,961	2,188,521	2,188,521	85.16%	2,533,888	98.60%	2,188,521	2,188,521	85.16%	2,533,888	98.60%	2,217,866	2,217,866	86.30%	2,539,356	98.81%
NET PAYOUT %	\$1,967,429				76.55%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		64		MONTH	Last Month		63		MONTH	Last Year		52		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-18			Incurred	Incurred	31-Mar-18			Incurred	Incurred	29-Apr-17		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	29,558	29,558	3.05%	941,828	97.12%	30,558	30,558	3.15%	941,919	97.13%	14,558	14,558	1.50%	935,920	96.51%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,534	96.92%	22,598	22,598	32.92%	66,431	96.77%	22,598	22,598	32.92%	64,490	93.94%
WORKER'S COMP	1,292,157	1,319,647	1,319,647	102.13%	1,291,640	99.96%	1,316,553	1,316,553	101.89%	1,291,511	99.95%	1,283,360	1,283,360	99.32%	1,287,265	99.62%
TOTAL ALL LINES	2,573,979	1,521,183	1,521,183	59.10%	2,543,374	98.81%	1,519,088	1,519,088	59.02%	2,543,234	98.81%	1,469,895	1,469,895	57.11%	2,531,047	98.33%
NET PAYOUT %	\$1,348,090				52.37%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 37-18 Confirmation of Payment

MAY 2018

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

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

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

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000861			
000861	ARCHER & GREINER	DEFENSE PANEL	12,649.30
			12,649.30
000862			
000862	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 05/2018	6,850.00
			6,850.00
000863			
000863	PERMA RISK MANAGEMENT SERVICES	POSTAGE APRIL 2018	6.70
000863	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2018	12,082.00
			12,088.70
000864			
000864	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 05/2018	4,680.00
			4,680.00
000865			
000865	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES 05/2018	690.08
			690.08
000866			
000866	BROWN & CONNERY, LLP	DEFENSE PANEL	90.95
			90.95
000867			
000867	GRACE MARMERO LLP	ATTORNEY FEE 05/15/2018	2,235.00
			2,235.00
000868			
000868	VIOLA YEAGER	MEDICAL, RX REIMBURSEMENT 4/18	564.50
			564.50
000869			
000869	JUNE ATKINSON	MEDICAL, RX REIMBURSEMENT 04/2018	564.50
			564.50
000870			
000870	AIRGAS USA, LLC	LABELS & SIGNS	327.45
			327.45
000871			
000871	HARDENBERGH INSURANCE GROUP	RMC FEE 05/2018	21,320.00
			21,320.00

TOTAL PAYMENTS FY 2018

62,060.48

TOTAL PAYMENTS ALL FUND YEARS \$ 62,060.48

Chairperson

Attest:

Dated:_____

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

Treasurer

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

Resolution No. 38-18 Confirmation of Payment

MAY 2018

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

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

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

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0518			
W0518	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 5/2018	530.50
W0518	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 5/2018	2,820.00
			3,350.50

TOTAL PAYMENTS FY 2018 3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 39-18

JUNE 2018

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

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

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

000873			
000873	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 0618	12,082.00
			12,082.00
000874			
000874	THE ACTUARIAL ADVANTAGE	ACTUARY 0618	690.08
			690.08
000875			
000875	ARCHER & GREINER	INVOICE # 4120136 _ 0618	1,203.94
			1,203.94
000876			
000876	INSERVCO INSURANCE SERVICES	ADMIN FEE 0618 INVOICE 0353-0618	6,850.00
			6,850.00
000877			
000877	HARDENBERGH INSURANCE GROUP	RISK UW FEES JUNE	4,680.00
			4,680.00
000878			
000878	MARSHALL,DENNEHEY,WARNER,	BILL # 13055989 _ 0618	9,382.34
			9,382.34
000879			
000879	COURIER-POST	0002922333 _ 0618	18.48
			18.48
000880			
000880	GRACE MARMERO LLP	INVOICE 20647_0618	1,830.00
			1,830.00
000881			
000881	VIOLA YEAGER	MED PRESCRIP REIMB FOR 05/2018	564.50
			564.50
000882			
000882	JUNE ATKINSON	MED PRESCRIP REIMB FOR MAY 2018	564.50
			564.50
000883			
000883	NJ ADVANCE MEDIA	PUBLIC NOTICE AWARDS 0618	38.31
			38.31
000884			
000884	TIMOTHY SHEEHAN	2018 PRIMA TRAVEL EXP 0618	1,902.92
			1,902.92
000885			
000885	HARDENBERGH INSURANCE GROUP	RM FEE JUNE	21,320.00
			21,320.00

Total Payments FY

61,127.07

TOTAL PAYMENTS ALL FUND YEARS \$ 61,127.07

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. 40-18

JUNE 2018

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

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

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

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0618			
W0618	CONNER STRONG & BUCKELEW	CS&B CONSULTING FEE 6/2018	530.50
W0618	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 6/2018	2,820.00
			3,350.50
TOTAL PAYMENTS FY 2018		3,350.50	

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2018			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,306,724.50	4422656.07	-\$ 47,256.59	-\$ 68,674.98
Opening Interest Accrual Balance	\$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	\$470,384.17	\$117,256.58	\$153,128.02	\$199,999.57
10 (Withdrawals - Sales)	-\$622,866.61	-\$422,142.95	-\$91,985.57	-\$108,738.09
Ending Cash & Investment Balance	\$4,154,242.06	\$4,117,769.70	\$13,885.86	\$22,586.50
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$208,496.08	\$69,015.36	\$46,882.19	\$92,598.53
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,362,738.14	\$4,186,785.06	\$60,768.05	\$115,185.03

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2018							
Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	241,310.24	3,060,898.73	73,335.47	1,548,729.33	(701,291.70)	83,742.88	4,306,724.94
RECEIPTS							
Assessments	3,965.44	12,481.38	2,231.91	26,696.29	44,101.28	22,805.77	112,282.07
Refunds	4,783.79	0.00	0.00	0.00	0.00	0.00	4,783.79
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	190.72	190.72
TOTAL	8,749.23	12,481.38	2,231.91	26,696.29	44,101.28	22,996.49	117,256.58
EXPENSES							
Claims Transfers	1,724.85	99,510.90	7,502.34	91,985.57	0.00	0.00	200,723.66
Expenses	0.00	0.00	0.00	0.00	0.00	69,015.36	69,015.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,724.85	99,510.90	7,502.34	91,985.57	0.00	69,015.36	269,739.02
END BALANCE	248,334.62	2,973,869.21	68,065.04	1,483,440.05	(657,190.43)	37,724.01	4,154,242.50

RESOLUTION 41-18

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on June 28, 2018 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 4/1/18 to 4/30/18 and 5/1/18 and 5/31/18 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 28, 2018.

ADOPTED:

CHAIRMAN

ATTEST:

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2018 Thru 04/30/2018

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2018 Thru 04/30/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5210	3530001444	001	TULL, DANA	1/6/2017	1/1/2018	AMR NURSE CONSULTANTS INC	4/13/2018	INV 364	1,500.00	1,500.00
C	5216	3530001444	001	TULL, DANA	2/1/2018	2/28/2018	PARKER MCCAY	4/13/2018	INV 3053903	2,408.76	2,408.76
C	5220	3530001444	001	TULL, DANA	1/2/2018	1/30/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3050928	2,822.38	2,822.38
C	5224	3530001768	001	VISALLI, CARMEN	6/13/2017	1/28/2018	DJS ASSOCIATES INC	4/13/2018	INVOICE #0127275-IN	771.20	771.20
Total for Coverage: Auto Liability							Number of entries: 4		7,502.34	7,502.34	
Coverage: Auto Physical Damage											
C	5204	3530001908	001	GLOUCESTER COUNTY	1/25/2018	1/25/2018	SOUTH JERSEY TRUCK REPAIR	4/13/2018	Supplement Repairs 2018 Ford F 150 Plate#CG8AVK	1,306.00	1,224.85
C	5206	3530001731	001	GCIA	3/3/2017	3/3/2017	GCIA	4/13/2018	Reimbursement of Deductible	500.00	500.00
Total for Coverage: Auto Physical Damage							Number of entries: 2		1,806.00	1,724.85	
Coverage: General Liability											
C	5200	3530001524	001	PFOST, DONALD	12/15/2017	1/30/2018	MADDEN & MADDEN PA	4/13/2018	LEGAL FEE - STMT #8	1,785.50	1,785.50
C	5201	3530001370	001	ROWLAND, ISABELLA	12/7/2017	1/30/2018	MADDEN & MADDEN PA	4/13/2018	CLIENT ID# 70200-041M	2,112.25	2,112.25
C	5203	3530001260	001	WADE, STEPHEN	12/7/2017	1/31/2018	MADDEN & MADDEN PA	4/13/2018	CLIENT ID# 70200-040M	737.25	737.25
C	5207	3530001491	001	MUCKENFUSS, AUSTIN	2/15/2018	2/26/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3053904	300.00	300.00
C	5209	3530001491	001	MUCKENFUSS, AUSTIN	1/2/2018	1/22/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3050929	180.00	180.00
C	5214	3530001406	001	ERASMO, RAMIL	2/12/2018	2/23/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3053906	351.91	351.91
C	5215	3530001474	001	MILNE-GOMEZ, ELISSA	2/1/2018	2/28/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3053905	377.75	377.75
C	5218	3530001474	001	MILNE-GOMEZ, ELISSA	1/2/2018	1/31/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3050930	777.63	777.63
C	5219	3530001406	001	ERASMO, RAMIL	1/5/2018	1/10/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3050931	121.75	121.75
C	5221	3530001370	001	ROWLAND, ISABELLA	12/18/2017	1/30/2018	MADDEN & MADDEN PA	4/13/2018	LEGAL FEE - STMT #4	2,112.25	2,112.25
C	5222	3530001068	001	SORENSEN, KELLY	12/22/2017	2/15/2018	CHANCE & MCCANN LLC	4/13/2018	LEGAL FEE - INV #13854	2,854.93	2,854.93
C	5223	3530001260	001	WADE, STEPHEN	12/18/2017	1/31/2018	MADDEN & MADDEN PA	4/13/2018	LEGAL FEE - STMT #4	737.25	737.25
C	5225	3530001117	001	ANDERSON, ALBERT	4/12/2018	4/12/2018	MADDEN & MADDEN PA	4/27/2018	LEGAL FEE - STMT #16	45.00	45.00
Total for Coverage: General Liability							Number of entries: 13		12,493.47	12,493.47	
Coverage: Police Professional											
C	5202	3530001306	001	DIBUONAVENTURA, JOSEPH	2/1/2018	2/27/2018	ARCHER & GREINER PC	4/13/2018	INV 4116168	11,571.76	11,571.76
C	5205	3530001306	001	DIBUONAVENTURA, JOSEPH	1/2/2018	1/30/2018	ARCHER & GREINER PC	4/13/2018	LEGAL FEE - INV #4113058	11,249.34	11,249.34
C	5208	3530001868	001	GLASPIE, LEON	1/2/2018	1/26/2018	PARKER MCCAY	4/13/2018	LEGAL FEE - INV #3050927	2,517.24	2,517.24
C	5211	3530001306	001	DIBUONAVENTURA, JOSEPH	11/1/2017	11/28/2017	ARCHER & GREINER PC	4/13/2018	LEGAL FEE - INV #4107622	17,593.14	17,593.14
C	5212	3530001306	001	DIBUONAVENTURA, JOSEPH	12/5/2017	12/29/2017	ARCHER & GREINER PC	4/13/2018	LEGAL FEE - INV #4108709	28,588.55	28,588.55
C	5213	3530001306	001	DIBUONAVENTURA, JOSEPH	4/20/2017	9/29/2017	ARCHER & GREINER PC	4/13/2018	LEGAL FEE - INV #4102050	15,151.40	15,151.40

Date: 5/1/2018
Financial Transaction



INSERVCO
INSURANCE SERVICES, INC.

Page: 2

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2018 Thru 04/30/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Police Professional										
C	5217	3530001868 001	GLASPIE, LEON	2/14/2018	2/27/2018	PARKER MCCAY	4/13/2018	INV 3053901	346.00	346.00
Total for Coverage: Police Professional							Number of entries: 7		87,017.43	87,017.43
Total for Gloucester Co Ins Commission - 353							Number of entries: 26		108,819.24	108,738.09



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2018 Thru 05/31/2018

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2018 Thru 05/31/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Am't. Requested	Am't. Paid
Coverage: Auto Liability										
C	18533	3530001959	001 JONES, JENNIFER	3/7/2018	3/7/2018	JENNIFER JONES	5/25/2018	Settlement of Loss	375.00	375.00
C	5227	3530001444	001 TULL, DANA	3/1/2018	3/30/2018	PARKER MCCAY	5/11/2018	LEGAL FEE - INV #3055505	6,062.27	6,062.27
C	5231	3530001768	001 VISALLI, CARMEN	2/7/2018	3/21/2018	MADDEN & MADDEN PA	5/11/2018	ID# 70200-042M	2,840.00	2,840.00
C	5238	3530001444	001 TULL, DANA	3/28/2018	4/30/2018	PARKER MCCAY	5/25/2018	INV 3057165	2,371.51	2,371.51
C	5240	3530001959	001 JONES, JENNIFER	3/7/2018	3/7/2018	JENNIFER JONES	5/29/2018	Fullfinal settlement of all claims	375.00	375.00
V	18533	3530001959	001 JONES, JENNIFER	3/7/2018	3/7/2018	JENNIFER JONES	5/29/2018	VOID: Settlement of Loss	-375.00	-375.00
Total for Coverage: Auto Liability							Number of entries: 6		11,648.78	11,648.78
Coverage: Auto Physical Damage										
C	18463	3530001949	001 GLOUCESTER COUNTY	3/8/2018	3/8/2018	SOUTH JERSEY TRUCK REPAIR	5/11/2018	SETTLEMENT OF COLLISION LOSS LESS DEDUCTIBLE	1,385.85	1,385.85
C	18467	3530001943	001 GLOUCESTER COUNTY	4/5/2018	4/5/2018	SOUTH JERSEY TRUCK REPAIR	5/11/2018	INV 8189	728.40	728.40
Total for Coverage: Auto Physical Damage							Number of entries: 2		2,114.25	2,114.25
Coverage: General Liability										
C	5228	3530001491	001 MUCKENFUSS, AUSTIN	3/1/2018	3/28/2018	PARKER MCCAY	5/11/2018	LEGAL FEE - INV #3055506	545.04	545.04
C	5229	3530001474	001 MILNE-GOMEZ, ELISSA	3/12/2018	3/20/2018	PARKER MCCAY	5/11/2018	LEGAL FEE - INV #3055507	79.85	79.85
C	5230	3530001406	001 ERASMO, RAMIL	3/2/2018	3/29/2018	PARKER MCCAY	5/11/2018	INV 3055508	157.00	157.00
C	5232	3530001495	001 ADAMS, EMLY	2/15/2018	3/28/2018	MADDEN & MADDEN PA	5/11/2018	ID# 70200-043M	1,060.00	1,060.00
C	5233	3530001491	001 MUCKENFUSS, AUSTIN	4/3/2018	4/25/2018	PARKER MCCAY	5/25/2018	INV 3057166	625.50	625.50
C	5234	3530001260	001 WADE, STEPHEN	2/16/2018	3/26/2018	MADDEN & MADDEN PA	5/25/2018	ID# 70200-040M	658.58	658.58
C	5235	3530001406	001 ERASMO, RAMIL	4/2/2018	4/30/2018	PARKER MCCAY	5/25/2018	LEGAL FEE - INV #3057168	2,111.53	2,111.53
C	5237	3530001474	001 MILNE-GOMEZ, ELISSA	4/6/2018	4/26/2018	PARKER MCCAY	5/25/2018	INV 3057167	518.60	518.60
C	5239	3530001370	001 ROWLAND, ISABELLA	2/5/2018	3/16/2018	MADDEN & MADDEN PA	5/25/2018	CLIENT ID# 70200-041M	2,985.00	2,985.00
V	5221	3530001370	001 ROWLAND, ISABELLA	12/18/2017	1/30/2018	MADDEN & MADDEN PA	5/10/2018	VOID: LEGAL FEE - STMT #4	-2,112.25	-2,112.25
Total for Coverage: General Liability							Number of entries: 10		6,628.85	6,628.85
Coverage: Police Professional										
C	5226	3530001868	001 GLASPIE, LEON	3/5/2018	3/28/2018	PARKER MCCAY	5/11/2018	LEGAL FEE - INV #3055504	600.00	600.00
C	5236	3530001868	001 GLASPIE, LEON	4/2/2018	4/30/2018	PARKER MCCAY	5/25/2018	INV 3057164	793.51	793.51
Total for Coverage: Police Professional							Number of entries: 2		1,393.51	1,393.51
Total for Gloucester Co Ins Commission - 353							Number of entries: 20		21,785.39	21,785.39

Date: 6/1/2018
Financial Transaction



Page: 2



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

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	44	64%	\$29,989.77	84%	\$12,819.18	\$30.00	\$14,066.57	\$3,074.02	\$17,170.59	\$2,361.88	\$14,808.71
	February	37	78%	\$81,271.26	93%	\$21,711.59	\$147.20	\$16,622.26	\$42,790.21	\$59,559.67	\$7,394.82	\$52,164.85
	March	46	76%	\$94,921.17	91%	\$32,354.01	\$151.24	\$27,601.80	\$34,614.12	\$62,667.16	\$8,633.40	\$53,933.76
	April	34	85%	\$26,095.20	64%	\$15,194.90	\$0.00	\$6,962.80	\$3,937.50	\$10,900.30	\$1,557.58	\$9,342.72
	May	32	91%	\$100,749.25	98%	\$20,167.24	\$540.00	\$21,015.88	\$59,026.13	\$80,582.01	\$9,575.74	\$71,006.27
YTD Total		193	78%	\$333,026.65	91%	\$102,246.92	\$868.44	\$86,269.31	\$143,641.98	\$230,779.73	\$29,523.43	\$201,256.30

Monthly Summary	<u>April</u>	<u>May</u>
Total Savings (before fees):	\$10,900.30	\$80,582.01
Percent Savings:	42%	80%
NET SAVINGS:	\$9,342.72	\$71,006.27
Percent NET SAVINGS:	36%	70%

YTD Summary	
Total Savings (before fees):	\$230,779.73
Percent Savings:	69%
NET SAVINGS:	\$201,256.30
Percent NET SAVINGS:	60%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: June 18, 2018

GCIC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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May - June 2018

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 3:** Attended the GCIC meeting in Woodbury.
- **June 1:** One session of Confined Space Awareness training was conducted for GCIC.
- **June 5:** Attended the GCIC Safety Committee Meeting in Sewell.
- **June 12:** Attended the GCIC Claims Committee Meeting via conference call.
- **June 18:** Attended a Client Meeting and conducted a loss control survey of the GCIC-GCIA Dream Park.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 28:** Plan to attend the GCIC meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

- Ticks and Tick-borne Diseases – May 11.
- Preparing for the 2018 Hurricane Season – June 5.

Tick and Tick-Borne Diseases

The New Jersey Department of Agriculture reported an exotic tick has been newly found in our state. The Longhorned or Bush Tick was first identified in Hunterdon County last autumn. This spring the tick was also found in Union County, and the Department of Agriculture confirmed the tick survived the Jersey winter. How the tick arrived in New Jersey remains a mystery. Tests on the exotic tick in November failed to reveal any tick-borne diseases.

Like deer ticks, the nymphs of the Longhorned tick are very small (resembling tiny spiders) and can easily go unnoticed on animals and people. This tick is known to infest deer and a wide range of other hosts. Therefore, it has the potential to infect multiple North American wildlife species.

The three most common ticks in New Jersey are the dog tick, the deer tick, and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. According to N.J. Department of Health, ticks in the State can carry a variety of diseases.

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia, and STARI.

Lyme disease bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than the national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment.

Early symptoms of Lyme disease include:

- A bullseye-shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

While Lyme disease is the most prevalent tick-borne disease, there are several other tick-borne diseases that are present in New Jersey according to the State Department of Health:

- **Tularemia** – a bacterial disease
- **Ehrlichiosis** – a general name used to describe several bacterial diseases
- **Powassan (POW)** - a virus that can cause encephalitis or meningitis
- **Babesiosis** – a parasite that infects red blood cells.
- **Anaplasmosis** – a bacterial disease that can be a serious illness if not treated properly
- **Rocky Mountain spotted fever (RMSF)** – a bacterial infection increasing in frequency in New Jersey.
- **Southern tick-associated rash illness (STARI)** – the cause of STARI remains unknown

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

PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

Employers

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing grass and brush from around buildings.
- Use an exterminating service to control rodents
- Discourage deer and other animal activity in the proximity of facilities (ex. - do not feed wildlife)
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable.

Employees

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Work whenever possible from mowed areas when performing tasks near wood lines. Use the middle of trails when in the woods.
- Wear light-colored clothing, including long-sleeved shirts and long pants. This makes ticks easy to spot before they find a place to bite you. Tuck pant legs into shoes or socks, and shirttails into pants.
 - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
 - When you get home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks; then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 - 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Be sure to re-apply during the day as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
 - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
 - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
 - Wash the area with soap and warm water.

Do not use petroleum jelly, hot matches, nail polish remover, or other products to remove a tick.

Employees should report tick bites to their employer and closely monitor their health. They should immediately consult their physician if they experience a rash, fever, headache, joint or muscle pains, or swollen lymph nodes within 30 days of a tick bite. Be sure to tell the doctor about your recent tick bite, when the bite occurred, and where you most likely acquired the tick.

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Everyone has a role to play to prepare for a hurricane. Public-sector employers play an essential role in helping individuals and the community as a whole to be more prepared. This Bulletin will concentrate on better preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the following discussion points, as provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cfd656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review the National Weather Service terms; advisory, watch and warning. Relate them in terms of timelines and severity of approaching storms.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes are unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf

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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 6/28/18
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2/6/18 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2018 BRIT Safety Grant

Gloucester County Public Works has provided a submission for the BRIT Safety Grant. The submission was for signage for mowing operations. The signage would provide increased visibility to motorists when County mowers are being utilized.

C. 2018 Wellness Incentive Program Grant

Two submissions have been received for the 2018 Wellness Incentive Program Grant. One submission was from the Gloucester County Library Commission and one submission was from the Gloucester County Health Department. Enclosed please find the submissions for review.

Action Requested: ***Motion*** to approve the Wellness Incentive Program Grants

D. 2019 Safety Kick Off Meeting

The date has been set for the 2019 Safety Kick Off meeting. It will be held on January 10th at Rowan College at Gloucester County's Nursing and Allied Health Center Lecture Hall. A planning meeting to discuss topics will be held in August with the appropriate parties.

E. 2019 Underwriting Renewal Data

The NJCEL will begin the 2019 Underwriting Renewal Process and, in turn, we will be reaching out to members to obtain updated exposure information.

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8000 Sagamore Drive, Suite 8101
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Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
30 Washington Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/18	\$490.00	\$490.00

All terms and conditions are per expiring.

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Rowan College at Gloucester County	Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation	Markel American Insurance Company	7/9/18	\$1,736.36
Rowan College at Gloucester County	Base Sports Accident Policy	United States Fire Insurance Company	8/1/18	\$45,602.00
Rowan College at Gloucester County	Catastrophic Sports Accident Policy	Mutual of Omaha	8/1/18	\$10,864.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/18	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/18	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/18	\$7,055.00

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

For informational Purposes Only – No action required:
The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	National Union Fire Insurance Company	5/17/18	\$1,339.00	\$1,165.00
Improvement Authority	Dream Park Package Policy (includes Property/ General Liability/ Care, Custody and Control / Umbrella)	Great American Alliance Insurance Company	5/21/18	\$89,629.57	\$100,987.00
County	Summer Camp Sports General Liability Policy	AIG Serviced through NSM Insurance Group	5/21/18	\$584.00	\$598.00

The 15% premium decrease on the County's Parks and Recreation Accident Policy is due to a reduction in the number of participants as well as the martial arts field trip being reduced to one day this year vs two days last year.

The 13% premium increase on the Dream Park package policy is due to three years of negative claims experience. In addition to the premium increase, the property deductible increased from \$10,000 to \$25,000. The policy was moved from three different stand alone policies to one package policy due to a change in the carrier's system.

The 2% increase on the County's Summer Camp Sports General Liability policy is due to a mandatory rate increase by the carrier.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes February 6th, 2018 9:30 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:30am.

II. Roll Call

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

- III. Approval of the 12/5/17 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 12/5/17 Safety and Accident Review Committee Meeting Minutes
Moved: Wayne Love
Seconded: Kathy Shryock
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by advising the Committee that claims for 2018 were very good so far.

She commented that the Safety Department sent out an email reminding all employees to email their W report, Z report and Supervisor Incident reports to safety@co.gloucester.nj.us. All reports will be received by Mr. Sheehan, Mr. Brewer, and Ms. vanOyen for review. She further provided an update that the Safety department will not be going paperless as previously reported. Ms. vanOyen inquired if any member has utilized the new fillable supervisor's incident form. Mr. Love advised that he had completed a test and found it very easy and user friendly.

Next, the Chairwoman commented on the nice job Kitamatics is doing regarding functional capacity evaluations for the County EMT department.

The 2018 training schedule is being created by Mr. Sheehan. Ms. vanOyen has taken over the completion of the OSHA 300 logs. She advised that she has discovered several mistakes on the forms and has notified the applicable departments. Training on how to properly complete the log was completed in January with 20 employees in attendance.

The Chairwoman continued with discussion regarding fire drill protocol. Fire drills are being conducted by Anthony Wilcox and the Fire Marshall with Mr. Brewer also involved. Mr. Brewer discussed the importance of an evacuation plan including having a meeting location and a method to count personnel.

Next, Ms. vanOyen advised of upcoming trainings. On February 16th, accident investigation training will be conducted by Mr. Prince at the Clayton EMS building. The expectation is 20 to 25 attendees. On March 29th, Fast Track training will be conducted. In addition, the Animal Shelter will have compassionate training on euthanizing animals. This training was last conducted in 2015. Mr. Sheehan advised that only authorized employees perform this duty and are on a rotating schedule.

GLOUCESTER COUNTY INSURANCE COMMISSION ---

Lastly, Mr. Brewer stated that he has begun labeling the circuit breakers on the County buildings. He has used the 300 labels provided and is in need of additional labels. Ms. Violetti advised that additional monies for labels will be requested from the Commission at the February meeting.

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

Ms. Violetti began by advising the Committee that a letter was sent out to the County Highway Department Director acknowledging the completion of a tool box talk pertaining to a workers' compensation incident. A letter was also sent to the County Animal Shelter Supervisor acknowledging the excellent job in providing notification of a hazard and providing a solution. Both letters acknowledged a job well done.

Next, she advised the Committee that the insurance carrier for cyber liability coverage has moved from AIG to Chubb effective January 1, 2018. She distributed new laminated wallet cards with all pertinent contact information including the hotline number and policy number. The previous cards are to be destroyed. She spoke about the incident reporting hotline and proper claim reporting procedures. In addition, the services which Chubb provides were also distributed.

Mr. Henry continued by stating that the 2018 GCIC Safety Kick Off was a success. A summary of the feedback from the evaluation forms was distributed and it was noted that there were no negative comments. He thanked Mr. Sheehan and Mr. Prince for their contributions to the program. He further advised that Mr. Taylor, the County IT Director, was the highlight of the program and has implemented the requirement of all County employees to view the NJMEL cyber security video in 2018.

Next, Mr. Henry reviewed the Inservco Insurance Services three year workers' compensation stewardship report. The only area of concern was the average reporting days for claims has increased. Mr. Sheehan asked Mr. Prince if any information on the report was out of the ordinary compared to other CEL members. Mr. Prince advised that each member has their own unique exposures but nothing stands out on the report for GCIC.

Lastly, Ms. Violetti discussed the 2018 BRIT Safety Grant and encouraged ideas for submission. An idea regarding the County Animal Shelter was discussed.

V. J.A. Montgomery – Glenn Prince

Mr. Prince distributed numerous safety bulletins pertaining to CDL drivers and opioid use, the OSHA 300 log, Safe Patient Lifting, Safety Walk Around for Managers, the Flu Epidemic and Indoor Air Quality training.

Ms. Shryock inquired about a policy regarding opioid and marijuana use for employees. She advised that the Improvement Authority does not have a current policy in place and has reached out to the County for assistance. Mr. Prince advised that he can provide some templates but it is best to contact the human resources department and Authority solicitor. Mr. Sheehan advised that he will research the County's policies and will speak to County Counsel regarding the request.

VI. Accident Review – Leigh vanOyen

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	EMT	1/9/18	Employee slipped on ice when opening the back of an ambulance.

Committee's Determination: Non Preventable

The Committee determined this was a non preventable situation based on the weather conditions at that time. The EMT Chief was proactive upon hearing of the accident and has placed containers of ice melt in each vehicle. It was recommended that a letter be sent to the Chief acknowledging the placement of the ice melt in all ambulances.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County	Animal Shelter	1/18/18	An employee injured knee while breaking up a fight between two dogs.

Committee's Determination: Non Preventable

GLOUCESTER COUNTY INSURANCE COMMISSION

The Committee determined this was a non preventable situation. The Committee was advised that the Supervisor required all employees' complete training regarding dog fights. In addition, the Supervisor has increased the panic button use from one employee to two employees to prevent another occurrence. It was recommended that a letter be sent to the Supervisor acknowledging the prompt training.

Ms. vanOyen continue to explain that the latching systems on the kennel gates are older and deteriorating which in turn does not allow them to lock properly. There are 150 kennels and the cost to replace each latch is approximately \$10,000. The Supervisor is investigating solutions to repair or replace the latching systems. Upon discussion as a group, it was suggested that the latching system would be a submission idea for the BRIT Safety Grant as the public visits the animal shelter regularly. Ms. Violetti requested a motion.

Motion to submit the latching system at the County Animal Shelter for the BRIT Safety Grant

Moved: Brenda Muhlbaier

Seconded: Wayne Love

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. Gloucester County	Animal Shelter	1/7/18	Employee was bitten by a dog while lifting the dog.

Committee's Determination: Preventable

The Committee determined this was a preventable situation. The Committee was advised that the Supervisor required training for all employees on how to properly lift dogs to prevent bites.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
4. RCGC	Maintenance	1/31/18	Employee slipped on ice.

Committee's Determination: Preventable

The Committee determined this was a preventable situation. The area was poorly lit at the time of the employees' fall. The Committee was advised that the lights will be set to be turned on when employees arrive at 4:45am.

VII. Old Business

Glenn Prince advised that more than one BRIT Safety Grant request can be submitted as all members do not provide a submission. Mr. Sheehan suggested replacement of fire extinguishers for the County Public Works trucks. After discussion, a concern was brought up regarding whether this would fall under the required general liability prevention qualification. Even so, Mr. Prince encouraged the submission.

VIII. New Business

Mr. Love inquired about accessing the cyber security video. Mr. Prince advised it is available on the MEL website and can be viewed directly without requiring log in credentials. He further suggested documenting the training by keeping a sign in sheet for all employees who view the video.

IX. Adjournment

Motion to adjourn the meeting

Moved: Wayne Love

Seconded: Kathy Shryock

The meeting adjourned at 10:36 am.

**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 28, 2018.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 28, 2018 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 28, 2018.

ADOPTED:

CHAIRMAN

ATTEST:

GCIC PARS/SARS - Worker Compensation & Liability
CLOSED SESSION
6-28-18

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001902	Rosemarie Seider-Paquin	Worker Compensation	PAR	
3530001938	Susan Nichols	Worker Compensation	PAR	
3530001947	Edward Johnson	Worker Compensation	PAR	
3530001173	Keith Palek	Worker Compensation	PAR/SAR	2016-17776
3530001423	Jeffrey Walding	Worker Compensation	PAR/SAR	2015-26577
3530001587	Franklin Kircher	Worker Compensation	SAR	2016-28235
3530000588	James Fare	Worker Compensation	SAR	2013-1685
3530001565	Nate Lofland	Worker Compensation	SAR	2016-20921
3530000874	Meg Messaros	Worker Compensation	PAR/SAR	2013-16565
3530001281	Ronald Rogers	Worker Compensation	PAR/SAR	2015-29352
3530001650	Michael Polk	Worker Compensation	SAR	2017-7830
3530001963-1	Barbara Schultes	Property Damage	SAR	
3530001963-1	Candice Bradley	Property Damage	SAR	
3530001768	Estate of Carmen Visalli	Liability	PAR	

APPENDIX I

MINUTES

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, May 3, 2018
2 South Broad Street
Woodbury, NJ 9:30 AM**

Meeting called to order by Joseph Hrubash, Executive Director. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Michael Burke, Vice Chairman	Present
Tim Sheehan	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Amy Zeiders Keith Platt
	Consolidated Services Group, Inc. Taylor Jacob
	Conner Strong & Buckelew
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino Christina Violetti
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Leigh vanOyen, Gloucester County
Prudence M. Higbee, Esq., Capehart Scatchard
Tom Campo, Esq., Gloucester County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of February 22, 2018 and March 22, 2018

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF FEBRUARY 22, 2018 AND MARCH 22, 2018

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

CORRESPONDENCE:

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan advised the Committee did not meet. Ms. vanOyen reported the Committee was scheduled to meet again on June 5th at the Rowan College at Gloucester County.

CLAIMS COMMITTEE: Mr. Sheehan advised the Claim Committee meet on April 10th via teleconference and reviewed 8 Payment Authority Requests and 3 Settlement Authority Requests which would be presented today during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and had a number of action items.

WELCOME TIM SHEEHAN: Executive Director welcomed Tim Sheehan to the meeting and advised the Board of Chosen Freeholder of the County of Gloucester passed a resolution appointing Mr. Sheehan as a Commissioner to the Commission. Executive Director stated at this time he would accept nominations to fill the vacancy of the Chairman's position. Commissioner Jones indicated she would like to nominate Mr. Sheehan as the Chairman of the Commission.

MOTION TO NOMINATE TIM SHEEHAN AS THE CHAIRMAN OF THE GLOUCESTER COUNTY INSURANCE COMMISSION

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

Executive Director asked if there was a change to the position of Vice Chairman and Commissioner Burke advised he would remain as the Vice Chairman. In response to Executive Director's inquiry, Ms. Dodd replied the County Freeholders had previously sworn in Mr. Sheehan. Executive Director referred to Resolution 23-18 which was included in the agenda Certifying the Appointment of Chairman and Vice Chairman.

**MOTION TO APPROVE RESOLUTION 23-18
CERTIFYING THE APPOINTMENT OF
CHAIRMAN & VICE CHAIRMAN**

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

COMMISSION BANK ACCOUNTS: Executive Director referred to a copy of Resolution 24-18 which was included in the agenda. Executive Director advised the resolution amended the authorized signatories on the Commission Bank Account. Mr. White was deleted and Mr. Sheehan was added.

**MOTION TO APPROVE RESOLUTION 24-18
DESIGNATING AUTHORIZED SIGNATURES
FOR COMMISSION BANK ACCOUNT**

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

APPOINTING OF A COMMISSIONER TO THE NJCE: Executive Director reported the agenda included Resolution 25-18 which appointed Tim Sheehan as the Gloucester County Insurance Commission representative to the NJCE for the remainder of the year.

**MOTION TO APPROVE RESOLUTION 25-18
APPOINTING A COMMISSIONER TO THE
NEW JERSEY COUNTIES EXCESS JOINT
INSURANCE FUND**

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

2018 PRIMA CONFERENCE: Executive Director advised the PRIMA Conference would take place in Indianapolis this year on June 3rd through June 6th. Executive Director reviewed some of the educational sessions that were offered at the conference. Executive Director referred to Resolution 26-18 which was included in the agenda Authorizing Advance Travel Expense for Authorized Travel. Executive Director advised if the Commissioners approved this expense the funds would be allocated to the Miscellaneous

and Expense account of the budget. Executive Director advised if the Commissioners approved this expense, Resolution 26-18, Authorizing Advanced Travel Expenses for Authorized Official Travel was included in the agenda for approval. Executive Director noted if any Commissioner was interested in attending the Conference they should contact the Fund Office.

**MOTION TO APPROVE RESOLUTION 26-18
AUTHORIZING ADVANCED TRAVEL
EXPENSES FOR AUTHORIZED OFFICIAL
TRAVEL**

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

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney's Contract expired on April 27, 2018. Executive Director advised the Fund Office issued and advertised a Request for Proposals. Executive Director stated there was only one response from the incumbent, Grace Marmero & Associates, LLP. Executive Director indicated the Fund Office would prepare the applicable resolution and service agreement.

**MOTION TO APPROVE THE APPOINTMENT
OF GRACE MARMERO & ASSOCIATES, LLP
AS COMMISSION ATTORNEY FOR THE
PERIOD OF MAY 3, 2018 TO MAY 3, 2019**

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

Mr. Long thanked the Commission for the re-appointment.

RFP FOR NURSE CASE MANAGER: Executive Director advised the contract for the Nurse Case Manager expired on April 27, 2018. Executive Director reported the Fund Office issued and advertised a Request for Price Proposals. One response was received from the incumbent, Susan Schaefer, RN, CCM. Executive Director asked if anyone had any questions or comments. Ms. Ridolfino suggested the agreement for the Nurse Case Manager and Functional Capacity & Testing Evaluation Services expire on December 31, 2018 to coincide with the other Commission Agreements. After a discussion it was agreed the two agreements would expire on December 31, 2018.

**MOTION TO APPROVE THE APPOINTMENT
OF SUSAN SCHAEFER, RN, CCM AS THE
NURSE CASE MANAGER FOR THE PERIOD
OF MAY 3, 2018 TO DECEMBER 31, 2018**

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

RFP FOR FUNCTIONAL CAPACITY TESTING & EVALUATION SERVICES:

Executive Director advised the contract for Functional Capacity Testing & Evaluation Services expired on April 27, 2018. Executive Director reported the Fund Office issued and advertised a Request for Price Proposals. One response was received from the incumbent, Synergy Joint & Spine. Executive Director noted this agreement would also expire on December 31, 2018.

**MOTION TO APPROVE THE APPOINTMENT
OF SYNERGY JOINT AND SPINE AS THE
FUNCTIONAL CAPACITY TESTING &
EVALUATION SERVICES FOR THE PERIOD
OF MAY 3, 2018 TO DECEMBER 31, 2018**

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

Executive Director noted copies of the responses were available at the meeting if anyone wanted to review the documents.

NJ COUNTIES EXCESS INSURANCE FUND (NJCE): Executive Director reported the NJCE held its Reorganization Meeting on February 22, 2018 and adopted the respective reorganization resolutions. It was announced at that meeting Atlantic, Burlington and Cumberland Counties renewed their membership in the NJCE for three years. Executive Director noted a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met on April 26, 2018 and the agenda included a summary report of that meeting. Executive Director advised the NJCE Underwriting Manager reported efforts were underway to offer membership to the County of Monmouth and County of Essex. Executive Director advised a resolution was approved authorizing the use of competitive contracting to issue an RFP for the online Risk Management Information System. Executive Director explained the RIMIS was comprised of two components, underwriting data collection and claims. Executive Director advised the Underwriting Manager discussed the 2019 Property Renewal indicating there would be a \$250K deductible in 2019 and expected there would be a rate increase. Lastly, Executive Director reported the firm of Citta, Holzapfel & Zabarsky, P.A. was reappointed for Litigation Management Services for a one year term.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the months of February and March. Executive Director advised there were 49 certificates issued in February and 10 certificates in March.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the February Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,821,852 as of February 28, 2018. Executive Director advised that \$1,844,730 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity. Executive Director noted the cash amount was \$4,564,047.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the February Financial Fast Track for the NJCE. As of February 28, 2018 the NJCE had a surplus of \$10,515,477. Executive Director noted the cash amount was \$19,331,388.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the February Health Benefits Financial Fast Track. As of February 28, 2018 there was a surplus of \$214,571. 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, 2018. Executive Director advised he reviewed the Claim Activity Report and did not see any anomalies. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis and advised this report measured how the losses were running compared to the actuary’s projections for each of the fund years. Executive Director noted all of the fund years were performing exceptionally well except for 2011 and 2015. Executive Director advised 2011 was slightly higher than the actuary’s projections, however, there was still a surplus for that year. Executive Director reported the actuary’s projections for 2015 were 96.22%, however the actual was 121.20%.

2018 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the Treasurer’s Office advised all of the member entities paid their March 15th assessment. Executive Director noted the second assessment was due on May 15, 2018.

2018 MEETING SCHEDULE: Executive Director advised the Commission was not scheduled to meet at the end of the month and the next meeting was scheduled for June 28, 2018.

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

Executive Director reported the Employee Benefits monthly reports for February and March were included in Appendix III of the agenda and detailed the monthly activities.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Sheehan advised the March and April Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 27-18
MARCH BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 28-18
MARCH HEALTH INSURANCE FUND BILL
LIST**

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

**MOTION TO APPROVE RESOLUTION 29-18
APRIL BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 30-18
April HEALTH INSURANCE FUND BILL LIST**

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

Chairman Sheehan pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda. Chairman Sheehan asked if anyone had any questions regarding the reports.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 31-18 Inservco Liability Check Register for the period of 2/1/18 through 2/28/18 and 3/1/18 to 3/31/18.

**MOTION TO APPROVE RESOLUTION 31-18 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 2/1/18 THROUGH 2/28/18 AND
3/1/18 THROUGH 3/31/18**

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

MANAGED CARE PROVIDER: Ms. Jacob reviewed the Client Bill Review Summary Report for the months of February and March which was included in the agenda. Ms. Jacob advised for the month of February there were 37 bills with charges of \$81,271.26 and the recommended allowance was \$21,711.59 with a net reduction of \$52,164.85 or 64%. Ms. Jacob advised for the month of March there were 46 bills received with charges of \$94,921.17 and the recommended allowance was \$32,354.01 with a net reduction of \$53,933.76 or 57%. Lastly Ms. Jacob advised the Year to Date Net Savings was \$120,907.31 or 59%.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the February - May 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin on “Comprehensive Playground Inspection Programs”. Mr. Prince advised that concluded his report unless anyone had any questions. Chairman Sheehan reported he received a submission for the BRIT Safety Grant and would send a copy for Mr. Prince’s review.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported the circuit breaker labels which were approved at the last meeting were ordered and received.

Ms. Violetti reported Gloucester County which included the Gloucester County Utilities Authority, Gloucester County Improvement Authority and Rowan College at Gloucester County increased their cyber liability limits to \$7,000,000 per incident/\$7,000,000 annual aggregate. Gloucester County Library Commission has a sublimit of \$1,000,000 per incident/\$1,000,000 annual aggregate with a \$5,000 deductible. Ms. Violetti noted the other members had deductibles had a \$25,000.

Ms. Violetti advised her report included a list of coverages for members that could not be placed through the GCIC/NJCELJIF and are noted below:

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	4H Crime Policy	Selective Insurance Company	4/14/18	\$750 three year policy premium billed \$250 annually	\$750 three year policy premium billed \$250 annually
Improvement Authority	Above Ground Storage Tanks Pollution Liability Policy	Commerce and Industry Insurance Company	7/7/18	\$1,053.32	\$1,053.32
Improvement Authority	Dream Park Package Policy (Property and General Liability)	Great American Insurance Company	5/21/18	\$70,656.41	Estimated Renewal Premium: \$87,907.00

Improvement Authority	Dream Park Care Custody and Control Policy	Great American Insurance Company	5/21/18	\$4,016.96	Estimated Renewal Premium: \$822.00
Improvement Authority	Dream Park Umbrella Policy	Great American Insurance Company	5/21/18	\$14,956.20	Estimated Renewal Premium: \$12,201.00

Ms. Violetti advised the report also included two renewal policies that were being processed and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Below is a listing of the policies:

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Parks and Recreation Accident Policy	National Union Fire Insurance Company	5/17/18	\$1,339.00
County	Summer Camp Sports General Liability Policy	AIG Serviced through NSM Insurance Group	5/21/18	\$584.00

Ms. Violetti noted her office just received the renewal premium from National Union Fire Insurance Company in the amount of \$1,165 which was a decrease from last year's premium. Ms. Violetti advised the decrease was due to number of participants. Ms. Violetti stated she would send a formal notification to Chairman Sheehan.

Ms. Violetti requested motions to authorize the renewal of the policies. Chairman Sheehan requested the motions.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW THE POLICIES LISTED IN HER REPORT**

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

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW THE POLICIES LISTED IN THE REPORT
CONTINGENT UPON THE RENEWAL PREMIUM NOT
INCREASING MORE THAN 10% AND NO SIGNIFICANT
REDUCTION IN THE TERMS AND CONDITIONS**

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

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

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 32-18 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman Sheehan requested Mr. Long to make the motion approving the PARS. Mr. Long advised he would request the motion and approval could be done by consent.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001742 FROM \$15,000 TO \$49,880 AN INCREASE OF \$34,880

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001897 FROM \$15,000 TO \$90,900 AN INCREASE OF \$75,900

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001925 FROM \$15,000 TO \$71,125 AN INCREASE OF \$56,125

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001331 FROM \$15,000 TO \$43,173.27 AN INCREASE OF \$28,173.27

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001487 FROM \$15,000 TO \$27,069.60 AN INCREASE OF \$12,069.60

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530000761 FROM \$15,000 TO \$22,567.76 AN INCREASE OF \$7,567.76

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530000874 FROM \$15,000 TO \$18,085.12 AN INCREASE OF \$3,085.12

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001554 FROM \$15,000 TO \$30,028.72 AN INCREASE OF \$15,028.72

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001370 FROM \$15,000 TO \$69,000 AN INCREASE OF \$54,000

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:30AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

CERTIFICATE OF INSURANCE REPORT

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2018 To 4/30/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Woolwich I - County of Gloucester	120 Village Green Drive Woolwich, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Crime Limits: \$1M Less Member Ded Policy Term: 01/01/2018 - 01/01/2019 Policy #: 045820911 Company F: Property Limits: \$110,000,000 Policy Term: 01/01/2018 - 01/01/2019 Policy #: ERP980616206 The Township of Woolwich is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract period 02/01/2018 - 12/21/2018 as respect to The Woolwich Township Municipal Building premises would be utilized in such urgent situations to dispense medications, pharmaceuticals and other medical materials if the need arises for The Gloucester County Department of Health to use the premises as a Point of Distribution (POD) sites in instances where a public health emergency necessitates health services be provided to the general public in a short amount of time.	4/2/2018 #1883227	GL AU EX WC OTH
H - New Jersey Historical Commission I - Rowan College at Gloucester County	Department of State 33 West State Street Trenton, NJ 08608	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to the FY18 Local History Development Grant from the New Jersey Historical Commission.	4/3/2018 #1883837	GL AU EX WC OTH
H - TD Bank, N.A. I - Rowan College at Gloucester County	9000 Atrium Way Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance as respects to the Foundation Event at Auletto's on April 14th, 2018.	4/12/2018 #1886643	GL AU EX WC OTH
H - Us Bank Equipment Finance I - Gloucester County Improvement Authority	1310 Madrid Street, Suite 101 Marshall, MN 56258	Evidence of insurance with regards to two Lanier MPC4504EZ Color Copier Systems valued at \$6,660 and one Lanier MP4055 Copier System valued at \$4,782.	4/12/2018 #1886709	OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association P.O. Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with regard to Hoofbeats 4-H Horse Club Clinic being held Saturday April 21, 2018 from 8:00 am-2:00 pm at the 4-H Fairgrounds in Mullica Hill NJ 08062	4/19/2018 #1888345	GL AU EX WC OTH
H - Home Depot Michael Lodge	2735 Route 42 Sicklerville, NJ 08081	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to	4/23/2018	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2018 To 4/30/2018

I - Rowan College at Gloucester County		1/1/19 Policy # SP4056379 Evidence of insurance with respects to Adult Center for Transition Coverage externships for ACT students placed at Home Depot for job sampling, volunteer internship, and/or supported employment	#1888934	
H - South Harrison Township Clean I - County of Gloucester	Communities Coordinator Nancy Kearns 664 Harrisonville Rd Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Property Limits: \$110,000,000 Policy Number: ERP980616206 Policy Term: 01/01/2018 - 01/01/2019 Company F: POL/EPL/SDLL Limits: \$15,000,000 Policy Number: 064850348 Policy Term: 01/01/2018 - 01/01/2019 Evidence of insurance with respects to All 4-H participation in Little Bits Horse Club Community Cleanup being held Thursday April 26, 2018 from 6:00pm-8:00pm @ South Harrison Park in Mullica Hill NJ	4/25/2018 #1889919	GL AU EX WC OTH
H - To Whom It May Concern I - County of Gloucester		Evidence of insurance with respects to DR. Gerald Feigin. Gloucester County has a \$100,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.	4/26/2018 #1890588	GL AU EX OTH
H - Burlington County Board of I - Rowan College at Gloucester County	Chosen Freeholders 49 Rancocas Road P.O. Box 6000 Eastampton, NJ 08060	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: POL/EPL/SDLL Limits: \$15,000,000 Policy Number: 064850348 Policy Term: 01/01/2018 - 01/01/2019 Evidence of Insurance	4/26/2018 #1890594	GL AU EX WC OTH
Total # of Holders: 9				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2018 To 5/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Animal Shelter I - Rowan College at Gloucester County	& Control, Mr. William A. Lombardi, Director 1200 N Delsea Drive Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to Adult Center for Transition Coverage externships for ACT students placed at Gloucester County Animal Shelter & Control for job sampling, volunteer internship, and/or supported employment.	5/3/2018 #1896428	GL AU EX WC OTH
H - Clinton H.S. I - Rowan College at Gloucester County	75 Changago Ave Clinton, NY 13323	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to an event at T & F Nationals that will be held at a different site	5/3/2018 #1896429	GL AU EX WC OTH
H - Dept. of Children & Families I - County of Gloucester	Southern Business Office -CN#702 4 Echelon Plaza 1st Floor 201 Laurel Road Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Crime Limits: \$1M Less Member Ded Policy Number: 045820911 Policy Term: 1/1/18 to 1/1/19 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to 18ANHS Human Services Planning Grant	5/9/2018 #1896994	GL AU EX WC OTH
H - Brian Connolly, Contract I - Rowan College at Gloucester County	Administrator Southern Business Office Dept of Children & Families, 4 Echelon Plaza, 201 Laurel Road Voorhees, NJ 08043	Evidence of insurance with respects to the grant Contract # 18YSHW for Center for People in Transition funding.	5/10/2018 #1897341	GL OTH
H - Good Shepherd Penn Partners I - Rowan College at Gloucester County	3737 Market Street - 3rd Floor Philadelphia, PA 19104	Company A: POL/EPL/SDLL Limits: \$15,000,000 Policy Number: 064850348 Policy Term: 01/01/2018 - 01/01/2019 Evidence of insurance with respects to Physical Therapist Assistant clinical experience	5/14/2018 #1897864	GL AU OTH
H - South Harrison Township Clean I - County of Gloucester	Communities Coordinator 664 Harrisonville Rd Celeste Keens Mullica Hill, NJ 08062	Evidence of insurance as respects All 4-H participation in Gloucester County 4-H Dairy Club Community Cleanup being held May 18, 2018 from 6:00pm-7:00pm @ Vestry Rd in South Harrison Twp.	5/15/2018 #1898073	AU EX OTH
H - Dave Kaubin, YMCA Camp I - Rowan College at Gloucester	Ockinickon INC 1303 Stokes Road Medford, NJ 08055	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The YMCA Camp Ockinickon INC is an	5/17/2018 #1898864	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2018 To 5/31/2018

County		Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a field trip on 07/18/2018		
H - To Whom It May Concern I - County of Gloucester		Evidence of insurance with respects to Dr. Briskin Gloucester County has a \$100,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.	5/18/2018 #1899940	GL AU EX OTH
H - Atlantic County Firearms I - County of Gloucester	Training Facility 173 Betsy Scull Road Egg Harbor Township, NJ 08234	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance as respects to all operations usual to County Government Entity for range use/firearm qualifications for Gloucester County Prosecutor's Office Investigative Staff for 05/16/18 to 12/31/18	5/24/2018 #1903717	GL AU EX WC OTH
H - Gloucester County Improvement I - Gloucester County Improvement Authority	Authority 109 Budd Boulevard Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 George Strachan is included as insured under auto liability policy and the 2015 Ford Explorer VIN #1FM5K8B89FGA78225 is an insured vehicle under the above policy.	5/25/2018 #1904014	GL AU EX WC OTH
H - Atlantic County Firearms I - County of Gloucester	Training Facility 173 Betsy Scull Road Egg Harbor Township, NJ 08234	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to all operations usual to County Government Entity for range use/firearm qualifications for Gloucester County Prosecutor's Office Investigative Staff for 05/16/18 to 12/31/18	5/29/2018 #1905016	GL AU EX WC OTH
H - First Data Merchant Services I - County of Gloucester	Corporation 4000 Coral Ridge Drive Coral Springs, FL 33065	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company A: Property \$100,000 Real & PP Policy Term: 1/1/18 to 1/1/19 Policy # GLOC2018310 Company E: Property \$110,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # ERP980616206 Certificate Holder is a Loss Payee on the Property Policy if required by written contract as respects to a credit card machine located at the County Animal Shelter at 1200 North Delsea Drive, Clayton, NJ 08312 for a value of \$599.	5/31/2018 #1905724	GL AU EX WC OTH
H - The Cooper Health System I - Rowan College at Gloucester County	One Cooper Plaza Kelemen, 5th Floor, Suite 541 Camden, NJ 08102	RE: Physical Therapist Assistant clinical experience	5/31/2018 #1905901	GL AU EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2018 To 5/31/2018

H - Gloucester County Dept. of I - County of Gloucester	Health & Human Services 204 East Holly Avenue Sewell, NJ 08080	Evidence of Insurance with respects to the Arch Grant Application	5/31/2018 #1905902	GL AU EX OTH
Total # of Holders: 14				

APPENDIX III
EMPLOYEE BENEFIT REPORT



CLIENT ACTIVITY REPORT

APRIL 2018

GCHIC - Gloucester County Health Insurance Commiss

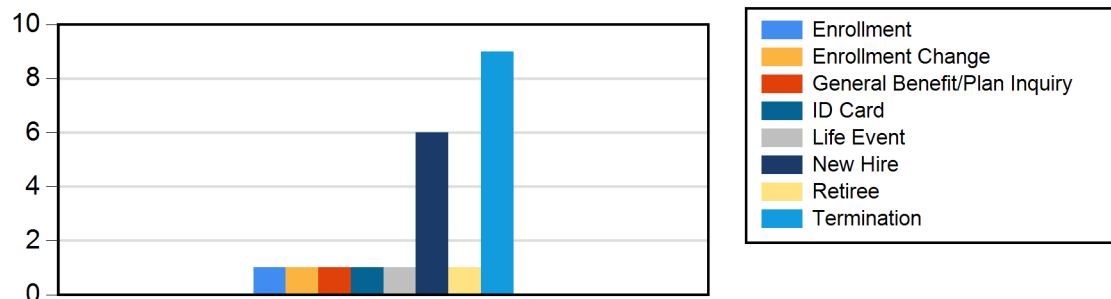
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

From: 4/1/2018 To: 4/30/2018

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (APRIL)	<u># of Issues</u>
Enrollment	1
Enrollment Change	1
General Benefit/Plan Inquiry	1
ID Card	1
Life Event	1
New Hire	6
Retiree	1
Termination	9
Total for Subject	21

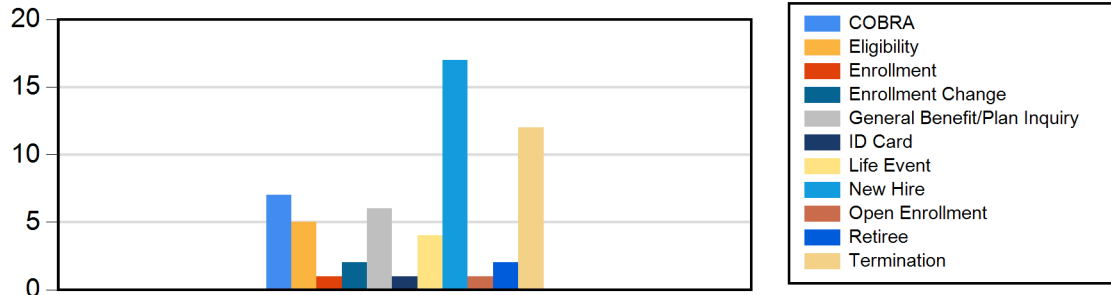


CLIENT ACTIVITY REPORT

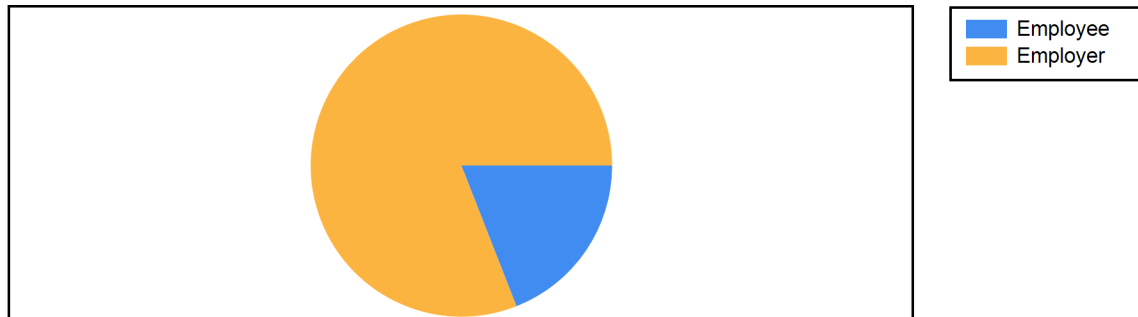
From: 4/1/2018 To: 4/30/2018

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (YTD)	# of Issues
COBRA	7
Eligibility	5
Enrollment	1
Enrollment Change	2
General Benefit/Plan Inquiry	6
ID Card	1
Life Event	4
New Hire	17
Open Enrollment	1
Retiree	2
Termination	12
Total for Subject	58



CALL SOURCE (APRIL)	# of Issues
Employee	4
Employer	17
Total for Call Source	21

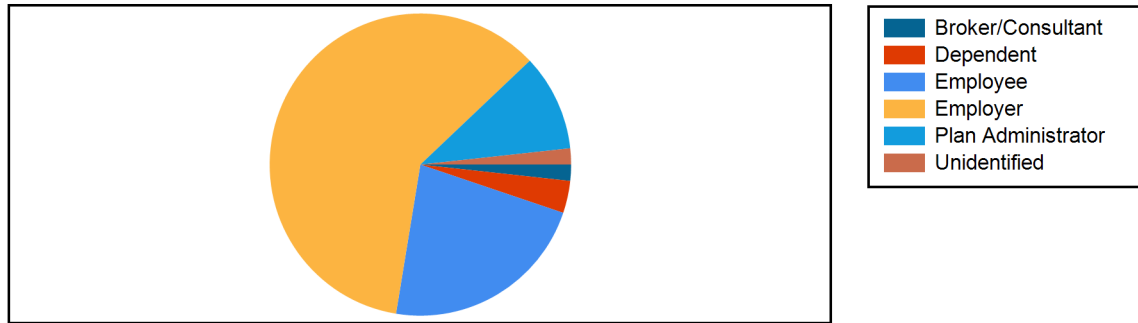


CLIENT ACTIVITY REPORT

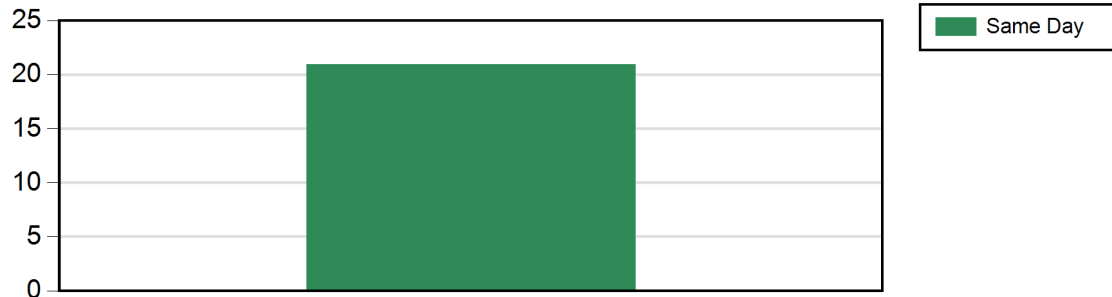
From: 4/1/2018 To: 4/30/2018

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employee	13
Employer	35
Plan Administrator	6
Unidentified	1
Total for Call Source	58



CLOSED TIME (APRIL)	# of Days	%
Same Day	21	100%
Total for Time Range	21	100%

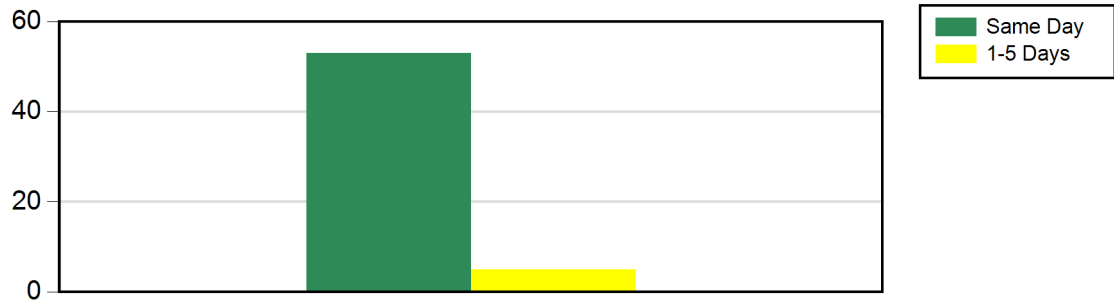


CLIENT ACTIVITY REPORT

From: 4/1/2018 To: 4/30/2018

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	53	91%
1-5 Days	5	9%
Total for Time Range	58	100%



DETAIL (YTD)		From: 1/1/2018 To: 4/30/2018		
Received	Call Source	Subject	Status	Closed Time
1/3/2018		Eligibility	Closed	Same Day
1/3/2018	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
1/4/2018	Plan Administrator	COBRA	Closed	Same Day
1/4/2018	Plan Administrator	COBRA	Closed	Same Day
1/5/2018	Plan Administrator	COBRA	Closed	Same Day
1/9/2018	Employer	New Hire	Closed	Same Day
1/9/2018	Dependent	Retiree	Closed	Same Day
1/10/2018	Employer	Open Enrollment	Closed	Same Day
1/10/2018	Employer	Termination	Closed	Same Day
1/12/2018	Employer	New Hire	Closed	Same Day
1/16/2018	Employer	Termination	Closed	Same Day
1/19/2018	Employee	Eligibility	Closed	1-5 Days
1/19/2018	Employee	Life Event	Closed	Same Day
1/23/2018	Employer	New Hire	Closed	Same Day
1/24/2018	Employer	Enrollment Change	Closed	Same Day
1/25/2018	Employee	New Hire	Closed	Same Day
2/2/2018	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/8/2018	Employer	Termination	Closed	Same Day
2/20/2018	Employee	Eligibility	Closed	1-5 Days
2/21/2018	Broker/Consultant	COBRA	Closed	Same Day
2/28/2018	Employee	General Benefit/Plan Inquiry	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 4/1/2018 To: 4/30/2018

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2018 To: 4/30/2018		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/1/2018	Employee	Eligibility	Closed	Same Day
3/2/2018	Employer	New Hire	Closed	Same Day
3/2/2018	Employer	New Hire	Closed	Same Day
3/2/2018	Employer	Life Event	Closed	Same Day
3/2/2018	Plan Administrator	COBRA	Closed	Same Day
3/2/2018	Plan Administrator	COBRA	Closed	1-5 Days
3/9/2018	Plan Administrator	COBRA	Closed	Same Day
3/12/2018	Employer	Life Event	Closed	Same Day
3/12/2018	Employer	New Hire	Closed	Same Day
3/13/2018	Employee	General Benefit/Plan Inquiry	Closed	Same Day
3/14/2018	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
3/15/2018	Employer	New Hire	Closed	Same Day
3/16/2018	Employer	New Hire	Closed	Same Day
3/16/2018	Employer	New Hire	Closed	Same Day
3/16/2018	Employee	Eligibility	Closed	Same Day
3/26/2018	Employer	New Hire	Closed	Same Day
4/3/2018	Employee	Enrollment Change	Closed	Same Day
4/6/2018	Employer	New Hire	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	New Hire	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/12/2018	Employer	Enrollment	Closed	Same Day
4/12/2018	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/13/2018	Employer	New Hire	Closed	Same Day
4/18/2018	Employer	New Hire	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 4/1/2018 To: 4/30/2018

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2018 To: 4/30/2018		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/19/2018	Employee	Retiree	Closed	Same Day
4/23/2018	Employer	New Hire	Closed	Same Day
4/23/2018	Employer	New Hire	Closed	Same Day
4/24/2018	Employer	Life Event	Closed	Same Day
4/26/2018	Employee	ID Card	Closed	Same Day



CLIENT ACTIVITY REPORT

MAY 2018

GCHIC - Gloucester County Health Insurance Commiss

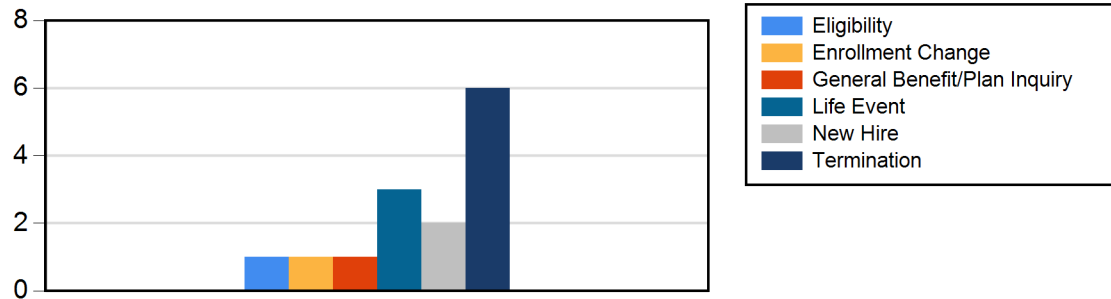
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

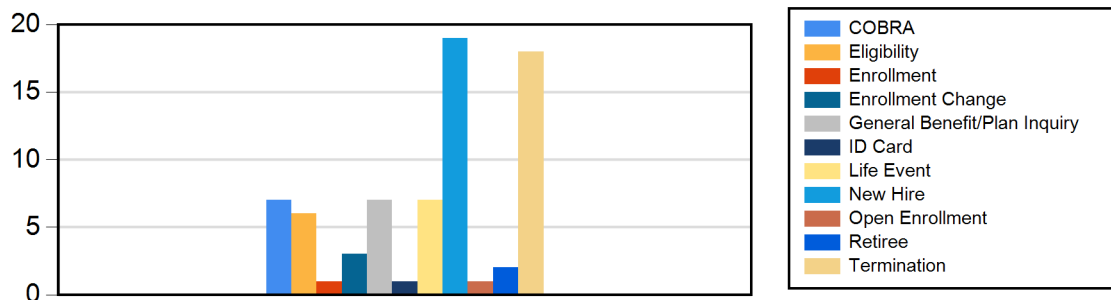
From: 5/1/2018 To: 5/31/2018

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
Eligibility	1
Enrollment Change	1
General Benefit/Plan Inquiry	1
Life Event	3
New Hire	2
Termination	6
Total for Subject	14



SUBJECT (YTD)	# of Issues
COBRA	7
Eligibility	6
Enrollment	1
Enrollment Change	3
General Benefit/Plan Inquiry	7
ID Card	1
Life Event	7
New Hire	19
Open Enrollment	1
Retiree	2
Termination	18
Total for Subject	72

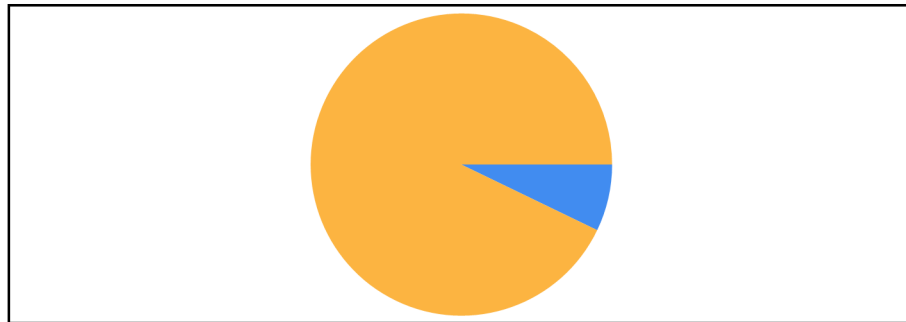


CLIENT ACTIVITY REPORT

From: 5/1/2018 To: 5/31/2018

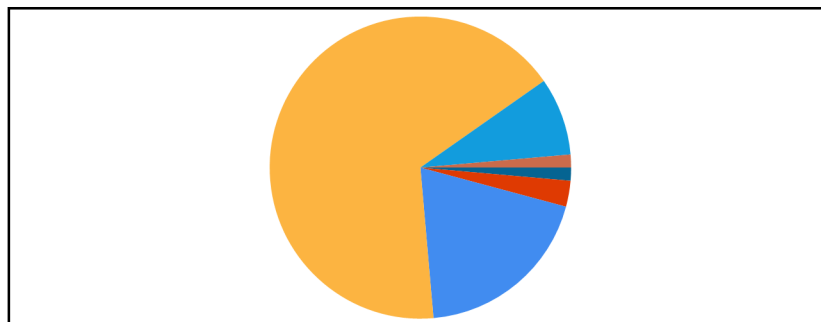
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MAY)	# of Issues
Employee	1
Employer	13
Total for Call Source	14



Employee
Employer

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employee	14
Employer	48
Plan Administrator	6
Unidentified	1
Total for Call Source	72



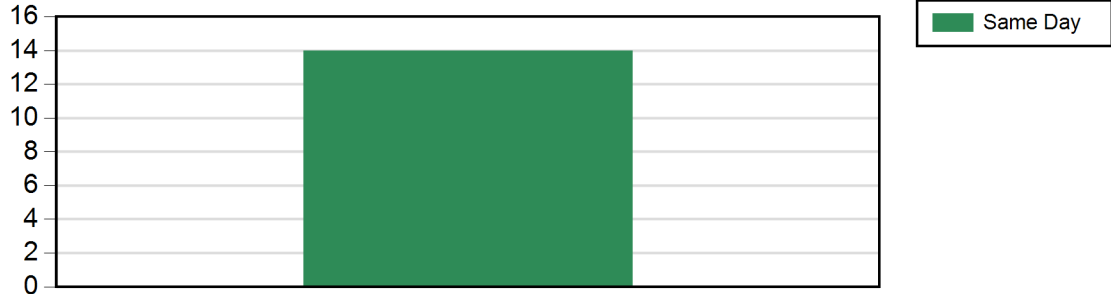
Broker/Consultant
Dependent
Employee
Employer
Plan Administrator
Unidentified

CLIENT ACTIVITY REPORT

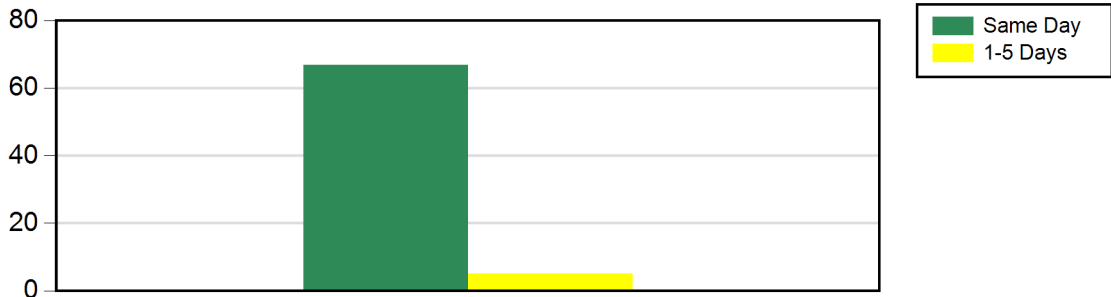
From: 5/1/2018 To: 5/31/2018

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MAY)	# of Days	%
Same Day	14	100%
Total for Time Range	14	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	67	93%
1-5 Days	5	7%
Total for Time Range	72	100%



DETAIL (YTD)		From: 1/1/2018 To: 5/31/2018		
Received	Call Source	Subject	Status	Closed Time
1/3/2018		Eligibility	Closed	Same Day
1/3/2018	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
1/4/2018	Plan Administrator	COBRA	Closed	Same Day
1/4/2018	Plan Administrator	COBRA	Closed	Same Day
1/5/2018	Plan Administrator	COBRA	Closed	Same Day
1/9/2018	Employer	New Hire	Closed	Same Day
1/9/2018	Dependent	Retiree	Closed	Same Day
1/10/2018	Employer	Open Enrollment	Closed	Same Day
1/10/2018	Employer	Termination	Closed	Same Day
1/12/2018	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 5/1/2018 To: 5/31/2018

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2018 To: 5/31/2018		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/16/2018	Employer	Termination	Closed	Same Day
1/19/2018	Employee	Eligibility	Closed	1-5 Days
1/19/2018	Employee	Life Event	Closed	Same Day
1/23/2018	Employer	New Hire	Closed	Same Day
1/24/2018	Employer	Enrollment Change	Closed	Same Day
1/25/2018	Employee	New Hire	Closed	Same Day
2/2/2018	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/8/2018	Employer	Termination	Closed	Same Day
2/20/2018	Employee	Eligibility	Closed	1-5 Days
2/21/2018	Broker/Consultant	COBRA	Closed	Same Day
2/28/2018	Employee	General Benefit/Plan Inquiry	Closed	Same Day
3/1/2018	Employee	Eligibility	Closed	Same Day
3/2/2018	Employer	New Hire	Closed	Same Day
3/2/2018	Employer	Life Event	Closed	Same Day
3/2/2018	Employer	New Hire	Closed	Same Day
3/2/2018	Plan Administrator	COBRA	Closed	Same Day
3/2/2018	Plan Administrator	COBRA	Closed	1-5 Days
3/9/2018	Plan Administrator	COBRA	Closed	Same Day
3/12/2018	Employer	Life Event	Closed	Same Day
3/12/2018	Employer	New Hire	Closed	Same Day
3/13/2018	Employee	General Benefit/Plan Inquiry	Closed	Same Day
3/14/2018	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
3/15/2018	Employer	New Hire	Closed	Same Day
3/16/2018	Employer	New Hire	Closed	Same Day
3/16/2018	Employer	New Hire	Closed	Same Day
3/16/2018	Employee	Eligibility	Closed	Same Day
3/26/2018	Employer	New Hire	Closed	Same Day
4/3/2018	Employee	Enrollment Change	Closed	Same Day
4/6/2018	Employer	New Hire	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 5/1/2018 To: 5/31/2018

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2018 To: 5/31/2018		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/10/2018	Employer	New Hire	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/10/2018	Employer	Termination	Closed	Same Day
4/12/2018	Employer	Enrollment	Closed	Same Day
4/12/2018	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/13/2018	Employer	New Hire	Closed	Same Day
4/18/2018	Employer	New Hire	Closed	Same Day
4/19/2018	Employee	Retiree	Closed	Same Day
4/23/2018	Employer	New Hire	Closed	Same Day
4/23/2018	Employer	New Hire	Closed	Same Day
4/24/2018	Employer	Life Event	Closed	Same Day
4/26/2018	Employee	ID Card	Closed	Same Day
5/2/2018	Employer	Life Event	Closed	Same Day
5/8/2018	Employer	Life Event	Closed	Same Day
5/14/2018	Employer	Life Event	Closed	Same Day
5/16/2018	Employer	New Hire	Closed	Same Day
5/18/2018	Employer	Termination	Closed	Same Day
5/18/2018	Employer	Termination	Closed	Same Day
5/18/2018	Employer	Termination	Closed	Same Day
5/18/2018	Employer	Termination	Closed	Same Day
5/18/2018	Employer	Termination	Closed	Same Day
5/21/2018	Employer	New Hire	Closed	Same Day
5/29/2018	Employee	Eligibility	Closed	Same Day
5/30/2018	Employer	General Benefit/Plan Inquiry	Closed	Same Day
5/30/2018	Employer	Enrollment Change	Closed	Same Day

APPENDIX IV

WELLNESS INCENTIVE GRANT SUBMISSIONS

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: County of Gloucester

Department: Department of Health

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

Gloucester County Department of Health staff will participate in a free Worksite Health & Wellness program entitled, "Get Moving, Get Healthy NJ Workforce". The Workplace Wellness program sponsored by Rutgers Cooperative Extension focuses on providing employees with Small Steps to take towards improving personal health and wealth. The goal of the "Get Moving-Get Healthy New Jersey program is for employees to live longer, be healthier and more productive while changing daily behavior to reduce the risk of chronic diseases and obesity.

This 12-week Workforce Wellness program designed to help employees understand:

- how eating nutritious foods can contribute to a healthy lifestyle
- Offer ways to change eating and exercise habits
- Suggest practical tips for adapting lifestyle
- Helps track current behaviors
- Specifically tracks what you eat and when you eat it

This tool will give staff the ability to track income and personal expenses as according to Rutgers University and many health insurance reports, there is a proven association between Personal and Financial Wellness.

Employees will receive 12 weekly electronic newsletters. These newsletters will provide information and tips to assist participants in financial and health success. They will include links to videos that last 5- 7 minutes long. Users will have the opportunity to view these videos during work breaks or at home.

In conjunction with the monthly educational sessions, quarterly interactive Edible Food Presentations/Demonstrations will be presented by Nutritionist, Luanne Hughes of Rutgers Cooperative Extension, Family & Community Health Sciences Division. Topics selected will include discussions and hands-on demonstrations of:

1. Chocolate: Is It The New Health Food?

Focuses on the health benefits, past, future, & present
Recipes and taste-testing included

Budget: \$125

2. A Tea Seminar: Drink to Your Health

History, health benefits and culture of tea. Current recommendations
for drinking tea

Budget: \$100

3. Build A Better...Your Guide to Healthier Choices

Covers all the basics to help consumers create more nutritious meals
4 topics: Smoothie, salad, beverage, and breakfast

Budget: \$150

4. Healthy Meals On The Go

Fast, nutritious, tasty ideas to help you create healthy meals.

Three topics: slow cooker meals, meal planning made easy, mason jar meals.

Budget: \$125

*Total Budget for all 4 Instructional Sessions = \$ 500.00

The instructional component of the above four sessions will be provided without charge. However, food related supplies will be necessary to conduct each session. If considered, the Gloucester County Department of Health would like to utilize the GCIC Commission's allocated \$ 500.00 to purchase food supplies for these individualized educational sessions. The demonstration seminars will be offered as hands on training sessions where "make your own" and/or group samples" will be created to show the ease of making healthy selections and preparing these healthy food choices, even when on the move.

The Department of Health will additionally promote walking throughout this 12 week period. Our Health Education team will provide information related to the benefits of physical activity, encourage walking, start-up a walking program, identify weekly benchmarks to achieve (the goal being 10,000 steps daily by Week 12) and provide added support to and for our team as individual progress is tracked and monitored.

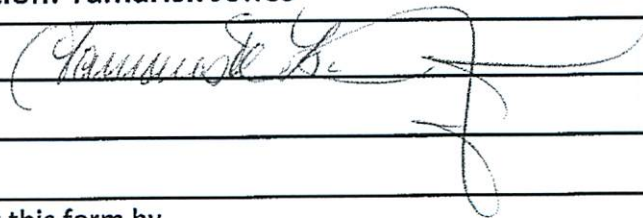
As an added measure to observe, track and realize personal progress, the Nursing and Health Education Units will jump start our way to better health and wellness with the provision of health screenings @ Week 1 and Week 12. Screenings will include: Blood Pressure; Cholesterol; Glucose; Bone Density and Body Fat Analysis. Weigh- ins for those interested, will also be taken/included at Weeks 1 and 12.

As a team, the goal will be to encourage healthier behaviors, both in food selection as well as to increase physical activity levels. Should staff be interested in continuing the program beyond the first 12 week time line, a second 12 week round will resume.

Your consideration of this health and wellness initiative is truly appreciated as our Department collectively aspires to achieve our Vision to "Strive for a Healthier Gloucester County"!

Printed Name of Person submitting nomination: Tamarisk Jones

Signature of Person submitting nomination:



Position / Title: Director

Date: April 12, 2018

Submit this form by

April 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

**2018- GLOUCESTER COUNTY BUDGET
OTHER EXPENSE REQUEST EXPLANATIONS**

430 Food

The cost to purchase food items for four(4) Healthy Demonstrations

Items consist of : chocolate, tea, water, salad items, fruit items,

oats, and any other food supplies necessary for hands-on demonstrations

375

499 Miscellaneous Supplies

The cost to purchase plates, napkins, silverware, mason jars, etc
to provide for discussions and hands-on demonstrations

125

Total

\$ 500

500

Form C-2

Department Code 330

Submission Date 4/12/2018

Department: _Health & Human Services_ Revision Date _____

Why Your Employees' Health Matters

RESEARCH SHOWS: HEALTHY EMPLOYEES ARE PRODUCTIVE EMPLOYEES

Health promotion is an investment in human capital. Studies show an **increase in employee productivity by 11% and a reduction in absenteeism of 1.8 days per employee** upon the introduction of a wellness program. By proactively engaging your employees in a worksite wellness program, you can enhance employee performance and improve your bottom line.

Effortless Worksite Wellness

By using our **Get Moving, Get Healthy NJ Workforce program**, you get customizable formatting to meet the needs of your business, all while saving you the time and money that other programs may require.



GET MOVING, GET HEALTHY NJ WORKFORCE

Affordable Worksite Wellness for Every Business

Who is FCCHS, Rutgers Cooperative Extension?

As the health and wellness component of **Rutgers Cooperative Extension**, FCCHS combines research and practical advice to help Gloucester County residents stay healthy, enjoy life, be active and reduce health care costs. Our programs empower consumers to make informed health decisions and educate professionals in health promotion and school wellness.

We conduct research and offer programs, workshops, publications, and on-line learning opportunities to schools, local agencies, organizations, and businesses. Visit our web site for more information about the services we provide.

NJAES.RUTGERS.EDU/FCCHS

The County of Gloucester complies with all state and federal rules and regulations and does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, sexual orientation, gender identity or expression, disability, handicap, or sex in admission to, access to, or operations of its programs, services, activities or in its employment practices. In addition, Gloucester County encourages the participation of people with disabilities in its programs and activities and offers special services to all County residents 60 years of age and older. Inquiries regarding compliance may be directed to the EEO office at (856) 384-6903 or through the County's ADA Coordinator at (856) 384-6842/New Jersey Relay Service 711.

Cooperating Agencies: Rutgers, The State University of New Jersey, U.S. Department of Agriculture, and County Board of Chosen Freeholders. Rutgers Cooperative Extension, a unit of The Rutgers New Jersey Agricultural Experiment Station, is an equal opportunity program provider and employer.



Robert M. Damminger Freehold Director
Giuseppe (Joe) Chila, Deputy Freeholder Director
Frank J. DiMarco, Freeholder Liaison

Family & Community Health Sciences (FCHS)
Rutgers Cooperative Extension
1200 N. Delsea Dr., Bldg. A, Suite 5
Clayton, NJ 08312
856 307 6450, ext. 2

FCCHS
Family & Community Health Sciences

RUTGERS

New Jersey Agricultural Experiment Station
Cooperative Extension

How the Program Works:

Step 1: Choose a start date and advertise.

Step 2: Employees sign up online using our registration link.

Step 3: We send weekly wellness emails directly to your employees.

Step 4: Collaborate with your FCHS educator to include personalized, complementary programs, such as: *Lunch and Learns*, *Family Cooking Workshops*, and setting up an on-site wellness council.

Step 5: At the end of the 12-weeks, employers receive a summary report with employee wellness outcomes.

Topics Include:

- Stress Reduction
- Incorporating Routine Physical Activity
- Healthy Eating Made Easy
- Financial Goal Setting
- Taking Action to Lower Expenses

Contact FCHS today at 856-307-6450, extension #2 to schedule your program.

FCHS
Family & Community
Health Sciences

**FCHS...Promoting
Healthy Families,
Schools,
and Communities**



Join Get Moving, Get Healthy NJ Workforce

A Unique Approach to Worksite Wellness

A growing number of New Jersey businesses already rely on **Get Moving, Get Healthy NJ Workforce** to make wellness a priority at their companies. By combining employee health with financial fitness, our program takes a unique approach to worksite wellness that no other program offers. And, with free and customizable 12-week, online formatting, it's an easy and pain-free way to administer and track your worksite wellness program.

Get Moving, Get Healthy NJ Workforce gives employers a no-cost tool to provide

employees with credible health promotion strategies. We equip participants with the knowledge and tools they need to improve financial fitness and prevent or reduce chronic illness and disability, so they can live longer, be healthier and be more productive while reducing their risk of heart disease, cancer, diabetes and obesity. Our goal is to empower employees to build a foundation of good health and personal finance.

What Participants Are Saying

A recent survey of **Get Moving, Get Healthy NJ Workforce** participants revealed that

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**Gloucester County Insurance Commission
Submission for Wellness Incentive Program Grant**

Member: Gloucester County Library Commission

Department: Gloucester County Library System Branch Libraries

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

The Gloucester County Library System (GCLS) will provide health and wellness programs for staff members over the next several months. We will collaborate with the Rutgers Extension of Gloucester County to provide a 12-week online program called "Get Moving, Get Healthy NJ Workforce". Staff will receive weekly emails and online links providing information, tips, and advice on health and wellness. Topics of the emails include eating healthier, reducing stress, and financial goal setting. We will also collaborate with a Family and Community Health Sciences educator from Rutgers Extension to host "Lunch and Learn" programs and "Family Cooking" programs. The programs will take place during lunch hours at the Mullica Hill Library and in the mornings at the other four GCLS branches. Although staff will be encouraged to attend, participation in the online program and cooking programs will be optional. The programs are provided free of charge, except for the cost of supplies which is estimated to be \$80.

After a brief summer break, GCLS will offer twice weekly yoga classes, starting in mid-August. Local yoga instructor, Tara Kron, will conduct 30-minute yoga sessions at the GCLS Mullica Hill Library twice a week for six weeks. The cost for the yoga classes will be \$35 per session for a total cost of \$420. We chose yoga because we feel it appeals to everyone and will be a good way to wind down from the busy summer reading programs. As an incentive, the yoga sessions will count as work time for those staff members who choose to participate.

The annual system-wide GCLS Staff Development Day will take place on October 5, 2018 and we will continue to focus on staff health and wellness. As part of the day's activities, we plan to invite Rutgers Extension to speak; to host a meditation class; and to provide free health screenings for staff.

Printed name of person submitting nomination: Anne M. Wodnick

Signature of person submitting nomination: *Anne M. Wodnick*

Position/Title: GCLS Director

Date: 04/10/18

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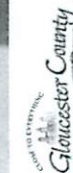
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