



## **13. Claim Audit**



## **CLAIM AUDIT**

Each year the Group contracts with an independent claim auditor. The purpose is to get an independent evaluation of the quality of the claim handling being performed by the Group.

The audit is presented at the May NJSBAIG Board of Trustees meeting for discussion.

The most recent audit is attached.

NEW JERSEY SCHOOL BOARD ASSOCIATION INSURANCE GROUP

2012 AUDIT REPORT

SUBMITTED BY,  
WILSON D FLYNN, CPCU  
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7 ELLRIDGE PLACE  
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June 10, 2012

The Board Of Directors  
New Jersey School Board Association Insurance Group  
450 Veterans Drive  
Burlington, NJ 08016

Re: Annual NJSBAIG Claim Review May 2012

A follow-up claim review was conducted during the week of May 14-May18, 2012 at the request of Director Marty Kalbach and Claim Manager Louis Giannetto. The purpose of this review was to measure the effectiveness of the current claim staff and determine if any adverse trends had developed since the previous review conducted during the week of May 18-22 2011. The 2011 audit noted two open concerns; documentation of the 48-hour contact requirement and the need for improved captions in the Image Right section documenting receipt of important material. Additionally CM Giannetto requested a file review involving the Law Firms of Parker, McCay and Criscuolo and Lenox Socey.

See Exhibit A

Upon arrival a brief meeting was conducted with CM Giannetto concerning Title 59, Notice of Tort, FMLA, Medicare/CMS protocols instituted and miscellaneous other matters. The Board continues to be highly interested in the current status of the reserve redundancy.

CM Giannetto also outlined various personnel changes made in the last year. The current Claim Organizational Chart notes the following changes: Stan Gorecki Liability Supervisor replacing Bill Miller who moved over to an Examiner desk as an addition to staff, Terrie Shockling replaced Claire King as Claim Legal Examiner as Claire transferred to the underwriting department, Harry Stavrakis, a new Liability Examiner, Debra Romanowski resigned and her desk is presently handled by a temp Marin Kolumbic., Ron Henry replaced Debra Lovenduski as WC Examiner an addition to staff, Maureen Dempsey was added to the MO unit as an addition to staff and Mary Holmes was also added to the MO unit as an addition to staff.

See Exhibit B

**Audit Material:**

The following report is based upon the physical review of 224 claims: 165 WC (111-LT/54MO), 59 Non-WC (26GL/19EO/11AL/3P).

Claim Assignments and Closings By examiner June 1, 2011-March 14, 2012.

Special Legal Pending Run involving open files of the Law Firms of Parker, McCay and Criscuolo and Lenox Socey.

NJSBAIG Self Audit Quarterly Staff Analysis 2010-2011

NJSBAIG Subrogation Recovery Report covering May 1,2011-May 15, 2012.

Qualcare Savings Results May 2011-April 31, 2012.

**CLAIM VOLUME / OFFICE PREMIUM:**

The office volume has remained stable over the past few years NJSBAIG premium has increased to approximately \$107,000,000

while maintaining approximately 60% of the State's 630 Districts.

The claim volume is essentially flat up only 1.1% for the first quarter 2012.

**IMAGE RIGHT DESKTOP:**

This user-friendly "paperless" system continues to assist in the audit process in allowing easy access to the scanned material. It was noted that the review was completed due to the improved caption in the Image Right side allowing this auditor to find relevant file material necessary to make an accurate analysis of each file. This request has been an improving process over the past few years and has markedly improved.

**QUARTERLY CLAIM ANALYSIS:**

This process remains consistent on a yearly basis as each supervisor reviews selected claim files quarterly. The completed report is then given to the employee for their review and discussion and signature. The signed report is then given to CM Giannetto for his review and records. The categories reviewed are: Coverage, 48 Hour Contact, Investigation, Reporting and Communication, Direction, Disposition, Subrogation, Image Right in addition to categories generic to each discipline.

CM Giannetto provided 36 reviews completed in the last 12 months. The overall result was 93% with grades ranging between 73 and 100. The grade breakdown was: 3 rated at 100%, 78% in the 90s, 11% in the 80s and 3% in the 70s. The low result involved a new employee.

This current result of 93% equals the same percentage as last year but this year shows a marked improvement in all ranges with 3-100% ratings (0 last year), 78% in the 90s(64% last year), 11% in the 80s (31% last year) and 3% in the 70s (5.1% last year). This result was accomplished during a period of increased new reports, an extensive change in personnel with transfers and new hires, additions to staff and an influx of claims due to a hurricane. An experienced temp was hired to handle the hurricane losses so as not to disturb the core loss handling. The overall 11-year average is 93.2, which remains a remarkable achievement in consistency.

See Exhibit C

### **MANAGED CARE:**

The interaction between NJSBAIG staff and Qualcare nurses is clearly evident in the file notes reviewed, The combined handling was very aggressive in the files reviewed with the single of purpose to obtain a speedy conclusion of treatment and a proper discharge of the patient and their MMI. Qualcare continues to be the sole medical payment review source and nursing assistance for the Managed Care Unit and lost-time units.

The current savings report covers the period of May 1 2011 – April 30, 2012 and has a savings of 58.2%. The total medical billed was \$28,023,426 with a paid amount of \$11,702,921 (41.8%) and leaving a savings of \$16,320,505 (58.2%) The prior year results (2010-2011) shows a savings of 59.12% (\$17,559,293) based upon \$12,144,010 paid against a combined billing of \$29,703,303.

This consistent savings has been produced by the combined teamwork between the NJSBAIG and Qualcare staffs as well as CM Giannetto's staff is working with Qualcare to improve the list of approved medical providers that are familiar with the NJ Workers Compensation Act so as to provide an even better medical and monetary results.

See Exhibit D

### **DEFENSE COUNSEL:**

The claim staff continues to utilize approved panel counsel that are specialists in Workers Compensation, large loss defense, pre-litigation assignments, errors and omissions and subrogation. The files reviewed demonstrate an excellent rapport between staff and counsel. The reporting is timely and concise.

CM Giannetto continues with his periodic visits to the offices of approved counsel.

CM Giannetto requested that a selection of files involving the Law Firms of Lenox Socey and Parker McCay. A review of these files utilized the criteria found in the NJSBAIG Guidelines for Defense Consul.

A brief review of 23 files (19 Lenox and 4 Parker) was accomplished. Parker, McCay: The files were referred to Frank Cavallo who assigned the case to either Sharon Larmore, or John Collins. Each file contained a prompt acknowledgement initial analysis and budget. Depending of the age of the file each had follow-up status reports as required. No untoward issues were noted. The Lenox Law files were handled by either Ron Formidoni(17) or Greg Giordiano (2). There was excellent dialogue between staff and the law firm. Many cases involved dilatory action by the employee's counsel causing the files to remain open for an unnecessary period of time. Several cases were assigned in 2008 and are still active. The remainder of the cases were assigned in 2010-2011 and are just beginning to develop. Many cases involved multiple claims by the employee and were properly consolidated. Six cases settled within the authorization by staff.

**See Exhibit E**

#### **FRAUD CONTROL:**

The Director continues to stress the importance of this process and CM Giannetto and staff continues to review 10% of payments made and supplements this practice in his review of files during the week. This activity is augmented by WC Supervisor Connie Rogers monthly review of 80 checks which is an increase of 25 checks over the 2010 requirement, As an additional safeguard CM Giannetto also reviews all payments made on closed files during the month. No internal or external issues have been noted during the past year.

#### **WORKERS COMPENSATION**

##### **Medical Care Unit:**

This four-person unit handles all medical only files. A total of 57 files were reviewed with all 57 closed. The following bullets represent the overall findings, that were rated very good.

- The majority of files were opened with a \$3,500 reserve, which is adequate for the majority of these losses.
- File closure after 30 days DOI allowed eleven files to have payments exceeding the \$3,500 reserve with payments made after the month of closing, mostly hospital bills.  
11WC03339/03153/03801/02458/02562/02681/02751/0320.
- Files were transferred timely to the lost time unit as required.
- Files notes were clear and concise.11WC03339

- Subrogation was not fully investigated as there was a lack of info on the defective chair 7 months post injury (11WC03509)
- Handling was prompt and professional espically with many difficult employees. 11WC03509
- Costs were well controlled with the use of MRI/CT and physio-therapy.(11WC02432/03248/03721/02418/02458/02556/03031)
- Supervisory direction was evident. (11WC02846/04378)
- No-show/non-compliant employees received letters and file closure (11WC03509/0380104162)
- Light duty was considered in many cases to decrease the expenses. (11WC03586/02418/02954)

### Lost Time Unit:

A total of 165 files were reviewed. The overall results were excellent due to the aggressiveness of all staff seeking to reach MMI as quickly as possible according to the NJWC Act and obtain file closure.

- Communication between the technicians and Qualcare nurses continues to be professional and well documented
- Staff aggressively focuses on obtaining MMI/discharge and closing.
- Conservative control treatment of soft-tissue was evident through use of non-surgical methods involving: physical-therapy/ injections/ 2<sup>nd</sup> opinions/ IMEs. Surgery was not an option. 11WC03052
- Reserve details were well documented. (11WC04105/02055/0248/03621/10WC05816/08143)
- Idiopathic claims were immediately identified and denied (10WC06713/03003/04423)
- Occupational claims are immediately recognized and opened for \$1 and defense counsel assigned. (11WC02612/03778/03766/03279/03098/04181)
- IBR evident and timely. (11WC02785/00132)
- Supervisors/ACM evident in file oversight.(11WC04255/12WC05675)
- An un-witnessed fall was denied saving \$39,000.
- Medicare/CMS status considered. (08WC08203)
- Surveillance was utilized to limit exposure (11WC02656/02883/02578/00132)
- Causal relation was challenged and claim was denied (11WC02527)
- The use of Voluntary Offers (VO)/Section 20 was very evident and on point. (10WC07139/11WC02492/01458)
- Non-compliant/no-show patient's claims were quickly closed (11WC02784/00246/02622)
- Documentation of 48-hour contact has improved, captions noted in the file notes. (11WC02411/10WC07234)
- There was no indication of reserve stair-stepping.
- Recognition of subrogation was immediate and thorough.(08WC06054)



## GENERAL LIABILITY:

Twenty- six files were reviewed during this audit. The overall handling was excellent.

- Defenses under Title 59 were adequately used. (11GL03721/00348/03493/03447/10GL00620)
- Appeal involving a documented pedophile under 18A due to plea bargain does not mean he is not guilty. Agree with CM on appeal (10GL00861/11GL03411)
- Prompt investigation of serious claims was evident. (11GL03027/03416)
- 15 day reporting was documented.
- Handling of 18A cases was professional and presented defense bills were properly compromised (11GL03451/03504/10GL00858)
- Presence of supervisors and ACM were evident in serious losses
- Serious files were committed. (10GL00743/00340)
- Denials to PC done properly (11GL03027/0344)
- Notice of subrogation lien to 3<sup>rd</sup> party parents (10GL00690/10GL00831)
- Field Investigation assigned properly (11GL03534/03447/11GL03153)
- RORs were timely submitted and precise. (11GL03721/09GL03524)
- Late report of 18A claim -was policy an occurrence type?
- Medicare/CMS information was properly determined.
- Notice to Reinsurers and Excess carriers were promptly completed (11GL03413/09GL03524)
- Use of indexing was evident.(11GL03027/03534/03493/09GL03411)
- Reserves were timely posted.

## ERRORS AND OMISSIONS:

Nineteen files were reviewed. The overall results were excellent.

- Use of RORs was prompt and well written. (11EO03358/03315/03360/03302/03010)
- Defense Counsel hired immediately (11EO03358/03315/03259).
- District deductible paid in timely (11EO0328710EO00297)
- Medicare info requested. (10EO00297)
- Multiple claims identified and cross referenced (11EO03010/03369)
- Excellent initial instructions and follow-up by supervisor.
- Alleged disability discrimination-Loss Control contacted (11EO03263)
- Numerous Misplaced IEP cases were well handled. (11EO03358/03315/03257)

## **AUTOMOBILE:**

Thirteen files were selected for this review. The overall handling was very good.

- Prompt assignment of appraisers was evident (11AL03497/03360)
- Insured deductible was properly considered and applied in all files. (12AL00578)
- 15-day reports were timely completed.
- Subrogation and salvage was considered when possible. (10AL00354/00475)
- Other Insurance was properly utilized to save costs and time. (11AL03534/03506)
- District contracts covering accident bus should be clearly stated in notes. (11AL03542)
- Title 59 used frequently and effectively. (11AL03329/03577/03542)
- Liability investigation should be clarified-Impact to pedestrian with side mirror or full right side of truck per file photos (11AL03592)
- Indexing was used properly (11AL03592)

## **PROPERTY:**

Three closed files were selected for this review. The handling was timely and professional.

- Coverage was well handled.
- White and Williams subrogation counsel were properly utilized (11PR03086/03071)
- Loss limited due to \$20,000-inside limit vs \$162,000 repair estimate.
- Coverage peril needed to be more clearly explained. (11PR03086)
- Insured \$10,000 deductible collected to pay loss. (11PR03071)
- Water damage claim-certified payroll requested to ServePro.

## **SUBROGATION RECOVERIES:**

The current results obtained between May 1, 2011 – May 15, 2012 is \$1,661,032. There were 139 individual recoveries that averaged \$11,949. The majority of the recoveries came from the WC, Property and APD lines of business. The prior year's recovery totaled \$2,158,233 based on 150 recoveries that averaged \$15,320. Neither year contained an extremely large recovery that

would have skewed these averages. The audit results showed consistent awareness by the NJSBAIG claim staff in all lines of business.

See Exhibit F

### **RESERVE ANALYSIS:**

The Director, claim management and claim staff continue to have a high degree of interest in this important financial area.

The current file selection provided 397 closed features involving 359 WC (57 MO), 15 GL, 11 EO, 4 Property and 8 Auto.

The combined Workers Compensation closed files had a total reserve of \$2,315,400 that paid \$998,504 and released \$1,316,896 for an equity release of 56.9%. Last year the percentage was 63.4%.

The total non-workers Compensation reserves were \$612,600 with a payment of \$260,960 for an equity release of \$642,640 or 57.4%. The individual equity releases were: Property 37.6%, EO 67.2%, AL 18.9% and GL 61.4%.

The 2012 overall results involved reserves of \$2,928,000 with payments of \$1,259,464 that released \$1,669,536 for a 57% release of equity.

The 2011 overall results involved reserves of \$2,529,335 and payments of \$990,179 that released \$1,539,155 for a 60.9% release of equity.

The 2010 results were a redundancy of 53.4% (\$2,092,090) based upon payments of \$1,824,924 against reserves of \$3,917,014.

The 2009 results show payments of \$620,565 against reserves of \$1,432,535 that released \$811,970 for a redundancy or 56.7%.

#### **Reserve Redundancy Summary:**

The prior three years overall average (Audits 2009-2011) redundancy is 57.1 % based upon payments of \$3,435,673 against reserves \$7,597,825 leaving a \$4,443,211 reserve release. The 2012 overall average redundancy is 57% matches up with the prior 3 years showing a remarkable consistency in the redundancy release, albeit using a small percentage of losses when compared to the whole.

### **CONCLUSIONS:**

This office continues to perform at an above-average level, which continues the high level found in the previous four audits. This finding also confirms the results found in the NJSBAIG quarterly analysis of the claim staff that has averaged 93% over the past 11 years. This is a remarkable feat in any given year, let alone more than a decade.

This review has found that the 48 Hour contact documentation has improved but needs additional progress for the future. The Image Right documentation has

greatly improved which has helped in my review of the files and collection of information.

Respectfully Submitted,

*Wilson D Flynn*

Wilson D. Flynn, CPCU  
APT Investigations, LLC

CC; Marty Kalbach, Director  
Lou Giannetto, Claim Manager

**2012 Exhibit A**

2011 NJSBAIG AUDIT FILE SELECTION

D Strasser 0070/D	K Olsen 0042/I	T Reed 0052/G	C DiBacco 0048/M	M Temple 0019/F
10EO00248	10WC05672	10WC06938	09WC04530	10WC05630
10EO00257	10WC05880	10WC08125	10WC06824	10WC05805
10GL00194	10WC05261	10WC08153F	10WC07582	10WC06883
10EO00322	10WC07295	10WC08762	10WC07999	10WC07139
10EO00355	10WC07894	10WC08950	10WC08367	10WC07203
10GL00525	10WC08405	10WC09141	10WC08733	10WC07483
10GL00718	10WC09205	10WC09222	10WC09042	10WC08370
10GL00783	10WC09244	10WC09279	10WC09435	10WC08482
10GL00809	10WC09434	10WC09407	11WC00097	10WC08601
11EO03004	11WC00118	11WC00155	11WC00634	10WC08865
11EO03028	10WC05631	10WC06324K	10WC05363	09WC01314
09GL03829	10WC06581	10WC06388K	10WC05744	10WC05832
10EO00264	10WC06848	10WC06411K	10WC06344	10WC06357
10GL00716	10WC07631	10WC06454K	10WC06658	10WC07420
10GL00494	10WC08942	10WC06730	10WC07281	10WC08721
T Brewer 0065/L	D McCabe 0041/H	D Romanowski 0051 /Q	S Adkins 0043/R	D Kane 0018/T
08AL00890	10EO00100	10GL00346	09WC04000	09WC04357
10AL00354	10EO00148	10AL00264	10WC06384	10WC06810
10AL00486	10EO00174	10AL00616	10WC07431	10WC07432
10AL00561	10EO00273	10EO00364	10WC07742	10WC07569
10GL00731	10EO00314	10PR00113	10WC08424	10WC07867
11AL03042	10GL00340	10PR00239	10WC08911	10WC08422
10EO00228	10EO00361	10AL03161	10WC09532	10WC08696
10EO00359	10GL00380	11GL03015	11WC00511	10WC09052
10AL00392	10GL 00553	10GL0 0263	11WC00547	10WC09288
10PR00248	10GL00690	10GL00792	09WC02855	11WC00003
09PR03174	10GL00743	10EO00133	10WC06713	09WC04084
10AL00492	08GL01274	10EO00136	10WC07660	09WC05519
10AL00475	10AL00273	10GL00321	10WC08841	09WC06301
10GL00348	10GL00715	10GL00586	10WC09068	09WC07153
10PR00121	10PR00177	10PR00203		

J Madden	S Hodge	C King	L Smith	L. Lawhon
0016/N	0015/W	0026/ S	0024/P	0022/J
10WC09513	11WC00092	10GL00155	10WC06328	10WC05141
10WC09526	11WC00426	10EO00128	09WC04674	10WC05184
10WC09550	11WC00787	10EO00196	09WC06382	10WC05978
11WC00303	11WC01017	10EO00242	09WC06708	10WC06141
11WC00686	10WC05894	10EO00277	10WC08413	10WC06369
11WC00723	10WC06187	10EO00315	09WC07645	10WC07293
11WC00742	10WC06330	10EO00330	09WC08083	10WC07537
11WC00882	10WC06767	10EO00378	09WC09272	10WC07970
11WC00952	10WC06867	10GL00557	09WC09461	10WC08149
11WC01021	10WC06873	10GL00824	09WC09484	10WC08991
11WC06310	10WC06892	09EO03034	11WC00103	10WC05111
11WC06423	10WC06950	09GL03805	10WC05887	10WC06153
11WC06463	10WC06985	10EO00162	10WC06540	10WC06372
11WC06518	10WC07113	10EO00233	10WC06780	10WC06746
11WC09437	10WC07192	10EO00290	10WC07057	10WC06820

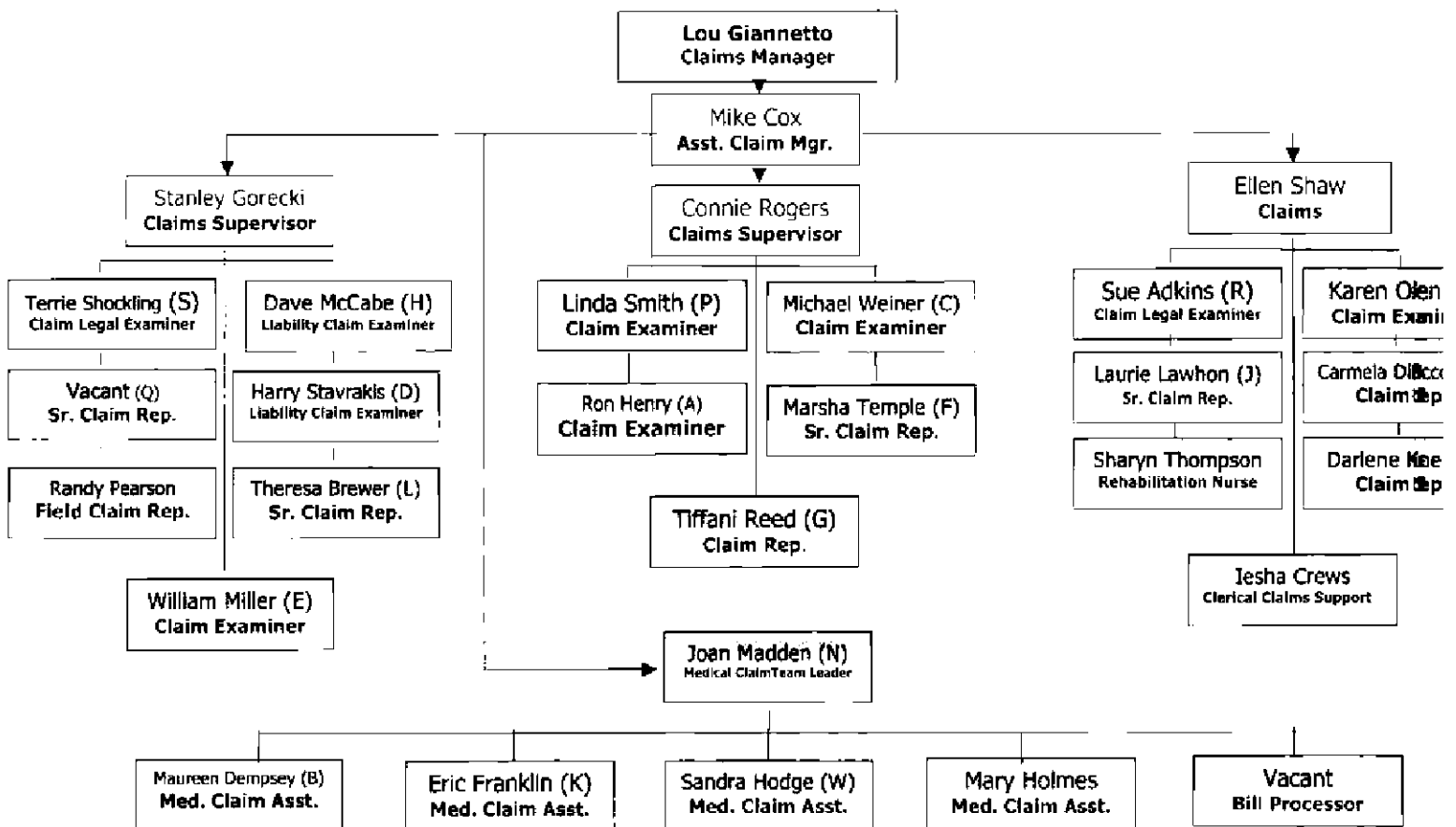
E. Franklin	K. Boberg
0017/K	0020/C
10WC07992	09WC01168
10WC08054	10WC07209
10WC08092	10WC07814
10WC08109	10WC07906
10WC08126	10WC07944
10WC08172	10WC08648
10WC08195	10WC08781
10WC08239	10WC08867
10WC08322	10WC05001
10WC08324	10WC05655
10WC08349	10WC06334
10WC08444	10WC06533
10WC08466	10WC06789
10WC08543	10WC06836
10WC08607	10WC06989

**2012 Exhibit B**





NJSBAIG *Claim*  
Department Organizational Chart 2011-2012



Revised: 3/5/12

**2012 Exhibit D**



New Jersey School Board Association Insurance Group  
Network Savings  
2011

PROVIDER BILLS	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD FACILITY
BILLED:	\$3,339,093.69	\$2,765,833.83	\$2,143,352.01	\$2,021,998.86	\$1,669,949.13	\$2,512,119.72	\$ 2,767,977.54	\$ 2,277,500.63	\$ 2,262,107.59	\$ 21,759,933.00
PAID:	\$1,300,160.37	\$1,130,937.99	\$897,007.39	\$868,694.81	\$739,668.10	\$971,299.57	\$ 1,102,606.38	\$ 978,976.55	\$ 1,012,493.85	\$ 9,001,845.01
OVERALL SAVINGS	\$2,038,933.32	\$1,634,895.84	\$1,246,344.62	\$1,153,304.05	\$930,281.03	\$1,540,820.15	\$1,665,371.16	\$1,298,524.08	\$1,249,613.74	\$12,758,087.99
OVERALL PERCENTAGE OF SAVINGS:	61%	59%	58%	57%	56%	61%	60%	57%	55%	58%



New Jersey School Board Association Insurance Group  
 Network Savings And Penetration Report  
 2012

PROVIDER BILLS	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD FACILITY
NUMBER OF BILLS:	2200	1980	1995	2053									8228
BILLED:	\$ 2,864,404.17	\$ 2,313,005.68	\$ 2,558,475.50	\$ 1,866,701.12									\$ 9,602,586.47
PAID:	\$ 1,143,617.47	\$ 992,623.14	\$ 1,035,668.46	\$ 829,327.14									\$ 4,001,236.21
OVERALL SAVINGS	\$ 1,720,786.70	\$ 1,320,382.54	\$ 1,597,293.26	\$ 1,037,373.98									\$ 5,675,836.48
OVERALL PERCENTAGE OF SAVINGS:	60.07%	57.09%	62.43%	55.57%									58.79%
UCR SAVINGS BELOW UCR			\$ 1,597,293.26	\$ 985,539.17									
PERCENTAGE OF SAVINGS BELOW UCR			\$ 561,624.80	\$ 156,212.03									
			35.16%	15.85%									25.51%
<b>NETWORK PENETRATION</b>	<b>95.50%</b>	<b>96.62%</b>	<b>97.39%</b>	<b>97.66%</b>									<b>96.79%</b>
PAR	2101	1913	1943	2005									7962
NON	87	52	46	40									225
MCCI	12	15	6	8									41

**2012 Exhibit E**

Technician	Lenox, Socey	Parker, McCay	Total Both Firms/Loss Type
H Stavrakis	8	2	10 (8EO/1ABI/GL)
T Brewer	3	12	15 (14EO/1GL)
T Shockling	12	3	15 (9EO/6GL)
T Jackson	14	-	14 WC
M Kolumbic	3	5	8 (5EO/2ABI/1GL)
S DiBacco	30	-	30 WC
W Miller	10	7	17 (10GL/7EO)
S Adkins	37	-	37 WC
K Olsen	26	-	26 WC
D McCabe	15	2	17 (8EO/9GL)
R Henry	30	-	30 WC
L Smith	25	-	25 WC
L Lawhon	45	-	45 WC
M Weiner	36	-	36 WC
M Temple	11	--	11 WC
D Kane	31	-	31 WC
Totals/ %	336 (96.5%)	31 (8.5%)	367 (285WC/51EO/28GL/3ABI)

2012 Defense Counsel Review File Selection

Lenox Socey:

09GL03691,09EO03273,09WC00976,08WC05952,09WC03062,07WC00128,09  
WC00109,11wc00793,11WC01569,10WC08777,08WC08380,10WC07234,10W  
C08143,10WC09506,10WC06369,10WC09578,10WC07630,11WC02464,11WC  
03738,11EO03386,11EO03306,11EO03211,11EO03124.

Parker, McCay:11EO03386,11EO03306,11EO0321111EO3124.

**2012 Exhibit F**



# NEW JERSEY SCHOOL BOARDS ASSOC. INS. GRP

## SUBRO AND RECOVERIES - All 5/1/11 THRU TODAY

Check Number	Trans. Date	Claim Number	Claimant Name	Transaction Type	Transaction Amount	
<b>Major Coverage: 10 - WORKERS' COMPENSATION</b>						
	8/17/2011	01-WC00655P	AVILES, DIMAS PAUL	4P41: 41 - Subro	4,200.00	
	2/14/2012	07-WC02118R	SMITH, ANN	4P41: 41 - Subro	50.00	
	5/9/2012	09-WC00306A	WILLIAMS, NANCY	4P41: 41 - Subro	78,500.00	
	8/31/2011	08-WC06172J	BARRAGAN, GUILLERMO	4P41: 41 - Subro	33,333.33	
	3/27/2012	07-WC02300M	NOEL, SANON	4P41: 41 - Subro	8,400.00	
	3/22/2012	09-WC01500M	JEITNER, JESSICA	4P41: 41 - Subro	23,886.75	
	2/3/2012	09-WC04201R	PETRUCELLI, SUEANN	4P41: 41 - Subro	7,750.00	
	10/26/2011	10-WC07645P	DRAPER, JOHN	4P41: 41 - Subro	7,000.00	
	7/27/2011	10-WC07651P	ZWONAR, KAREN	4P41: 41 - Subro	5,061.57	
	4/10/2012	12-WC05040T	SWIFT, FRANCES	4P41: 41 - Subro	925.83	
	3/27/2012	11-WC00368G	SCABAROZI, LORI	4P41: 41 - Subro	126.67	
	6/13/2011	07-WC01046R	DEVINE, PATRICIA	4P41: 41 - Subro	19,462.69	
	4/11/2012	07-WC01635P	COLETTA, ANNETTE	4P41: 41 - Subro	105,000.00	
	6/7/2011	05-WC04637C	WATSON, CHRISTOPHER	4P41: 41 - Subro	169,705.05	
	6/30/2011	06-WC04682F	COLE, EDWARD	4P41: 41 - Subro	20,000.00	
	1/19/2012	07-WC02118R	SMITH, ANN	4P41: 41 - Subro	50.00	
	4/25/2012	08-WC05271J	CIVELLO, ROBERT	4P41: 41 - Subro	2,000.00	
	12/13/2011	07-WC02198M	ZIMMERMAN, JAINE	4P41: 41 - Subro	33,911.15	
430171	6/16/2011	08-WC05897M	RICCIARDI, CARMINE	4P41: 41 - Subro	7,013.42	
	6/16/2011	08-WC05897M	RICCIARDI, CARMINE	4P41: 41 - Subro	-7,013.42	
	1/25/2012	07-WC00941M	GREEN, PATRICIA	4P41: 41 - Subro	34,145.08	
	6/22/2011	07-WC02717C	FLEISCHULZ, WILLIAM	4P41: 41 - Subro	6,587.88	
	11/4/2011	07-WC03409T	BYNOE, JOAN	4P41: 41 - Subro	34,188.53	
	4/9/2012	08-WC05245M	WHITEHEAD, WALTER	4P41: 41 - Subro	7,000.00	
	3/22/2012	08-WC09132M	JONES, RONAKIN	4P41: 41 - Subro	13,382.04	
	2/28/2012	09-WC00280R	BRAGG, SANDRA	4P41: 41 - Subro	50,000.00	
	1/25/2012	09-WC00639F	STEEN, HELEN	4P41: 41 - Subro	13,743.78	
	6/9/2011	08-WC07108P	KEISER, CYNTHIA	4P41: 41 - Subro	7,722.90	
	9/23/2011	09-WC01590M	GRYGER, MARGARET	4P41: 41 - Subro	17,500.00	
	12/13/2011	09-WC03306M	MCGUIRK, ROBERT	4P41: 41 - Subro	35,068.95	
	1/10/2012	08-WC09063A	CIRILLO, CHARLES	4P41: 41 - Subro	23,714.46	
	6/15/2011	08-WC06335I	SAMANICH, JOANNE	4P41: 41 - Subro	9,424.64	
<b>Total By Major Coverage:</b>					<b>32 Transaction(s)</b>	<b>771,841.30</b>
<b>Major Coverage: 20 - GENERAL LIABILITY</b>						
	5/25/2011	09-GL03303L	NEWARK MUSEUM	4P41: 41 - Subro	345.00	
	10/27/2011	09-GL03303L	NEWARK MUSEUM	4P41: 41 - Subro	215.00	
<b>Total By Major Coverage:</b>					<b>2 Transaction(s)</b>	<b>560.00</b>
<b>Major Coverage: 40 - AUTO PHYSICAL DAMAGE</b>						
	10/27/2011	10-AL00257L	BRIDGETON BOE	4P41: 41 - Subro	450.00	

# NEW JERSEY SCHOOL BOARDS ASSOC. INFS. GRP

## SUBRO AND RECOVERIES - All 5/1/11 THRU TODAY

Check Number	Trans. Date	Claim Number	Claimant Name	Transaction Type	Transaction Amount
<b>Major Coverage: 40 - AUTO PHYSICAL DAMAGE</b>					
	8/8/2011	10-AL00180L	MANCHESTER TWP BOE	4P41: 41 - Subro	100.00
	2/21/2012	10-AL00257L	BRIDGETON BOE	4P41: 41 - Subro	225.00
	5/27/2011	10-AL00354L	CENTRAL REG BOE	4P41: 41 - Subro	50,000.00
	10/27/2011	10-AL00439L	CLIFFSIDE PARK BOE	4P41: 41 - Subro	540.00
	5/27/2011	10-AL00282L	BUENA REG BOE	4P41: 41 - Subro	13,773.55
	2/21/2012	10-AL00439L	CLIFFSIDE PARK BOE	4P41: 41 - Subro	180.00
	6/7/2011	10-AL00467Q	WOODBIDGE TWP BOE	4P41: 41 - Subro	5,392.70
	2/6/2012	10-AL00530L	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	5,000.00
	9/12/2011	10-AL00510L	POINT PLEASANT BEACH BOE	4P41: 41 - Subro	4,332.80
	5/16/2011	10-AL00614L	BRIDGEWATER-RARITAN REG I	4P41: 41 - Subro	6,013.20
	5/12/2011	11-AL03017L	SOMERSET CTY ESC BOE	4P41: 41 - Subro	16,365.81
	6/15/2011	11-AL03017L	SOMERSET CTY ESC BOE	4P41: 41 - Subro	3,827.11
	8/17/2011	11-AL03053L	WEST ORANGE BOE	4P41: 41 - Subro	5,000.00
	8/31/2011	11-AL03165L	WEST LONG BRANCH BOE	4P41: 41 - Subro	2,929.50
	10/19/2011	11-AL03294L	MONMOUTH CTY VOC BOE	4P41: 41 - Subro	1,548.79
	10/4/2011	11-AL03294L	MONMOUTH CTY VOC BOE	4P41: 41 - Subro	2,739.03
	9/27/2011	11-AL03297L	EAST WINDSOR REGIONAL BO	4P41: 41 - Subro	9,500.32
	11/15/2011	11-AL03315L	EAST ORANGE BOE	4P41: 41 - Subro	7,925.00
	3/21/2012	11-AL03338Q	TRENTON BOE	4P41: 41 - Subro	11,395.83
	3/22/2012	11-AL03322L/ -01	CAMDEN CITY BOE	4P41: 41 - Subro	565.30
	2/28/2012	11-AL03328Q	CAMDEN CITY BOE	4P41: 41 - Subro	2,707.55
	10/25/2011	11-AL03359Q	HUDSON CTY VOC BOE	4P41: 41 - Subro	5,364.19
	4/25/2012	11-AL03575L	WAYNE TWP BOE	4P41: 41 - Subro	6,596.05
	10/19/2011	11-AL03336L	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	1,743.10
	10/26/2011	11-AL03358L	VINELAND CITY BOE	4P41: 41 - Subro	1,342.99
	12/13/2011	11-AL03359Q	HUDSON CTY VOC BOE	4P41: 41 - Subro	1,526.71
	1/19/2012	11-AL03370Q	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	8,565.93
	1/26/2012	11-AL03370Q	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	732.40
	11/17/2011	11-AL03406L	VINELAND CITY BOE	4P41: 41 - Subro	2,988.10
	3/23/2012	11-AL03432L	PISCATAWAY BOE	4P41: 41 - Subro	4,170.45
	12/13/2011	11-AL03499L	EAST WINDSOR REGIONAL BO	4P41: 41 - Subro	3,307.63
	1/29/2012	11-AL03500L	FRANKLIN TWP BOE (SOM)	4P41: 41 - Subro	4,111.91
	1/19/2012	11-AL03511L	ESSEX CTY VOC BOE	4P41: 41 - Subro	3,777.65
	2/8/2012	11-AL03516Q	WOODBIDGE TWP BOE	4P41: 41 - Subro	3,212.50
	2/8/2012	11-AL03516Q	WOODBIDGE TWP BOE	4P41: 41 - Subro	6,000.00
	5/12/2011	11-AL03137L	PLAINFIELD BOE	4P41: 41 - Subro	8,960.09
	6/9/2011	11-AL03220L	ELIZABETH BOE	4P41: 41 - Subro	5,207.88
	10/27/2011	11-AL03145Q	WAYNE TWP BOE	4P41: 41 - Subro	2,824.59
	11/17/2011	11-AL03188L	WOODBIDGE TWP BOE	4P41: 41 - Subro	4,770.82
	1/19/2012	11-AL03207L	HUDSON CTY VOC BOE	4P41: 41 - Subro	3,543.01
	8/22/2011	11-AL03213L	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	5,000.00

# NEW JERSEY SCHOOL BOARDS ASSOC. INS. GRP

## SUBRO AND RECOVERIES - All 5/1/11 THRU TODAY

Check Number	Trans. Date	Claim Number	Claimant Name	Transaction Type	Transaction Amount
<b>Major Coverage: 40 - AUTO PHYSICAL DAMAGE</b>					
	6/14/2011	11-AL03224L	BELLEVILLE BOE	4P41: 41 - Subro	3,724.20
	7/19/2011	11-AL03224L	BELLEVILLE BOE	4P41: 41 - Subro	-3,724.20
	7/19/2011	11-AL03224L	BELLEVILLE BOE	4P41: 41 - Subro	3,784.20
	1/26/2012	11-AL03226L	EAST WINDSOR REG BOE	4P41: 41 - Subro	5,000.00
	12/19/2011	11-AL03256L	BELLEVILLE BOE*****	4P41: 41 - Subro	2,980.10
	5/16/2011	11-AL03104L	WOODBRIIDGE TWP BOE	4P41: 41 - Subro	5,867.74
	3/22/2012	12-AL00507L	VINELAND CITY BOE	4P41: 41 - Subro	3,131.35
	4/4/2012	12-AL00510L	BRICK TWP BOE	4P41: 41 - Subro	3,630.90
	3/21/2012	12-AL00517L	BRICK TWP BOE	4P41: 41 - Subro	2,464.05
	3/22/2012	12-AL00544L	HUDSON CTY VOC BOE	4P41: 41 - Subro	1,247.00
	3/22/2012	12-AL00552L	VINELAND CITY BOE	4P41: 41 - Subro	8,725.33
	4/11/2012	12-AL00566L	BOE OF SPEC SVCS & VO TECH	4P41: 41 - Subro	7,677.50
	5/9/2012	12-AL00572L	MENDHAM TWP BOE	4P41: 41 - Subro	4,203.62
	4/10/2012	12-AL00578L	BRICK TWP BOE	4P41: 41 - Subro	2,017.95
	1/25/2012	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	4/18/2012	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	2/21/2012	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	3/22/2012	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	12/19/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	261.69
	6/9/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	130.84
	7/27/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	261.69
	7/27/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	8/22/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	173.72
	9/23/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	10/26/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	11/22/2011	07-AL03046Q	ATLANTIC CTY SPEC SVCS BOI	4P41: 41 - Subro	174.46
	12/8/2011	09-AL03152L	MANCHESTER TWP BOE	4P41: 41 - Subro	432.00
	5/25/2011	09-AL03184L	WOODBRIIDGE TWP BOE	4P41: 41 - Subro	215.50
	10/27/2011	09-AL03184L	WOODBRIIDGE TWP BOE	4P41: 41 - Subro	288.00
	10/27/2011	09-AL03233L	VINELAND CITY BOE	4P41: 41 - Subro	701.00
	2/21/2012	09-AL03184L	WOODBRIIDGE TWP BOE	4P41: 41 - Subro	28.80
	2/21/2012	09-AL03233L	VINELAND CITY BOE	4P41: 41 - Subro	67.00
	5/25/2011	10-AL00053Q	MONTCLAIR ****	4P41: 41 - Subro	144.00
	5/25/2011	10-AL00257L	BRIDGETON BOE	4P41: 41 - Subro	375.00
	5/27/2011	10-AL00439L	CLIFFSIDE PARK BOE	4P41: 41 - Subro	843.00
<b>Total By Major Coverage:</b>					<b>290,105.15</b>
<b>Major Coverage: 70 - PROPERTY</b>					
	10/27/2011	04-PR00622Q	MIDDLESEX CTY ESC BOE	4P41: 41 - Subro	225.00
	5/16/2011	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	69.69
	5/16/2011	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	444.91

# NEW JERSEY SCHOOL BOARDS ASSOC. INS. GRP

## SUBRO AND RECOVERIES - All 5/1/11 THRU TODAY

Check Number	Trans. Date	Claim Number	Claimant Name	Transaction Type	Transaction Amount	
<b>Major Coverage: 70 - PROPERTY</b>						
	9/23/2011	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	355.58	
	10/26/2011	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	89.34	
	12/13/2011	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	89.34	
	1/19/2012	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	89.34	
	2/14/2012	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	268.02	
	4/13/2012	05-PR02574L	MIDDLETOWN TWP BOE	4P41: 41 - Subro	89.74	
	2/21/2012	06-PR00125Q	SOUTH ORANGE/MAPLEWOOD	4P41: 41 - Subro	947.83	
	1/6/2012	08-PR00514Q	SPRING LAKE BOE	4P41: 41 - Subro	320,000.00	
	4/25/2012	07-PR03018Q	BLOOMFIELD BOE*****	4P41: 41 - Subro	200,000.00	
	12/13/2011	07-PR03113Q	TRENTON BOE	4P41: 41 - Subro	6.97	
	3/21/2012	07-PR03113Q	TRENTON BOE	4P41: 41 - Subro	9.46	
	5/9/2012	07-PR03113Q	TRENTON BOE	4P41: 41 - Subro	10.71	
	5/12/2011	08-PR00601L	ROSELLE BORO BOE	4P41: 41 - Subro	2,903.14	
	8/8/2011	08-PR00609Q	BOONTON BOE	4P41: 41 - Subro	2,500.00	
	4/10/2012	08-PR00609Q	BOONTON BOE	4P41: 41 - Subro	5,400.00	
	5/25/2011	04-PR00622Q	MIDDLESEX CTY ESC BOE	4P41: 41 - Subro	225.00	
	11/4/2011	09-PR03073Q	SOMERDALE BORO BOE	4P41: 41 - Subro	47,144.00	
	7/28/2011	09-PR03139Q	SOUTH BERGEN JOIN COM BOI	4P41: 41 - Subro	12,900.00	
	10/27/2011	09-PR03139Q	SOUTH BERGEN JOIN COM BOI	4P41: 41 - Subro	456.57	
	2/3/2012	09-PR03139Q	SOUTH BERGEN JOIN COM BOI	4P41: 41 - Subro	1,000.00	
	2/3/2012	09-PR03139Q	SOUTH BERGEN JOIN COM BOI	4P41: 41 - Subro	900.00	
<b>Total By Major Coverage:</b>					<b>24 Transaction(s)</b>	<b>596,124.64</b>
<b>Major Coverage: 80 - CRIME</b>						
	5/16/2011	03-PR03068D	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	588.00	
	7/13/2011	03-PR03068D	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	196.00	
	11/14/2011	03-PR03068D	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	637.00	
	2/14/2012	03-PR03068D	HUNTERDON CTY ESC BOE	4P41: 41 - Subro	980.00	
<b>Total By Major Coverage:</b>					<b>4 Transaction(s)</b>	<b>2,401.00</b>
<b>Grand Total:</b>					<b>139 Transaction(s)</b>	<b>1,661,032.09</b>