

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 10, 2023**

**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: January 13, 2023 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**
 - Resolution 15-23 – February Bills List..... Page 11**
 - Monthly Report..... Verbal**

 - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 13**

 - MANAGED CARE – Qual Care.....Page 21**

 - CLAIMS SERVICE – Qual Lynx.....Verbal**

 - RMC REPORT – Brown & Brown.....Page 25**

 - EXECUTIVE SESSION – Only needed if there are any questions on the PARs that were presented at the Claims Committee meeting.**

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: April 14, 2023**
 - MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: February 10, 2023
Memo to: Commissioners of the Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

❑ **2023 Risk Management Plan** – Enclosed in **Appendix II** is the draft 2023 Risk Management Plan. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claim payment authority, etc. Any additional changes from last year’s Plan are highlighted.

❑ **Motion to Adopt Resolution 14-23 Approving the 2023 Plan of Risk Management**

❑ **NJCE 2023 Renewal Overview (Appendix III)** – The NJCE Underwriting Manager has completed the 2023 Renewal Marketing and there are a number of changes which are summarized in the renewal overview in Appendix III. The NJCE Underwriting Manager will provide an overview of the changes. The NJCE held a Zoom Meeting last week with the Underwriting Manager and NJCE Executive Director to review the changes with the membership.

❑ **Certificate of Insurance Issuance Report** – On **Pages 3-8** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of January 1, 2023, through February 1, 2023. There was a total of 18 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 met on January 12th and based on the finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend. A written summary report of the meeting was distributed at the last Commission meeting. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Some key items discussed include:

- **Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.

- **Cyber Security Expert:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior at the next NJCE meeting.
- **NJCE 10th Year Anniversary:** 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ.

Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

- ❑ **2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **Page 9** is the latest in a series of the MEL Power of Collaboration advertisement to be published in the League of Municipalities magazine and highlights the educational seminar.

- ❑ **ACIC & NJCE Financial Fast Tracks** – The Actuary is still in the process of finalizing the 4th quarter reserve valuation reports both the ACIC and NJCE therefore the December reports are not available yet.
- ❑ **Claims Tracking Report (Page 10)** – Included in the agenda are the Claims Activity Reports for December that tracks open claims.
- ❑ **2023 Property & Casualty Assessments** – In accordance with the Commission's By Law's the Property & Casualty Assessment Bills were e-mailed to member entities this week. The first installment is due on March 15, 2023. Future assessments will be due on May 15, 2023 and October 15, 2023.
- ❑ **2023 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Veterans Park I - The County of Atlantic	636 S New York Rd Galloway, NJ 08205	Evidence of Insurance as respects to SWAT Training being conducted at holders property.	1/10/2023 #3844044	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch; AIM:NJ5-001-151 2059 Springdale Road Cherry Hill, NJ 08003	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Account: 40148640, Lease amount- \$3,500,000, Account: 40159649, Lease amount - \$2,700,000 & Account: 40163600, Lease amount - \$2,325,000.00 Account: 40148640 - See Below; 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585	1/11/2023 #3844332	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch; AIM:NJ5-001-151 12000 Horizon Way 4th Floor Mt. Laurel, NJ 08054	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Account: 40148640, Lease amount- \$3,500,000, Account: 40159649, Lease amount - \$2,700,000 & Account: 40163600, Lease amount - \$2,325,000.00 Account: 40148640 - See Below; 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585	1/18/2023 #3852936	GL AU EX WC OTH

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

		3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585		
H - Beacon Church I - The County of Atlantic	420 6th Avenue Galloway, NJ 08205	RE: SWAT Training Evidence of insurance as respects to Atlantic County Regional SWAT Team is conducting training.	1/18/2023 #3852939	GL AU EX WC OTH
H - Fusion Church I - The County of Atlantic	701 New Hampshire Avenue Somers Point, NJ 08244	RE: SWAT Training Evidence of insurance as respects to Atlantic County Regional SWAT Team is conducting training.	1/18/2023 #3852940	GL AU EX WC OTH
H - Fusion Church I - The County of Atlantic	6300 East Black Horse Pike Egg Harbor Township, NJ 08234	RE: SWAT Training Evidence of insurance as respects to Atlantic County Regional SWAT Team is conducting training.	1/18/2023 #3852941	GL AU EX WC OTH
H - Mainland Regional High School I - The County of Atlantic	1301 Oak Avenue Linwood, NJ 08221	RE: SWAT Training Evidence of insurance as respects to Atlantic County Regional SWAT Team is conducting training.	1/18/2023 #3852942	GL AU EX WC OTH
H - Pilgrim Academy I - The County of Atlantic	301 West Moss Mill Road Egg Harbor, NJ 08215	RE: SWAT Training Evidence of insurance as respects to Atlantic County Regional SWAT Team is conducting training.	1/18/2023 #3852943	GL AU EX WC OTH
H - The Life Point Church I - The County of Atlantic	733 East Lily Lake Road Galloway, NJ 08205	RE: SWAT Training Evidence of insurance as respects to Atlantic County Regional SWAT Team is conducting training.	1/18/2023 #3852944	GL AU EX WC OTH

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

<p>H - SBI Rentals, Inc. I - Atlantic County Utilities Authority</p>	<p>12290 Treeline Ave. Fort Meyers, FL 33913</p>	<p>RE: Quote 20230117 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 Quote 20230117, FSP1103 Trailer Mounted Screw Press, Value: \$800,000</p>	<p>1/18/2023 #3853040</p>	<p>GL AU EX WC OTH</p>
<p>H - TD Equipment Finance, Inc. I - The County of Atlantic</p>	<p>Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Rd. Cherry Hill, NJ 08003</p>	<p>Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #.ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #.ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Account #.40124403 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 Loss Payee on the Property Policy if required by written contract as respects to: Account # 40124403 Equipment Description: Asset #. 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF5GKD59590 40124816 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF7GKD59591 40124815 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59589 40124817 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59592 40124814 2016 F450 4X4 SD REGULAR CAB - MINI DUMP1FD0W4HY 40124818 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR0H 40124809 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR2H 40124808 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR9H 40124810 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124811 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124812 VIKING 10' METRO TRIP EDGE POWER REV PLOW W/PLOW 40124813</p>	<p>1/18/2023 #3853048</p>	<p>GL AU EX WC OTH</p>
<p>H - TD Equipment Finance, Inc. I - The County of Atlantic</p>	<p>2059 Springdale Rd. Cherry Hill, NJ 08003</p>	<p>Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #.ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #.ERP980616211; Policy Limits: \$110,000,000; 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 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 1FDUF4HNXLD00281 1FDUF4HN1LDA00282 1FDUF4HN3LDA00283 1FDUF4HN5LDA00284 (1) Basin Cleaner Vac Truck Truck mounted basin cleaner, delivered 1FVHG3DV7LHLH5878 (1) Street Sweeper</p>	<p>1/18/2023 #3853049</p>	<p>GL AU EX WC OTH</p>

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch; AIM: NJ5-001-151 12000 Horizon Way 4th Floor Mt. Laurel, NJ 08054	2019 Elgin Broom Bear/M2 106 Truck mounted street sweeper, delivered 1FVACXFE1KHKL0159 Company D: Auto Physical Damage, Policy Term: 01/01/2023 - 01/01/2024; Policy #: ERP980616211; Policy Limits: \$15,000,000; Company D: Property, Policy Term: 01/01/2022 - 01/01/2023; Policy #:#ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Account: 40148640, Lease amount: \$3,500,000, Account: 40159649, Lease amount - \$2,700,000 & Account: 40163600, Lease amount - \$2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585	1/18/2023 #3853050	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Rd. Cherry Hill, NJ 08003	Company D: Auto Physical Damage, Policy Term: 01/01/2023 - 01/01/2024; Policy #: ERP980616211; Policy Limits: \$15,000,000; Company D: Property, Policy Term: 01/01/2022 - 01/01/2023; Policy #:#ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Account #:#40124403 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 Loss Payee on the Property Policy if required by written contract as respects to: Account #:#40124403 Equipment Description: Asset #: 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF5GKD59590 40124816 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF7GKD59591 40124815 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59589 40124817 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59592 40124814 2016 F450 4X4 SD REGULAR CAB - MINI DUMP1FD0W4HY 40124818 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR0H 40124809 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR2H 40124808 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR9H 40124810 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124811 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124812 VIKING 10' METRO TRIP EDGE POWER REV PLOW W/PLOW 40124813	1/18/2023 #3853051	GL AU EX WC OTH

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

<p>H - TD Equipment Finance, Inc. I - The County of Atlantic</p>	<p>2059 Springdale Rd. Cherry Hill, NJ 08003</p>	<p>Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #: ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #: ERP980616211; Policy Limits: \$110,000,000; 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 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 1FDUF4HNXLD00281 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</p>	<p>1/18/2023 #3853052</p>	<p>GL AU EX WC OTH</p>
<p>H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority</p>	<p>Attn: Lisa Branch; AIM: NJ5-001-151 12000 Horizon Way 4th Floor Mt. Laurel, NJ 08054</p>	<p>Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #: ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #: ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Account: 40148640, Lease amount- \$3,500,000, Account: 40159649, Lease amount - \$2,700,000 & Account: 40163600, Lease amount - \$2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585</p>	<p>1/18/2023 #3853053</p>	<p>GL AU EX WC OTH</p>
<p>H - TD Equipment Finance, Inc. I - The County of Atlantic</p>	<p>Attn: Lorian Laquilara, AIM: NJ5-134-403 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054</p>	<p>Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #: ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #: ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: lease #40174398 CeTD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured on the above-referenced Commercial General</p>	<p>1/18/2023 #3853054</p>	<p>GL AU EX WC OTH</p>

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

		<p>Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to: Lease Purchase Agreement 40174398. 5 Kut-Mor Rear Flail Mowers KM-74R 5 mowers received Serial Numbers for Rear Flail Mowers: 568,569,570,571,572 Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #.ERP980616210; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #.ERP980616210; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). (See Attached Descriptions)</p>		
<p>H - City of Egg Harbor I - The County of Atlantic</p>	<p>500 London Avenue Egg Harbor, NJ 08215</p>	<p>RE: Nutrition Project 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 Atlantic Countys Lease #L.21.03c for use of Egg Harbor City Nutrition Project, 341-351 Cincinnati Avenue, Egg Harbor City, NJ 08215</p>	<p>1/19/2023 #3853172</p>	<p>GL AU EX WC OTH</p>
<p>Total # of Holders: 18</p>				



AVAILABLE ONLINE AT NO COST ...

12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON
FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

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

The seminar is eligible for the following continuing education credits:

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

TO REGISTER

Connect to njmel.org...or email Jaine Testa at jainet@permainc.com

SPONSORED BY



MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 21

KEYNOTE
Legislative and
Regulatory Impacts
on Local Government
Budgets

CYBER ISSUES
The New Jersey Cyber
Risk Management Fund

BENEFITS ISSUES
Controlling Benefits Costs

FRIDAY, APRIL 28

ETHICS
Insurance Transactions
Involving Local
Government

INSURANCE ISSUES
Public Officials and
Employment Practices
Liability Trends

SAFETY
Risk Control in the
Post Covid Era

THE POWER OF COLLABORATION

njmel.org

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

December 31, 2022

COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	0	0	1	0	3	10	42	26	82	
December-22	0	0	0	0	3	8	34	34	79	
NET CHGE	0	0	-1	0	0	-2	-8	8	-3	
Limited Reserves										\$6,156
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	\$0	\$0	\$46	\$0	\$2	\$10	\$7,927	\$340,415	\$348,400	
December-22	\$0	\$0	\$0	\$0	\$2	\$20	\$8,544	\$477,795	\$486,361	
NET CHGE	\$0	\$0	(\$46)	\$0	\$0	\$10	\$617	\$137,380	\$137,961	
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$178,540	\$535,719	\$495,424	\$570,934	\$2,469,306	
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	0	2	2	2	7	14	16	53	96	
December-22	0	2	2	2	7	14	18	53	98	
NET CHGE	0	0	0	0	0	0	2	0	2	
Limited Reserves										\$15,616
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	\$0	\$418,452	\$2,279	\$386,298	\$237,220	\$363,849	\$37,720	\$86,989	\$1,532,807	
December-22	\$0	\$415,952	\$2,279	\$386,298	\$241,294	\$349,599	\$51,408	\$83,574	\$1,530,404	
NET CHGE	\$0	(\$2,500)	\$0	\$0	\$4,074	(\$14,250)	\$13,688	(\$3,415)	(\$2,403)	
Ltd Incurred	\$485,129	\$677,570	\$141,800	\$469,476	\$360,421	\$390,960	\$67,994	\$93,049	\$2,686,399	
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	0	0	0	3	0	0	6	25	34	
December-22	0	0	0	3	0	0	6	27	36	
NET CHGE	0	0	0	0	0	0	0	2	2	
Limited Reserves										\$7,006
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	\$0	\$0	\$0	\$143,062	\$0	\$0	\$39,931	\$65,085	\$248,078	
December-22	\$0	\$0	\$0	\$142,490	\$0	\$0	\$39,931	\$69,798	\$252,219	
NET CHGE	\$0	\$0	\$0	(\$572)	\$0	\$0	\$0	\$4,713	\$4,141	
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$195,364	\$40,015	\$40,094	\$90,492	\$93,824	\$609,759	
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	12	13	18	19	29	49	91	160	391	
December-22	12	15	18	19	29	49	88	169	399	
NET CHGE	0	2	0	0	0	0	-3	9	8	
Limited Reserves										\$26,207
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	\$701,307	\$389,458	\$907,816	\$826,752	\$806,448	\$1,204,487	\$3,302,973	\$2,451,131	\$10,590,372	
December-22	\$694,651	\$474,754	\$888,444	\$787,403	\$800,506	\$1,240,980	\$3,137,658	\$2,432,256	\$10,456,652	
NET CHGE	(\$6,656)	\$85,295	(\$19,371)	(\$39,349)	(\$5,943)	\$36,492	(\$165,315)	(\$18,874)	(\$133,721)	
Ltd Incurred	\$5,408,589	\$4,114,834	\$5,063,294	\$4,378,377	\$3,472,287	\$3,715,121	\$5,494,872	\$3,489,844	\$35,137,218	
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	12	15	21	24	39	73	155	264	603	
December-22	12	17	20	24	39	71	146	283	612	
NET CHGE	0	2	-1	0	0	-2	-9	19	9	
Limited Reserves										\$20,794
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
November-22	\$701,307	\$807,911	\$910,141	\$1,356,112	\$1,043,670	\$1,568,347	\$3,388,550	\$2,943,620	\$12,719,658	
December-22	\$694,651	\$890,706	\$890,723	\$1,316,191	\$1,041,801	\$1,590,599	\$3,237,541	\$3,063,424	\$12,725,636	
NET CHGE	(\$6,656)	\$82,795	(\$19,418)	(\$39,921)	(\$1,869)	\$22,252	(\$151,010)	\$119,804	\$5,979	
Ltd Incurred	\$5,972,405	\$5,203,483	\$5,491,022	\$5,106,182	\$4,051,263	\$4,681,893	\$6,148,782	\$4,247,651	\$40,902,682	

RESOLUTION NO. 15-23

**ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – FEBRUARY 2023**

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001163			
001163	ATLANTIC COUNTY	NJCE DIVIDEND 2019	14,495.00
			14,495.00
		Total Payments FY 2019	14,495.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001164			
001164	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/22	1.14
001164	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILING 2022	14.95
			16.09
001165			
001165	BH MEDIA GROUP, INC.	ACCT- 8000490 AD 12/22/22 MEET/BUDGET	52.00
			52.00
001166			
001166	ATLANTIC COUNTY	CLAIM REFUND DEPOSIT ERROR 2022	5,006.94
			5,006.94
		Total Payments FY 2022	5,075.03

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001167			
001167	QUALCARE, INC.	WORKERS COMP 1ST QTR 2023	54,621.00
			54,621.00
001168			
001168	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE JIF - 1ST INSTALL 2023	1,857,867.00
			1,857,867.00
001169			
001169	QUAL-LYNX	CLAIMS ADJUSTING SERVICES 1ST QTR 23	77,393.75
			77,393.75
001170			
001170	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 1ST QTR 2023	32,473.00
			32,473.00
001171			
001171	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 1ST QTR 2023	2,415.75
			2,415.75
001172			
001172	CHANDRA ANDERSON	SECRETARY - 1ST QTR 2023	1,275.00
			1,275.00

001173			
001173	HSING-YI CHOU	TREASURER SERVICES - 1ST QTR 2023	750.00
			750.00
001174			
001174	BH MEDIA GROUP, INC.	ACCT#8000490 - AD - 1.19.23	45.60
			45.60
001175			
001175	BROWN & BROWN METRO, LLC	RMC - 1ST QTR 2023	30,000.00
			30,000.00
		Total Payments FY 2023	2,056,841.10
		TOTAL PAYMENTS ALL FUND YEARS	2,076,411.13

Chairperson

Attest:

Dated: _____

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

Treasurer

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: February 3, 2023
DATE OF MEETING: February 10, 2023

ACIC SERVICE TEAM

Paul Shives, Vice President of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

January - February 2023 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 13:** Attended the ACIC meeting.
- **January 13:** Attended the ACIC Claims Committee meeting.
- **January 24:** Conducted a Loss Control Survey for ACUA.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 3:** Plan to conduct a Loss Control Survey at the Stillwater Building.
- **February 10:** Plan to attend the ACIC meeting.
- **February 10:** Plan to attend the ACIC Claims Committee meeting.

SAFETY DIRECTOR 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://njses.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: CDL Federal Motor Carrier Safety Administration (FMCSA) Drug and Alcohol Clearinghouse – January 10.
- NJCE JIF - Live Safety Training – March 2023 Registration is Now Open! – January 11.
- NJCE Leadership Skills Classes (2 Full Days) Training Schedule- January 12.
- NJCE JIF - JAM SD Bulletin: CDL-Drivers Annual Record Checks & Program Review Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Motor Vehicle Record Checks: Non-CDL Drivers Best Practices – January 23.
- 2023 MSI-NJCE EXPOS – January 26.
- NJCE JIF - JAM SD Message: Reminder – Post the OSHA 300A Injury Logs - February 3.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. There are Two ways to access the streaming on demand videos:

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos mentioned below) Expos will begin in March 2023:

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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 Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *The February thru March 2023 Live Training schedules and registration links are also 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 importantly 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 2022 Learning History – Live and On-Demand

ACIC	
County Proper	286
ACIA	1
ACUA	94
Total	381

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, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 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.

(Note: 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](#).



NJCE Learning Management System (LMS) - Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS) in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.

- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/nice/entities/nice/logon.htm>

J.A. Montgomery CONSULTING

Please Note: 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: <https://njce.org/safety/safety-webinars/>.

In-Person* training is being held via the MSI-NJCE Expos indicated with an (*). These Expos are scheduled throughout the state starting in March 2023 and are for training programs that are not available virtually.

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety/>

February thru March 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
2/1/23	Personal Protective Equipment	8:30 - 10:30 am
2/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/1/23	Hearing Conservation	1:00 - 2:00 pm
2/2/23	Asbestos Awareness	8:30 - 10:30 am
2/2/23	Fire Safety	11:00 - 12:00 pm
2/2/23	Fire Extinguisher Safety	1:00 - 2:00 pm
2/3/23	Disaster Management	9:00 - 10:30 am
2/3/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/3/23	Shop and Tool Safety	11:00 - 12:00 pm
2/3/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
2/6/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/7/23	Hazard Communication/ Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/23	Flagger Skills and Safety	10:30 - 11:30 am
2/7/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/8/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/8/23	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/9/23	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
2/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/9/23	Driving Safety Awareness	1:00 - 2:30 pm
2/10/23	Safety Committee Best Practices	8:30 - 10:00 am
2/10/23	Chipper Safety	10:30 - 11:30 am
2/10/23	Hearing Conservation	1:00 - 2:00 pm
2/13/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/14/23	Ethical Decision Making	9:00 - 11:30 am
2/14/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/23	Confined Space Entry	7:30 - 10:30 am
2/15/23	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/23	Chainsaw Safety	1:00 - 2:00 pm
2/16/23	Public Employers: What You Need to Know	8:30 - 10:00 am

2/16/23	Fire Department Risk Management	9:00 - 11:00 am
2/16/23	Fall Protection Awareness	1:00 - 3:00 pm
2/17/23	Fire Safety	8:30 - 9:30 am
2/17/23	Introduction to Communication Skills	10:00 - 12:00 pm
2/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/23	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/23	Playground Safety Inspections	1:00 - 3:00 pm
2/22/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/22/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/23/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/23	Flagger Skills and Safety	11:00 - 12:00 pm
2/24/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
2/24/23	Wellness for Government Employees	9:00 - 11:30 am
2/24/23	Personal Protective Equipment	1:00 - 3:00 pm
2/27/23	Confined Space Entry	8:30 - 11:30 am
2/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/23	Microlearning Theory and Practice	9:00 - 11:00 am
2/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
3/1/23	Personal Protective Equipment	8:30 - 10:30 am
3/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/23	Fire Safety	1:00 - 2:00 pm
3/2/23	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/2/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/3/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/3/23	Hearing Conservation	11:00 - 12:00 pm
3/6/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/6/23	Mower Safety	11:00 - 12:00 pm
3/7/23	Implicit Bias in the Workplace	9:00 - 10:30 am
3/7/23	Playground Safety Inspections	1:00 - 3:00 pm
3/8/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
3/8/23	Work Zone: Temporary Traffic Controls	11:00 - 1:00 pm
3/9/23	Fire Safety	8:00 - 9:00 am
3/9/23	Fire Extinguisher Safety	9:30 - 10:30 am
3/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
3/13/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/14/23	Preparing for First Amendment Audits	9:00 - 11:00 am
3/14/23	Chainsaw Safety	1:00 - 2:00 pm
3/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
3/15/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
3/16/23	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
3/16/23	Flagger Skills and Safety	10:00 - 11:00 am
3/16/23	Introduction to Understanding Conflict	1:00 - 3:00 pm

3/16/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/17/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/17/23	Hearing Conservation	11:00 - 12:00 pm
3/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/23	Shop and Tool Safety	7:30 - 8:30 am
3/20/23	Personal Protective Equipment	9:00 - 11:00 am
3/21/23	Accident Investigation	9:00 - 11:00 am
3/21/23	Productive Meetings Best Practices	1:00 - 2:30 pm
3/22/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/22/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/23/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/23/23	Fall Protection Awareness	1:00 - 3:00 pm
3/24/23	Special Event Management	8:30 - 10:30 am
3/24/23	Fire Extinguisher Safety	11:00 - 12:00 pm
3/27/23	Mower Safety	8:30 - 9:30 am
3/27/23	Chipper Safety	10:00 - 11:00 am
3/27/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/23	Ladder Safety/Walking & Working Surfaces	9:30 - 11:00 am
3/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/29/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/30/23	Confined Space Entry	8:30 - 11:30 am
3/30/23	Flagger Skills and Safety	1:00 - 2:00 pm
3/31/23	Driving Safety Awareness	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

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. ***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.***

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 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 to attendees who log in 5 minutes late or leave early.
- 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
2023**

2023	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	238	\$514,363.93	\$116,875.77	\$397,488.16	77%	100%
Grand Total	238	\$514,363.93	\$116,875.77	\$397,488.16	77%	100%

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	265	\$575,076.55	\$168,875.14	\$406,201.41	71%	93%
FEBRUARY	354	\$478,324.86	\$127,018.16	\$351,306.70	73%	97%
MARCH	367	\$366,715.33	\$140,353.26	\$226,362.07	62%	96%
APRIL	285	\$369,080.16	\$117,674.14	\$251,386.02	68%	81%
MAY	416	\$456,815.47	\$121,958.79	\$334,856.68	73%	98%
JUNE	468	\$880,051.28	\$263,022.18	\$617,029.10	70%	99%
JULY	247	\$276,992.78	\$76,049.89	\$200,942.89	73%	99%
AUGUST	315	\$602,397.28	\$230,181.07	\$372,216.21	62%	75%
SEPTEMBER	346	\$390,013.36	\$126,085.68	\$263,927.68	68%	94%
OCTOBER	350	\$607,632.63	\$186,755.26	\$420,877.37	69%	93%
NOVEMBER	377	\$354,401.08	\$120,345.48	\$234,055.60	66%	95%
DECEMBER	324	\$448,960.24	\$152,379.64	\$296,580.60	66%	82%
Grand Total	4114	\$5,806,441.02	\$1,830,698.69	\$3,975,742.33	68%	93%



**ATLANTIC COUNTY INSURANCE COMMISSION
WORKERS' COMPENSATION CLAIMS REPORT**

**WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2023 – 1/31/2023**

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	1		1
MEDICAL ONLY	6	2	8
REPORT ONLY-WC	13	1	14
Grand Total	20	3	23

**COVID-19 CLAIMS REPORTED
1/1/2023 – 1/31/2023**

None Reported



ATLANTIC COUNTY INSURANCE COMMISSION

**TOP 10 PROVIDERS
1/1/2023 - 1/31/2023**

COUNTY OF ATLANTIC, UTILITY AUTHORITY AND IMPROVEMENT AUTHORITY COMBINED

	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$53,251.05	Hospital
ORTHONJ, LLC	\$10,011.98	Orthopedic Surgery
NOVACARE REHABILITATION	\$8,960.00	Physical Therapy
SOUTH JERSEY REHAB & SPINE INC	\$7,013.73	Physical Medicine & Rehab
ONE CALL CARE DIAGNOSTICS	\$5,720.00	Diagnostic Radiology
ATLANTICARE REGIONAL MEDICAL CENTER	\$5,022.00	Hospital
ATLANTICARE SURGERY CENTER EHT	\$5,013.58	Ambulatory Surgery Center
ARMC ANESTHESIOLOGISTS	\$2,916.00	Anesthesiology
SOCIETY HILL ANESTHESIA CONSULTANTS	\$2,490.00	Anesthesiology
ATLANTICARE PHYSICIAN GROUP P A	\$2,251.31	Occupational Medicine
Grand Total	\$102,649.65	

COUNTY OF ATLANTIC

	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$53,251.05	Hospital
ORTHONJ, LLC	\$8,698.73	Orthopedic Surgery
NOVACARE REHABILITATION	\$8,176.00	Physical Therapy
SOUTH JERSEY REHAB & SPINE INC	\$7,013.73	Physical Medicine & Rehab
ATLANTICARE REGIONAL MEDICAL CENTER	\$5,022.00	Hospital
ONE CALL CARE DIAGNOSTICS	\$4,675.00	Diagnostic Radiology
ATLANTICARE SURGERY CENTER EHT	\$3,646.24	Ambulatory Surgery Center
SOCIETY HILL ANESTHESIA CONSULTANTS	\$2,490.00	Anesthesiology
ARMC ANESTHESIOLOGISTS	\$2,268.00	Anesthesiology
ZYNEX MEDICAL INC.	\$1,927.42	Durable Medical Equipment
Grand Total	\$97,168.17	

UTILITY AUTHORITY

	APPROVED	SPECIALTY
ATLANTICARE SURGERY CENTER EHT	\$1,367.34	Ambulatory Surgery Center
ORTHONJ, LLC	\$1,313.25	Orthopedic Surgery
ATLANTIC EMERGENCY ASSOCIATES, PA	\$1,164.80	Emergency Medicine
ONE CALL CARE DIAGNOSTICS	\$1,045.00	Diagnostic Radiology
ATLANTICARE PHYSICIAN GROUP P A	\$829.38	Occupational Medicine
ATLANTIC PHYSICAL THERAPY CENTER	\$800.00	Physical Therapy
NOVACARE REHABILITATION	\$784.00	Physical Therapy
ARMC ANESTHESIOLOGISTS	\$648.00	Anesthesiology
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	\$546.15	Orthopedics/Occupational Med
BAYFRONT EMERGENCY PHYSICIANS, PA	\$532.00	Emergency Medicine
Grand Total	\$9,029.92	



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

COUNTY OF ATLANTIC													
2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	196	\$472,237.13	\$107,266.05	\$364,971.08	77%	98%	JANUARY	196	\$534,303.55	\$153,759.64	\$380,543.91	71%	93%
FEBRUARY							FEBRUARY	266	\$429,378.91	\$108,332.83	\$321,046.08	75%	98%
MARCH							MARCH	265	\$298,098.67	\$115,266.38	\$182,732.29	61%	96%
APRIL							APRIL	234	\$226,907.58	\$70,513.00	\$156,394.58	69%	90%
MAY							MAY	315	\$375,003.89	\$87,229.60	\$287,774.29	77%	98%
JUNE							JUNE	351	\$499,954.35	\$152,046.94	\$347,907.41	70%	99%
JULY							JULY	182	\$212,486.27	\$56,666.77	\$155,819.50	73%	99%
AUGUST							AUGUST	228	\$418,717.03	\$187,525.87	\$231,191.16	55%	64%
SEPTEMBER							SEPTEMBER	228	\$260,809.62	\$78,565.18	\$182,244.44	70%	93%
OCTOBER							OCTOBER	245	\$486,605.22	\$156,823.76	\$329,781.46	68%	97%
NOVEMBER							NOVEMBER	285	\$242,177.87	\$83,035.80	\$159,142.07	66%	93%
DECEMBER							DECEMBER	239	\$400,207.35	\$132,203.53	\$267,903.82	67%	81%
Grand Total	196	\$472,237.13	\$107,266.05	\$364,971.08	77%	98%	Grand Total	3034	\$4,384,650.31	\$1,392,169.30	\$3,002,481.01	68%	92%

UTILITY AUTHORITY													
2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%	JANUARY	69	\$40,773.00	\$15,115.50	\$25,657.50	63%	97%
FEBRUARY							FEBRUARY	88	\$48,945.95	\$18,685.33	\$30,260.62	62%	95%
MARCH							MARCH	102	\$68,616.66	\$24,986.88	\$43,629.78	64%	97%
APRIL							APRIL	51	\$142,152.58	\$47,161.14	\$94,991.44	67%	98%
MAY							MAY	101	\$81,811.58	\$34,729.19	\$47,082.39	58%	100%
JUNE							JUNE	115	\$379,655.93	\$110,654.43	\$269,001.50	71%	99%
JULY							JULY	65	\$64,506.51	\$19,383.12	\$45,123.39	70%	99%
AUGUST							AUGUST	86	\$183,541.25	\$42,552.43	\$140,988.82	77%	99%
SEPTEMBER							SEPTEMBER	118	\$129,203.74	\$47,520.50	\$81,683.24	63%	97%
OCTOBER							OCTOBER	105	\$121,027.41	\$29,931.50	\$91,095.91	75%	99%
NOVEMBER							NOVEMBER	92	\$112,223.21	\$37,309.68	\$74,913.53	67%	99%
DECEMBER							DECEMBER	85	\$48,752.89	\$20,076.11	\$28,676.78	59%	92%
Grand Total	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%	Grand Total	1077	\$1,421,210.71	\$448,105.81	\$973,104.90	68%	99%

IMPROVEMENT AUTHORITY													
2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY							FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH							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	2	\$441.00	\$320.81	\$120.19	27%	100%
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	1	\$139.00	\$102.77	\$36.23	26%	100%
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	3	\$580.00	\$423.58	\$156.42	27%	100%



Atlantic County Insurance Commission
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: February 10, 2023

Brown & Brown Contacts

Bob Gemmell (Cell) 610-737-2250 bob.gemmell@bbrown.com	Sean Gormley (Cell) 609-605-4656 scan@irsteam.com
Wayne Ring (office) 973-549-1975 wayne.ring@bbrown.com	Crystal Robinson (office) 973-531-292 crystal.robinson@bbrown.com
Suzanne Bridge (office) 973-549-1875 suzanne.bridge@bbrown.com	

Activities since January 13, 2023:

1. Claims Review/Updates from Mark Rudisill from Qual Lynx
2. Participate in Conference Call with ACIA to discuss Library/COB loss
3. Review Loss Control Report from ACUA – Absecon Pump Station, Pleasantville Pump Station and English Creek Pump Station
4. Participate in NJCEL Renewal Review Webinar
5. Participate in Internal Safety Meetings
6. Reviewed numerous insurance requirements/Certificate Reviews
7. Reviewed numerous Law Enforcement and Safety Bulletins provided by Natalie Dougherty, Sr. Administrative Coordinator from JA Montgomery for the NJCEL JIF

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 13, 2023 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
Timothy Edmunds	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Kathy Kissane
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<u>PERMA Claims</u> Jennifer Davis

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Alan Cohen for James F. Ferguson
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Treasurer	Bonnie Lindaw (Not Present)
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Brown & Brown Insurance Bob Gemmell (By Telephone)
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ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF DECEMBER 9, 2022.

MOTION TO APPROVE OPEN MINUTES OF DECEMBER 9, 2022.

Motion:	Commissioner Robbins
Second:	Commissioner Fedorko
Vote:	5 Ayes

CORRESPONDENCE: None.

Commissioner Woods turned the meeting over to the Executive Director to run the meeting for the election of officers.

Alan Cohen administered the oaths to the Commissioners.

Mr. Stokes opened the meeting for nominations of Chairperson. Commissioner Kessler nominated Jacqueline Woods and was seconded by Tammi Robbins. There were no other nominations.

Mr. Stokes opened the meeting for nomination of Vice Chairperson. Commissioner Woods nominated Tammi Robbins and was seconded by Commissioner Kessler. There were no other nominations.

MOTION TO CLOSE NOMINATIONS FOR COMMISSION CHAIRPERSON AND VICE CHAIRPERSON AND TO ACCEPT THE NOMINATIONS AS PRESENTED.

Motion: Commissioner Kessler
Second: Commissioner Edmunds
Vote: 5 Ayes

EXECUTIVE DIRECTOR'S REPORT: Brad Stokes presented the Executive Director's report. Mr. Stokes reviewed the reorganization resolutions.

Resolution 1-23 Certifying the Election of Fund Chairperson and Vice Chairperson

Resolution 2-23 Appointing CEL Commissioner Janette Kessler

Resolution 3-23 Appointing Commission Treasurer Bonnie Lindaw

Resolution 4-23 Appointing Commission Attorney James Ferguson

Resolution 5-23 Appointing Commission Secretary Chandra Anderson

Resolution 6-23 Designating Authorized Depositories for Commission Assets

Of note, Citizens Bank has purchased Investors Bank and rebranding will be completed in the near future.

Resolution 7-23 Designating Authorized Signatures for Commission Bank Accounts

Resolution 8-23 Establishing a Cash Management Plan

Of note, there were no changes to the Plan except for the years.

Resolution 9-23 Establishing Meeting Dates for 2023

Resolution 10-23 Designating PERMA as Custodian of Records

Resolution 11-23 Designating *The Press of Atlantic City* as Official Newspaper

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-23 THROUGH 11-23.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 5 Ayes

MOTION TO APPROVE RESOLUTION 12-23 APPROVING PAYMENT OF A STIPEND TO HSING-YI CHOU FOR COMMISSION TREASURER SERVICES.

**Motion: Commissioner Robbins
Second: Commissioner Fedorko
Vote: 5 Ayes**

Public hearing for the 2023 budget which was introduced during the December 9, 2022 meeting.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2023 BUDGET.

**Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 5 Ayes**

The 2023 budget is in the amount of \$9,378,257. The CEL premiums went up and the ancillary coverages made up that increase. POL/EPL was 24% higher, med/mal was lower than anticipated, and cyber had an 11% increase, which was lower than anticipated. Overall the changes are at about 8%. The assessment allocations had some changes as well. The County has a 10.78% increase, the ACUA went down, and ACIA had no increase.

The CEL was initially looking at \$550,000 shortage and decided to use surplus to offset that increase, thereby saving all members a big increase in premiums. Dividends will also be issued. This was a very tough renewal. The property side is still very difficult. Having our yearly appraisals done early helps a lot with the property coverage. The CEL will be implementing an appraisal program for other Commissions.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2023 BUDGET.

**Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 5 Ayes**

MOTION TO ADOPT THE 2023 PROPERTY AND CASUALTY BUDGET AND CERTIFY THE ANNUAL ASSESSMENTS.

**Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 5 Ayes**

CERTIFICATES OF INSURANCE: There was one certificate issued for the month of December 2022.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

**Motion: Commissioner Woods
Second: Commissioner Robbins
Vote: 5 Ayes**

The CEL and finance committees were very busy during this renewal. Their reports talk about the surplus premium offset of \$550,000 which directly saved us on our budget. The dividend for our Commission is

\$18,000 split among the member entities. Karen Read will be sending out choice options for the members to either charge back or receive a check.

The Fund's financial fast track for October has a decrease of about \$40,000. November had an increase of about \$39,000, so the two months almost evened out. There is a deficit of \$126,000. We are keeping a close eye on all years and will schedule another claims review in the coming months.

The CEL's financial fast track from August shows a \$15.3 million surplus.

Claims activity report shows 36 more open claims from October and 53 less open claims in November. Most of the closed claims were workers' compensation claims.

CLAIMS SERVICES: Jennifer Davis advised there was nothing to report for Claims Services.

TREASURER: Bonnie Lindaw was not present. Commissioner Woods reviewed the January Bills List which was a voided and reissued check in the amount of \$2,656.00 to Asset Works, because the original check was not received.

MOTION TO APPROVE RESOLUTION 13-23 THE JANUARY BILLS LIST.

Motion: Commissioner Robbins
Second: Commissioner Fedorko
Vote: 5 Ayes

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for December and January. The media library and online streaming services remain available. All training through March 31, 2023 have been listed on the website NJCE.org.

The Federal Motor Carrier Safety Administration requires any CDL applicant to complete a training program. JA Montgomery is developing a CDL training program to comply with that mandate. They will include a trainer packet with resources to train in house prior to going to the MVC to complete the test. The pre-trip inspection is very important and some applicants fail on that inspection. Commissioner Kessler looked into this training and there are challenges for the instructor, in that the instructor must have a CDL license and be competent to train. The instructor can only train with the license held (Class A to Class A, Class B to Class B, etc.). This training at a driver school is very expensive at \$4,000 to \$6,000 per student. JA Montgomery is working on getting a CDL licensed trainer. The program will be rolled out by the end of the month.

Mr. Prince is working with Angelier Hurt to schedule County loss control visits. They are also working with the ACUA to conduct various trainings.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. There were end of year savings of 68% which is \$3,975,742, with 93% of bills in network. There are 347 claims for the year; 240 for the County; 105 for the ACUA; and 2 for the ACIA; with 47 COVID claims.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane presented the Claims Services report. Pages 41 and 42 of the agenda are the updated contact information for the adjusting team. Email addresses changed when they changed computer platforms. Some phone numbers changed as well.

Ms. Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 12 PARS. The PARS were reviewed and recommended for approval by the Committee. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

MOTION TO APPROVE THE 12 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF JANUARY 13, 2023.

Motion: Commissioner Kessler
Second: Commissioner Fedorko
Vote: 5 Ayes

RISK MANAGER'S REPORT: Bob Gemmill attended by telephone and presented the Risk Management report. The report covers all risk management activities which includes review of claims, coverages, certificates, and contracts. December work involved working with a lot of renewal information. Mr. Gemmill requested to be included on loss control visits and property inspections. Thank you for the opportunity to serve the Commission.

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 February 10, 2023 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko
Second: Commissioner Kessler
Vote: 5 Ayes

MEETING ADJOURNED: 11:25 A.M.
Minutes prepared by: Chandra Anderson, Secretary

APPENDIX II
2023 Risk Management Plan

**Atlantic County Insurance Commission
2023 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/2023 the 2023 Plan of Risk Management shall be:

1.) The perils or liability to be insured against.

- a.) The Insurance Commission insures the following perils or liability:
- Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
- b.) The following coverages are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF).
- Excess Workers' Compensation
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/Employment Practices Liability
 - Crime
 - Pollution Liability – Atlantic County Utilities Authority only
 - Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability

2.) The limits of coverage.

- a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
 - Employer's Liability - \$26,150,000
 - USL&H – Included
 - Harbor Marine/Jones Act – Included
- b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
 - Subsidence - \$750,000 per occurrence
 - Owned Watercraft 35' in length or less - \$750,000.
 - Garage Liability - \$750,000
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
 - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability
- The NJC via the commercial market covers public officials liability, school board legal liability (where applicable) and employment practices liability as follows:
 - \$10,000,000 each claim and in the annual aggregate subject to the retentions as outlined below:
 - POL - \$500,000
 - EPL - \$500,000
 - Atlantic County UA - \$15,000 POL/\$35,000 EPL
 - Atlantic County IA - \$10,000 POL/\$10,000 EPL
- e.) Medical Professional General Liability/Excess Medical Professional
- Limit: \$1,000,000 per claim / \$3,000,000 aggregate

- Excess Limit: \$20,000,000 per claim / \$20,000,000 aggregate
- Member Entity Retention GL and PL: \$1,000,000

f.) Employed Lawyers Professional Liability

- Limit: \$5,000,000 per claim / \$10,000,000 aggregate
- Retention: \$25,000

g.) Non-Owned Aircraft. \$9,000,000 CSL for Bodily Injury and Property Damage Liability

- \$5,000 medical expense for each passenger.
- \$5,000,000 Rotor Wing

h.) Property/Equipment Breakdown

- All Risk: \$110,000,000 Per Occurrence
- Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
- Flood: \$50,000,000 Aggregate, except
 - Flood, High Hazard: \$25,000,000 Aggregate
- Earthquake: \$100,000,000 Aggregate
- Vehicles (PD Only): \$10,000,000
 - Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA, Per Location:
 - Building: Max available NFIP limit (typically \$500,000)
 - Contents: Max available NFIP limit (typically \$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence

g.) Crime

Limit per occurrence:

- County of Atlantic (Including Meadowview Nursing Home) – \$1,500,000
- Atlantic County UA - \$1,000,000
- Atlantic County Improvement Authority - \$1,000,000

Deductible per occurrence:

- County of Atlantic (Including Meadowview Nursing Home) – \$25,000
- Atlantic County UA - \$15,000
- Atlantic County Improvement Authority – \$15,000

h.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate-Atlantic County UA only.
- Member Entity Deductible: \$50,000

i.) Employed Lawyers Professional Liability

- Limit: \$5,000,000 per claim / \$10,000,000 aggregate
- Member Entity Self Insured Retentions:
 - Atlantic County \$25,000
 - All Other Entities: Not applicable

j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

NOTE: Each Member entity is responsible for paying up to its individual self-insured retention on those ancillary lines of insurance purchased from the commercial market via NJCJIF.

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

3.) The amount of risk to be retained by the Insurance Commission.

a.) Workers' Compensation (all coverages) - \$750,000 CSL

b.) Excess Liability (all coverages) - \$500,000 CSL

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL

c.) Public Officials Liability/ Employment Practices Liability –

- POL - \$500,000
 - EPL - \$350,000
 - Atlantic County UA - \$10,000 excess \$15,000 POL/\$65,000 excess \$35,000 EPL
 - Atlantic County IA - \$15,000 excess \$10,000 POL/\$25,000 excess \$10,000 EPL
- d.) Property/APD - \$250,000 per occurrence less member deductibles.
- Flood, SFHA: \$500,000
- e.) Equipment Breakdown –
- \$75,000 excess \$25,000 for Atlantic County
 - \$95,000 excess \$5,000 for Atlantic County Utilities Authority
 - \$95,000 excess \$5,000 for Atlantic County Improvement Authority
- f.) Crime – None
- g.) Pollution Liability – None
- h.) Medical Professional General Liability – None
- i.) Employed Lawyers Liability – None
- j.) Cyber Liability - None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies

providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's five major excess insurers (i.e. Munich and Old Republic for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
- b.) Each member entity is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does not purchase commercial insurance.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.
- \$15,000 for workers compensation claims
 - \$7,500 for liability claims
 - With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next

regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this ___ day of _____, 2023.

ATLANTIC COUNTY INSURANCE COMMISSION

JAQUELINE WOODS, CHAIRPERSON

ATTEST:

TAMMI ROBBINS, VICE- CHAIRPERSON

Appendix III
NJCE 2023 Renewal Overview

2023



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

Renewal Overview

January 31, 2023

Renewal Summary

As presented during our Pre-Renewal Presentation in August, we still encounter a hard market, the most difficult since the 1980s. After years of challenging renewals in nearly every area of coverage, we finally begin to see some settling although it is settling at much higher rates, more restrictive terms and less capacity than we saw just five years ago. While many coverages have started to stabilize heading into our 2023 renewal, the Property market took a violent turn toward the worse.

- **Property** – Despite the ever-increasing natural disasters, including the unexpected wildfires and southern freeze events, Property insurers began to see some positive underwriting results during 2021. In late Q3 of 2021, we saw Ida occur, ultimately developing into the fifth costliest insured loss in US history (\$78.8B). And despite Ida, the insurers remained positive. That was until Hurricane Ian hit just one year later with an insured loss of over \$50B. Within one month of Ian, insurer executives (particularly reinsurers) made announcements of planned drastic decreases in capacity, significantly more restrictive terms, higher retentions and large rate hikes. On average, clean and non-CAT prone areas saw 25% rate increases, while CAT-prone saw anywhere between 50%-150%. This came with more restrictive terms, higher deductibles and programs not being able to fill all their capacity.
- **Liability** – Social inflation continues to affect insurers and insureds across the country. Although the known exposures continue from the past few years, the development in claims dollars continues to rise. Even in NJ, we have seen over 50% increase in claims development over the last ten years, including over 75% increase in the average cost per claim during the same period.
- **Workers' Compensation** – No new surprises here. We continue to see COVID-19 to be a long-term concern, while the severe cases saw in the first 12-24 months of the pandemic are not expected at any notable level. The NJCE will continue to see other mounting costs in this coverage line from the increase in presumption and legislative changes shifting more costs to the members.
- **Public Officials / Employment Practices** – The same trends seen in normal liability over past ten years is being seen in POL/EPL now. We are reviewing this recent trend closely to see how much of an impact the pandemic had on these results.
- **Cyber** – Frequency of events may be stabilizing, although the “stable” level is very high, but severity continues to grow. As saw last year, insurers are particularly concerned with widespread events (i.e. Microsoft Zero Day, Last Pass, etc.). Insurers are beginning to find sustainable paths forward with writing this coverage, but insureds have to continue with good security. The work we have done with the Cyber Task Force has certainly helped, but efforts need to continue developing.

It is more important than ever to create the right insurance structure and pick the correct insurance partners to ensure stability in coverage and claims handling through this difficult marketplace. While we continually have discussions with the majority of the marketplace, Property needed by far the most attention and marketing this year.

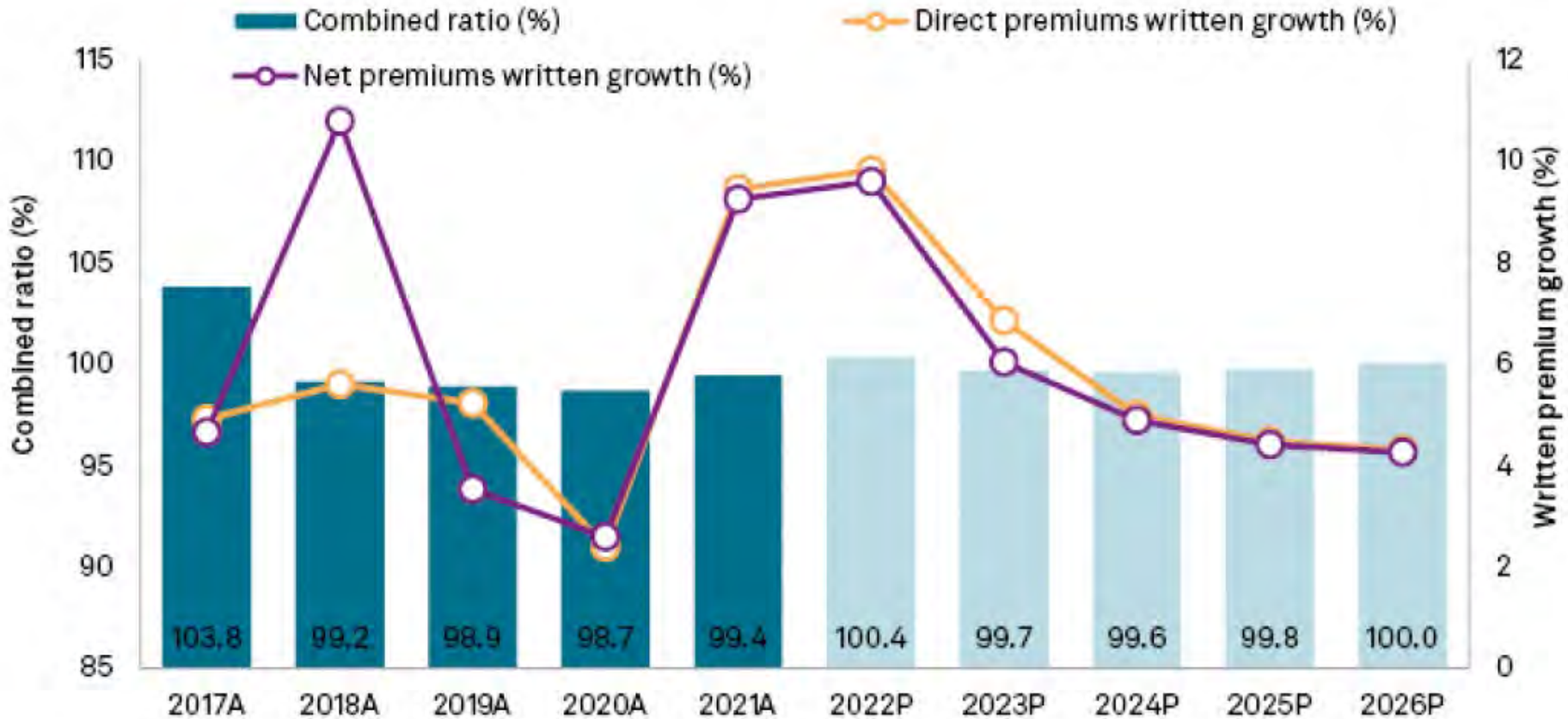
The following pages detail coverage changes to be aware of for 2023. As we pass through yet another renewal in this difficult marketplace, we thank you all for the support. While additional costs are in the budget in the form of loss funding for certain higher retentions, the collective has helped the NJCE achieve less than a 7% rate increase on the excess insurance for this renewal.



Marketplace Overview

Marketplace Overview

Overall P&C industry outlook



Data compiled June 14, 2022.

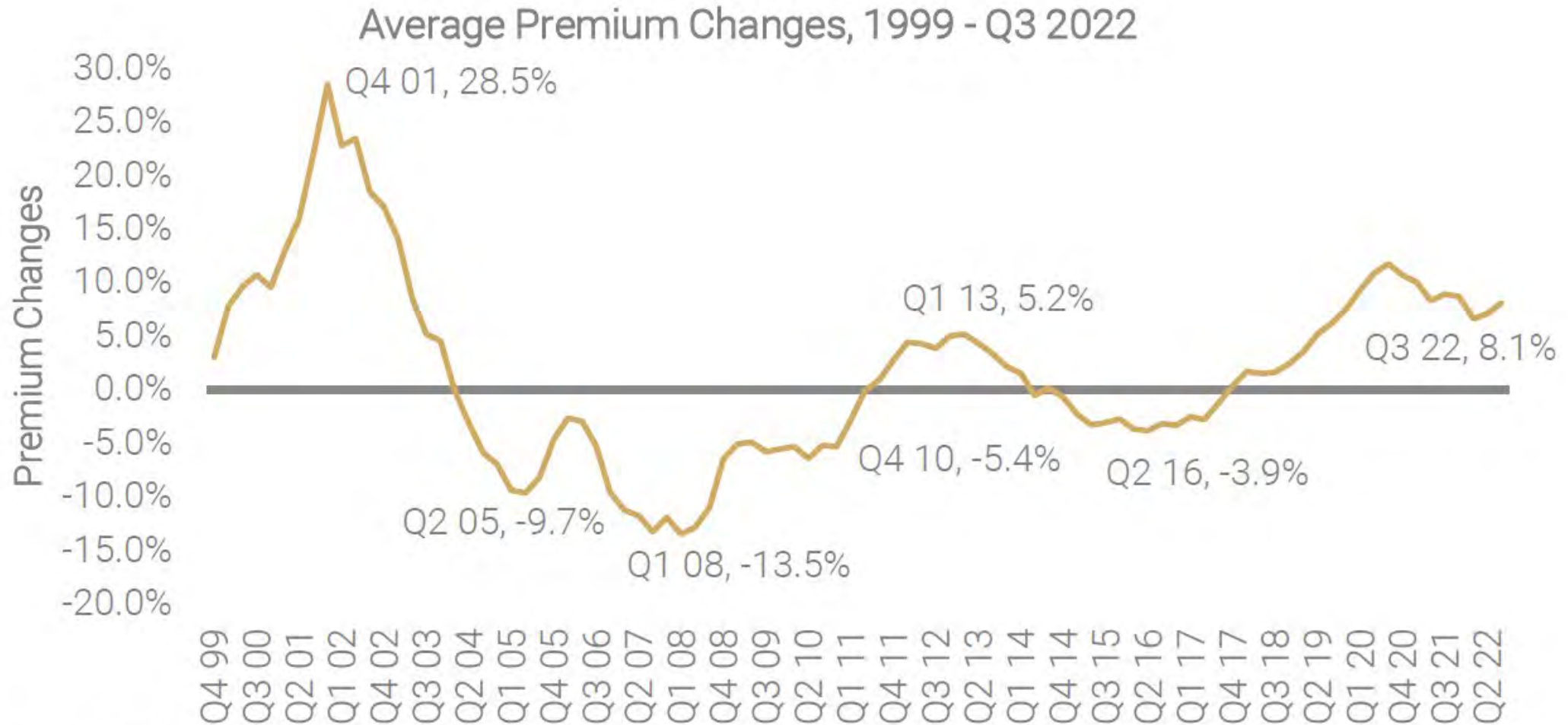
A = actual results; P = projected results

Results adjusted to exclude state funds, residual markets and AIU Insurance Co.

Sources: S&P Global Market Intelligence; proprietary estimates

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Marketplace Overview



Source: The Council of Insurance Agents & Brokers

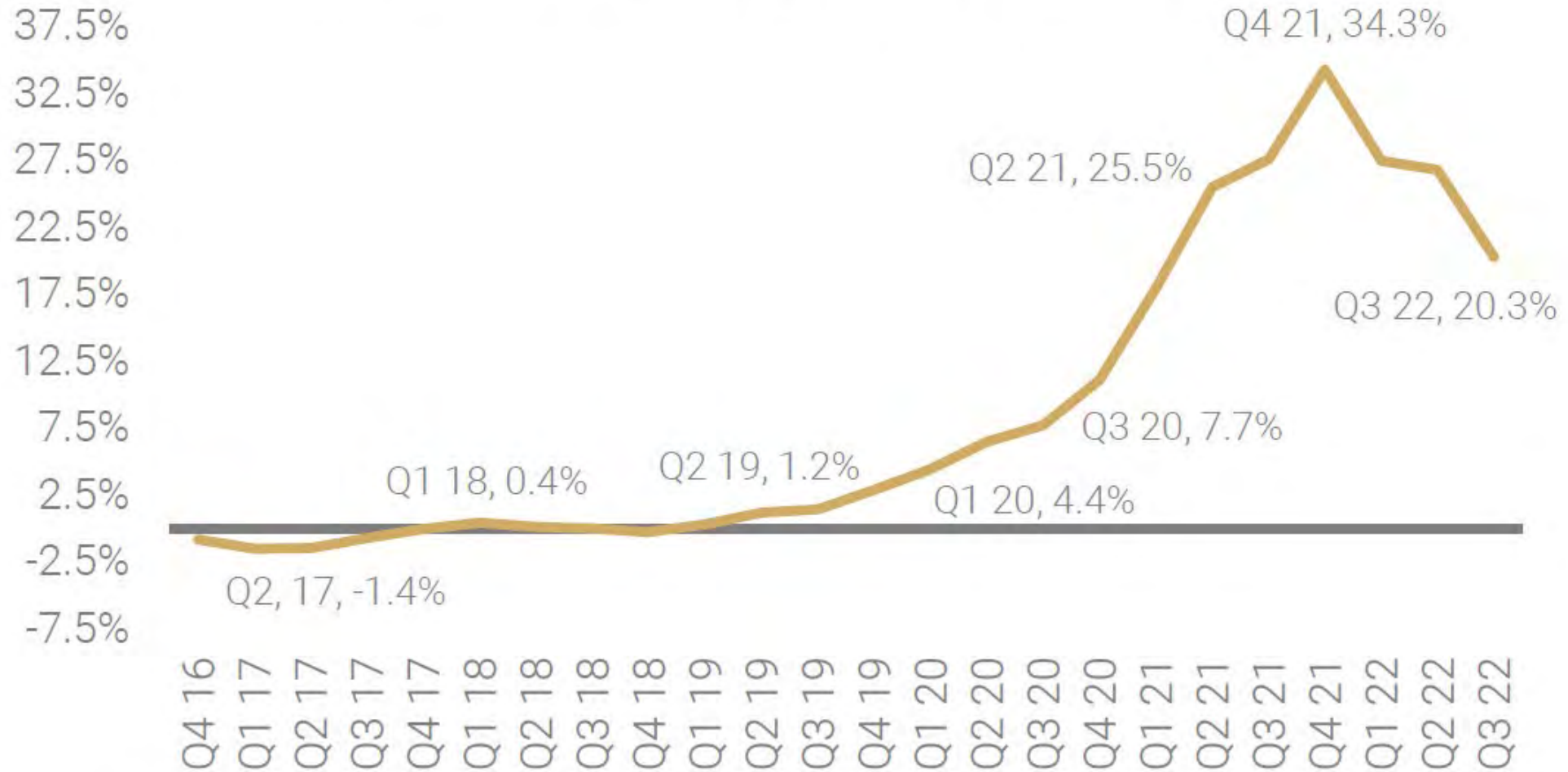
Marketplace Overview

Premium Change for Commercial Property, 2013 - Q3 2022



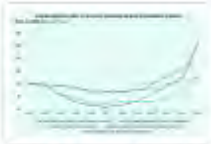
Marketplace Overview

Premium Change for Cyber, Q4 2016 - Q3 2022



Marketplace Overview

Property Focus



Retrocession rates now 165% higher than 2017 lows: Jefferies
4TH JANUARY 2023

Rates-on-line for non-marine catastrophe retrocessional reinsurance are now up approximately 165% on their 2017 lows, analysts at Jefferies have pointed out using data reported by broking group Howden.



Renewals: Catastrophe retro rates +50%, global property cat +37%, says Howden
3RD JANUARY 2023

Risk-adjusted non-marine catastrophe retrocession excess-of-loss rates-on-line rose by 50% at the January 2023 renewals, while global property catastrophe reinsurance rates rose 37%, according to international broking group Howden.

Aggregate retro supply shrank further, terms more restrictive at 1/1: Gallagher Re

27TH JANUARY 2023

In the global retrocessional reinsurance market, the availability of aggregate covers had been shrinking for some time, but at the January 2023 renewals aggregate retro capacity supply shrank further, while the terms of protection continued to become more restrictive, broker Gallagher Re has said.

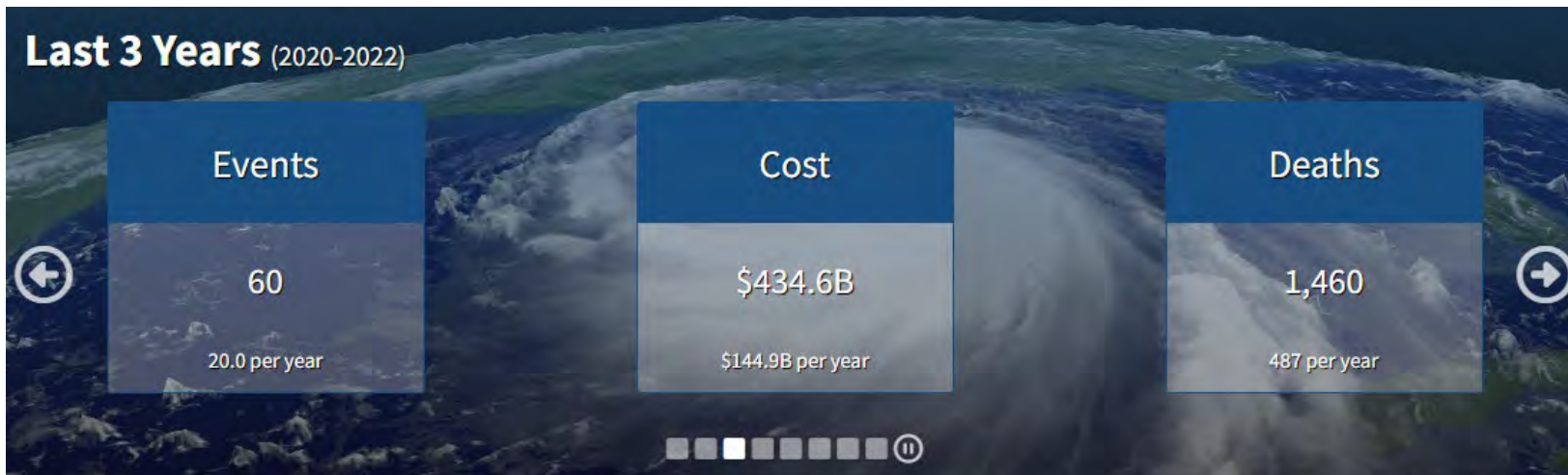
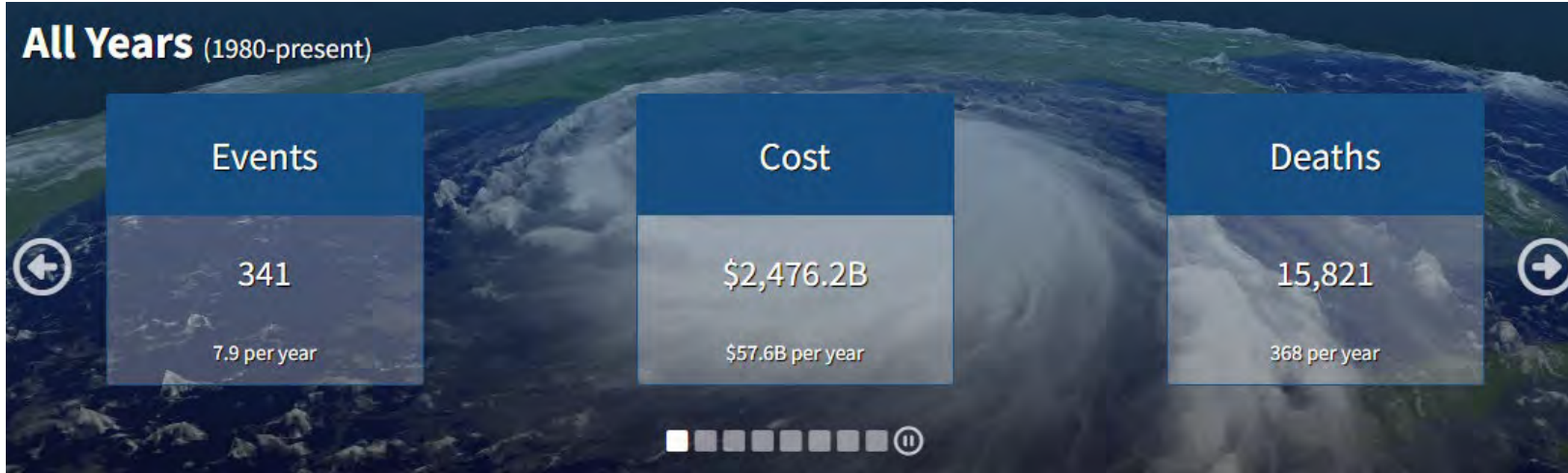
January Renewals See Hardest Property Catastrophe Reinsurance Rates in Generation

By L.S. Howard | January 4, 2023



Marketplace Overview

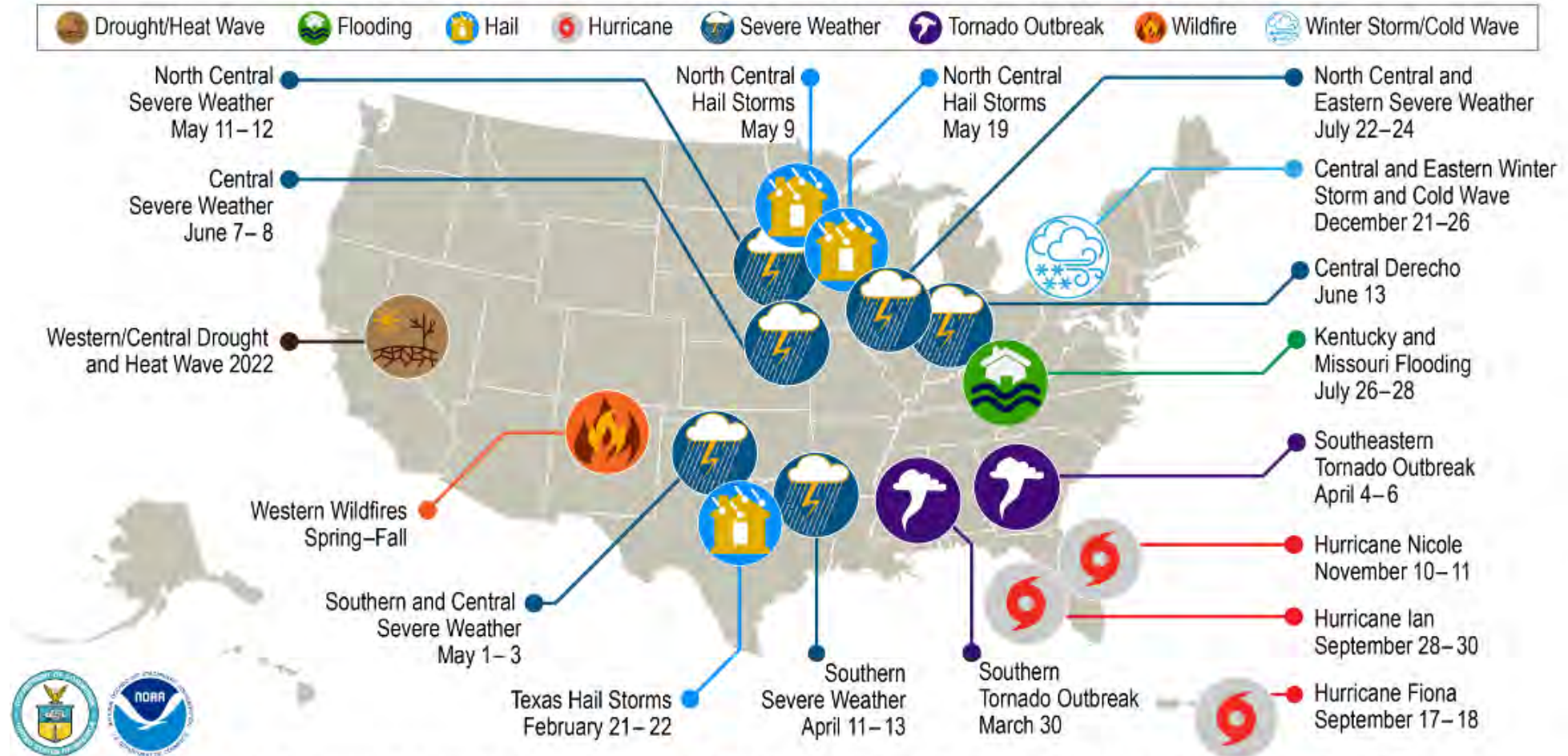
Property Focus



Marketplace Overview

Property Focus

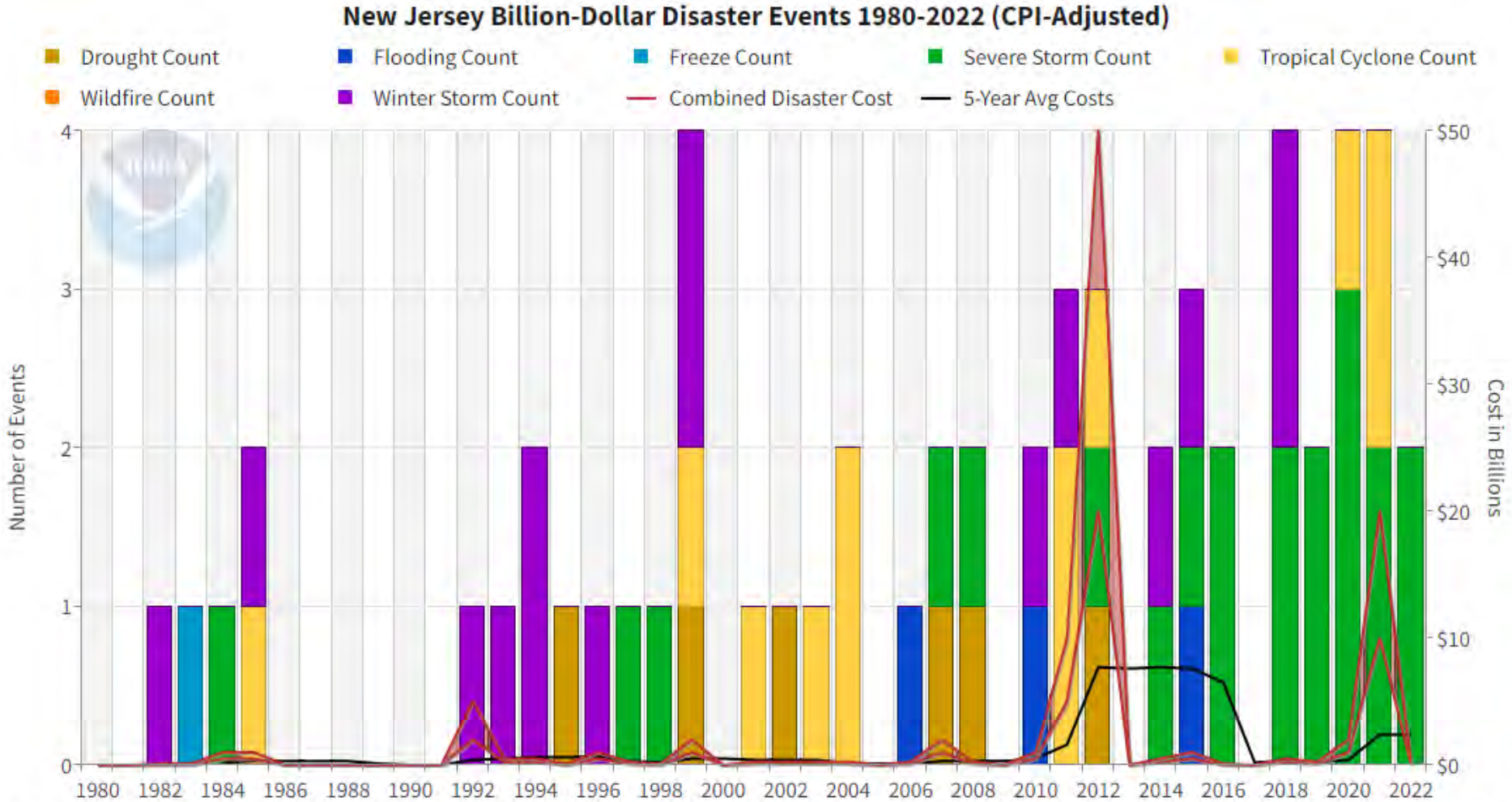
U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States in 2022.

Marketplace Overview

Property Focus



Updated: January 10, 2023

Powered by ZingChart

Marketplace Overview

Property Focus

United States

Severe Convective Storm Outbreaks

12 billion-dollar events in total
\$37B economic loss,
\$29B insured loss

Widespread Drought

Severe drought conditions
throughout the year
\$16B economic loss,
\$8B insured loss

Missouri and Kentucky Flooding

1,000-year flooding triggered by extreme rainfall
\$1.4B economic loss, \$450M insured loss, 43 fatalities



Hurricane Ian

Second costliest insured
loss even on record globally
\$95B+ economic loss,
\$50-55B insured loss,
152 fatalities



1.39°C (2.5°F)

U.S. summer temperature anomaly; the third-hottest
summer (Jun 1-Aug 31) in 128 years



-22.2°C (-40°F)

Temperature drop in just 30 minutes, recorded in
Cheyenne, WY, on Dec 21



66,255

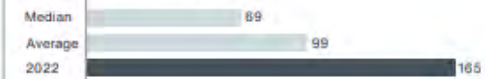
Number of wildfires across the U.S.; the highest number
in 10 years



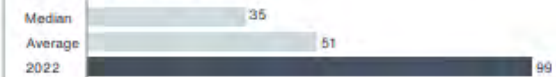
81.2 in (206 cm)

Highest 3-day snowfall accumulation in lake-effect
snowstorm reported in Hamburg, NY

Economic Losses (\$ billion)



Insured Losses (\$ billion)



53%

of global
economic losses



75%

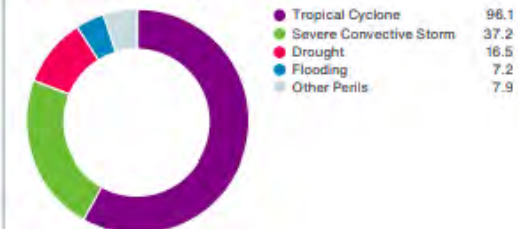
of global
insured losses



60%

of losses covered
by insurance

Economic Losses (\$ billion)



Marketplace Overview

Liability Focus

Incurred Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	84.69%	11.46%	9.91%	3.04%	-10.62%	0.92%	1.75%	-0.90%	-0.39%	0.13%	0.05%	0.01%	-0.05%
1/1/2011 - 12/31/2011	48.82%	17.90%	14.12%	7.43%	8.20%	2.88%	0.84%	-0.41%	0.97%	-0.66%	-0.07%	-0.02%	
1/1/2012 - 12/31/2012	30.24%	13.95%	20.69%	10.16%	17.68%	1.45%	1.15%	1.07%	2.67%	1.10%	-0.17%		
1/1/2013 - 12/31/2013	30.33%	10.69%	16.67%	14.16%	18.29%	8.55%	7.25%	-6.35%	-0.09%	0.49%			
1/1/2014 - 12/31/2014	18.14%	15.59%	23.03%	23.26%	7.74%	10.91%	1.67%	-0.01%	-0.32%				
1/1/2015 - 12/31/2015	21.05%	13.57%	22.18%	21.55%	14.50%	-2.18%	5.63%	3.71%					
1/1/2016 - 12/31/2016	21.04%	29.81%	25.67%	10.91%	8.95%	2.59%	1.03%						
1/1/2017 - 12/31/2017	26.52%	19.83%	27.31%	13.42%	7.81%	5.11%							
1/1/2018 - 12/31/2018	26.06%	19.21%	31.09%	8.73%	14.91%								
1/1/2019 - 12/31/2019	24.93%	16.86%	33.73%	24.48%									
1/1/2020 - 12/31/2020	55.96%	35.57%	8.47%										
1/1/2021 - 12/31/2021	59.35%	40.65%											
1/1/2022 - 12/31/2022	100.00%												

Claim Count Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	83.92%	11.15%	3.09%	0.93%	0.25%	0.49%	0.04%	0.03%	0.01%	0.01%	0.03%	0.01%	0.03%
1/1/2011 - 12/31/2011	84.66%	11.04%	1.94%	1.10%	0.80%	0.25%	0.13%	0.03%	0.00%	0.01%	0.03%	0.00%	
1/1/2012 - 12/31/2012	76.98%	18.12%	2.46%	1.43%	0.67%	0.17%	0.06%	0.02%	0.06%	0.00%	0.04%		
1/1/2013 - 12/31/2013	82.45%	12.47%	2.99%	1.12%	0.58%	0.20%	0.04%	0.08%	0.04%	0.02%			
1/1/2014 - 12/31/2014	84.90%	10.53%	2.44%	1.31%	0.49%	0.17%	0.10%	0.07%	0.00%				
1/1/2015 - 12/31/2015	86.78%	9.64%	2.21%	0.96%	0.15%	0.08%	0.10%	0.07%					
1/1/2016 - 12/31/2016	85.00%	11.65%	2.03%	0.75%	0.22%	0.18%	0.16%						
1/1/2017 - 12/31/2017	82.87%	12.77%	3.33%	0.59%	0.28%	0.16%							
1/1/2018 - 12/31/2018	84.58%	12.44%	2.14%	0.50%	0.34%								
1/1/2019 - 12/31/2019	83.17%	13.83%	2.06%	0.94%									
1/1/2020 - 12/31/2020	84.38%	13.76%	1.86%										
1/1/2021 - 12/31/2021	88.34%	11.66%											
1/1/2022 - 12/31/2022	100.00%												



Renewal Overview

Coverage Updates

Property

Marketing

- Approached over 35 markets, in US, London and Bermuda

Excess Changes

- Zurich reducing capacity from 90% to 50%, so the open 40% is being filled with layered and quota share participants.
- Deductibles being increased as follows:
 - AOP: \$2m to \$3m
 - Earth Movement: \$2m to \$3m
 - Flood: \$2m to \$3m
 - Maximum Flood Deductible, Per Occurrence: \$5m to \$10m
 - High Hazard: \$2m Building / \$2m Contents / \$2m Time Element to \$3m Building / \$3m Contents / \$3m Time Element
 - Medium Hazard: \$2m to \$3m
 - E&O, Miscellaneous, Newly Acquired and Transit: \$2m to \$3m
 - Breakdown of Equipment: \$50k to \$100k
 - Named Storm: 1% East of the GSP to 5% across all of NJ, subject to minimum of \$3m per occurrence

Insurance Commission Changes

- Historic Property coverage is removed (as advised at last renewal). Should members require such coverage, they must update the SOV noting which historic register it is on, obtain a certified historic appraisal and provide a copy to us, and update the SOV with appraised value.
- Equipment Breakdown deductible increased from \$50k to \$100k
- TRIA coverage was removed from standard program, and a standalone Terrorism program has been purchased.
 - This will save cost, and coverage will be expanded to include non-Certified Terrorism acts.

Coverage Updates

Property

Structure

Excess Flood / Quake									
\$75,000,000									
Carrier Name	VELOCITY	AXIS	RSUI	ASPEN	ENDURANCE	STARSTONE	HALLMARK	FIDELIS	WESTFIELD
Participation	\$7,500,000	\$7,000,000	\$7,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,500,000	\$9,500,000	\$3,500,000
Part. Pct.	15.00%	14.00%	15.00%	5.00%	10.00%	10.00%	5.00%	19.00%	7.00%
Layer Premium	\$646,600	\$1,100,000	\$1,253,414	\$721,020	\$825,000	\$800,000	\$1,000,000	\$1,900,000	\$1,500,000
Part. Premium	\$96,990	\$154,000	\$188,012	\$36,051	\$82,500	\$80,000	\$50,000	\$361,000	\$105,000
\$260,000,000									
Carrier Name	MITSUI (A)	STARR SLIC (N/A)	VELOCITY (N/A)			FIDELIS (N/A)			
Participation	\$50,000,000	\$50,000,000	\$20,000,000			\$45,000,000			
Part. Pct.	33.33%	23.33%	13.33%			30.00%			
Layer Premium	\$900,000	\$950,000	\$755,003			\$1,200,000			
Part. Premium	\$300,000	\$221,667	\$100,667			\$360,000			
\$110,000,000									
Carrier Name							FIDELIS (N/A)		Ark/New Ark
Participation							19.50%		AUW
Layer Premium							\$2,350,000		LLOYDS (N/A)
Part. Premium							\$458,250		\$2,100,000
\$50,000,000									
Carrier Name	ZURICH	HCC	MUNICH (N/A)	BEAZLEY (N/A)	BERKSHIRE	AWAC (N/A)	KiIn/Rokstone	WBC	
Participation	50.00%	LLOYDS (N/A)	5.00%	5.00%	HATHAWAY (N/A)	6.50%	LLOYDS (N/A)	LLOYDS (N/A)	
Layer Premium		4.00%	5.00%	5.00%	10.00%	15.50%	4.00%	4.00%	
Part. Premium		\$8,800,000	\$8,803,030	\$9,100,000	\$10,000,000	\$8,000,000	\$6,767,516	\$2,150,000	
		\$352,000	\$440,152	\$455,000	\$1,000,000	\$520,000	\$1,048,965	\$86,000	
\$25,000,000									
Carrier Name							Ascot		
Participation							LLOYDS (N/A)		
Layer Premium							4.00%		
Part. Premium							\$5,350,000		
							\$214,000		

Coverage Updates

Liability

Coverage Changes

- Moving to reinsurance with manuscript form.
- No substantial changes; mainly clarifications.

Hot Claims

- (2020), \$1.3m, LEL strip search class action
- (2017), \$1.2m, AL collision, just settled
- (2018), \$742k, LEL jail suicide
- (2018), \$745k, LEL jail suicide
- (2018), \$527k, LEL jail suicide
- (2018), \$675k, GL
- (2015), \$574k, LEL excessive force, still open

Claims Trends

- Jail suicides (including falsifying records), very long tail
- Auto losses, especially those from sheriffs for non-emergency situations
- Long tail with large development due to some reporting deficiencies

Coverage Updates

Workers' Compensation

Coverage Changes

- Adding \$1.75m SIR for Presumption Claims, but at a flat rate (down from original offer of \$2m presumptive with 5% rate increase)
- Year 2 (2024) will be \$2m Presumptive SIR at a 5% rate increase
- Year 3 (2025) will be a 2% rate increase

Hot Claims

- COVID-19
- Presumption concerns with newer legislation
- Development caused by Pension Offset
- (2021), \$1.7m, COVID
- (2015), \$1.5m
- (2015), \$1.4m
- (2013), \$750k, psychiatric disabilities from stress on job, still open
- (2020), \$1.2m, COVID
- (2021), \$650k, tick bite

Coverage Updates

Public Officials & Employment Practices

Coverage Changes

- No notable changes
- Option to move to Reimbursement form rather than duty to defend (declined)
 - All SIRs would move to highest SIR, and premium would remain as quoted

Hot Claims

- General upward trend in EPL claims, with large jump in settlement costs

Coverage Updates

Cyber

Coverage Changes

- No changes
- Option to increase excess limit from \$2m to \$5m for \$200k additional (\$535k total)

Coverage Updates

Pollution

Marketing

- Approached 15 markets

	2022 Expiring AWAC	2023 Renewal AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative Ironshore
Option	Bound	Option 1 (As Expiring)	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Term	1 year	1 year	2 year	3 year	1 year	2 year	3 year	1 year
Limit (Each Incident)	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Limit (Aggregate)	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
Deductible (AOP)	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000 \$500,000 Mold, Legionella & Backup
Deductible (BI)	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	5 days
Premium (Full Term)	\$246,566	\$246,566	\$377,948	\$503,930	\$296,845	\$459,328	\$612,438	\$292,516
TRIA Premium	\$2,466	\$2,466	\$3,779	\$5,039	\$2,968	\$4,593	\$6,124	not specified
Total Policy Premium	\$249,032	\$249,032	\$381,727	\$508,969	\$299,813	\$463,921	\$618,562	\$292,516
Premium (Annual Rate)	\$249,032	\$249,032	\$190,864	\$169,656	\$299,813	\$231,961	\$206,187	\$292,516
Minimum Earned	100% at inception	0%, short rate	0%, short rate	100% at inception	0%, short rate	0%, short rate	100% at inception	not specified

* \$1m of Sewer Back-Up coverage added in AWAC renewal options

Coverage Updates

Other Coverages

- Non-Owned Aircraft: No changes
- Crime: No changes
- Medical Malpractice: No changes; general segment-wide increase in rates due to segment claims activity
- Employed Lawyers: No changes
- Member Ancillary Coverages: No substantial changes; members presented with individual options
- Active Assailant: No changes; general rate increase due to losses in the segment
- Travel Accident (Wage Gap): No changes

2024 Outlook

Marketplace

social inflation

long covid-19

employment practices

natural catastrophes

reinsurance rates

capacity

natural catastrophe

property



■ Property Options

1. Deductibles

- Standard deductibles (current)
 - *\$3m Each Occurrence*
- Annual aggregate deductibles with maintenance deductibles
 - *Such as \$5m or \$10m aggregate with \$100k maintenance deductibles for each occurrence that does not erode the aggregate*

2. Quota share participation

- Full layer
 - *10% of \$110m*
 - *20% of \$150m x \$110m*
- Partial layer
 - *Small share of primary layer (primary \$50m)*
 - *Large share of excess layer with no Flood/Quake risk (\$60m x \$50m)*
 - *Excess Flood/Quake risk only (\$25m x \$50m)*

3. Review Structure

- Move to a full layered and quota share program
 - *Typically, \$5m - \$10m lead, with excess layers above*
- Consider less limits or higher deductible in CAT in conjunction with a parametric product

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