

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, MAY 3, 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: May 3, 2018
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** February 22, 2018 Open Minutes.....Appendix I
February 22, 2018 Closed Minutes.....Handout
March 22, 2018 Open Minutes.....Appendix I
March 22, 2018 Closed Minutes.....Handout
- ☐ **CORRESPONDENCE**
- ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee:Verbal
 - ☐ Claims Committee:Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-24
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Report – February & March..... Appendix III
- ☐ **TREASURER – Tracey Giordano**
 - Resolution **27-18** March Bill List Confirmation of Payment – Motion Required..... Pages 25-26
 - Resolution **28-18** March Benefit Bill List Confirmation of Payment – Motion Required..... Page 27
 - Resolution **29-18** April Bill List – Motion Required..... Pages 28-29
 - Resolution **30-18** April Benefit Bill List– Motion Required..... Page 30
 - February Monthly Treasurer Reports..... Pages 31-32
- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 - Resolution **31-18** Authorizing Disclosure of Liability Claims Check Register..... Pages 33-34
 - Liability Claim Payments – 2/01/18 to 2/28/18..... Pages 35-36
 - Liability Claim Payments – 3/01/18 to 3/31/18..... Pages 37-39
- ☐ **MANAGED CARE– Medlogix - Taylor Jacob**
 - Medlogix Monthly Summary Report..... Page 40
- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 41-42
 - Safety Director Bulletin – Comprehensive Playground Inspection Programs..... Pages 43-45
 - BRIT 2018 Grant Letter..... Pages 46-47
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 48-49
 - *Motion to authorize the Underwriting Services Director to renew the above captioned policies*

- *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 50-52**
Resolution [32-18](#) 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: June 28, 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: May 3, 2018

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Welcome Tim Sheehan (Page 6)** – The Board of Chosen Freeholders of the County of Gloucester passed a resolution appointing Tim Sheehan as a Commissioner to the Gloucester County Insurance Commission. At this time we will accept nominations to fill the vacancy of the Chairman's position. Included in the agenda on page 6 is Resolution 23-18, Certifying the Appointment of Chairperson and Vice Chairperson. The resolutions being presented today were reviewed and approved by the Commission Attorney.

- ☐ **Motion to approve Resolution 23-18 Certifying the Appointment of Chairman & Vice Chairman**

- ☐ **Commission Bank Accounts (Page 7)** – Attached on page 7 is Resolution 24-18 which amends the authorized signatories of the Commission Bank Accounts. Mr. White was deleted and Mr. Sheehan was added.

- ☐ **Motion to approve Resolution 24-18 Designating Authorized Signatures for Commission Bank Account**

- ☐ **Appointment of a Commissioner to the NJCE (Page 8)** – Attached on page 8 is Resolution 25-18 Appointing Tim Sheehan as the Gloucester County Insurance Commission representative to the NJCE for the remainder of Fund Year 2018. Mr. Sheehan replaces Mr. White in that position.

- ☐ **Motion to approve Resolution 25-18 Appointing a Commissioner to the New Jersey Counties Excess Joint Insurance Fund**

- ☐ **2018 PRIMA Conference (Pages 9-11)** – The PRIMA Conference will take place in Indianapolis this year on June 3-6. Attached on pages 9-10 is some information on the educational sessions offered at the conference. Attached on page 11 is Resolution 26-18 Authorizing Advanced Travel Expenses for Authorized Official Travel. If the Commissioners authorize this expense it will be paid from the Miscellaneous and Expense Account of the budget. If any Commissioner is 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**
- ❑ RFP for Commission Attorney** – The Commission Attorney’s Contract expired effective April 27, 2018. The Fund Office issued and advertised a Request for Price Proposals. We received one response from Grace Marmero & Associates, LLP. The response will be available at the meeting. The Fund Office will prepare the applicable resolution and 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
- ❑ RFP for Nurse Case Manager** – The contract for the Nurse Case Manager expired effective April 27, 2018. The Fund Office issued and advertised a Request for Price Proposals. We received one response from Susan Schaefer, RN, CCM. The response will be available at the meeting. The Fund Office will prepare the applicable resolution and agreement.

❑ Motion to approve the appointment of Susan Schaefer, RN, CCM as the Nurse Case Manager for the period of May 3, 2018 to May 3, 2019
- ❑ RFP for Functional Capacity Testing & Evaluation Services** – The contract for the Functional Capacity Testing & Evaluation Services expired on April 27, 2018. The Fund Office issued and advertised a Request for Price Proposals. We received one response from Synergy Joint & Spine. The response will be available at the meeting. The Fund Office will prepare the applicable resolution and agreement.

❑ Motion approve to the appointment of Synergy Joint and Spine as the Functional Capacity Testing Case Manager for the period of May 3, 2018 to May 3, 2019
- ❑ NJ Counties Excess Insurance Fund (NJCE) (Pages 12-16)** – The NJCE held its Reorganization Meeting on February 22, 2018 and adopted the respective reorganization resolutions. A summary report of the meeting is included in the agenda on pages 12-14. The NJCE also met on April 26, 2018. A summary report of the meeting is included in the agenda on pages 15-16.
- ❑ 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 February and March. There were 49 certificates issued in February and 10 certificates in March.
- ❑ GCIC Property and Casualty Financial Fast Track (Pages 17-18)** - Included in the agenda on pages 17-18 is a copy of the Property & Casualty Financial Fast Track Report for the month of February. As of **February 28, 2018** there is a statutory surplus of **\$2,821,852**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE, **\$1,844,730**. The total cash amount is **\$4,564,047**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 19-20)** - Included in the agenda on pages 19-20 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2018** there is a statutory surplus of **\$10,515,477**. The total cash amount is \$19,331,388.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 21)** – Included in the agenda on page 21 is a copy of Health Benefits Financial Fast Track for the month of February. As of **February 28, 2018** there is a statutory surplus of **\$214,571**.
- ❑ **Claim Tracking Reports (Pages 22-24)** - Included in the agenda on pages 22-24 are copies of the Claim Activity report and the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2018. The Executive Director will review the reports with the Commission.
- ❑ **2018 Property & Casualty Assessments** – The Treasurer’s Office advises all of the member entities have paid the March 15th assessment. The second assessment payment is due on May 15, 2018.
- ❑ **2018 Meeting Schedule** – As a reminder the Commission will not meet at the end of the month. The next meeting is scheduled for June 28, 2018.

RESOLUTION NO. 23-18

GLOUCESTER COUNTY INSURANCE COMMISSION

**CERTIFYING THE APPOINTMENT OF
CHAIRPERSON AND VICE CHAIRPERSON**

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

WHEREAS, the GCIC has deemed it necessary and appropriate to amend Resolution 1-18.

NOW, THEREFORE, BE IT RESOLVED by the Gloucester County Insurance Commission that the following persons have been appointed as Chairperson and Vice Chairman for the remainder of Fund Year 2018.

_____	Chairman
_____	Vice Chairman
<u>Tamarisk Jones</u>	Commissioner
<u>Karen Christina</u>	Alternate

BE IT FURTHER RESOLVED that the Chairman and Vice Chairman shall serve through 2019 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on May 3, 2018.

ADOPTED:

BY: _____
CHAIRMAN

ATTEST:

BY: _____
VICE CHAIRMAN

RESOLUTION NO. 24-18

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

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

WHEREAS, the GCIC has deemed it necessary and appropriate to amend Resolution 6-18.

NOW, THEREFORE, BE IT RESOLVED by the GCIC, that all funds of the GCIC shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least one (1) of the following persons who are duly authorized pursuant to this resolution for the remainder of Fund Year 2018.

_____	- Chairman
_____	- Vice Chairman
TAMARISK JONES	- Commissioner
TRACEY N. GIORDANO	- Treasurer

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on May 3, 2018.

ADOPTED:

BY: _____
CHAIRMAN

ATTEST:

BY: _____
VICE CHAIRMAN

RESOLUTION NO. 25-18

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2018**

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

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

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

WHEREAS, the GCIC has deemed it necessary and appropriate to amend Resolution 8-18; and

WHEREAS, **Timothy Sheehan** is an employee of the County and the Commission having deemed it appropriate to designate **Timothy Sheehan** as commissioner to the Fund.

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of said Commission **Timothy Sheehan** is designated commissioner to the New Jersey Counties Excess Joint Insurance Fund for the remainder of Fund Year 2018.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on May 3, 2018.

ADOPTED:

BY: _____
CHAIRMAN

ATTEST:

BY: _____
VICE CHAIRMAN



PRIMA 18
CONFERENCE
INDIANAPOLIS

June 3-6, 2018



Education

The PRIMA 2018 Annual Conference in Indianapolis will offer engaging, important and timely information about and related to public risk management through quality education sessions dedicated to exploring the hottest, cutting-edge topics and issues impacting today's public risk manager.

The educational sessions are offered as 30-minute cram sessions, traditional 1.25 hour classroom sessions and 2.5 hour in-depth workshops. Selected sessions are organized by the following tracks:

Employee Benefits/Human Resources

- Building an Authentic Workplace Culture
- Creating a Compliant Wellness Program
- Diversity and Inclusion: The Risk and Opportunities
- Meaningful Retiree Health Care Strategies to Mitigate Risk
- The Essential Elements of Effective Conflict Resolution

Enterprise Risk Management (ERM)

- ERM and Organizational Culture: Adapting to Survive/Thrive
- ERM Roundtable: ISO 31000 Updates and More
- First Amendment Challenges to Pan-Handling and Sign Regulations
- Kansas City 2.0: Embracing the Smart City Challenge
- Managing the Risk Relationships of Your Community Special Events
- Mind Your P's and Q's: Tips for ERM Implementation Success

Pools

- Audits, Performance Reviews or Benchmarking: When & Why
- Emerging Trends and the Use of Data Analytics for Self-Insurance Pooling
- Optimizing Your Excess Insurance/Reinsurance Dollars
- Pool Information Exchange
- Rethinking Leadership: Overturning Traditional Professional Development
- Why Pooling Works!

Risk & Benefits Financing/Insurance/Self-Insurance

- Cyber Insurance: Key Considerations and Challenges
- Determining Your Entity's Total Cost of Risk
- Engaging with the Public-Private Partnership to Manage Risk

- Real-World Risk Transfer
- Transparent Pricing - Know Your Healthcare Costs
- Understanding Actuarial Reports: Fun with Numbers!
- What Is Your Construction IQ?

Risk Control/Safety

- Body Cams - Technology and Usage Issues are Growing
- The Era of Drones – What's Now and What's Next?
- Managing Distracted Driving in Law Enforcement
- Police Response to Mental Illness Crises
- Safety Talk Effectiveness
- Strategic Approach to Claims Management
- The Fleet/Risk Management Connection
- Cyber Symposium

Schools

- Evaluating Damages in High Exposure Litigation
- Protecting Our Students: A Panel Discussion
- Social Media and Kids: Identifying and Preventing Risks for Schools and Programs for Minors
- The ABCs of School Risk Management
- Workplace Violence: Practical Planning and Response Protocols

Risk Management Leadership/Administration

- Caught on Video: Employers, Municipalities and Trial by Social Media
- Cyber Strong? Rate Your Readiness
- Disruptive Technologies and the Public Sector's Role
- Emerging Trends-Public Risk Manager Panel Discussion
- Local Government on Trial: Inside a Wrongful Imprisonment Lawsuit
- Mission Driven Leadership
- Police Action: Media Portrayal, Law and Reality
- RFPs: Top 10 Do's and Don'ts

Workers' Compensation

- A Framework for Understanding the Opioid Crisis
- Addressing Municipalities' Biggest Workers' Compensation Challenges
- Claim Predictive Models in Action!
- Don't Let Your Claims Manage You
- Opioids and Chronic Pain: Problems and Solutions
- Police and Fire Presumption Claims: A Cardiologist's Perspective
- PTSD: The Employee Who is Forever Changed

RESOLUTION NO. 26-18

GLOUCESTER COUNTY INSURANCE COMMISSION

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Gloucester County Insurance Commission may need to travel to the PRIMA Conference on or about June 3, 2018 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2018 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Gloucester County Insurance Commission will verify their expenses and any excess cash will be repaid to the Gloucester County Insurance Commission along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Gloucester County Insurance Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on May 3, 2018.

ADOPTED:

BY: _____
CHAIRMAN

ATTEST:

BY: _____
VICE CHAIRMAN

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 22, 2018
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Special Presentation: Chairman Angilella acknowledged Commissioner Gerald White who announced his retirement as of February 28, 2018. Commissioner White was an essential part in the formation and success of the NJCE JIF with Gloucester County as one of the charter members.

2018 Reorganization: The NJCE conducted its 2018 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

As per the NJCE Bylaws, the total number of commissioners exceeds seven and can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Below is a listing of the 2018 Executive Committee and alternates; however, the NJCE meets as a Board of Fund Commissioners.

2018 Officers & Executive Committee

Chairman	Ross Angilella	Camden County Insurance Commission
Secretary	John Kelly	Ocean County
Executive Committee	Janette Kessler	Atlantic County Insurance Commission
	Kendall Collins	Burlington County Insurance Commission
	Ken Mecouch	Cumberland County Insurance Commission
	Gerald White	Gloucester County Insurance Commission <i>Replacement to be determined</i>
	Edmund Shea	Hudson County
Alternates	Andrew Mair	Mercer County Insurance Fund Commission
	Michael Yuska	Union County Insurance Commission

Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2018 Meeting Schedule & 2019 Reorganization

April 26, 2018	Camden County Emergency Training Center	1:00PM
June 28, 2018	Camden County Emergency Training Center	1:00PM
September 27, 2018	Camden County Emergency Training Center	1:00PM
October 25, 2018	Camden County Emergency Training Center	1:00PM
November 15, 2018	Camden County Emergency Training Center	1:00PM
February 28, 2019	2019 Reorganization Camden County Emergency Training Center	1:00PM

2018 Risk Management Plan: Included as part of the Reorganization was the 2018 Risk Management Plan with changes highlighted from the prior year.

Commission Membership – Status Update: As of 1/1/18, the County of Salem dissolved its Commission and membership. The Counties of Atlantic, Burlington and Cumberland have renewed membership with the NJCE JIF for another 3-year period; additionally the County of Union has formed a Commission.

Underwriting Data Validation: As reported during the 2017 budget development, the Board agreed that the Fund introduce progressive initiatives to obtain consistent and ratable data through payroll audits, property appraisals and an underwriting data system.

- **Payroll Audits:** The Board previously authorized an agreement for Payroll Auditing Services with Bowman & Company. Executive Director reported that this process will be initiated for the 2019 renewal and members should anticipate receiving requests for payroll information in the coming weeks.
- **Underwriting/Claims Data System:** Executive Director requested authorization to draft and release a Request for Qualifications (RFQ) for an online Underwriting/Claims Data system. Proposed timeline is to implement the underwriting data collection first followed by a focus on claims data. Fund Attorney to review proposed scope of services to determine if an RFQ and/or other regulatory contractual process is required. The Board of Fund Commissioners authorized a release subject to review by Fund Attorney.

Underwriting Manager

2018 Excess & Ancillary Renewal Program Report: Underwriting Manager submitted a report on the renewal and noted the following highlights:

- Negotiations with Zurich, the Fund's Property carrier, resulted in a favorable rate renewal and a flat deductible despite loss activity.
- Safety National, the Fund's Excess Workers' Compensation carrier, renewed for a 2nd year of a two-year agreement at a 3% rate decrease.
- Ancillary coverages were either renewed with incumbent carriers or marketed for better rates/terms. Of note, AIG was replaced by Chubb to provide public officials/employment practices liability and cyber liability; AIG was replaced by Ironshore/Chubb for medical malpractice.

2018 Extraordinary Unspecifiable Services (EUS): The Board of Fund Commissioners previously approved authorization for the Underwriting Manager to bind coverage of the 2018 renewal program. The EUS statements binding the coverage are kept on file in the fund office; a summary statement was included in the agenda for information. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

2018 Budget: In accordance with the regulations, the budget adopted by the Fund was advertised in the Fund's official newspapers and filed with the State.

2018 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Financial Fast Track: The Financial Fast Track as of December 31, 2017 reflected a statutory surplus of \$10.5 million.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report of open claims with reserves for the Board's information only.

Risk Control: Safety Director's report included a staff announcement, a report reflecting the risk control activities from November 2017 thru March 2018 and Safety Director Bulletins.

Safety Director submitted a memorandum on the 2018 BRIT Safety Grant Program in which Counties may receive reimbursement up to 50% of the cost of a safety item or service; the annual grant available to all nine members is \$45,000. The Board of Fund Commissioners agreed with a suggestion to split the total funding into nine (9) grants of \$5,000 each. The un-used funds will be allocated proportionately at year-end to those members that were approved for grant funding.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 26, 2018 at 1:00PM at the Camden County Emergency Training Center.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: April 26, 2018
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Financial Audit as of December 31, 2017: Submitted for information only was correspondence from the Bowman & Company, Fund Auditor, noting their firm's engagement to conduct the audit of financial statements as of 12/31/17.

Fund Commissioner/Amending Authorized Signatories: As of March 28, 2018 Commissioner Timothy Sheehan is the NJCE Fund Commissioner representing the County of Gloucester. The Board of Fund Commissioners adopted a Resolution amending the Designating Authorized Signatures for Bank Accounts.

Professional Contracts

Litigation Management: A Request for Proposals was advertised with a deadline to respond by April 24, 2018. Fund Attorney reported a sub-committee met to review the responses from two firms. Fund Attorney submitted a memorandum noting the committee's recommendation to re-appoint the firm Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services for a one-year term based on the submitted hourly fee proposal. The Board of Fund Commissioners adopted a resolution authorizing the professional services agreement.

Actuary: Executive Director said the Fund's contract with The Actuarial Advantage expired November 16, 2017 and as authorized the Fund office issued as solicitation for quotations and The Actuarial Advantage was the only firm to respond. The Board of Fund Commissioners adopted a resolution authorizing the professional services agreement.

Underwriting Data Validation: As previously discussed, during the 2017 budget development the Board agreed that the Fund introduce progressive initiatives to obtain consistent and ratable data through payroll audits, property appraisals and an online underwriting data system.

Payroll Audits: Bowman & Company has begun contacting members to perform a 2017 workers' compensation insurance exposure verification audit as part of the 2019 renewal.

Risk Management Information System (RMIS): Fund Attorney reported the scope of services for the online RMIS is being finalized and will be issued as a competitive contracting request for proposals. The RMIS is comprised of two components – underwriting data collection and claims – which will be implemented over a 2-year period. Fund Attorney submitted a resolution authorizing use of competitive contracting; once authorization is provided the advertisement will be placed in the Fund's official papers and a recommendation for an award is expected to be provided at the next meeting. The Board of Fund

Commissioners adopted a resolution authorizing the initiation of the competitive contracting process.

Financial Fast Track: The Financial Fast Track as of March 31, 2018 reflected a statutory surplus of \$10.7 million.

2018 Financial Disclosures: The Local Finance Board has issued the annual notice regarding filing of the Financial Disclosure forms. Fund Commissioners and Professionals have until April 30th to complete the filing.

Underwriting Manager

2019 Property Renewal: Underwriting Manager submitted a report noting that Zurich will be increasing the property deductible from \$100,000 to \$250,000, as well as, a rate increase for the 2019 renewal based on significant loss activity from 2015-2017; losses were primarily driven by non-natural/catastrophic events. During the 2019 budget development process, the NJCE can consider options to self-fund a property layer.

Membership: Underwriting Manager reported that marketing efforts have been underway to offer membership to the County of Monmouth and the County of Essex; copies of exposure summaries for each County were submitted for information. The Fund last adopted a Resolution offering membership to the County of Monmouth in 2017; submitted as part of the agenda was an amended Resolution reaffirming the Fund's offer of membership as the County will likely pass its own resolution to join the Fund on/before December 31, 2018. Also enclosed was a Resolution to offer membership to the County of Essex. The Board of Fund Commissioners adopted both resolutions.

Risk Control: Safety Director submitted a report reflecting the risk control activities from February through May 2018 and Safety Director Bulletins distributed during that time.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report, which were reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 28, 2018 at 1:00PM at the Camden County Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2018			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		497,786	995,571	43,952,330	44,947,901
2.	CLAIM EXPENSES					
		Paid Claims	176,216	272,258	12,282,344	12,554,602
		Case Reserves	(102,165)	150,325	2,237,189	2,387,514
		IBNR	96,915	22,150	1,424,413	1,446,563
		Discounted Claim Value	(3,942)	(8,875)	(99,645)	(108,520)
	TOTAL CLAIMS		167,024	435,858	15,844,300	16,280,159
3.	EXPENSES					
		Excess Premiums	235,581	471,162	19,641,461	20,112,622
		Administrative	85,881	171,203	5,806,626	5,977,829
	TOTAL EXPENSES		321,462	642,365	25,448,087	26,090,451
4.	UNDERWRITING PROFIT (1-2-3)		9,299	(82,652)	2,659,943	2,577,291
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		9,299	(82,652)	2,667,180	2,584,528
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		4,081	6,769	1,831,795	1,838,564
11.	SURPLUS (6 + 7 + 8)		13,380	(75,882)	2,897,735	2,821,852
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		38	19	470,849	470,868
	2011		50	24	55,387	55,411
	2012		40	19	359,951	359,970
	2013		66	32	496,763	496,795
	2014		(117)	(147)	912,803	912,656
	2015		11,769	11,739	(221,375)	(209,636)
	2016		(3,992)	(4,025)	699,377	695,352
	2017		(247)	(298)	123,979	123,681
	2018		5,773	(83,247)		(83,247)
TOTAL SURPLUS (DEFICITS)			13,380	(75,882)	2,897,734	2,821,852
TOTAL CASH						4,564,047

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 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	1,819,315
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	1,819,315	1,819,315
FUND YEAR 2011				
Paid Claims	0	0	2,777,721	2,777,721
Case Reserves	0	0	42,838	42,838
IBNR	0	0	14,100	14,100
Discounted Claim Value	0	0	(2,152)	(2,152)
TOTAL FY 2011 CLAIMS	0	0	2,832,506	2,832,506
FUND YEAR 2012				
Paid Claims	759	759	1,965,289	1,966,048
Case Reserves	(759)	(759)	223,232	222,473
IBNR	0	0	14,074	14,074
Discounted Claim Value	0	0	(6,346)	(6,346)
TOTAL FY 2012 CLAIMS	0	0	2,196,249	2,196,249
FUND YEAR 2013				
Paid Claims	492	1,331	1,337,596	1,338,926
Case Reserves	(492)	(1,331)	181,682	180,352
IBNR	0	0	17,258	17,258
Discounted Claim Value	0	0	(7,036)	(7,036)
TOTAL FY 2013 CLAIMS	0	0	1,529,500	1,529,500
FUND YEAR 2014				
Paid Claims	1,300	4,070	915,083	919,153
Case Reserves	(1,300)	(4,070)	52,820	48,750
IBNR	175	175	55,292	55,466
Discounted Claim Value	0	0	(3,552)	(3,552)
TOTAL FY 2014 CLAIMS	175	175	1,019,642	1,019,816
FUND YEAR 2015				
Paid Claims	28,219	50,518	1,590,742	1,641,260
Case Reserves	(21,767)	86,483	820,202	906,685
IBNR	(18,164)	(148,713)	192,613	43,900
Discounted Claim Value	0	0	(25,000)	(25,000)
TOTAL FY 2015 CLAIMS	(11,712)	(11,712)	2,578,557	2,566,846
FUND YEAR 2016				
Paid Claims	12,449	13,209	1,108,848	1,122,057
Case Reserves	(12,659)	(307)	320,243	319,936
IBNR	3,991	(9,120)	357,127	348,007
Discounted Claim Value	0	0	(17,635)	(17,635)
TOTAL FY 2016 CLAIMS	3,782	3,782	1,768,584	1,772,365
FUND YEAR 2017				
Paid Claims	28,981	98,052	767,750	865,802
Case Reserves	7,548	(802)	596,173	595,371
IBNR	(36,216)	(96,921)	773,949	677,027
Discounted Claim Value	0	0	(37,924)	(37,924)
TOTAL FY 2017 CLAIMS	312	329	2,099,947	2,100,276
FUND YEAR 2018				
Paid Claims	104,016	104,320		104,320
Case Reserves	(72,736)	71,110		71,110
IBNR	147,130	276,730		276,730
Discounted Claim Value	(3,942)	(8,875)		(8,875)
TOTAL FY 2018 CLAIMS	174,468	443,285	0	443,285
COMBINED TOTAL CLAIMS	167,024	435,858	15,844,300	14,460,844

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	February 28, 2018			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		1,749,866	3,499,732	118,535,964	122,035,696
2.	CLAIM EXPENSES					
		Paid Claims	36,844	59,183	3,142,296	3,201,479
		Case Reserves	76,079	76,035	3,560,908	3,636,943
		IBNR	209,574	514,451	10,479,791	10,994,242
		Discounted Claim Value	(22,223)	(44,809)	(777,744)	(822,553)
	TOTAL CLAIMS		300,275	604,860	16,405,251	17,010,111
3.	EXPENSES					
		Excess Premiums	1,283,040	2,566,079	82,005,406	84,571,485
		Administrative	139,604	280,209	8,815,738	9,095,948
	TOTAL EXPENSES		1,422,643	2,846,289	90,821,144	93,667,433
4.	UNDERWRITING PROFIT (1-2-3)		26,948	48,583	11,309,569	11,358,153
5.	INVESTMENT INCOME		2,629	1,283	263,592	264,876
6.	PROFIT (4+5)		29,577	49,867	11,573,162	11,623,028
7.	Dividend		0	0	500,000	500,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		29,577	49,867	10,465,611	10,515,477
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		106	51	487,880	487,931
	2011		173	84	986,002	986,086
	2012		180	88	670,408	670,495
	2013		332	161	1,684,539	1,684,700
	2014		398	193	2,114,583	2,114,776
	2015		442	215	1,304,973	1,305,188
	2016		(1,650)	(1,908)	2,228,683	2,226,775
	2017		497	244	988,542	988,786
	2018		29,099	50,738		50,738
TOTAL SURPLUS (DEFICITS)			29,577	49,867	10,465,610	10,515,477
TOTAL CASH						19,331,388

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2018					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	640	990	165,365	166,355
	Case Reserves	(640)	(990)	84,636	83,646
	IBNR	0	0	224,999	224,999
	Discounted Claim Value	0	0	(12,655)	(12,655)
	TOTAL FY 2010 CLAIMS	0	0	462,345	462,345
FUND YEAR 2011					
	Paid Claims	2,960	7,400	435,147	442,547
	Case Reserves	(2,962)	(7,402)	341,117	333,715
	IBNR	2	2	238,736	238,738
	Discounted Claim Value	0	0	(31,362)	(31,362)
	TOTAL FY 2011 CLAIMS	0	0	983,638	983,638
FUND YEAR 2012					
	Paid Claims	4,483	7,806	1,466,690	1,474,497
	Case Reserves	517	(2,806)	180,069	177,263
	IBNR	(5,000)	(5,000)	623,240	618,240
	Discounted Claim Value	0	0	(45,106)	(45,106)
	TOTAL FY 2012 CLAIMS	0	0	2,224,893	2,224,893
FUND YEAR 2013					
	Paid Claims	19,446	25,331	306,969	332,300
	Case Reserves	(19,447)	(16,048)	752,266	736,217
	IBNR	0	(9,284)	680,765	671,481
	Discounted Claim Value	0	0	(78,671)	(78,671)
	TOTAL FY 2013 CLAIMS	(1)	(1)	1,661,329	1,661,328
FUND YEAR 2014					
	Paid Claims	8,272	16,030	401,039	417,069
	Case Reserves	142,166	134,408	410,814	545,222
	IBNR	(150,438)	(150,438)	1,268,147	1,117,709
	Discounted Claim Value	0	0	(81,671)	(81,671)
	TOTAL FY 2014 CLAIMS	0	0	1,998,329	1,998,329
FUND YEAR 2015					
	Paid Claims	1,043	1,613	345,381	346,994
	Case Reserves	(30,945)	(31,512)	1,255,154	1,223,642
	IBNR	29,902	29,899	1,619,464	1,649,363
	Discounted Claim Value	0	0	(157,891)	(157,891)
	TOTAL FY 2015 CLAIMS	0	0	3,062,109	3,062,109
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	0	0	250,120	250,120
	IBNR	0	0	2,394,880	2,394,880
	Discounted Claim Value	0	0	(162,270)	(162,270)
	TOTAL FY 2016 CLAIMS	0	0	2,482,730	2,482,730
FUND YEAR 2017					
	Paid Claims	0	13	21,705	21,718
	Case Reserves	(11,811)	(2,816)	286,733	283,917
	IBNR	11,807	2,803	3,429,559	3,432,362
	Discounted Claim Value	0	0	(208,119)	(208,119)
	TOTAL FY 2017 CLAIMS	(4)	0	3,529,878	3,529,878
FUND YEAR 2018					
	Paid Claims	0	0		0
	Case Reserves	(799)	3,201		3,201
	IBNR	323,301	646,469		646,469
	Discounted Claim Value	(22,223)	(44,809)		(44,809)
	TOTAL FY 2018 CLAIMS	300,280	604,861	0	604,861
COMBINED TOTAL CLAIMS		300,275	604,860	16,405,251	17,010,111
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 FEBRUARY 28, 2018

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	46,308	93,016	83,690,535	83,783,551
2. CLAIM EXPENSES				
Paid Claims	36,030	84,540	74,215,031	74,299,571
IBNR	247	892	35,575	36,467
Total Claims	36,277	85,432	74,250,606	74,336,038
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,330	12,692	5,641,920	5,654,612
Total Expenses	6,330	12,692	9,227,386	9,240,078
4. UNDERWRITING PROFIT (1-2-3)	3,701	(5,108)	212,543	207,435
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	3,701	(5,108)	219,679	214,571
9. STATUTORY SURPLUS (6+7-8)	3,701	(5,108)	219,679	214,571

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	1,345	23,988	7,613	31,602
CASH	-	-	44,057	44,057
2018 SURPLUS	2,357	(28,227)	-	(28,227)
CASH	(8,564)	34,793	-	34,793
2017 SURPLUS	3,701	(5,108)	219,679	214,571
TOTAL CASH	(8,564)	34,793	255,252	290,045

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	(1,345)	(23,988)	36,444	12,455
Total Claims	(1,345)	(23,988)	488,316	464,328
FUND YEAR 2018				
Paid Claims	36,030	84,540	-	84,540
IBNR	1,592	24,011	-	24,011
Total Claims	81,679	152,608	-	152,608
COMBINED TOTAL CLAIMS	(1,345)	(23,119)	74,250,606	74,227,487

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.

Print date

18-Apr-18

Gloucester County Insurance Commission CLAIM ACTIVITY REPORT										
AS OF	March 31, 2018									
COVERAGE LINE-PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	0	0	0	0	0	0	0	5	4	9
March-18	0	0	0	0	0	0	0	3	3	6
NET CHGE	0	0	0	0	0	0	0	-2	-1	-3
Limited Reserves										\$5,602
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$9,896	\$34,660	\$45,556
March-18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,262	\$21,350	\$33,612
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	\$2,365	(\$13,310)	(\$11,944)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$174,158	\$138,010	\$1,622,420
COVERAGE LINE-GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	0	0	3	1	2	9	3	23	3	44
March-18	0	0	3	2	2	9	3	21	7	47
NET CHGE	0	0	0	1	0	0	0	-2	4	3
Limited Reserves										\$11,523
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	\$0	\$0	\$127,732	\$14,279	\$20,482	\$185,345	\$31,000	\$82,000	\$2,500	\$463,337
March-18	\$0	\$0	\$127,732	\$12,416	\$17,627	\$267,804	\$31,000	\$79,000	\$6,000	\$541,578
NET CHGE	\$0	\$0	\$0	(\$1,863)	(\$2,855)	\$82,459	\$0	(\$3,000)	\$3,500	\$78,241
Ltd Incurred	\$375,597	\$753,197	\$599,298	\$30,558	\$183,963	\$409,932	\$35,823	\$81,577	\$6,000	\$2,475,945
COVERAGE LINE-AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	0	0	0	0	0	2	1	7	1	11
March-18	0	0	0	0	0	2	1	8	2	13
NET CHGE	0	0	0	0	0	0	0	1	1	2
Limited Reserves										\$13,965
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	\$0	\$0	\$0	\$0	\$0	\$160,416	\$1,500	\$28,703	\$500	\$191,119
March-18	\$0	\$0	\$0	\$0	\$0	\$151,685	\$1,500	\$27,361	\$1,000	\$181,546
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$8,731)	\$0	(\$1,341)	\$500	(\$9,572)
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
February-18	0	3	3	9	5	16	12	26	14	88
March-18	0	3	3	8	5	15	12	22	18	86
NET CHGE	0	0	0	-1	0	-1	0	-4	4	-2
Limited Reserves										\$17,763
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	\$0	\$42,838	\$94,741	\$166,072	\$28,268	\$560,924	\$286,436	\$474,772	\$33,451	\$1,687,502
March-18	\$0	\$37,211	\$94,537	\$162,316	\$26,035	\$472,298	\$297,083	\$354,808	\$83,371	\$1,527,659
NET CHGE	\$0	(\$5,627)	(\$204)	(\$3,757)	(\$2,233)	(\$88,626)	\$10,647	(\$119,964)	\$49,921	(\$159,843)
Ltd Incurred	\$1,351,453	\$1,728,900	\$1,178,628	\$1,316,553	\$698,564	\$1,657,831	\$1,033,130	\$1,070,048	\$113,946	\$10,149,053
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	0	3	6	10	7	27	16	61	22	152
March-18	0	3	6	10	7	26	16	54	30	152
NET CHGE	0	0	0	0	0	-1	0	-7	8	0
Limited Reserves										\$15,029
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
February-18	\$0	\$42,838	\$222,473	\$180,351	\$48,750	\$906,685	\$319,936	\$595,371	\$71,110	\$2,387,514
March-18	\$0	\$37,211	\$222,269	\$174,731	\$43,663	\$891,787	\$329,583	\$473,431	\$111,721	\$2,284,395
NET CHGE	\$0	(\$5,627)	(\$204)	(\$5,620)	(\$5,088)	(\$14,898)	\$9,647	(\$121,940)	\$40,611	(\$103,119)
Ltd Incurred	\$1,820,315	\$2,820,534	\$2,188,521	\$1,519,088	\$967,722	\$2,615,429	\$1,472,010	\$1,366,280	\$259,456	\$15,029,355

2014 2015 2016 2017 2018 YEARS

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

AS OF

March 31, 2018

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		51			Last Month		50			Last Year		39		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		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%	746,723	96.38%	183,963	183,963	23.74%	745,574	96.23%	203,030	203,030	26.20%	712,394	91.95%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	64,267	93.62%	3,950	3,950	5.75%	64,033	93.27%	3,950	3,950	5.75%	60,968	88.81%
WORKER'S COMP	1,107,261	698,564	698,564	63.09%	1,102,520	99.57%	698,571	698,571	63.09%	1,101,971	99.52%	704,605	704,605	63.64%	1,091,435	98.57%
TOTAL ALL LINES	2,194,083	967,722	967,722	44.11%	2,156,882	98.30%	967,729	967,729	44.11%	2,154,950	98.22%	992,830	992,830	45.25%	2,108,169	96.08%
NET PAYOUT %	\$924,059				42.12%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		39			Last Month		38			Last Year		27		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		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%	625,230	91.95%	249,932	249,932	36.75%	621,402	91.38%	160,801	160,801	23.65%	562,355	82.70%
AUTO LIABILITY	91,000	203,580	203,580	223.71%	80,817	88.81%	203,580	203,580	223.71%	80,353	88.30%	23,750	23,750	26.10%	72,823	80.03%
WORKER'S COMP	1,157,000	1,657,831	1,657,831	143.29%	1,140,463	98.57%	1,722,013	1,722,013	148.83%	1,138,780	98.43%	1,534,743	1,534,743	132.65%	1,102,955	95.33%
TOTAL ALL LINES	2,158,000	2,615,429	2,615,429	121.20%	2,076,510	96.22%	2,519,612	2,519,612	116.76%	2,070,535	95.95%	2,063,840	2,063,840	95.64%	1,968,134	91.20%
NET PAYOUT %	\$1,723,643				79.87%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		27			Last Month		26			Last Year		15		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	445,212	445,212	225.72%	190,201	96.43%
GEN LIABILITY	641,774	35,823	35,823	5.58%	530,743	82.70%	35,823	35,823	5.58%	524,025	81.65%	45,185	45,185	7.04%	424,005	66.07%
AUTO LIABILITY	103,684	20,749	20,749	20.01%	82,974	80.03%	20,749	20,749	20.01%	81,828	78.92%	32,953	32,953	31.78%	61,776	59.58%
WORKER'S COMP	1,226,749	1,033,130	1,033,130	84.22%	1,169,446	95.33%	1,004,114	1,004,114	81.85%	1,162,905	94.80%	977,280	977,280	79.66%	965,032	78.67%
TOTAL ALL LINES	2,169,445	1,472,010	1,472,010	67.85%	1,980,400	91.29%	1,442,993	1,442,993	66.51%	1,965,997	90.62%	1,500,630	1,500,630	69.17%	1,641,013	75.64%
NET PAYOUT %	\$1,142,426				52.66%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		15			Last Month		14			Last Year		3		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED
PROPERTY	178,000	174,158	174,158	97.84%	171,649	96.43%	174,487	174,487	98.03%	170,940	96.03%	2,489	2,489	1.40%	40,940	23.00%
GEN LIABILITY	609,000	81,577	81,577	13.40%	402,352	66.07%	84,577	84,577	13.89%	390,961	64.20%	20,500	20,500	3.37%	36,540	6.00%
AUTO LIABILITY	104,000	40,497	40,497	38.94%	61,964	59.58%	40,497	40,497	38.94%	59,242	56.96%	1,000	1,000	0.96%	6,240	6.00%
WORKER'S COMP	1,217,000	1,120,048	1,070,048	87.93%	957,363	78.67%	1,161,612	1,161,612	95.45%	911,337	74.88%	118,481	118,481	9.74%	36,510	3.00%
TOTAL ALL LINES	2,108,000	1,416,280	1,366,280	64.81%	1,593,328	75.58%	1,461,173	1,461,173	69.32%	1,532,481	72.70%	142,471	142,471	6.76%	120,230	5.70%
NET PAYOUT %	\$892,849				42.36%											

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		3			Last Month		2			Last Year		-9		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED
PROPERTY	183,000	138,010	138,010	75.42%	42,090	23.00%	133,660	133,660	73.04%	23,790	13.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	576,000	6,000	6,000	1.04%	34,560	6.00%	2,500	2,500	0.43%	14,400	2.50%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,000	1,500	1,500	1.46%	6,180	6.00%	500	500	0.49%	2,575	2.50%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,232,000	113,946	113,946	9.25%	36,960	3.00%	38,770	38,770	3.15%	24,640	2.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,094,000	259,456	259,456	12.39%	119,790	5.72%	175,430	175,430	8.38%	65,405	3.12%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$147,735				7.06%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

March 31, 2018

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Current			99			Last Month			98			Last Year			87		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH		
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%		
GEN LIABILITY	813,038	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%	375,597	375,597	46.20%	784,558	96.50%		
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%		
WORKER'S COMP	1,044,196	1,351,453	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

	Current			87			Last Month			86			Last Year			75		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH		
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%		
GEN LIABILITY	969,800	753,197	753,197	77.67%	935,829	96.50%	753,197	753,197	77.67%	935,829	96.50%	761,993	761,993	78.57%	935,829	96.50%		
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%		
WORKER'S COMP	1,260,640	1,728,900	1,728,900	137.14%	1,260,640	100.00%	1,728,900	1,728,900	137.14%	1,260,640	100.00%	1,714,619	1,714,619	136.01%	1,260,640	100.00%		
TOTAL ALL LINES	2,533,348	2,820,534	2,820,534	111.34%	2,497,275	98.58%	2,820,534	2,820,534	111.34%	2,497,275	98.58%	2,815,049	2,815,049	111.12%	2,497,275	98.58%		
NET PAYOUT %	\$2,783,323				109.87%													

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Current			75			Last Month			74			Last Year			63		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH		
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%		
GEN LIABILITY	969,800	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%	941,919	97.13%		
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%	66,431	96.77%		
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%	1,178,984	1,178,984	91.24%	1,291,511	99.95%		
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%	2,220,102	2,220,102	86.39%	2,539,216	98.80%		
NET PAYOUT %	\$1,966,253				76.51%													

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Current			63			Last Month			62			Last Year			51		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH		
		Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	28-Feb-18		TARGETED	Incurred	Incurred	30-Mar-17		TARGETED		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%		
GEN LIABILITY	969,800	30,558	30,558	3.15%	941,919	97.13%	29,558	29,558	3.05%	941,919	97.13%	14,558	14,558	1.50%	934,657	96.38%		
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,431	96.77%	22,598	22,598	32.92%	66,309	96.59%	22,598	22,598	32.92%	64,267	93.62%		
WORKER'S COMP	1,292,157	1,316,553	1,316,553	101.89%	1,291,511	99.95%	1,317,742	1,317,742	101.98%	1,291,253	99.93%	1,283,900	1,283,900	99.36%	1,286,625	99.57%		
TOTAL ALL LINES	2,573,979	1,519,088	1,519,088	59.02%	2,543,234	98.81%	1,519,277	1,519,277	59.02%	2,542,854	98.79%	1,470,435	1,470,435	57.13%	2,528,920	98.25%		
NET PAYOUT %	\$1,344,357				52.23%													

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 27-18 Confirmation of Payment

MARCH 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.

<u>FUND YEAR 2017</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000831			
000831	GLOUCESTER COUNTY	2017 BRIT SAFETY GRANT	19,096.00
			19,096.00
TOTAL PAYMENTS FY 2017			19,096.00
<u>FUND YEAR 2018</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000832			
000832	ARCHER & GREINER	LEGAL SERV FOR ANCILLARY COV - 01/2018	4,712.50
			4,712.50
000833			
000833	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 03/2018	6,850.00
			6,850.00
000834			
000834	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2018	12,082.00
			12,082.00
000835			
000835	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 03/2018	4,680.00
			4,680.00
000836			
000836	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 03/2018	690.08
			690.08
000837			
000837	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 02/2018	1,408.10
			1,408.10
000838			
000838	MGL PRINTING SOLUTIONS	CHECK PRINTING - 2/26/18 - CLIENT: S194	208.00
			208.00
000839			
000839	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 02/2018	1,342.50
000839	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 02/2018	420.00
000839	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 01/2018	451.00
000839	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 01/2018	61.00
			2,274.50
000840			
000840	GRACE MARMERO LLP	ATTORNEY FEE 3/13/2018	3,300.00

			3,300.00
000841			
000841	VIOLA YEAGER	MEDICAL,PREScription REIMBURSEMENT 2/18	564.50
			564.50
000842			
000842	JUNE ATKINSON	MEDICAL,PREScription REIMBURSEMENT 2/18	564.50
			564.50
000843			
000843	PAUL'S CUSTOM AWARDS & TROPHIE	BC879 CLOCK W/ENGRAVING - 1/23/2018	115.00
			115.00
000844			
000844	SPARK CREATIVE GROUP	SUPERVISOR ONLINE FORMS 2/11/18	451.50
			451.50
000845			
000845	NJ ADVANCE MEDIA	ACCT: 1159386 - 02/01/2018 - 2018 MEETING	30.03
			30.03
000846			
000846	HARDENBERGH INSURANCE GROUP	RMC FEE 03/2018	21,320.00
			21,320.00
	TOTAL PAYMENTS FY 2018	59,250.71	

TOTAL PAYMENTS ALL FUND YEARS \$ 78,346.71

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. 28-18

MARCH 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>
W0318			
W0318	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 3/2018	530.50
W0318	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 3/2018	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. 29-18

APRIL 2018

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000847			
000847	BOWMAN & COMPANY, LLP	AUDITOR FEE 3/29/18 - FY 2017	3,100.00
			3,100.00
TOTAL PAYMENTS FY 2017			3,100.00

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000848			
000848	ARCHER & GREINER	LEGAL SERV FOR ANCILLARY COV - 02/2018	13,848.58
			13,848.58
000849			
000849	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 04/2018	6,850.00
			6,850.00
000850			
000850	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2018	12,082.00
			12,082.00
000851			
000851	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 04/2018	4,680.00
			4,680.00
000852			
000852	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 04/2018	690.08
			690.08
000853			
000853	COURIER-POST	ACCT: CHL-091699 - 3/31/18 - MTG CHANGE	36.16
000853	COURIER-POST	ACCT: CHL-091699 - 3/16/2018 - SP MTG	6.16
000853	COURIER-POST	ACCT: CHL-091699 - 3/28/18 SVRL POS SER	69.60
			111.92
000854			
000854	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 03/31/2018	105.76
			105.76
000855			
000855	GRACE MARMERO LLP	ATTORNEY FEE 04/16/2018	4,845.00
			4,845.00
000856			
000856	VIOLA YEAGER	MEDICAL, PRESCRIPTION REIMBURSEMENT 3/18	564.50
			564.50
000857			
000857	JUNE ATKINSON	MEDICAL, PRESCRIPTION REIMBURSEMENT 3/18	564.50

000858			564.50
000858	SPARK CREATIVE GROUP	WEBSITE UPDATES 04/2018	78.75
			78.75
000859			
000859	NJ ADVANCE MEDIA	ACCT: 1159386 - 4/2/18 - APRIL MTG	55.01
000859	NJ ADVANCE MEDIA	ACCT: 1159386 - 3/16/18 - 2018 MTG	11.68
000859	NJ ADVANCE MEDIA	ACCT: 1159386 -3/28/18 - ADV SEVERAL POS	107.58
			174.27
000860			
000860	HARDENBERGH INSURANCE GROUP	RMC FEE 04/2018	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2018	65,915.36

TOTAL PAYMENTS ALL FUND YEARS \$ 69,015.36

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. 30-18

APRIL 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>
W0418			
W0418	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 4/2018	530.50
W0418	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 4/2018	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	February			
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	\$5,428,012.65	5,391,557.82	13,868.33	22,586.50
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,184,643.37	\$1,008,392.39	\$44,867.17	\$131,383.81
10 (Withdrawals - Sales)	-\$2,048,609.48	-\$1,872,376.03	-\$44,849.64	-\$131,383.81
Ending Cash & Investment Balance	\$4,564,046.54	\$4,527,574.18	\$13,885.86	\$22,586.50
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$12,808.97	\$8,682.70	\$3,412.52	\$713.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,576,855.51	\$4,536,256.88	\$17,298.38	\$23,300.25

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2018							
Month Ending: February							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	284,874.19	3,889,105.88	39,429.34	1,110,124.03	59,270.43	45,209.23	5,428,013.10
RECEIPTS							
Assessments	83,598.44	271,008.20	47,052.67	562,804.80	930,120.67	480,785.97	2,375,370.76
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	(1,000,000.00)	0.00	0.00	(55,668.23)	96,160.86	(926,871.79)
TOTAL	83,598.44	(728,991.80)	47,052.67	562,804.80	874,452.44	576,946.83	1,415,863.39
EXPENSES							
Claims Transfers	106,907.91	17,512.50	2,852.50	48,943.01	0.00	0.00	176,215.92
Expenses	0.00	0.00	0.00	0.00	1,696,181.72	55,629.09	1,751,810.81
Other *	0.00	0.00	0.00	0.00	(55,668.23)	407,471.00	384,438.35
TOTAL	106,907.91	17,512.50	2,852.50	48,943.01	1,640,513.49	463,100.09	2,279,829.50
END BALANCE	261,564.72	3,142,601.58	83,629.51	1,623,985.82	(706,790.62)	159,055.97	4,564,046.99

RESOLUTION 31-18

**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 May 3, 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 2/1/18 to 2/28/18 and 3/1/18 and 3/31/18 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 May 3, 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
02/01/2018 Thru 02/28/2018

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

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
02/01/2018 Thru 02/28/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5165	3530001768	001	VISALLI, CARMEN	11/2/2017	11/22/2017	MADDEN & MADDEN PA	2/2/2018	LEGAL FEE - STMT #3	750.00	750.00
C	5166	3530001387	001	ORLANDO, TAMMY	9/13/2017	12/13/2017	CHANCE & MCCANN LLC	2/2/2018	LEGAL FEE - INV #13709	2,102.50	2,102.50
Total for Coverage: Auto Liability							Number of entries: 2		2,852.50	2,852.50	
Coverage: Auto Physical Damage											
C	5169	3530001876	001	GLOUCESTER COUNTY	12/21/2017	12/21/2017	SOUTH JERSEY TRUCK REPAIR	2/2/2018	2013 Freightliner 3500 PlateCG10458	2,868.35	2,868.35
R	2017377777	3530001563	001	GLOUCESTER COUNTY	2/21/2018	2/21/2018	GLOUCESTER COUNTY	2/21/2018	Supplement RECOVERY	-3,781.78	-3,781.78
Total for Coverage: Auto Physical Damage							Number of entries: 2		-913.43	-913.43	
Coverage: General Liability											
C	5164	3530001260	001	WADE, STEPHEN	10/18/2017	11/22/2017	MADDEN & MADDEN PA	2/2/2018	LEGAL FEE - STMT #3	792.50	792.50
C	5167	3530001260	001	WADE, STEPHEN	12/4/2017	12/17/2017	GARY NEIL GOLDSTEIN MD PC	2/2/2018	SERVICES RENDERED	4,300.00	4,300.00
Total for Coverage: General Liability							Number of entries: 2		5,092.50	5,092.50	
Coverage: Police Professional											
C	5168	3530001632	001	KAIGHN, DANIEL	11/1/2016	8/9/2017	LAW OFFICE OF JOHN A ALICE	2/2/2018	INV 10998	1,987.50	1,987.50
C	5171	3530001306	001	DIBUONAVENTURA, JOSEPH	10/2/2017	10/30/2017	ARCHER & GREINER PC	2/16/2018	LEGAL FEE - INV #4105283	10,432.50	10,432.50
Total for Coverage: Police Professional							Number of entries: 2		12,420.00	12,420.00	
Coverage: Property											
C	5163	3530001496	001	GLOUCESTER COUNTY	1/23/2016	1/23/2016	GLOUCESTER COUNTY	2/2/2018	1/23/16 CANOPY LOSS	9,150.46	9,150.46
C	5170	3530001886	001	GCIA	1/6/2018	1/6/2018	GCIA	2/2/2018	Job#NJ18-1030CP	99,000.00	99,000.00
F	104900	3530001823	001	ROWAN COLLEGE @	12/1/2017	12/1/2017	COUNTY OF GLOUCESTER	2/14/2018	OVERPAYMENT	-329.12	-329.12
Total for Coverage: Property							Number of entries: 3		107,821.34	107,821.34	
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		127,272.91	127,272.91	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2018 Thru 03/31/2018

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

Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month 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
03/01/2018 Thru 03/31/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5172	3530001444	001 TULL, DANA	1/16/2018	1/16/2018	DAVID J LYNCH MD FACS	3/2/2018	SERVICES RENDERED	2,000.00	2,000.00
C	5174	3530001768	001 VISALLI, CARMEN	12/18/2017	1/29/2018	MADDEN & MADDEN PA	3/2/2018	LEGAL FEE - STMT #4	570.00	570.00
C	5179	3530001895	001 WODNICK, JOHN	1/5/2018	1/5/2018	JOHN M WODNICK	3/2/2018	Full & Final Settlement of All Claims	500.00	500.00
C	5185	3530001444	001 TULL, DANA	11/6/2017	1/1/2018	AMR NURSE CONSULTANTS INC	3/30/2018	INV 364	1,500.00	1,500.00
C	5191	3530001444	001 TULL, DANA	2/1/2018	2/28/2018	PARKER MCCAY	3/30/2018	INV 3053903	2,408.76	2,408.76
C	5195	3530001444	001 TULL, DANA	1/2/2018	1/30/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3050928	2,822.38	2,822.38
C	5199	3530001768	001 VISALLI, CARMEN	6/13/2017	1/28/2018	DJS ASSOCIATES INC	3/30/2018	INVOICE #0127275-IN	771.20	771.20
Total for Coverage: Auto Liability							Number of entries: 7		10,572.34	10,572.34
Coverage: Auto Physical Damage										
C	5173	3530001563	001 GLOUCESTER COUNTY	2/14/2018	2/14/2018	GLOUCESTER COUNTY	3/2/2018	DEDUCTIBLE	1,000.00	1,000.00
C	5175	3530001898	001 GLOUCESTER COUNTY	1/8/2018	1/8/2018	SOUTH JERSEY TRUCK REPAIR	3/2/2018	COLLISION LOSS LESS \$1,000 DED	6,488.01	6,488.01
C	5176	3530001894	001 GLOUCESTER COUNTY	1/5/2018	1/5/2018	SOUTH JERSEY TRUCK REPAIR	3/2/2018	2013 Ford E350 Bus Plate#OP6896	6,577.25	6,577.25
C	5177	3530001908	001 GLOUCESTER COUNTY	1/25/2018	1/25/2018	SOUTH JERSEY TRUCK REPAIR	3/2/2018	2018 Ford White F150 Plate#CG8AVK	5,594.36	4,594.36
C	5178	3530001876	001 GLOUCESTER COUNTY	12/21/2017	12/21/2017	SOUTH JERSEY TRUCK REPAIR	3/2/2018	2013 Freightliner Plate#CG10456	1,589.30	1,589.30
C	5181	3530001731	001 GCIA	3/3/2017	3/3/2017	GCIA	3/30/2018	Reimbursement of Deductible	500.00	500.00
R	2739	3530001731	001 GCIA			NATIONAL SPECIAL INS. CO.	3/28/2018	Subrogation recovery	-4,783.79	-4,783.79
Total for Coverage: Auto Physical Damage							Number of entries: 7		16,965.13	15,965.13
Coverage: General Liability										
C	5182	3530001491	001 MUCKENFUSS, AUSTIN	2/15/2018	2/26/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3053904	300.00	300.00
C	5184	3530001491	001 MUCKENFUSS, AUSTIN	1/2/2018	1/22/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3050929	180.00	180.00
C	5189	3530001406	001 ERASMO, RAMIL	2/12/2018	2/23/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3053906	351.91	351.91
C	5190	3530001474	001 MILNE-GOMEZ, ELISSA	2/1/2018	2/28/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3053905	377.75	377.75
C	5193	3530001474	001 MILNE-GOMEZ, ELISSA	1/2/2018	1/31/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3050930	777.63	777.63
C	5194	3530001406	001 ERASMO, RAMIL	1/5/2018	1/10/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3050931	121.75	121.75
C	5196	3530001370	001 ROWLAND, ISABELLA	12/18/2017	1/30/2018	MADDEN & MADDEN PA	3/30/2018	LEGAL FEE - STMT #4	2,112.25	2,112.25
C	5197	3530001068	001 SORENSON, KELLY	12/22/2017	2/15/2018	CHANCE & MCCANN LLC	3/30/2018	LEGAL FEE - INV #13854	2,854.93	2,854.93
C	5198	3530001260	001 WADE, STEPHEN	12/18/2017	1/31/2018	MADDEN & MADDEN PA	3/30/2018	LEGAL FEE - STMT #4	737.25	737.25
Total for Coverage: General Liability							Number of entries: 9		7,813.47	7,813.47
Coverage: Police Professional										
C	5180	3530001306	001 DIBUONAVENTURA, JOSEPH	1/2/2018	1/30/2018	ARCHER & GREINER PC	3/30/2018	LEGAL FEE - INV #4113058	11,249.34	11,249.34
C	5183	3530001868	001 GLASPIE, LEON	1/2/2018	1/26/2018	PARKER MCCAY	3/30/2018	LEGAL FEE - INV #3050927	2,517.24	2,517.24
C	5186	3530001306	001 DIBUONAVENTURA, JOSEPH	11/1/2017	11/28/2017	ARCHER & GREINER PC	3/30/2018	LEGAL FEE - INV #4107622	17,593.14	17,593.14

Date: 4/1/2018
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
03/01/2018 Thru 03/31/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Police Professional										
C	5187	3530001306	001	DIBUONAVENTURA, JOSEPH	12/5/2017	12/29/2017	ARCHER & GREINER PC	3/30/2018	LEGAL FEE - INV #4108709	28,588.55
C	5188	3530001306	001	DIBUONAVENTURA, JOSEPH	4/20/2017	9/29/2017	ARCHER & GREINER PC	3/30/2018	LEGAL FEE - INV #4102050	15,151.40
C	5192	3530001868	001	GLASPIE, LEON	2/14/2018	2/27/2018	PARKER MCCAY	3/30/2018	INV 3053901	346.00
Total for Coverage: Police Professional							Number of entries: 6		75,445.67	75,445.67
Total for Gloucester Co Ins Commission - 353							Number of entries: 29		110,796.61	109,796.61



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	\$34,814.12	\$62,567.16	\$8,633.40	\$53,933.76
YTD Total		127	72%	\$206,182.20	91%	\$66,884.78	\$328.44	\$58,290.63	\$80,678.35	\$139,297.42	\$18,390.11	\$120,907.31

<u>Monthly Summary</u>	<u>February</u>	<u>March</u>
Total Savings (before fees):	\$59,559.67	\$62,567.16
Percent Savings:	73%	66%
NET SAVINGS:	\$52,164.85	\$53,933.76
Percent NET SAVINGS:	64%	57%

<u>YTD Summary</u>	
Total Savings (before fees):	\$139,297.42
Percent Savings:	68%
NET SAVINGS:	\$120,907.31
Percent NET SAVINGS:	59%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: April 23, 2018

GCIC SERVICE TEAM

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

February - May 2018

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 22:** Attended the GCIC meeting in Woodbury.
- **February 27:** Conducted a Toolbox Talk training class for GCIC-GCIA.
- **March 13:** Attended the GCIC Claims Committee meeting via conference call.
- **March 22:** Attended the GCIC Claims Committee meeting via conference call.
- **March 29:** Conducted a Fast Track to Safety training session for GCIC.
- **April 2:** Conducted a loss control survey of the GCIC County Health Department.

- **April 6:** Conducted one session of Excavation/Trenching/Shoring training for GCIC.
- **April 10:** Attended the GCIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 3:** Plan to attend the GCIC meeting in Woodbury.
- **May 8:** Plan to attend the GCIC Claims Committee meeting via conference call.
- **May 24:** Plan to attend the GCIC meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

- Playground Inspections – March 16.

Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive playground risk management program starts with an annual audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs. *Take pictures to document the condition of each piece of playground equipment and the surrounding areas.*

Periodic (weekly to monthly) Inspections

Many departments begin to ramp-up the inspection program's frequency rate beginning in Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more. *Define the frequency of inspections in the written Playground Maintenance Program.*

Use a checklist. A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

Daily Inspections

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on their way to other assignments. *Instruct workers to visually check the playground equipment and grounds for obvious problems* such as broken equipment, graffiti, etc. This quick check does not require paperwork unless a deficiency is found. *Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected.* The Playground Maintenance Program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

Playgrounds require maintenance and repairs from time to time. *Record even routine maintenance activities* such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a 'paper trail' of work performed by employees. *Document all repairs to playground equipment.* Repairs should be made using manufacturer's parts. Use tamper-resistant hardware.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. *Hold a Safety Briefing to remind employees what to look for, what deficiencies can be fixed immediately, and how to report deficiencies that cannot be corrected on the spot.* A Safety Briefing lesson plan is provided on page 2.

Please use the bolded italicized items above as an Action Plan to ready your playgrounds for the summer season. We also want to remind our members of three other resources;

1. J.A. Montgomery Risk Control offers a Playground Safety Inspections class.
2. Your Safety Consultant is ready to assist with any aspect of your program.

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.

Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ADD ADDITIONAL OR LOCAL CONCERNS]*

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it *[HOW - write it down where or call it in to who.]*. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call **[WHO]** at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact **[WHO]** for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[Police or WHO – department and / or the police on their non-emergency number]*.

What questions do you have?

This lesson plan is intended for general information purposes. 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 877.398.3045.

<div style="text-align: center;"> Playground Safety Checklist Recommended inspection frequency: minimum monthly during season;(March-October) </div>				
Municipality:			Inspection Date: / /	
Name of Inspector:			Title:	
Location Surveyed:				
#	Needs Work	O K	N/A	CONDITION: Write line #'s & comments on back for all "Needs Work" listings, and notify management to initiate required corrective action
General Condition of Grounds and Equipment - Provide details of conditions that Need Work on reverse				
1				Surfacing material is at adequate depth, (min 9"); not compacted or overgrown with vegetation
2				Surface material (Use Zone) extends a minimum of 6 feet in all directions from all equipment.
3				Surface material has adequate drainage & no tripping hazards such as roots, rocks, etc.
4				Surface material has not been kicked out from under swings, front of slide, etc.
5				Area free of vandalism (broken glass, trash, graffiti, etc.)
6				Signs are present and legible - Rules, Hours & Age appropriate, supervision Suggested?
7				Freezing weather, Hot surface & bike helmet warning signs posted?
8				Benches, picnic tables, trees, etc. are not located in the Use Zones of play equipment
9				Overhead wires or tree branches cleared to above 84 inches over play equipment.
10				Overhanging dead tree limbs have been removed.
11				Fencing is not damaged; have exposed sharp edges, any post caps missing, etc.
12				Anchor / foots are not broken, exposed, cracked, or loose in the ground
13				Platforms and railings are not cracked, bent, warping, rusting, etc.
14				Steps, rungs, and platforms are in good condition and free of damage or excessive rust.
15				Steps, rungs, and platforms do not allow accumulation of water or debris
16				Hardware - Bolts & nuts are not loose, rusted, or extend more than 2 threads.
17				Hardware is tamper resistant & compatible with the OEM (Original Equipment Manufacture)?
18				Exposed ends of columns and tubing are covered by plugs or caps
19				Paint is not chipped or peeling (If installed before 1978 lead paint is possible- should test)
20				Wood is not cracked, heavily splintered, or otherwise significantly deteriorated.
Specific Equipment - Provide details of conditions that Need Work on reverse				
21				Swings - surface material extended twice the height to the front and rear of swings
22				Swings - no missing, damaged or loose swing seats; heavy seats with sharp edges or corners
23				Swings - "S" hooks closed to maximum of width of a dime; (0.04")
24				Swings - no worn bearings, hangers or chains. Bearings are lubricated.
25				Slides are not cracked, bent, or otherwise damaged.
26				Rigid climbers are smooth, not cracked, bent, or otherwise damaged.
27				Flexible climbers do not present choke hazard. Ropes secured top and bottom.
28				Rockers are in good condition. "D" shape handles?
29				Merry-go rounds: 1) bottom of deck is not greater than 9" above surfacing, 2) include a speed limiter, & 3) has hand holds, 4) no open spaces in deck- essentially round?
30				Seesaw fulcrum is fixed, enclosed, or designed to prevent crush & shear; no footrests?
31				All moving or sliding parts move freely
Ancillary Activities or Equipment - Provide details of conditions that Need Work on reverse				
32				Sand play is located in shaded area, inspected & raked weekly to remove debris.
33				Lamp posts & poles are free of cracks in welds. Lights work. Electrical components covered.

Keep all inspection reports for the life of the equipment

J. A. Montgomery Risk Control April 2016

From: Glenn Prince, Public Sector Associate Director
To: New Jersey Counties Joint Insurance Fund Commissioners
Date: March 1, 2018
Subject: BRIT Safety Grant Program
Gloucester County Insurance Commission

Commissioners,

The NJ CEJIF is pleased to announce the availability of safety program funding through the BRIT Safety Grant Program.

To help control frequency and severity of general liability claims, member counties can receive reimbursement for up to 50% of the cost of a safety item or service.

Program Overview:

- The BRIT Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the NJCEJIF for this policy period is \$45,000.
- On February 22, 2018 the NJCEJIF Board of Fund Commissioners agreed with a suggestion to split the total funding into nine grants of \$5,000.00 each. Any grant funds that are not utilized will be allocated proportionately at the end of 2018 to those members that were approved for grant funding.
- The safety item or service can't be "typical". For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS or police liability training are specialized and are examples of items that would qualify.
- Safety Grant funding requests for 2018 must be submitted to Glenn Prince gprince@jamontgomery.com no later than October 31th, 2018. Once the preliminary approval is received from BRIT, the request will be added to the next NJCEL JIF meeting agenda for review.

- If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Associate Director
JA Montgomery Risk Control
856- 552-4744 office

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Bonnie Ridolfino, Risk Management Consultant

DATE: 5/3/18

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. Circuit Breaker Labels

The Arc Flash protection rolls have been ordered from Airgas for both the County and Rowan College at Gloucester County. The County has received 10 rolls and the College has received 2 rolls in which each roll contains 100 decals.

B. Cyber Liability Increased Limits

The following entities have increased their cyber liability limit from \$5,000,000 per incident / \$5,000,000 annual aggregate to \$7,000,000 per incident / \$7,000,000 annual aggregate.

- Gloucester County (includes Gloucester County Utilities Authority)
- Gloucester County Improvement Authority
- Rowan College at Gloucester County

Gloucester County Library Commission has a sublimit of \$1,000,000 per incident / \$1,000,000 annual aggregate with a \$5,000 deductible.

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
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

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
30 Washington Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

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

Due to a billing issue with Selective Insurance Company for the County's 4H Crime policy, the carrier had to re-write the policy with a new policy period of 4/14/18-21 as opposed to the original policy period of 4/14/16-19. All other terms and conditions are per the original policy.

The premium increase on the Dream Park package policy is due to three years of negative claims experience. In addition to the premium increase, the carrier is requiring the property deductible be increased from \$10,000 to \$25,000 per occurrence. The current carrier would not allow the property coverage to be moved without non-renewing the remaining coverages and the current marketplace is limited. The premium decrease on the Dream Park care, custody and control and umbrella policies are due to ten years of no losses on both policies.

All other terms and conditions are per expiring for all other policies.

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

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
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

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.

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
30 Washington Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

**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 May 3, 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 May 3, 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 May 3, 2018.

ADOPTED:

CHAIRMAN

ATTEST:

GCIC PARS/SARS - Worker Compensation & Liability
CLOSED SESSION
5-3-18

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001742	Debra Ortiz	Worker Compensation	PAR	2017-22227
3530001897	Leo Lague	Worker Compensation	PAR	
3530001925	John Petroski	Worker Compensation	PAR	
3530001331	Charles Esposito	Worker Compensation	PAR/SAR	2015-26982
3530001487	Ronald Wilcox	Worker Compensation	PAR/SAR	2016-7381
3530000761	Meg Messaros	Worker Compensation	PAR/SAR	2013-16565
3530000874	Meg Messaros	Worker Compensation	PAR/SAR	2013-20131
3530001430	Dawn Ferris-Murray	Worker Compensation	SAR	2015-29602
3530001441	James Butch	Worker Compensation	SAR	2016-22377
3530001554	Patricia Sweet	Worker Compensation	PAR/SAR	2016-14027
3530001370	Isabella Rowland	Liability	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 22, 2018
2 South Broad Street
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

Gerald White, Chairman	Present
Michael Burke, Vice Chairman	Absent
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 (<i>via teleconference</i>) Consolidated Services Group, Inc. Jennifer Goldstein Conner Strong & Buckelew
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino Christina Violetti Chris Powell
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince Paul Shives

ALSO PRESENT:

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

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 25, 2018

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JANUARY 25, 2018

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

CORRESPONDENCE: Mr. Prince referred to a copy of a letter from J. A. Montgomery which was included in the agenda. Mr. Prince advised JoAnne Hall was retiring. Mr. Prince introduced Paul Shives and advised Mr. Shives would be assuming Ms. Hall responsibilities as Vice President.

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan advised the Committee last met on February 6, 2018 and was well attended by all entities and professionals. Mr. Sheehan noted some of the items discussed were the Supervisor Accident Incident Report, 2018 Training and the 2018 Kick Off Meeting which was held in January.

CLAIMS COMMITTEE: Chairman White advised there was no Claim Report.

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

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney's Contract expired on April 27, 2018. Executive Director advised the Fund Office would advertise and issue an RFP in March.

MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE AN RFP FOR THE COMMISSION ATTORNEY POSITION

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

RFP FOR NURSE CASE MANAGER & FUNCTIONAL CAPACITY TESTING AND EVALUATION SERVICES: Executive Director reported during 2017 the

Commission entered into agreements with Susan Schaefer as the Nurse Case Manager and Synergy Joint & Spine for Functional Capacity Testing Evaluation Services. Executive Director noted the agreements terminated on April 27, 2018 and the Fund Office would issue and advertise the respective RFP's for those services.

**MOTION TO AUTHORIZE THE FUND OFFICE
TO ISSUE AND ADVERTISE RFP's FOR THE
NURSE CASE MANAGER AND FUNCTIONAL
CAPACITY TESTING & EVALUATION
SERVICES**

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

CSG IS NOW MEDLOGIX: Executive Director referred to a copy of an announcement from CSG advising they were beginning to transition to their new company name Medlogix. Executive Director advised Commission Attorney prepared Resolution 17-18 Authorizing Execution of Addendum to Service Agreement.

**MOTION TO ADOPT RESOLUTION 17-18
AUTHORIZING EXECUTION OF ADDENDUM
TO SERVICE AGREEMENT**

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

NJ COUNTIES EXCESS INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting in the afternoon. Executive Director noted a summary report of the meeting would appear in the April Agenda. Executive Director said the NJCE was scheduled to meet again on April 26, 2018.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the month of January which was included in the Appendix II section of the agenda. Executive Director advised there were 141 certificates issued and noted the report included the renewal certificates.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the December Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,910,963 as of December 31, 2017. 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 \$5,579,042.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Financial Fast Track for the NJ CEL. As of December 31, 2017 the CEL had a surplus of \$10,565,661. Executive Director noted the cash amount was \$23,477,242.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Health Benefits Financial Fast Track. As of December 31, 2017 there was a surplus of \$219,679. 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 January 31, 2018. 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 well except for 2015 which was due to the weather. Executive Director advised 2011 was also running slightly higher than the actuary's projections.

2018 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised in accordance with the Commission's By Law's the property and casualty assessment bills were e-mailed to the member entities on February 8, 2018. Executive Director reported the assessment bills included a NJCE dividend credit for the 2010 and 2011 Fund Years and also the GCIC dividend credit for Fund Years 2012, 2013 and 2014. Executive Director stated the first installment was due on March 15, 2018 and future assessments were due on May 15th and October 15th.

2018 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew secure website for those authorized representatives who were designated by their respective member entity. Executive Director said the NJCE Underwriting Manager was reviewing the policies and would release an e-mail with instructions to access the website when the policies were available. Executive Director noted the policies were expected to be available by 4/1/18.

NJCE BULLETIN 18-07: Executive Director referred to a copy of the NJCE Bulletin prepared by the NJCE Underwriting Manager which was included in Appendix III of the agenda. Executive Director advised the bulletin served as a listing of resources from the NJCE's insurance partners and other sources available to members of the NJCE. Executive Director noted Chubb Insurance Company was the new carrier for the Cyber coverage along with the Employment Practices Liability.

2018 MEETING SCHEDULE: Executive Director advised the Commission was not scheduled to meet in March and the next meeting was scheduled for 4/26/18.

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

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

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 18-18
FEBRUARY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 19-18
FEBRUARY HEALTH INSURANCE FUND
BILL LIST**

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

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

CLAIMS REPORT:

Chairman White presented Resolution 20-18 Inservco Liability Check Register for the period of 1/1/18 through 1/31/18.

**MOTION TO APPROVE RESOLUTION 20-18 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 1/1/18 THROUGH 1/31/18**

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

MANAGED CARE PROVIDER: Ms. Goldstein reported as the Executive Director mentioned CSG was going through a rebranding process and the new name was Medlogix. Ms. Goldstein noted beside from the name, logo and e-mail addresses we would not notice any changes. Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January which was included in the agenda. Ms. Goldstein advised for the month of January there were 44 bills with charges of \$29,989.77 and the recommended allowance was \$12,819.18 with a net reduction of \$14,808.71 or 49%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January - February 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included two Safety Director Bulletins on Safe Patient Lifting Resources for Emergency Response Agencies and Annual Reminder to Post 300A Summary Injury Logs. Mr. Prince reported as mentioned last month the 2018 Safety Grant was increased to \$45,000. Mr. Prince advised the NJCE Board of Fund Commissioners agreed with a suggestion to split the total funding in nine grants of \$5,000 each. Mr. Prince noted the un-used funds would be allocated proportionately at year-end to those members that were approved for funding. Mr. Prince advised that Gloucester County was receiving a check for \$19,096 for the 2017 Safety Grant as other Counties did not participate in the grant. In response to Mr. Prince's comment regarding the reimbursement, Ms. Dodd advised the NJCE just received the funds and she was having a check issued to the County. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino advised a copy of their report was included in the agenda along with the December 5th Safety & Accident Review Committee Meeting Minutes for review. Ms. Ridolfino reported at the last Safety and Accident Review Committee Meeting a request was made for additional circuit breaker labels. Ms. Ridolfino advised the labels were ordered last November however there were still locations which needed the labels to ensure PEOSH compliance.

MOTION TO APPROVE AN AMOUNT NOT TO EXCEED \$400 TO PURCHASE CIRCUIT BREAKER LABELS

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

Ms. Ridolfino reported the NJCE Underwriting Manager was able to secure excess cyber liability coverage through Brit for an increased limit of \$10,000,000 with no retention increase. Ms. Ridolfino explained since it was a group purchase program she would need to have all of the participating members agree. Ms. Ridolfino noted she would keep the Commission the posted.

Ms. Ridolfino advised her last item was the request for authority to renew the County's Volunteer Accident policy effective 3/1/18. Ms. Violetti advised last year's premium was \$2,894 and the premium for this year was \$2,345. Ms. Violetti noted the reduction in premium was due to the decrease of volunteers. Ms. Violetti said there were no change in the terms and conditions.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND THE COUNTY VOULUNTEER ACCIDENT
POLICY EFFECTIVE 3/1/18 IN THE AMOUNT OF \$2,345**

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

Ms. Ridolfino 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 Christina
Roll Call Vote	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 21-18 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman White 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 AMEND RESOLUTION 21-18 TO INCLUDE DISCUSSION OF CLAIM NUMBERS 3530001889, 3530001886 AND 3530001241

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001849 FROM \$15,000 TO \$91,752 AN INCREASE OF \$76,752.00

Motion:	Commissioner Jones
Second:	Commissioner Christina
Roll Call Vote:	2 Ayes, 1 Abstain

MOTION TO ADJOURN:

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

Ms. Ridolino announced she did have new business. Ms. Ridolfino stated on behalf of the Member Entities, Commissioners and Professionals of the Gloucester County Insurance Commission she would like to thank Chairman White for his hard work and commitment he made to the formation of the Insurance Commission in 2009. In appreciation of Chairman White's leadership and guidance Ms. Ridolfino presented Mr. White with a clock. Chairman White thanked everyone for the good experience.

MEETING ADJOURNED: 10:09AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Tuesday, March 22, 2018
2 South Broad Street,
Woodbury, NJ 9:30 AM**

☐ Meeting called to order by Michael Burke, Vice Chairman. Open Public Meetings notice read into record.

☐

ROLL CALL OF COMMISSIONERS:

Michael Burke, Vice Chairman	Present
Tamarisk Jones	Absent
Karen Christina	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash (<i>via teleconference</i>)
Claims Service	Inservco Insurance Services, Inc. Veronica George (<i>via teleconference</i>) Amy Zeiders (<i>via teleconference</i>) Keith Platt (<i>via teleconference</i>) Conner Strong & Buckelew Michelle Leighton (<i>via teleconference</i>)
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti (<i>via teleconference</i>)
Attorney	Grace Marmero & Associates Doug Long Esq. (<i>via teleconference</i>)
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince (<i>via teleconference</i>)

ALSO PRESENT:

Tim Sheehan, Gloucester County
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

CLOSED SESSION: Mr. Burke read and requested a motion to approve Resolution 22-18 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Ms. Dodd asked the Commission Attorney to read the motions.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001883 FROM \$17,090.02 TO \$72,500 AN INCREASE OF \$55,409.98

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001306 FROM \$15,000.00 TO \$175,000 AN INCREASE OF \$160,000

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

OLD BUSINESS: None
NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Burke
Second: Commissioner Christina

Roll Call Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

Commission Attorney advised he received a copy of the budget documentation for the claim discussed in closed session and he was comfortable with the figures.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 9:42 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

CERTIFICATE OF INSURANCE REPORT

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2018 To 2/28/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Deptford Township Board of I - Rowan College at Gloucester County	Education Athletics 2022 Good Intent Road Deptford, NJ 08096	Evidence of insurance as respects to Use of the Deptford High School Outdoor Track for Rowan College at Gloucester County Mens and Womens Track Team practices, Monday-Friday, 3:30-5:45 pm, February 15-May 15, 2018 (or as soon as possible depending on the weather)	2/9/2018 #1854593	GL EX OTH
H - Washington Township Board of I - Rowan College at Gloucester County	Education 206 East Holly Ave Sewell, NJ 08080	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy with respects to Use of Athletic Fields at Washington Township HS by RCGC Athletic Teams January 25-March 10. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	2/12/2018 #1854983	GL EX OTH
H - Delaware River Port Authority of I - County of Gloucester	PA & NJ Once Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	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 including their agents, employees, representatives, officers, directors, stockholders, members and managers are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Agreement with the County of Gloucester, Department of Emergency Response	2/12/2018 #1856848	GL AU EX WC OTH
H - Washington Township Board of I - Rowan College at Gloucester County	Education 206 E Holly Ave Sewell, NJ 08080	Use of Athletic Fields at Washington Township HS by RCGC Athletic Teams January 25- March 10.	2/12/2018 #1856857	GL EX OTH
H - Delaware River Port Authority of I - County of Gloucester	PA & NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	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 including their agents, employees, representatives, officers, directors, stockholders, members and managers are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Agreement with the County of Gloucester, Department of Emergency Response	2/12/2018 #1856869	GL AU EX WC OTH
H - Bankbridge Regional School I - County of Gloucester	870 Bankbridge Road Sewell, NJ 08080	Gloucester County Federal Medals Ceremony in conjunction with the Gloucester County Board of Chosen Freeholders, Date of Ceremony is Wednesday, April 11, 2018	2/12/2018 #1856871	GL EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2018 To 2/28/2018

H - Delaware River Port Authority of I - County of Gloucester	PA & NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder including their agents, employees, representatives, officers, directors, stockholders, members and managers are additional insureds where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding the Gloucester License Agreement. The Certificate Holder is an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability Policy if and to the extent required by written contract. A waiver of subrogation applies to the above-referenced Commercial General Liability Policy as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response	2/14/2018 #1857613	GL AU EX WC OTH
H - New Jersey Department of I - County of Gloucester	Military and Veterans Affairs and its Employees P.O. Box 340 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Purpose of this agreement is to use the National Guard Armory located at North Evergreen Avenue in Woodbury, NJ for an emergency evacuation 72 hour holding	2/20/2018 #1860144	GL AU EX WC OTH
H - New Jersey Department of I - County of Gloucester	Military and Veterans Affairs and its Employees P.O. Box 340 Trenton, NJ 08625	The Purpose of this agreement is to use the National Guard Armory located at North Evergreen Avenue in Woodbury, NJ for an emergency evacuation 72 hour holding	2/20/2018 #1860148	OTH
H - Knights of Columbus Home I - County of Gloucester	Association 349 Fish Pond Road Building: Knights of Columbus Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860188	GL AU EX WC OTH
H - St. Johns United Methodist I - County of Gloucester	Church 149 Ganttown Road Turnersville, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860189	GL AU EX WC OTH
H - The Hunt Club I - County of Gloucester	100 Long Bow Circle Building: Hunt Club Community Center Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder an Additional Insured	2/20/2018 #1860190	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2018 To 2/28/2018

		on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.		
H - The Kamson Corporation and I - County of Gloucester	Washington Way Community Center 2049 Barnsboro Road Blackwood, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Kamson Corporation and Washington Way Community Center and All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Community Center being utilized as a polling place throughout 2018. Location: 2049 Barnsboro Road, Blackwood, NJ 08012	2/20/2018 #1860191	GL AU EX WC OTH
H - Trinity Christian Chapel C.M.A. I - County of Gloucester	269 Greentree Road Building: Trinity Christian Chapel Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860192	GL AU EX WC OTH
H - Washington Township I - County of Gloucester	523 Egg Harbor Road Building: Washington Township Senior Center Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860193	GL AU EX WC OTH
H - Washington Township I - County of Gloucester	523 Egg Harbor Road Washington Township Municipal Building Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860194	GL AU EX WC OTH
H - Washington Township Ambulance I - County of Gloucester	Association Inc 4 Willow Street Building: Ambulance Hall Turnersville, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860195	GL AU EX WC OTH
H - Washington Township Board of I - County of Gloucester	Education 266 East Holly Ave Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860196	GL AU EX WC OTH
H - Washington Township Fire	District #1	Company D: XS Worker Compensation Statutory x \$1,000,000 XS	2/20/2018	GL AU EX

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2018 To 2/28/2018

I - County of Gloucester	213 E. Holly Ave Building: Grenloch Fire House Sewell, NJ 08080	Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	#1860197	WC OTH
H - Washington Township Fire I - County of Gloucester	District #1 213 E. Holly Ave Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860198	GL AU EX WC OTH
H - Whitman Square Volunteer Fire I - County of Gloucester	Company 131 Johnson Road Building: Whitman Square Fire Hall Turnersville, NJ 08012	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2018.	2/20/2018 #1860199	GL AU EX WC OTH
H - Rowan College at Gloucester I - County of Gloucester	County Cultural & Heritage Commission 1400 Tanyard Road Sewell, NJ 08080	Evidence of insurance with respects to NJ Historical Commission, Local History Program Grant	2/23/2018 #1861218	GL EX OTH
H - Gloucester County Special I - County of Gloucester	Services School District 870 Bankbridge Road Sewell, NJ 08080	Gloucester County Federal Medals Ceremony in conjunction with the Gloucester County Board of Chosen Freeholders, Date of Ceremony is Wednesday, April 11, 2018 at Bankbridge Regional School	2/23/2018 #1861222	GL EX OTH
H - Rowan College at Gloucester I - County of Gloucester	County 1400 Tanyard Road Sewell, NJ 08080	Evidence of insurance with respects to Gloucester County Parks and Recreations summer theater productions to be held at Rowan College at Gloucester County Colleges Fine Arts Center	2/23/2018 #1861692	GL EX OTH
H - Logan Township Board of I - County of Gloucester	Education 110 South School Lane Logan Township, NJ 08085	Evidence of insurance with respects to Gloucester County Parks and Recreations summer theater rehearsals and productions to be held at Logan Elementary School	2/23/2018 #1861693	GL EX OTH
H - Gloucester County Vocational-	Technical School District	Evidence of insurance with respects to Gloucester County Parks and	2/23/2018	GL EX

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2018 To 2/28/2018

I - County of Gloucester	1400 Tanyard Road Sewell, NJ 08080	Recreations summer theater rehearsals to be held at Gloucester County Vocational-Technical School	#1861694	OTH
H - Protective Equipment Marketing I - Rowan College at Gloucester County	1025 Lanbrecht Road Frankfort, IL 60428	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 Protective Equipment Marketing supplying equipment and manpower for auto extrication courses	2/26/2018 #1863313	GL AU EX WC OTH
H - Protective Equipment Marketing I - Rowan College at Gloucester County	1025 Lanbrecht Road Frankfort, IL 60428	Evidence of insurance with respects to Protective Equipment Marketing supplying equipment and manpower for auto extrication courses	2/26/2018 #1863315	OTH
H - Advanced Subacute Rehabilitation I - Rowan College at Gloucester County	Center Patricia Hedeman, Administrator 685 Salina Road Sewell, NJ 08080	Evidence of insurance with respects to Adult Center for Transition Coverage externships for ACT students placed at Advanced Subacute Rehabilitation Center for job sampling, volunteer internship, and/or supported employment.	2/26/2018 #1863316	GL EX OTH
H - Vineland Police Training Center I - Rowan College at Gloucester County	3369 Mays Landing Road Vineland, NJ 08361	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to training.	2/26/2018 #1863320	GL AU EX WC OTH
H - Vineland Police Training Center I - County of Gloucester	3369 Mays Landing Road Vineland, NJ 08361	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to training.	2/26/2018 #1863321	GL AU EX WC OTH
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	NJ Transit is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: VEH# DESCRIPTION	2/26/2018 #1863330	AU EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2018 To 2/28/2018

		NJT # VIN NUMBER DTS#28 2006 FORD WAGON COUNTY 2FMZA51666BA22849 DTS#47 2011 GOSHEN BUS COUNTY 5WEASAAM8BH354310 DTS#48 2011 FORD SENATOR E-350 COUNTY 1FDEE3FSXBDA63552 DTS#49 2011 FORD E-450 COUNTY 1FDFF4FSXBDA63593 DTS#50 2011 SENATOR E-450 COUNTY 1FDFF4FS8BDA63592 DTS#51 2016 FORD E-450 16-1797 1FDFF4FS7GDC56808 DTS#52 2016 FORD E450 Elkhart 16-1841 1FDFF4FS8GDC56798 DTS#53 2017 FORD E-450 16-1903 1FDFF4FS6HDC61936 DTS#54 2017 FORD E-450 16-1904 1FDFF4FS2HDC65952 DTS#55 2017 FORD E-450 16-1905 1FDFF4FS8HDC61937 DTS#56 2017 FORD E-450 16-1906 1FDFF4FS4HDC65953 DTS#57 2017 FORD E-450 16-1907 1FDFF4FS6HDC65954 DTS#58 2017 DODGE CARAVAN 16-1946 2C7WDGBG0HR853469 DTS#80 2013 STARTRANS SEN II 16-1474 1FDFF4FS1DDA51058 DTS#81 2013 STARTRANS 16-1475 1FDFF4FS3DDA51045 DTS#82 2013 STARTRANS SEN II 16-1476 1FDFF4FS5DDA51046 DTS#83 2013 STARTRANS SEN II 16-1477 1FDFF4FS7DDA51047 DTS#84 2013 STARTRANS SEN II 16-1478 1FDFF4FS9DDA51048 DTS#85 2013 STARTRANS SEN II 16-1479 1FDFF4FS3DDA51059 DTS#86 2013 STARTRANS SEN II 16-1480 1FDFF4FSXDDA51060 DTS#87 2013 STARTRANS SEN II 16-1481 1FDFF4FS1DDA51061 DTS#88 2013 STARTRANS SEN II 16-1482 1FDFF4FS5DDA62872 DTS#89 2013 STARTRANS SEN II 16-1483 1FDFF4FS7DDA62873 DTS#90 2013 STARTRANS SEN II 16-1484 1FDFF4FS9DDA62874		
H - Camden County Sheriff's Office I - Gloucester County Improvement Authority	520 Market Street, Room 100 Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to training from 4/15/2018 - 4/20/2018.	2/27/2018 #1863362	GL AU EX WC OTH
Total # of Holders: 49				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - CareOne Management, LLC c/o I - Rowan College at Gloucester County	Robert Clark 173 Bridge Plaza North Fort Lee, NJ 07024	Evidence of insurance with respects to clinical affiliation with CareOne Management, LLC to provide clinical placement for Physical Therapy Assistant student	3/5/2018 #1867855	GL EX OTH
H - CareOne Management, LLC c/o I - Rowan College at Gloucester County	Robert Clark 173 Bridge Plaza North Fort Lee, NJ 07024	Evidence of insurance with respects to clinical affiliation with CareOne Management, LLC to provide clinical placement for Physical Therapy Assistant student	3/5/2018 #1867856	GL EX OTH
H - Burlington County Board of I - Rowan College at Gloucester County	Chosen Freeholders 49 Rancocas Road P.O. Box 6000 Westampton, 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 Evidence of Insurance	3/7/2018 #1868374	GL AU EX WC OTH
H - GCIA-Office of Recycling Clean I - County of Gloucester	Communities, Jeff Hamilton 503 Monroeville Rd. Swedesboro, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance of Gloucester County 4-H Clubs participation in Clean Communities activities in the year 2018. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families.	3/16/2018 #1871517	GL AU EX WC OTH
H - GCIA-Office of Recycling Clean I - County of Gloucester	Communities, Jeff Hamilton 503 Monroeville Rd. Swedesboro, NJ 08085	Evidence of insurance of Gloucester County 4-H Clubs participation in Clean Communities activities in the year 2018. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families.	3/16/2018 #1871520	OTH
H - Gloucester County Improvement I - County of Gloucester	Authority Dream Park 400 Route 130 Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with regard to Rabbit Show being held by the Paw Prints 4-H Rabbit Club Of Gloucester County at the Dream Park, 400 Route 130, Logan Twp., N.J. 08085, Friday 6:00 pm thru Sunday 9:00 pm March 17-18, 2018.	3/16/2018 #1871566	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority Dream Park 400 Route 130 Logan Township, NJ 08085	Evidence of insurance with regard to Rabbit Show being held by the Paw Prints 4-H Rabbit Club Of Gloucester County at the Dream Park, 400 Route 130, Logan Twp., N.J. 08085, Friday 6:00 pm thru Sunday	3/16/2018 #1871568	OTH

04/02/2018

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

		9:00 pm March 17-18, 2018.		
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 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	3/22/2018 #1872918	GL AU EX WC OTH
H - DREAM Park ATT: Shannon Delaney I - County of Gloucester	US-130 Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: POL/EPL/SDLL Limits: \$15,000,000 Policy Term: 01/01/2018 - 01/01/2019 Policy Number: 064850348 Company F: Zurich American Insurance Company Limits: \$110,000,000 Policy Term: 01/01/2018 - 01/01/2019 Policy Number: ERP980616206 Evidence of insurance with regard to Gloucester Co. 4-H When Pigs Fly at the DREAM Park of Gloucester County April 28, 2018	3/23/2018 #1873011	GL AU EX WC OTH
H - County of Gloucester I - County of Gloucester	PO Box 337 2 S. Broad St, 3rd Floor Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to an event the Animal Shelter is attending with dogs.	3/29/2018 #1880349	GL AU EX WC OTH
Total # of Holders: 10				

APPENDIX III
EMPLOYEE BENEFIT REPORT



CLIENT ACTIVITY REPORT

FEBRUARY 2018

GCHIC - Gloucester County Health Insurance Commiss

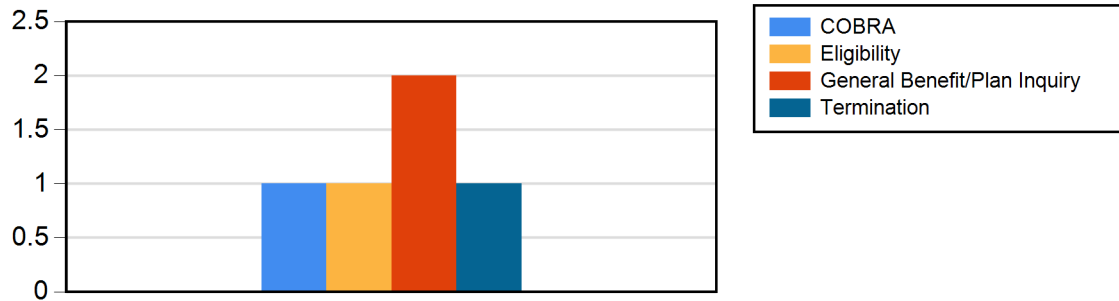
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

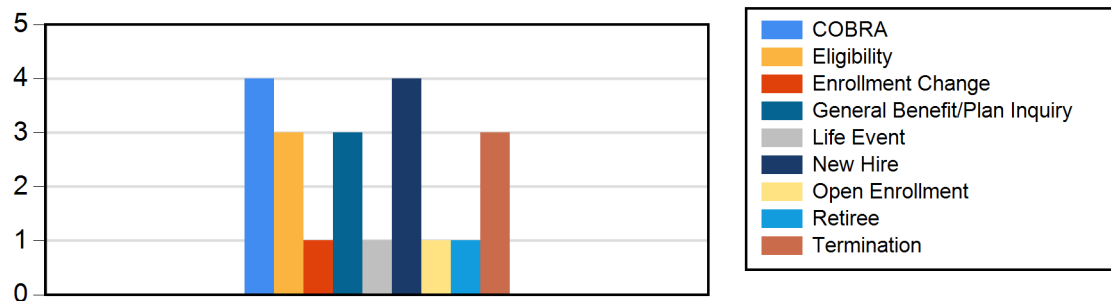
From: 2/1/2018 To: 2/28/2018

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (FEBRUARY)	# of Issues
COBRA	1
Eligibility	1
General Benefit/Plan Inquiry	2
Termination	1
Total for Subject	5



SUBJECT (YTD)	# of Issues
COBRA	4
Eligibility	3
Enrollment Change	1
General Benefit/Plan Inquiry	3
Life Event	1
New Hire	4
Open Enrollment	1
Retiree	1
Termination	3
Total for Subject	21

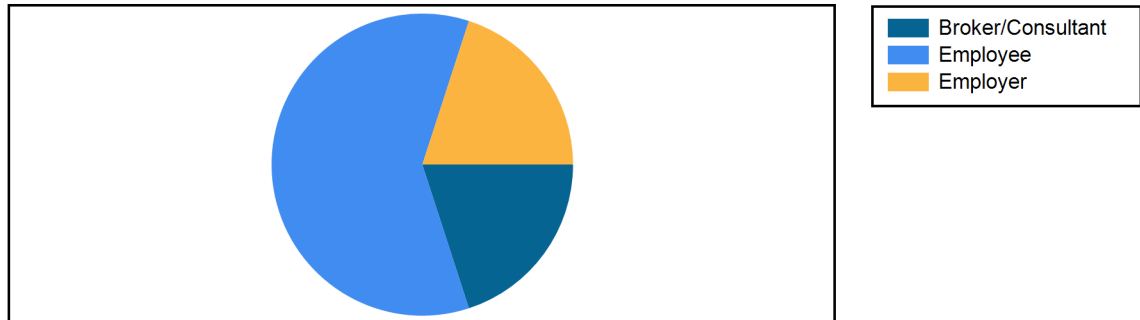


CLIENT ACTIVITY REPORT

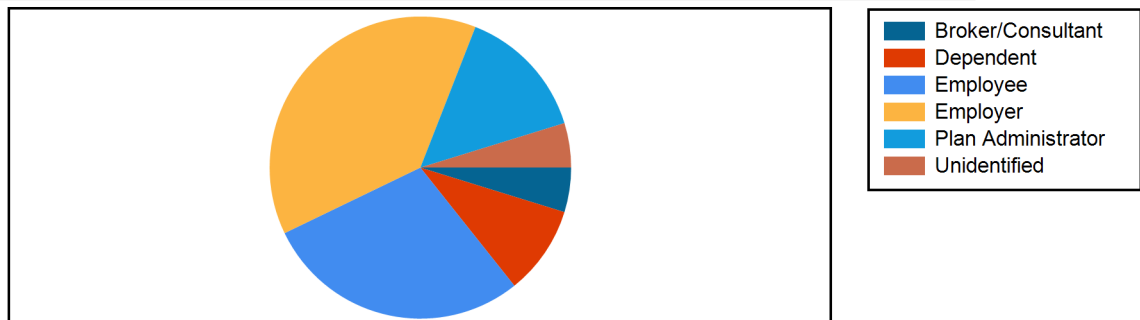
From: 2/1/2018 To: 2/28/2018

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (FEBRUARY)	# of Issues
Broker/Consultant	1
Employee	3
Employer	1
Total for Call Source	5



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employee	6
Employer	8
Plan Administrator	3
Unidentified	1
Total for Call Source	21

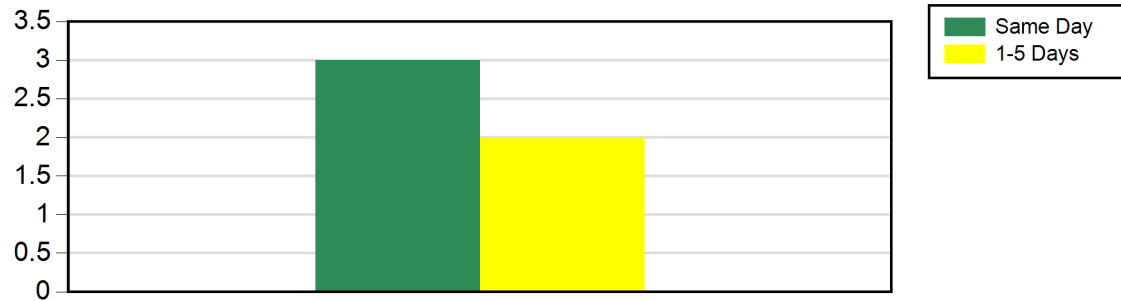


CLIENT ACTIVITY REPORT

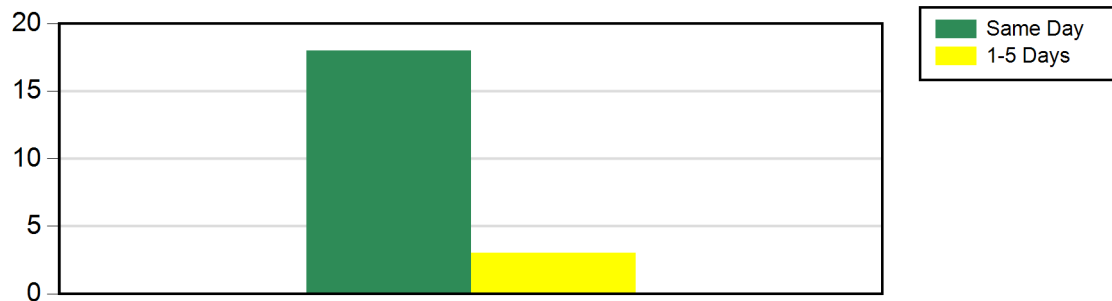
From: 2/1/2018 To: 2/28/2018

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (FEBRUARY)	# of Days	%
Same Day	3	60%
1-5 Days	2	40%
Total for Time Range	5	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	18	86%
1-5 Days	3	14%
Total for Time Range	21	100%



CLIENT ACTIVITY REPORT

From: 2/1/2018 To: 2/28/2018

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2018 To: 2/28/2018		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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

MARCH 2018

GCHIC - Gloucester County Health Insurance Commiss

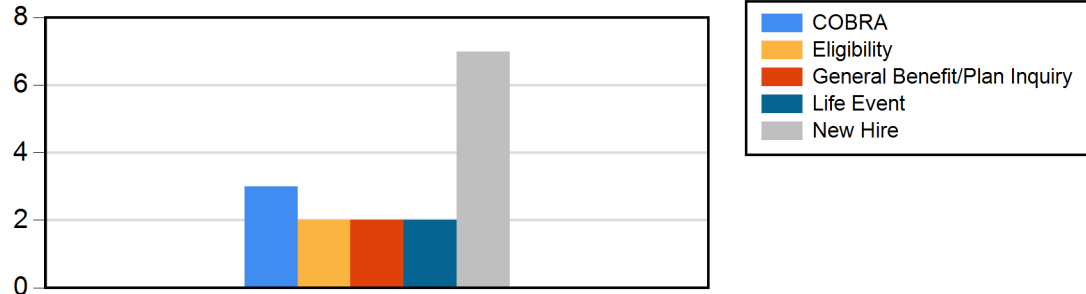
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

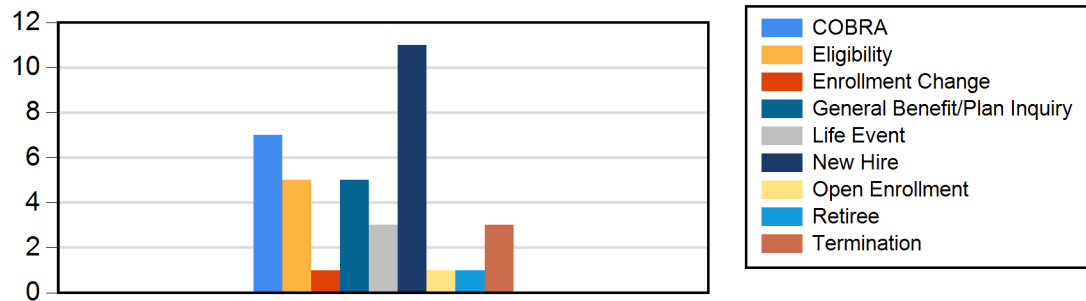
From: 3/1/2018 To: 3/31/2018

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MARCH)	# of Issues
COBRA	3
Eligibility	2
General Benefit/Plan Inquiry	2
Life Event	2
New Hire	7
Total for Subject	16



SUBJECT (YTD)	# of Issues
COBRA	7
Eligibility	5
Enrollment Change	1
General Benefit/Plan Inquiry	5
Life Event	3
New Hire	11
Open Enrollment	1
Retiree	1
Termination	3
Total for Subject	37

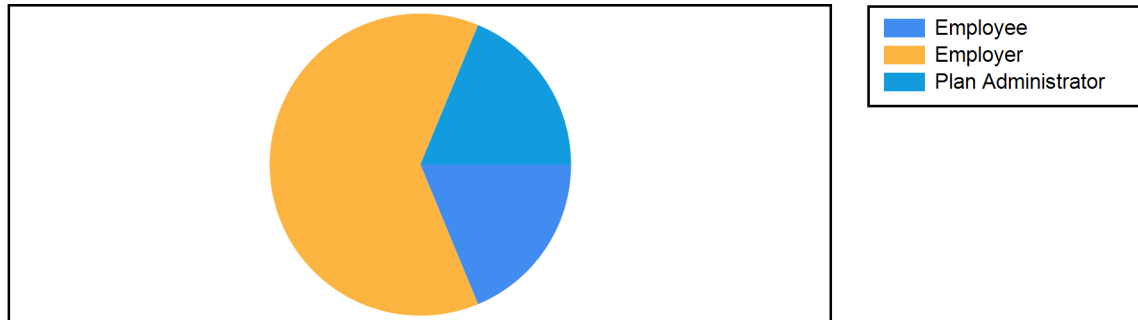


CLIENT ACTIVITY REPORT

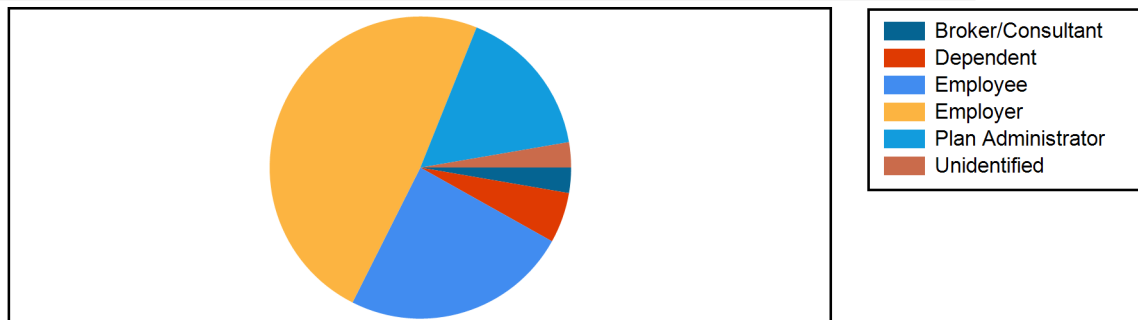
From: 3/1/2018 To: 3/31/2018

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MARCH)	# of Issues
Employee	3
Employer	10
Plan Administrator	3
Total for Call Source	16



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employee	9
Employer	18
Plan Administrator	6
Unidentified	1
Total for Call Source	37

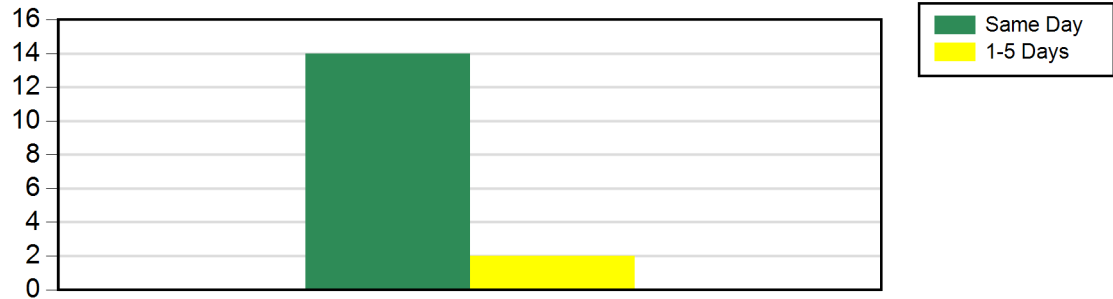


CLIENT ACTIVITY REPORT

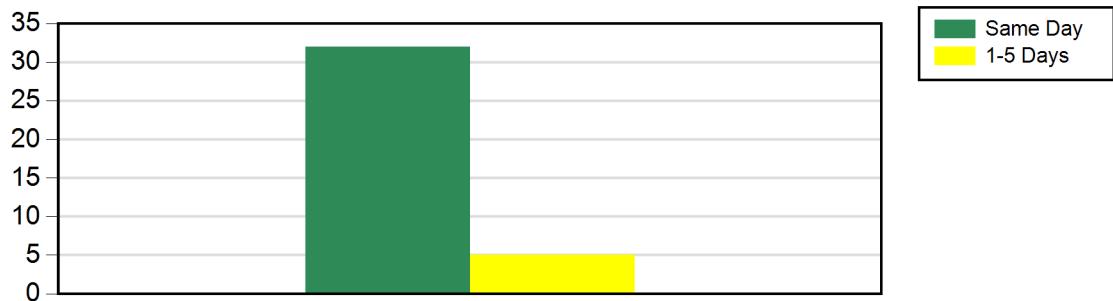
From: 3/1/2018 To: 3/31/2018

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MARCH)	# of Days	%
Same Day	14	88%
1-5 Days	2	13%
Total for Time Range	16	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	32	86%
1-5 Days	5	14%
Total for Time Range	37	100%



DETAIL (YTD)		From: 1/1/2018 To: 3/31/2018		
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

CLIENT ACTIVITY REPORT

From: 3/1/2018 To: 3/31/2018

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2018 To: 3/31/2018		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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
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