

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, SEPTEMBER 28, 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: SEPTEMBER 28, 2017  
WOODBURY, NJ  
9:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** June 22, 2017 Open Minutes.....Appendix I  
June, 22, 2017 Closed Minutes.....Handout  
July 25, 2017 Open Minutes.....ppendix I  
July 25, 2017 Closed Minutes.....Handout
  
- ☐ **CORRESPONDENCE:** Letter from NJCE Underwriting Manager, Conner Strong & Buckelew  
Bulletin NJCE 17-02, Contributing to Disaster Relief ..... Pages 3-8
  
- ☐ **COMMITTEE REPORTS**
  - ☐ **Safety Committee:** .....Verbal
  - ☐ **Claims Committee:** .....Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director's Report..... Pages 9-41
  
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**  
Monthly Reports – June, July & August .....Appendix II
  
- ☐ **TREASURER – Tracey Giordano**
  - Resolution **42-17** July Bill List – Motion Required ..... Pages 42-43
  - Resolution **43-17** July Benefit Bill List – Motion Required ..... Page 44
  - Resolution **44-17** August Bill List – Motion Required ..... Pages 45-46
  - Resolution **45-17** August Benefit Bill List – Motion Required ..... Page 47
  - Resolution **46-17** September Bill List – Motion Required..... Pages 48-49
  - Resolution **47-17** September Benefit Bill List – Motion Required..... Page 50
  - April May & June Monthly Treasurer Reports..... Pages 51-56
  
- ☐ **CLAIMS SERVICE – Inservco Insurance Services, Inc.**
  - Resolution **48-17** Authorizing Disclosure of Liability Claims Check Register..... Pages 57-58
  - Liability Claim Payments – 6/01/17 to 6/30/17 ..... Pages 59-60
  - Liability Claim Payments – 7/01/17 to 7/31/17 ..... Pages 61-62
  - Liability Claim Payments – 8/01/17 to 8/31/17 ..... Pages 63-64
  
- ☐ **MANAGED CARE– Consolidated Services Group, Inc., Jennifer Pard Goldstein**  
CSG Monthly Summary Report..... Page 65
  
- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report ..... Pages 66-67
  - Safety Director Bulletins ..... Pages 68-75

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
    - Hardenbergh Insurance Group**
      - Monthly Report ..... Pages 76-78
      - Circuit Breaker Labels ..... Page 79
      - Safety and Accident Review Committee Meeting Minutes – 6-6-17 ..... Pages 80-82
  
  - ☐ **ATTORNEY – Long Marmero & Associates, LLP**
    - Monthly Report ..... Verbal
  
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  
  - ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 83-85**  
**Resolution [49-17](#) 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
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**MEETING ADJOURNMENT**  
**NEXT SCHEDULED MEETING: [October 26, 2017, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)**

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**BULLETIN NJCE 17-02**

**Date:** September 12, 2017  
**To:** Fund Commissioners of NJCE  
**From:** NJCE Underwriting Manager, Conner Strong & Buckelew  
**Re:** Contributing to Disaster Relief

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We have received a number of inquiries from membership on coverage for members' employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self-deployment by any entity or individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance, but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

**The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.** If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants  
Fund and Commission Professionals  
Fund and Commission Executive Directors

## **Emergency Management Assistance Compact (EMAC)**

### **Overview for National Response Framework**

EMAC is a national interstate mutual aid agreement that enables states to share resources during times of disaster. Since the 104<sup>th</sup> Congress ratified the compact, EMAC has grown to become the nation's system for providing mutual aid through operational procedures and protocols that have been validated through experience. EMAC is administered by NEMA, the National Emergency Management Association, headquartered in Lexington, KY.

EMAC acts as a complement to the federal disaster response system, providing timely and cost-effective relief to states requesting assistance from assisting member states who understand the needs of jurisdictions that are struggling to preserve life, the economy, and the environment. EMAC can be used either in lieu of federal assistance or in conjunction with federal assistance, thus providing a "seamless" flow of needed goods and services to an impacted state. EMAC further provides another venue for mitigating resource deficiencies by ensuring maximum use of all available resources within member states' inventories.

The thirteen (13) articles of the Compact sets the foundation for sharing resources from state to state that have been adopted by all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico, and has been ratified by Congress (PL-104-321).

The four more commonly referenced articles of the compact (Article V, IV, VIII, and IX) address the primary concerns of personnel and states offering and receiving assistance:

#### **Article V - Licenses and Permits**

Whenever any person holds a license, certificate, or other permit issued by any state party to the compact evidencing the meeting of qualifications for professional, mechanical, or other skills, and when such assistance is requested by the receiving party state, such person shall be deemed licensed, certified, or permitted by the state requesting assistance to render aid involving such skill to meet a declared emergency or disaster, subject to such limitations and conditions as the governor of the requesting state may prescribe by executive order or otherwise.

#### **Article VI - Liability**

Officers or employees of a party state rendering aid in another state pursuant to this compact shall be considered agents of the requesting state for tort liability and immunity purposes; and no party state or its officers or employees rendering aid in another state pursuant to this compact shall be liable on account of any act or omission in good faith on the part of such forces while so engaged or on account of the maintenance or use of any equipment or supplies in connection therewith. Good faith in this article shall not include willful misconduct, gross negligence, or recklessness.

#### **Article VIII - Compensation**

Each party state shall provide for the payment of compensation and death benefits to injured members of the emergency forces of that state and representatives of deceased members of such forces in case such members sustain injuries or are killed while rendering aid pursuant to this compact, in the same manner and on the same terms as if the injury or death were sustained within their own state.



#### **Article IX - Reimbursement**

Any party state rendering aid in another state pursuant to this compact shall be reimbursed by the party state receiving such aid for any loss or damage to or expense incurred in the operation of any equipment and the provision of any service in answering a request for aid and for the costs incurred in connection with such requests; provided, that any aiding party state may assume in whole or in part such loss, damage, expense, or other cost, or may loan such equipment or donate such services to the receiving party state without charge or cost; and provided further, that any two or more party states may enter into supplementary agreements establishing a different allocation of costs among those states. Article VIII expenses shall not be reimbursable under this provision.

#### **EMAC Governance Structure**

An outline of the EMAC Governance Structure is given below:

1. *National Emergency Management Association:* NEMA was established in 1974 when state directors of emergency management first united in order to exchange information on common emergency management issues that threatened their constituencies. NEMA has administered EMAC since 1995 and has 2.5 staff members dedicated to EMAC administration and training.
2. *EMAC Committee:* The EMAC Committee, the managing body of the compact, is a standing committee under the NEMA organizational structure that maintains oversight of EMAC and the EMAC Executive Task Force. The EMAC Committee consists of a chair, fourteen (14) state directors (or their designees) and a non-voting private sector liaison. The emergency management director and Governor from every state and territory that has passed EMAC legislation and signed EMAC into (state) law are invited to participate.
3. *The EMAC Advisory Group:* The EMAC Advisory Group is comprised of invited representatives from the national based organizations who represent the first responder community and other mutual aid stakeholders (including DHS/FEMA, CDC, and the National Guard Bureau). The mission is to facilitate the effective integration of multi-discipline emergency response and recovery assets for nationwide mutual aid through EMAC.
4. *The EMAC Executive Task Force (ETF):* The ETF conducts the day-to-day work of the EMAC Committee. The ETF is comprised of a Chair, Chair-elect, Past Chair, and ten (10) voting Lead State Representative members (chosen by the state emergency management directors), three (3) members at large (chosen by the EMAC ETF Chair), and four (4) non-voting members (NEMA Legal Committee Liaison, NEMA EMAC Coordinator, NEMA EMAC Sr. Advisor, and NEMA EMAC Training Coordinator). The Chair of the EMAC Executive Task Force serves as the Team Leader to the National Coordination Group.
5. *National Coordination Group (NCG):* The NCG (state of the EMAC ETF Chair) works very closely with NEMA on the daily workings of EMAC and during an event works to direct EMAC policy and procedures.

## How EMAC Works

Requesting and deploying resources is made at the discretion of the impacted (Requesting) state allowing them the ability to pick what they need and for what price. The responding (Assisting) state only has to offer assistance if they have the resources and can deploy it. At all times, impacted states retain the choice of seeking resource support from either state or federal, or both as may be appropriate for their circumstances. Local resources can be deployed under EMAC if the state has adopted intrastate legislation (see Model Intrastate Mutual Aid Legislation at NEMA's Web Site ([www.nemaweb.org](http://www.nemaweb.org))). The EMAC process is outlined below.

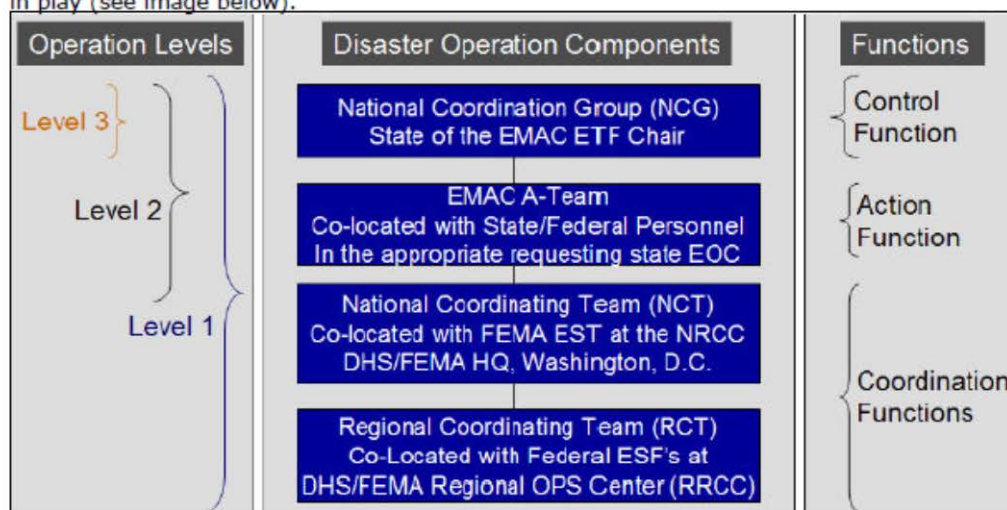
Note: The state emergency management director is an appointed EMAC Authorized Representative and can designate both EMAC Authorized Representatives and EMAC Designated Contacts in their agency. EMAC Authorized Representatives have the authority to obligate the state financially (make requests for resources to come into their state under an emergency declaration). EMAC Designated Contacts cannot financially obligate the state but can be contacted to get more information about EMAC coordination.

1. EMAC Authorized Representative confirms declaration of emergency by Governor
2. State assesses needs for resources
3. State determines if they need an external EMAC A-Team to assist with acquisition of resources or if they will use their in-state EMAC A-Team and acquires external A-Team if needed
4. State determines best source for needed resource (EMAC, Federal, private sector, etc.)
5. EMAC A-Teams request resources by one or all of the following methodologies:
  - a. Direct contact with state (knows the resource and can go directly to the state that has it – often a recurring mission).
  - b. EMAC resource request is made utilizing the EMAC Emergency Operations System (EOS) broadcast functionality. States may request broadcast by region (FEMA regions), two regions, or 3 regions, an individual state, or an individual EMAC Authorized Representative or EMAC Designated Contact within a state.
  - c. Agencies within the states may refer request and suggested resource to the state emergency management agency for their follow-up.
6. EMAC A-Teams determine cost and availability of resources
7. The EMAC REQ-A Form is completed by the EMAC Authorized Representatives between both the Requesting State and the Assisting State.
8. Resources are mobilized from the Assisting State to the Requesting State.
9. Resources check in at state staging areas and are deployment locations and missions are confirmed.
10. Resources complete mission – relaying any issues back to their home state emergency management agency.
11. Resources are demobilized.
12. Assisting States complete reimbursement request and after internal audit sends to the Requesting State.
13. Requesting State reimburses the Assisting State



## EMAC Operational Levels

The three levels of EMAC operation (Level 3, Level 2, and Level 1) are mirrored after most state and federal operation levels and have worked effectively and seamlessly within NIMS. The EMAC coordinating components are typed according to size, organizational composition, function, and mission requirements to meet operational demands. EMAC operational deployment levels are activated depending upon the scale of the event. If the event warrants, the levels of operational deployment can be ramped up from a Level 3 to a Level 1. The highest level of EMAC operational level is 1, where all components and functions are in play (see image below).



The decision to expand or elevate the level of operation rests with the EMAC Executive Task Force Chair acting as the NCG Team Leader. The EMAC Operation Levels are reviewed below.

- A. Level 3 – The lowest level of EMAC activation involves the activation of the Assisting State, the NCG, and the NEMA EMAC Coordinator. The Assisting State is using their internal state A-Team to request resources.
- B. Level 2 – A level 2 operation may involve a single-state or multiple states and deployment of an A-Team is requested by one or more affected states.
- C. Level 1 – The highest level of EMAC activation is in effect whenever a single-state or multiple states within single or multiple regions have suffered a major disaster requiring resources. A-Teams have been requested by one or more affected states and DHS/FEMA Headquarters has requested that an EMAC National Coordinating Team (NCT) and/or an EMAC Regional Coordinating Team (RCT) be deployed to appropriate locations to coordinate resource needs with federal and state counterparts.



**How EMAC is Coordinated with the Federal Response:**

EMAC is first and foremost a state-to-state compact; however, DHS/FEMA and EMAC leadership have a long-standing agreement in which NEMA, through the NCG, facilitates requests to deploy a team to coordinate EMAC activities with federal personnel whenever requested by DHS/FEMA Headquarters. When requested, this results in EMAC moving from a Level 2 to a Level 1 operation.

Upon a request by DHS/FEMA with the concurrence of the NCG Leader and NEMA, an EMAC Coordinating Team may be deployed to the National Response Coordination Center (NRCC) at DHS/FEMA Headquarters in Washington, DC, or to a DHS/FEMA Regional Response Coordination Center (RRCC). Member States should use Form REQ-B (Appendix V. h: EMAC Forms: 4. EMAC Form REQ-B: NCT and RCT Cost Estimate) to capture estimated mission costs tracked by NEMA.

To stand up the NRCC or an RRCC, FEMA NRCC contacts the NEMA EMAC Coordinator who coordinates with the NRCC, NEMA Executive Director, and the National Coordination Group to complete a task order and determine if the deployment of state resources under EMAC is at a level that coordination is necessitated.

For more information about EMAC visit [www.emacweb.org](http://www.emacweb.org), contact NEMA ([www.nemaweb.org](http://www.nemaweb.org)), or your state emergency management agency.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: September 28, 2017

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Field Nurse Case Manager Resolution (Page 12)** - Included in the agenda on page 12 is Resolution 39-17 Appointing Susan Schaefer, RN, CCM as Field Nurse Case Manager for the Gloucester County Insurance Commission. The Commission will enter into a contract with Ms. Schaefer effective with the execution of the agreement to 4-27-18. The Fund Office will work with the Commission Attorney to prepare the contract. If the Commission wishes to continue work with Ms. Schaefer after 4-27-18 the Commission will submit a request for proposal.
  - ☐ **Motion to adopt Resolution 39-17, Appointing Susan Schaefer, RN, CCM as Field Nurse Case Manager**
- ☐ **Archer & Greiner, PC (Pages 13-16)** – Included in the agenda on pages 13-16 are two resolutions prepared by the Commission Attorney. Resolution 40-17 extends the award of a professional legal services contract to Archer & Greiner, PC in the matter of Joseph DiBuonaventura vs Sean Dalton. Resolution 41-17 extends the award of a professional legal services contract to Archer & Greiner, PC in the matter of Eric Shaw vs Gloucester County Prosecutor's office.
  - ☐ **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 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**
- ☐ **RFP for Defense Panel Attorneys** – The Defense Panel Attorney Service Agreements will expire on December 31, 2017. The Fund office will issue and advertise the RFP in the applicable newspapers.
  - ☐ **Motion to authorize PERMA to prepare and advertise Request for Proposals for the Defense Panel Attorneys**
- ☐ **Certificate of Insurance Report (Pages 17-25)** - Attached on pages 17-25 is the certificate

of issuance report from the CEL for the months of June, July & August. During June there were 9 certificates issued for July there were 14 and during August 12 certificates were issued.

- ❑ **NJ Excess Counties Insurance Fund (Pages 26-27)** – The CELJIF met on June 22, 2017. Attached on pages 26-27 is a summary report of the meeting. Mr. Jim Miles of Bowman & Company, LLP presented a draft of the 2016 Audit. Amerihealth was re-appointed as the Third Party Administrator. Atlantic, Burlington, Cumberland and Salem County are scheduled to renew their membership with the Fund as of January 1, 2018. There was also a discussion on a payroll auditor but the Fund Attorney noted additional documentation or action was needed. The CEL is scheduled to meet again this afternoon. The CEL will introduce the 2018 Budget on October 26, 2017 and the Budget Adoption is scheduled for November 16, 2017. We will schedule a November meeting to introduce the Gloucester County Insurance Commission Budget and the Budget Adoption will be on December 14<sup>th</sup>.
- ❑ **GCIC Property and Casualty Financial Fast Tracks (Pages 28-31)** Included in the agenda on pages 28-31 are copies of the Property & Casualty Financial Fast Track Reports for the months of June and July. As of **July 31, 2017** there is a surplus of **\$3,131,590**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL, **\$1,393,853**. The total cash amount is **\$4,873,139**.
- ❑ **NJ CEL Property and Casualty Financial Fast Tracks (Pages 32-35)** - Included in the agenda on pages 32-35 are copies of the NJ CEL Financial Fast Track Reports for the June and July. As of **July 31, 2017** there is a surplus of **\$7,595,743**. The total cash amount is **\$23,011,699**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 36)** – Included in the agenda on page 36 is a copy of the Health Benefits Financial Fast Track for the month of July. As of **July 31, 2017** there is a statutory surplus of **\$186,896**. The total cash amount is **\$273,263**.
- ❑ **Claims Tracking Reports (Pages 37-39)** – The claims tracking reports are on pages 37-39 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.
- ❑ **2016 Audit Report** – Bowman & Company, LLP is preparing the 2016 Audit. Once the audit is completed Mr. Miles will review the report with Chairman White, Commission Treasurer and the Executive Director at the County Office. The final audit will be presented at the October Commission meeting for review and approval.
- ❑ **2017 Property & Casualty Assessments** – The third and final assessment payment for 2017 is due on October 15, 2017. The Statement of Accounts were e-mailed on September 8, 2017 to the member entities. Payments can be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Tracey Giordano, Treasurer, PO Box 337, Woodbury, NJ.
- ❑ **2018 Renewal Application and Updated Exposure Information** - The 2018 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. We have received all of the updated exposure information and are waiting for

a few renewal applications. We thank Hardenbergh Insurance Group for all of their efforts with this project.

- ❑ **NJCE Underwriting Manager Memorandums (Pages 40-41)** – Included in the agenda on pages 40-41 are two Memorandums from the NJCE Underwriting Manager regarding the 2018 Property Insurance Renewal and the 2018 Cyber Insurance Renewal.

The Underwriting Manager is requesting a review of property values to ensure accurate and full reporting including COPE (construction, occupancy, protection and exposure) information on locations over \$20 million.

The Underwriting Manager is requesting the members to re-evaluate their cyber limits. Quotes will be provided for each entity at \$1M, \$2M, \$5M and \$10M. It is encouraged that all members bind coverage at the \$5M or \$10M limit level. Currently the College has limits of \$2M and the County, Utility Authority, Improvement Authority and Library have \$1M limits.

- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – The sixth annual Joint Insurance Claims Committees Best Practice Workshop is scheduled for Wednesday, November 1, 2017 at the Conner Strong & Buckelew office in Marlton, NJ. This year the focus will be Cyber Liability including Coverage, Risk Management and Available Resources. We ask that you hold the date for the Workshop and watch for the e-mail invitation.



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

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

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

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

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

**WHEREAS**, the Commission wishes to enter into a contract with Ms. Schaefer for Field Nurse Case Manager effective with the execution of the agreement to April 27, 2018, and that for Ms. Schaefer's specialized service Ms. Schaefer will receive \$85.00 per hour plus applicable mileage at the federal rate and other pass through charges, such as copying files, parking, tolls, etc.; and

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

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 28, 2017.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**RESOLUTION 40-17**

**GLOUCESTER COUNTY INSURANCE COMMISSION EXTENDING THE  
AWARD OF PROFESSIONAL LEGAL SERVICES CONTRACT TO  
ARCHER & GREINER, PC IN THE MATTER OF JOSEPH DIBUONAVENTURA VS. SEAN  
DALTON**

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

**WHEREAS**, there exists a need by the Commission for professional legal services in connection with the Joseph DiBuonaventura vs Sean Dalton, Docket Number GLO-L-285-17.

**WHEREAS**, upon request and recommendation, Gloucester County Prosecutor, Sean Dalton and the Gloucester County Prosecutor's Office shall be represented by a third party defense counsel.

**WHEREAS**, Archer & Greiner, PC represents that it is qualified to perform services and desires to perform pursuant to the terms and provisions of the Retainer Agreement dated \_\_\_\_\_, a copy of which is attached hereto and incorporated herein by reference as Exhibit "A", between the Commission and Archer & Greiner, PC;

**WHEREAS**, pursuant to the request and recommendation, Archer & Greiner, PC proposes to act as third party defense counsel for Gloucester County Prosecutor, Sean Dalton and the Gloucester County Prosecutor's Office;

**WHEREAS**, the New Jersey Attorney General's Office has acknowledged such recommendation of representation and has approved the engagement of Archer & Greiner, PC to provide such legal representation;

**WHEREAS**, there exists the need by the Commission to approve the Retainer Agreement for legal services to be performed by Archer & Greiner, PC to provide representation to Gloucester County Prosecutor, Sean Dalton and the Gloucester County Prosecutor's Office pursuant to the terms and provisions of the of the Retainer Agreement dated \_\_\_\_\_ and attached hereto as Exhibit "A".

**NOW THEREFORE BE IT RESOLVED**, by the Gloucester County Insurance Commission that Archer & Greiner, PC provide professional legal services to Gloucester County Prosecutor, Sean Dalton and the Gloucester County Prosecutor's Office in the matter of the Joseph DiBuonaventura vs. Sean Dalton, Docket Number GLO-L-285-17.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 28, 2017.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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**RESOLUTION 41-17**

**GLOUCESTER COUNTY INSURANCE COMMISSION EXTENDING THE  
AWARD OF PROFESSIONAL LEGAL SERVICES CONTRACT TO  
ARCHER & GREINER, PC IN THE MATTER OF ERIC SHAW VS. GLOUCESTER COUNTY  
PROSECUTOR'S OFFICE**

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

**WHEREAS**, there exists a need by the Commission for professional legal services in connection with the Eric Shaw vs. Gloucester County Prosecutor's Office, Docket Number GLO-L-1106-17.

**WHEREAS**, upon request and recommendation, the Gloucester County Prosecutor's Office shall be represented by a third party defense counsel.

**WHEREAS**, Archer & Greiner, PC represents that it is qualified to perform services and desires to perform pursuant to the terms and provisions of the Retainer Agreement dated \_\_\_\_\_, a copy of which is attached hereto and incorporated herein by reference as Exhibit "A", between the Commission and Archer & Greiner, PC;

**WHEREAS**, pursuant to the request and recommendation, Archer & Greiner, PC proposes to act as third party defense counsel for the Gloucester County Prosecutor's Office;

**WHEREAS**, the New Jersey Attorney General's Office has acknowledged such recommendation of representation and has approved the engagement of Archer & Greiner, PC to provide such legal representation;

**WHEREAS**, there exists the need by the Commission to approve the Retainer Agreement for legal services to be performed by Archer & Greiner, PC to provide representation to Gloucester County Prosecutor, Sean Dalton and the Gloucester County Prosecutor's Office pursuant to the terms and provisions of the of the Retainer Agreement dated \_\_\_\_\_ and attached hereto as Exhibit "A".

**NOW THEREFORE BE IT RESOLVED**, by the Gloucester County Insurance Commission that Archer & Greiner, PC provide professional legal services to the Gloucester County Prosecutor's Office in the matter of the Eric Shaw vs. Gloucester County Prosecutor's Office, Docket Number GLO-L-1106-17.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 28, 2017.



**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

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

*Monday, July 10, 2017*

From 6/1/2017 To 6/30/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>GCIC</u></b>					
H- GCIA-Clean Communities I- Rowan College at Gloucester County	503 Monroeville Rd. Swedesboro, NJ 08085 1400 Tanyard Road Sewell, NJ 08080	1310	GCIA / CCP and All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy in regards to Gloucester County Clean Communities Program.  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 # SP4054261	6/5/2017	GL EX AU WC
H- GCIA-Clean Communities I- Rowan College at Gloucester County	503 Monroeville Rd. Swedesboro, NJ 08085 1400 Tanyard Road Sewell, NJ 08080	1310	GCIA / CCP and All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy in regards to Gloucester County Clean Communities Program.  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 # SP4054261	6/5/2017	PR
H- Gloucester Co. Special Services School Dist. I- County of Gloucester	Gloucester Cty Institute of Technology 1360 Tanyard Rd Sewell, NJ 08080 2 South Broad Street Woodbury, NJ 08096	1341	Evidence of insurance. All operations usual to County Governmental Entity as respects with regard to the The Health Department will conduct a Flu Clinic for the public on-site in the GCIT auditorium on Monday, September 25, 2017 between the hours of 2:45 pm – 6:00 pm. We anticipate some 500+ residents will be in attendance to obtain their seasonal flu immunization (SEE PAGE 2)  Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 7/1/13 to 1/1/15 Policy # SP4048950	6/23/2017	GL EX AU WC
H- East Greenwich Board of Education I- County of Gloucester	East Greenwich School District/Samuel Mickel School 559 Kings Highway Mickleton, NJ 08056 2 South Broad Street Woodbury, NJ 08096	1561	Certificate holder is additional insured where obligated by virtue of written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (See page 2)  The Gloucester County Department of Health will be holding an open public, free seasonal flu immunization clinic @ Samuel Mickel School on: Tuesday, October 10, 2017 between the hours of 3:00 – 6:00 pm. Some 500+ local residents are projected to be on site to obtain their seasonal flu shot. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000	a6/23/2017	GL EX AU WC

H- Township of Logan, Logan Twp Youth, Parks & Recreation	125 Main Street Bridgeport, NJ 08014	1739	Certificate holder is additional insured where obligated by virtue of a6/23/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2) A3D
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		The Gloucester County Department of Health staff will be holding an open public, free seasonal flu immunization clinic @ the Logan Township Municipal Building (Multi-Purpose Room) on: Tuesday, October 24, 2017 between the hours of 3:30 – 6:30 pm. Some 500+ local residents are projected to be on site to obtain their seasonal flu shot.
			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 # SP4054261
H- The Kamson Corporation	and Society Hill Apartment Associates LP 270 Sylvan 1967 Avenue Englewood Cliffs, NJ 07632		Additional Insured: The Kamson Corporation and Society Hill Apartment Associates LP
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		Location: 2049 Barnsboro Road, Blackwood, NJ 08012
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379
H- Rowan University	201 Mullica Hill Rd. Glassboro, NJ 08028	2025	Evidence of insurance. All operations usual to County 6/19/2017 GL EX AU WC
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to the basic recruit class travelling to the University.
			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 # SP4054261
H- Debbie Green	Deptford High School 575 Fox Run Road Deptford, NJ 2027 08096		Evidence of insurance. All operations usual to County 6/21/2017 GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		Governmental Entity as respects to the Gloucester County Prosecutor's Office Summer Youth Program utilizing the facility for the physical training aspect of the program from 7/10/17 – 7/14/17.
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379
H- State of New Jersey	Department of Aging Services Quakerbridge Road Hamilton, NJ 08619	2029	Evidence of Insurance. 6/21/2017 GL EX AU WC
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096		
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379

**Total # of Holders = 9**

# Gloucester County Insurance Commission

## Certificate Of Insurance Monthly Report

Tuesday, August 01, 2017

From 7/1/2017 To 7/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b>GCIC</b>					
H- Washington Township Board of Education	Washington Township School District/ Chestnut Ridge 238 Middle School 206 East Holly Ave. Sewell, NJ 08080		Certificate holder is additional insured where obligated by virtue of a7/5/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2)The Gloucester County Department of Health & Human Services – Division of Health Services staff will be holding an open public, free seasonal flu immunization clinic @ Chestnut Ridge Middle School in Washington Township on: Monday, October 23 , 2017 between the hours of 5:30 – 8:30 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.		
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
			Company E: XS Worker Compensation	Statutory x \$1,000,000	
			XS Employers Liability	\$5,000,000 x \$1,000,000	
			Policy Term 1/1/17 to 1/1/18	Policy # SP4056379	
H- Paulsboro Board of Education	662 N. Delaware Street Paulsboro, NJ 08066	240	Certificate holder is additional insured where obligated by virtue of a7/5/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2) A3D The Gloucester County Department of Health & Human Services – Division of Health Services staff will be holding an open public, free seasonal flu immunization clinic @ Paulsboro High School on: Tuesday, November 14, 2017 between the hours of 3:15 – 6:00 pm. Some 400 local residents are projected to be on site to obtain their seasonal flu shot.		
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
			Company E: XS Worker Compensation	Statutory x \$1,000,000	
			XS Employers Liability	\$5,000,000 x \$1,000,000	
			Policy Term 1/1/17 to 1/1/18	Policy # SP4056379	
H- Woodbury City Public School Board of Education	Woodbury City Public School District Woodbury Junior-391 Senior High School 25 N. Broad Sreet Woodbury, NJ 08096		Certificate holder is additional insured where obligated by virtue of a7/5/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (SEE PAGE 2) The Gloucester County Department of Health & Human Services – Division of Health Services staff will be holding an open public, free seasonal flu immunization clinic @ Woodbury Junior-Senior High School in the City of Woodbury on: Monday, October 30, 2017 between the hours of 3:30 – 6:30 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.		
I- County of Gloucester	2 South Broad Street Woodbury, NJ 08096				
			Company E: XS Worker Compensation	Statutory x \$1,000,000	



			XS Employers Liability                      \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379
H- Borough of Woodbury Heights I- County of Gloucester	500 Elm Ave Woodbury Heights, NJ 08097 2 South Broad Street Woodbury, NJ 08096	1684	Certificate holder is additional insured where obligated by virtue of a7/5/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2) The Gloucester County Department of Health & Human Services – Division of Health Services staff will be holding an open public, free seasonal flu immunization clinic @ the Woodbury Heights Community Center on: Monday, October 16, 2017 between the hours of 3:30 – 6:00 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.  Company E: XS Worker Compensation                      Statutory x \$1,000,000 XS Employers Liability                                \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379
H- Borough of Westville I- County of Gloucester	165 Broadway Westville, NJ 08093 2 South Broad Street Woodbury, NJ 08096	1755	Certificate holder is additional insured where obligated by virtue of a7/5/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (see page 2) The Gloucester County Department of Health & Human Services – Division of Health Services staff will be holding an open public, free seasonal flu immunization clinic @ the Westville Community Center Building on: Monday, November 20, 2017 between the hours of 3:30 – 6:00 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.  Company E: XS Worker Compensation                      Statutory x \$1,000,000 XS Employers Liability                                \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379
H- Roman Catholic Diocese of Camden I- County of Gloucester	Our Mother Mary of Mercy Church Parish 631 Market Street Camden, NJ 08102 2 South Broad Street Woodbury, NJ 08096	1756	Certificate holder is additional insured where obligated by virtue of a7/5/2017GL EX AU WC written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. (See page 2) The Gloucester County Department of Health & Human Services – Division of Health Services staff will be holding an open public, free seasonal flu immunization clinic @ Our Mother Mary of Mercy Church Parish in Glassboro, NJ on: Wednesday, October 18, 2017 between the hours of Noon – 2:30 pm. Some 500 local residents are projected to be on site to obtain their seasonal flu shot.  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 # SP4054261
H- Rowan College at Gloucester County I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080 1400 Tanyard Road Sewell, NJ 08080	2041	Evidence of insurance. All operations usual to County Governmental Entity as respects to iHeartmedia for display table/recruitment event at Summer Jam July 22,, 2017 7/18/2017 GL EX AU WC Company E: XS Worker Compensation Statutory x \$1,000,000

			XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	
H- Laureldale Fire & Rescue I- Rowan College at Gloucester County	2657 Route 50 Mays Landing, NJ 08330 1400 Tanyard Road Sewell, NJ 08080	2051	Evidence of insurance. All operations usual to County Governmental Entity as respects to an auto extrication class.	7/26/2017 GL EX AU WC
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	
H- Laureldale Fire & Rescue I- Rowan College at Gloucester County	2657 Route 50 Mays Landing, NJ 08330 1400 Tanyard Road Sewell, NJ 08080	2051	Evidence of insurance. All operations usual to County Governmental Entity as respects to an auto extrication class.	7/26/2017 PR
			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 # SP4054261	
H- State of NJ-Department of Human Services I- County of Gloucester	Division of Family Development Quakerbridge Plaza, Bldg 6 Trenton NJ 08625 2 South Broad Street Woodbury, NJ 08096	2053	Evidence of insurance. All operations usual to County Governmental Entity as respects to Adult Protective Services 2018 Grant Application.	7/26/2017 GL EX AU WC
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	
H- Horse Park of New Jersey I- County of Gloucester	626 Route 524 Allentown, New Jersey 08501 2 South Broad Street Woodbury, NJ 08096	2057	The Horse Park of New Jersey at Stone Tavern, Inc. And All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects to Molly Worek operating a vendor booth at The State 4H Horse Show, at Horse Park of NJ, 626 Rt.524,	7/31/2017 AU EX PHYS
			Allentown, NJ, 08501 from Friday August 25, 2017 through Sunday August 27, 2017. Liability coverage for participants is not excluded.	
			30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.	
H- Horse Park of New Jersey I- County of Gloucester	626 Route 524 Allentown, New Jersey 08501 2 South Broad Street Woodbury, NJ 08096	2057	The Horse Park of New Jersey at Stone Tavern, Inc. And All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects to Molly Worek operating a vendor booth at The State 4H Horse Show, at Horse Park of NJ, 626 Rt.524,	7/31/2017 GL EX AU WC
			Allentown, NJ, 08501 from Friday August 25, 2017 through Sunday August 27, 2017. Liability coverage for participants is not excluded.	
			30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.	
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	

H- Horse Park of New Jersey  
I- County of Gloucester

626 Route 524 Allentown, New Jersey 08501  
2 South Broad Street Woodbury, NJ 08096

2057 The Horse Park of New Jersey at Stone Tavern, Inc. And All 7/31/2017 PR  
operations usual to County Governmental Entity including certificate  
holder as additional insured for General Liability but only with  
respects to the negligent acts of the named insured as respects to  
(while engaging in) Subject to the terms, conditions, limitations and  
exclusions of the policy as respects to Molly Worek operating a  
vendor booth at The State 4H Horse Show, at Horse Park of NJ, 626  
Rt.524,

Allentown, NJ, 08501 from Friday August 25, 2017 through Sunday August 27, 2017. Liability  
coverage for participants is not excluded.

30 days notice of cancellation (except 10 days for non-payment) is provided to the Insured.

H- Horse Park of New Jersey  
I- County of Gloucester

626 Route 524 Allentown, New Jersey 08501  
2 South Broad Street Woodbury, NJ 08096

2057 The Horse Park of New Jersey at Stone Tavern, Inc. And All 7/31/2017 POL/EPL/SDLL  
operations usual to County Governmental Entity including certificate  
holder as additional insured for General Liability but only with  
respects to the negligent acts of the named insured as respects to  
(while engaging in) Subject to the terms, conditions, limitations and  
exclusions of the policy as respects to Molly Worek operating a  
vendor booth at The State 4H Horse Show, at Horse Park of NJ, 626  
Rt.524,

Allentown, NJ, 08501 from Friday August 25, 2017 through Sunday August 27, 2017. Liability  
coverage for participants is not excluded.

*Total # of Holders = 14*

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

*Tuesday, September 5, 2017*

From 8/1/2017 To 8/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>GCIC</u></b>					
H- NJ Transit PHYS I- County of Gloucester	1 Penn Plaza East Newark, NJ 07105 2 South Broad Street Woodbury, NJ 08096	415	The Division of Transportation is requesting a 2017 Certificate of Insurance for the DTS Vehicle Fleet for SFY 2018 NJ-JARC 4 Grant Program. This COI is being required for the NJ-JARC 4 Operating Agreement between NJ TRANSIT and Gloucester County (\$110,000 with \$110,000 In-Kind Match). Certificate of Insurance should indicate a minimum combined single limit liability insurance policy of \$5,000,000 and should include NJTRANSIT and the State of New Jersey as additional insured and, as has been requested in the past, letter requests an indemnification clause which provides NJ TRANSIT, the State of New Jersey, (and any other party of interest NJ TRANSIT) protection from claims arising out of our NJ JARC service.	8/28/2017	GL AU EX
H- Wheelabrator Environmental Systems Inc. I- Gloucester County Utilities Authority	100 Arboretum Drive, Suite 310 Portsmouth, NH 03801 2 Paradise Road West Deptford, NJ 08066	2066	The certificate holder and its affiliates and All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy in regard to records destruction by the certificate holder.  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 # SP4054261	8/7/2017	GL EX AU WC
H- Wheelabrator Environmental Systems Inc. I- Gloucester County Utilities Authority	100 Arboretum Drive, Suite 310 Portsmouth, NH 03801 2 Paradise Road West Deptford, NJ 08066	2066	Evidence of Insurance. All operations usual to County Governmental Entity.	8/7/2017	POL/EPL/SDLL
H- Giles & Ransome Inc. I- Gloucester County Improvement Authority (SLNH) the	2975 Galloway Road Bensalem, PA 19020 Woodbury, NJ 08096	2079	Evidence of insurance. All operations usual to County dba Shady Lane Nursing Home 109 Budd Boulevard 336 F L Hydraulic Excavator with serial number 0SSN00356.	8/16/2017	PR Governmental Entity as respects to
H- Environmental Protection & Improvement I- Gloucester County Improvement Authority	Company, LLC 227 Route 206 Building 1 Box 31 Flanders, NJ 07836 109 Budd Boulevard Woodbury, NJ 08096	2080	Evidence of Insurance.  Company E: XS Worker Compensation Statutory x \$1,000,000	8/17/2017	GL EX AU WC



				XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	
H- Sunbelt Rentals I- Gloucester County Improvement Authority	223 Paulsboro Road Swedesboro, NJ 08085 109 Budd Boulevard Woodbury, NJ 08096	2087	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to rental of 60' Manlift w/jib.	8/22/2017 GL EX AU WC	
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- Sunbelt Rentals I- Gloucester County Improvement Authority	223 Paulsboro Road Swedesboro, NJ 08085 109 Budd Boulevard Woodbury, NJ 08096	2087	Evidence of Insurance.	8/22/2017 PR	
H- Township of Franklin School District I- County of Gloucester	3228 Coles Mill Road Franklinville, NJ 08322 Attn: Caroline Reutter 2 South Broad Street Woodbury, NJ 08096	2088	Evidence of insurance. All operations usual to County Governmental Entity as respects to SWAT Active Shooter Training on 8/24/17 for Gloucester County SWAT Team Members.	8/23/2017 GL EX AU WC	
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379		
H- NJ Transit I- County of Gloucester	One Penn Plaza East Newark, NJ 07105-2246 2 South Broad Street Woodbury, NJ 08096	2091	Certificate holder and State of NJ are included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with 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.	8/29/2017 GL AU EX	
			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 1FDDE3FSXBDA63552 DTS#49 2011 FORD E-450 COUNTY 1FDDE4FSXBDA63593 DTS#50 2011 SENATOR E-450 COUNTY 1FDDE4FS8BDA63592 DTS#51 2016 FORD E-450 16-1797 1FDDE4FS7GDC56808 DTS#52 2016 FORD E450 Elkhart 16-1841 1FDDE4FS8GDC56798 DTS#53 2017 FORD E-450 16-1903 1FDDE4FS6HDC61936 DTS#54 2017 FORD E-450 16-1904		

1FDFE4FS2HDC65952			
DTS#55	2017 FORD E-450	16-1905	
1FDFE4FS8HDC61374			
DTS#56	2017 FORD E-450	16-1906	
1FDFE4FS8HDC619374			
DTS#80	2013 STARTRANS SEN II	16-1474	
1FDFE4FS1DDA51058			
DTS#81	2013 STARTRANS	16-1475	
1FDFE4FS3DDA51045			
DTS#82	2013 STARTRANS SEN II	16-1476	
1FDFE4FS5DDA51046			
DTS#83	2013 STARTRANS SEN II	16-1477	
1FDFE4FS7DDA51047			
DTS#84	2013 STARTRANS SEN II	16-1478	
1FDFE4FS9DDA51048			
DTS#85	2013 STARTRANS SEN II	16-1479	
1FDFE4FS3DDA51059			
DTS#86	2013 STARTRANS SEN II	16-1480	
1FDFE4FSXDDA51060			
DTS#87	2013 STARTRANS SEN II	16-1481	
1FDFE4FS1DDA51061			
DTS#88	2013 STARTRANS SEN II	16-1482	
1FDFE4FS5DDA62872			
DTS#89	2013 STARTRANS SEN II	16-1483	
1FDFE4FS7DDA62873			
DTS#90	2013 STARTRANS SEN II	16-1484	
1FDFE4FS9DDA62874			
DTS#91	2013 FORD CHALLENGER	16-1595	
1FDFE4FS5DDB16042			
DTS#92	2013 FORD CHALLENGER	16-1629	
1FDFE4FS0DDB27238			
DTS#93	2014 FORD SUPREME MINI	16-1690	
1FDFE4FS8EDA13540			
DTS#94	2014 FORD SUPREME MINI	16-1691	
1FDFE4ESXEDA13541			
DTS# 3	2007 Dodge Wagon	Transferred to 4H COUNTY	1D4GP24E77B203397

H- Gloucester County Institute of Technology	1360 Tanyard Road Sewell, NJ 08096	2094	Evidence of insurance. All operations usual to County	8/24/2017	GL EX AU WC
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to Use of the GCIT Gymnasium and Fields for Rowan College at Gloucester County Volleyball, Basketball, Soccer, Softball, Baseball practices as needed from 8/30/2017 through 5/15/2018.		
			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 # SP4054261		
H- Theo Primas, Program Evaluator	Camden County Workforce Dept Board 1111 Marlkreess 2097 Road, Ste. 101 Cherry Hill, NJ 08003		Evidence of insurance. All operations usual to County	8/28/2017	GL EX
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to WPDI - Coverage Camden County WIOA customers enrolled in RCGC career training programs.		
H- Theo Primas, Program Evaluator	Camden County Workforce Dept Board 1111 Marlkreess 2097 Road, Ste. 101 Cherry Hill, NJ 08003		Evidence of insurance. All operations usual to County	8/28/2017	PR
I- Rowan College at Gloucester County	1400 Tanyard Road Sewell, NJ 08080		Governmental Entity as respects to WPDI - Coverage Camden County WIOA customers enrolled in RCGC career training programs.		

**Total # of Holders = 12**

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**Date:** June 22, 2017  
**To:** Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**December 31, 2016 Audit:** The Fund Auditor submitted and reviewed a draft financial audit for the period ending December 31, 2016. Fund Auditor noted a final report would be prepared for the next meeting and stated there were no recommendations or findings. The Board adopted Resolution 23-17 authorizing the fund office to file the draft audit and request an extension to submit the final report to the Department of Community Affairs.

**Third Party Claims (TPA) Administrator Request for Proposals (RFP):** As last reported, the fund's contract with AmeriHealth Casualty Services will expire on 8/1/17. The fund office advertised the RFP for a TPA Claims Administrator and responses were received from three vendors: AmeriHealth Casualty Services, Qual-Lynx and Inservco Insurance Services, Inc. Fund Attorney submitted a memorandum detailing the RFP rating factors used to score the responders, as well as, the RFP Review Committee's recommendation to award a contract to AmeriHealth Casualty Services. The Board accepted the recommendation and adopted Resolution 24-17 authorizing an agreement for claims administration services with AmeriHealth Casualty Services for a term of three years effective August 1, 2017 through July 31, 2020.

**2018 Renewal**

**Data Collection:** Executive Director reported the fund office will start the data collection process for the 2018 renewal in order to provide relevant information to underwriters. As with last year, the process will begin in mid- July with deadline to have all exposure data by September to present a budget by the October meeting.

**Payroll Auditor Price Quotes:** Executive Director reported in anticipation of the 2018 renewal, the fund office solicited price quotes for a Payroll Auditor to conduct audits and employee headcounts for consistent and ratable workers' compensation premiums. Enclosed with the agenda was the single response received from Bowman & Company for a proposed fee of \$12,500 (\$450 per location/28 locations). Fund Attorney noted additional documentation and/or action may be required before payroll auditing services are contracted; the Board tabled any action on this matter until further notice.

**Membership Renewal:** The Commissions of Atlantic County, Burlington County, Cumberland County and Salem County are scheduled to renew their membership with the Fund as of January 1, 2018. Renewal documents will be sent to each respective County.

**Risk Management Plan:** Last meeting, the Board of Fund Commissioners accepted recommendations by the Underwriting Manager to extend certain coverages to stand alone County members already in place for Commissions. Enclosed in the agenda was a copy of the amended 2017 Risk Management Plan for information only.

**Financial Fast Track:** The Financial Fast Track as of April 30, 2017 reflected a statutory surplus of \$7.4 million.

**Underwriting Manager:** Underwriting Manager reported the 2018 renewal program would begin shortly and members should expect to receive application coverage applications to complete. In addition, the first Coverage Committee met on May 1, 2017 and a summary of discussion items would be prepared for the next agenda.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from April through June 2018 and a Safety Director Bulletin on Short-Term Stationary Work Zones. 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 September 28, 2017 at 1:00PM at the Camden County College Regional Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF		July 31, 2017		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		487,332	3,411,326	38,104,342	41,515,668
2.	CLAIM EXPENSES					
		Paid Claims	126,445	901,086	10,629,843	11,530,929
		Case Reserves	154,608	498,852	1,840,602	2,339,454
		IBNR	(116,480)	184,024	1,351,932	1,535,956
		Discounted Claim Value	(1,346)	(17,244)	(88,141)	(105,385)
	TOTAL CLAIMS		163,228	1,566,718	13,734,236	15,300,954
3.	EXPENSES					
		Excess Premiums	226,869	1,588,086	16,919,027	18,507,114
		Administrative	87,720	598,684	4,777,177	5,375,861
	TOTAL EXPENSES		314,590	2,186,770	21,696,204	23,882,974
4.	UNDERWRITING PROFIT (1-2-3)		9,515	(342,162)	2,673,902	2,331,740
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		9,515	(342,162)	2,681,139	2,338,977
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		2,116	(149,871)	1,543,724	1,393,853
11. SURPLUS (6 + 7 + 8)			11,631	(492,033)	3,623,623	3,131,591
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		63	(56,213)	556,890	500,676
	2011		75	(2,428)	23,403	20,976
	2012		62	(30,867)	478,750	447,883
	2013		107	(9,216)	646,912	637,696
	2014		99	(42,460)	1,469,284	1,426,824
	2015		103	(328,726)	71,510	(257,217)
	2016		106	(92,286)	376,875	284,589
	2017		11,016	70,163		70,163
TOTAL SURPLUS (DEFICITS)			11,631	(492,033)	3,623,623	3,131,590
TOTAL CASH						4,873,139



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2017			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,819,140	1,819,140	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS		0	0	1,819,140	1,819,140	
FUND YEAR 2011						
	Paid Claims	0	43,217	2,726,074	2,769,291	
	Case Reserves	0	(15,163)	70,636	55,473	
	IBNR	0	(4,373)	22,127	17,754	
	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	2,542	65,665	1,895,641	1,961,305	
	Case Reserves	(2,542)	(84,957)	325,173	240,216	
	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	1,118	6,000	1,313,020	1,319,020	
	Case Reserves	(1,092)	(743)	166,661	165,918	
	IBNR	(26)	(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	4,314	71,597	797,834	869,431	
	Case Reserves	(4,314)	(35,154)	158,084	122,930	
	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	9,791	64,110	1,429,821	1,493,931	
	Case Reserves	55,362	347,110	606,638	953,748	
	IBNR	(65,153)	(79,221)	245,852	166,631	
	Discounted Claim Value	0	(4,205)	(24,264)	(28,469)	
TOTAL FY 2015 CLAIMS		0	327,794	2,258,047	2,585,841	
FUND YEAR 2016						
	Paid Claims	18,672	396,071	648,313	1,044,384	
	Case Reserves	(16,993)	(24,858)	513,410	488,552	
	IBNR	(1,679)	(272,145)	912,241	640,096	
	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	90,008	254,426		254,426	
	Case Reserves	124,187	312,617		312,617	
	IBNR	(49,622)	584,969		584,969	
	Discounted Claim Value	(1,346)	(22,074)		(22,074)	
TOTAL FY 2017 CLAIMS		163,228	1,129,938	0	1,129,938	
COMBINED TOTAL CLAIMS		163,228	1,566,718	13,734,236	15,300,954	

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						
FINANCIAL FAST TRACK REPORT						
			AS OF	June 30, 2017		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		487,332	2,923,994	38,104,342	41,028,336
2.	CLAIM EXPENSES					
		Paid Claims	64,234	774,641	10,629,843	11,404,484
		Case Reserves	275,591	344,244	1,840,602	2,184,846
		IBNR	(67,906)	300,505	1,351,932	1,652,437
		Discounted Claim Value	(2,135)	(15,899)	(88,141)	(104,040)
	TOTAL CLAIMS		269,785	1,403,491	13,734,236	15,137,726
3.	EXPENSES					
		Excess Premiums	226,869	1,361,217	16,919,027	18,280,244
		Administrative	82,313	510,963	4,777,177	5,288,140
	TOTAL EXPENSES		309,182	1,872,180	21,696,204	23,568,384
4.	UNDERWRITING PROFIT (1-2-3)		(91,635)	(351,677)	2,673,902	2,322,225
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(91,635)	(351,677)	2,681,139	2,329,462
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		(11,594)	(151,987)	1,543,724	1,391,738
11.	SURPLUS (6 + 7 + 8)		(103,228)	(503,663)	3,623,623	3,119,960
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(60,249)	(56,276)	556,890	500,613
	2011		(2,028)	(2,503)	23,403	20,901
	2012		50,526	(30,929)	478,750	447,821
	2013		2,036	(9,322)	646,912	637,589
	2014		(6,613)	(42,560)	1,469,284	1,426,725
	2015		(324,938)	(328,829)	71,510	(257,320)
	2016		159,515	(92,391)	376,875	284,484
	2017		78,522	59,147		59,147
TOTAL SURPLUS (DEFICITS)			(103,228)	(503,663)	3,623,623	3,119,960
TOTAL CASH						6,149,939

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2017	
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	0	0	1,819,140
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Discounted Claim Value	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,819,140
FUND YEAR 2011				
	Paid Claims	1,947	43,217	2,726,074
	Case Reserves	(1,947)	(15,163)	70,636
	IBNR	16,000	(4,373)	22,127
	Discounted Claim Value	(401)	217	(2,955)
TOTAL FY 2011 CLAIMS		15,599	23,898	2,815,882
FUND YEAR 2012				
	Paid Claims	(77)	63,123	1,895,641
	Case Reserves	(16,268)	(82,415)	325,173
	IBNR	(8,967)	(9,720)	27,795
	Discounted Claim Value	326	1,170	(7,878)
TOTAL FY 2012 CLAIMS		(24,987)	(27,843)	2,240,731
FUND YEAR 2013				
	Paid Claims	229	4,882	1,313,020
	Case Reserves	7,088	349	166,661
	IBNR	5,682	(3,016)	22,641
	Discounted Claim Value	(283)	174	(7,042)
TOTAL FY 2013 CLAIMS		12,717	2,388	1,495,280
FUND YEAR 2014				
	Paid Claims	621	67,283	797,834
	Case Reserves	5,502	(30,840)	158,084
	IBNR	(31,123)	(32,443)	121,276
	Discounted Claim Value	681	1,706	(8,023)
TOTAL FY 2014 CLAIMS		(24,319)	5,706	1,069,171
FUND YEAR 2015				
	Paid Claims	697	54,319	1,429,821
	Case Reserves	217,222	291,748	606,638
	IBNR	117,208	(14,068)	245,852
	Discounted Claim Value	(4,846)	(4,205)	(24,264)
TOTAL FY 2015 CLAIMS		330,282	327,794	2,258,047
FUND YEAR 2016				
	Paid Claims	1,583	377,399	648,313
	Case Reserves	25,749	(7,865)	513,410
	IBNR	(169,872)	(270,466)	912,241
	Discounted Claim Value	3,776	5,769	(37,980)
TOTAL FY 2016 CLAIMS		(138,764)	104,837	2,035,985
FUND YEAR 2017				
	Paid Claims	59,233	164,418	
	Case Reserves	38,245	188,430	
	IBNR	3,166	634,591	
	Discounted Claim Value	(1,387)	(20,729)	
TOTAL FY 2017 CLAIMS		99,257	966,711	0
COMBINED TOTAL CLAIMS		269,785	1,403,491	13,734,236
				15,137,726

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	July 31, 2017		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,753,032	12,231,713	97,465,900	109,697,613
2.	CLAIM EXPENSES				
	Paid Claims	56,193	459,000	2,721,199	3,180,199
	Case Reserves	(156,767)	1,400,496	2,624,454	4,024,950
	IBNR	414,381	1,146,454	9,575,203	10,721,657
	Discounted Claim Value	(17,562)	(121,033)	(715,004)	(836,036)
	TOTAL CLAIMS	296,245	2,884,918	14,205,852	17,090,770
3.	EXPENSES				
	Excess Premiums	1,313,604	9,163,389	67,102,915	76,266,305
	Administrative	132,871	930,263	7,163,639	8,093,902
	TOTAL EXPENSES	1,446,474	10,093,653	74,266,554	84,360,207
4.	UNDERWRITING PROFIT (1-2-3)	10,312	(746,858)	8,993,494	8,246,636
5.	INVESTMENT INCOME	4,012	27,438	229,221	256,659
6.	PROFIT (4+5)	14,324	(719,419)	9,222,714	8,503,295
7.	Dividend	0	0	300,000	300,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	14,324	(719,419)	8,315,163	7,595,744
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	173	(154,193)	722,132	567,940
	2011	291	83,434	921,187	1,004,621
	2012	307	(289,262)	554,609	265,347
	2013	547	(35,038)	1,277,188	1,242,150
	2014	651	(240,745)	2,048,737	1,807,992
	2015	726	(6,566)	989,944	983,377
	2016	831	98,993	1,801,366	1,900,359
	2017	10,798	(176,043)		(176,043)
TOTAL SURPLUS (DEFICITS)		14,324	(719,419)	8,315,163	7,595,743
TOTAL CASH					23,011,699

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2017		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	160	164,355	164,515
	Case Reserves	0	85,485	1	85,486
	IBNR	0	80,000	164,999	244,999
	Discounted Claim Value	0	(10,192)	(2,805)	(12,997)
TOTAL FY 2010 CLAIMS		0	155,453	326,550	482,003
FUND YEAR 2011					
	Paid Claims	2,960	22,200	396,667	418,867
	Case Reserves	(2,960)	(49,975)	407,372	357,397
	IBNR	0	(57,225)	380,961	323,736
	Discounted Claim Value	0	3,690	(39,146)	(35,456)
TOTAL FY 2011 CLAIMS		0	(81,310)	1,145,854	1,064,544
FUND YEAR 2012					
	Paid Claims	48,399	318,306	1,132,971	1,451,276
	Case Reserves	(73,974)	35,889	430,462	466,351
	IBNR	25,576	(61,697)	844,069	782,372
	Discounted Claim Value	0	(929)	(69,604)	(70,533)
TOTAL FY 2012 CLAIMS		0	291,569	2,337,897	2,629,466
FUND YEAR 2013					
	Paid Claims	0	(278,204)	516,427	238,223
	Case Reserves	0	478,944	623,730	1,102,675
	IBNR	0	(140,740)	1,009,843	869,103
	Discounted Claim Value	0	(21,173)	(86,001)	(107,174)
TOTAL FY 2013 CLAIMS		0	38,827	2,063,999	2,102,826
FUND YEAR 2014					
	Paid Claims	4,473	148,967	268,119	417,087
	Case Reserves	(79,473)	256,820	141,719	398,539
	IBNR	75,000	(165,787)	1,750,161	1,584,374
	Discounted Claim Value	0	5,434	(101,570)	(96,136)
TOTAL FY 2014 CLAIMS		0	245,434	2,058,430	2,303,864
FUND YEAR 2015					
	Paid Claims	0	94,504	242,661	337,164
	Case Reserves	(1)	246,219	1,021,082	1,267,301
	IBNR	1	(345,723)	2,311,258	1,965,535
	Discounted Claim Value	0	16,937	(204,420)	(187,483)
TOTAL FY 2015 CLAIMS		0	11,937	3,370,580	3,382,517
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	(4)	250,026	88	250,114
	IBNR	4	(359,026)	3,113,912	2,754,886
	Discounted Claim Value	0	15,903	(211,458)	(195,555)
TOTAL FY 2016 CLAIMS		0	(93,097)	2,902,542	2,809,445
FUND YEAR 2017					
	Paid Claims	361	153,068		153,068
	Case Reserves	(354)	97,087		97,087
	IBNR	313,801	2,196,653		2,196,653
	Discounted Claim Value	(17,562)	(130,702)		(130,702)
TOTAL FY 2017 CLAIMS		296,245	2,316,105	0	2,316,105
COMBINED TOTAL CLAIMS		296,245	2,884,918	14,205,852	17,090,770

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	June 30, 2017			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		1,746,446	10,478,681	97,465,900	107,944,581
2.	CLAIM EXPENSES					
		Paid Claims	11,159	402,807	2,721,199	3,124,006
		Case Reserves	457,893	1,557,263	2,624,454	4,181,717
		IBNR	(265,407)	732,073	9,575,203	10,307,275
		Discounted Claim Value	20,922	(103,470)	(715,004)	(818,474)
	TOTAL CLAIMS		224,567	2,588,673	14,205,852	16,794,525
3.	EXPENSES					
		Excess Premiums	1,308,503	7,849,786	67,102,915	74,952,701
		Administrative	132,769	797,393	7,163,639	7,961,032
	TOTAL EXPENSES		1,441,272	8,647,178	74,266,554	82,913,733
4.	UNDERWRITING PROFIT (1-2-3)		80,608	(757,170)	8,993,494	8,236,324
5.	INVESTMENT INCOME		4,255	23,426	229,221	252,647
6.	PROFIT (4+5)		84,863	(733,744)	9,222,714	8,488,971
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		84,863	(733,744)	8,315,163	7,581,420
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(165,262)	(154,365)	722,132	567,767
	2011		52,738	83,142	921,187	1,004,329
	2012		125,833	(289,569)	554,609	265,039
	2013		75,705	(35,584)	1,277,188	1,241,603
	2014		(202,609)	(241,396)	2,048,737	1,807,341
	2015		37,641	(7,292)	989,944	982,651
	2016		163,482	98,162	1,801,366	1,899,528
	2017		(2,666)	(186,841)		(186,841)
TOTAL SURPLUS (DEFICITS)			84,863	(733,744)	8,315,163	7,581,419
TOTAL CASH						17,844,770



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2017		
ALL YEARS COMBINED					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	160	160	164,355	164,515
	Case Reserves	(160)	85,485	1	85,486
	IBNR	175,645	80,000	164,999	244,999
	Discounted Claim Value	(10,207)	(10,192)	(2,805)	(12,997)
TOTAL FY 2010 CLAIMS		165,438	155,453	326,550	482,003
FUND YEAR 2011					
	Paid Claims	2,960	19,240	396,667	415,907
	Case Reserves	(2,960)	(47,015)	407,372	360,357
	IBNR	(55,000)	(57,225)	380,961	323,736
	Discounted Claim Value	2,560	3,690	(39,146)	(35,456)
TOTAL FY 2011 CLAIMS		(52,440)	(81,310)	1,145,854	1,064,544
FUND YEAR 2012					
	Paid Claims	1,891	269,907	1,132,971	1,402,878
	Case Reserves	(1,891)	109,863	430,462	540,326
	IBNR	(135,000)	(87,273)	844,069	756,796
	Discounted Claim Value	9,480	(929)	(69,604)	(70,533)
TOTAL FY 2012 CLAIMS		(125,520)	291,569	2,337,897	2,629,466
FUND YEAR 2013					
	Paid Claims	0	(278,204)	516,427	238,223
	Case Reserves	(19,190)	478,944	623,730	1,102,675
	IBNR	(60,810)	(140,740)	1,009,843	869,103
	Discounted Claim Value	4,852	(21,173)	(86,001)	(107,174)
TOTAL FY 2013 CLAIMS		(75,148)	38,827	2,063,999	2,102,826
FUND YEAR 2014					
	Paid Claims	4,473	144,494	268,119	412,613
	Case Reserves	310,752	336,293	141,719	478,012
	IBNR	(110,226)	(240,787)	1,750,161	1,509,374
	Discounted Claim Value	(1,726)	5,434	(101,570)	(96,136)
TOTAL FY 2014 CLAIMS		203,274	245,434	2,058,430	2,303,864
FUND YEAR 2015					
	Paid Claims	1,052	94,504	242,661	337,164
	Case Reserves	171,947	246,220	1,021,082	1,267,302
	IBNR	(227,999)	(345,724)	2,311,258	1,965,534
	Discounted Claim Value	18,100	16,937	(204,420)	(187,483)
TOTAL FY 2015 CLAIMS		(36,900)	11,937	3,370,580	3,382,517
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	(2)	250,030	88	250,118
	IBNR	(179,998)	(359,030)	3,113,912	2,754,882
	Discounted Claim Value	17,365	15,903	(211,458)	(195,555)
TOTAL FY 2016 CLAIMS		(162,635)	(93,097)	2,902,542	2,809,445
FUND YEAR 2017					
	Paid Claims	623	152,706		152,706
	Case Reserves	(604)	97,442		97,442
	IBNR	327,981	1,882,852		1,882,852
	Discounted Claim Value	(19,501)	(113,140)		(113,140)
TOTAL FY 2017 CLAIMS		308,499	2,019,860	0	2,019,860
COMBINED TOTAL CLAIMS		224,567	2,588,673	14,205,852	16,794,525

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 JULY 31, 2017*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	47,710	329,488	83,121,130	83,450,618
2. CLAIM EXPENSES				
Paid Claims	48,437	268,362	73,770,596	74,038,958
IBNR	83	(1,204)	36,385	35,181
Total Claims	48,520	267,157	73,806,982	74,074,139
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,103	42,811	5,568,442	5,611,253
Total Expenses	6,103	42,811	9,153,908	9,196,719
4. UNDERWRITING PROFIT (1-2-3)	(6,913)	19,520	160,240	179,760
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(6,913)	19,520	167,376	186,896
9. STATUTORY SURPLUS (6+7-8)	(6,913)	19,520	167,376	186,896

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	1,834	42,300	(11,913)	30,387
CASH	-	(33,270)	65,178	31,908
2017 SURPLUS	(8,747)	(22,780)	-	(22,780)
CASH	9,110	62,069	-	62,069
2017 SURPLUS	(6,913)	19,520	167,376	186,896
TOTAL CASH	9,110	28,798	244,465	273,263

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	(7,438)	459,404	451,966
IBNR	(1,834)	(34,864)	36,385	1,521
Total Claims	(1,834)	(42,302)	495,789	453,487
FUND YEAR 2017				
Paid Claims	48,437	275,799	-	275,799
IBNR	1,917	33,660	-	33,660
Total Claims	50,354	309,459	-	309,459
COMBINED TOTAL CLAIMS	48,520	267,157	73,806,982	74,074,139

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

Gloucester County Insurance Commission									
CLAIM ACTIVITY REPORT									
AS OF	August 31, 2017								
<b>COVERAGE LINE- PROPERTY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	0	1	4	8	13
August-17	0	0	0	0	0	1	4	6	11
NET CHGE	0	0	0	0	0	0	0	-2	-2
Limited Reserves									\$4,605
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$0	\$461	\$17,218	\$41,756	\$59,435
August-17	\$0	\$0	\$0	\$0	\$0	\$461	\$17,218	\$32,978	\$50,657
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,778)	(\$8,778)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,547	\$407,124	\$82,573	\$1,418,103
<b>COVERAGE LINE- GENERAL LIABILITY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	4	0	4	14	5	20	47
August-17	0	0	4	0	4	14	5	18	45
NET CHGE	0	0	0	0	0	0	0	-2	-2
Limited Reserves									\$11,377
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$143,782	\$0	\$53,518	\$234,127	\$32,503	\$46,091	\$510,020
August-17	\$0	\$0	\$143,782	\$0	\$53,140	\$234,127	\$32,503	\$48,400	\$511,951
NET CHGE	\$0	\$0	\$0	\$0	(\$378)	\$0	\$0	\$2,309	\$1,931
Ltd Incurred	\$375,597	\$753,197	\$614,298	\$14,558	\$213,105	\$264,301	\$35,648	\$48,917	\$2,319,621
<b>COVERAGE LINE- AUTO LIABILITY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	0	4	3	7	14
August-17	0	0	0	0	0	4	3	7	14
NET CHGE	0	0	0	0	0	0	0	0	0
Limited Reserves									\$17,007
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$0	\$208,506	\$13,704	\$16,573	\$238,782
August-17	\$0	\$0	\$0	\$0	\$0	\$207,819	\$13,704	\$16,573	\$238,095
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$687)	\$0	\$0	(\$687)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$227,642	\$32,953	\$21,888	\$798,093
<b>COVERAGE LINE- WORKERS COMP.</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	4	3	9	6	18	18	28	86
August-17	0	3	3	9	6	18	14	29	82
NET CHGE	0	-1	0	0	0	0	-4	1	-4
Limited Reserves									\$18,554
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$55,473	\$96,434	\$165,918	\$69,412	\$510,655	\$425,128	\$208,197	\$1,531,217
August-17	\$0	\$48,729	\$96,062	\$162,438	\$67,855	\$499,295	\$430,416	\$216,599	\$1,521,394
NET CHGE	\$0	(\$6,744)	(\$372)	(\$3,480)	(\$1,557)	(\$11,360)	\$5,288	\$8,402	(\$9,823)
Ltd Incurred	\$1,351,453	\$1,730,930	\$1,176,628	\$1,298,402	\$694,062	\$1,613,197	\$1,111,020	\$472,332	\$9,448,022
<b>TOTAL ALL LINES COMBINED</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	4	7	9	10	37	30	63	160
August-17	0	3	7	9	10	37	26	60	152
NET CHGE	0	-1	0	0	0	0	-4	-3	-8
Limited Reserves									\$15,277
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$55,473	\$240,216	\$165,918	\$122,930	\$953,748	\$488,552	\$312,617	\$2,339,454
August-17	\$0	\$48,729	\$239,844	\$162,438	\$120,995	\$941,702	\$493,840	\$314,550	\$2,322,097
NET CHGE	\$0	(\$6,744)	(\$372)	(\$3,480)	(\$1,935)	(\$12,046)	\$5,288	\$1,933	(\$17,357)
Ltd Incurred	\$1,820,315	\$2,822,564	\$2,201,521	\$1,484,937	\$992,362	\$2,449,687	\$1,586,744	\$625,709	\$13,983,839

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2017

**FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		44		MONTH	Last Month		43		MONTH	Last Year		32		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Aug-17			Incurred	Incurred	31-Jul-17			Incurred	Incurred	30-Aug-16		
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	213,105	213,105	27.50%	730,806	94.32%	213,105	213,105	27.50%	727,580	93.91%	176,905	176,905	22.83%	675,973	87.24%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	62,506	91.05%	3,950	3,950	5.75%	62,222	90.64%	3,950	3,950	5.75%	58,030	84.53%
WORKER'S COMP	1,107,261	694,062	694,062	62.68%	1,097,493	99.12%	694,062	694,062	62.68%	1,096,406	99.02%	722,381	722,381	65.24%	1,076,160	97.19%
TOTAL ALL LINES	2,194,083	992,362	992,362	45.23%	2,134,176	97.27%	992,362	992,362	45.23%	2,129,581	97.06%	984,481	984,481	44.87%	2,053,535	93.59%
NET PAYOUT %	\$871,367				39.71%											

**FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		32		MONTH	Last Month		31		MONTH	Last Year		20		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Aug-17			Incurred	Incurred	31-Jul-17			Incurred	Incurred	30-Aug-16		
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%	224,763	97.72%
GEN LIABILITY	680,000	264,301	264,301	38.87%	593,265	87.24%	264,301	264,301	38.87%	587,676	86.42%	54,649	54,649	8.04%	504,376	74.17%
AUTO LIABILITY	91,000	227,642	227,642	250.16%	76,923	84.53%	227,250	227,250	249.73%	76,214	83.75%	29,750	29,750	32.69%	63,936	70.26%
WORKER'S COMP	1,157,000	1,613,197	1,613,197	139.43%	1,124,502	97.19%	1,611,581	1,611,581	139.29%	1,121,124	96.90%	1,367,149	1,367,149	118.16%	1,035,532	89.50%
TOTAL ALL LINES	2,158,000	2,449,687	2,449,687	113.52%	2,024,690	93.82%	2,447,679	2,447,679	113.42%	2,015,015	93.37%	1,728,756	1,728,756	80.11%	1,828,607	84.74%
NET PAYOUT %	\$1,507,985				69.88%											

**FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		20		MONTH	Last Month		19		MONTH	Last Year		8		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Aug-17			Incurred	Incurred	31-Jul-17			Incurred	Incurred	30-Aug-16		
PROPERTY	197,238	407,124	407,124	206.41%	192,747	97.72%	407,124	407,124	206.41%	192,109	97.40%	178,717	178,717	90.61%	120,315	61.00%
GEN LIABILITY	641,774	35,648	35,648	5.55%	476,023	74.17%	35,648	35,648	5.55%	466,575	72.70%	3,089	3,089	0.48%	192,532	30.00%
AUTO LIABILITY	103,684	32,953	32,953	31.78%	72,848	70.26%	32,953	32,953	31.78%	70,934	68.41%	17,781	17,781	17.15%	31,105	30.00%
WORKER'S COMP	1,226,749	1,111,020	1,111,020	90.57%	1,097,958	89.50%	1,072,179	1,072,179	87.40%	1,080,075	88.04%	380,120	380,120	30.99%	318,955	26.00%
TOTAL ALL LINES	2,169,445	1,586,744	1,586,744	73.14%	1,839,576	84.79%	1,547,904	1,547,904	71.35%	1,809,692	83.42%	579,706	579,706	26.72%	662,907	30.56%
NET PAYOUT %	\$1,092,904				50.38%											

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		8		MONTH	Last Month		7		MONTH	Last Year		-4		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Aug-17			Incurred	Incurred	31-Jul-17			Incurred	Incurred	30-Aug-16		
PROPERTY	178,000	82,573	82,573	46.39%	108,580	61.00%	76,221	76,221	42.82%	94,340	53.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	609,000	48,917	48,917	8.03%	182,700	30.00%	46,608	46,608	7.65%	152,250	25.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	104,000	21,888	21,888	21.05%	31,200	30.00%	21,888	21,888	21.05%	26,000	25.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,217,000	472,332	472,332	38.81%	316,420	26.00%	422,326	422,326	34.70%	231,230	19.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,108,000	625,709	625,709	29.68%	638,900	30.31%	567,043	567,043	26.90%	503,820	23.90%	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

August 31, 2017

#### FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Current			92			Last Month		91			Last Year		80		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Aug-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%	1,351,278	1,351,278	129.41%	1,044,196	100.00%	1,351,278	1,351,278	129.41%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,820,315	1,820,315	86.22%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%	1,820,140	1,820,140	86.21%	2,080,936	98.57%
NET PAYOUT %	\$1,820,315				86.22%											

#### FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Current			80			Last Month		79			Last Year		68		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Aug-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%	753,057	753,057	77.65%	935,829	96.50%	702,399	702,399	72.43%	940,002	96.93%
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%	66,754	97.24%
WORKER'S COMP	1,260,640	1,730,930	1,730,930	137.31%	1,260,640	100.00%	1,733,246	1,733,246	137.49%	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%	2,824,740	2,824,740	111.50%	2,497,275	98.58%	2,823,763	2,823,763	111.46%	2,501,654	98.75%
NET PAYOUT %	\$2,773,835				109.49%											

#### FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Current			68			Last Month		67			Last Year		56		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Aug-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%	940,002	96.93%	614,298	614,298	63.34%	940,640	96.99%	604,298	604,298	62.31%	939,729	96.90%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,754	97.24%	352,688	352,688	513.75%	66,735	97.21%	309,296	309,296	450.54%	65,319	95.15%
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%	1,233,177	1,233,177	95.44%	1,289,192	99.77%
TOTAL ALL LINES	2,569,961	2,201,521	2,201,521	85.66%	2,538,267	98.77%	2,201,521	2,201,521	85.66%	2,538,886	98.79%	2,204,680	2,204,680	85.79%	2,533,593	98.58%
NET PAYOUT %	\$1,961,678				76.33%											

#### FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Current			56			Last Month		55			Last Year		44		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Aug-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-17		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Aug-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%	939,729	96.90%	14,558	14,558	1.50%	938,910	96.81%	14,558	14,558	1.50%	914,733	94.32%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	65,319	95.15%	22,598	22,598	32.92%	65,120	94.86%	22,598	22,598	32.92%	62,506	91.05%
WORKER'S COMP	1,292,157	1,298,402	1,298,402	100.48%	1,289,192	99.77%	1,298,402	1,298,402	100.48%	1,288,806	99.74%	1,232,007	1,232,007	95.34%	1,280,758	99.12%
TOTAL ALL LINES	2,573,979	1,484,937	1,484,937	57.69%	2,537,611	98.59%	1,484,937	1,484,937	57.69%	2,536,208	98.53%	1,418,542	1,418,542	55.11%	2,501,369	97.18%
NET PAYOUT %	\$1,322,500				51.38%											



# Memorandum

**To:** Commissioners of the NJCE JIF  
**From:** NJCE Underwriting Manager  
**Date:** September 21, 2017  
**Re:** 2018 Property Insurance Renewal – Values and COPE Information

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In preparation for the 2018 Property Insurance renewal, the Underwriting Manager team aims to obtain an accurate and detailed property schedule from the members for the best possible risk management and insurer reporting.

Please review your property schedules for accurate valuations and full location details. In addition, please report full COPE info for any locations over \$20,000,000 in value with a focus on the full sprinkler system and fire alarm details.

If you have any questions, please feel free to contact the Underwriting Manager team.





# Memorandum

**To:** Commissioners of the NJCE JIF  
**From:** NJCE Underwriting Manager  
**Date:** September 22, 2017  
**Re:** 2018 Cyber Insurance Renewal – Increased Limits

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The Underwriting Manager team is requesting the members of the NJCE JIF to re-evaluate their cyber limits with their risk managers in preparation of the 1/1/18 renewal. As cyber attacks continue to occur at an increased frequency to public entities throughout the United States, it is suggested that members consider increasing the amount of cyber coverage carried for the 1/1/18-19 policy period.

Quotes will be provided for each entity at \$1M, \$2M, \$5M and \$10M levels. Members will have the final say as to the limit amount selected for the 1/1/18-19 renewal, but it is encouraged that all members bind coverage at the \$5M or \$10M limit level.

If you have any questions, please feel free to contact the Underwriting Manager team.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 42-17**

**JULY 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**

<b><u>CheckNumber</u></b>	<b><u>VendorName</u></b>	<b><u>Comment</u></b>	<b><u>InvoiceAmount</u></b>
<b>000719</b>			
000719	ROBERT SCOLPINO	<b>VOIDED</b>	629.68-
			<b>629.68-</b>
<b>000723</b>			
000723	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 5/2017	629.68
			<b>629.68</b>
<b>000724</b>			
000724	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND INSTALLMENT 2017	1,088,973.28
			<b>1,088,973.28</b>
<b>000725</b>			
000725	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 07/2017	6,650.00
			<b>6,650.00</b>
<b>000726</b>			
000726	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/2017	11,845.10
			<b>11,845.10</b>
<b>000727</b>			
000727	HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER FEE 07/2017	4,680.00
			<b>4,680.00</b>
<b>000728</b>			
000728	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 07/2017	676.50
			<b>676.50</b>
<b>000729</b>			
000729	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 6/30/2017	40.00
000729	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV 6/30/2017	1,113.34
			<b>1,153.34</b>
<b>000730</b>			
000730	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 07/2017	2,925.00
000730	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 7/14/2017 - SUBROGATION	4,010.00
000730	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 7/14/2017 - SUBROGATION	825.00
			<b>7,760.00</b>
<b>000731</b>			
000731	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 6/2017	629.68
			<b>629.68</b>
<b>000732</b>			
000732	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription 6/2017	629.68
			<b>629.68</b>
<b>000733</b>			
000733	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription 6/2017	629.68

			<b>629.68</b>
<b>000734</b>			
000734	SPARK CREATIVE GROUP	WEBSITE UPDATES - 7/3/17	157.50
			<b>157.50</b>
<b>000735</b>			
000735	SafeServe.COM	DEFENSIVE DRIVING COURSE ONLINE 6/26/17	5,250.00
			<b>5,250.00</b>
<b>000736</b>			
000736	HARDENBERGH INSURANCE GROUP	RMC FEE 07/2017	21,320.00
			<b>21,320.00</b>
	TOTAL PAYMENTS FY 2017		1,150,354.76

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,150,354.76**

\_\_\_\_\_  
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. 43-17**

**JULY 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>
<b>W0717</b>			
W0717	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 07/2017	530.50
W0717	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 07/2017	2,820.00
			<b>3,350.50</b>
		TOTAL PAYMENTS FY 2017	3,350.50

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

\_\_\_\_\_  
Chairperson

Attest:

Dated:\_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 44-17**

**AUGUST 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.

<u>FUND YEAR 2017</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>000737</b>			
000737	INSERVO INSURANCE SERVICES	CLAIMS ADMIN - 08/2017	6,650.00
			<b>6,650.00</b>
<b>000738</b>			
000738	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/2017	11,845.10
			<b>11,845.10</b>
<b>000739</b>			
000739	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 08/17	4,680.00
			<b>4,680.00</b>
<b>000740</b>			
000740	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/2017	676.50
			<b>676.50</b>
<b>000741</b>			
000741	COURIER-POST	ACCT: CHL-091699 - 7/19/17 - SPEC MTG	6.16
			<b>6.16</b>
<b>000742</b>			
000742	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 7/2017	4,688.55
000742	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 07/2017	40.00
			<b>4,728.55</b>
<b>000743</b>			
000743	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE - 8/15/2017	551.77
000743	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 08/15/2017	1,395.00
000743	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 8/8/17	755.92
			<b>2,702.69</b>
<b>000744</b>			
000744	ROBERT SCOLPINO	REIMBURSE MEDICAL,PREScription 07/2017	629.68
			<b>629.68</b>
<b>000745</b>			
000745	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription 07/2017	629.68
			<b>629.68</b>
<b>000746</b>			
000746	JUNE ATKINSON	REIMBURSE MEDICAL,PREScription 07/2017	629.68
			<b>629.68</b>
<b>000747</b>			
000747	NJ ADVANCE MEDIA	ACCT: 1159386 - 7/20/17 - SPEC MTG	15.33
			<b>15.33</b>
<b>000748</b>			
000748	HARDENBERGH INSURANCE GROUP	RMC FEE 08/2017	21,320.00
			<b>21,320.00</b>

TOTAL PAYMENTS FY 2017

54,513.37

**TOTAL PAYMENTS ALL FUND YEARS \$ 54,513.37**

\_\_\_\_\_  
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. 45-17

AUGUST 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>
<b>W0817</b>			
W0817	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 08/2017	530.50
W0817	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 08/2017	2,820.00
			<b>3,350.50</b>
TOTAL PAYMENTS FY 2017		3,350.50	

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

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 46-17**

**SEPTEMBER 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**

<b><u>CheckNumber</u></b>	<b><u>VendorName</u></b>	<b><u>Comment</u></b>	<b><u>InvoiceAmount</u></b>
<b>000749</b>			
000749	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 09/2017	6,650.00
			<b>6,650.00</b>
<b>000750</b>			
000750	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2017	11,845.10
			<b>11,845.10</b>
<b>000751</b>			
000751	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 09/2017	4,680.00
			<b>4,680.00</b>
<b>000752</b>			
000752	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 09/2017	676.50
			<b>676.50</b>
<b>000753</b>			
000753	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2017	180.00
000753	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 8/31/2017	490.10
			<b>670.10</b>
<b>000754</b>			
000754	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 9/8/2017 - SUBROGATION	298.99
000754	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 9/12/2017	1,380.00
000754	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 9/11/2017 - SURROGATION	2,214.13
			<b>3,893.12</b>
<b>000755</b>			
000755	ROBERT SCOLPINO	REIMBURSE MEDICAL PRESCRIPTION 08/2017	629.68
			<b>629.68</b>
<b>000756</b>			
000756	VIOLA YEAGER	REIMBURSE MEDICAL, PRESCRIPTION 8/2017	629.68
			<b>629.68</b>
<b>000757</b>			
000757	JUNE ATKINSON	REIMBURSE MEDICAL, PRESCRIPTION 8/2017	629.68
			<b>629.68</b>
<b>000758</b>			
000758	HARDENBERGH INSURANCE GROUP	RMC FEE 09/2017	21,320.00
			<b>21,320.00</b>
TOTAL PAYMENTS FY 2017			51,623.86
<b>TOTAL PAYMENTS ALL FUND YEARS \$ 51,623.86</b>			

\_\_\_\_\_  
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. 47-17

SEPTEMBER 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>
<b>W0917</b>			
W0917	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 09/2017	530.50
W0917	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 09/2017	2,820.00
			<b>3,350.50</b>
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	June			
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	\$5,122,033.16	5086657.03	13868.33	21,507.80
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	\$1,253,816.16	\$1,169,376.36	\$56,737.12	\$27,702.68
10 (Withdrawals - Sales)	-\$225,910.30	-\$141,470.50	-\$56,737.12	-\$27,702.68
Ending Cash & Investment Balance	\$6,149,939.02	\$6,114,562.89	\$13,868.33	\$21,507.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$34,761.08	\$1,306.18	\$9,510.85	\$23,944.05
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$6,184,700.10	\$6,115,869.07	\$23,379.18	\$45,451.85

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017 Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	329,311.95	3,639,208.22	23,820.78	1,322,692.09	(203,463.34)	10,463.89	5,122,033.59
RECEIPTS							
Assessments	34,978.24	119,672.74	20,436.72	239,148.97	534,977.09	199,956.54	1,149,170.30
Refunds	8,539.40	0.00	0.00	11,666.66	0.00	0.00	20,206.06
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	43,517.64	119,672.74	20,436.72	250,815.63	534,977.09	199,956.54	1,169,376.36
EXPENSES							
Claims Transfers	25,217.83	517.28	1,967.57	56,737.12	0.00	0.00	84,439.80
Expenses	0.00	0.00	0.00	0.00	0.00	57,030.70	57,030.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	25,217.83	517.28	1,967.57	56,737.12	0.00	57,030.70	141,470.50
END BALANCE	347,611.76	3,758,363.68	42,289.93	1,516,770.61	331,513.75	153,389.73	6,149,939.45

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	May			
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	\$4,642,669.17	4682520.43	-60359.06	20507.8
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	\$787,704.14	\$623,209.90	\$134,221.30	\$30,272.94
10 (Withdrawals - Sales)	-\$308,340.15	-\$219,073.30	-\$59,993.91	-\$29,272.94
Ending Cash & Investment Balance	\$5,122,033.16	\$5,086,657.03	\$13,868.33	\$21,507.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$55,466.06	\$1,340.22	\$43,089.00	\$11,036.84
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,177,499.22	\$5,087,997.25	\$56,957.33	\$32,544.64



GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017 Month Ending: May							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	319,728.10	3,580,440.88	19,777.16	1,247,203.62	(485,216.22)	(39,263.94)	4,642,669.60
RECEIPTS							
Assessments	18,421.76	63,027.26	10,763.28	125,951.03	281,752.88	105,309.80	605,226.00
Refunds	1,316.90	0.00	0.00	16,667.00	0.00	0.00	17,983.90
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,738.66	63,027.26	10,763.28	142,618.03	281,752.88	105,309.80	623,209.90
EXPENSES							
Claims Transfers	10,154.81	4,259.92	6,719.66	67,129.55	0.00	0.00	88,263.94
Expenses	0.00	0.00	0.00	0.00	0.00	55,581.97	55,581.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,154.81	4,259.92	6,719.66	67,129.55	0.00	55,581.97	143,845.91
END BALANCE	329,311.95	3,639,208.22	23,820.78	1,322,692.09	(203,463.34)	10,463.89	5,122,033.59

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
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	\$4,867,896.83	4838482.54	\$ 8,906.49	\$ 20,507.80
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$124,216.30	\$13,967.26	\$43,664.58	\$66,584.46
10 (Withdrawals - Sales)	-\$349,443.96	-\$169,929.37	-\$112,930.13	-\$66,584.46
Ending Cash & Investment Balance	\$4,642,669.17	\$4,682,520.43	-\$60,359.06	\$20,507.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$123,966.56	\$53,605.33	\$69,647.48	\$713.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,766,635.73	\$4,736,125.76	\$9,288.42	\$21,221.55

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017 Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	386,312.56	3,583,235.12	20,812.01	1,342,337.40	(485,216.22)	20,416.39	4,867,897.26
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	13,967.26	0.00	0.00	0.00	0.00	13,967.26
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	13,967.26	0.00	0.00	0.00	0.00	13,967.26
EXPENSES							
Claims Transfers	66,584.46	16,761.50	1,034.85	95,133.78	0.00	0.00	179,514.59
Expenses	0.00	0.00	0.00	0.00	0.00	59,680.33	59,680.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	66,584.46	16,761.50	1,034.85	95,133.78	0.00	59,680.33	239,194.92
END BALANCE	319,728.10	3,580,440.88	19,777.16	1,247,203.62	(485,216.22)	(39,263.94)	4,642,669.60

<b>RESOLUTION 48-17</b>
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**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 September 28, 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 6/1/17 to 6/30/17, 7/1/17 to 7/31/17 and 8/1/17 to 8/31/17, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 28, 2017.

**ADOPTED:**

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**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**  
**06/01/2017 Thru 06/30/2017**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**06/01/2017 Thru 06/30/2017**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5085	3530001444	001	TULL, DANA	5/1/2017	5/26/2017	PARKER MCCAY	6/23/2017	LEGAL FEE - INV #3032186	1,967.57
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 1</b>		<b>1,967.57</b>	<b>1,967.57</b>
<b>Coverage: Auto Physical Damage</b>										
C	5083	3530001731	001	GCIA	3/31/2017	3/31/2017	GLOUCESTER COUNTY	6/9/2017	Driver Alan Cohen- D/L 3/3/17 - roll off truck)	4,283.79
C	5086	3530001761	001	GCUA	6/8/2017	6/8/2017	MANTUA COLLISION INC	6/23/2017	2013 GMC Sierra LicPlate Y802CG	17,396.66
C	5087	3530001761	001	GCUA	6/8/2017	6/8/2017	MARY ELLEN GRAY DBA CLIFF	6/23/2017	INV 617129 BG	99.00
C	5088	3530001759	001	GLOUCESTER COUNTY	5/22/2017	5/22/2017	SOUTH JERSEY TRUCK REPAIR	6/23/2017	Est#1538, Gloucester Cty 2016 Ford Explorer	3,438.38
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 4</b>		<b>25,217.83</b>	<b>25,217.83</b>
<b>Coverage: General Liability</b>										
C	5084	3530001695	001	ESPOSITO, CHARLES	5/27/2017	5/27/2017	CHARLES D ESPOSITO	6/9/2017	Full/Final Settlement of all claims on 1/11/17	308.87
C	5089	3530001750	001	HOCHBERG, RANDA	3/21/2017	3/21/2017	RANDA M HOCKBERG	6/23/2017	Full settlement for Windshield claim 3/14/17	208.41
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 2</b>		<b>517.28</b>	<b>517.28</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 7</b>		<b>27,702.68</b>	<b>27,702.68</b>



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**07/01/2017 Thru 07/31/2017**

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

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





**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**07/01/2017 Thru 07/31/2017**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5093	3530001444	001 TULL, DANA	6/1/2017	6/30/2017	PARKER MCCAY	7/21/2017	LEGAL FEE - INV #3037217	1,078.70	1,078.70
C	5099	3530001568	001 GREEN, SHAUNA	4/7/2017	5/22/2017	MADDEN & MADDEN PA	7/21/2017	CLIENT ID# 70200-038M STMT# 3	120.00	120.00
C	5100	3530001768	001 VISALLI, CARMEN	6/12/2017	6/26/2017	MADDEN & MADDEN PA	7/21/2017	LEGAL FEE - CLIENT #70200-042M - STMT 1	1,365.00	1,365.00
C	5102	3530001768	001 VISALLI, CARMEN	6/12/2017	6/12/2017	DJS ASSOCIATES INC	7/21/2017	FILE #Q769-SD	3,450.00	3,450.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 4</b>		<b>6,013.70</b>	<b>6,013.70</b>
<b>Coverage: Auto Physical Damage</b>										
C	5092	3530001765	001 GCIA	5/25/2017	5/25/2017	GLOUCESTER COUNTY IMPROV AUTH	7/7/2017	2004 FORD EXPLR DRIVER GARRISON HUGHE 5/17/17	2,519.06	2,519.06
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 1</b>		<b>2,519.06</b>	<b>2,519.06</b>
<b>Coverage: General Liability</b>										
C	5090	3530001147	001 TORRES, JESUS	5/9/2017	5/31/2017	CHANCE & MCCANN LLC	7/7/2017	INV 13299	974.47	974.47
C	5091	3530001571	001 CONNOLLY, GAVYN	4/26/2017	5/26/2017	CHANCE & MCCANN LLC	7/7/2017	INV 13301	497.50	497.50
C	5094	3530001524	001 PFOST, DONALD	5/4/2017	6/27/2017	MADDEN & MADDEN PA	7/21/2017	CLIENT ID# 70200-035M STMT# 5	720.00	720.00
C	5095	3530001117	001 ANDERSON, ALBERT	4/25/2017	4/25/2017	MADDEN & MADDEN PA	7/21/2017	CLIENT ID# 70200-025M STMT# 13	675.00	675.00
C	5096	3530001260	001 WADE, STEPHEN	4/24/2017	6/29/2017	MADDEN & MADDEN PA	7/21/2017	CLIENT ID# 70200-040M STMT# 1	2,812.58	2,812.58
C	5097	3530001270	001 MCCLOSKEY, MATTHEW	4/17/2017	6/16/2017	MADDEN & MADDEN PA	7/21/2017	CLIENT ID# 70200-032M STMT# 10	1,530.00	1,530.00
C	5098	3530001370	001 ROWLAND, ISABELLA	6/15/2017	6/27/2017	MADDEN & MADDEN PA	7/21/2017	CLIENT ID# 70200-041M STMT# 1	2,528.00	2,528.00
C	5101	3530001270	001 MCCLOSKEY, MATTHEW	5/3/2017	6/16/2017	ARCHER & GREINER PC	7/21/2017	LEGAL FEE - INV #4091353	1,809.62	1,809.62
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 8</b>		<b>11,547.17</b>	<b>11,547.17</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 13</b>		<b>20,079.93</b>	<b>20,079.93</b>



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**08/01/2017 Thru 08/31/2017**

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**  
**08/01/2017 Thru 08/31/2017**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	
Coverage: Auto Liability									
C	5103	3530001444	001	TULL, DANA	5/23/2017	6/30/2017	PARKER MCCAY	8/4/2017	LEGAL FEE - INV #3037217
Total for Coverage: Auto Liability							Number of entries: 1		
Coverage: Auto Physical Damage									
C	5104	3530001792	001	GLOUCESTER COUNTY	7/11/2017	7/11/2017	SOUTH JERSEY TRUCK REPAIRS	8/4/2017	Driver Kevin Megahan DOL 6/30/17 201 Amb
Total for Coverage: Auto Physical Damage							Number of entries: 1		
Coverage: General Liability									
C	5106	3530001068	001	SORENSEN, KELLY	8/10/2017	8/10/2017	CHANCE & MCCANN LLC	8/18/2017	LEGAL FEE - INV #13400
Total for Coverage: General Liability							Number of entries: 1		
Coverage: Police Professional									
C	5105	3530000547	001	DEAN, TAHARQA	8/2/2017	8/2/2017	MADDEN & MADDEN PA	8/18/2017	LEGAL FEE - STMT #42
Total for Coverage: Police Professional							Number of entries: 1		
Coverage: Property									
C	5107	3530001796	001	GCIA	7/17/2017	7/17/2017	GLOUCESTER CTY IMPROV AUTH	8/18/2017	Dmg @ Solid Waste Complex less 1K d
Total for Coverage: Property							Number of entries: 1		
Total for Gloucester Co Ins Commission - 353							Number of entries: 5		



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
YTD Total		371	83%	\$569,622.21	88%	\$216,589.28	\$2,154.26	\$139,640.54	\$211,238.13	\$353,032.93	\$38,488.89	\$314,544.05

<b>Monthly Summary</b>	<b>June</b>	<b>July</b>	<b>August</b>
Total Savings (before fees):	\$10,696.46	\$102,313.46	\$4,799.29
Percent Savings:	46%	70%	40%
NET SAVINGS:	\$9,198.96	\$92,918.28	\$4,253.36
Percent NET SAVINGS:	40%	63%	35%

<b>YTD Summary</b>	
Total Savings (before fees):	\$353,032.93
Percent Savings:	62%
NET SAVINGS:	\$314,544.05
Percent NET SAVINGS:	55%

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** September 18, 2017

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**GCIC SERVICE TEAM**

David McHale, Public Sector Director <a href="mailto:dmchale@jamontgomery.com">dmchale@jamontgomery.com</a> Office: 732-736-5213 Cell: 732-673-4802	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**June – October 2017**

**RISK CONTROL ACTIVITIES**

**MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED**

- **June 15:** Attended the GCIC-GCIA Safety Action Plan Meeting in Clarksboro.
- **June 20:** One session of LOTO and one session of Supervisory Safety training were conducted for GCIC–GCIA.
- **June 20:** One session of Toolbox Talk – Confined Space Awareness training was conducted for RCGC.
- **June 22:** Attended the GCIC Meeting in Woodbury.
- **June 28:** One session of Workzone Safety training was conducted for GCIC.
- **July 20:** One session of Workzone Safety for Parking Lots training was conducted for GCIC – Health Department.

- **August 3:** Two sessions of Landscape Safety and two sessions of Back Safety/Material Handling were conducted for GCIC-GCIA.
- **August 8:** Attended the GCIC Claims Committee Meeting via conference call.
- **August 9:** Conducted a loss control survey of the GCIC-GCIA Dream Park.
- **August 10:** A Fast Track to Safety training was conducted for GCIC.
- **September 12:** Attended the GCIC Claims Committee Meeting via conference call.
- **September 12:** Attended the GCIC Safety Committee Meeting at the GCUA location.

#### **UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED**

- **September 28:** Plan to attend the GCIC Meeting in Woodbury.
- **October 4:** A Fast Track to Safety training is scheduled for GCIC.
- **October 10:** Plan to attend the GCIC Claims Committee Meeting via conference call.
- **October 26:** Plan to attend the GCIC Meeting in Woodbury.

#### **CEL MEDIA LIBRARY USAGE**

No Videos have been utilized in 2017.

#### **SAFETY DIRECTOR BULLETINS**

- Ladder Safety – June 26.
- Preventing Heat Illness – July 26.
- Ticks & Tick-borne Diseases – August 10.
- September is National Preparedness Month – September 11.



## Ladder Safety

Ladders are one of the most frequently used tools in the workplace and in the home. Familiarity can lead to underestimating the dangers associated with ladder use. According to a recent study by the Centers for Disease Control and Prevention (CDC), falls remain a leading cause of death and nearly half of those falls have been from ladders. When a task requires working above floor level, you need to decide whether to use a ladder or an elevated work platform. Factors to consider in making this decision include:

- The length of time the job will take
- Movement between work areas
- Side-to-side movement of work
- Two hands needed to do work

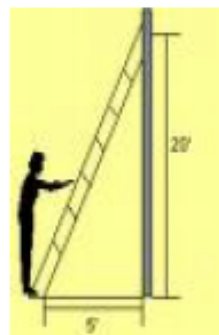
Use a ladder for jobs like wiring a security light or replacing a bulb, but consider using an elevated platform when you have to do strenuous work such as freeing a seized nut, installing a run of cable trays or removing a heavy object. Any sudden movement can cause you to lose your balance.

*Twice as many falls occur while descending ladders compared to going up ladders.* Managers must reinforce proper climbing body position and basic ladder safety policies:

- Make sure you have the right footwear. Footwear should be clean, in good condition and without dangling laces. Wear shoes with slip-resistant soles and minimum half inch heels.
- Do not hold objects in your hand when moving up or down, or stepping on or off a ladder. Attach objects to your tool belt or use a line after you get to your work spot.
- Always maintain 3-point contact when ascending or descending ladders. Hands should be slid along side rails so as to always be in contact with ladder. Extend arms and keep knees inside the rails when moving up or down ladder. Don't rush.
- Upon nearing the bottom, watch where you place your feet. Make sure you do not miss the lower rungs as you step off.

*The main cause of falls from straight and extension ladders is sliding of the ladder base. For stepladders, the main cause is tipping sideways.* Proper set-up and positioning should be emphasized as the main control against these hazards.

- Always inspect a ladder before you use it; recheck it if it has been unattended. Ensure that the feet of an extension ladder are set on firm, level surface.
- Extension and straight ladders must be set using the "4:1 Rule." A field test for this is to stand with the balls of your feet against the inside of the rails. Extend your arms to shoulder height. The palms of your hands should be just inside the rails.
- The ladder should extend 3' (3 rungs) past the upper landing, such as a roof, for safe access.
- Do not overreach. Move the ladder so that you can keep your belt buckle (navel) inside the rails and both feet on the same rung throughout the task. Always face the ladder.
- Avoid working side-on from a stepladder, especially when drilling or applying force. Don't place a foot on another surface (window frame) to extend your reach.
- Ladders should be secured top and bottom, for all but the shortest-term tasks.



*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.*

### Safe use of all types of ladders

- Do not use a ladder if you have a medical condition, or are taking medication that could affect your safety. Discuss any of these conditions with your supervisor.
- It is recommended only Type I, IA or IAA ladders be purchased by the county.
- Evaluate environmental conditions before and during tasks requiring the use of ladders. High winds, rain or ice, will dramatically increase the risk of using ladders. Decide if the work must be performed under these conditions and if so, take additional precautions.
- When working on or close to electrical equipment that is live or may become live, use ladders that will not conduct electricity, such as those with fiberglass side rails. Maintain a 10 foot clearance from overhead electrical wires, including the arc of the extended ladder.
- Do not place ladders in front of doorways, or at intersections of aisles, unless sufficient means to protect the worker and pedestrians have been established.
- Do not throw things from ladders. Keep the bottom of the ladder clear of debris.

### Using an extension ladder

- Extension ladders are primarily for access to higher levels, and not as work platforms.
- If you must work from an extension ladder, consider using a fall protection system attached to a secure anchor point on the building, especially if pushing, pulling, or prying. And keep both feet on the same rung.
- Never work from any of the top 3 steps of a straight or extension ladder.
- Never move a ladder while someone is on it.
- Lower the top section of an extension ladder before you move it.



### Using a step ladder

- Make sure the legs are fully open and the spreader bar is locked before you use. All four feet must be on the same level surface. Do not use a step ladder as a straight ladder or to access upper platforms.
- When working from a stepladder do not stand on the top step or cap plate.
- Do not stand on the back leg brace.



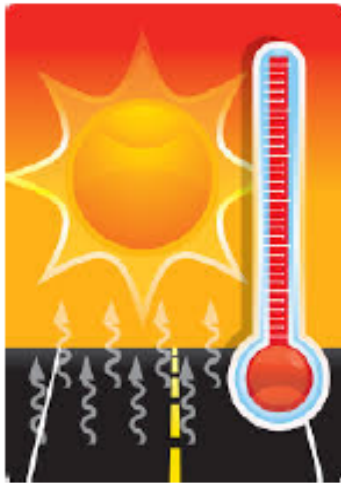
### Inspection and maintenance of ladders

- Ladders must have a documented inspection “frequently” under OSHA regulations. Follow manufacturer’s recommendations.
- If a ladder is found to be defective, it must be clearly tagged “Dangerous-Do Not Use” and removed from service. Repairs must be made by a qualified technician.
- Ladders should be supported at multiple points when in storage.

**Always Use the Right Ladder for the Job!**



## **Preventing Heat-Related Illnesses – A Team Approach**



Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

### **Managers and Supervisors**

- Monitor the weather forecast and anticipated workload. Plan the most strenuous work for early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch on new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.

- Provide additional provisions for water, ice, shade, and other safeguards. Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.
- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

### **Employees**

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Monitor yourself for signs of overexposure.

### **Co-workers**

Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

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## Signs and Symptoms of Heat Illnesses

**Sunburn** should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

Treatment: Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used AFTER removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

**Heat cramps** are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

Treatment for heat cramps is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

**Heat exhaustion** is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

Treatment: Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

**Heat stroke** is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

Treatment: call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website ([www.osha.gov](http://www.osha.gov)) for additional resources. NIOSH is a second excellent resource ([www.cdc.gov/niosh/](http://www.cdc.gov/niosh/)). They have produced a Heat App and a Fast Fact card for employers and employees

### **Ticks & Tick-borne Diseases**

2017 is proving to be a very bad year for tick-bites. And we should have seen it coming!

It started two years ago in 2015 with an unusually large abundance of acorns here in New Jersey and the whole Northeast. Oak trees go through a boom-and-bust cycle with acorn production. The reason for 'mast years' or years when an immense amount of tree-nuts are produced, is largely unknown.

Trees in an area synchronize their mast years. One theory suggests with so many acorns falling, it is impossible for all to be consumed. Therefore, leftover acorns are able to take up roots and propagate. During non-mast years, animals that feed on acorns such as birds, mice, and squirrels decline. But the population of mice and other rodents boom following a mast year, as it did in 2016. The increase in host animals then leads to a boom in their parasites, the lowly tick. The tick has a two-year life cycle. The bigger concern is not the adult ticks which died off in the spring 2017, but the newly formed nymph ticks that acquired the Lyme disease pathogen when they feasted on mouse blood as larvae during the Fall of 2016 and are now looking for new hosts in 2017. Rising temperatures and relatively mild winters allow adult and nymph ticks to be more active year-round.

The three most common ticks in New Jersey are the dog tick, the deer tick and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. Ticks in the State can carry a variety of diseases. While Lyme disease is the most prevalent tick-borne disease, according to the State Department of Health (<http://www.state.nj.us/health/cd/documents/tick%20brochure%202017%20final.pdf>) there are several other tick-borne diseases that are present in New Jersey:

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

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

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

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



## PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

### Employers

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

### Employees

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

Employees should immediately report tick bites to their employer and follow instructions. Closely monitor your health for rash, fever, headache, joint or muscle pains, or swollen lymph nodes that may develop within 30 days of a tick bite.

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### September is National Preparedness Month



As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. Preparedness starts with having a plan for the department, and the department's workers and their families while you work to restore your agency's services and facilities. One of the lessons of Hurricane Katrina is that workers need to know their families

and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

#### Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

### **Employees' Homes**

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

### **Employees' Personal Vehicles**

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)  
CC: Joseph Hrubash, GCIC Executive Director  
FROM: Christopher Powell and Public Entity Team  
DATE: 9/20/17  
RE: Risk Management / Underwriting Services Director's Report

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**I. Risk Management Services**

**A. Online Defensive Training Course**

The GCIC had purchased 250 codes (allows 250 employees to train) for the National Safety Council Defensive Driver Course for the County Sheriff's Department. In addition to the Sheriff's Department, the Utilities Authority (50 employees) and Improvement Authority (25 employees) will utilize this training.

**B. 2018 Underwriting Schedules and Renewal Applications**

All members' renewal information has been submitted to NJCEL.

**C. Circuit Breaker Labels**

At the 9/12/17 Safety and Accident Review Committee Meeting, a request was made for circuit breaker labels. This is due to a discussion regarding PEOSH and the most frequently cited citations to which circuit breakers not labeled is one. The Arc Flash protection rolls which contain the proper warning label cost \$26.35 per roll. Each roll contains 100 decals and can be purchased through Airgas Company. Attached is a sample.

**Action Requested: Motion** to approve an amount not to exceed \$250 to purchase circuit breaker labels.

**D. 6/6/17 Safety and Accident Review Committee Meeting Minutes (attached)**

**E. 2018 Safety Kick Off Planning Meeting**

On October 11<sup>th</sup>, the Hardenbergh team, Tim Sheehan and J.A. Montgomery will meet to plan the 2018 Safety Kick Off meeting. The tentative date for the meeting is January 10<sup>th</sup>, 2018 and it will be held at the College.

**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**  
**For informational Purposes Only – No action required:**

Rowan College at Gloucester County's Directors and Officers policy through Markel Insurance Company renewed on 7/9/17 at an annual cost of \$1,736.36 (expiring \$1,738.08). The decrease was due to a reduction in the New Jersey Property and Liability Guaranty Association fee.

Rowan College at Gloucester County's base Sports Accident policy through National Union Fire serviced through AIG with an expiring annual cost of \$73,785 has been moved to United States Fire Insurance Company serviced through Bob McCloskey Insurance / BMI Benefits LLC for an annual cost of \$45,602 effective 8/1/17. This provided a 38% savings to the College. In addition, the catastrophic Sports Accident policy through Mutual of Omaha renewed on 8/1/17 at an annual cost of \$10,864, which was the expiring premium.

Gloucester County's 911 Professional Liability policy through Landmark American Insurance Company renewed on 8/13/17 at an annual cost of \$12,000. All terms and conditions were per expiring.

Gloucester County Improvement Authority Shady Lane Child Development Center student accident policy through QBE Insurance renewed on 9/7/17 at an annual cost of \$415 (expiring \$450). The decrease was due to a reduction in the number of students enrolled at the center.

Gloucester County Improvement Authority Shady Lane Child Development Center package (General Liability and Professional Liability) and umbrella policies through Markel Insurance Company renewed on 9/12/17 at an annual cost of \$9,432.53 (expiring \$10,654.11). The decrease was due to a reduction in the number of students enrolled at the center.

<b><u>Member</u></b>	<b><u>Coverage</u></b>	<b><u>Carrier</u></b>	<b><u>Exp. Date</u></b>	<b><u>Expiring Premium</u></b>
<b>County</b>	<b>Treasurer / CFO Bond</b>	<b>CNA</b>	<b>10/1/17</b>	<b>\$2,200.62</b>

The carrier provided a flat renewal. All other terms and conditions are per expiring.

*Action Requested:* Motion to authorize the Underwriting Services Director to bind for the County's Treasurer / CFO bond through CNA effective 10/1/17 at the annual premium of \$2,220.62.

<b>County</b>	<b>Antique Inland Marine</b>	<b>Travelers</b>	<b>10/7/17</b>	<b>\$4,874</b>
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The renewal premium is \$4,869. The decrease is due to a reduction in the New Jersey Property and Liability Guaranty Association fee. All other terms and conditions are per expiring

*Action Requested:* 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.



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<b><u>Member</u></b>	<b><u>C overage</u></b>	<b><u>Carrier</u></b>	<b><u>Exp. Date</u></b>	<b><u>Expiring Premium</u></b>
<b>GCIA</b>	<b>Volunteer Accident</b>	<b>QBE</b>	<b>10/9/17</b>	<b>\$350</b>

The carrier provided a flat renewal. All other terms and conditions are per expiring.

*Action Requested:* 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.

<b>Library</b>	<b>Notary Bond</b>	<b>CNA</b>	<b>11/17/17</b>	<b>\$113.75</b>
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The carrier provided a flat renewal. All other terms and conditions are per expiring.

*Action Requested:* Motion to authorize the Underwriting Services Director to bind for the GCLC's notary bond through CNA effective 11/17/17 at the annual premium of 113.75.



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Safety and Accident Review Committee Meeting Minutes  
June 6, 2017  
9:30 AM

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

II. Roll Call

Committee Members:	Member	
Leigh Bary	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
Mike Brewer	Gloucester County	Absent
John Vinci, Sr.	Gloucester County Utilities Authority	Absent
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Present
Joan Kuhar	Rowan College at Gloucester County	Present
Marge Dombrosky	Gloucester County Library Commission	Present -
Phone		

Commission Professionals:

Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Present -
Phone		
Glenn Prince	JA Montgomery	Present
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

- III. Approval of the 2/7/17 Safety and Accident Review Committee Meeting Minutes  
Motion to approve the 2/7/17 Safety and Accident Review Committee Meeting Minutes  
Moved: Joan Kuhar  
Seconded: Kathy Shryock  
Vote: Aye: Unanimous      Nay: 0      Abstentions: 0

IV. Introduction of Tim Sheehan

Ms. Bary introduced Mr. Sheehan. Mr. Sheehan advised the committee of his previous work background as well as his new role at the County.

V. Chairwoman's Report

The Chairwoman began by advising the Committee that a panic alarm at the animal shelter has been approved and has been ordered. The panic alarm is due to a previous workers' compensation claim to which an employee was bitten by a dog. The alarm ordered is a button to which one employee can wear when entering the dog walking area. If the alarm were to be activated, strobe lights would illuminate which would advise all employees of the emergency. In addition, there is new construction at the shelter for the animal control officers. An area is being added solely for the assessment of every animal which enters the facility. The construction should be completed within the next few months.

Ms. Bary spoke about the BRIT system set up at the Solid Waste Complex. She met with Kim Faustino and the Solid Waste Complex will be utilizing the system shortly. In relation to the BRIT system, Ms. Bary inquired to Mr. Prince about the BRIT Safety Grant. Mr. Prince explained the grant process and provided examples of previous submissions for the grant.

She informed the Committee that the recent PEOSH inspection at the landfill has been completed as of 3/31/17. PEOSH had conducted an inspection due to an employee injury which recently occurred. There were no fines issued and the employee is back to work.

Ms. Kuhar advised about a Right to Know inspection and inquired as to if such inspection would lead to a PEOSH inspection. She was advised that the current inspection would not necessarily trigger a PEOSH inspection. Ms. Shryock advised that the Shady Lane Nursing home maintenance and housekeeping duties have recently been outsourced and inquired as to how the chemicals being brought into the facility would affect the Right to Know surveys at that location. She was advised that the company providing the services must supply the facility with their Right to

Know surveys to be kept at that location. The facility in turn would present the documentation with the facility surveys for an inspection.

Next, the Chairwoman spoke about the EMT blood borne pathogen exposure due to Narcan administration. To limit the exposure, the department has mandated putting on a face shield prior to administering the Narcan. In order to ensure compliance, the face shield is located on top of the Narcan in the gear bag.

Lastly, she advised the Committee that the Z form which is utilized to capture all workers' compensation injuries has changed. One change is the requirement for an employee to sign the second page if no medical treatment is being rendered. In addition, Hardenbergh Insurance Group is working on providing the form in a fillable format. This new format will allow the form to be completed online and will be accessible on the Commission website.

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

Ms. Violetti began by reporting the departments to which the 2017 Safety Action Plan meetings have been conducted. The meetings have been well received and the outcome has addressed department concerns as well as scheduled various trainings with the goal of reducing workers' compensation claims.

Next, she distributed laminated workers' compensation cards for the members. At the previous meeting, a concern had been expressed regarding non-County proper employees receiving treatment specifically at Inspira Urgent Care. The County Safety department had not been receiving the documentation from the facility due to the employee not stating they were a Gloucester County employee. The cards should ensure the documentation is provided to the County Safety department.

In addition to the workers' compensation cards, Hardenbergh Insurance Group will provide all entities with cyber liability cards. This will instruct the IT department of each entity what to do if a cyber-attack or cyber incident occurs. Many times if an attack or incident occurs, the entity may not have access to the information needed to report the breach. The cyber liability provider, AIG, has a hotline to which professionals will be in contact with the entity to triage the incident. The cards will be distributed to each entity shortly.

Lastly, she advised that the MEL Media Library Catalog has been expanded to include new videos that address employee conduct; harassment and violence in the workplace and wellness. The members were provided the catalog and instructed on how to obtain them.

V. J.A. Montgomery – Glenn Prince

Mr. Prince distributed the Most Common PEOSH citations. He encouraged all members to utilize the document to self assess their own entity. He advised that his office can assist an entity to ensure compliance if needed. He also distributed a bulletin regarding Short-Term Stationary Work Zones.

Next, he spoke about career survival for first line supervisors training for law enforcement personnel. The County Sheriff's departments, department of Corrections and County Prosecutors Office have been advised of the training and scheduling is being coordinated. In addition, he advised that the S: ERVE training will be distributed to the members this month. The training is a driving simulation program that includes training modules for fire and EMT personnel as well as a distracted driving module.

Lastly, he spoke about the new legislation which allows retired officers to be hired in schools and college. He explained the requirements and benefits to hiring a retired officer.

VI. Accident Review – Leigh Bary

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	Emergency Response	2/27/17	Employee was performing annual evaluation and injured back when lifting 125 pounds. Employee did not disclose of any pre-existing injuries prior to the evaluation. County was advised that the employee was treating for a knee injury since November.

*Committee's Determination: Not Preventable*

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Utilities Authority	Sewerage Operations to	2/1/17	Employee states he was getting ready  hook motor to crane and noticed it started to roll down apron of driveway. It fell and when tried to stop it, tripped and fell on hand.

*Committee's Determination: Preventable*

The Committee determined this was a preventable situation. The Committee requested the Utilities Authority have all employees view the Don't Get Caught in the Crush Zone video.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. Improvement Authority	Solid Waste Complex	2/14/17	Employee was a passenger in a club cadet. It was backing up between a hill  and  a fence and hit a fence pole.

*Committee's Determination: Preventable*

The Committee determined this was a preventable situation. The Committee requested the Improvement Authority conduct a tool box talk regarding driving a utility vehicle.

Lastly, Ms. Bary spoke about an accident which occurred on 11/7/16 involving a County EMT who was pulling a stretcher over dirt and became injured. The employee underwent initial treatment but contacted the County Safety department in March advising of additional pain. When speaking to the employee, the story as to how he sustained the additional pain would change. It was further found that the employee had a previous injury when working outside of the County due to being kicked in the ribs by a patient back in November. The County advised the employee of requirement for a functional capacity examination and the employee had no pain. Ms. Bary stressed the importance of documenting information when speaking to an employee on the phone.

VII. Old Business

There was no old business.

VIII. New Business

Mr. Sheehan advised the Committee of a serious motor vehicle accident which involved a Sheriff's officer and a farmer. He described the accident and the injuries the farmer sustained.

IX. Adjournment

**Motion** to adjourn the meeting.

Moved: Joan Kuhar

Seconded: Kathy Shryock

The meeting adjourned at 10:33 am.

**RESOLUTION NO. 49-17**

**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 September 28, 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 September 28, 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 September 28, 2017.

**ADOPTED:**

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**GERALD A. WHITE, CHAIRMAN**

**ATTEST:**

**GCIC PARS - Worker Compensation, Liability & Property**

***CLOSED SESSION***

***9/28/17***

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001786	Rachel Tucker	Worker Compensation	PAR	
3530001803	Robert Wheeler	Worker Compensation	PAR	
3530001804	Dacoda Leech	Worker Compensation	PAR	
3530000960	Philip Dieser	Worker Compensation	SAR	2013-29407
3530001101	Steven Ingram	Worker Compensation	SAR	2014-21332
3530001257	Charles Landi	Worker Compensation	SAR	2015-14262
3530001505	Dale Troughton	Worker Compensation	SAR	2016-9888
3530000649	Mark Frisby	Worker Compensation	SAR	2012-26922
3530001764	Ellis Cassel	Liability	SAR	
3530001771	Delaware City Bus	Auto Liability	SAR	
3530001700	Melvin Holmes	Auto Liability	SAR	
3530001781	Walter Boulden III	Liability	SAR	
3530001793	Robert Fee	Auto Liability	SAR	
3530001765	Improvement Authority	Subrogation		
3530001776	Tarai Phillips	Liability	SAR	



## **APPENDIX I MINUTES**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, June 22, 2017  
2 South Broad Street  
Woodbury, NJ 9:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Keith Platt</b> <b>Amy Zeiders</b>
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	Consolidated Services Group, Inc. <b>Jennifer Goldstein</b>
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	Conner Strong & Buckelew
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CEL Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Bonnie Ridolfino</b>
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Attorney	Long Marmero & Associates <b>Doug Long Esq.</b>
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Treasurer	<b>Tracey Giordano</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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**ALSO PRESENT:**

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

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of April 27, 2017

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED  
MINUTES OF APRIL 27, 2017**

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

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Sheehan reported the Safety and Accident Review Committee last met on June 6<sup>th</sup> at 9:30 AM at the Rowan County College. Mr. Sheehan advised the panic alarms were approved for the Animal Shelter and they were just waiting for the installation. Mr. Sheehan reported Mr. Prince spoke about the BRIT Online Training and a PEOSH inspection at the GCIA. Ms. Leigh submitted a new Exhibit Z forms and was waiting approval from the Freeholders. Mr. Sheehan reported Mr. Henry was working with the website vendor for fillable Supervisor Incident Report forms. Mr. Sheehan advised the committee reviewed four claims and their next meeting was scheduled for September 12<sup>th</sup>.

Chairman White introduced Mr. Sheehan and asked him to give the Commission some of his background. Mr. Sheehan advised his background was in law enforcement and was retired from the Woodbury Police Department as Captain after 26 years. Mr. Sheehan then joined Conner Strong & Buckelew as a Law Enforcement Consultant and was promoted to Safety Director for 5 Municipal JIF's and 105 Municipalities from Burlington County down to Cape May. Mr. Sheehan advised on May 1<sup>st</sup> he joined the Safety Department at Gloucester County.

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

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

**RFP FOR COMMISSION ATTORNEY:** Executive Director advised at the April meeting the Commissioners appointed Long Marmero & Associates as the Commission Attorney for the period of April 27, 2017 to April 27, 2018 with a Service Provider Fee of

\$150 per hour. Executive Director referred to Resolution 31-17 which was included in the agenda and requested a motion to adopt the resolution.

**MOTION TO ADOPT 31-17 APPOINTING  
LONG MARMERO & ASSOCIATES AS  
COMMISSION ATTORNEY FOR THE PERIOD  
OF APRIL 27, 2017 TO APRIL 27, 2018**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	3 Ayes, Unanimous

**ONLINE DRIVING TRAINING COURSES:** Executive Director advised there was a request from Undersheriff Knestaut for 250 usages of the online National Safety Counsel Defensive Driver Course through SafeServe.com. Executive Director reported the cost for 250 usages was \$5,250 and asked the Commissioners to approve this expense. Executive Director noted the expense could be allocated to the miscellaneous and contingency account of the budget. Executive Director pointed out one of the benefits of the online course was no one had to travel from their work location to attend the training. In response to Chairman White's inquiry, Mr. Sheehan advised it was an online 6 hour defensive course. Undersheriff Knestaut contacted Mr. Prince who recommended an instructor led class; however there was an issue with man power so Mr. Prince was in favor of the online course. Mr. Prince indicated one of the advantages of the online training was you could complete the course over a period of time.

**MOTION TO APPROVE THE ONLINE  
DEFENSIVE DRIVER TRAINING COURSE  
FOR 250 USAGES FOR A COST OF \$5,250**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the months of April and May. There were 22 certificates issued for the month of April and 22 certificates for May. Executive Director asked if anyone had any questions regarding the reports.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) –** Executive Director advised the CEL did not meet in May. Executive Director referred to a copy of Coverage Committee agenda which was included in the agenda. Executive Director advised the Committee met on May 1st and would schedule another meeting. Executive Director noted the CELJIF was scheduled to meet again in the afternoon. The next CELJIF meeting was scheduled for September 28, 2017.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS:** Executive Director advised the March Property & Casualty Financial Fast Track was included in the agenda and Ms. Dodd distributed a copy of the April report. The Commission had a surplus of \$3,217,795 as of April 30, 2017. Executive Director advised that \$1,400,186 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 \$4,642,670.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS:** Executive Director reported the agenda included the March and April Financial Fast Tracks for the NJ CEL. As of April 30, 2017 the CEL had a surplus of \$7,476,092. Executive Director noted the cash amount was \$20,195,055.

**HEALTH BENEFITS FINANCIAL FAST TRACKS:** Executive Director reported the agenda included the March, April and May Health Benefits Financial Fast Tracks. As of May 31, 2017 there was a surplus of \$185,052. Executive Director noted the cash amount was \$268,749. 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 May 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 May 31, 2017 was also included in the agenda. Executive Director reported this report measures how the losses are running compared to the actuary’s projections for each of the fund years. Executive Director noted this report was in line with the Financial Fast Track and was all good news. Executive Director asked if anyone had any questions on the reports.

**2017 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the second assessment was due on May 15, 2017. Executive Director noted the Treasurer’s office advised payment was received from the Library, Improvement Authority and Utilities Authority. The College and County were processing their payments.

**2018 RENEWALS:** Executive Director advised the Fund Office would start the data collection process for the 2018 renewal and would work with the Commission Risk Manager to collect the data.

**2017 MEETING SCHEDULE:** Executive Director reminded the Commission there was no meeting scheduled for July and August. The Executive Director noted a meeting could be scheduled if need be. Executive Director advised the next meeting was scheduled for September 28, 2017 at 9:30 AM.

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

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 32-17  
MAY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 33-17  
MAY HEALTH INSURANCE FUND BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 34-17  
JUNE BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 35-17  
JUNE HEALTH INSURANCE FUND BILL LIST**

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

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

**CLAIMS REPORT:**

Chairman White presented Resolution 36-17 Inservco Liability Check Register for the period of 4/1/17 through 4/30/17 and 5/1/17 through 5/31/17.

**MOTION TO APPROVE RESOLUTION 36-17 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 4/1/17 THROUGH 4/30/17 AND  
5/1/17 AND 5/31/17**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of April and May which were included in the agenda. Ms. Goldstein reported for April there were 52 medical bills for a total of \$167,921.57 with a recommended allowance of \$47,050.53, for a total savings of \$120,871.04 and the overall savings was \$106,332.73 or 63%. Ms. Goldstein mentioned the charges were very high due to one bill for a claim that was discussed last month. The hospital stay invoice was \$71,667 and they were able to negotiate the bill to \$8,000. In response to Executive Director's inquiry regarding the penetration in May of 70% Ms. Goldstein advised it could have been an emergency room bill and there was also an anesthesiologist bill. Ms. Goldstein advised for the month of May there were 48 medical bills for a total of \$30,019.01 recommended allowance was \$19,080.22, and the overall savings was \$9,407.36 or 31%. Ms. Goldstein referred to a copy of a press release which was included in the agenda and advised she was happy to announce their new relationship with Excellere Partners as of May 15, 2017. Ms. Goldstein noted their name would not change or their staff. Ms. Goldstein advised that concluded her report unless anyone had any questions.

**CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the April - June 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised he submitted the proposal from the Sheriff's Department for the BRIT Safety Grant and was waiting approval. Submission was for body worn cameras, hardware, software, and docking stations. Mr. Prince also referred to the Safety Director Bulletin, Stationary Work Zones which was included in the agenda. Mr. Prince noted he would be teaching a Workzone Safety class on June 28<sup>th</sup> in Clayton. Mr. Prince noted a Workzone demonstration would be conducted outside. 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 the first action items were changes to the Exhibit Z Form. Ms. Ridolfino advised the changes were recommended by the County's Safety Department and were outlined in her report.

**MOTION TO APPORVE THE FORM AS AMENDED**

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

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 Warden's Bond with C N A effective 7/1/17 with a renewal premium of \$122.50.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES  
DIRECTOR TO RENEW THE WARDEN'S BOND THROUGH C N  
A FOR AN ANNUAL COST OF \$122.50 EFFECTIVE 7/1/17**

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

Ms. Ridolfino stated the second item was for the Improvement Authority's Nursing Home Patient Trust Bond with C N A effective 8/3/17 with a renewal premium of \$490.00.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES  
DIRECTOR TO RENEW THE IMPROVEMENT AUTHORITY  
NURSING HOME PATIENT TRUST BOND THROUGH C N A FOR  
AN ANNUAL COST OF \$490.00 EFFECTIVE 8/3/17**

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

Ms. Ridolfino reported the next item was also for the Improvement Authority. Ms. Ridolfino advised the underground storage tank policy through Commerce and Industry was renewing on 7/7/17 with an annual premium of \$1,053.32.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES  
DIRECTOR TO RENEW THE IMPROVEMENT AUTHORITY  
DREAM PARK'S UNDERGROUND STORAGE TANK POLICY  
THROUGH COMMERCE AND INDUSTRY FOR AN ANNUAL  
COST OF \$1,053.32 EFFECTIVE 7/7/17**

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

Ms. Ridolfino advised there were a few renewals in the process of renewal and since the next Commission meeting was not scheduled for September she was requested authority to renew each policy contingent upon the premium not increasing more than 10% with not significant reduction in term and conditions. Ms. Ridolfino reported the policies were for the RC@GC Foundations' Directors and Officers Liability policy effective 7/9/17 along with the Base and Catastrophic Sports Accident policy effective 8/1/7. Ms. Ridolfino advised the County's 911 Teacher Professional Liability policy renewed on 8/13/17 along with the Improvement Authority's Package and Umbrella policy effective 9/7/17 and also the Student Accident policy Ms. Ridolfino indicated if there were any significant changes in cost or terms and conditions she would seek direction for the members and then advise the Commission.



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

**RC@GC FOUNDATION'S DIRECTORS AND OFFICERS  
LIABILITY POLICY EFFECTIVE 7/9/17  
RC@GC BASE AND CATASTROPHIC SPORTS  
ACCIDENT POLICY EFFECTIVE 8/1/17  
COUNTY 911 TEACHERS PROFESSIONAL LIABILITY  
POLICY EFFECTIVE 8/13/17  
IA'S CHILD DEVELOPMENT CENTER PACKAGE AND  
UMBRELLA POLICIES EFFECTIVE 9/7/17  
IA'S CHILD DEVELOPMENT CENTER STUDENT  
ACCIDENT POLICY 9/7/17**

Motion: Commissioner Burke  
Second: Commissioner Jones  
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 but noted that the resolution authorizing closed session should include the discussion on contracts negotiations. In response to Chairman White's inquiry, Executive Director advised there would be a discussion on nurse case management.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

### **MOTION TO CLOSE THE MEETING TO THE PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 37-17 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed and contract negotiations.

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

### **MOTION TO GO INTO CLOSED SESSION**

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

### **MOTION TO RETURN TO OPEN SESSION**

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

Mr. Long advised he would read the applicable motions to approve the PARS discussed during closed session. In response to Chairman White's inquiry, Mr. Long requested a motion to approve the PARS by consent.

### **MOTION TO APPROVE THE PARS BY CONSENT**

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

### **MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001483 FROM \$12,963.45 TO \$27,963.45**

### **MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001633 FROM \$15,000.00 TO \$45,000 AN INCREASE OF \$30,000**

### **MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001726 FROM \$15,000 TO \$63,000 AN INCREASE OF \$48,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001687 FROM \$15,000 TO \$40,100 AN INCREASE OF \$25,100**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001738 FROM \$15,000 TO \$58,718 AN INCREASE OF \$43,718**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001722 FROM \$15,000 TO \$76,952 AN INCREASE OF \$61,952**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001696 FROM \$15,000 TO \$27,000 AN INCREASE OF \$12,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001241 FROM \$144,131 TO \$250,000 AN INCREASE OF \$105,869**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001444 FROM \$15,000 TO \$180,000 AN INCREASE OF \$165,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001761 FROM \$15,000 TO \$17,495.66 AN INCREASE OF \$2,495.66**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000809 FROM \$15,000 TO \$23,317.61 AN INCREASE OF \$6,317.61**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001066 FROM \$15,000 TO \$21,609.77 AN INCREASE OF \$6,609.77**

**MOTION TO APPROVE THE PARS:**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:46 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Tuesday, July 25, 2017  
2 South Broad Street,  
Woodbury, NJ 9:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 38-17 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

**MOTION TO GO INTO CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

Chairman White asked the Commission Attorney to read the motions.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001706 FROM \$15,000.00 TO \$53,500 AN INCREASE OF \$38,500**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001373 FROM \$15,000.00 TO \$55,336 AN INCREASE OF \$40,336**

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

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 1:09 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**





## **CLIENT ACTIVITY REPORT**

**JUNE 2017**

### **GCHIC - Gloucester County Health Insurance Commission**

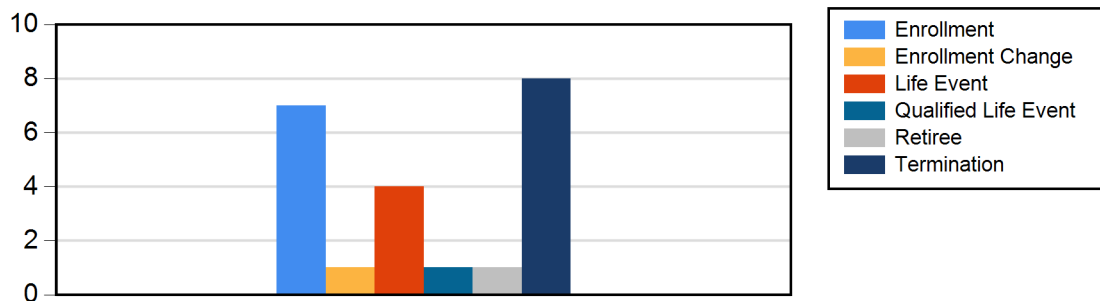
*This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

## CLIENT ACTIVITY REPORT

From: 6/1/2017 To: 6/30/2017

### GCHIC - Gloucester County Health Insurance Commission

<b>SUBJECT (JUNE)</b>	<b><u># of Issues</u></b>
Enrollment	7
Enrollment Change	1
Life Event	4
Qualified Life Event	1
Retiree	1
Termination	8
<b>Total for Subject</b>	<b>22</b>

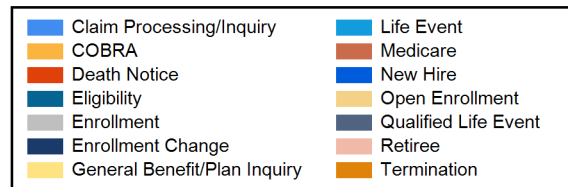
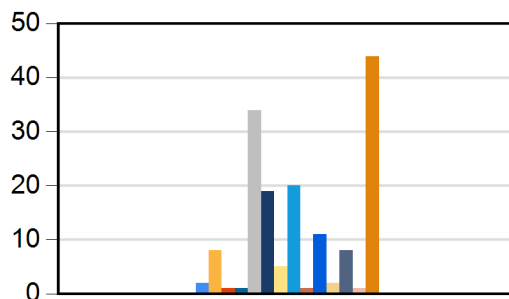


# CLIENT ACTIVITY REPORT

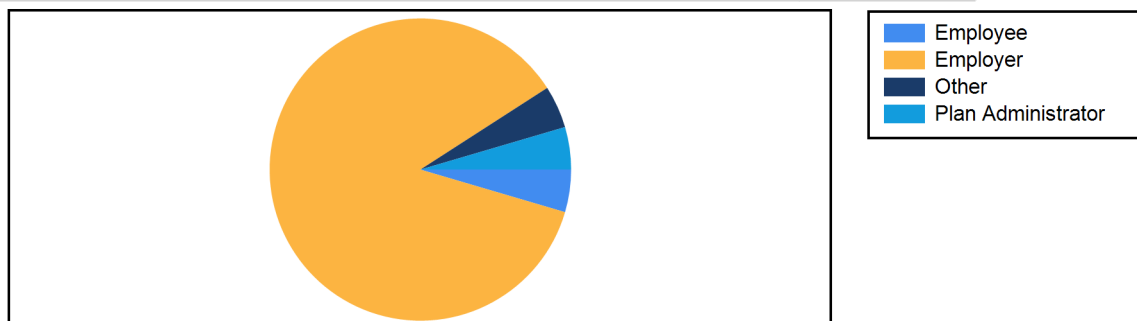
From: 6/1/2017 To: 6/30/2017

## GCHIC - Gloucester County Health Insurance Commission

SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	8
Death Notice	1
Eligibility	1
Enrollment	34
Enrollment Change	19
General Benefit/Plan Inquiry	5
Life Event	20
Medicare	1
New Hire	11
Open Enrollment	2
Qualified Life Event	8
Retiree	1
Termination	44
<b>Total for Subject</b>	<b>157</b>



CALL SOURCE (JUNE)	# of Issues
Employee	1
Employer	19
Other	1
Plan Administrator	1
<b>Total for Call Source</b>	<b>22</b>

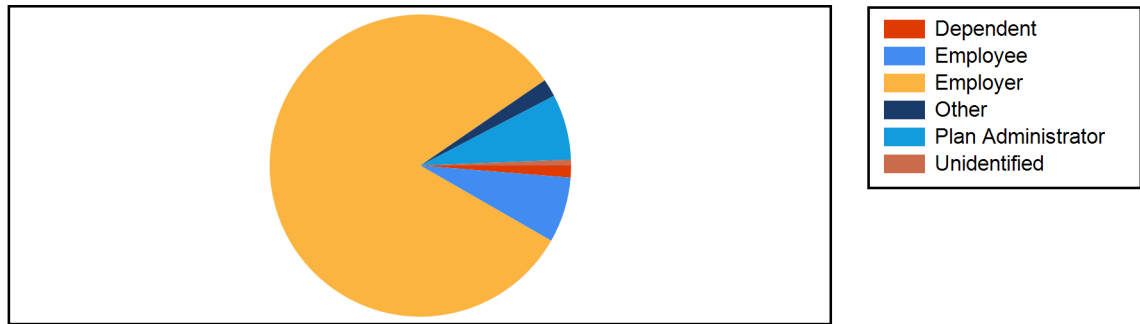


## CLIENT ACTIVITY REPORT

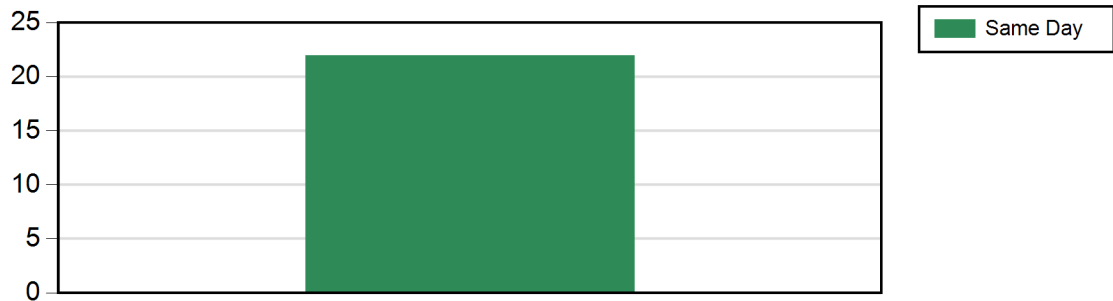
From: 6/1/2017 To: 6/30/2017

### GCHIC - Gloucester County Health Insurance Commission

CALL SOURCE (YTD)	# of Issues
Dependent	2
Employee	11
Employer	129
Other	3
Plan Administrator	11
Unidentified	1
<b>Total for Call Source</b>	<b>157</b>



CLOSED TIME (JUNE)	# of Days	%
Same Day	22	100%
<b>Total for Time Range</b>	<b>22</b>	<b>100%</b>





# CLIENT ACTIVITY REPORT

From: 6/1/2017 To: 6/30/2017

## GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (YTD)	# of Days	%
Same Day	154	99%
1-5 Days	1	1%
Over 10 Days	1	1%
Total for Time Range	156	100%





## **CLIENT ACTIVITY REPORT**

**JULY 2017**

### **GCHIC - Gloucester County Health Insurance Commiss**

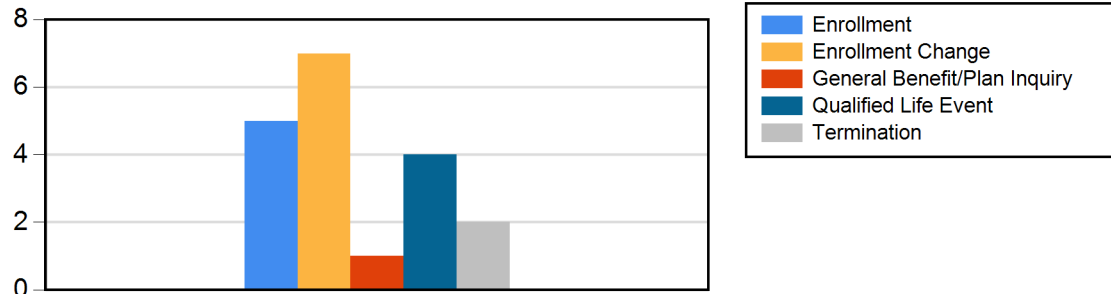
*This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. 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: 7/1/2017 To: 7/31/2017

### GCHIC - Gloucester County Health Insurance Commiss

<b>SUBJECT (JULY)</b>	<b><u># of Issues</u></b>
Enrollment	5
Enrollment Change	7
General Benefit/Plan Inquiry	1
Qualified Life Event	4
Termination	2
<b>Total for Subject</b>	<b>19</b>

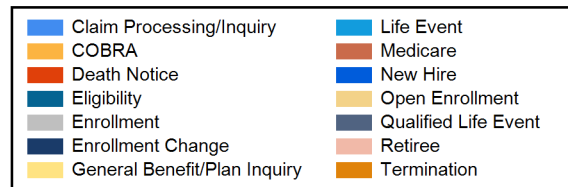
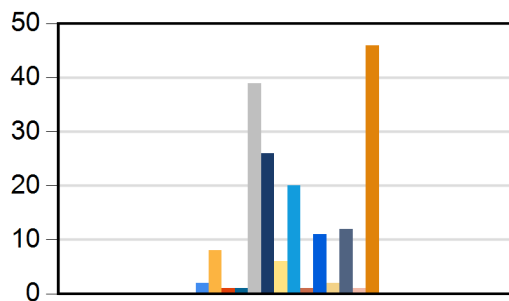


## CLIENT ACTIVITY REPORT

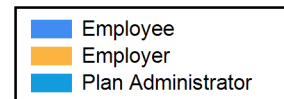
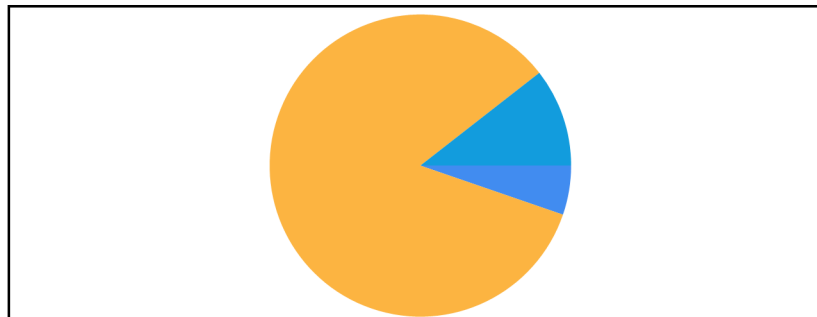
From: 7/1/2017 To: 7/31/2017

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	8
Death Notice	1
Eligibility	1
Enrollment	39
Enrollment Change	26
General Benefit/Plan Inquiry	6
Life Event	20
Medicare	1
New Hire	11
Open Enrollment	2
Qualified Life Event	12
Retiree	1
Termination	46
<b>Total for Subject</b>	<b>176</b>



CALL SOURCE (JULY)	# of Issues
Employee	1
Employer	16
Plan Administrator	2
<b>Total for Call Source</b>	<b>19</b>



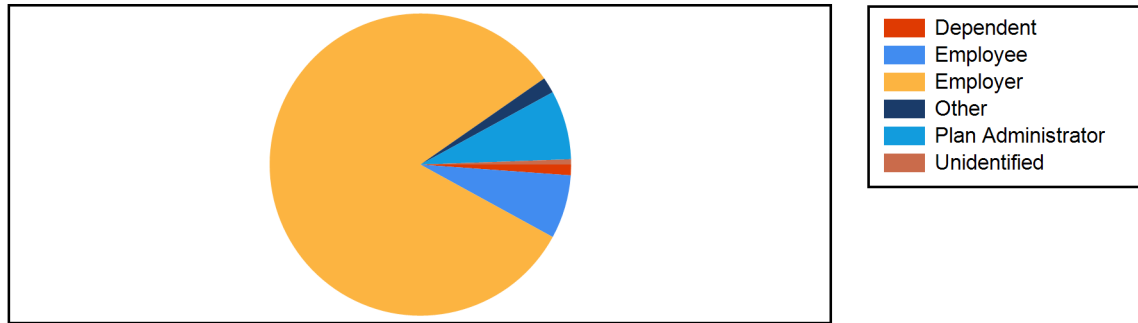


## CLIENT ACTIVITY REPORT

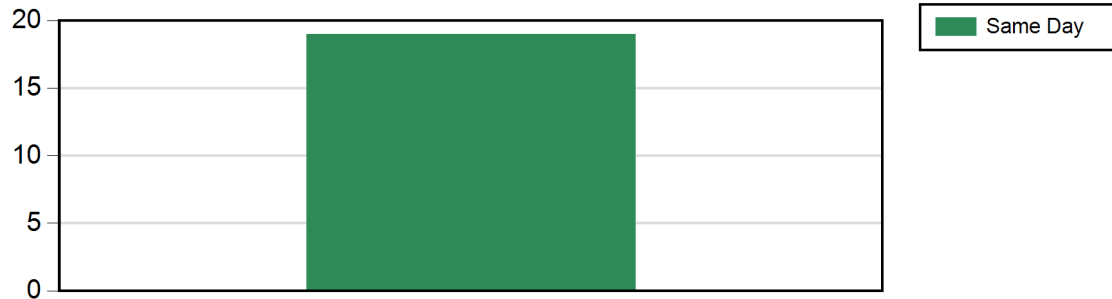
From: 7/1/2017 To: 7/31/2017

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (YTD)	# of Issues
Dependent	2
Employee	12
Employer	145
Other	3
Plan Administrator	13
Unidentified	1
<b>Total for Call Source</b>	<b>176</b>



CLOSED TIME (JULY)	# of Days	%
Same Day	19	100%
<b>Total for Time Range</b>	<b>19</b>	<b>100%</b>





## **CLIENT ACTIVITY REPORT**

**AUGUST 2017**

### **GCHIC - Gloucester County Health Insurance Commiss**

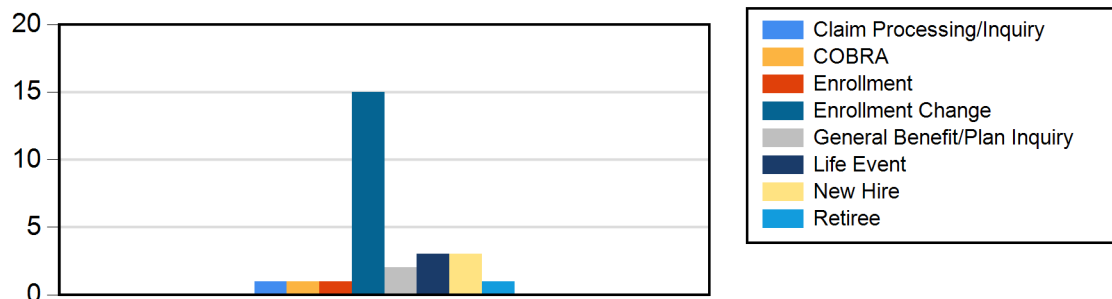
*This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. 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: 8/1/2017 To: 8/31/2017

### GCHIC - Gloucester County Health Insurance Commiss

<b>SUBJECT (AUGUST)</b>	<b><u># of Issues</u></b>
Claim Processing/Inquiry	1
COBRA	1
Enrollment	1
Enrollment Change	15
General Benefit/Plan Inquiry	2
Life Event	3
New Hire	3
Retiree	1
<b>Total for Subject</b>	<b>27</b>

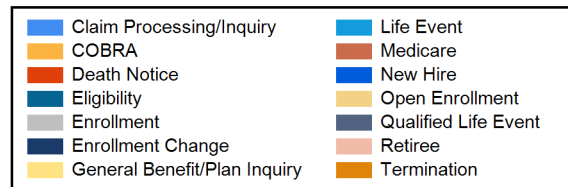
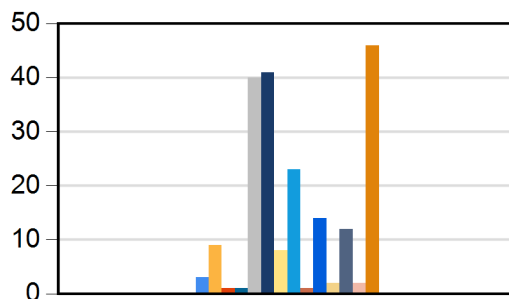


## CLIENT ACTIVITY REPORT

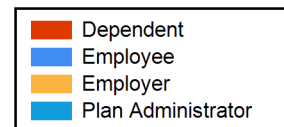
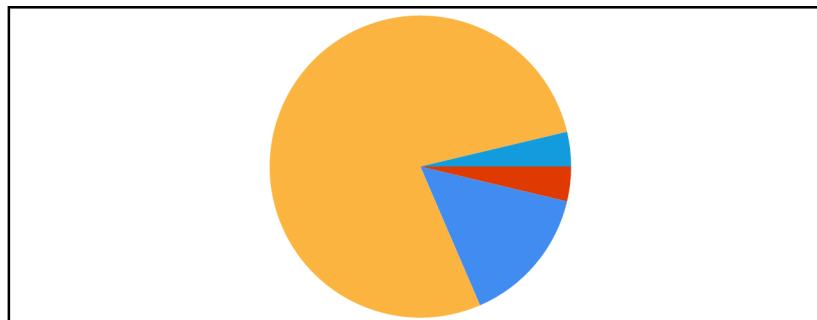
From: 8/1/2017 To: 8/31/2017

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	3
COBRA	9
Death Notice	1
Eligibility	1
Enrollment	40
Enrollment Change	41
General Benefit/Plan Inquiry	8
Life Event	23
Medicare	1
New Hire	14
Open Enrollment	2
Qualified Life Event	12
Retiree	2
Termination	46
<b>Total for Subject</b>	<b>203</b>



CALL SOURCE (AUGUST)	# of Issues
Dependent	1
Employee	4
Employer	21
Plan Administrator	1
<b>Total for Call Source</b>	<b>27</b>

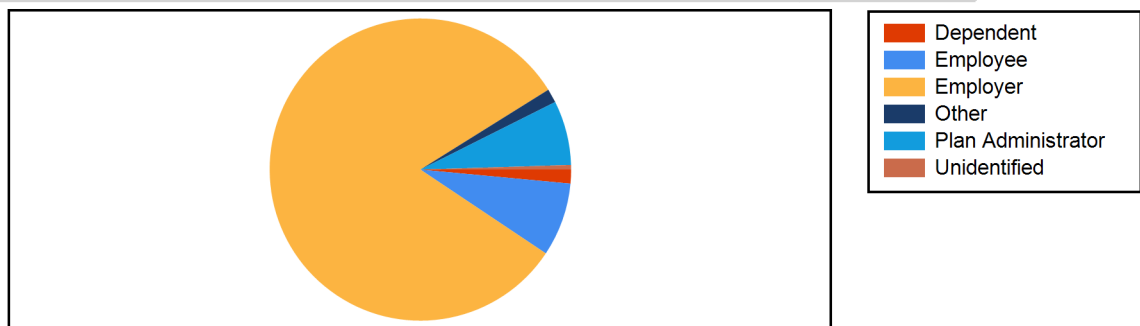


## CLIENT ACTIVITY REPORT

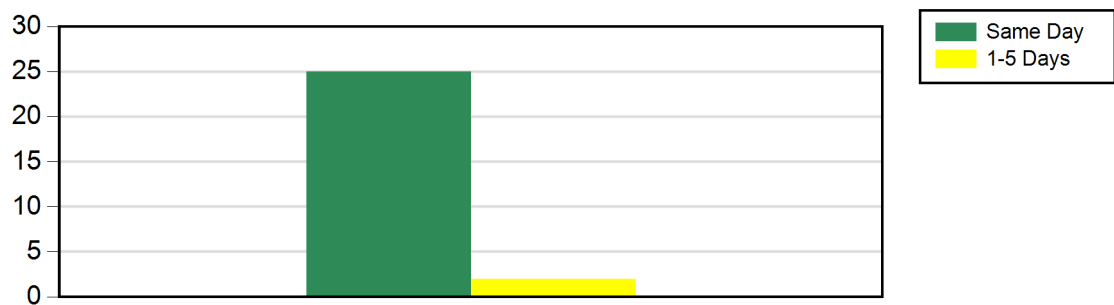
From: 8/1/2017 To: 8/31/2017

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (YTD)	# of Issues
Dependent	3
Employee	16
Employer	166
Other	3
Plan Administrator	14
Unidentified	1
<b>Total for Call Source</b>	<b>203</b>



CLOSED TIME (AUGUST)	# of Days	%
Same Day	25	93%
1-5 Days	2	7%
<b>Total for Time Range</b>	<b>27</b>	<b>100%</b>





# CLIENT ACTIVITY REPORT

From: 8/1/2017 To: 8/31/2017

## GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	198	98%
1-5 Days	3	1%
Over 10 Days	2	1%
Total for Time Range	203	100%

