

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 26, 2017**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: OCTOBER 26, 2017
WOODBURY, NJ
9:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 28, 2017 Open Minutes.....Appendix I
September 28, 2017 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 Reports – AugustAppendix II

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **51-17** October Bill List – Motion Required..... Pages 25-26
 - Resolution **52-17** October Benefit Bill List – Motion Required..... Page 27
 - August Monthly Treasurer Reports..... Pages 28-29

- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
 - Resolution **53-17** Authorizing Disclosure of Liability Claims Check Register..... Pages 30-31
 - Liability Claim Payments – 9/01/17 to 9/30/17 Pages 32-33

- ☐ **MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein**
 - CSG Monthly Summary Report..... Page 34

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 35-36
 - Safety Director Bulletin..... Pages 37-38

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Page 39

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 40-42**
Resolution [54-17](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.

- ☐ Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [November 20, 2017, 10:00 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: October 26, 2017

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

-
- ☐ **2016 Audit Report (Pages 5-7)** The Auditor's Report as of December 31, 2016 has been sent under separate cover to the Fund Commissioners. Mr. Miles has previously reviewed the 2016 Audit with the Executive Director, Chairman White and the Commission Treasurer. We will be seeking approval of the 2016 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is Resolution 50-17, Certification of Annual Audit Report for Period ending December 31, 2016 along with the Group Affidavit Form.

☐ **Motion to approve Resolution 50-17 Certification of Annual Audit Report for Period Ending December 31, 2016**

- ☐ **November Meeting Date** – The Commission is not scheduled to meet in November, however we would like to schedule a telephonic meeting to introduce the 2018 Budget. We are suggesting this meeting be held on November 20th at 10:00 AM. If the Commissioners agree the Fund Office will advertise this meeting date to introduce the budget.

☐ **Motion to schedule a meeting on November 20, 2017 at 10:00 AM**

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/17. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,052. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,052**

- ☐ **Certificate of Insurance Report (Pages 8-9)** - Attached on pages 8-9 is the certificate of issuance report from the CEL for the month of September. There were 7 certificates issued during the month of September.

- ☐ **NJ Excess Counties Insurance Fund (Pages 10-11)** – The CELJIF met on September 28, 2017. A summary report of the meeting is included in the agenda on pages 10-11. The Board of Fund Commissioners adopted a resolution approving the 2016 Audit and also appointed Bowman & Company, LLP for Payroll Auditing services. The CEL received documentation from Burlington and Atlantic Counties to renew their membership. Cumberland and Salem County were also sent documents to renew their membership. The Counties of Sussex, Essex

and Cape May are being quoted for potential new membership. The CEL is scheduled to meet again in the afternoon and will introduce the 2018 Budget.

- ❑ **RFP for Professional Services** – The Defense Panel Attorney RFP's were issued and advertised. The due date is Friday, November 3, 2017 at 2:00 PM. The responses will be evaluated and recommendations will be made at the December meeting.
- ❑ **Professional Service Agreement** - We are working on a scope of services for a medical provider for consulting services on functional capacity exams not related to a worker compensation injury or other services requested by the member entity.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 12-13)** Included in the agenda on pages 12-13 is a copy of the Property & Casualty Financial Fast Track Report for the month of August. As of **August 31, 2017** there is a surplus of **\$3,163,385**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the CEL, **\$1,408,387**. The total cash amount is **\$4,704,862**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 14-15)** - Included in the agenda on pages 14-15 are copies of the NJ CEL Financial Fast Track Reports for the August. As of **August 31, 2017** there is a surplus of **\$7,698,993**. The total cash amount is **\$25,581,140**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 16)** – Included in the agenda on page 16 is a copy of the Health Benefits Financial Fast Track for the month of August. As of **August 31, 2017** there is a statutory surplus of **\$189,479**. The total cash amount is **\$266,550**.
- ❑ **Claims Tracking Reports (Pages 17-19)** – The claims tracking reports are on pages 17-19 of the agenda. The Executive Director will review the Claims Activity Report and the Expected Loss Ratio Analysis reports as of August 31, 2017 with the Commission.
- ❑ **2017 Property & Casualty Assessments** – The third and final assessment payment for 2017 was due on October 15, 2017. The Treasurer's office advises payment was received from all of the member entities. The County is processing their payment in November.
- ❑ **2018 AutoID Cards/WC Posting Notices/Renewal Certificate of Insurance** - The 2018 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The CEL Underwriting Manager's Team will review any certificates which need to be re-issued for the 2018 renewal.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop (Pages 20-21)** – As discussed previously the Workshop will be held at Conner Strong & Buckelew Marlton office on Wednesday, November 1, 2017. Registration starts at 8:30 AM. Included in the agenda on pages 20-21 is a copy of the agenda for the Workshop.
- ❑ **Reporting of Claims to Claims Made Policies Prior to 12/31/17 Expiration (Pages 22-24)** Included in the agenda on pages 22-24 is a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/17 along with the applicable limit schematics. Ms. Leighton will review the information with the Commission.

RESOLUTION 50-17

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2016**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2016 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance

Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 26, 2017.

Gerald A. White, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2016.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Gerald A. White

(L.S.) Tamarisk Jones

(L.S.)

Attest:

MICHAEL BURKE
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

**Gloucester County Ins. Comm.
Certificate of Insurance Monthly Report**

From 9/1/2017 To 9/30/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Improvement I - Gloucester County Improvement Authority	Authority 109 Budd Boulevard Woodbury, NJ 08096	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 George Strachan is included as insured under auto liability policy and the 2015 Ford Explorer VIN #1FM5K8B89FGA78225 is an insured vehicle under the above policy.	9/20/2017 #1755389	GL AU EX WC OTH
H - Gloucester Co. 4-H Fair Assn. I - County of Gloucester	PO Box 149 Clayton, NJ 08312	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 RE: Fall Festival 9/30/17 Evidence of insurance with regard to Gloucester Co. 4-H participation in the 4-H Fall Festival & Pumpkin Chunkin, Sept. 30,2017 (rain date Oct. 1), noon until 10 pm. Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062.	9/27/2017 #1762889	GL AU EX WC
H - Gloucester Co. 4-H Fair Assn. I - County of Gloucester	PO Box 149 Clayton, NJ 08312	RE: Fall Festival 9/30/17 Evidence of insurance with regard to Gloucester Co. 4-H participation in the 4-H Fall Festival & Pumpkin Chunkin, Sept. 30,2017 (rain date Oct. 1), noon until 10 pm. Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062.	9/27/2017 #1762886	POL
H - Gloucester Co. 4-H Fair Assn. I - County of Gloucester	PO Box 149 Clayton, NJ 08312	RE: Fall Festival 9/30/17 Evidence of insurance with regard to Gloucester Co. 4-H participation in the 4-H Fall Festival & Pumpkin Chunkin, Sept. 30,2017 (rain date Oct. 1), noon until 10 pm. Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062.	9/27/2017 #1762886	EX APD
H - Gloucester Co. 4-H Fair Assn. I - County of Gloucester	PO Box 149 Clayton, NJ 08312	RE: Fall Festival 9/30/17 Evidence of insurance with regard to Gloucester Co. 4-H participation in the 4-H Fall Festival & Pumpkin Chunkin, Sept. 30,2017 (rain date Oct. 1), noon until 10 pm. Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062.	9/27/2017 #1762890	PROP

H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	RE: SFY2018 NJ-JARC 4 Grant Program Certificate Holder 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 DTS Vehicle Fleet for SFY2018 NJ-JARC 4 Grant Program. 30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured. DTS#2 2007 DODGE WAGON COUNTY 1D4GP24E97B203398 DTS#28 2006 FORD WAGON COUNTY 2FMZA51666BA22849 DTS#30 2009 ELDORADO BUS COUNTY 1GBJG316X91161617 DTS#34 2009 ELDORADO BUS COUNTY 1GBJG316491161329 DTS#47 2011 GOSHEN BUS COUNTY 5WEASAAM8BH354310 DTS#48 2011 FORD SENATOR E-350 COUNTY 1FDEE3FSXBDA63552 DTS#49 2011 FORD E-450 COUNTY 1FD4FE4FSXBDA63593 DTS#50 2011 SENATOR E-450 COUNTY 1FD4FE4FS8BDA63592 DTS#51 2016 FORD E-450 16-1797 1FD4FE4FS7GDC56808 DTS#52 2016 FORD E450 Elkhart 16-1841 1FD4FE4FS8GDC56798 DTS#53 2017 FORD E-450 16-1903 1FD4FE4FS6HDC61936 DTS#54 2017 FORD E-450 16-1904 1FD4FE4FS2HDC65952 DTS#55 2017 FORD E-450 16-1905 1FD4FE4FS8HDC61937 DTS#56 2017 FORD E-450 16-1906 1FD4FE4FS4HDC65953 DTS#80 2013 STARTRANS SEN II 16-1474 1FD4FE4FS1DDA51058 DTS#81 2013 STARTRANS 16-1475 1FD4FE4FS3DDA51045 DTS#82 2013 STARTRANS SEN II 16-1476 1FD4FE4FS5DDA51046 DTS#83 2013 STARTRANS SEN II 16-1477 1FD4FE4FS7DDA51047 DTS#84 2013 STARTRANS SEN II 16-1478 1FD4FE4FS9DDA51048 DTS#85 2013 STARTRANS SEN II 16-1479 1FD4FE4FS3DDA51059 DTS#86 2013 STARTRANS SEN II 16-1480 1FD4FE4FSXDDA51060 DTS#87 2013 STARTRANS SEN II 16-1481 1FD4FE4FS1DDA51061 DTS#88 2013 STARTRANS SEN II 16-1482 1FD4FE4FS5DDA62872	9/15/2017 #1754528	GL AU EX OTH
H - To Whom it May Concern I - County of Gloucester		Evidence of insurance. All operations usual to County Governmental Entity.	9/29/2017 #1767805	GL AU EX OTH
Total # of Holders: 7				

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: September 28, 2017
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2016 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on June 23, 2017 along with an extension request to file the final report. The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2016; Fund Auditor reported there were no comments or recommendations. The Board of Fund Commissioners adopted a resolution approving the year-end financials and will execute an affidavit indicating they have read the General Comments section of the Audit Report. The Fund office will file the final report and supporting resolution with the State.

2018 Renewal & 2018 Budget:

Exposure Data & Underwriting Applications – Executive Director reported the fund office is following up with members on outstanding information as this information is necessary to present the NJCE and local Commission budgets.

2018 Budget Discussion – Executive Director said the 2018 budget presentation will include projections, loss funding, premiums, possible increase to the property self-insured retentions (SIR), as well as, a line item for an underwriting data collection system.

The timeline for the budget process is as follows:

- October 6th – final deadline for submission of underwriting data
- Week of October 16th – Sub-Committee to review budget presentation
- October 26th – Budget Introduction
- November 16th – Budget Adoption

Underwriting Manager reported favorable renewal negotiations with excess carriers and noted there will be alternative options marketed for excess property as the Fund has experienced three consecutive years of high dollar losses. Commissioners White and Mecouch volunteered to serve on the budget sub-committee; the fund office will schedule a meeting based on availability.

Risk Management Plan – Clash Coverage: On the agenda for consideration was the addition of Clash Coverage, which protects against aggregations of losses from one occurrence that can affect one or more coverages. Deputy Executive Director said the Fund Actuary reviewed the current loss funding and reported there are adequate levels in place so a change to increase funding would not be necessary. The Board of Fund Commissioners agreed to the

recommendation to amend the current Risk Management Plan reflecting this coverage enhancement. A revised copy would be included in the next agenda for information only.

Payroll Auditor Request for Proposals (RFP): As a follow-up to last meeting discussion, an RFP was issued for Payroll Auditing services to conduct audits and employee headcounts for consistent and ratable workers' compensation premiums. A single response was received from Bowman & Company for a proposed fee of \$16,100 for 28 locations. The Board of Fund Commissioners adopted a resolution authorizing an agreement between the Fund and Bowman & Company LLP for Payroll Auditing Services.

Membership Renewal: The Counties of Atlantic, Burlington, Cumberland and Salem are scheduled to renew their membership with the Fund as of January 1, 2018. Renewal documents have been sent to each County; to date the Fund office received documentation from Burlington County renewing membership.

Potential Membership: The Counties of Sussex, Essex and Cape May are being quoted for potential new membership; more information to follow if available at next meeting.

Joint Insurance Claims Committees Best Practices Workshop: The 6th annual Joint Insurance Claims Committees Best Practices Workshop is scheduled for Wednesday, November 1, 2017 and will focus on *Cyber Liability – Coverage, Risk Management and Available Resources*; an invitation will be emailed.

Financial Fast Track: The Financial Fast Track as of July 31, 2017 reflected a statutory surplus of \$7.5 million.

Underwriting Manager: Underwriting Manager submitted a memorandum that accurate and detailed property information is being requested in preparation of the 2018 property insurance renewal; full Construction, Occupancy, Protection and Exposure (COPE) should be reported in full for any locations over \$20 million in value. A second memorandum was submitted requesting members review their expiring cyber limits; quotes will be provided to each entity at varying coverage limits for their consideration.

Risk Control: Safety Director submitted a report reflecting the risk control activities from June through October 2018 and several Safety Director Bulletins that were distributed. Safety Director reminded members to present any applicable proposals in order to be considered for the annual BRIT Safety Grant.

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

Next Meeting: The next meeting of the NJCE fund is scheduled for October 26, 2017 at 1:00PM at the Camden County College Regional Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		August 31, 2017			
ALL YEARS COMBINED							
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		487,332	3,898,658	38,104,342	42,003,001	
2.	CLAIM EXPENSES						
		Paid Claims	113,791	1,014,878	10,629,843	11,644,721	
		Case Reserves	(17,357)	481,495	1,840,602	2,322,097	
		IBNR	67,235	251,259	1,351,932	1,603,191	
		Discounted Claim Value	(2,774)	(20,018)	(88,141)	(108,159)	
	TOTAL CLAIMS		160,896	1,727,614	13,734,236	15,461,850	
3.	EXPENSES						
		Excess Premiums	226,869	1,814,955	16,919,027	18,733,983	
		Administrative	82,307	680,990	4,777,177	5,458,167	
	TOTAL EXPENSES		309,176	2,495,946	21,696,204	24,192,150	
4.	UNDERWRITING PROFIT (1-2-3)		17,261	(324,901)	2,673,902	2,349,001	
5.	INVESTMENT INCOME		0	0	7,237	7,237	
6.	PROFIT (4 + 5)		17,261	(324,901)	2,681,139	2,356,238	
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760	
8.	DIVIDEND INCOME		0	0	90,704	90,704	
9.	DIVIDEND EXPENSE		0	0	(840,704)	(840,704)	
10.	INVESTMENT IN JOINT VENTURE		14,534	(135,337)	1,543,724	1,408,387	
11. SURPLUS (6 + 7 + 8)			31,794	(460,239)	3,623,623	3,163,385	
SURPLUS (DEFICITS) BY FUND YEAR							
	2010		(83)	(56,296)	556,890	500,594	
	2011		110	(2,318)	23,403	21,085	
	2012		89	(30,778)	478,750	447,972	
	2013		156	(9,060)	646,912	637,852	
	2014		146	(42,315)	1,469,284	1,426,969	
	2015		1,230	(327,497)	71,510	(255,987)	
	2016		155	(92,131)	376,875	284,744	
	2017		29,992	100,155		100,155	
TOTAL SURPLUS (DEFICITS)			31,794	(460,239)	3,623,623	3,163,384	
TOTAL CASH							4,704,862

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2017		
ALL YEARS COMBINED					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	175	175	1,819,140	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		175	175	1,819,140	1,819,315
FUND YEAR 2011					
	Paid Claims	4,568	47,785	2,726,074	2,773,859
	Case Reserves	(6,744)	(21,907)	70,636	48,729
	IBNR	2,176	(2,197)	22,127	19,930
	Discounted Claim Value	0	217	(2,955)	(2,738)
TOTAL FY 2011 CLAIMS		0	23,898	2,815,882	2,839,780
FUND YEAR 2012					
	Paid Claims	372	66,037	1,895,641	1,961,677
	Case Reserves	(372)	(85,329)	325,173	239,844
	IBNR	0	(9,720)	27,795	18,074
	Discounted Claim Value	0	1,170	(7,878)	(6,708)
TOTAL FY 2012 CLAIMS		0	(27,843)	2,240,731	2,212,888
FUND YEAR 2013					
	Paid Claims	3,480	9,480	1,313,020	1,322,500
	Case Reserves	(3,480)	(4,223)	166,661	162,438
	IBNR	0	(3,042)	22,641	19,598
	Discounted Claim Value	0	174	(7,042)	(6,868)
TOTAL FY 2013 CLAIMS		0	2,388	1,495,280	1,497,668
FUND YEAR 2014					
	Paid Claims	1,935	73,532	797,834	871,366
	Case Reserves	(1,935)	(37,089)	158,084	120,994
	IBNR	0	(32,443)	121,276	88,833
	Discounted Claim Value	0	1,706	(8,023)	(6,317)
TOTAL FY 2014 CLAIMS		0	5,706	1,069,171	1,074,877
FUND YEAR 2015					
	Paid Claims	12,976	77,086	1,429,821	1,506,907
	Case Reserves	(12,046)	335,064	606,638	941,702
	IBNR	(2,008)	(81,229)	245,852	164,623
	Discounted Claim Value	0	(4,205)	(24,264)	(28,469)
TOTAL FY 2015 CLAIMS		(1,079)	326,716	2,258,047	2,584,763
FUND YEAR 2016					
	Paid Claims	33,553	429,624	648,313	1,077,937
	Case Reserves	5,288	(19,570)	513,410	493,840
	IBNR	(38,840)	(310,986)	912,241	601,256
	Discounted Claim Value	0	5,769	(37,980)	(32,211)
TOTAL FY 2016 CLAIMS		0	104,837	2,035,985	2,140,822
FUND YEAR 2017					
	Paid Claims	56,733	311,159		311,159
	Case Reserves	1,933	314,550		314,550
	IBNR	105,908	690,877		690,877
	Discounted Claim Value	(2,774)	(24,848)		(24,848)
TOTAL FY 2017 CLAIMS		161,799	1,291,738	0	1,291,738
COMBINED TOTAL CLAIMS		160,896	1,727,614	13,734,236	15,461,850

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	August 31, 2017			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		1,814,054	14,045,767	97,465,900	111,511,667
2.	CLAIM EXPENSES					
		Paid Claims	(4,447)	454,553	2,721,199	3,175,752
		Case Reserves	(237,386)	1,163,111	2,624,454	3,787,565
		IBNR	555,636	1,702,090	9,575,203	11,277,293
		Discounted Claim Value	(17,590)	(138,623)	(715,004)	(853,626)
	TOTAL CLAIMS		296,213	3,181,131	14,205,852	17,386,983
3.	EXPENSES					
		Excess Premiums	1,309,056	10,472,445	67,102,915	77,575,360
		Administrative	112,055	1,042,319	7,163,639	8,205,958
	TOTAL EXPENSES		1,421,111	11,514,763	74,266,554	85,781,318
4.	UNDERWRITING PROFIT (1-2-3)		96,730	(650,128)	8,993,494	8,343,366
5.	INVESTMENT INCOME		6,520	33,958	229,221	263,178
6.	PROFIT (4+5)		103,249	(616,170)	9,222,714	8,606,544
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		103,249	(616,170)	8,315,163	7,698,993
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		253	(153,939)	722,132	568,193
	2011		427	83,860	921,187	1,005,047
	2012		438	(288,823)	554,609	265,785
	2013		802	(34,236)	1,277,188	1,242,952
	2014		954	(239,792)	2,048,737	1,808,946
	2015		1,065	(5,501)	989,944	984,442
	2016		1,219	100,212	1,801,366	1,901,579
	2017		98,092	(77,951)		(77,951)
TOTAL SURPLUS (DEFICITS)			103,249	(616,170)	8,315,163	7,698,993
TOTAL CASH						25,581,140

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	August 31, 2017	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
				FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	240	400	164,355
	Case Reserves	(240)	85,245	1
	IBNR	0	80,000	164,999
	Discounted Claim Value	0	(10,192)	(2,805)
	TOTAL FY 2010 CLAIMS	0	155,453	326,550
FUND YEAR 2011				
	Paid Claims	4,440	26,640	396,667
	Case Reserves	(4,440)	(54,415)	407,372
	IBNR	0	(57,225)	380,961
	Discounted Claim Value	0	3,690	(39,146)
	TOTAL FY 2011 CLAIMS	0	(81,310)	1,145,854
FUND YEAR 2012				
	Paid Claims	3,216	321,522	1,132,971
	Case Reserves	(253,312)	(217,423)	430,462
	IBNR	250,096	188,399	844,069
	Discounted Claim Value	0	(929)	(69,604)
	TOTAL FY 2012 CLAIMS	0	291,569	2,337,897
FUND YEAR 2013				
	Paid Claims	53,016	(225,188)	516,427
	Case Reserves	(64,013)	414,932	623,730
	IBNR	10,997	(129,744)	1,009,843
	Discounted Claim Value	0	(21,173)	(86,001)
	TOTAL FY 2013 CLAIMS	0	38,827	2,063,999
FUND YEAR 2014				
	Paid Claims	(67,277)	81,690	268,119
	Case Reserves	31,521	288,341	141,719
	IBNR	35,756	(130,031)	1,750,161
	Discounted Claim Value	0	5,434	(101,570)
	TOTAL FY 2014 CLAIMS	0	245,434	2,058,430
FUND YEAR 2015				
	Paid Claims	1,918	96,422	242,661
	Case Reserves	53,083	299,302	1,021,082
	IBNR	(55,001)	(400,724)	2,311,258
	Discounted Claim Value	0	16,937	(204,420)
	TOTAL FY 2015 CLAIMS	0	11,937	3,370,580
FUND YEAR 2016				
	Paid Claims	0	0	0
	Case Reserves	3	250,029	88
	IBNR	(3)	(359,029)	3,113,912
	Discounted Claim Value	0	15,903	(211,458)
	TOTAL FY 2016 CLAIMS	0	(93,097)	2,902,542
FUND YEAR 2017				
	Paid Claims	0	153,068	
	Case Reserves	12	97,099	
	IBNR	313,792	2,510,444	
	Discounted Claim Value	(17,590)	(148,293)	
	TOTAL FY 2017 CLAIMS	296,213	2,612,318	0
COMBINED TOTAL CLAIMS		296,213	3,181,131	14,205,852
				17,386,983

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 AUGUST 31, 2017

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	47,826	377,314	83,121,130	83,498,444
2. CLAIM EXPENSES				
Paid Claims	39,024	307,386	73,770,596	74,077,982
IBNR	79	(1,126)	36,385	35,260
Total Claims	39,103	306,260	73,806,982	74,113,242
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,139	48,950	5,568,442	5,617,393
Total Expenses	6,139	48,950	9,153,908	9,202,859
4. UNDERWRITING PROFIT (1-2-3)	2,583	22,103	160,240	182,343
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	2,583	22,103	167,376	189,479
9. STATUTORY SURPLUS (6+7-8)	2,583	22,103	167,376	189,479

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	478	42,778	(11,913)	30,865
CASH	-	(33,270)	65,178	31,908
2017 SURPLUS	2,105	(20,675)	-	(20,675)
CASH	2,396	55,355	-	55,355
2017 SURPLUS	2,583	22,103	167,376	189,479
TOTAL CASH	2,396	22,085	244,465	266,550

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(478)	(35,342)	36,385	1,043
Total Claims	(478)	(42,780)	495,789	453,009
FUND YEAR 2017				
Paid Claims	39,024	314,824	-	314,824
IBNR	557	34,217	-	34,217
Total Claims	39,581	349,040	-	349,040
COMBINED TOTAL CLAIMS	39,103	306,260	73,806,982	74,113,242

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

Gloucester County Insurance Commission									
CLAIM ACTIVITY REPORT									
AS OF	September 30, 2017								
COVERAGE LINE - PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	0	0	0	0	0	1	4	6	11
September-17	0	0	0	0	0	1	2	6	9
NET CHGE	0	0	0	0	0	0	-2	0	-2
Limited Reserves									\$4,521
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	\$0	\$0	\$0	\$0	\$0	\$461	\$17,218	\$32,978	\$50,657
September-17	\$0	\$0	\$0	\$0	\$0	\$461	\$16,218	\$24,011	\$40,690
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	(\$8,967)	(\$9,967)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,547	\$392,157	\$95,393	\$1,415,956
COVERAGE LINE - GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	0	0	4	0	4	14	5	18	45
September-17	0	0	4	0	3	11	5	20	43
NET CHGE	0	0	0	0	-1	-3	0	2	-2
Limited Reserves									\$11,460
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	\$0	\$0	\$143,782	\$0	\$53,140	\$234,127	\$32,503	\$48,400	\$511,951
September-17	\$0	\$0	\$143,782	\$0	\$34,376	\$203,110	\$32,217	\$79,300	\$492,785
NET CHGE	\$0	\$0	\$0	\$0	(\$18,764)	(\$31,018)	(\$285)	\$30,900	(\$19,166)
Ltd Incurred	\$375,597	\$753,197	\$614,298	\$14,558	\$194,491	\$234,503	\$35,648	\$80,817	\$2,303,110
COVERAGE LINE - AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	0	0	0	0	0	4	3	7	14
September-17	0	0	0	0	0	4	2	9	15
NET CHGE	0	0	0	0	0	0	-1	2	1
Limited Reserves									\$15,801
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	\$0	\$0	\$0	\$0	\$0	\$207,819	\$13,704	\$16,573	\$238,095
September-17	\$0	\$0	\$0	\$0	\$0	\$209,324	\$2,500	\$25,188	\$237,011
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$1,505	(\$11,204)	\$8,615	(\$1,084)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$233,250	\$21,749	\$30,503	\$801,113
COVERAGE LINE - WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	0	3	3	9	6	18	14	29	82
September-17	0	3	3	9	6	18	14	34	87
NET CHGE	0	0	0	0	0	0	0	5	5
Limited Reserves									\$16,994
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	\$0	\$48,729	\$96,062	\$162,438	\$67,855	\$499,295	\$430,416	\$216,599	\$1,521,394
September-17	\$0	\$46,893	\$96,062	\$161,742	\$66,886	\$471,373	\$424,475	\$211,051	\$1,478,481
NET CHGE	\$0	(\$1,837)	\$0	(\$696)	(\$969)	(\$27,922)	(\$5,940)	(\$5,549)	(\$42,913)
Ltd Incurred	\$1,351,453	\$1,730,930	\$1,176,628	\$1,298,402	\$694,062	\$1,613,891	\$1,108,728	\$570,290	\$9,544,383
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	0	3	7	9	10	37	26	60	152
September-17	0	3	7	9	9	34	23	69	154
NET CHGE	0	0	0	0	-1	-3	-3	9	2
Limited Reserves									\$14,604
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
August-17	\$0	\$48,729	\$239,844	\$162,438	\$120,995	\$941,702	\$493,840	\$314,550	\$2,322,097
September-17	\$0	\$46,893	\$239,844	\$161,742	\$101,262	\$884,267	\$475,411	\$339,550	\$2,248,967
NET CHGE	\$0	(\$1,837)	\$0	(\$696)	(\$19,733)	(\$57,435)	(\$18,429)	\$25,000	(\$73,130)
Ltd Incurred	\$1,820,315	\$2,822,564	\$2,201,521	\$1,484,937	\$973,748	\$2,426,192	\$1,558,282	\$777,003	\$14,064,561

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF September 30, 2017

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		45		MONTH	Last Month		44		MONTH	Last Year		33		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Sep-16		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	194,491	194,491	25.10%	733,782	94.71%	213,105	213,105	27.50%	730,806	94.32%	206,905	206,905	26.70%	682,042	88.03%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	62,780	91.45%	3,950	3,950	5.75%	62,506	91.05%	3,950	3,950	5.75%	58,530	85.26%
WORKER'S COMP	1,107,261	694,062	694,062	62.68%	1,098,364	99.20%	694,062	694,062	62.68%	1,097,493	99.12%	722,381	722,381	65.24%	1,079,096	97.46%
TOTAL ALL LINES	2,194,083	973,748	973,748	44.38%	2,138,298	97.46%	992,362	992,362	45.23%	2,134,176	97.27%	1,014,481	1,014,481	46.24%	2,063,041	94.03%
NET PAYOUT %	\$872,486					39.77%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		33		MONTH	Last Month		32		MONTH	Last Year		21		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Sep-16		TARGETED
PROPERTY	230,000	344,547	344,547	149.80%	230,000	100.00%	344,547	344,547	149.80%	230,000	100.00%	277,208	277,208	120.53%	225,490	98.04%
GEN LIABILITY	680,000	234,503	234,503	34.49%	598,592	88.03%	264,301	264,301	38.87%	593,265	87.24%	144,649	144,649	21.27%	513,906	75.57%
AUTO LIABILITY	91,000	233,250	233,250	256.32%	77,585	85.26%	227,642	227,642	250.16%	76,923	84.53%	29,250	29,250	32.14%	65,501	71.98%
WORKER'S COMP	1,157,000	1,613,891	1,613,891	139.49%	1,127,570	97.46%	1,613,197	1,613,197	139.43%	1,124,502	97.19%	1,366,716	1,366,716	118.13%	1,049,909	90.74%
TOTAL ALL LINES	2,158,000	2,426,192	2,426,192	112.43%	2,033,747	94.24%	2,449,687	2,449,687	113.52%	2,024,690	93.82%	1,817,823	1,817,823	84.24%	1,854,806	85.95%
NET PAYOUT %	\$1,541,925					71.45%										

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		21		MONTH	Last Month		20		MONTH	Last Year		9		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Sep-16		TARGETED
PROPERTY	197,238	392,157	392,157	198.82%	193,371	98.04%	407,124	407,124	206.41%	192,747	97.72%	276,354	276,354	140.11%	134,122	68.00%
GEN LIABILITY	641,774	35,648	35,648	5.55%	485,017	75.57%	35,648	35,648	5.55%	476,023	74.17%	4,389	4,389	0.68%	231,039	36.00%
AUTO LIABILITY	103,684	21,749	21,749	20.98%	74,631	71.98%	32,953	32,953	31.78%	72,848	70.26%	18,444	18,444	17.79%	36,290	35.00%
WORKER'S COMP	1,226,749	1,108,728	1,108,728	90.38%	1,113,202	90.74%	1,111,020	1,111,020	90.57%	1,097,958	89.50%	541,865	541,865	44.17%	404,827	33.00%
TOTAL ALL LINES	2,169,445	1,558,282	1,558,282	71.83%	1,866,220	86.02%	1,586,744	1,586,744	73.14%	1,839,576	84.79%	841,052	841,052	38.77%	806,277	37.17%
NET PAYOUT %	\$1,082,871					49.91%										

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		9		MONTH	Last Month		8		MONTH	Last Year		-3		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Sep-16		TARGETED
PROPERTY	178,000	95,393	95,393	53.59%	121,040	68.00%	82,573	82,573	46.39%	108,580	61.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	609,000	80,817	80,817	13.27%	219,240	36.00%	48,917	48,917	8.03%	182,700	30.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	104,000	30,503	30,503	29.33%	36,400	35.00%	21,888	21,888	21.05%	31,200	30.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,217,000	570,290	570,290	46.86%	401,610	33.00%	472,332	472,332	38.81%	316,420	26.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,108,000	777,003	777,003	36.86%	778,290	36.92%	625,709	625,709	29.68%	638,900	30.31%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0					0.00%										

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2017

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Current			93			Last Month			92			Last Year			81		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 29-Sep-16		MONTH 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			81			Last Month			80			Last Year			69		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 29-Sep-16		MONTH 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%	706,903	706,903		72.89%	939,274	96.85%
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%	66,748	97.23%
WORKER'S COMP	1,260,640	1,730,930	1,730,930	137.31%	1,260,640	100.00%	1,730,930	1,730,930		137.31%	1,260,640	100.00%	1,782,927	1,782,927		141.43%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,822,564	2,822,564	111.42%	2,497,275	98.58%	2,822,564	2,822,564		111.42%	2,497,275	98.58%	2,828,267	2,828,267		111.64%	2,500,919	98.72%
NET PAYOUT %	\$2,775,671				109.57%													

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Current			69			Last Month			68			Last Year			57		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 29-Sep-16		MONTH TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908		24.19%	239,354	100.00%	57,908	57,908		24.19%	239,354	100.00%
GEN LIABILITY	969,800	614,298	614,298	63.34%	939,274	96.85%	614,298	614,298		63.34%	940,002	96.93%	604,298	604,298		62.31%	940,367	96.96%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,748	97.23%	352,688	352,688		513.75%	66,754	97.24%	368,694	368,694		537.06%	65,512	95.43%
WORKER'S COMP	1,292,157	1,176,628	1,176,628	91.06%	1,292,157	100.00%	1,176,628	1,176,628		91.06%	1,292,157	100.00%	1,103,977	1,103,977		85.44%	1,289,578	99.80%
TOTAL ALL LINES	2,569,961	2,201,521	2,201,521	85.66%	2,537,532	98.74%	2,201,521	2,201,521		85.66%	2,538,267	98.77%	2,134,877	2,134,877		83.07%	2,534,811	98.63%
NET PAYOUT %	\$1,961,678				76.33%													

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Current			57			Last Month			56			Last Year			45		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Sep-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred		Actual 29-Sep-16		MONTH TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379		61.38%	243,372	100.00%	149,379	149,379		61.38%	243,372	100.00%
GEN LIABILITY	969,800	14,558	14,558	1.50%	940,367	96.96%	14,558	14,558		1.50%	939,729	96.90%	14,558	14,558		1.50%	918,458	94.71%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	65,512	95.43%	22,598	22,598		32.92%	65,319	95.15%	22,598	22,598		32.92%	62,780	91.45%
WORKER'S COMP	1,292,157	1,298,402	1,298,402	100.48%	1,289,578	99.80%	1,298,402	1,298,402		100.48%	1,289,192	99.77%	1,231,650	1,231,650		95.32%	1,281,775	99.20%
TOTAL ALL LINES	2,573,979	1,484,937	1,484,937	57.69%	2,538,828	98.63%	1,484,937	1,484,937		57.69%	2,537,611	98.59%	1,418,185	1,418,185		55.10%	2,506,385	97.37%
NET PAYOUT %	\$1,323,196				51.41%													

**LIABILITY AND WORKERS' COMPENSATION COST
CONTAINMENT STRATEGIES
CYBER LIABILITY – COVERAGE, RISK MANAGEMENT AND
AVAILABLE RESOURCES
NOVEMBER 1, 2017
AGENDA**

8:30 – 9:00

Registration

9:00 – 9:05

Introductions and Opening Remarks

Michelle M. Leighton, AIC, *Vice President, Senior Claim Consultant, Conner Strong & Buckelew*

9:05 – 9:30

Past Successes and Future Initiatives

Joseph P. Hrubash, *Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services*

Ed Cooney, *Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

9:30 – 10:15

Recognizing, Detecting and Preventing Cyber Security Threats

Marc H. Pfeiffer, MPA, *Assistant Director and Senior Policy Fellow, Bloustein Local Government Research Center, Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey*

10:15 – 11:00

Coverage and Claim Reporting

Ed Cooney, *Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew*

Michelle M. Leighton, AIC, *Vice President, Senior Claim Consultant, Conner Strong & Buckelew*

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**LIABILITY AND WORKERS' COMPENSATION COST
CONTAINMENT STRATEGIES
CYBER LIABILITY – COVERAGE, RISK MANAGEMENT AND
AVAILABLE RESOURCES
NOVEMBER 1, 2017
AGENDA**

11:00 – 11:15

Break

11:15 – 11:45

AIG CyberEdge Claims Services – Review of Cyber Claims Scenarios and Available Resources to Implement a Response Plan, Engage any Required Vendors and Initiate the Restoration and Recovery Process

Deborah Hirschorn, Complex Claim Director, AIG Financial Lines Claims

11:45 – 12:45

Data Breach Response Team - Working with a Breach Coach and Forensic Investigator in the Investigation and Response to a Data Breach Event

Sian M. Schafle, Partner, Mullen Coughlin LLC

Bill Hardin, Vice President, CRA Charles River Associates

12:45 – 1:00

Test Your Cyber Security Awareness

1:00 – 1:45

Q&A, Lunch and Networking

GLOUCESTER COUNTY INSURANCE COMMISSION

To: Fund Commissioners
From: Michelle Leighton
Date: October 26, 2017

Re: VERY IMPORTANT – Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/17 Expiration Date

As a reminder, the following policies are set to expire on **12/31/17**:

Member(s)	Coverage Line	Carrier	Policy No.
Gloucester County Rowan College at Gloucester County Gloucester County Utilities Authority Gloucester County Library Commission Gloucester County Improvement Authority	Public Officials & Employment Practices Liability	Lexington Insurance Company	06-485-03-48
Gloucester County	Employed Lawyers Professional Liability	Chubb Insurance Company of NJ	8248-9397
Gloucester County Gloucester County Utilities Authority	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	05-406-40-39
Rowan College at Gloucester County	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	05-808-71-04
Gloucester County Library Commission	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	05-843-06-74
Gloucester County Improvement Authority	Cyber	National Union Fire Insurance Company of Pittsburgh, PA	05-582-80-09

Gloucester County Rowan College at Gloucester County Gloucester County Improvement Authority	Healthcare Professional & General Liability	Lexington Insurance Company	6796617 (Primary)
Gloucester County Rowan College at Gloucester County Gloucester County Improvement Authority	Healthcare Professional & General Liability	Lexington Insurance Company	6796618 (Excess)
Gloucester County Rowan College at Gloucester County Gloucester County Utilities Authority Gloucester County Library Commission Gloucester County Improvement Authority	Crime	National Union Fire Insurance Company of Pittsburgh, PA	04-582-09-11

These policies, or portions of these policies, provide coverage on a “discovery” or “claims-made and reported” basis. ***With these types of coverage, any loss discovered or claim made against you MUST be reported during the same policy year within which you discovered the loss or received the claim.*** Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for specific reporting requirements and coverage triggers. However, with respect to the Public Officials & Employment Practices Liability Policy and the Employed Lawyers Professional Liability Policy, claims generally involve allegations of a **wrongful act** committed by an insured. With respect to the Cyber Policy, claims typically involve a **security failure or a privacy event**. With respect to the Healthcare Professional & General Liability Policy, claims involve allegations of **injury/damages caused by a healthcare professional**. Finally, with respect to the Crime Policy, claims generally involve **theft**.

Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, or Crime claims, suits and/or incidents of which you (or anyone else in your organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/16. Please keep in mind that these policies are “discovery” or “claims made and reported” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier.

Given that the above-referenced policies expire during a holiday time period, please provide notice to **Hardenbergh Insurance Group** no later than **Monday, 12/11/17** for reporting to **Conner Strong & Buckelew** no later than **Monday, 12/18/17**.

Claims should be reported to **Hardenbergh Insurance Group** and sent to Bonnie Ridolfino at bonnier@hig.net or fax to 856-673-5938.

Any claims matters emailed to Conner Strong should be emailed to ClaimsTeamC@connerstrong.com, with a copy to Michelle Leighton at mleighton@connerstrong.com or fax to 856-685-2221. Please contact Michelle Leighton if you have any questions or concerns, including whether a claim or incident should be reported. Michelle can be reached by email at mleighton@connerstrong.com or telephone at 856-552-4842.

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-17

October 2017

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000757			
000757	JUNE ATKINSON	VOIDED	629.68-
			629.68-
000759			
000759	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION 8/2017	629.68
			629.68
000760			
000760	MADDEN & MADDEN	LEGAL SERV FOR ANCILLARY COV - 6/29/17	1,620.00
000760	MADDEN & MADDEN	LEGAL SERV FOR ANCILLARY COV - 9/29/17	3,556.99
			5,176.99
000761			
000761	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 10/2017	6,650.00
			6,650.00
000762			
000762	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2017	11,845.10
000762	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2017	3.08
			11,848.18
000763			
000763	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 10/2017	4,680.00
			4,680.00
000764			
000764	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/2017	676.50
			676.50
000765			
000765	MARSHALL,DENNEHEY,WARNER,	LEGAL SERV FOR ANCILLARY COV - 9/28/17	432.66
			432.66
000766			
000766	COURIER-POST	ACCT: CHL-091699 - 10/5/17 NTC OF AWARD	10.56
			10.56
000767			
000767	CONNER STRONG & BUCKELEW	POSITION BOND - 2017	1,052.00
			1,052.00
000768			
000768	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 9/30/17	904.27
000768	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 09/30/17	3,852.86
			4,757.13
000769			
000769	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/13/2017 - SUBROGATION	471.77
000769	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/10/2017	3,225.00

000769	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/6/2017 - SUBROGATION	2,062.01
			5,758.78
000770			
000770	ROBERT SCOLPINO	REIMBURSE MEDICAL, PRESCRIPTION 09/2017	629.68
			629.68
000771			
000771	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 09/2017	629.68
			629.68
000772			
000772	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION 09/2017	629.68
			629.68
000773			
000773	HARDENBERGH INSURANCE GROUP	RMC FEE 10/2017	21,320.00
			21,320.00
		TOTAL PAYMENTS FY 2017	64,251.84

TOTAL PAYMENTS ALL FUND YEARS \$ 64,251.84

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. 52-17

OCTOBER 2017

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

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

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

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1017			
W1017	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 10/2017	530.50
W1017	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 10/2017	2,820.00
			3,350.50
		TOTAL PAYMENTS FY 2017	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
CURRENT FUND YEAR	2017			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,873,138.81	4837762.68	13868.33	21507.8
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$115,976.29	\$27.65	\$98,143.93	\$17,804.71
10 (Withdrawals - Sales)	-\$284,253.25	-\$169,383.31	-\$98,143.93	-\$16,726.01
Ending Cash & Investment Balance	\$4,704,861.85	\$4,668,407.02	\$13,868.33	\$22,586.50
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$3,342.88	\$676.50	\$1,952.63	\$713.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,708,204.73	\$4,669,083.52	\$15,820.96	\$23,300.25

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017							
Month Ending: August							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	345,092.70	3,746,816.51	36,276.23	1,410,405.09	(757,459.53)	92,008.25	4,873,139.24
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	27.65	27.65
TOTAL	0.00	0.00	0.00	0.00	0.00	27.65	27.65
EXPENSES							
Claims Transfers	15,129.22	518.09	0.00	98,143.93	0.00	0.00	113,791.24
Expenses	0.00	0.00	0.00	0.00	0.00	54,513.37	54,513.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,129.22	518.09	0.00	98,143.93	0.00	54,513.37	168,304.61
END BALANCE	329,963.48	3,746,298.42	36,276.23	1,312,261.16	(757,459.53)	37,522.53	4,704,862.28

RESOLUTION 53-17

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on October 26, 2017 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/17 to 9/30/17 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 26, 2017.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2017 Thru 09/30/2017

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2017 Thru 09/30/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	5114	3530001444	001	TULL, DANA	8/1/2017	8/31/2017	PARKER MCCAY	9/29/2017	INV 3041064	3,590.22	3,590.22
Total for Coverage: Auto Liability							Number of entries: 1		3,590.22	3,590.22	
Coverage: Auto Physical Damage											
C	5116	3530001818	001	GLOUCESTER COUNTY	8/21/2017	8/21/2017	SOUTH JERSEY TRUCK REPAIR	9/29/2017	Driver Sgt. Pete Ferris 2010 Chevy-\$1000 ded	267.20	267.20
R	1101163480	3530001541	001	GLOUCESTER COUNTY	3/10/2017	3/10/2017	ZURICH AMERICAN INS CO	9/25/2017	DEDUCTIBLE REIMBURSEMENT	-13,967.26	-13,967.26
Total for Coverage: Auto Physical Damage							Number of entries: 2		-13,700.06	-13,700.06	
Coverage: General Liability											
C	5108	3530001147	001	TORRES, JESUS	6/29/2017	6/29/2017	CHANCE & MCCANN LLC	9/1/2017	LEGAL FEE - INV #13397	150.00	150.00
C	5109	3530001571	001	CONNOLLY, GAVYN	8/1/2017	8/2/2017	CHANCE & MCCANN LLC	9/1/2017	LEGAL FEE - INV #13398	285.25	285.25
C	5110	3530001303	001	JALLOH, KADIATOU	6/21/2017	7/5/2017	CHANCE & MCCANN LLC	9/1/2017	LEGAL FEE - INV #13399	997.50	997.50
C	5112	3530001781	001	BOULDEN III, WALTER	5/10/2017	5/10/2017	WALTER W BOULDEN III	9/1/2017	Reimb of Deductible for cleaning tar truck dmg	500.00	500.00
C	5115	3530001406	001	ERASMO, RAMIL	8/1/2017	8/21/2017	PARKER MCCAY	9/29/2017	INV 3041175	222.67	222.67
C	5117	3530001770	001	PELASCHIER, RAYMOND	5/10/2017	5/10/2017	RAYMOND PELASCHIER	9/29/2017	Full/Final Settlement of all claims	499.74	499.74
Total for Coverage: General Liability							Number of entries: 6		2,655.16	2,655.16	
Coverage: Property											
C	5111	3530001805	001	GCIA	8/8/2017	8/8/2017	GLOUCESTER CO IMPROV AUTHORITY	9/1/2017	Generator dmg (lightning) @ 503 Monroeville Rd	8,256.18	8,256.18
C	5113	3530001782	001	GCIA	7/17/2017	7/17/2017	GLOUCESTER CO IMPROV AUTHORITY	9/15/2017	Phones & AC unit repairs @ 254 County House Rd	13,264.00	13,264.00
Total for Coverage: Property							Number of entries: 2		21,520.18	21,520.18	
Coverage: Un/Underinsured Motorists(NJ)											
C	17001	3530001783	001	SINDONI, MICHAEL	7/24/2017	7/28/2017	PARKER MCCAY	9/1/2017	LEGAL FEE - INV #3039015	391.96	391.96
C	17211	3530001783	001	SINDONI, MICHAEL	8/30/2017	8/31/2017	PARKER MCCAY	9/29/2017	INV 3041065	120.96	120.96
Total for Coverage: Un/Underinsured Motorists(NJ)							Number of entries: 2		512.92	512.92	
Total for Gloucester Co Ins Commission - 353							Number of entries: 13		14,578.42	14,578.42	



Gloucester County Insurance Commission
Bill Review / PPO Savings
2017



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	48	92%	\$23,975.10	93%	\$16,914.81	\$62.00	\$4,637.99	\$2,360.30	\$7,060.29	\$961.01	\$6,099.28
	February	43	84%	\$37,986.85	91%	\$20,510.03	\$1,850.00	\$10,169.94	\$5,456.88	\$17,476.82	\$2,446.78	\$15,030.04
	March	56	88%	\$127,756.00	95%	\$48,879.22	\$0.00	\$20,061.13	\$58,815.65	\$78,876.78	\$7,572.74	\$71,304.04
	April	52	83%	\$167,921.57	97%	\$47,050.53	\$25.15	\$82,275.81	\$38,570.08	\$120,871.04	\$14,538.31	\$106,332.73
	May	48	88%	\$30,019.01	70%	\$19,080.22	\$90.05	\$4,332.87	\$6,515.87	\$10,938.79	\$1,531.43	\$9,407.36
	June	44	82%	\$23,282.82	86%	\$12,586.36	\$90.00	\$3,682.91	\$6,923.55	\$10,696.46	\$1,497.50	\$9,198.96
	July	51	67%	\$146,686.27	89%	\$44,372.81	\$0.00	\$11,614.35	\$90,699.11	\$102,313.46	\$9,395.18	\$92,918.28
	August	29	97%	\$11,994.59	92%	\$7,195.30	\$37.06	\$2,865.54	\$1,896.69	\$4,799.29	\$545.93	\$4,253.36
	September	82	77%	\$121,848.51	88%	\$65,613.26	\$1657.51	\$18,233.91	\$36,343.83	\$56,235.25	\$7,870.17	\$48,365.08
YTD Total		453	84%	\$691,470.72	89%	\$282,202.54	\$3,811.77	\$157,874.45	\$247,581.96	\$409,268.18	\$46,359.06	\$362,909.13

<u>Monthly Summary</u>	<u>September</u>
Total Savings (before fees):	\$56,235.25
Percent Savings:	46%
NET SAVINGS:	\$48,365.08
Percent NET SAVINGS:	40%

<u>YTD Summary</u>	
Total Savings (before fees):	\$409,268.18
Percent Savings:	59%
NET SAVINGS:	\$362,909.13
Percent NET SAVINGS:	52%

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: October 16, 2017

GCIC SERVICE TEAM

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

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 28:** Attended the GCIC Meeting in Woodbury.
- **October 4:** A Fast Track to Safety training was conducted for GCIC.
- **October 10:** Attended the GCIC Claims Committee Meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 17:** Plan to attend the 2018 GCIC Safety Kick – Off Planning Meeting in Woodbury.
- **October 26:** Plan to attend the GCIC Meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2017.

SAFETY DIRECTOR BULLETINS

- October is Fire Prevention Month – October 9.

October 2017

October is Fire Prevention Month

National Fire Protection Association has declared the 2017 theme to be, “*Every Second Counts: Plan 2 Ways Out!*”. In a fire, seconds count. Seconds can mean the difference between residents of our community escaping safety from a fire or having their lives end in tragedy.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?

- a. 10 - 12 years
- b. 20 - 25 years
- c. Never, if not used

10 – 12 years

2. Why is Fire Prevention Week always the week of October 9th?

- a. To commemorate the Great Chicago Fire
- b. To commemorate the Great Roman Fire
- c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire

3. How often should smoke detectors be replaced?

- a. After a fire
- b. Every 5 years
- c. Every 10 years

Every 10 years

4. Most fire deaths occur where?

- a. In motor vehicles
- b. In the home
- c. In the workplace
- d. In a place of assembly; restaurant, theater, casino, etc.

In the home

5. What age group has the greatest chance of dying in a fire in the home?

- a. Infants
- b. Pre-teen age children
- c. Young adults
- d. Adults
- e. Senior citizens

**By far, the two age groups who are most likely to die in a fire at home are:
Infants & Senior citizens**

Fire safety is not just for the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher's date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from OUTSIDE the house.

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.



EVERY SECOND COUNTS

PLAN **2** WAYS OUT!™



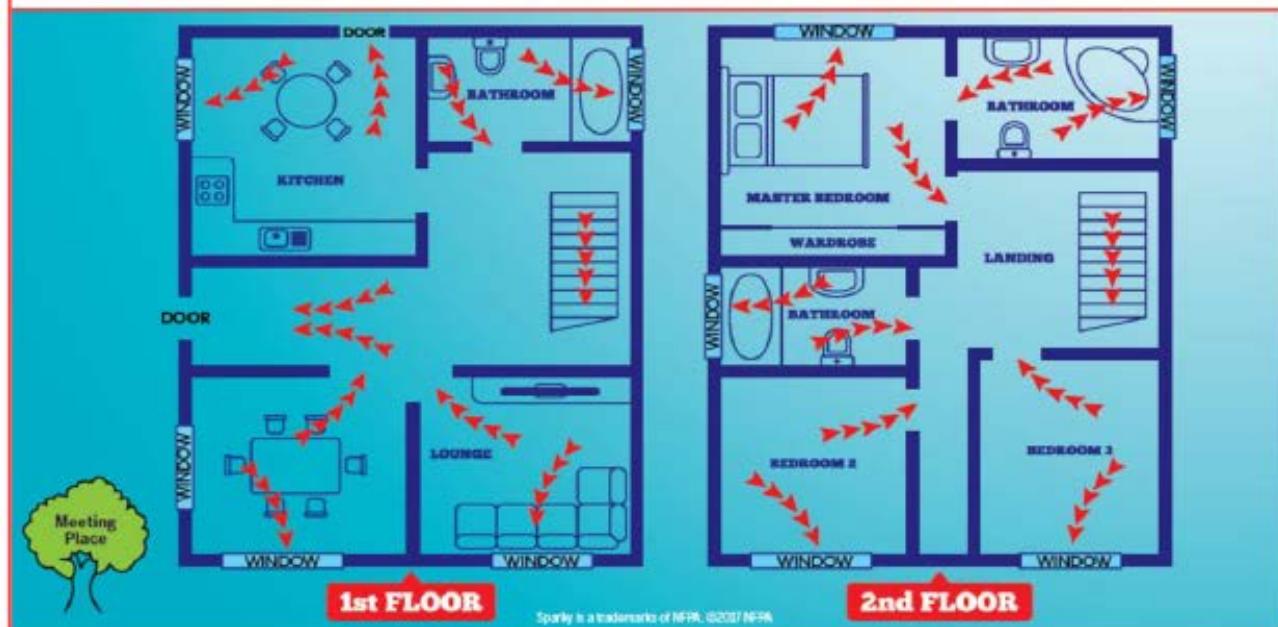
FIRE PREVENTION WEEK

OCTOBER 8–14, 2017

firepreventionweek.org

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- ☐ Draw a map of your home. Show all doors and windows.
- ☐ Visit each room. Find two ways out.
- ☐ All windows and doors should open easily. You should be able to use them to get outside.
- ☐ Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- ☐ Pick a meeting place outside. It should be in front of your home. Everyone will meet at the meeting place.
- ☐ Make sure your house or building number can be seen from the street.
- ☐ Talk about your plan with everyone in your home.
- ☐ Learn the emergency phone number for your fire department.
- ☐ Practice your home fire drill!
- ☐ Make your own home fire escape plan using the grid provided on page 2.



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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/26/17

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2018 Safety Kick-Off Meeting

The date has been confirmed. The meeting will be Wednesday, January 10, 2018 at 8:30am. The meeting will be held at Rowan College at Gloucester County. There will be light refreshments provided by Bagelious.

The planning meeting to set the agenda was conducted on Tuesday, October 17, 2017. The theme will be A Second Can Change Your Life. There will be a speaker and additional information will be shared at the meeting.

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	Underground Storage Tank Pollution Liability	Crum & Forster	10/30/17	\$2,215	\$2,345
Library	Volunteer Accident	QBE	11/23/17	\$350	\$350
County	Bond – Undersheriff (Knestaut)	CNA	12/28/17	\$175	\$175
County	Bond – Undersheriff (Bay)	CNA	12/28/17	\$175	\$175
County	Bond – Sheriff (Morina)	CNA	12/31/17	\$350	\$350
County	Bond – Surrogate (Reed)	CNA	12/31/17	\$70	\$70

All terms and conditions are per expiring. The increase for the County's Underground Storage Tank Pollution Liability renewal is as a result of the carrier's standard rate increase.

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

RESOLUTION NO. 54-17

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on October 26, 2017.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for October 26, 2017 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 26, 2017.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

GCIC PARS - Worker Compensation, Liability & Property

CLOSED SESSION

10/26/17

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001819	Calvin Hill	Worker Compensation	PAR	
3530001828	John Geib	Worker Compensation	PAR	
3530001696	Joseph Wilson	Worker Compensation	PAR	

APPENDIX I MINUTES

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 28, 2017
2 South Broad Street
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Matt Baron Keith Platt Amy Zeiders
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Consolidated Services Group, Inc.
Jennifer Goldstein

Conner Strong & Buckelew

CEL Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino
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Attorney	Long Marmero & Associates Doug Long Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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ALSO PRESENT:

Tim Sheehan, Gloucester County

Tom Campo, Esq., Gloucester County
Prudence Higbee, Esq., Capehart & Scatchard
Greg Hunt, Conner Strong & Buckelew (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of June 22, 2017 & July 25, 2017

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JUNE 22, 2017 & JULY 25, 2017

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

CORRESPONDENCE: Executive Director referred to a copy of Bulletin NJCE 17-02 from the NJCE Underwriting Manager which was included in the agenda with respect to self-deployment for Hurricane Harvey and Irma. Executive Director advised there was a process for providing assistance through the State and information on the Emergency Management Assistance Compact was included in the agenda.

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan reported the Safety and Accident Review Committee last met on September 12th at the Gloucester County Utility Authority and was well attended by the member entities. Mr. Sheehan reviewed some of the highlights of the meeting noting the Animal Shelter's panic button alarms were installed and there was a power point training presentation on standard operating procedures. Mr. Sheehan also mentioned Fast Track training was scheduled for October 4th in Clayton and also on November 13th at the Health Department. Mr. Sheehan advised there was a PEOSH inspection at the Public Works Department which went very well and he was waiting for the results. Lastly Mr. Sheehan spoke about the supervisor incident reports fillable on line reports and Ms. Ridolfino advised the reports would be rolled out at the October Safety Committee meeting.

CLAIMS COMMITTEE: Chairman White advised there was no claim report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised there were three action items for his report and several informational items.

FIELD NURSE CASE MANAGER RESOLUTION: Executive Director referred to Resolution 39-17, Appointing Susan Schaefer, RN, CCM as Field Nurse Case Manager, which was included in the agenda. Executive Director advised the services of Ms. Schaefer were discussed at a previous meeting and unless there were any questions Executive Director requested a motion to adopt Resolution 39-17.

**MOTION TO ADOPT RESOLUTION 39-17,
APPOINTING SUSAN SCHAEFER, RN, CCM
AS FIELD NURSE CASE MANAGER**

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

ARCHER & GREINER, PC: Executive Director reported the agenda included two resolutions prepared by the Commission Attorney. Executive Director advised Resolution 40-17 extended the award of a professional legal services contract to Archer & Greiner, PC in the matter of DiBuonaventura vs Sean Dalton. Executive Director also advised Resolution 41-17 extended the award of a professional legal services contract to Archer & Greiner, PC in the matter of Eric Shaw vs Gloucester County Prosecutor's office. Executive Director requested a motion to adopt the resolutions.

**MOTION TO ADOPT RESOLUTION 40-17,
EXTENDING THE AWARD OF
PROFESSIONAL LEGAL SERVICES
CONTRACT TO ARCHER & GREINER, PC IN
THE MATTER OF JOSEPH
DiBUONAVENTURA VS SEAN DALTON**

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

**MOTION TO ADOPT RESOLUTION 41-17,
EXTENDING THE AWARD OF
PROFESSIONAL LEGAL SERVICES
CONTRACT TO ARCHER & GREINER, PC IN
THE MATTER OF ERIC SHAW VS
GLOUCESTER COUNTY PROSECUTOR'S
OFFICE**

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

RFP FOR DEFENSE PANEL ATTORNEYS: Executive Director reported the Defense Panel Service Agreements expired on December 31, 2017. Executive Director advised the Fund office would issue and advertise the RFP in the Commission's newspapers.

**MOTION TO AUTHORIZE PERMA TO
PREPARE AND ADVERTISE REQUEST FOR**

PROPOSALS FOR THE DEFENSE PANEL ATTORNEYS

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the months of June, July and August. There were 9 certificates issued for the month of June, 14 certificates for July and 12 certificates issued during August. Executive Director asked if anyone had any questions regarding the reports.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director reported the CEL last met on June 22nd and a summary report of the meeting was included in the agenda. Executive Director advised Mr. Miles of Bowman & Company, LLP presented a draft of the 2016 Audit and Amerihealth was re-appointed as the Third Party Administrator. Executive Director reported Atlantic, Burlington, Cumberland and Salem County were scheduled to renew their membership with the Fund as of January 1, 2018. Executive Director noted Burlington County had returned their renewal membership documents and he was unsure about Salem County. Executive Director noted the CEL was scheduled to meet again in the afternoon and would introduce the 2018 Budget on October 26th with budget adoption scheduled for November 16th. Executive Director reported the GCIC would schedule a November meeting to introduce the GCIC budget.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the June and July Property & Casualty Financial Fast Tracks were included in the agenda. Executive Director reported the Commission had a surplus of \$3,181,590 as of July 31, 2017. Executive Director advised that \$1,393,853 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity. Executive Director noted the cash amount was \$4,873,139.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the agenda included the June and July Financial Fast Tracks for the NJ CEL. As of July 31, 2017 the CEL had a surplus of \$7,595,743. Executive Director noted the cash amount was \$23,011,699.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the July Health Benefits Financial Fast Track. As of July 31, 2017 there was a surplus of \$186,896. Executive Director noted the cash amount was \$273,263. 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 August 31, 2017. Executive Director referred to the Claim Activity Report and noted he did not find any anomalies. Executive Director advised the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2017 was

also included in the agenda. Executive Director reported this report measured how the losses were running compared to the actuary's projections for each of the fund years. Executive Director noted there were two years where the Commission was running higher than the actuary projected, Fund Years 2015 and 2011. Executive Director pointed out that there was a small surplus for 2011 and 2015 had a slight deficit.

2016 AUDIT REPORT: Executive Director advised Mr. Miles of Bowman & Company, LLP was preparing the 2016 Audit. Once the audit was completed he would review the report with Chairman White, Treasurer and Executive Director at the County Office. Executive Director noted the final audit would be presented at the October Commission meeting for review and approval.

2017 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the third and final assessment payment was due on October 15, 2017. Executive Director noted the Statement of Accounts were e-mailed to the member entities on September 8, 2017. Payments should be sent to the Commissioner Treasurer, Tracey Giordano.

2018 RENEWALS: Executive Director reported the 2018 property and casualty budget was reliant on a number of factors including the updated renewal applications and exposure data. Executive Director thanked Hardenbergh Insurance Group for all of their efforts with the project.

NJCE UNDERWRITING MANAGER MEMORANDUMS: Executive Director advised there were two memorandums included in the agenda from the Underwriting Manager and asked Mr. Cooney to review the documents. Mr. Cooney stated they were attempting to collect more accurate and detailed information on the property values including construction, occupancy, protection and exposure (COPE) data for locations over \$20 million. Mr. Cooney advised the second memorandum related to Cyber limits and encouraged everyone to purchase higher limits. Mr. Cooney advised they would be providing quotes for limits of \$2M, \$5M and \$10M. In response to Chairman White's inquiry regarding how to assess a risk, Ms. Ridolfino advised you could hire a firm to perform an assessment. Ms. Ridolfino indicated some of the municipalities were doing this and she could obtain a quote. Chairman White suggested this should be done at the CEL level. Executive Director spoke about Palindrome who was doing some work on the municipalities for the MEL.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICE WORKSHOP: Ms. Leighton advised the sixth annual Joint Insurance Claims Committees Best Practice Workshop was scheduled for November 1st at the Conner Strong & Buckelew office in Marlton. Ms. Leighton advised the focus this year was solely on Cyber Liability including Coverage, Risk Management and Available Resources. Ms. Leighton advised a representative from AIG would review claim scenarios and presentations were scheduled from a Breach Coach and Forensic Investigator.

Executive Director advised the Employee Benefit Reports were included in the Appendix II section of the agenda.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman White advised the July, August and September Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 42-17
JULY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 43-17
JULY HEALTH INSURANCE FUND BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 44-17
AUGUST BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 45-17
AUGUST HEALTH INSURANCE FUND BILL
LIST**

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

**MOTION TO APPROVE RESOLUTION 46-17
SEPTEMBER BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 47-17
SEPTEMBER HEALTH INSURANCE FUND
BILL LIST**

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

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

CLAIMS REPORT:

Chairman White presented Resolution 48-17 Inservco Liability Check Register for the period of 6/1/17 through 6/30/17, 7/1/17 through 7/31/17 and 8/1/17 through 8/31/17.

**MOTION TO APPROVE RESOLUTION 48-17 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 6/1/17 THROUGH 6/30/17, 7/1/17
THROUGH 7/31/17 AND 8/1/17 THROUGH 8/31/17**

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August which were included in the agenda. Ms. Goldstein advised for the month of June the total savings before fees was \$10,696.46, net savings was \$9,198.96 or 46%. The total savings for July was \$102,313.46 and after fees \$92,918.28 or 63%. The total savings for August was \$4,799.29 and after fees \$4,253.94 or 35%. Ms. Goldstein reported the total year to date savings were \$314,544.05 or 55%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the June - October 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included four Safety Director Bulletins. Mr. Prince noted September was National Preparedness Month and mentioned the bulletin included tips and resources which were not only useful for your place of employment but also for your home. Mr. Prince encouraged everyone to review the bulletins. Mr. Prince spoke about the Fast Track Training Mr. Sheehan spoke of earlier and noted the training has been well attended. The Fast Track Program gives the opportunity to provide five topics created to meet regulatory training in five hours. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino reported a copy of their report was included in the agenda. Ms. Ridolfino advised three of the entities were using the online defensive training courses which were purchased by the Commission.

Ms. Ridolfino advised at the recent Safety and Accident Review Committee Meeting a request was made for circuit breaker labels due to a discussion regarding PEOSH's most frequent citations. Ms. Ridolfino requested the Commission to approve the cost of \$250 to purchase the labels.

MOTION TO APPROVE AN AMOUNT NOT TO EXCEED \$250 TO PURCHASE CIRCUIT BREAKER LABELS

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

Ms. Ridolfino reported the tentative date for the 2018 Safety Kick Off meeting was January 10, 2018 at the College. Ms. Ridolfino advised she was confirming the date with the County Administrator. A planning meeting was scheduled for October 11th. Executive Director advised he would like to participate in the planning meeting.

Ms. Ridolfino advised there were a few ancillary coverages she needed authority to bind the coverages. Ms. Ridolfino asked for a motion to approve the Treasurer's Bond with C N A effective 10/1/17 with a renewal premium of \$2,200.62, all terms and conditions were as per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND THE COUNTY'S TREASURER / CFO BOND THROUGH C N A EFFECTIVE 10/1/17 AT THE ANNUAL PREMIUM OF \$2,220.62

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

Ms. Ridolfino stated the second item was for the County's Antique Inland Marine Policy with Travelers effective 10/7/17. Ms. Ridolfino advised the renewal premium was \$4,869 and all terms and conditions were as per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND FOR THE COUNTY'S ANTIQUE INLAND MARINE POLICY THROUGH TRAVELERS' EFFECTIVE 10/7/17 FOR AN ANNUAL PREMIUM OF \$4,869

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

Ms. Ridolfino reported the Improvement Authority's Volunteer Accident policy with QBE was renewing on October 9, 2017 with an annual premium of \$350.00. Ms. Ridolfino noted all terms and conditions were as expiring and requested a motion.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR THE AUTHORITY'S VOLUNTEER
ACCIDENT POLICY FOR THE NURSING HOME THROUGH QBE
EFFECTIVE 10/9/17 FOR AN ANNUAL PREMIUM OF \$350**

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

Ms. Ridolfino advised the last item was the Notary Bond for the Library. Ms. Ridolfino noted the bond renewed on 11/17/17 with an annual premium of \$113.75. Ms. Ridolfino advised the annual premium was \$113.75 and all terms and conditions were as per the expiring. Ms. Ridolfino requested a motion to authorize the renewal.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO BIND FOR THE GCLC'S NOTARY BOND
THROUGH
C N A EFFECTIVE 11/17/17 AT THE ANNUAL PREMIUM OF
\$113.75**

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

Ms. Ridolfino advised that concluded his report unless there were any questions.

ATTORNEY: Mr. Long advised he did not have anything to discuss.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: 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 49-17 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 AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001786 FROM \$15,000 TO \$103,500

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001803 FROM \$15,000 TO \$300,000 AN INCREASE OF \$285,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001804 FROM \$15,000 TO \$52,000 AN INCREASE OF \$37,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000960 FROM \$15,000 TO \$15,600 AN INCREASE OF \$600

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001101 FROM \$83,000 TO \$86,811.86 AN INCREASE OF \$3,811.86

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000649 FROM \$25,000 TO \$27,000 AN INCREASE OF \$2,000

MOTION TO APPROVE THE PARS:

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

Ms. Leighton advised when the e-mail invitations were sent out for the Workshop in November the invitation will be extended to the IT staff.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:30AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II



CLIENT ACTIVITY REPORT

SEPTEMBER 2017

GCHIC - Gloucester County Health Insurance Commiss

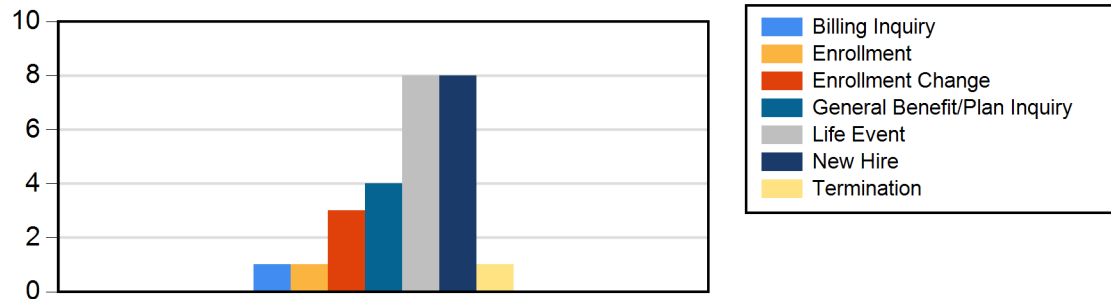
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. 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: 9/1/2017 To: 9/30/2017

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	<u># of Issues</u>
Billing Inquiry	1
Enrollment	1
Enrollment Change	3
General Benefit/Plan Inquiry	4
Life Event	8
New Hire	8
Termination	1
Total for Subject	26

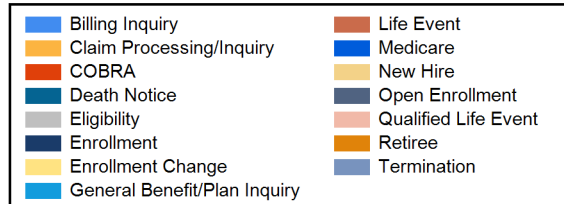
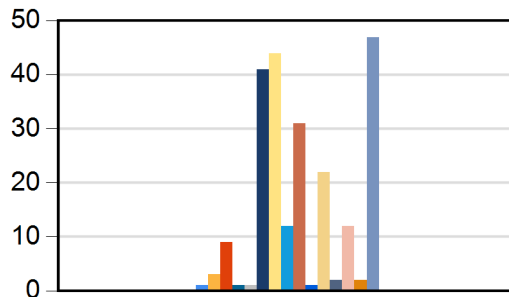


CLIENT ACTIVITY REPORT

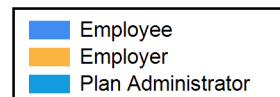
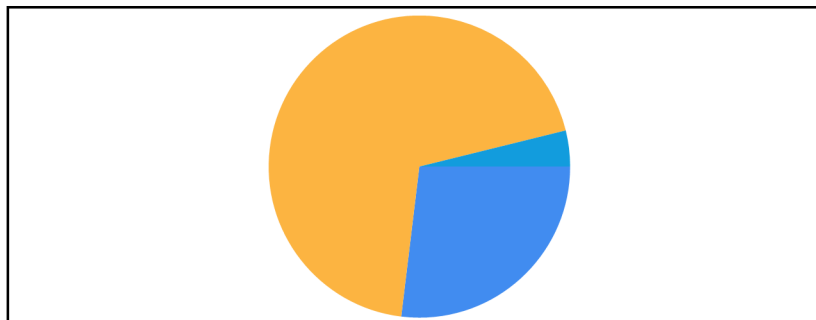
From: 9/1/2017 To: 9/30/2017

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (YTD)	# of Issues
Billing Inquiry	1
Claim Processing/Inquiry	3
COBRA	9
Death Notice	1
Eligibility	1
Enrollment	41
Enrollment Change	44
General Benefit/Plan Inquiry	12
Life Event	31
Medicare	1
New Hire	22
Open Enrollment	2
Qualified Life Event	12
Retiree	2
Termination	47
Total for Subject	229



CALL SOURCE (SEPTEMBER)	# of Issues
Employee	7
Employer	18
Plan Administrator	1
Total for Call Source	26



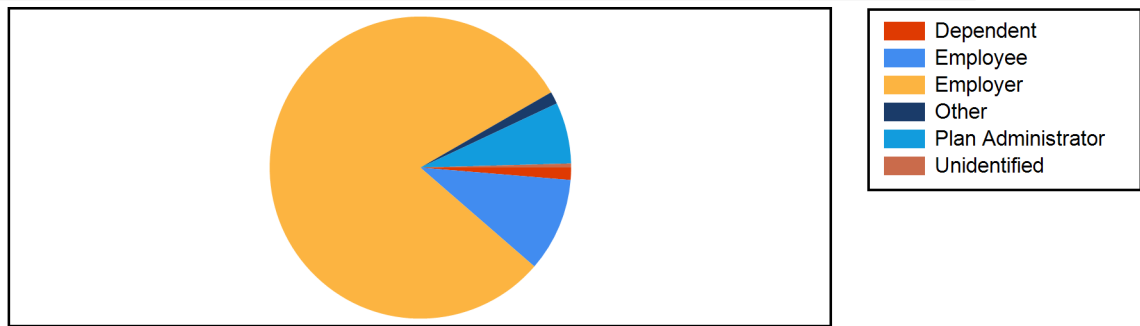


CLIENT ACTIVITY REPORT

From: 9/1/2017 To: 9/30/2017

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (YTD)	# of Issues
Dependent	3
Employee	23
Employer	184
Other	3
Plan Administrator	15
Unidentified	1
Total for Call Source	229



CLOSED TIME (SEPTEMBER)	# of Days	%
Same Day	24	96%
1-5 Days	1	4%
Total for Time Range	25	100%

