

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 12, 2024**

**STILLWATER BUILDING
201 SHORE ROAD
NORTHFIELD, NJ 08225
11:00 AM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

- I. Advertising the notice in the Press of Atlantic City**
- II. Filing advance written notice of this meeting with the Commissioners of the Atlantic County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board in the Atlantic County Office Building**

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES:** February 9, 2024 Open Minutes.....Appendix I

 - CORRESPONDENCE – None**

 - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Page 1**

 - CLAIMS SERVICES – PERMA Risk Management Services.....Verbal**

 - TREASURER– Bonnie Lindaw**
 - Monthly Report..... Verbal**

 - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 22**

 - MANAGED CARE – Qual Lynx.....Page 30**

 - CLAIMS– Qual Lynx.....Verbal**

 - RMC REPORT – Insurance Agencies Inc.Page 34**

 - EXECUTIVE SESSION – Only needed if there are any questions on the PARs that were presented at the Claims Committee meeting held yesterday.**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: May 10, 2024**
 - MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: April 12, 2024
Memo to: Commissioners of the Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **Appointing Legal Counsel in a Civil Litigation Matter** - There is a need to appoint Legal Counsel in a pending Litigation Matter. The Commission Attorney will provide a brief review. Resolution 18-24 appears on **page 3**.
 - ❑ **Motion to Approve Resolution 18-24 to Appoint Timothy Crammer of the law firm of Dughi, Hewitt & Demalewski to provide legal services.**
- ❑ **Certificate of Insurance Issuance Report** – On **pages 4-6** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of February 1, 2024, through March 1, 2024. There was a total of 9 certificates of insurance issued during this time period.
 - ❑ **Motion to approve the Certificate of Insurance Report**
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE conducted its Reorganization Meeting on February 22, 2024. A summary report of the meeting is included in the agenda on **pages 7-11**. The NJCE is scheduled to meet again on Thursday, April 25, 2024 at 9:30 AM.
- ❑ **Boiler Inspections** - Chubb, the NJCE’s Equipment Breakdown insurer, will be conducting the annual boiler inspections. The frequency of inspections is based on a statutory schedule, which Chubb will review, and contact members as needed. Below is the contact information for the account leads. Chubb will generate a post-inspection report that will be distributed to Fund Commissioners and Risk Managers where applicable.

Timothy Bebout Senior Equipment Breakdown Risk Engineer 609-955-6777 Timothy.bebout@chubb.com	Matthew Sanchez, AINS Team Lead 914-552-0982 matthew.sanchez@chubb.com
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- ❑ **Financial Fast Track** – Included on **pages 12-15** of the agenda are the Financial Fast Track Reports for December & January for the Insurance Commission. As of January 31, 2024, the Commission has a deficit of \$5,721,623. Line 10 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$8,664,040.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 16-18)** – Included in the agenda is the Financial Fast Track Report for the CEL for December 2023. The report indicates the Fund has a surplus of **\$11,104,935** and over \$33.1 million in cash.
- ❑ **Claims Tracking Report (pages 19 & 20)** – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims.
- ❑ **2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14th annual seminar will be conducted virtually on two half-day sessions: Friday, April 19th and Friday, April 26th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Enclosed on **Page 21** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **2024 New Jersey Association of Counties Conference** - The 73rd Annual NJAC Conference is scheduled to be held from May 1st to May 3rd at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will have an exhibit at the conference.

RESOLUTION NO. 18-24

ATLANTIC COUNTY INSURANCE COMMISSION
RESOLUTION APPOINTING LEGAL COUNSEL IN A CIVIL LITIGATION MATTER

WHEREAS, Atlantic County was named in a lawsuit which involves a resident's death at the Meadowview Nursing and Rehabilitation Center; and

WHEREAS, the defense of the County defendants was originally handled in house by Alan Cohen, Assistant County Counsel; and

WHEREAS, the nature of this case presents issues of medical malpractice and liability issues; and

WHEREAS, a recommendation has been made to County Counsel, who also serves as counsel to the Atlantic County Insurance Commission, that it would benefit the defense to hire a co-counsel attorney to assist in the defense of the County defendants who has extensive experience in cases involving medical malpractice; and

WHEREAS, Timothy M. Crammer, Esquire of the Dughi, Hewitt & Demalewski law firm of Absecon, New Jersey comes highly recommended for that assignment; and

WHEREAS, it is necessary for the Atlantic County Insurance Commission to pass a resolution to authorize the retention of Mr. Crammer to provide representation in this case;

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Insurance Commission that they do hereby approve the retention of Timothy M. Crammer, Esq. of the Dughi, Hewitt & Demalewski firm, located at 508 New Jersey Avenue, Suite B3, Absecon, New Jersey 08201 who will serve as co-counsel for the Atlantic County defendants and will bill at the hourly rate of \$270 per hour.

ADOPTED by the Atlantic County Insurance Commission at a properly noticed regular meeting held on April 12, 2024.

ADOPTED:

BY: _____
JAQUELINE WOODS, CHAIRPERSON

ATTEST:

TAMMI ROBBINS, VICE-CHAIRPERSON

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 2/1/2024 To 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Loriann Laquitarra, AIM: NJ5-134-403 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: lease #40174398 TD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to: Lease Purchase Agreement 40174398, and the following: -Five (5) Kut-Mor Rear Flail Mowers KM-74R- 5 mowers received-Serial Numbers for Rear Flail Mowers: 568,569,570,571,572 -One (1) Boom Motrim New Holland TS6.110 four wheel drive tractor - Serial #NTO3960M -One (1) Boom Motrim New Alamo Machete -3.25 mid mount boom mower, joy stick control #04862513/Serial #MB3 25-230101 -One (1) Boom Motrim New Alamo 60 rotary head with hydraulic door & swivel head #32121495/Serial #60RP 230101 -Four (4) New Holland Workmaster 70 four wheel drive tractor with two post roll bar 8x8 syncromesh transmission, 9.5x24 R1 front tires, 14.9 x24 R1 rear tires, rear remote valve and rear PTO- Serial #s NH5643531; NH5643477; NH5643498; NH5643539 -Three (3) Plows Full Trip Model# PRR1036ME/Serial #s 's CE11989-7, CE11989-8, CE11989-9 Six (6) Plows Trip Edge Model# PRR1036MTE/Serial #s CE11989-1, CE11989-2, CE11989-3, CE11989-4, CE11989 5, CE11989-6 Company E: Auto Physical Damage;	2/8/2024 #4404241	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	2059 Springdale Rd. Cherry Hill, NJ 08003	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000; Company B: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Account #:40155995 TD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to: Account #:40155995 Equipment List: (1) 2019 Isuzu NPR. HD Box Truck Bid awarded, truck delivered 54DC4W1B7KS808353 (1) 2020 Ford F-550 Reg Cab Bid awarded, truck delivered 1FDUF5HN9LDA00276 (5) 2020 4WD Mini Dump Trucks Bid awarded, trucks delivered: 1FDUF4HN8LDA00280 1FDUF4HNXLDA00281 1FDUF4HN1LDA00282 1FDUF4HN3LDA00283 1FDUF4HN5LDA00284 (1) Basin Cleaner Vac Truck Truck mounted basin cleaner, delivered 1FVHG3DV7LHLH5878 (1) Street Sweeper 2019 Elgin Broom Bear/M2 106 Truck mounted street sweeper, delivered 1FVACXFE1KHKL0159 (5) Roll Off Trash Containers 25 yd.	2/8/2024 #4404458	GL AU EX WC OTH

03/01/2024

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 2/1/2024 To 3/1/2024

		Metal Roof Received Serial Number for containers: 228820, 228821, 228822, 228823, 228827		
H - State of NJ Board of Public I - Atlantic County Utilities Authority	Utilities 44 South Clinton Avenue, 1st Floor PO Box 350 Trenton, NJ 08625	Company D: Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #21442702; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/15/2024 #4410246	GL AU EX WC
H - Kathy Antolino I - The County of Atlantic	218 6th Street South Brigantine, NJ 08203	Evidence of insurance as respects Atlantic County Regional SWAT Team conducting training.	2/21/2024 #4411818	GL AU EX WC OTH
H - Stockton University I - The County of Atlantic	101 Vera King Farris Drive Galloway, NJ 08205	RE: Use of Facilities- Teen Arts Festival Stockton University and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities (Kramer Hall) for the County of Atlantic's Teen Arts Festival. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation.	2/21/2024 #4412758	GL AU EX WC OTH
H - NJ Transit I - The County of Atlantic	One Penn Plaza Newark, NJ 07105	RE: 2024 Ford Champion Challenger, VIN#1FD4E4FNXRDD21468 NJ Transit and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the NJ-JARC service under the SY 2023 NJ-JARC 9 Grant Program for the following Mini Bus Schedule: VIN: NJ Transit #: 1FD4E4FS7BDA97278 NF-102 1FD4E4FS9BDA97279 NF-103 1FD4E4FS5DDA95306 CQ-769 1FD4E4FS7DDA95307 CQ-770 1FD4E4FS2BDA63586 18-115 1FD4E4FS4BDA63587 18-116 1FD4E4FS2BDB26928 CQ-760 1FD4E4FS5BDA97280 NF-104 1FD4E4FS4DDA44721 18-139 1FD4E4FS1DDA51044 16-1464 1FD4E4FS0DDA51049 16-1465 1FD4E4FS7DDA51050 16-1466 1FD4E4FS4DDA51054 16-1470 1FD4E4FS8DDA51042 16-1462 1FD4E4FS9DDA51051 16-1467 1FD4E4FS0DDA51052 16-1468 1FD4E4FS7DDA92987 16-1564 1FD4E4FS9BDA97282 NF-105 1FD4E4FS6BDA97286 CQ-757 5WEASAAM7BH354301 CQ-743 5WEASAAM0BH354303 CQ-745 1FD4E4FS0BDA63585 16-1447 1FD4E4FS7BDA97281 CQ-759	2/23/2024 #4414864	GL AU EX OTH
H - NJ Transit I - The County of Atlantic	One Penn Plaza Newark, NJ 07105	RE: SY 2023 NJ-JARC 9 Grant Program- Vehicle List NJ Transit and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the NJ-JARC service under the SY 2023 NJ-JARC 9 Grant Program for the following Mini Bus Schedule: VIN: NJ Transit #: 1FD4E4FS7BDA97278 NF-102 1FD4E4FS9BDA97279 NF-103	2/23/2024 #4414866	GL AU EX OTH

03/01/2024

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 2/1/2024 To 3/1/2024

		1FD FE4FS5DDA95306 CQ-769 1FD FE4FS7DDA95307 CQ-770 1FD FE4FS2BDA63586 18-115 1FD FE4FS4BDA63587 18-116 1FD FE4FS2BDB26928 CQ-760 1FD FE4FS5BDA97280 NF-104 1FD FE4FS4DDA44721 18-139 1FD FE4FS1DDA51044 16-1464 1FD FE4FS0DDA51049 16-1465 1FD FE4FS7DDA51050 16-1466 1FD FE4FS4DDA51054 16-1470 1FD FE4FS8DDA51042 16-1462 1FD FE4FS9DDA51051 16-1467 1FD FE4FS0DDA51052 16-1468 1FD FE4FS7DDA92987 16-1564 1FD FE4FS9BDA97282 NF-105 1FD FE4FS6BDA97286 CQ-757 5WEASAAM7BH354301 CQ-743 5WEASAAM0BH354303 CQ-745 1FD FE4FS0BDA63585 16-1447 1FD FE4FS7BDA97281 CQ-759		
H - Margate Business Association I - Atlantic County Utilities Authority	3. So Granville Ave. Suite 102 Margate, NJ 08402	RE: Annual Cherry Blossom Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the annual Cherry Blossom Event.	2/27/2024 #4417581	GL AU EX WC OTH
H - City of Margate I - Atlantic County Utilities Authority	9001 Winchester Avenue Margate, NJ 08402	RE: Annual Cherry Blossom Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the annual Cherry Blossom Event.	2/27/2024 #4417582	GL AU EX WC OTH
Total # of Holders: 9				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 22, 2024
Memo to: Commissioners
Atlantic County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF November Report

MCIC Representative: Commissioner Chris Marion joined the NJCE JIF Board as Mercer County’s representative as of January 25, 2024.

2024 Reorganization: The NJCE conducted its 2024 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2024 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono Dinna Rocco - Alternate	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Joseph Kelly – Alternate	Monmouth County

The Board of Fund Commissioner then reorganized for Fund year 2024 and adopted the resolutions noted below.

Resolution 2-24, Certifying the Election of Chairman & Secretary

Resolution 3-24, Appointing PERMA as Agent for the Fund for Process of Service

Resolution 4-24, Designating Custodian of Fund Records

Resolution 5-24, Designating Official Newspapers for the Fund

Resolution 6-24, Fixing 2024 & 2025 Reorganization Meeting Dates - The Board of Fund Commissioners adopted the following meeting dates for 2024 and 2025 Reorganization to be held at 9:30AM virtually unless otherwise noted: April 25, 2024, June 27, 2024, September 26, 2024, October 24, 2024, November 15, 2024 and February 27, 2025 – *2025 Reorganization*.

Resolution 7-24, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 8-24 Designating Signatures for Fund Bank Accounts

Resolution 9-24, Indemnifying NJCE Officials/Employees

Resolution 10-24, Fund Treasurer to Process Contracted Payments/Expenses

Resolution 11-24, Appointing Fund Treasurer

Resolution 12-24, Appointing Fund Attorney

Resolution 13-24, 2024 Risk Management Plan - Underwriting Manager confirmed the changes from 2023 are accurate and highlighted the following property program changes: NJCE property retention was reduced from \$3m to \$1m, Zurich was replaced by 40 carriers representing a fully layered and shared property program and the carrier for equipment breakdown/boiler inspections is Chubb.

The renewal resolution appointing the Qualified Purchasing Agent was inadvertently omitted and will be included in the next agenda for ratification.

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Origami: The NJCE's contract with Origami includes a predetermined amount of support hours for each year (March to March). This year, the hours were exhausted since PERMA's Claims team worked extensively with Origami to accurately link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for excess insurance marketing. The Board of Fund Commissioners authorized the additional expenditure to add 15 support hours for \$3,375 until the hours are renewed this coming March.

Professional Contracts/Services/Competitive Contracts: The below services were procured and authorized for a one-year term.

- Auditor and Litigation Manager will expire on or about April 30, 2024.
- Payroll Auditor and Actuary will expire on or about June 30, 2024.
- Cyber Security Consulting Services was procured via Extraordinary and Unspecifiable services for a one-year term and expires April 30, 2024. This contract will be reviewed by the Cyber Taskforce and if necessary, the Finance Committee to determine if the full scope of services has been completed as well as identify any potential future projects.

The Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and to act.

NJ Cyber JIF: On July 27, 2023, Chairman Angilella submitted a memo on behalf of the Fund to the

NJ Cyber JIF Chair, requesting consideration for membership in the NJ Cyber JIF effective on January 1, 2024. The NJ Cyber Risk Control Committee met, reviewed the membership request in detail and decided to hold off on accepting new members until 2025. At the appropriate time, the NJCE JIF will approach the NJ Cyber JIF to reconsider a membership submission for January 1, 2025.

NJCE Committees:

Finance Sub Committee: A meeting of this subcommittee is scheduled for March 28th at 2pm to discuss several items.

Cyber Task Force: A meeting of this task force will be scheduled in the coming weeks to review the final draft of the Cyber Risk Management Framework and discuss the need to reappoint The Chertoff Group for Cyber Security Consultant Services. Commissioner Sheehan was the sole Commissioner serving on the task force; Commissioner Kelly of OCIC and Commissioner Marion of MCIC volunteered to serve.

Coverage Committee: This committee met several times over the course of 2023 to review the revised manuscript insurance policies, submitted feedback which was reviewed and approved by the Underwriting Manager and Technical Writer. The Technical Writer finalized the manuscript policies and were approved by the Board of Fund Commissioners in September of 2023 retroactive to 1/1/2023. The Underwriting Manager in conjunction with the Fund Office are developing the policies for release and expect to have them finalized shortly.

Safety Committee: A Safety Committee was formed at the NJCE level to compliment members' safety committees as well as foster collaboration among members. The Committee is scheduled to meet in 2024 as follows: Monday, March 11th, Monday June 10th, Monday September 9th and Monday December 9th via Zoom at 10am.

Claims Update:

2024 NJCE Claims Reporting Requirements: PERMA claims will be distributing the 2024 claims reporting requirements to Third-Party Administrators (TPAs) along with supplemental information regarding property. A copy of the reporting requirements was submitted for information.

Hurricane Ida: Zareena Majeed of PERMA Claims reported there are three remaining property claims to be settled from the September 1, 2021 event. Other joint insurance funds are experiencing similar challenges in settling these claims as well as keeping the Federal Emergency Management Agency (FEMA) involved.

NJCE Financial Fast Track: Submitted for information was the Financial Fast Track as of December 31, 2023 which reflected a statutory surplus of \$11.1 million. The Fund continues to operate in a strong position despite the large property claims that occurred in 2023. There may be additional reserve increases on property that will affect the NJCE surplus.

Boiler Inspections: Chubb, the NJCE's Equipment Breakdown insurer, will be conducting the annual boiler inspections. The frequency of inspections is based on a statutory schedule, which Chubb will review and contact members as needed. Chubb will generate a post-inspection report that will be distributed to Fund Commissioners and Risk Managers where applicable. Notify the Fund office if additional contacts should be added.

2024 Financial Disclosures: Board members and certain professionals should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services

will distribute a notice in March.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 19th and April 26th, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Best Practices Seminar: PERMA held a virtual interactive webinar on October 5, 2023 that covered several topics. anticipating holding another best practices seminar in Spring of 2025.

Membership Chart: A copy of the NJCE JIF membership chart as of 1/1/24 was submitted for information.

Closed Session – Property Payment Authority Request (PAR) & Coverage Matter: Closed Session was needed to discuss a coverage matter as well as review a property PAR greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved two actions: 1) Approved the PAR for claim # 2024315588 in the amount of \$2m and 2) Approved the exclusion of Engineered Materials Arresting System (EMAS) Blocks located at the Mercer County Airport and to amend the 2024 Plan of Risk Management Plan, which shall be ratified at the next meeting.

Underwriting Manager Report

Extraordinary Unspecifiable Services (EUS): The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2024 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the January meeting.

2024 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on February 13, 2024 and was well attended with over 50 participants. A recording of the webinar and the presentation has been posted to njce.org. For any questions, please contact the Fund office.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from December 2023 – February 2024, bulletins that were distributed and training sessions through April 2024.

2024 Safety Grant Program: J.A. Montgomery provided a recap on the 2023 successes of the grant and highlighted members' submissions of safety barricades, automated external defibrillator (AED) units and body worn cameras. Safety Director submitted a memorandum on the 2024 Grant Program which highlighted that Munich Re increased their grant amount from \$50,000 to \$60,000. Given the popularity of the grant and that the excess renewal came in under budget, a suggestion was made to use available monies in the 2024 budget to supplement Munich Re's grant. The Board of Fund Commissioners agreed with a recommendation to authorize up to an additional \$30,000 to supplement Munich Re for a grand total of \$90,000.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2024.

Next Meeting: The next meeting of the NJCE JIF is scheduled for April 25, 2024 at 9:30AM virtually.

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	781,522	9,378,259	65,057,432	74,435,691
2. CLAIM EXPENSES				
Paid Claims	663,715	6,636,090	28,129,616	34,765,706
Case Reserves	(432,374)	3,007,634	12,571,827	15,579,461
IBNR	677,041	350,741	4,268,186	4,618,927
Excess Insurance Recoverable	0	(6,858)	0	(6,858)
Discounted Claim Value	27,482	27,894	(462,608)	(434,714)
TOTAL CLAIMS	935,864	10,015,500	44,507,021	54,522,522
3. EXPENSES				
Excess Premiums	258,035	3,096,445	16,224,627	19,321,071
Administrative	75,279	836,091	6,778,950	7,615,041
TOTAL EXPENSES	333,314	3,932,536	23,003,577	26,936,112
4. UNDERWRITING PROFIT (1-2-3)	(487,656)	(4,569,777)	(2,453,166)	(7,022,943)
5. INVESTMENT INCOME	38,019	315,395	309,562	624,957
6. PROFIT (4 + 5)	(449,637)	(4,254,382)	(2,143,604)	(6,397,986)
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	80,208	80,208
9. DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10. INVESTMENT IN JOINT VENTURE	(96,553)	(299,727)	930,546	630,819
11. SURPLUS (6 + 7 + 8 - 9)	(546,190)	(4,554,109)	(1,213,058)	(5,767,168)
SURPLUS (DEFICITS) BY FUND YEAR				
2015	(360,389)	(595,325)	(651,885)	(1,247,210)
2016	41,819	(515,702)	303,043	(212,659)
2017	147,368	(59,691)	103,742	44,052
2018	12,791	(497,637)	101,297	(396,340)
2019	56,461	(337,591)	1,045,198	707,607
2020	(87,964)	243,496	287,405	530,901
2021	(2,179)	(128,580)	(1,861,145)	(1,989,725)
2022	47,538	(1,811,234)	(540,714)	(2,351,948)
2023	(401,634)	(851,847)		(851,847)
TOTAL SURPLUS (DEFICITS)	(546,190)	(4,554,109)	(1,213,059)	(5,767,168)
TOTAL CASH				9,514,122

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	2,431	241,900	5,277,754	5,519,654
Case Reserves	(59,716)	403,421	694,651	1,098,072
IBNR	432,822	(49,760)	182,614	132,854
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(11,885)	(14,387)	(25,121)	(39,508)
TOTAL FY 2015 CLAIMS	363,652	581,174	6,129,899	6,711,073
FUND YEAR 2016				
Paid Claims	14,332	538,104	4,278,853	4,816,957
Case Reserves	(14,332)	30,493	890,706	921,199
IBNR	(58,601)	(21,451)	176,319	154,868
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,110	(8,422)	(25,060)	(33,482)
TOTAL FY 2016 CLAIMS	(56,491)	538,725	5,320,818	5,859,543
FUND YEAR 2017				
Paid Claims	29,795	328,650	4,585,278	4,913,928
Case Reserves	(179,729)	(209,721)	890,723	681,002
IBNR	(8,852)	(39,340)	275,274	235,933
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,660	8,078	(37,275)	(29,197)
TOTAL FY 2017 CLAIMS	(151,125)	87,667	5,714,000	5,801,667
FUND YEAR 2018				
Paid Claims	151,678	339,156	3,798,920	4,138,076
Case Reserves	(162,660)	226,334	1,316,191	1,542,525
IBNR	(13,779)	(35,076)	305,001	269,925
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,234	4	(39,823)	(39,819)
TOTAL FY 2018 CLAIMS	(17,527)	530,418	5,380,290	5,910,708
FUND YEAR 2019				
Paid Claims	12,490	388,474	3,022,009	3,410,483
Case Reserves	(12,490)	(26,088)	1,042,401	1,016,313
IBNR	(26,186)	(4,993)	285,477	280,484
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	492	9,711	(36,309)	(26,598)
TOTAL FY 2019 CLAIMS	(25,694)	367,103	4,313,579	4,680,682
FUND YEAR 2020				
Paid Claims	118,348	646,427	3,080,626	3,727,053
Case Reserves	(127,785)	(759,439)	1,434,937	675,499
IBNR	117,773	(70,574)	432,632	362,058
Excess Insurance Recoverable	0	(6,858)	0	(6,858)
Discounted Claim Value	1,247	29,273	(52,646)	(23,373)
TOTAL FY 2020 CLAIMS	109,583	(161,171)	4,895,549	4,734,378
FUND YEAR 2021				
Paid Claims	20,960	973,451	2,913,014	3,886,465
Case Reserves	(37,746)	(503,785)	3,238,691	2,734,906
IBNR	38,987	(355,551)	983,316	627,764
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(1,866)	37,952	(118,844)	(80,891)
TOTAL FY 2021 CLAIMS	20,335	152,067	7,016,177	7,168,244
FUND YEAR 2022				
Paid Claims	137,971	1,874,087	1,173,161	3,047,248
Case Reserves	(81,811)	631,938	3,063,526	3,695,465
IBNR	(82,574)	(708,530)	1,627,553	919,022
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,075	42,725	(127,531)	(84,805)
TOTAL FY 2022 CLAIMS	(19,339)	1,840,220	5,736,710	7,576,930
FUND YEAR 2023				
Paid Claims	175,712	1,305,842		1,305,842
Case Reserves	243,894	3,214,479		3,214,479
IBNR	277,449	1,636,017		1,636,017
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	15,415	(77,041)		(77,041)
TOTAL FY 2023 CLAIMS	712,470	6,079,298	0	6,079,298
COMBINED TOTAL CLAIMS	935,864	10,015,500	44,507,021	54,522,522

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	858,960	858,960	74,435,691	75,294,651
2. CLAIM EXPENSES				
Paid Claims	879,597	879,597	34,765,706	35,645,304
Case Reserves	(669,379)	(669,379)	15,579,461	14,910,082
IBNR	306,156	306,156	4,618,927	4,925,083
Excess Insurance Recoverable	(11,375)	(11,375)	(6,858)	(18,233)
Discounted Claim Value	(10,771)	(10,771)	(434,714)	(445,484)
TOTAL CLAIMS	494,229	494,229	54,522,522	55,016,751
3. EXPENSES				
Excess Premiums	285,180	285,180	19,321,071	19,606,252
Administrative	69,430	69,430	7,615,041	7,684,470
TOTAL EXPENSES	354,610	354,610	26,936,112	27,290,722
4. UNDERWRITING PROFIT (1-2-3)	10,121	10,121	(7,022,943)	(7,012,822)
5. INVESTMENT INCOME	35,424	35,424	624,957	660,381
6. PROFIT (4 + 5)	45,545	45,545	(6,397,986)	(6,352,441)
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	80,208	80,208
9. DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	0	0	630,819	630,819
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	45,545	45,545	(5,767,168)	(5,721,623)
SURPLUS (DEFICITS) BY FUND YEAR				
2015	1,094	1,094	(1,247,210)	(1,246,116)
2016	2,818	2,818	(212,659)	(209,841)
2017	2,037	2,037	44,052	46,089
2018	3,406	3,406	(396,340)	(392,934)
2019	5,309	5,309	707,607	712,917
2020	5,200	5,200	530,901	536,101
2021	4,427	4,427	(1,989,725)	(1,985,299)
2022	6,230	6,230	(2,351,948)	(2,345,718)
2023	4,904	4,904	(851,847)	(846,943)
2024	10,121	10,121		10,121
TOTAL SURPLUS (DEFICITS)	45,545	45,545	(5,767,168)	(5,721,623)
TOTAL CASH				8,664,040

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	137,377	137,377	5,519,654	5,657,032
Case Reserves	(143,898)	(143,898)	1,098,072	954,174
IBNR	6,521	6,521	132,854	139,375
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(39,508)	(39,508)
TOTAL FY 2015 CLAIMS	(0)	(0)	6,711,073	6,711,073
FUND YEAR 2016				
Paid Claims	7,256	7,256	4,816,957	4,824,213
Case Reserves	(7,256)	(7,256)	921,199	913,944
IBNR	0	0	154,868	154,868
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(33,482)	(33,482)
TOTAL FY 2016 CLAIMS	0	0	5,859,543	5,859,543
FUND YEAR 2017				
Paid Claims	3,516	3,516	4,913,928	4,917,444
Case Reserves	(94,304)	(94,304)	681,002	586,699
IBNR	90,788	90,788	235,933	326,721
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(29,197)	(29,197)
TOTAL FY 2017 CLAIMS	0	0	5,801,667	5,801,667
FUND YEAR 2018				
Paid Claims	17,299	17,299	4,138,076	4,155,375
Case Reserves	(37,079)	(37,079)	1,542,525	1,505,446
IBNR	19,780	19,780	269,925	289,705
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(39,819)	(39,819)
TOTAL FY 2018 CLAIMS	(0)	(0)	5,910,708	5,910,708
FUND YEAR 2019				
Paid Claims	4,643	4,643	3,410,483	3,415,126
Case Reserves	(6,639)	(6,639)	1,016,313	1,009,674
IBNR	1,996	1,996	280,484	282,480
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(26,598)	(26,598)
TOTAL FY 2019 CLAIMS	0	0	4,680,682	4,680,682
FUND YEAR 2020				
Paid Claims	18,948	18,948	3,727,053	3,746,000
Case Reserves	32,486	32,486	675,499	707,984
IBNR	(40,058)	(40,058)	362,058	322,000
Excess Insurance Recoverable	(11,375)	(11,375)	(6,858)	(18,233)
Discounted Claim Value	0	0	(23,373)	(23,373)
TOTAL FY 2020 CLAIMS	0	0	4,734,378	4,734,378
FUND YEAR 2021				
Paid Claims	101,602	101,602	3,886,465	3,988,067
Case Reserves	(100,380)	(100,380)	2,734,906	2,634,526
IBNR	(1,222)	(1,222)	627,764	626,543
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(80,891)	(80,891)
TOTAL FY 2021 CLAIMS	0	0	7,168,244	7,168,244
FUND YEAR 2022				
Paid Claims	316,872	316,872	3,047,248	3,364,121
Case Reserves	(304,789)	(304,789)	3,695,465	3,390,676
IBNR	(12,083)	(12,083)	919,022	906,939
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(84,805)	(84,805)
TOTAL FY 2022 CLAIMS	0	0	7,576,930	7,576,930
FUND YEAR 2023				
Paid Claims	271,414	271,414	1,305,842	1,577,257
Case Reserves	(85,089)	(85,089)	3,214,479	3,129,390
IBNR	(186,326)	(186,326)	1,636,017	1,449,692
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(77,041)	(77,041)
TOTAL FY 2023 CLAIMS	0	0	6,079,298	6,079,298
FUND YEAR 2024				
Paid Claims	670	670		670
Case Reserves	77,570	77,570		77,570
IBNR	426,760	426,760		426,760
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(10,771)	(10,771)		(10,771)
TOTAL FY 2024 CLAIMS	494,229	494,229	0	494,229
COMBINED TOTAL CLAIMS	494,229	494,229	54,522,522	55,016,751

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2023					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,645,216	35,594,586	248,899,924	284,494,510
2.	CLAIM EXPENSES				
	Paid Claims	(42,338)	4,639,507	12,514,366	17,153,873
	Case Reserves	1,370,734	3,024,083	12,686,874	15,710,957
	IBNR	(1,246,098)	3,116,262	11,414,958	14,531,220
	Discounted Claim Value	120,121	(647,280)	(2,262,516)	(2,909,796)
	Excess Recoveries	166,539	237,105	(2,167,310)	(1,930,205)
	TOTAL CLAIMS	368,957	10,369,677	32,186,372	42,556,049
3.	EXPENSES				
	Excess Premiums	2,326,925	28,036,116	177,502,257	205,538,373
	Administrative	201,722	2,285,989	18,460,731	20,746,720
	TOTAL EXPENSES	2,528,647	30,322,105	195,962,988	226,285,093
4.	UNDERWRITING PROFIT (1-2-3)	(252,389)	(5,097,196)	20,750,564	15,653,368
5.	INVESTMENT INCOME	111,137	779,908	1,379,212	2,159,119
6.	PROFIT (4+5)	(141,252)	(4,317,288)	22,129,775	17,812,487
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(141,252)	(4,317,288)	15,422,224	11,104,936
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	488	3,628	62,481	66,109
	2011	(2,610)	(94,590)	572,420	477,831
	2012	2,424	(207,405)	686,619	479,213
	2013	626	(12,177)	1,090,793	1,078,616
	2014	(76,851)	(473,407)	2,077,841	1,604,435
	2015	15,745	(301,878)	1,679,406	1,377,528
	2016	(229,189)	(54,806)	1,710,308	1,655,502
	2017	(83,849)	77,389	2,614,589	2,691,977
	2018	(65,670)	(39,756)	2,321,638	2,281,882
	2019	238,336	(227,159)	2,164,699	1,937,540
	2020	181,364	381,332	(689,222)	(307,890)
	2021	140,921	(279,367)	(204,057)	(483,424)
	2022	228,325	(134,610)	1,334,709	1,200,099
	2023	(491,312)	(2,954,483)		(2,954,483)
	TOTAL SURPLUS (DEFICITS)	(141,252)	(4,317,288)	15,422,224	11,104,935
	TOTAL CASH				33,184,775

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	136,559	167,508	552,636	720,144
Case Reserves	(136,559)	(66,616)	83,028	16,412
IBNR	0	0	3,000	3,000
Discounted Claim Value	4,340	6,259	(7,983)	(1,724)
TOTAL FY 2011 CLAIMS	4,340	107,151	630,681	737,832
FUND YEAR 2012				
Paid Claims	786	8,534	1,589,807	1,598,341
Case Reserves	(786)	241,466	58,613	300,079
IBNR	0	558	3,122	3,680
Discounted Claim Value	552	(22,131)	(6,056)	(28,187)
TOTAL FY 2012 CLAIMS	552	228,427	1,645,486	1,873,913
FUND YEAR 2013				
Paid Claims	4,795	124,208	995,819	1,120,027
Case Reserves	(4,795)	(83,223)	549,219	465,996
IBNR	(0)	(9,872)	29,551	19,679
Discounted Claim Value	3,735	13,334	(60,165)	(46,831)
TOTAL FY 2013 CLAIMS	3,735	44,447	1,514,426	1,558,873
FUND YEAR 2014				
Paid Claims	4,470	160,271	659,816	820,087
Case Reserves	(41,033)	290,146	138,364	428,510
IBNR	0	0	21,077	21,077
Discounted Claim Value	19,675	(29,719)	(15,330)	(45,049)
TOTAL FY 2014 CLAIMS	(16,889)	420,699	803,927	1,224,625
FUND YEAR 2015				
Paid Claims	151,270	347,578	1,822,647	2,170,225
Case Reserves	(180,787)	15,415	734,986	750,401
IBNR	0	(17,729)	94,138	76,409
Discounted Claim Value	20,781	6,897	(67,627)	(60,730)
TOTAL FY 2015 CLAIMS	(8,736)	352,162	2,584,143	2,936,305
FUND YEAR 2016				
Paid Claims	28,712	310,788	1,030,094	1,340,882
Case Reserves	(28,712)	(414,660)	1,339,694	925,034
IBNR	32,510	(1,371)	42,209	40,838
Discounted Claim Value	4,631	22,696	(94,522)	(71,826)
TOTAL FY 2016 CLAIMS	37,140	(82,547)	2,317,474	2,234,928
FUND YEAR 2017				
Paid Claims	1,090	132,469	1,181,145	1,313,614
Case Reserves	(1,090)	(227,404)	854,966	627,562
IBNR	(10,009)	(37,904)	114,476	76,572
Discounted Claim Value	3,899	26,857	(78,364)	(51,507)
TOTAL FY 2017 CLAIMS	(6,110)	(105,983)	2,072,224	1,966,241

FUND YEAR 2018				
Paid Claims	4,145	260,437	987,489	1,247,927
Case Reserves	(3,162)	(200,108)	950,586	750,478
IBNR	(80,473)	(177,810)	552,963	375,153
Discounted Claim Value	6,543	39,191	(120,565)	(81,373)
TOTAL FY 2018 CLAIMS	(72,947)	(78,289)	2,370,473	2,292,184
FUND YEAR 2019				
Paid Claims	179,672	540,008	684,365	1,224,373
Case Reserves	(252,557)	(111,259)	1,205,018	1,093,759
IBNR	(182,509)	(712,228)	1,263,761	551,533
Discounted Claim Value	27,168	75,456	(198,523)	(123,067)
TOTAL FY 2019 CLAIMS	(228,226)	(208,022)	2,954,620	2,746,598
FUND YEAR 2020				
Paid Claims	0	244,208	881,863	1,126,071
Case Reserves	1,899	62,978	3,856,203	3,919,181
IBNR	(386,729)	(731,221)	2,706,198	1,974,978
Discounted Claim Value	46,098	(128,958)	(494,451)	(623,409)
Excess Recoveries	166,539	237,105	(2,167,310)	(1,930,205)
TOTAL FY 2020 CLAIMS	(172,193)	(315,887)	4,782,503	4,466,616
FUND YEAR 2021				
Paid Claims	2,156	414,846	1,705,091	2,119,936
Case Reserves	16,880	64,048	2,095,279	2,159,327
IBNR	(160,573)	(105,719)	2,146,905	2,041,187
Discounted Claim Value	13,318	(3,649)	(453,414)	(457,064)
Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS	(128,219)	369,526	5,493,861	5,863,386
FUND YEAR 2022				
Paid Claims	41,746	587,787	251,754	839,542
Case Reserves	308,380	27,440	820,919	848,359
IBNR	(616,688)	(743,873)	4,437,558	3,693,684
Discounted Claim Value	52,200	193,127	(665,517)	(472,390)
TOTAL FY 2022 CLAIMS	(214,363)	64,481	4,844,714	4,909,195
FUND YEAR 2023				
Paid Claims	(597,737)	1,340,865		1,340,865
Case Reserves	1,693,055	3,425,859		3,425,859
IBNR	158,374	5,653,429		5,653,429
Discounted Claim Value	(82,819)	(846,640)		(846,640)
TOTAL FY 2023 CLAIMS	1,170,874	9,573,513	0	9,573,513
COMBINED TOTAL CLAIMS	368,957	10,369,677	32,186,372	42,556,049

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

January 31, 2024

COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	0	1	8	16	9	51	0	85
January-24	0	0	0	0	0	7	14	8	46	1	77
NET CHGE	0	0	0	0	0	-1	-2	-1	-5	1	-8
Limited Reserves											\$3,441
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$1	\$8	\$3,829	\$144,068	\$416,975	\$0	\$564,881
January-24	\$0	\$0	\$0	\$0	\$1	\$7	\$3,827	\$8,640	\$202,490	\$50,000	\$264,966
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1)	(\$2)	(\$135,428)	(\$214,484)	\$50,000	(\$299,915)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,140	\$535,706	\$485,219	\$497,604	\$424,295	\$50,000	\$2,841,652
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	1	2	2	3	7	11	22	42	0	90
January-24	0	1	2	2	3	6	11	20	43	4	92
NET CHGE	0	0	0	0	0	-1	0	-2	1	4	2
Limited Reserves											\$17,448
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$7,468	\$2,279	\$498,096	\$490,946	\$170,268	\$38,377	\$223,583	\$130,693	\$0	\$1,561,711
January-24	\$0	\$7,468	\$2,279	\$497,411	\$490,544	\$169,229	\$38,377	\$220,896	\$171,628	\$7,400	\$1,605,233
NET CHGE	\$0	\$0	\$0	(\$685)	(\$402)	(\$1,038)	\$0	(\$2,687)	\$40,935	\$7,400	\$43,522
Ltd Incurred	\$485,129	\$475,272	\$141,800	\$609,476	\$623,822	\$310,140	\$56,998	\$231,731	\$176,281	\$7,400	\$3,118,049
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	2	0	0	2	13	14	0	31
January-24	0	0	0	2	0	0	2	12	11	1	28
NET CHGE	0	0	0	0	0	0	0	-1	-3	1	-3
Limited Reserves											\$23,135
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$379,315	\$0	\$0	\$128,359	\$85,014	\$25,201	\$0	\$617,889
January-24	\$0	\$0	\$0	\$379,315	\$0	\$0	\$128,359	\$84,414	\$53,203	\$2,500	\$647,790
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$600)	\$28,001	\$2,500	\$29,901
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$432,395	\$40,015	\$40,094	\$178,934	\$139,263	\$97,091	\$2,500	\$1,080,262
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	10	14	18	12	25	32	57	96	147	0	411
January-24	10	15	15	10	23	26	52	87	142	16	396
NET CHGE	0	1	-3	-2	-2	-6	-5	-9	-5	16	-15
Limited Reserves											\$31,293
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$1,098,072	\$913,732	\$678,723	\$665,115	\$525,366	\$639,381	\$2,563,478	\$3,242,799	\$2,641,610	\$0	\$12,968,276
January-24	\$954,174	\$906,476	\$584,419	\$628,721	\$519,128	\$538,748	\$2,463,962	\$3,076,726	\$2,702,070	\$17,670	\$12,392,094
NET CHGE	(\$143,898)	(\$7,256)	(\$94,304)	(\$36,394)	(\$6,237)	(\$100,633)	(\$99,515)	(\$166,074)	\$60,460	\$17,670	(\$576,182)
Ltd Incurred	\$6,044,552	\$4,839,416	\$5,091,285	\$4,546,753	\$3,588,276	\$3,578,776	\$5,899,668	\$5,897,119	\$4,008,980	\$18,340	\$43,513,165
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	10	15	20	16	29	47	86	140	254	0	617
January-24	10	16	17	14	27	39	79	127	242	22	593
NET CHGE	0	1	-3	-2	-2	-8	-7	-13	-12	22	-24
Limited Reserves											\$25,143
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$1,098,072	\$921,199	\$681,002	\$1,542,525	\$1,016,313	\$809,657	\$2,734,043	\$3,695,465	\$3,214,479	\$0	\$15,712,756
January-24	\$954,174	\$913,944	\$586,699	\$1,505,446	\$1,009,674	\$707,984	\$2,634,526	\$3,390,676	\$3,129,390	\$77,570	\$14,910,082
NET CHGE	(\$143,898)	(\$7,256)	(\$94,304)	(\$37,079)	(\$6,639)	(\$101,672)	(\$99,517)	(\$304,789)	(\$85,089)	\$77,570	(\$802,674)
Ltd Incurred	\$6,608,369	\$5,725,766	\$5,519,013	\$5,651,589	\$4,412,253	\$4,464,716	\$6,620,820	\$6,765,716	\$4,706,647	\$78,240	\$50,553,128

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

February 29, 2024

COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	0	1	7	14	8	46	1	77
February-24	0	0	0	0	0	1	6	14	6	43	80
NET CHGE	0	0	0	0	0	-1	0	-2	-3	9	3
Limited Reserves											\$3,362
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$0	\$1	\$7	\$3,827	\$8,640	\$202,490	\$50,000	\$264,966
February-24	\$0	\$0	\$0	\$0	\$1	\$6	\$3,829	\$8,005	\$193,612	\$63,506	\$268,958
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1)	\$1	(\$635)	(\$8,879)	\$13,506	\$3,992
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,140	\$535,705	\$485,713	\$494,847	\$422,666	\$63,506	\$2,851,266
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	1	2	2	3	6	11	20	43	4	92
February-24	0	1	2	3	3	6	9	20	40	11	95
NET CHGE	0	0	0	1	0	0	-2	0	-3	7	3
Limited Reserves											\$12,650
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$7,468	\$2,279	\$497,411	\$490,544	\$169,229	\$38,377	\$220,896	\$171,628	\$7,400	\$1,605,233
February-24	\$0	\$7,468	\$2,279	\$86,037	\$490,544	\$170,229	\$26,773	\$228,903	\$172,209	\$17,300	\$1,201,742
NET CHGE	\$0	\$0	\$0	(\$411,374)	\$0	\$1,000	(\$11,605)	\$8,007	\$581	\$9,900	(\$403,490)
Ltd Incurred	\$485,129	\$475,272	\$141,800	\$611,976	\$623,822	\$311,140	\$50,394	\$240,306	\$178,126	\$17,300	\$3,135,264
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	0	0	0	2	0	0	2	12	11	1	28
February-24	0	0	0	2	0	0	1	11	8	4	26
NET CHGE	0	0	0	0	0	0	-1	-1	-3	3	-2
Limited Reserves											\$27,120
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$0	\$0	\$0	\$379,315	\$0	\$0	\$128,359	\$84,414	\$53,203	\$2,500	\$647,790
February-24	\$0	\$0	\$0	\$377,815	\$0	\$0	\$178,000	\$91,114	\$51,987	\$6,200	\$705,115
NET CHGE	\$0	\$0	\$0	(\$1,500)	\$0	\$0	\$49,641	\$6,700	(\$1,216)	\$3,700	\$57,325
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$432,395	\$40,015	\$40,094	\$228,575	\$148,763	\$96,278	\$6,200	\$1,142,289
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	10	15	15	10	23	26	52	87	142	16	396
February-24	10	15	15	10	23	24	51	81	127	32	388
NET CHGE	0	0	0	0	0	-2	-1	-6	-15	16	-8
Limited Reserves											\$30,201
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$954,174	\$906,476	\$584,419	\$628,721	\$519,128	\$538,748	\$2,463,962	\$3,076,726	\$2,702,070	\$17,670	\$12,392,094
February-24	\$951,055	\$847,150	\$522,888	\$631,148	\$437,415	\$485,466	\$2,318,581	\$2,981,737	\$2,490,658	\$51,703	\$11,717,800
NET CHGE	(\$3,119)	(\$59,326)	(\$61,532)	\$2,427	(\$81,713)	(\$53,282)	(\$145,382)	(\$94,989)	(\$211,412)	\$34,033	(\$674,293)
Ltd Incurred	\$6,044,552	\$4,789,487	\$5,091,285	\$4,554,059	\$3,579,855	\$3,592,872	\$5,845,784	\$5,920,837	\$4,069,926	\$66,797	\$43,555,453
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	10	16	17	14	27	39	79	127	242	22	593
February-24	10	16	17	15	27	36	75	118	218	57	589
NET CHGE	0	0	0	1	0	-3	-4	-9	-24	35	-4
Limited Reserves											\$23,588
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
January-24	\$954,174	\$913,944	\$586,699	\$1,505,446	\$1,009,674	\$707,984	\$2,634,526	\$3,390,676	\$3,129,390	\$77,570	\$14,910,082
February-24	\$951,055	\$854,618	\$525,167	\$1,095,000	\$927,961	\$655,701	\$2,527,182	\$3,309,759	\$2,908,465	\$138,709	\$13,893,616
NET CHGE	(\$3,119)	(\$59,326)	(\$61,532)	(\$410,447)	(\$81,713)	(\$52,283)	(\$107,344)	(\$80,917)	(\$220,925)	\$61,139	(\$1,016,467)
Ltd Incurred	\$6,608,369	\$5,675,837	\$5,519,013	\$5,661,395	\$4,403,831	\$4,479,811	\$6,610,466	\$6,804,752	\$4,766,996	\$153,803	\$50,684,273



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SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

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ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: April 4, 2024
DATE OF MEETING: April 12, 2024

ACIC SERVICE TEAM

<p style="text-align: center;">Paul Shives, Vice President of Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p style="text-align: center;">Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p style="text-align: center;">Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>		

February – April 2024
RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 8:** Attended the ACIC Claims Committee meeting.
- **February 9:** Attended the ACIC meeting.
- **March 5:** Conducted Loss Control Surveys at the County Office Building, Civil Court, Office of Facilities Management (Drexel Ave) and Ventnor Library.
- **March 6:** Conducted a Loss Control Survey at the Atlantic County Utilities Authority.
- **March 18:** Conducted Loss Control Surveys of various County Parks.
- **March 27:** Attended the ACIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 5:** Plan to conduct Loss Control Surveys at the following locations: County Kitchen Warehouse, Meadowview, Mosquito Control and Planning/Engineering.
- **April 12:** Plan to attend the ACIC meeting.

- **April 12:** Plan to attend the ACIC Claims Committee meeting.
- **April 15:** Plan to conduct a Loss Control Survey at the Tony Canale Training Center and the Firearms Range.
- **April 19:** Plan to conduct Loss Control Surveys at the following locations: Prosecutors Office, Criminal Court, County Jail and Sheriff's Office.

SAFETYDIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Message: Manual on Uniform Traffic Control Devices 11th Edition (2024 Annual NJ Work Zone Safety Conference) – February 5.
- NJCE JIF: Safety Recalls Alert – Husqvarna Grass Trimmers – February 13.
- NJCE JIF - JAM SD Bulletin: Office Safety & Workstation Ergonomics – February 16.
- NJCE JIF - JAM SD Bulletin: Bomb Threat Resources & Best Practices – February 22.
- NJCE JIF - JAM SD Bulletin: Catalytic Converter Theft – February 26.
- NJCE JIF - JAM SD Bulletin: Daniel's Law in New Jersey: Requirements & Challenges – February 27.
- NJCE JIF - Training Announcement -MSI/NJCE EXPO (Atlantic Cape Community College - Cape May Campus) – March 4.
- NJCE JIF - JAM SD Bulletin: Respirators - Counterfeit P100 Filters – March 13.
- NJCE JIF - JAM SD Bulletin: Emergency Eyewash Stations & Showers Best Practices – March 18.
- NJCE JIF - JAM SD Bulletin: Fall Protection - Understanding Warranty Requirements – March 21.
- Law Enforcement Work Zone Training – NJCE LE Training Announcement – March 27.
- NJCE JIF - JAM SD Bulletin: Solar Eclipse Viewing - Best Practices – March 28.
- NJCE JIF - JAM SD Bulletin: Take Our Kids to Work Day - Best Practices – April 4.

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (April thru June 2024 Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

NJCE LEADERSHIP ACADEMY

J.A Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1 - 22, 2024 (Start Date: July 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: If a class link is not present on the Monthly Training Schedules or a class date/ location is not showing on the NJCE LMS the class may not be offered/ available yet so please check back.

The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A Montgomery has uploaded LMS FAQs, video tutorials to <https://njce.org/safety>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A. Montgomery CONSULTING

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website (under the Safety tab).

*In-Person training is being held via the MSI-NJCE Expo. These Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Training Topic registration link(s) below.**

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

April thru June 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/10/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/10/24	Microlearning Theory and Practice	1:00 - 3:00 pm
4/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/24	Shop and Tool Safety	10:30 - 11:30 am
4/12/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/12/24	Fire Extinguisher Safety	11:00 - 12:00 pm
4/12/24	Fire Safety	7:30 - 8:30 am
4/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/24	Playground Safety Inspections	8:30 - 10:30 am
4/16/24	Chainsaw Safety	10:00 - 11:00 am
4/16/24	Chipper Safety	8:30 - 9:30 am
4/16/24	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
4/16/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	1:00 - 3:00 pm
4/17/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
4/17/24	Driving Safety Awareness	8:30 - 10:00 am
4/17/24	Hearing Conservation	10:30 - 11:30 am
4/18/24	The Power of Collaboration (JIF 101) (Atlantic)	9:00 - 1:00 pm
4/18/24	Bloodborne Pathogens	10:30 - 11:30 am
4/18/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/19/24	Dealing with Difficult People	1:00 - 2:30 pm
4/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/22/24	Fall Protection Awareness	1:00 - 3:00 pm
4/22/24	Mower Safety	8:30 - 9:30 am
4/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/24	Introduction to Management Skills	1:00 - 3:00 pm
4/23/24	Personal Protective Equipment	8:30 - 10:30 am
4/25/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/26/24	Confined Space Entry	8:30 - 11:30 am
4/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm

4/29/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
4/30/24	Fire Safety	1:00 - 2:00 pm
4/30/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/1/24	Shop and Tool Safety	8:30 - 9:30 am
5/1/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/24	Accident Investigation	1:00 - 3:00 pm
5/2/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
5/3/24	Playground Safety Inspections	7:30 - 9:30 am
5/3/24	Mower Safety	10:00 - 11:00 am
5/3/24	Personal Protective Equipment	1:00 - 3:00 pm
5/6/24	Bloodborne Pathogens	9:00 - 10:00 am
5/6/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/24	Implicit Bias in the Workplace	9:00 - 10:30 am
5/7/24	Introduction to Communication Skills	1:00 - 3:00 pm
5/8/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/8/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/9/24	Disaster Management	8:30 - 10:00 am
5/9/24	Hearing Conservation	11:00 - 12:00 pm
5/9/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/10/24	Confined Space Entry	8:30 - 11:30 am
5/10/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/13/24	Chainsaw Safety	11:00 - 12:00 pm
5/13/24	Chipper Safety	1:00 - 2:00 pm
5/14/24	Bloodborne Pathogens	8:30 - 9:30 am
5/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
5/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/14/24	Asbestos Awareness	1:00 - 3:00 pm
5/15/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/24	Flagger Skills and Safety	1:00 - 2:00 pm
5/16/24	Driving Safety Awareness	8:30 - 10:00 am
5/16/24	Fire Safety	10:30 - 11:30 am
5/16/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/16/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
5/17/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/24	Fall Protection Awareness	1:00 - 3:00 pm
5/20/24	Hearing Conservation	8:30 - 9:30 am
5/20/24	Mower Safety	10:00 - 11:00 am
5/20/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/21/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm

5/21/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
5/22 - 5/23/24	Leadership Skills for Supervisors Workshop (2-Day) (Burlington)	9:00 - 3:30 pm w/lunch brk
5/22/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/22/24	Personal Protective Equipment	1:00 - 3:00 pm
5/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/23/24	Preparing for the Unspeakable	9:00 - 10:30 am
5/23/24	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/29/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/24	Confined Space Entry	8:30 - 11:30 am
5/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/31/24	Flagger Skills and Safety	8:30 - 9:30 am
5/31/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/24	Hearing Conservation	10:30 - 11:30 am
6/3/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/4/24	Productive Meetings Best Practices	8:30 - 10:00 am
6/4/24	Fire Safety	10:30 - 11:30 am
6/4/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/5/24	Implicit Bias in the Workplace	9:00 - 10:30 am
6/5/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/24	Playground Safety Inspections	1:00 - 3:00 pm
6/6/24	Work Zone Training for Police Officers - Initial Course	8:00 - 12:00 pm
6/6-6/7/2024	Leadership Skills for Supervisors Workshop - Day One (Middlesex)	9:00 - 3:30 pm w/lunch brk
6/6/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/10/24	Mower Safety	8:30 - 9:30 am
6/10/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
6/10/24	Personal Protective Equipment	1:00 - 3:00 pm
6/11/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/11/24	Ethical Decision Making	9:00 - 11:30 am
6/11/24	Fire Extinguisher Safety	1:00 - 2:00 pm
6/12/24	Confined Space Entry	8:00 - 11:00 am
6/12/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/24	Flagger Skills and Safety	8:30 - 9:30 am
6/13/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
6/13/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/13/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
6/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/24	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
6/18/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
6/20/24	Fall Protection Awareness	8:30 - 10:30 am

6/20/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/20/24	Special Event Management	1:00 - 3:00 pm
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am
6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am
6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.**

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.

- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



**ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2024**

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	310	\$762,818.38	\$242,478.45	\$520,339.93	68%	92%
FEBRUARY	272	\$679,066.79	\$268,307.40	\$410,759.39	60%	99%
MARCH	248	\$302,322.05	\$98,964.62	\$203,357.43	67%	93%
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	830	\$1,744,207.22	\$609,750.47	\$1,134,456.75	65%	95%

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	238	\$514,363.93	\$116,875.77	\$397,488.16	77%	98%
FEBRUARY	323	\$390,754.14	\$120,068.29	\$270,685.85	69%	96%
MARCH	284	\$276,511.76	\$97,139.68	\$179,372.08	65%	96%
APRIL	215	\$349,416.76	\$118,628.84	\$230,787.92	66%	81%
MAY	497	\$695,638.06	\$224,310.88	\$471,327.18	68%	94%
JUNE	343	\$572,753.71	\$165,231.18	\$407,522.53	71%	90%
JULY	302	\$265,810.49	\$88,101.76	\$177,708.73	67%	98%
AUGUST	390	\$400,368.10	\$132,310.29	\$268,057.81	67%	97%
SEPTEMBER	619	\$995,042.73	\$338,906.56	\$656,136.17	66%	70%
OCTOBER	387	\$628,658.95	\$230,878.87	\$397,780.08	63%	61%
NOVEMBER	294	\$333,660.37	\$84,655.58	\$249,004.79	75%	94%
DECEMBER	347	\$346,513.51	\$115,579.90	\$230,933.61	67%	86%
Grand Total	4239	\$5,769,482.51	\$1,832,687.60	\$3,938,804.91	68%	95%



**ATLANTIC COUNTY INSURANCE COMMISSION
Cumulative Savings By Entity**

COUNTY OF ATLANTIC

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE
JANUARY	269	\$719,304.28	\$233,337.01	\$485,967.27	68%	92%	JANUARY	196	\$472,237.13	\$107,266.05	\$364,971.08	77%	98%
FEBRUARY	231	\$625,041.81	\$243,937.04	\$381,104.77	61%	99%	FEBRUARY	264	\$333,284.83	\$108,863.91	\$224,420.92	67%	91%
MARCH	214	\$220,345.08	\$86,226.61	\$134,118.47	61%	91%	MARCH	237	\$245,565.20	\$83,746.00	\$161,819.20	66%	94%
APRIL							APRIL	175	\$314,270.68	\$102,372.59	\$211,898.09	67%	83%
MAY							MAY	366	\$675,564.56	\$188,207.72	\$387,356.84	67%	96%
JUNE							JUNE	267	\$233,777.20	\$84,130.87	\$149,646.33	64%	96%
JULY							JULY	219	\$213,296.89	\$67,095.18	\$146,200.71	69%	97%
AUGUST							AUGUST	271	\$310,466.28	\$99,763.80	\$210,702.48	68%	98%
SEPTEMBER							SEPTEMBER	456	\$638,113.26	\$241,868.06	\$456,245.20	65%	59%
OCTOBER							OCTOBER	298	\$574,808.77	\$205,487.98	\$369,320.79	64%	58%
NOVEMBER							NOVEMBER	261	\$307,826.74	\$76,653.98	\$231,172.76	75%	93%
DECEMBER							DECEMBER	310	\$313,629.45	\$100,872.15	\$212,757.30	68%	95%
Grand Total	714	\$1,564,891.17	\$563,500.66	#####	64%	95%	Grand Total	3320	\$4,592,839.99	\$1,466,328.29	\$3,126,511.70	68%	84%

UTILITY AUTHORITY

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE
JANUARY	41	\$43,514.10	\$9,141.44	\$34,372.66	79%	100%	JANUARY	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%
FEBRUARY	41	\$54,024.98	\$24,370.36	\$29,654.62	55%	100%	FEBRUARY	59	\$57,469.31	\$11,204.38	\$46,264.93	81%	100%
MARCH	34	\$81,976.97	\$12,738.01	\$69,238.96	84%	99%	MARCH	47	\$30,946.56	\$13,393.68	\$17,552.88	57%	88%
APRIL							APRIL	40	\$35,146.08	\$16,266.25	\$18,889.83	54%	61%
MAY							MAY	131	\$120,073.50	\$36,103.16	\$83,970.34	70%	85%
JUNE							JUNE	76	\$338,976.51	\$81,100.31	\$257,876.20	76%	86%
JULY							JULY	83	\$52,514.60	\$21,006.58	\$31,508.02	60%	99%
AUGUST							AUGUST	119	\$89,901.82	\$32,546.49	\$57,355.33	64%	83%
SEPTEMBER							SEPTEMBER	163	\$296,929.47	\$97,033.50	\$199,895.97	67%	98%
OCTOBER							OCTOBER	89	\$53,850.18	\$25,390.89	\$28,459.29	53%	100%
NOVEMBER							NOVEMBER	33	\$25,833.63	\$8,001.60	\$17,832.03	69%	100%
DECEMBER							DECEMBER	37	\$32,884.06	\$14,707.75	\$18,176.31	55%	91%
Grand Total	116	\$179,516.05	\$46,249.81	\$133,266.24	74%	99%	Grand Total	919	\$1,176,652.52	\$366,359.31	\$810,293.21	69%	92%

IMPROVEMENT AUTHORITY

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00			FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	0	\$0.00	\$0.00	\$0.00			MARCH	0	\$0.00	\$0.00	\$0.00		
APRIL							APRIL	0	\$0.00	\$0.00	\$0.00		
MAY							MAY	0	\$0.00	\$0.00	\$0.00		
JUNE							JUNE	0	\$0.00	\$0.00	\$0.00		
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER							SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER							OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER							NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER							DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	0	\$0.00	\$0.00	\$0.00			Grand Total	0	\$0.00	\$0.00	\$0.00		



ATLANTIC COUNTY INSURANCE COMMISSION
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2024 – 3/31/2024

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	9	4	13
MEDICAL ONLY	28	19	47
REPORT ONLY-WC	17	0	17
Grand Total	54	23	77

COVID-19 CLAIMS REPORTED
1/1/2024 – 3/31/2024

	COUNTY OF ATLANTIC	Grand Total
INDEMNITY	1	1
Grand Total	1	1



March 1, 2024

Qual-Lynx is partnered with Enlyte ScriptAdvisor for Pharmacy Benefit Management (PBM) services, effective May 1, 2024. ScriptAdvisor is one of the largest PBM solution providers in the workers' compensation industry, processing millions of prescriptions annually. As part of our commitment to provide Qual-Lynx customers with the best claims outcomes, we are pleased to bring this workers' compensation-focused, fully integrated PBM program to our clients in New Jersey.

ScriptAdvisor maintains a pharmacy network of over 72,000 retail locations across the United States and a robust network of pharmacies in New Jersey including Walgreens, CVS, Rite Aid, Wal-Mart, and many other pharmacies for convenient, hassle-free access to facilitate filling work injury-related medication prescriptions.

Highlights of the PBM program include:

- Customized drug formularies focused on workers' compensation injuries and appropriate medications
- Opioid drug controls
- Compound and combined drug controls
- Pharmacist and clinical oversight
- 24/7/365 phone and online support
- Utilization and savings reporting
- A third-party billing solution and streamlined first fill process to ensure no out of pocket expense is incurred by any employee
- Automatic notification to pharmacies advising of the transition to ScriptAdvisor PBM, ensuring continuity of appropriate medication processing
- A welcome letter sent to actively treating patients advising of the new PBM information
- Pharmacy ID cards sent to new and existing patients in need of work injury-related medications

The transition will take place May 1, 2024, and we expect no interruption in providing patients with best-in-class clinical management, appropriate authorized medical treatment and the ability to fill necessary prescriptions. Qual-Lynx maintains the active First Fill letters, and will provide electronic copies of the First Fill letters to claims coordinators and claimants who can share with their local pharmacy to receive their approved medications, with no out of pocket expense.

100 Decadon Drive
Egg Harbor Township,
NJ 08234
P 609-653-8400
www.qual-lynx.com

Insurance Agencies, Inc.

Atlantic County Insurance Commission Risk Manager Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: April 4, 2024

Risk Managers

J. Eugene Siracusa Insurance Agencies, Inc. 609-646-1000 Ext 714 gsiracusa@insuranceagenciesinc.com	Michael A. Ridge Insurance Agencies, Inc. 609-646-1000 Ext 703 mridge@insuranceagenciesinc.com	Barbara A. Ridge, CIC, AAI Insurance Agencies, Inc. 609-646-1000 Ext 601 bridge@insuranceagenciesinc.com
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February and March's Activities

Reviewed the following February- March 2024 Claims Reports:

Some are new claims, some are Tort Claim Notices, and some are new activities from older claims

Atlantic County – Excess Liability	Claim # - 2017101166
Atlantic County – Excess Liability	Claim # – 201258528
Atlantic County – Excess Liability	Claim # – 2024329748
Atlantic County – Excess Liability	Claim # – 2018131701
Atlantic County – Excess Liability	Claim # – 2021212689
Atlantic County – Excess Liability	Claim # – 2023298450
Atlantic County – Excess Liability	Claim # – 2018118086
Atlantic County – Excess Liability	Claim # – 2019148145
Atlantic County – Excess Liability	Claim # – 2024320115
Atlantic County – Excess Liability	Claim # – Tort Claims Notice
Atlantic County – Excess Liability	Claim # – 2024327237
Atlantic County – Excess Liability	Claim # – Tort Claims Notice.



Main Location
1601 New Road, Suite 100, Northfield, NJ 08225
(p) 609-646-1000 (f) 609-646-7721
www.insuranceagenciesinc.com

Insurance Agencies, Inc.

Atlantic County – Excess Liability Claim # – 2024321197
Atlantic County – Excess Liability Claim # – 2024325644

Attended ACIC Safety Committee Meeting March 11th (via Zoom)
Attended ACIC Safety Committee Meeting March 27th (via Zoom)
Placed Builders Risk for Atlantic County's Dolphin Avenue New Building
Placed AST, Pollution Policy for Atlantic County's Above Ground Storage Tank

Reviewed JA Montgomery's Loss Control Surveys of March 5th of:

1. Civil Courthouse on Bacharach Blvd. in Atlantic City. There were 9 Suggestions for Improvement (none were "Urgent")
2. Facilities Management Building on Drexel Ave in AC. There were 5 suggestions for Improvement (none were "Urgent")
3. Atlantic County Office Bldg. 1333 Atlantic Ave., in AC. There were 10 suggestions for Improvement (none were "Urgent")
4. Ventnor Branch of the County Library., There were 11 suggestions for Improvement (none were "Urgent")

In the process of updating Property and Vehicle Schedules in Origami, the NJCE's computer system. We are making sure they match the County's and ACUA's records.

Also in the process of renewing the Wind Deductible Buy-Back for the County and ACUA.

We will be attending the 14th annual MEL and NJCE Education Seminar on April 19th and 26th.



Main Location
1601 New Road, Suite 100, Northfield, NJ 08225
(p) 609-646-1000 (f) 609-646-7721
www.insuranceagenciesinc.com

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – February 9, 2024 at 11:00 A.M.
Atlantic County Board of County Commissioners’ Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

Meeting was called to order by Commissioner Woods. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
<i>Timothy Edmunds</i>	<i>Absent</i>
<i>Michael Fedorko</i>	<i>Absent</i>

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services **Brad Stokes**

Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Kathy Kissane
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PERMA Claims
Jennifer Conicella

CEI Underwriting Manager	Conner Strong & Buckelew
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Attorney	Alan Cohen for James F. Ferguson
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Insurance Agencies Michael Ridge Gene Siracusa
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ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Jonathon Tavares, Underwriting (by phone)

**APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 12, 2024.
MOTION TO APPROVE OPEN MINUTES OF JANUARY 12, 2024.**

**Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 Ayes**

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT: Brad Stokes presented the Executive Director's report.

The 2024 Plan of Risk Management had minor changes. Jonathon Tavares of the underwriting office appeared by phone and reviewed the plan changes. Commissioner Robbins and Michael Ridge had questions that were asked and answered about the cyber limits and the flood limits. There were no other questions.

MOTION TO APPROVE RESOLUTION 16-24 THE 2024 PLAN OF RISK MANAGEMENT.

**Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 3 Ayes**

CERTIFICATES OF INSURANCE: There were 11 certificates issued for the month of January 2024.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

**Motion: Commissioner Robbins
Second: Commissioner Woods
Vote: 3 Ayes**

The CEL met on January 11th and adopted the budget. The CEL reorganization meeting will be held on February 22, 2024 via Zoom. Mr. Stokes noted the CEL was successful in lowering the property retention. The finance committee met on several occasions during the renewal process.

The CEL is reimbursing local commissions for their property appraisals. Initially they were going back to July 2022, but Mr. Stokes was able to argue for a bigger reimbursement for our Commission back to 2018 since we started property appraisals as soon as the commission was formed. The Commission will receive \$17,516. Bonnie Lindaw confirmed the check was received.

The 14th annual JIF educational seminar is being held on Friday, April 19, 2024 and Friday, April 26, 2024 from 9:00 A.M. to 12:00 P.M. Continuing education credits are available. Brandon Tracy sent out registration notices.

The November financial fast track report for the Commission shows a \$5.2 million deficit and \$10 million in cash. The cash will increase once the assessments are paid. The CEL's November financial fast track shows a surplus of \$11.2 million and \$32.3 million in cash.

Claims tracking for December shows 29 less open claims. Commissioner Kessler commented that she prepared an internal audit of ACUA claims and sent a list requesting 15 claims be closed, and they were.

Ms. Kissane noted that the liability unit also reviewed claims and there were settlements and denials as well, prompting more closed claims.

Assessment bills were issued and are due March 15, 2023.

The 2024 insurance policies and limit schematics are available on the Conner Strong & Buckelew OneDrive for authorized users.

CLAIMS SERVICES: Jennifer Conicella advised the Claims Committee met on February 8, 2024, and there are two claims addendums for discussion today in closed session.

TREASURER: Bonnie Lindaw provided the monthly report. Resolution 17-24 is the February Bills List for a total of \$2,247,308.63 and includes payments from fund year 2023 to PERMA for miscellaneous expenses and payments from fund year 2024 for the first quarter payment of all the professionals which are in line with the budgeted amounts. The first assessment payment is also included.

Ms. Lindaw also reported the bank reconciliations for the month of January have been completed. The admin account balance is \$8,659,246.95. Interest earned is \$34,139.85. The general liability account has \$70,789.58 in outstanding checks and earned interest of \$234.68. Workers' compensation has \$266,744.40 in outstanding checks and earned \$1,049.24 in interest.

Ms. Lindaw thanked PERMA for taking care of the postage paid envelopes.

MOTION TO APPROVE RESOLUTION 17-24 THE FEBRUARY BILLS LIST.

Motion: Commissioner Robbins
Second: Commissioner Kessler
Vote: 3 Ayes

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for January. All training through March 2024 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

Mr. Prince is working with Angelier Hurt on scheduling the 2024 loss control visits. He will also be scheduling ACUA loss control visits with Commissioner Kessler.

A hand out provided information on the 2024 Munich Re safety grant. The underwriting team was able to get an increase from \$50,000 to \$60,000 which is shared among the 10 insurance commissions in the CEL. Mr. Prince has already had an inquiry about safety grants from Brian Lee who retired from the Prosecutor's Office and recently joined the Sheriff's Office. Mr. Prince will make sure the communications go through Commissioner Woods.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 68% for January with PPO penetration rate of 92%. The intake reporting shows so far this year there are 24 claims.

The Occ-Med provider is still working on a location in Atlantic County. PTSD claims go through Work Comp Psychnet who has now joined PAX Health and Reservoir Health. This will provide additional resources, medication management and monitoring for injured workers. A contract is in the works.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met on February 8, 2024, reviewed 12 PARS, and answered questions that were presented. There are two more claims to discuss which will require a closed session.

MOTION TO ENTER A CLOSED SESSION TO REVIEW PARS.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 ayes

MOTION TO REOPEN THE PUBLIC MEETING.

Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 3 Ayes

Following the closed session, Ms. Kissane requested a motion for approval of the PARS as reviewed, amended, and approved during the closed session.

MOTION TO APPROVE THE 14 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 8, 2024 AND DURING THE CLOSED SESSION OF FEBRUARY 9, 2024.

Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 2 Ayes (Commissioner Robbins Abstained)

RISK MANAGER’S REPORT: Michael Ridge and Gene Siracusa of Insurance Agencies were present. Mr. Siracusa presented the Risk Management report. He explained that next meeting’s report will be more detailed. The risk managers attended the last meeting of the Commission. They will be attending the CEL renewal meeting next week and will also attend the safety committee meeting on March 27, 2024.

OLD BUSINESS: None.
NEW BUSINESS: None.
PUBLIC COMMENT: None.

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for April 12, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 Ayes

MEETING ADJOURNED: 11:27 A.M.
Minutes prepared by: Chandra Anderson, Secretary

