

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
JANUARY 13, 2023**

**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: December 9, 2022 Open Minutes.....Appendix I**
  
- CORRESPONDENCE – None**

**2023 REORGANIZATION**

- ATTORNEY TO ADMINISTER OATH OF OFFICES**

**Chairperson asks Executive Director to run the meeting for Election of Officers**

- ELECTION OF CHAIRPERSON & VICE CHAIRPERSON (Executive Director to call for nominations)**
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Page 1
  
  - CLAIMS SERVICES – PERMA Risk Management Services..... Verbal**
  
  - TREASURER– Bonnie Lindaw**
    - Resolution 13-23 – January Bill List..... Page 28
    - Monthly Report..... Verbal
  
  - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    - Report.....Page 29
  
  - MANAGED CARE – Qual Care.....Page 37**
  
  - CLAIMS SERVICE – Qual Lynx..... Page 41**
  
  - RMC REPORT – Brown & Brown.....Page 43**
  
  - 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**
- 
- MEETING ADJOURNMENT**
    - NEXT SCHEDULED MEETING: February 10, 2023**

**ATLANTIC COUNTY INSURANCE COMMISSION**  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: January 13, 2023

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Re-Organizational Resolutions (Pages 3-16)** – Listed below are the necessary Re-Organizational Resolutions for the Atlantic County Insurance Commission for 2023.

- Resolution 1-23 Certifying the Election of Fund Chairperson and Vice Chairperson
- Resolution 2-23 Appointing CEL Commissioner
- Resolution 3-23 Appointing Commission Treasurer
- Resolution 4-23 Appointing Commission Attorney
- Resolution 5-23 Appointing Commission Secretary
- Resolution 6-23 Designating Authorized Depositories for Commission Assets
- Resolution 7-23 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-23 Establishing a Cash Management Plan
- Resolution 9-23 Establishing Meeting Dates for 2023
- Resolution 10-23 Designating Custodian of Records
- Resolution 11-23 Designating Official Newspaper

**Motion to approve Resolutions 1-23 through 11-23**

**Approving a Stipend for Treasurer Services** – The Atlantic County Treasurers Office performs various accounting services for the Insurance Commission that are necessary and beneficial to the Commission. Hsing-Yi Chou has been assigned to perform those tasks and the Board of Fund Commissioners desire to compensate her for those duties. **Page 17.**

**Motion to Approve Resolution 12-23 Approving payment of a stipend to Hsing-Yi Chou for Commission Treasurer Services**

**2023 Property & Casualty Budget Adoption** – At the December 10<sup>th</sup> meeting, the 2023 Property & Casualty Budget was introduced. In accordance with regulations, the budget has been advertised in the Commission’s official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the proposed budget in the amount of \$9,378,255 is included in the agenda on **Page 18**; a copy of the assessments are on **Page 19.**

- Motion to open the Public Hearing of the 2023 Budget**
- Discussion of Budget and Assessments**
- Motion to Close the Public Hearing**
- Motion to adopt the 2023 Budget and Certify Annual Assessments**

- ❑ **Certificate of Insurance Issuance Report** – Enclosed on **Page 20** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the month of December; 1 certificate was issued.
  - ❑ **Motion to approve the certificate of insurance report**
- ❑ **NJ Counties Excess Joint Insurance Fund** – The NJCE Finance Committee met on December 12<sup>th</sup> to review the status of the 2023 renewal. The committee agreed to recommend to the Board of Commissioners to cancel the December 14, 2022, JIF meeting and reschedule the public hearing on budget adoption on January 12<sup>th</sup>. The Finance committee also met this past Tuesday to confirm final budget numbers and review dividend options and make their recommendation to the Board. The NJCE met yesterday, a verbal report will be provided.
- ❑ **Financial Fast Track** – Included on **Pages 21-22** of the agenda is the Financial Fast Track for October for the Insurance Commission. As of October 31, 2022, the Commission has a deficit of \$165,800. Line 10 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$9,654,110.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 23-25)** – Included in the agenda is the Financial Fast Track Report for the CEL for November. The report indicates the Fund has a surplus of **\$15,299,522** and over \$33 million in cash.
- ❑ **Claims Tracking Report (Page 26-27)** – Included in the agenda are the Claims Activity Reports for October & November that track open claims.
- ❑ **Next Meeting** – The next meeting of the Fund will be on February 10, 2023.

**RESOLUTION NO. 1-23**

**ATLANTIC COUNTY INSURANCE COMMISSION**

**CERTIFYING THE ELECTION OF  
CHAIRPERSON AND VICE CHAIRPERSON**

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

**BE IT RESOLVED** by the Atlantic County Insurance Commission that the following persons have been elected as Chairperson and Vice-Chairperson:

\_\_\_\_\_

Chairperson

\_\_\_\_\_

Vice Chairperson

**BE IT FURTHER RESOLVED** that the Chairperson and Vice Chairperson shall serve through 2024 ACIC Reorganization.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 2-23**

**APPOINTING A COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2023**

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

**WHEREAS**, the New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

**WHEREAS**, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

**WHEREAS**, **Janette Kessler** is an employee of a constituent member of the ACIC, the ACIC having deemed it appropriate to designate **Janette Kessler** as the commissioner to the Fund, and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission that **Janette Kessler** is designated Commissioner to the New Jersey Counties Excess Joint Insurance Fund until the New Jersey Counties Excess Joint Insurance Fund 2024 Reorganization.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 3-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
DESIGNATING COMMISSION TREASURER**

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

**WHEREAS**, the ACIC requires the services of a Treasurer, and

**WHEREAS**, **Bonnie Lindaw** has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the County Insurance Commission;

**WHEREAS**, the Commission authorizes the appointment of **Bonnie Lindaw** as ACIC Treasurer for the term commencing upon adoption of the within resolution through 2024 ACIC Reorganization; and

**BE IT FURTHER RESOLVED** that **Bonnie Lindaw** shall receive no compensation to serve as Treasurer to the ACIC.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 4-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
DESIGNATING COMMISSION ATTORNEY**

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

**WHEREAS**, the ACIC requires the services of an Attorney, and

**WHEREAS**, **James F Ferguson** has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **James F. Ferguson** as ACIC Attorney for the term commencing upon adoption of the within resolution through 2024 ACIC Reorganization; and

**BE IT FURTHER RESOLVED** that **James F. Ferguson** shall receive no compensation to serve as Commission Attorney to the ACIC.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**



**RESOLUTION NO. 5-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
DESIGNATING COMMISSION SECRETARY**

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

**WHEREAS**, the ACIC requires the services of an Secretary, and

**WHEREAS**, **Chandra Anderson** has demonstrated the skill and possesses the qualifications to perform the duties of Commission Secretary for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Chandra Anderson** as ACIC Secretary for the term commencing upon adoption of the within resolution through 2024 ACIC Reorganization; and

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 6-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS**

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

**BE IT RESOLVED** that **Citizens Bank** (formally Investors Bank), is hereby designated as the depository for assets of the Fund.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 7-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

**BE IT RESOLVED** by the ATLANTIC COUNTY INSURANCE COMMISSION (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

**Jacqueline Woods**

**Janette Kessler**

**Tammi Robbins**

**Bonnie Lindaw**

**BE IT FURTHER RESOLVED** all Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two(2) (or one signature and one facsimile signature) of the following persons, duly authorized pursuant to this Resolution

**Jacqueline Woods**

**Janette Kessler**

**Tammi Robbins**

**Bonnie Lindaw**

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 8-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
ESTABLISHING A CASH MANAGEMENT PLAN**

**WHEREAS**, the ATLANTIC COUNTY INSURANCE COMMISSION is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**BE IT RESOLVED** that the attached Cash Management and Investment Policy, are hereby adopted.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**ATLANTIC COUNTY INSURANCE COMMISSION**  
**2023 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The ATLANTIC COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds/commissions, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the Commission's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5-15.1.

3.) **Authorized Depositories**

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the COMMISSION.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

If the Commission utilizes the services of asset managers, they will submit written statements to the Treasurer and Executive Director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commission's portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors and payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-14.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

**RESOLUTION NO. 9-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
ESTABLISHING MEETING DATES**

**2023 PROPOSED ANNUAL MEETING NOTICE**

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Atlantic County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
11:00 AM	February 10, 2023	Stillwater Building 201 Shore Road Northfield, NJ 08225	Regular Meeting
11:00 AM	April 14, 2023	“	Regular Meeting
11:00 AM	May 12, 2023	“	Regular Meeting
11:00 AM	July 14, 2023	“	Regular Meeting
11:00 AM	September 8, 2023	“	Regular Meeting
11:00 AM	October 13, 2023	“	Regular Meeting
11:00 AM	December 8, 2023	“	Regular Meeting
11:00 AM	January 12, 2024	“	Re-Organizational Meeting

Such other meetings as may be required shall be scheduled and held but pursuant to and with such additional notice as may be required by statute.

In addition, the Atlantic County Insurance Commission’s Claims Committee will meet to discuss pending litigation and claims on the same day as regular meeting dates at 10:30 AM at the Stillwater Building.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**



**RESOLUTION NO. 10-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS  
FOR THE COMMISSION**

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

**WHEREAS**, the ACIC has deemed it necessary and appropriate to formally organize for the 2023 commission year; and

**NOW THEREFORE** be it resolved by the Atlantic County Insurance Fund Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the ACIC, at its offices located at 2 Cooper Street, Camden, NJ 08102 and 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2023 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the ACIC.

**BE IT FURTHER RESOLVED** that **PERMA Risk Management Services** shall also be the Custodian of Records at no cost to the ACIC.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 11-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION**

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

**WHEREAS**, the ACIC has deemed it necessary and appropriate to formally organize for the 2023 commission year; and

**BE IT RESOLVED** by the ACIC, the **Press of Atlantic City** is hereby designated as the official newspaper for the Commission and all official notices required to be published and shall be published in this newspapers.

**BE IT FURTHER RESOLVED** that the designation of official newspapers shall be effective upon adoption of the within resolution through the 2024 re-organization of the ACIC.

**BE IT FURTHER RESOLVED** that in the case of special meetings or emergency meetings, the Executive Director of the ACIC shall give notice of said meetings to the **Press of Atlantic City**.

**ADOPTED** by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 13, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

**RESOLUTION NO. 12-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
RESOLUTION APPROVING PAYMENT OF A STIPEND TO  
HSING-TI CHOU FOR COMMISSION TREASURER SERVICES**

WHEREAS, the Atlantic County Insurance Commission adopted Resolution No. 3-23 designating Atlantic County Treasurer, Bonnie Lindaw, as treasurer for the Atlantic County Insurance Commission (ACIC); and

WHEREAS, the Atlantic County Treasurer has been designated as the treasurer for the ACIC; and

WHEREAS, the Atlantic County Treasurer's Office performs a number of accounting services for the ACIC; and

WHEREAS, the Commission, since its inception has budgeted on an annual basis the sum of \$8,238.00 as compensation for those services; and

WHEREAS, the Atlantic County Treasurer, Bonnie Lindaw, has designated Hsing-Yi Chou in the Treasurer's Office to perform various accounting services which are necessary for and beneficial to the Commission's activities; and

WHEREAS, the County Treasurer seeks to have Hsing-Yi Chou receive a \$3,000.00 annual stipend to be paid at the sum of \$750.00 per quarter to Ms. Chou and shall be paid by quarterly check directly to Ms. Chou for the calendar year 2023; and

WHEREAS, the balance of the budgeted funds following the deduction of the stipend will be paid to the Atlantic County Treasurer's Office;

NOW, THEREFORE, BE IT RESOLVED that the Atlantic County Insurance Commission, does hereby authorize the payment of a \$3,000.00 annual stipend to be disbursed \$750.00 per quarter to Hsing-Yi Chou,

ADOPTED by the Atlantic County Insurance Commission at a properly noticed meeting held on January 13, 2023.

ADOPTED:

BY: \_\_\_\_\_  
Jacqueline R. Woods, Chairperson

ATTEST:

\_\_\_\_\_  
Tammi Robbins, Vice Chairperson

Loss Fund Confidence Level at Low except WC at Mid						
ATLANTIC COUNTY INSURANCE COMMISSION						
2023 PROPOSED BUDGET :						
					Annualized vs Proposed	
					Total	
					Increase/Decrease	
					\$	%
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims						
1	Property	250K	295,493	322,000	26,507	8.97%
2	Liability	500K	304,349	321,000	16,651	5.47%
3	Auto	500K	177,158	154,000	(23,158)	-13.07%
4	Workers' Comp.	750K	4,287,000	4,640,000	353,000	8.23%
5						
6	<b>Subtotal - Claims</b>		<b>5,064,000</b>	<b>5,437,000</b>	<b>373,000</b>	<b>7.37%</b>
7						
8	Premiums					
9	CEL JIF		2,177,614	2,411,651	234,037	10.75%
10						
11	<b>SubTotal Premiums</b>		<b>2,177,614</b>	<b>2,411,651</b>	<b>234,037</b>	<b>10.75%</b>
12	<b>Total Loss Fund</b>		<b>7,241,614</b>	<b>7,848,651</b>	<b>607,037</b>	<b>8.38%</b>
13						
14	II. Expenses, Fees & Contingency					
15						
16	Claims Adjustment		303,505	309,575	6,070	2.00%
17	Managed Care		214,200	218,484	4,284	2.00%
18	General Expense					
19	Exec. Director		127,345	129,892	2,547	2.00%
20	Actuary		9,474	9,663	189	2.00%
21	Auditor		10,362	10,569	207	2.00%
22	Attorney		18,289	18,289	0	0.00%
23	Treasurer		8,238	8,238	0	0.00%
24	Secretary		5,100	5,100	0	0.00%
25						
26	Misc. Expense & Contingency		15,002	15,002	0	0.00%
27						
28	<b>Total Fund Exp &amp; Contingency</b>		<b>711,515</b>	<b>724,812</b>	<b>13,297</b>	<b>1.87%</b>
29	Risk Managers		120,000	120,000	0	0.00%
30						
31						
32	XS JIF Ancillary Coverage					
33	POL/EPL		199,968	247,624	47,656	23.83%
34	Crime Program		37,658	37,658	0	0.00%
35	Medical Malpractice		168,412	194,862	26,450	15.71%
36	Pollution Liability		25,514	25,514	0	0.00%
37	Employed Lawyers Liab		28,143	23,402	(4,741)	-16.85%
38	Cyber Liability/Special Coverages		171,630	153,238	(18,392)	-10.72%
39	Aviation		2,368	2,494	126	5.32%
40	Marina Operators Liability		0	-	0	0.00%
41	Active Assailant		0	-	0	0.00%
42	Supplemental Indemnity WC		0	-	0	0.00%
43	Fiduciary Liab		0	-	0	0.00%
44	VET Liability		0	-	0	0.00%
45						
46	<b>Total Ancillary Coverages</b>		<b>633,693</b>	<b>684,792</b>	<b>51,099</b>	<b>8.06%</b>
47						
48	<b>Total FUND Disbursements</b>		<b>8,706,822</b>	<b>9,378,255</b>	<b>671,433</b>	<b>7.71%</b>

**ATLANTIC COUNTY INSURANCE COMMISSION  
2023 PROPOSED ASSESSMENTS**

Member Name	2022			2023			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Atlantic County	6,315,404	478,548	6,793,952	6,800,675	522,797	7,323,472	485,271	44,249	529,520	7.68%	9.25%	7.79%
Atlantic County Utility Authority	1,685,716	123,821	1,809,537	1,815,245	130,725	1,945,970	129,529	6,904	136,433	7.68%	5.58%	7.54%
Atlantic County Improvement Authority	72,009	31,324	103,333	77,542	31,270	108,812	5,533	(54)	5,479	7.68%	-0.17%	5.30%
<b>Grand Totals:</b>	<b>8,073,129</b>	<b>633,693</b>	<b>8,706,822</b>	<b>8,693,462</b>	<b>684,792</b>	<b>9,378,254</b>	<b>620,333</b>	<b>51,099</b>	<b>671,432</b>	<b>7.68%</b>	<b>8.06%</b>	<b>7.71%</b>

## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 12/1/2022 To 12/30/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Compressed Air Equipment I - Atlantic County Utilities Authority	111 Clinton Ave. Pitman, NJ 08071	RE: rental equipment Rotary Screw Corp-Air L11-9 SN#100014091/0018 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 rental equipment Rotary Screw Corp Air L11-9 SN#100014091/0018.	12/13/2022 #3769138	GL AU EX WC OTH
<b>Total # of Holders: 1</b>				

01/03/2023

1 of 1

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	725,569	7,255,686	56,350,609	63,606,295
2.	CLAIM EXPENSES				
	Paid Claims	412,967	4,752,521	22,474,380	27,226,901
	Case Reserves	463,926	2,343,563	9,415,111	11,758,674
	IBNR	(398,653)	72,331	3,853,849	3,926,180
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(10,774)	(71,612)	(387,068)	(458,680)
	<b>TOTAL CLAIMS</b>	<b>467,466</b>	<b>7,096,803</b>	<b>35,356,272</b>	<b>42,453,075</b>
3.	EXPENSES				
	Excess Premiums	234,276	2,342,756	13,413,320	15,756,076
	Administrative	81,065	693,757	5,958,391	6,652,148
	<b>TOTAL EXPENSES</b>	<b>315,341</b>	<b>3,036,513</b>	<b>19,371,710</b>	<b>22,408,223</b>
4.	UNDERWRITING PROFIT (1-2-3)	(57,238)	(2,877,630)	1,622,627	(1,255,003)
5.	INVESTMENT INCOME	17,879	67,750	209,265	277,014
6.	PROFIT (4 + 5)	(39,358)	(2,809,881)	1,831,892	(977,989)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	62,149	62,149
9.	DIVIDEND EXPENSE	0	0	(62,149)	(62,149)
10.	INVESTMENT IN JOINT VENTURE	0	28,957	783,233	812,190
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(39,358)</b>	<b>(2,780,924)</b>	<b>2,615,125</b>	<b>(165,799)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2015	503	33,409	(738,565)	(705,156)
	2016	1,920	(354,127)	807,054	452,927
	2017	1,464	(184,350)	254,297	69,947
	2018	2,165	(8,736)	241,412	232,676
	2019	3,067	(263,112)	1,638,990	1,375,878
	2020	3,529	(219,684)	644,614	424,930
	2021	(6,548)	(1,384,194)	(232,678)	(1,616,873)
	2022	(45,458)	(400,129)		(400,129)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(39,358)</b>	<b>(2,780,924)</b>	<b>2,615,124</b>	<b>(165,800)</b>
	<b>TOTAL CASH</b>				<b>9,654,110</b>

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2015</b>				
Paid Claims	5,211	220,244	5,046,455	5,266,698
Case Reserves	(5,211)	(245,382)	979,257	733,875
IBNR	0	(32,444)	223,403	190,959
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,762	(38,800)	(27,037)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(45,820)</b>	<b>6,210,315</b>	<b>6,164,494</b>
<b>FUND YEAR 2016</b>				
Paid Claims	47,511	360,131	3,879,483	4,239,614
Case Reserves	(17,916)	47,946	738,941	786,887
IBNR	(29,595)	(55,047)	213,616	158,570
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	7,394	(29,458)	(22,063)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>360,425</b>	<b>4,802,582</b>	<b>5,163,007</b>
<b>FUND YEAR 2017</b>				
Paid Claims	18,447	524,097	4,020,323	4,544,419
Case Reserves	(17,761)	(302,763)	1,215,274	912,511
IBNR	(687)	(19,339)	303,172	283,834
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,662	(50,261)	(38,599)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>213,657</b>	<b>5,488,508</b>	<b>5,702,165</b>
<b>FUND YEAR 2018</b>				
Paid Claims	32,081	338,785	3,387,398	3,726,183
Case Reserves	(29,281)	(266,581)	1,555,428	1,288,847
IBNR	(2,800)	(53,190)	368,647	315,457
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	10,038	(50,207)	(40,169)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>29,053</b>	<b>5,261,266</b>	<b>5,290,319</b>
<b>FUND YEAR 2019</b>				
Paid Claims	15,050	474,249	2,492,374	2,966,623
Case Reserves	173,806	64,377	896,564	960,941
IBNR	(188,855)	(259,723)	373,246	113,523
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	6,407	(35,708)	(29,301)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>285,309</b>	<b>3,726,476</b>	<b>4,011,785</b>
<b>FUND YEAR 2020</b>				
Paid Claims	76,338	713,354	2,250,927	2,964,281
Case Reserves	86,972	(198,242)	1,677,159	1,478,917
IBNR	(163,310)	(303,649)	611,429	307,780
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	12,975	(65,331)	(52,356)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>224,438</b>	<b>4,474,184</b>	<b>4,698,621</b>
<b>FUND YEAR 2021</b>				
Paid Claims	65,330	1,239,712	1,397,421	2,637,133
Case Reserves	(259,190)	581,121	2,352,489	2,933,610
IBNR	193,861	(430,567)	1,760,336	1,329,769
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(3,009)	(117,304)	(120,313)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(0)</b>	<b>1,387,258</b>	<b>5,392,941</b>	<b>6,780,199</b>
<b>FUND YEAR 2022</b>				
Paid Claims	152,999	881,951		881,951
Case Reserves	532,507	2,663,086		2,663,086
IBNR	(207,267)	1,226,289		1,226,289
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(10,774)	(128,841)		(128,841)
<b>TOTAL FY 2022 CLAIMS</b>	<b>467,465</b>	<b>4,642,484</b>	<b>0</b>	<b>4,642,484</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>467,466</b>	<b>7,096,803</b>	<b>35,356,272</b>	<b>42,453,075</b>



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF November 30, 2022						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	2,712,655	29,839,211	216,347,698	246,186,909	
2.	CLAIM EXPENSES					
	Paid Claims	172,720	3,486,138	8,997,544	12,483,682	
	Case Reserves	496,669	814,766	10,977,439	11,792,205	
	IBNR	(175,725)	(194,522)	11,375,865	11,181,344	
	Discounted Claim Value	(67,689)	(276,136)	(1,916,773)	(2,192,909)	
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)	
	<b>TOTAL CLAIMS</b>	<b>425,976</b>	<b>4,190,644</b>	<b>28,046,678</b>	<b>32,237,323</b>	
3.	EXPENSES					
	Excess Premiums	2,049,801	22,564,276	153,216,375	175,780,651	
	Administrative	179,098	1,970,512	16,354,219	18,324,731	
	<b>TOTAL EXPENSES</b>	<b>2,228,899</b>	<b>24,534,788</b>	<b>169,570,594</b>	<b>194,105,382</b>	
4.	UNDERWRITING PROFIT (1-2-3)	57,781	1,113,779	18,730,426	19,844,204	
5.	INVESTMENT INCOME	57,361	(220,236)	1,533,106	1,312,870	
6.	PROFIT (4+5)	115,142	893,543	20,263,531	21,157,074	
7.	Dividend	0	0	(5,857,551)	(5,857,551)	
8.	<b>SURPLUS (6-7)</b>	<b>115,142</b>	<b>893,543</b>	<b>14,405,980</b>	<b>15,299,523</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010	366	(1,582)	163,660	162,078	
	2011	863	(94,078)	666,797	572,719	
	2012	1,395	(5,040)	690,291	685,251	
	2013	2,466	(182,912)	1,322,965	1,140,053	
	2014	3,535	52,224	2,323,116	2,375,340	
	2015	3,949	124,569	1,637,394	1,761,963	
	2016	4,553	146,630	1,825,687	1,972,317	
	2017	5,121	859,266	1,865,475	2,724,741	
	2018	5,530	(372,065)	2,701,793	2,329,728	
	2019	6,656	63,164	2,317,154	2,380,318	
	2020	6,525	(489,263)	(1,215,894)	(1,705,157)	
	2021	9,193	87,720	107,541	195,261	
	2022	64,991	704,911		704,911	
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>115,142</b>	<b>893,543</b>	<b>14,405,980</b>	<b>15,299,522</b>	
	<b>TOTAL CASH</b>				<b>33,218,329</b>	

<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	5,719	10,034	538,401	548,435
Case Reserves	(5,719)	87,229	0	87,229
IBNR	0	3,000	0	3,000
Discounted Claim Value	0	(9,224)	(0)	(9,224)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>91,039</b>	<b>538,401</b>	<b>629,440</b>
<b>FUND YEAR 2012</b>				
Paid Claims	0	6,526	1,582,804	1,589,330
Case Reserves	0	(6,526)	65,616	59,090
IBNR	0	(2,196)	5,318	3,122
Discounted Claim Value	0	1,151	(7,374)	(6,224)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(1,045)</b>	<b>1,646,363</b>	<b>1,645,318</b>
<b>FUND YEAR 2013</b>				
Paid Claims	2,057	70,234	914,416	984,651
Case Reserves	(2,057)	93,843	458,599	552,441
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	7,712	(57,108)	(49,396)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>171,789</b>	<b>1,390,659</b>	<b>1,562,448</b>
<b>FUND YEAR 2014</b>				
Paid Claims	208	182,193	476,289	658,482
Case Reserves	(208)	(249,585)	388,283	138,698
IBNR	0	(21,473)	43,550	22,077
Discounted Claim Value	0	20,540	(37,267)	(16,727)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>(68,325)</b>	<b>870,855</b>	<b>802,530</b>
<b>FUND YEAR 2015</b>				
Paid Claims	257,049	644,330	1,175,139	1,819,469
Case Reserves	(257,050)	(805,648)	1,460,651	655,003
IBNR	1	6,911	106,456	113,367
Discounted Claim Value	0	10,367	(100,358)	(89,990)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(144,040)</b>	<b>2,641,889</b>	<b>2,497,849</b>
<b>FUND YEAR 2016</b>				
Paid Claims	1,450	185,120	844,767	1,029,887
Case Reserves	(908)	(342,486)	1,681,779	1,339,294
IBNR	(542)	(26,318)	54,558	28,240
Discounted Claim Value	0	16,145	(113,121)	(96,976)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(167,539)</b>	<b>2,467,984</b>	<b>2,300,445</b>

<b>FUND YEAR 2017</b>				
Paid Claims	23,128	783,140	393,930	1,177,070
Case Reserves	(18,143)	(753,280)	1,372,320	619,041
IBNR	(4,985)	(983,783)	1,211,149	227,366
Discounted Claim Value	0	68,846	(135,864)	(67,017)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(885,076)</b>	<b>2,841,535</b>	<b>1,956,459</b>
<b>FUND YEAR 2018</b>				
Paid Claims	(57,361)	244,423	742,774	987,196
Case Reserves	57,361	530,372	384,006	914,379
IBNR	0	(428,271)	1,013,968	585,697
Discounted Claim Value	0	1,608	(132,597)	(130,989)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>348,132</b>	<b>2,008,151</b>	<b>2,356,283</b>
<b>FUND YEAR 2019</b>				
Paid Claims	1,204	10,043	673,118	683,161
Case Reserves	249,895	615,982	590,241	1,206,222
IBNR	(251,099)	(776,208)	1,923,599	1,147,391
Discounted Claim Value	0	58,564	(263,678)	(205,114)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(91,619)</b>	<b>2,923,280</b>	<b>2,831,660</b>
<b>FUND YEAR 2020</b>				
Paid Claims	952	245,756	636,007	881,763
Case Reserves	(12,858)	367,163	3,478,036	3,845,199
IBNR	11,906	(564,988)	3,149,860	2,584,872
Discounted Claim Value	0	53,829	(547,421)	(493,592)
Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>462,157</b>	<b>5,329,085</b>	<b>5,791,242</b>
<b>FUND YEAR 2021</b>				
Paid Claims	1,685	855,451	848,061	1,703,512
Case Reserves	498,425	999,225	1,097,909	2,097,134
IBNR	(500,111)	(2,084,127)	3,792,655	1,708,528
Discounted Claim Value	0	97,219	(521,987)	(424,769)
Excess Recoveries	0	0		0
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(132,233)</b>	<b>5,216,637</b>	<b>5,084,405</b>
<b>FUND YEAR 2022</b>				
Paid Claims	(63,371)	248,887		248,887
Case Reserves	(12,070)	278,476		278,476
IBNR	569,105	4,682,933		4,682,933
Discounted Claim Value	(67,689)	(602,892)		(602,892)
<b>TOTAL FY 2022 CLAIMS</b>	<b>425,975</b>	<b>4,607,404</b>	<b>0</b>	<b>4,607,404</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>425,976</b>	<b>4,190,644</b>	<b>28,046,678</b>	<b>32,237,323</b>

**Atlantic County Insurance Commission**

**CLAIM ACTIVITY REPORT**

October 31, 2022

<b>COVERAGE LINE - PROPERTY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	0	0	1	0	3	12	43	23	82
October-22	0	0	1	0	3	11	42	23	80
NET CHGE	0	0	0	0	0	-1	-1	0	-2
Limited Reserves									<b>\$4,128</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	\$0	\$0	\$1	\$0	\$2	\$12	\$129,912	\$266,842	\$396,769
October-22	\$0	\$0	\$650	\$0	\$2	\$12	\$12,725	\$316,870	\$330,259
NET CHGE	\$0	\$0	\$649	\$0	\$0	(\$0)	(\$117,187)	\$50,028	(\$66,510)
Ltd Incurred	\$34,420	\$342,419	\$249,457	\$62,964	\$178,540	\$535,319	\$497,538	\$357,519	\$2,258,177
<b>COVERAGE LINE - GENERAL LIABILITY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	0	2	2	2	7	13	17	51	94
October-22	0	2	2	2	7	13	16	59	101
NET CHGE	0	0	0	0	0	0	-1	8	7
Limited Reserves									<b>\$15,224</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	\$0	\$465,395	\$2,279	\$399,665	\$238,585	\$336,862	\$39,820	\$88,587	\$1,571,192
October-22	\$0	\$422,531	\$2,279	\$399,290	\$239,222	\$346,862	\$37,720	\$89,751	\$1,537,654
NET CHGE	\$0	(\$42,864)	\$0	(\$375)	\$637	\$10,000	(\$2,100)	\$1,164	(\$33,539)
Ltd Incurred	\$485,129	\$677,570	\$141,800	\$469,476	\$355,921	\$373,972	\$54,306	\$98,772	\$2,656,946
<b>COVERAGE LINE - AUTO LIABILITY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	0	0	0	3	0	0	6	13	22
October-22	0	0	0	3	0	0	6	27	36
NET CHGE	0	0	0	0	0	0	0	14	14
Limited Reserves									<b>\$7,065</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	\$0	\$0	\$0	\$145,421	\$0	\$0	\$39,931	\$33,370	\$218,722
October-22	\$0	\$0	\$0	\$143,630	\$0	\$0	\$39,931	\$70,770	\$254,331
NET CHGE	\$0	\$0	\$0	(\$1,791)	\$0	\$0	\$0	\$37,400	\$35,609
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$195,364	\$40,015	\$40,094	\$90,492	\$90,999	\$606,934
<b>COVERAGE LINE - WORKERS COMP.</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	13	13	17	19	30	57	104	169	422
October-22	13	14	17	20	30	56	99	190	439
NET CHGE	0	1	0	1	0	-1	-5	21	17
Limited Reserves									<b>\$21,951</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	\$739,086	\$339,408	\$927,991	\$773,042	\$547,948	\$1,217,442	\$2,983,138	\$1,741,780	\$9,269,836
October-22	\$733,875	\$364,356	\$909,582	\$745,927	\$721,717	\$1,132,044	\$2,843,234	\$2,185,695	\$9,636,430
NET CHGE	(\$5,211)	\$24,948	(\$18,410)	(\$27,115)	\$173,769	(\$85,399)	(\$139,904)	\$443,915	\$366,594
Ltd Incurred	\$5,436,756	\$3,983,784	\$5,043,851	\$4,278,296	\$3,340,541	\$3,505,794	\$4,926,634	\$3,008,814	\$33,524,471
<b>TOTAL ALL LINES COMBINED</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	13	15	20	24	40	82	170	256	620
October-22	13	16	20	25	40	80	163	299	656
NET CHGE	0	1	0	1	0	-2	-7	43	36
Limited Reserves									<b>\$17,925</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
September-22	\$739,086	\$804,803	\$930,271	\$1,318,128	\$786,535	\$1,554,316	\$3,192,801	\$2,130,579	\$11,456,519
October-22	\$733,875	\$786,887	\$912,511	\$1,288,847	\$960,941	\$1,478,917	\$2,933,610	\$2,663,086	\$11,758,674
NET CHGE	(\$5,211)	(\$17,916)	(\$17,761)	(\$29,281)	\$174,406	(\$75,399)	(\$259,190)	\$532,507	\$302,155
Ltd Incurred	\$6,000,573	\$5,072,433	\$5,472,151	\$5,006,101	\$3,915,017	\$4,455,180	\$5,568,970	\$3,556,103	\$39,046,528

**Atlantic County Insurance Commission**

**CLAIM ACTIVITY REPORT**

November 30, 2022

<b>COVERAGE LINE - PROPERTY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	1	0	3	11	42	23	80
November-22	0	0	1	0	3	10	42	26	82
NET CHGE	0	0	0	0	0	-1	0	3	2
Limited Reserves									<b>\$4,249</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$650	\$0	\$2	\$12	\$12,725	\$316,870	\$330,259
November-22	\$0	\$0	\$46	\$0	\$2	\$10	\$7,927	\$340,415	\$348,400
NET CHGE	\$0	\$0	(\$604)	\$0	\$0	(\$2)	(\$4,799)	\$23,545	\$18,141
Ltd Incurred	\$34,420	\$342,419	\$248,931	\$62,964	\$178,540	\$535,318	\$493,407	\$431,929	\$2,327,929
<b>COVERAGE LINE - GENERAL LIABILITY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	2	2	2	7	13	16	59	101
November-22	0	2	2	2	7	14	16	53	96
NET CHGE	0	0	0	0	0	1	0	-6	-5
Limited Reserves									<b>\$15,967</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$422,531	\$2,279	\$399,290	\$239,222	\$346,862	\$37,720	\$89,751	\$1,537,654
November-22	\$0	\$418,452	\$2,279	\$386,298	\$237,220	\$363,849	\$37,720	\$86,989	\$1,532,807
NET CHGE	\$0	(\$4,078)	\$0	(\$12,992)	(\$2,002)	\$16,988	\$0	(\$2,762)	(\$4,846)
Ltd Incurred	\$485,129	\$677,570	\$141,800	\$469,476	\$355,921	\$390,960	\$54,306	\$96,260	\$2,671,422
<b>COVERAGE LINE - AUTO LIABILITY</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	0	3	0	0	6	27	36
November-22	0	0	0	3	0	0	6	25	34
NET CHGE	0	0	0	0	0	0	0	-2	-2
Limited Reserves									<b>\$7,296</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$0	\$143,630	\$0	\$0	\$39,931	\$70,770	\$254,331
November-22	\$0	\$0	\$0	\$143,062	\$0	\$0	\$39,931	\$65,085	\$248,078
NET CHGE	\$0	\$0	\$0	(\$568)	\$0	\$0	\$0	(\$5,685)	(\$6,253)
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$195,364	\$40,015	\$40,094	\$90,492	\$88,024	\$603,959
<b>COVERAGE LINE - WORKERS COMP.</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	13	14	17	20	30	56	99	190	439
November-22	12	13	18	19	29	49	91	160	391
NET CHGE	-1	-1	1	-1	-1	-7	-8	-30	-48
Limited Reserves									<b>\$27,085</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$733,875	\$364,356	\$909,582	\$745,927	\$721,717	\$1,132,044	\$2,843,234	\$2,185,695	\$9,636,430
November-22	\$701,307	\$389,458	\$907,816	\$826,752	\$806,448	\$1,204,487	\$3,302,973	\$2,451,131	\$10,590,372
NET CHGE	(\$32,568)	\$25,102	(\$1,766)	\$80,825	\$84,731	\$72,444	\$459,739	\$265,435	\$953,942
Ltd Incurred	\$5,408,589	\$4,020,045	\$5,062,144	\$4,377,227	\$3,461,315	\$3,643,155	\$5,445,937	\$3,386,309	\$34,804,720
<b>TOTAL ALL LINES COMBINED</b>									
<b>CLAIM COUNT - OPEN CLAIMS</b>									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	13	16	20	25	40	80	163	299	656
November-22	12	15	21	24	39	73	155	264	603
NET CHGE	-1	-1	1	-1	-1	-7	-8	-35	-53
Limited Reserves									<b>\$21,094</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$733,875	\$786,887	\$912,511	\$1,288,847	\$960,941	\$1,478,917	\$2,933,610	\$2,663,086	\$11,758,674
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
NET CHGE	(\$32,568)	\$21,024	(\$2,370)	\$67,265	\$82,729	\$89,430	\$454,940	\$280,534	\$960,984
Ltd Incurred	\$5,972,405	\$5,108,694	\$5,489,918	\$5,105,032	\$4,035,791	\$4,609,527	\$6,084,142	\$4,002,522	\$40,408,031

**RESOLUTION NO. 13-23**

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

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001162			
001162	ASSETWORKS RISK MANAGEMENT INC.	FINAL REPORTS - BUILDING APPRAISAL 10/22	2,656.00
			<b>2,656.00</b>
001157	ASSETWORKS RISK MANAGEMENT INC.	VOID AND REISSUE	-2,656.00
001157			<b>-2,656.00</b>
		<b>Total Payments FY 2022</b>	<b>0.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>0.00</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

## ATLANTIC COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** January 6, 2023  
**DATE OF MEETING:** January 13, 2023

### ACIC SERVICE TEAM

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

December – January 2023

### RISK CONTROL ACTIVITIES

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

- **December 9:** Attended the ACIC meeting.
- **December 9:** Attended the ACIC Claims Committee meeting.
- **December 9:** Attended the ACIC Safety Committee meeting.

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

- **January 13:** Plan to attend the ACIC meeting.
- **January 13:** 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://njce.org/safety/safety-bulletins/>.

- NICE SD Message: NICE Leadership Academy Open Enrollment until December 22 – December 2.

- NJCE JIF - JAM SD Bulletin: Winter Weather Building Preparation Best Practices -December 6.
- NJCE JIF - JAM SD Bulletin: Snow Salt Removal Best Practices – December 8.
- NJCE JIF -Live Safety Training – February 2023 Registration is Now Open! - December 9.
- NJCE JIF - JAM SD Bulletin: Space Heater Safety– December 15.
- NJCE JIF - JAM SD Bulletin: PEOSSH Recording & Reporting Occupational Injuries & Illnesses – January 4.

#### ***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 [mehvideolibrary@jamontgomery.com](mailto:mehvideolibrary@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):

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. The January 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 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](mailto:publicrisk@jamontgomery.com); 877 398-3046):**

**NJCE LMS Logon Link:** <https://firstnetcampus.com/njce/entities/njce/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/>

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

DATE	TRAINING TOPIC	TIME
1/4/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/4/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
1/4/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/5/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/5/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
1/5/23	<a href="#">Snow Plow / Snow Removal Safety</a>	1:00 - 3:00 pm
1/6/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/6/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
1/6/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
1/9/23	<a href="#">Bloodborne Pathogens Administrator Training</a>	8:30 - 10:30 am
1/9/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
1/9/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
1/10/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
1/10/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/10/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
1/10/23	<a href="#">Preparing for First Amendment Audits</a>	2:00 - 4:00 pm
1/11/23	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/11/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
1/11/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/12/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/12/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
1/13/23	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
1/13/23	<a href="#">Chainsaw Safety</a>	11:00 - 12:00 pm
1/13/23	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
1/17/23	<a href="#">Designated Employer Representative Training (DER)</a>	9:00 - 4:00 pm w/1 hour lunch brk
1/17/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
1/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
1/18/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
1/18/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/18/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
1/19/23	<a href="#">Personal Protective Equipment</a>	7:30 - 9:30 am

1/19/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
1/20/23	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
1/20/23	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
1/20/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
1/23/23	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
1/23/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
1/23/23	<a href="#">Bloodborne Pathogens and Hazard Communication/RTK for Fire &amp; EMS Agencies-Evening</a>	7:30 - 9:30 pm
1/24/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
1/24/23	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
1/24/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
1/25/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	8:30 - 10:30 am
1/25/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
1/25/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/25/23	<a href="#">The Power of Collaboration (JIF 101)*</a>	9:00 - 1:00 pm
1/26/23	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/26/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
1/26/23	<a href="#">Safety Committee Best Practices</a>	1:00 - 3:00 pm
1/27/23	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
1/27/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/30/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
1/30/23	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
1/31/23	<a href="#">Safety Coordinators' Skills Training</a>	8:30 - 12:30 pm
1/31/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/1/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/1/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/1/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/2/23	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
2/2/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/2/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/3/23	<a href="#">Disaster Management</a>	9:00 - 10:30 am
2/3/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
2/3/23	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
2/3/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
2/6/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/7/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
2/7/23	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/7/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/8/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/8/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/8/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/9/23	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
2/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/9/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/10/23	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:00 am
2/10/23	<a href="#">Chipper Safety</a>	10:30 - 11:30 am

2/10/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/14/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/15/23	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/15/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/15/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/16/23	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/16/23	<a href="#">Fire Department Risk Management</a>	9:00 - 11:00 am
2/16/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
2/17/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/17/23	<a href="#">Introduction to Communication Skills</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/21/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/22/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/22/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/22/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/23/23	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/23/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/24/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
2/24/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
2/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/1/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/1/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/1/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/2/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/3/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/3/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/6/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
3/7/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/7/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/8/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/8/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	11:00 - 1:00 pm
3/9/23	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/9/23	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
3/10/23	<a href="#">Introduction to Understanding Conflict</a>	10:00 - 12:00 pm
3/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
3/13/23	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm

3/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
3/14/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/14/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/15/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
3/15/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
3/16/23	<a href="#">Indoor Air Quality Designated Person Training</a>	8:30 - 9:30 am
3/16/23	<a href="#">Flagger Skills and Safety</a>	10:00 - 11:00 am
3/16/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/17/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/17/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	2:00 - 4:00 pm
3/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/23	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/23	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
3/21/23	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/22/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/23/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)*</a>	8:30 - 11:30 am
3/23/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/23	<a href="#">Special Event Management</a>	8:30 - 10:30 am
3/24/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
3/27/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:00 am
3/28/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/29/23	<a href="#">Safety Coordinators' Skills Training</a>	8:30 - 12:30 pm
3/29/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/30/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/30/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/31/23	<a href="#">Driving Safety Awareness</a>	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  
2022**

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	\$369,060.16	\$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%
<b>Grand Total</b>	<b>4114</b>	<b>\$5,806,441.02</b>	<b>\$1,830,698.69</b>	<b>\$3,975,742.33</b>	<b>68%</b>	<b>93%</b>

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	333	\$390,633.12	\$154,268.22	\$236,364.90	61%	98%
FEBRUARY	207	\$579,477.26	\$216,426.49	\$363,050.77	63%	99%
MARCH	373	\$476,503.91	\$151,613.69	\$324,890.22	68%	95%
APRIL	179	\$190,993.43	\$61,915.86	\$129,077.57	68%	99%
MAY	117	\$144,356.94	\$37,205.29	\$107,151.65	74%	99%
JUNE	326	\$531,604.31	\$150,891.03	\$380,713.28	72%	96%
JULY	254	\$452,352.02	\$147,012.44	\$305,339.58	68%	96%
AUGUST	178	\$353,739.87	\$120,528.09	\$233,213.78	66%	96%
SEPTEMBER	244	\$351,877.62	\$98,122.00	\$253,755.62	72%	98%
OCTOBER	260	\$299,959.49	\$81,331.16	\$218,628.33	73%	98%
NOVEMBER	241	\$356,339.20	\$105,703.37	\$250,635.83	70%	96%
DECEMBER	416	\$780,330.54	\$217,886.98	\$562,443.56	72%	97%
<b>Grand Total</b>	<b>3128</b>	<b>\$4,908,167.71</b>	<b>\$1,542,902.62</b>	<b>\$3,365,265.09</b>	<b>69%</b>	<b>97%</b>



ATLANTIC COUNTY INSURANCE COMMISSION  
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED  
1/1/2022 – 12/31/2022

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	IMPROVEMENT AUTHORITY	Grand Total
INDEMNITY	84	33		117
MEDICAL ONLY	94	71	1	166
REPORT ONLY-WC	62	1	1	64
<b>Grand Total</b>	<b>240</b>	<b>105</b>	<b>2</b>	<b>347</b>

COVID-19 CLAIMS REPORTED  
1/1/2022 – 12/31/2022

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	31	3	34
MEDICAL ONLY	6		6
REPORT ONLY-WC	6	1	7
<b>Grand Total</b>	<b>43</b>	<b>4</b>	<b>47</b>





**ATLANTIC COUNTY INSURANCE COMMISSION  
TOP 10 PROVIDERS  
1/1/2022 - 12/31/2022**

**COUNTY OF ATLANTIC, UTILITY AUTHORITY AND IMPROVEMENT AUTHORITY COMBINED**

	<b>APPROVED</b>	<b>SPECIALTY</b>
ATLANTICARE REGIONAL MEDICAL CENTER	\$245,585.62	Hospital
SHORE AMBULATORY SURGICAL CTR, LLC	\$158,929.92	Ambulatory Surgery Center
ORTHOAEDICS NEW JERSEY, LLC	\$144,504.65	Orthopedics
NEUROSURGICAL AND SPINE SPECIALIST LLC	\$80,088.14	Neurosurgery/Physical Med & Rehab
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$78,895.00	Physical Therapy
NOVACARE REHABILITATION	\$70,731.36	Physical Therapy
FERNANDO J. DELASOTTA MD	\$68,580.00	Neurosurgery
SHORE MEDICAL CENTER	\$66,959.70	Hospital
VINCERA SURGERY CENTER	\$64,372.53	Ambulatory Surgery Center
BACHARACH INSTITUTE FOR REHABILITATION, INC	\$64,006.00	Inpatient Rehabilitation
<b>Grand Total</b>	<b>\$1,042,652.92</b>	

**COUNTY OF ATLANTIC**

	<b>APPROVED</b>	<b>SPECIALTY</b>
ATLANTICARE REGIONAL MEDICAL CENTER	\$190,998.29	Hospital
SHORE AMBULATORY SURGICAL CTR, LLC	\$117,898.88	Ambulatory Surgery Center
ORTHOAEDICS NEW JERSEY, LLC	\$110,756.12	Orthopedics
VINCERA SURGERY CENTER	\$64,372.53	Ambulatory Surgery Center
KENNEDY HEALTH	\$62,692.92	Hospital
SHORE MEDICAL CENTER	\$62,148.00	Hospital
BACHARACH INSTITUTE FOR REHABILITATION, INC	\$60,720.00	Inpatient Rehabilitation
NOVACARE REHABILITATION	\$57,697.36	Physical Therapy
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$55,275.00	Physical Therapy
ONE CALL CARE DIAGNOSTICS	\$51,071.33	MRI/Radiology
<b>Grand Total</b>	<b>\$833,630.43</b>	

**UTILITY AUTHORITY**

	<b>APPROVED</b>	<b>SPECIALTY</b>
ATLANTICARE REGIONAL MEDICAL CENTER	\$54,587.33	Hospital
SHORE AMBULATORY SURGICAL CTR, LLC	\$41,031.04	Ambulatory Surgery Center
NEUROSURGICAL AND SPINE SPECIALIST LLC	\$35,743.79	Neurosurgery/Physical Med & Rehab
FERNANDO J. DELASOTTA MD	\$34,720.00	Neurosurgery
ORTHOAEDICS NEW JERSEY, LLC	\$33,748.53	Orthopedics
INSPIRA MEDICAL CENTER VINELAND	\$32,905.86	Hospital
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$23,620.00	Physical Therapy
ATLANTICARE URGENT CARE & OCC HEALTH	\$18,083.48	Occupational Medicine
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCO	\$14,360.34	Orthopedics
VIRTUA WEST JERSEY HEALTH INC	\$13,701.00	Hospital
<b>Grand Total</b>	<b>\$302,501.37</b>	

**IMPROVEMENT AUTHORITY**

	<b>APPROVED</b>	<b>SPECIALTY</b>
ATLANTICARE URGENT CARE & OCCHEALTH	\$423.58	Occupational Medicine
<b>Grand Total</b>	<b>\$423.58</b>	



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

COUNTY OF ATLANTIC							COUNTY OF ATLANTIC						
2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE	2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE
JANUARY	196	\$534,303.56	\$153,759.64	\$380,543.91	71%	50%	JANUARY	241	\$327,296.18	\$128,200.15	\$199,096.03	61%	96%
FEBRUARY	269	\$429,378.91	\$108,302.63	\$321,076.28	75%	99%	FEBRUARY	148	\$156,628.91	\$53,609.49	\$102,919.42	66%	99%
MARCH	265	\$298,098.67	\$115,366.36	\$182,732.31	61%	96%	MARCH	209	\$234,701.91	\$80,263.91	\$154,437.99	66%	90%
APRIL	234	\$226,907.58	\$70,513.00	\$156,394.58	69%	90%	APRIL	142	\$157,720.91	\$49,957.99	\$107,762.92	69%	93%
MAY	315	\$375,003.93	\$97,229.80	\$277,774.13	74%	96%	MAY	85	\$120,503.90	\$32,692.67	\$87,811.23	70%	93%
JUNE	351	\$499,954.35	\$152,040.94	\$347,913.41	70%	99%	JUNE	234	\$420,692.90	\$125,836.64	\$294,856.26	71%	98%
JULY	162	\$212,468.27	\$56,668.77	\$155,800.50	73%	99%	JULY	157	\$261,726.09	\$75,456.52	\$186,269.57	71%	95%
AUGUST	223	\$418,717.03	\$187,525.87	\$231,191.16	55%	94%	AUGUST	91	\$60,951.78	\$24,053.69	\$36,898.09	61%	98%
SEPTEMBER	223	\$260,009.62	\$78,565.16	\$181,444.46	70%	93%	SEPTEMBER	156	\$306,033.52	\$60,425.57	\$245,607.95	74%	99%
OCTOBER	245	\$466,605.22	\$156,823.76	\$309,781.46	68%	97%	OCTOBER	173	\$261,497.57	\$67,673.64	\$193,823.93	73%	99%
NOVEMBER	285	\$242,177.87	\$88,035.80	\$154,142.07	65%	93%	NOVEMBER	191	\$305,998.69	\$82,259.62	\$223,739.07	73%	95%
DECEMBER	239	\$400,207.35	\$132,303.63	\$267,903.72	67%	91%	DECEMBER	233	\$664,408.20	\$183,333.90	\$481,074.30	72%	97%
<b>Grand Total</b>	<b>3034</b>	<b>\$4,384,660.31</b>	<b>\$1,382,169.30</b>	<b>\$3,002,491.01</b>	<b>69%</b>	<b>92%</b>	<b>Grand Total</b>	<b>2189</b>	<b>\$3,284,150.23</b>	<b>\$994,565.98</b>	<b>\$2,289,584.25</b>	<b>62%</b>	<b>97%</b>

  

UTILITY AUTHORITY							UTILITY AUTHORITY						
2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE	2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE
JANUARY	89	\$40,773.00	\$15,115.50	\$25,657.50	63%	97%	JANUARY	90	\$63,346.94	\$25,966.07	\$37,380.87	59%	97%
FEBRUARY	86	\$48,945.95	\$18,685.35	\$30,260.60	62%	95%	FEBRUARY	61	\$422,846.35	\$162,617.00	\$260,229.35	62%	100%
MARCH	102	\$68,616.66	\$24,986.86	\$43,629.80	64%	97%	MARCH	100	\$239,173.00	\$65,590.88	\$163,582.12	71%	100%
APRIL	51	\$142,152.59	\$47,161.14	\$94,991.45	67%	98%	APRIL	37	\$32,272.62	\$11,957.99	\$20,314.63	64%	100%
MAY	101	\$81,811.59	\$31,729.16	\$49,082.43	59%	100%	MAY	16	\$17,853.14	\$4,222.62	\$13,630.52	76%	99%
JUNE	115	\$379,665.03	\$110,664.43	\$269,000.60	71%	99%	JUNE	92	\$104,911.51	\$26,054.39	\$78,857.12	76%	100%
JULY	85	\$64,506.51	\$19,383.12	\$45,123.39	70%	99%	JULY	97	\$190,626.93	\$71,553.92	\$119,073.01	62%	99%
AUGUST	88	\$183,541.25	\$42,552.43	\$140,988.82	77%	99%	AUGUST	67	\$292,798.03	\$96,472.40	\$196,325.63	67%	96%
SEPTEMBER	118	\$128,203.74	\$47,520.50	\$80,683.24	63%	97%	SEPTEMBER	88	\$45,944.10	\$17,696.43	\$28,247.67	61%	94%
OCTOBER	105	\$121,027.41	\$28,931.50	\$92,095.91	75%	99%	OCTOBER	67	\$38,861.92	\$13,457.52	\$25,404.40	65%	100%
NOVEMBER	90	\$112,223.21	\$37,309.66	\$74,913.55	67%	99%	NOVEMBER	52	\$50,340.54	\$13,443.75	\$36,896.79	73%	98%
DECEMBER	85	\$48,752.89	\$20,076.11	\$28,676.78	59%	92%	DECEMBER	123	\$115,922.34	\$34,553.06	\$81,369.28	70%	96%
<b>Grand Total</b>	<b>1077</b>	<b>\$1,421,210.71</b>	<b>\$448,105.81</b>	<b>\$973,104.90</b>	<b>65%</b>	<b>99%</b>	<b>Grand Total</b>	<b>938</b>	<b>\$1,609,388.48</b>	<b>\$643,708.04</b>	<b>\$1,065,680.44</b>	<b>66%</b>	<b>98%</b>

  

IMPROVEMENT AUTHORITY							IMPROVEMENT AUTHORITY						
2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE	2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPD PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00			FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	0	\$0.00	\$0.00	\$0.00			MARCH	1	\$4,629.00	\$4,629.00	\$0.00	0%	0%
APRIL	0	\$0.00	\$0.00	\$0.00			APRIL	0	\$0.00	\$0.00	\$0.00		
MAY	0	\$0.00	\$0.00	\$0.00			MAY	0	\$0.00	\$0.00	\$0.00		
JUNE	2	\$411.00	\$320.81	\$90.19	22%	100%	JUNE	0	\$0.00	\$0.00	\$0.00		
JULY	0	\$0.00	\$0.00	\$0.00			JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST	1	\$139.00	\$102.77	\$36.23	26%	100%	AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER	0	\$0.00	\$0.00	\$0.00			SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER	0	\$0.00	\$0.00	\$0.00			OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER	0	\$0.00	\$0.00	\$0.00			NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER	0	\$0.00	\$0.00	\$0.00			DECEMBER	0	\$0.00	\$0.00	\$0.00		
<b>Grand Total</b>	<b>3</b>	<b>\$580.00</b>	<b>\$423.68</b>	<b>\$156.32</b>	<b>27%</b>	<b>100%</b>	<b>Grand Total</b>	<b>1</b>	<b>\$4,629.00</b>	<b>\$4,629.00</b>	<b>\$0.00</b>	<b>0%</b>	<b>0%</b>



**ATLANTIC COUNTY  
INSURANCE COMMISSION  
QUAL-LYNX ACCOUNT SERVICE TEAM**

**OVERALL ACCOUNT RESPONSIBILITY**

<b>Kathleen M. Kissane</b> Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
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**WORKERS' COMPENSATION**

<b>Kimberly DeLaurentis</b> WC Supervisor	Ph: 609-833-2912 Fax: 609-601-3196	kimberly.delaurentis@qual-lynx.com
<b>Katie Perry</b> WC Assistant Supervisor	Ph: 609-833-9218 Fax: 609-601-3196	kathleen.perry@qual-lynx.com
<b>Cynthia DiPasquale</b> WC Lost Time/Medical Only Adjuster	Ph: 609-833-9346 Fax: 609-601-3196	cynthia.dipasquale@qual-lynx.com

**LIABILITY**

<b>Karen Berenato</b> Liability Supervisor	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
<b>Susan Lovett</b> Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
<b>Colleen Pulverenti</b> Liability Senior Claim Analyst	Ph: 609-833-2056 Fax: 609-601-3173	colleen.pulverenti@qual-lynx.com
<b>Shelini Parikh</b> Liability Senior Claim Analyst	Ph: 609-277-1809 Fax: 609-601-3173	shelini.parikh@qual-lynx.com
<b>Donna Crosson</b> Liability Adjuster	Ph: 609-833-2203 Fax: 855-816-3496	donna.crosson@qual-lynx.com

**PROPERTY**

<b>Joseph Lisciandri</b> Property Supervisor	Ph: 609-601-3191 Fax: 609-601-3192 Cell: 609-402-5218	joseph.lisciandri@qual-lynx.com
<b>Eileen Stasuk</b> Property Adjuster	Ph: 609-833-2091 Fax: 609-601-3193	eileen.stasuk@qual-lynx.com
<b>Doris Moore</b> Property Adjuster	Ph: 609-833-2903 Fax: 609-601-3194	doris.moore@qual-lynx.com
<b>Diane Payne</b> Property Adjuster	Ph: 609-833-2202 Fax: 609-601-3193	diane.payne@qual-lynx.com
<b>Tanya Johnson</b> Property Adjuster	Ph: 609-833-9342 Fax: 609-601-3193	tanya.johnson@qual-lynx.com



**ATLANTIC COUNTY  
INSURANCE COMMISSION  
QUAL-LYNX ACCOUNT SERVICE TEAM**

**WORKERS' COMPENSATION MANAGED CARE**

<b>Karen Beatty</b> Client Services Manager	Ph: 609-365-4999 Cell: 609-626-1023	karen.beatty@qual-lynx.com
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**NURSE CASE MANAGEMENT**

<b>Kelly Roth</b> Nurse Case Manager	Ph: 877-822-9368 Ext. 22289	kelly.roth@qual-lynx.com
<b>Stephanie Dionisio</b> Nurse Case Manager Supervisor	Ph: 609-833-9404 Cell: 609-968-4512	stephanie.dionisio@qual-lynx.com

**SENIOR MANAGEMENT**

<b>Kathleen M. Kissane</b> Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
<b>Stephen McNamara</b> Assistant Vice President, Client Services	Ph: 609-833-9256 Fax: 609-653-2928 Cell: 609-626-4230	stephen.mcnamara@qual-lynx.com
<b>Eileen Luterzo</b> Assistant Vice President, WC Clinical Services	Ph: 732-465-7342 Fax: 732-562-2825 Cell: 908-242-7202	eileen.luterzo@qual-lynx.com
<b>Shelly Long</b> Director, Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928 Cell: 215-460-7799	shelly.long@qual-lynx.com

**Office Address:**  
100 Decadon Drive  
Egg Harbor Township, NJ 08234  
Main Phone Number: 609-653-8400



**Atlantic County Insurance Commission**  
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: January 13, 2023

**Brown & Brown Contacts**

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

**Activities since December 5, 2022:**

1. Claims Review/Updates from Mark Rudisill from Qual Lynx
2. Monitor Hurricane Ian Losses
3. Monitor ACIA Property Loss
4. Complete Renewal Updates – Broker Buddha and Origami
5. Participate in Internal Safety Meetings
6. Participate in Budget Review Meeting
7. Reviewed numerous insurance requirements/Certificate Reviews
8. 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 – December 9, 2022 at 11:00 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Jacqueline Woods	Absent
Tammi Robbins	Present
Janette Kessler	Present
John Lamey	Absent
Michael Fedorko	Present

**FUND PROFESSIONALS PRESENT:**

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

CEL Underwriting Manager	<b>Conner Strong &amp; Buckelew</b>
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Attorney	<b>James F. Ferguson</b>
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Treasurer	<b>Bonnie Lindaw</b>
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Safety Director	<b>J.A. Montgomery Risk Control</b> <b>Glenn Prince</b>
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Risk Management Consultant	<b>Brown &amp; Brown Insurance</b> <b>Bob Gemmell</b>
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**ALSO PRESENT:**

Karen Read, PERMA Risk Management Services  
Tim Edmunds, ACIA  
Joseph Hrubash, PERMA (by phone)

**APPROVAL OF MINUTES: OPEN MINUTES OF OCTOBER 14, 2022.**

**MOTION TO APPROVE OPEN MINUTES OF OCTOBER 14, 2022.**

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

**CORRESPONDENCE:** None.

**EXECUTIVE DIRECTOR'S REPORT:** Brad Stokes presented the Executive Director's report. The 2023 budget was introduced. There was a meeting earlier in the week to discuss options. The lower loss funds provided by actuary for the property, auto liability and general liability and keeps the moderate loss funds for the workers' comp, which is where we are seeing the most losses. The actuary loss funds show workers' compensation as the highest at over 8%. The CEL premium is at 10%. Joe Hrubash reviewed the finance committee meetings. The underwriters have reported that the property market is in a very hard market and is driven by their reinsurers who are looking for huge increases. The CEL may have to take on a higher retention. They need the actuary to factor in those numbers and see what the CEL Commissioners want to do. They may absorb the increase. The finance committee is going to request delaying the budget adoption for early January, that way all work will be complete and there will be no surprises. Hopefully our Commission's budget will look better once the CEL budget is adopted. With this continuing hard market, we are better together than we are separate.

Commissioner Kessler asked if there is any anticipated reduction in limits or increased retentions? Mr. Hrubash said that isn't clear at this time, however, there may be some sub limits on property that may be affected, but it shouldn't impact our individual members. Increasing retention from \$2 million to \$2.5 million and rate increases would be involved.

On a good note, they were able to get sewer back up back into the program. Commissioner Kessler was pleased.

The dividends are also available this year, which can be taken as a credit and would reduce the increase.

Ancillary coverages outside the Commission such as med/mal is over 17.5%. Cyber is 16%. On the municipal side they are over 100%. The MEL has a great program just for cyber, it provides employee awareness and training. They use a cyber security expert, Chertoff group, who has done great work on the MEL side.

The 2023 budget has a 7.71% increase on average for a total of \$9,378,257.

Commissioner Kessler asked if we anticipate keeping the same limits, and Mr. Hrubash indicated they did not anticipate increases.

**MOTION TO INTRODUCE THE 2023 BUDGET AND SCHEDULE THE PUBLIC HEARING ON JANUARY 13, 2023.**

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



**CERTIFICATES OF INSURANCE:** There were six certificates issued for the period of October 1, 2022 through December 1, 2022.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.**

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

The CEL and finance committees were very busy during the months of October and November. Their reports are attached to the agenda. The October 17, 2022 finance report shows the effects of the increase and describes the factors affecting the budget.

The Fund's financial fast track for September has an increase. The third quarter actuary report where the IBNR has a substantial increase of over \$650,000. There is a deficit of \$126,000.

The CEL's financial fast track from August shows a \$15.1 million surplus and \$11.4 million in cash.

Claims activity report shows August had two more open claims. September had 28 more claims with 21 being workers' compensation claims. October to date has 34 more open claims. Kathy Kissane reported they would be doing a review of the claims, as of now most are medical only claims. One of the claims involves two employees that were injured as a result of a motor vehicle accident that was not their fault. They will be looking at the claims again in January.

**CLAIMS SERVICES:** Jennifer Davis presented the claims services report. Mandatory year end claims reporting from the members are due. Please report your claims early because they have to be set up and reported by Qual-Lynx. They need enough time to report the claims timely.

**TREASURER:** Bonnie Lindaw presented the Treasurer's report. There were various entries on the December bills list for corrections from prior fund years. 2020 had a voided check for being issued in the wrong fund year and the check was reissued in the 2021 fund year. 2022 had a voided check which was not approved to Safetyserve. There were also payments to PERMA for postage and the ACUA for their Wellness Grant. The net payments were \$807.66.

The admin account for end of November has a balance of \$9,246,132.82 with outstanding checks of \$12,815.00, and interest earned of \$81,144.88. The general liability account has outstanding checks of \$25,902.60 and interest earned of \$148.88. The workers' comp account has \$168,408.65 in outstanding checks and interest of \$1,362.15. The workers' comp and general liability accounts are flow through accounts so there is not a big balance to earn interest.

**MOTION TO APPROVE RESOLUTION 25-22 THE DECEMBER BILLS LIST.**

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

Commissioner Kessler expressed thanks for the Wellness Grant. It was a good event attended by Glenn Prince who was there for safety. They had vendors providing wellness information to employees and a barbeque.

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery presented the safety report for October through December. The media library and online streaming services remain available. December training is only through December 15, 2022. All training through January 31, 2023 have been listed on the website NJCE.org. Safety Committee will have its final meeting of the year on December 9, 2022 and will discuss the 2023 meeting schedule.

**MANAGED CARE – QUAL-LYNX:** Karen Beatty presented the claims services report. There were savings of 69% which is \$3,679,000, with 94% of bills were in network. There are 329 claims for the year with 45 COVID claims.

**RISK MANAGER’S REPORT:** Bob Gemmell presented the Risk Management report. The report covers all risk management activities which includes review of claims, coverages, certificates, and contracts. He is finalizing all of the renewal information, with one outstanding item left. He commended the entire CEL team on their negotiations on the renewal.

**CLAIMS SERVICES – QUAL-LYNX:** Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 18 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, and authorize County Counsel to execute the releases.

**MOTION TO APPROVE THE 18 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF DECEMBER 9, 2022 AND AUTHORIZING COUNTY COUNSEL TO EXECUTE RELEASES.**

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

**OLD BUSINESS:** None.

**NEW BUSINESS:** Jim Ferguson introduced Tim Edmunds who is the new Executive Director for the ACIA. John Lamey is retiring and Mr. Edmunds will be taking the alternate commissioner position. Once the Board of County Commissioners approves of the appointment he will be sworn in. Alan Cohen will be taking Jim’s place while he is out on medical leave.

**PUBLIC COMMENT:** None.

Commissioner Robbins opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for January 13, 2023 at 11:00 A.M. Happy Holidays!

**MOTION TO ADJOURN THE MEETING.**

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

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