

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JULY 14, 2023**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** May 12, 2023 Open Minutes.....**Appendix I**
June 5, 2023 Open Minutes.....**Appendix I**

- CORRESPONDENCE – None**

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

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

- TREASURER– Bonnie Lindaw**
 - Resolution 18-23 – July Bills List..... Page 19**
 - Monthly Report..... Verbal**

- CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 20**

- MANAGED CARE – Qual Care.....Page 26**

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

- RMC REPORT – Brown & Brown.....Page 30**

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

- NEXT SCHEDULED MEETING: September 8, 2023**
- MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: July 14, 2023

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ Certificate of Insurance Issuance Report – On **page 3** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of May 1, 2023, through June 1, 2023. There was a total of 4 certificates of insurance issued during this time period.

☐ Motion to approve the Certificate of Insurance Report

☐ RFP for Professional Services – The Insurance Commission Service Agreements for the Actuary, Auditor and Defense Panel expire as of December 31, 2023. The Fund Office will prepare RFP's and advertise for these positions.

☐ Motion to Authorize the Fund Office to Advertise for Professional Services

The County will prepare RFP's for Executive Director, Risk Manager, Claim Administration and Managed Care, that also expire at year end.

☐ Atlantic County 2024 Membership Renewal – Atlantic County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2024. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE. Also, the Fund Office will send a sample resolution and agreement to the member entities of the Commission to renew their membership in the Commission for another three years beginning on January 1, 2024.

☐ NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met via Zoom on Thursday, June 22, 2023. A recap of the meeting appears on **pages 4-6**. The NJCE is scheduled to meet again on Wednesday, September 27, 2023 at 9:30 AM via Zoom.

☐ Financial Fast Track – Included on **pages 7-10** of the agenda is the Financial Fast Track for March and April for the Insurance Commission. As of April 30, 2023, the Commission has a deficit of \$2,590,251. 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 \$5,604,545.

☐ NJ CEL Property and Casualty Financial Fast Track (pages 11-16) – Included in the agenda are the Financial Fast Track Reports for the CEL for March & April. For April, the report indicates the Fund has a surplus of **\$14,020,983** and over \$26 million in cash.

- ❑ **Claims Tracking Report (page 17-18)** – Included in the agenda are the Claims Activity Reports for April & May that tracks open claims.
- ❑ **Conner Strong & Buckelew New Technology for File Sharing** – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service. Over the next few weeks, the files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive and as of August 15, 2023 Egnyte will no longer be active.

The NJCE Underwriting Manager will provide instructions at a future date prior to you receiving your e-mail invitation to join Microsoft OneDrive. Authorized users of the Egnyte platform should look for an e-mail over the next few weeks. If you have any questions, please contact the Underwriting Managers' office.

- ❑ **2023 Best Practices Seminar** - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 5/1/2023 To 6/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJDEP - Bureau of Local I - The County of Atlantic	Environmental Management Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: County Environmental Health Act (CEHA) Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the current calendar year County Environmental Health Act (CEHA) Grant for funding provided by the New Jersey Department of Environmental Protection	5/3/2023 #3992035	GL AU EX WC OTH
H - See list below I - The County of Atlantic		RE: Teen Arts Festival Evidence of insurance as respect to the Atlantic County Library System's Teen Arts Festival use of multiple facilities in order to display and judge art. The following are listed as Certificate Holders for the above referenced policies. 1. Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037 2. Eagle Theatre, 208 Vine Street, Hammonton, NJ 08037 3. Town Hall, Vine & Central, Hammonton, NJ 08037 4. Baptist Church, 19 S. 3rd Street, Hammonton, NJ 08037 5. Methodist Church, 398 Bellevue Avenue, Hammonton, NJ 08037 6. Presbyterian Church, 326 Bellevue Avenue, Hammonton, NJ 08037 7. Family Success Center, 310 Bellevue Avenue, Hammonton, NJ 08037 8. Hammonton Art Center, 10 S. 2nd Street, Hammonton, NJ 08037 9. DanceXplosion, 116 Bellevue Avenue, Hammonton, NJ 08037 10. Casciano Coffee Bar & Sweetery, 212 Bellevue Avenue, Hammonton, NJ 08037 11. Kitchen 19, 19 S. 2nd Street, Hammonton, NJ 08037 12. Allies in Caring, 100 S. 2nd Street, Hammonton, NJ 08037 13. Piney Hollow Arts Studio, 19B Central Avenue, Hammonton, NJ 08037 14. MB Taylor Lodge, 328 Vine Street, Hammonton, NJ 08037 15. Vision Property Group LLC, 1147 S. White Horse Pike, Hammonton, NJ 08037	5/4/2023 #3992434	GL AU EX WC OTH
H - Atlantic Cape Community College I - The County of Atlantic	5100 Black Horse Pike Mays Landing, NJ 08330	RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities for all Atlantic County sponsored events during the current calendar year.	5/9/2023 #4004887	GL AU EX WC OTH
H - Hamilton Township Board Of I - The County of Atlantic	Education 1876 Dr. Foreman Drive Mays landing, NJ 08330	RE: Use of Facilities- Hess School 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 use of facilities at the Hess School for events hosted by the Atlantic County Prosecutor's Office during the current calendar year.	5/10/2023 #4005354	GL AU EX WC OTH
Total # of Holders: 4				

06/01/2023

1 of 1



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 22, 2023

Memo to: Board of Fund Commissioners
Atlantic County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

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

Financial Fast Track: Financial Fast Track: Submitted for information was the Financial Fast Track as of March 31, 2023 and as of April 30, 2023. Executive Director reported the statutory surplus as of April 30th is \$14 million.

December 31, 2022 Audit: Fund Auditor submitted the draft financial audit and provided a summary review of the Financial Statements. Fund Auditor reported the financial audit and report on internal control are both unmodified opinions and did not expect any changes to the final financial audit to be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Finance Sub Committee: Executive Director reported at the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP; the proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. Executive Director reported the Finance Sub Committee met on May 25, 2023, and with guidance from the Fund Attorney agreed that property appraisal services would be best if procured by the individual member Insurance Commissions and Counties.

Executive Director said the NJCE provided the scope/parameters of work for the procurement; a copy of the memo outlining the process was distributed to Fund Commissioners and Risk Managers. If members have done a recent appraisal or doing ongoing appraisals it will not be necessary for them to do an additional appraisal. Executive Director highlighted that updated appraisals are a requirement of NJCE JIF property insurers.

Executive Director reported the Sub Committee recommended a reimbursement program to member entities for the cost of property appraisal services reimbursement program for expenses our members incur for this procurement. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution ratifying and authorizing a reimbursement program.

The Sub Committee also discussed the Workers' Compensation Claims Administrator contract, which is set to expire 9/30/2023. The Fund office will work with the Fund Attorney and QPA to procure these services.

September Fund Meeting: The Board of Fund Commissioners agreed to move the September 28th 9:30AM meeting to September 27th at 9:30AM via Zoom.

NJCE Committees:

Coverage Committee: Executive Director reported the committee met on May 25th to review the final draft general liability policy and other coverage policies that were in draft status. Underwriting Manager said feedback on the draft policies from committee members was addressed and submitted to the Technical Writer.

Cyber Task Force: Underwriting Manager reported the task force met on June 8th to introduce The Chertoff Group, the consulting firm appointed to assist the Fund in constructing a cyber security framework. Underwriting Manager said The Chertoff Group will draft a *Technology Stack Questionnaire*, which will be distributed to members to understand their current technology systems and vulnerabilities. In addition, Executive Director reported the committee agreed that the Fund should explore membership with the Cyber JIF as part of the Fund's 2024 marketing effort for cyber liability coverage.

Safety Committee: Safety Director reported this committee met on June 12th and provided a summary report of items discussed. The Safety Committee is scheduled to meet next on September 11, 2023 at 10:00AM.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported to date that approximately \$3.3 million has been paid with a total estimated event value of \$6 million. Ms. Majeed reported there are 3 open claims with reserves of \$2.7 million and anticipates these remaining claims to be settled by year-end. The NJCE deductible is \$2 million, which will be shared among the three county members with Hurricane Ida claims on a pro-rata basis.

Safety National: Executive Director reported that at the April meeting the Board of Commissioners authorized Fred Semrau, Esq. to assist with the settlement agreement with Safety National on 2020 COVID Claims. Executive Director reported PERMA Claims is working with Safety National on finalizing the documentation for certain claims included in the settlement as a prerequisite to executing the agreement.

Learning Management System (LMS): Safety Director reported the new LMS, hosted by BIS Safety Software, launched May 1st and the designated LMS training administrators should have received an activation email for the new NJCE LMS system. J.A. Montgomery uploaded an LMS FAQ's and a webinar recording of the new LMS Training on <https://njce.org/safety/>. If members have any questions or need further assistance, please contact Natalie Dougherty at

ndougherty@jamontgomery.com.

Certifical: Certifical is an online platform that uses real-time data to streamline certificate issuance requests. Underwriting Manager reported the platform is being tested and used internally first and expects it to be launched for member use. Underwriting Manager said there will no interruption to the current certificate request process for members while Certifical is being set up.

NJCE JIF Renewal Timeline: Deputy Executive Director reported the Fund Professionals met to review and finalize the 2024 renewal timeline, which assumes an earlier start date this year. The 2024 renewal process begins in June and continues through mid-September and allow members to confirm underwriting data in time to introduce a budget at the November meeting. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami and all members have or will do a revised property appraisal procurement.

2023 Best Practices Seminar: Deputy Executive Director reported a planning committee met on June 20th to discuss a variety of topics to be presented. The seminar is scheduled for October 5, 2023 from 1-4pm via Zoom. Please save the date and time and look for an official invite to be distributed.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents were sent to each respective County on June 20th.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2023 May 3-5 conference in Atlantic City at Caesar's. Underwriting Manager also presented an educational session on the *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches*.

Underwriting Manager Report

Underwriting Manager reported discussions on the 2024 pre-renewal discussions have already started and he expects to hold a pre-renewal meeting/webinar in August for Fund Commissioners and Risk Managers.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April to June 2023, Safety Director bulletins and information on a training schedule through August 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of May 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Wednesday September 27, 2023 at 9:30AM via Zoom.

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	781,522	2,344,565	65,057,432	67,401,996
2.	CLAIM EXPENSES				
	Paid Claims	563,047	1,604,748	28,129,616	29,734,364
	Case Reserves	249,917	256,850	12,571,827	12,828,677
	IBNR	1,024,626	882,159	4,268,186	5,150,345
	Excess Insurance Recoverable	0	(808)	0	(808)
	Discounted Claim Value	98,655	74,167	(462,608)	(388,440)
	TOTAL CLAIMS	1,936,245	2,817,116	44,507,021	47,324,137
3.	EXPENSES				
	Excess Premiums	258,037	774,112	16,224,627	16,998,739
	Administrative	69,151	207,498	6,778,950	6,986,448
	TOTAL EXPENSES	327,188	981,610	23,003,577	23,985,187
4.	UNDERWRITING PROFIT (1-2-3)	(1,481,912)	(1,454,161)	(2,453,166)	(3,907,327)
5.	INVESTMENT INCOME	14,316	47,391	309,562	356,953
6.	PROFIT (4 + 5)	(1,467,595)	(1,406,770)	(2,143,604)	(3,550,374)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	80,208	80,208
9.	DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10.	INVESTMENT IN JOINT VENTURE	0	0	835,893	835,893
11.	SURPLUS (6 + 7 + 8 - 9)	(1,467,595)	(1,406,770)	(1,307,711)	(2,714,481)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	(242,335)	(241,274)	(651,885)	(893,159)
	2016	(298,191)	(294,416)	303,043	8,628
	2017	(10,346)	(7,454)	103,742	96,288
	2018	(217,235)	(212,981)	101,297	(111,684)
	2019	(72,277)	(66,170)	1,045,198	979,028
	2020	263,239	270,890	195,799	466,689
	2021	(354,700)	(347,783)	(1,861,145)	(2,208,928)
	2022	(526,331)	(525,105)	(543,761)	(1,068,867)
	2023	(9,420)	17,522		17,522
	TOTAL SURPLUS (DEFICITS)	(1,467,595)	(1,406,770)	(1,307,712)	(2,714,482)
	TOTAL CASH				5,977,345

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	12,613	22,701	5,277,754	5,300,456
Case Reserves	192,507	244,328	694,651	938,979
IBNR	47,411	(14,499)	182,614	168,116
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(9,703)	(9,703)	(25,121)	(34,823)
TOTAL FY 2015 CLAIMS	242,828	242,828	6,129,899	6,372,727
FUND YEAR 2016				
Paid Claims	68,603	147,033	4,278,853	4,425,886
Case Reserves	(68,603)	165,049	890,706	1,055,755
IBNR	306,997	(5,084)	176,319	171,234
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(7,144)	(7,144)	(25,060)	(32,204)
TOTAL FY 2016 CLAIMS	299,853	299,853	5,320,818	5,620,671
FUND YEAR 2017				
Paid Claims	39,119	68,604	4,585,278	4,653,882
Case Reserves	(38,669)	(47,762)	890,723	842,961
IBNR	10,372	(10,020)	275,274	265,254
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	840	840	(37,275)	(36,436)
TOTAL FY 2017 CLAIMS	11,662	11,662	5,714,000	5,725,662
FUND YEAR 2018				
Paid Claims	18,773	30,531	3,798,920	3,829,450
Case Reserves	(39,467)	195,279	1,316,191	1,511,470
IBNR	241,768	(4,735)	305,001	300,267
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(1,874)	(1,874)	(39,823)	(41,696)
TOTAL FY 2018 CLAIMS	219,201	219,201	5,380,290	5,599,491
FUND YEAR 2019				
Paid Claims	27,661	165,325	3,022,009	3,187,334
Case Reserves	(46,501)	(100,199)	1,042,401	942,202
IBNR	84,018	53	285,477	285,530
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	9,827	9,827	(36,309)	(26,481)
TOTAL FY 2019 CLAIMS	75,006	75,006	4,313,579	4,388,585
FUND YEAR 2020				
Paid Claims	23,713	310,579	3,080,626	3,391,204
Case Reserves	(28,171)	(591,775)	1,434,937	843,162
IBNR	(278,284)	(1,546)	432,632	431,087
Excess Insurance Recoverable	0	(808)	0	(808)
Discounted Claim Value	22,324	22,324	(52,646)	(30,323)
TOTAL FY 2020 CLAIMS	(260,418)	(261,226)	4,895,549	4,634,323
FUND YEAR 2021				
Paid Claims	179,026	342,382	2,913,014	3,255,396
Case Reserves	12,978	(11,732)	3,238,691	3,226,958
IBNR	129,548	(9,098)	983,316	974,217
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	36,200	36,200	(118,844)	(82,644)
TOTAL FY 2021 CLAIMS	357,751	357,751	7,016,177	7,373,928
FUND YEAR 2022				
Paid Claims	167,884	486,872	1,173,161	1,660,033
Case Reserves	(101,353)	(41,436)	3,063,526	3,022,090
IBNR	410,427	31,522	1,627,553	1,659,075
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	49,651	49,651	(127,531)	(77,880)
TOTAL FY 2022 CLAIMS	526,608	526,608	5,736,710	6,263,318
FUND YEAR 2023				
Paid Claims	25,656	30,722		30,722
Case Reserves	367,195	445,099		445,099
IBNR	72,369	895,565		895,565
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(1,466)	(25,954)		(25,954)
TOTAL FY 2023 CLAIMS	463,754	1,345,432	0	1,345,432
COMBINED TOTAL CLAIMS	1,936,245	2,817,116	44,507,021	47,324,137

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	781,522	3,126,086	65,057,432	68,183,518
2.	CLAIM EXPENSES				
	Paid Claims	388,592	1,993,340	28,129,616	30,122,956
	Case Reserves	440,234	697,084	12,571,827	13,268,912
	IBNR	(371,698)	510,461	4,268,186	4,778,647
	Excess Insurance Recoverable	0	(808)	0	(808)
	Discounted Claim Value	(21,973)	52,194	(462,608)	(410,414)
	TOTAL CLAIMS	435,156	3,252,271	44,507,021	47,759,293
3.	EXPENSES				
	Excess Premiums	258,037	1,032,149	16,224,627	17,256,776
	Administrative	69,151	276,649	6,778,950	7,055,599
	TOTAL EXPENSES	327,188	1,308,798	23,003,577	24,312,375
4.	UNDERWRITING PROFIT (1-2-3)	19,178	(1,434,983)	(2,453,166)	(3,888,149)
5.	INVESTMENT INCOME	13,447	60,838	309,562	370,400
6.	PROFIT (4 + 5)	32,625	(1,374,145)	(2,143,604)	(3,517,749)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	80,208	80,208
9.	DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10.	INVESTMENT IN JOINT VENTURE	0	0	927,499	927,499
11.	SURPLUS (6 + 7 + 8 - 9)	32,625	(1,374,145)	(1,216,105)	(2,590,251)
SURPLUS (DEFICITS) BY FUND YEAR					
	2016	1,498	(292,918)	303,043	10,126
	2017	1,194	(6,260)	103,742	97,482
	2018	1,833	(211,147)	101,297	(109,850)
	2019	2,542	(63,628)	1,045,198	981,570
	2020	2,634	273,524	287,405	560,929
	2021	2,669	(345,114)	(1,861,145)	(2,206,259)
	2022	139	(524,966)	(543,761)	(1,068,728)
	2023	19,649	37,172		37,172
	TOTAL SURPLUS (DEFICITS)	32,625	(1,374,145)	(1,216,106)	(2,590,251)
	TOTAL CASH				5,604,545

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	158,983	306,016	4,278,853	4,584,869
Case Reserves	(173,077)	(8,029)	890,706	882,677
IBNR	14,094	9,010	176,319	185,328
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(7,144)	(25,060)	(32,204)
TOTAL FY 2016 CLAIMS	0	299,853	5,320,818	5,620,671
FUND YEAR 2017				
Paid Claims	51,168	119,772	4,585,278	4,705,050
Case Reserves	(44,801)	(92,563)	890,723	798,161
IBNR	(6,367)	(16,387)	275,274	258,887
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	840	(37,275)	(36,436)
TOTAL FY 2017 CLAIMS	0	11,662	5,714,000	5,725,662
FUND YEAR 2018				
Paid Claims	4,745	35,276	3,798,920	3,834,196
Case Reserves	38,765	234,044	1,316,191	1,550,235
IBNR	(43,510)	(48,245)	305,001	256,756
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(1,874)	(39,823)	(41,696)
TOTAL FY 2018 CLAIMS	0	219,201	5,380,290	5,599,491
FUND YEAR 2019				
Paid Claims	20,441	185,766	3,022,009	3,207,775
Case Reserves	231,398	131,199	1,042,401	1,173,600
IBNR	(251,839)	(251,786)	285,477	33,691
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	9,827	(36,309)	(26,481)
TOTAL FY 2019 CLAIMS	0	75,006	4,313,579	4,388,585
FUND YEAR 2020				
Paid Claims	23,056	333,634	3,080,626	3,414,260
Case Reserves	60,107	(531,667)	1,434,937	903,270
IBNR	(83,163)	(84,709)	432,632	347,924
Excess Insurance Recoverable	0	(808)	0	(808)
Discounted Claim Value	0	22,324	(52,646)	(30,323)
TOTAL FY 2020 CLAIMS	(0)	(261,226)	4,895,549	4,634,323
FUND YEAR 2021				
Paid Claims	45,246	387,628	2,913,014	3,300,642
Case Reserves	7,872	(3,860)	3,238,691	3,234,830
IBNR	(53,118)	(62,216)	983,316	921,099
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	36,200	(118,844)	(82,644)
TOTAL FY 2021 CLAIMS	0	357,751	7,016,177	7,373,928
FUND YEAR 2022				
Paid Claims	38,325	525,196	1,173,161	1,698,357
Case Reserves	233,166	191,730	3,063,526	3,255,257
IBNR	(271,491)	(239,969)	1,627,553	1,387,584
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	49,651	(127,531)	(77,880)
TOTAL FY 2022 CLAIMS	0	526,608	5,736,710	6,263,318
FUND YEAR 2023				
Paid Claims	34,833	65,555		65,555
Case Reserves	106,220	551,319		551,319
IBNR	316,075	1,211,641		1,211,641
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(21,973)	(47,927)		(47,927)
TOTAL FY 2023 CLAIMS	435,156	1,780,588	0	1,780,588
COMBINED TOTAL CLAIMS	435,156	3,252,271	44,507,021	47,759,293

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,000,052	8,972,707	248,899,924	257,872,631
2.	CLAIM EXPENSES				
	Paid Claims	362,617	1,033,539	12,514,366	13,547,905
	Case Reserves	(196,466)	127,209	12,686,874	12,814,083
	IBNR	849,280	915,256	11,414,958	12,330,214
	Discounted Claim Value	70,457	(63,770)	(2,262,516)	(2,326,286)
	Excess Recoveries	56,836	56,836	(2,167,310)	(2,110,474)
	TOTAL CLAIMS	1,142,725	2,069,071	32,186,372	34,255,443
3.	EXPENSES				
	Excess Premiums	2,326,932	6,978,046	177,502,257	184,480,303
	Administrative	183,359	546,791	18,460,731	19,007,522
	TOTAL EXPENSES	2,510,291	7,524,837	195,962,988	203,487,825
4.	UNDERWRITING PROFIT (1-2-3)	(652,964)	(621,201)	20,750,564	20,129,363
5.	INVESTMENT INCOME	74,188	143,906	1,379,212	1,523,117
6.	PROFIT (4+5)	(578,776)	(477,295)	22,129,775	21,652,480
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(578,776)	(477,295)	15,422,224	14,944,929
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	286	713	62,481	63,194
	2011	306	1,296	572,420	573,717
	2012	1,406	3,031	686,619	689,650
	2013	216	3,073	1,090,793	1,093,867
	2014	3,960	8,087	2,077,841	2,085,928
	2015	2,162	6,108	1,679,406	1,685,513
	2016	21,285	26,601	1,710,308	1,736,909
	2017	(1,292)	4,351	2,614,589	2,618,939
	2018	(9,441)	(2,981)	2,321,638	2,318,657
	2019	(18,767)	(571,135)	2,164,699	1,593,564
	2020	(56,235)	(48,614)	(689,222)	(737,837)
	2021	18,726	29,451	(204,057)	(174,605)
	2022	(371,229)	(358,999)	1,334,709	975,710
	2023	(170,159)	421,723		421,723
	TOTAL SURPLUS (DEFICITS)	(578,776)	(477,295)	15,422,224	14,944,928
	TOTAL CASH				16,397,429

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	7,462	552,636	560,098
Case Reserves	0	(7,462)	83,028	75,567
IBNR	0	0	3,000	3,000
Discounted Claim Value	755	755	(7,983)	(7,228)
TOTAL FY 2011 CLAIMS	755	755	630,681	631,436
FUND YEAR 2012				
Paid Claims	524	2,915	1,589,807	1,592,722
Case Reserves	(524)	(2,915)	58,613	55,697
IBNR	0	0	3,122	3,122
Discounted Claim Value	350	350	(6,056)	(5,705)
TOTAL FY 2012 CLAIMS	350	350	1,645,486	1,645,836
FUND YEAR 2013				
Paid Claims	6,698	24,833	995,819	1,020,652
Case Reserves	(6,698)	(24,563)	549,219	524,657
IBNR	(494)	(764)	29,551	28,787
Discounted Claim Value	3,167	3,167	(60,165)	(56,997)
TOTAL FY 2013 CLAIMS	2,673	2,673	1,514,426	1,517,099
FUND YEAR 2014				
Paid Claims	786	1,552	659,816	661,368
Case Reserves	(786)	(1,452)	138,364	136,912
IBNR	100	0	21,077	21,077
Discounted Claim Value	(122)	(122)	(15,330)	(15,452)
TOTAL FY 2014 CLAIMS	(22)	(22)	803,927	803,905
FUND YEAR 2015				
Paid Claims	81,785	90,484	1,822,647	1,913,131
Case Reserves	(85,603)	(94,302)	734,986	640,685
IBNR	(2,975)	(2,975)	94,138	91,163
Discounted Claim Value	8,880	8,880	(67,627)	(58,748)
TOTAL FY 2015 CLAIMS	2,088	2,088	2,584,143	2,586,231
FUND YEAR 2016				
Paid Claims	(162)	705	1,030,094	1,030,799
Case Reserves	163	(14,920)	1,339,694	1,324,774
IBNR	(14,222)	(6)	42,209	42,203
Discounted Claim Value	(1,479)	(1,479)	(94,522)	(96,001)
TOTAL FY 2016 CLAIMS	(15,700)	(15,700)	2,317,474	2,301,775
FUND YEAR 2017				
Paid Claims	78,755	109,377	1,181,145	1,290,522
Case Reserves	(78,756)	(111,061)	854,966	743,906
IBNR	(6,087)	(4,404)	114,476	110,072
Discounted Claim Value	13,444	13,444	(78,364)	(64,919)
TOTAL FY 2017 CLAIMS	7,356	7,356	2,072,224	2,079,581

FUND YEAR 2018					
	Paid Claims	3,935	40,950	987,489	1,028,440
	Case Reserves	(3,931)	(3,975)	950,586	946,611
	IBNR	8,237	(28,735)	552,963	524,228
	Discounted Claim Value	8,152	8,152	(120,565)	(112,413)
	TOTAL FY 2018 CLAIMS	16,393	16,393	2,370,473	2,386,866
FUND YEAR 2019					
	Paid Claims	128,400	167,351	684,365	851,716
	Case Reserves	(170,845)	(38,649)	1,205,018	1,166,369
	IBNR	48,173	(122,974)	1,263,761	1,140,787
	Discounted Claim Value	20,929	20,929	(198,523)	(177,594)
	TOTAL FY 2019 CLAIMS	26,657	26,657	2,954,620	2,981,277
FUND YEAR 2020					
	Paid Claims	383	(678)	881,863	881,185
	Case Reserves	1,401	161,709	3,856,203	4,017,912
	IBNR	(8,312)	(167,559)	2,706,198	2,538,639
	Discounted Claim Value	14,186	14,186	(494,451)	(480,265)
	Excess Recoveries	56,836	56,836	(2,167,310)	(2,110,474)
	TOTAL FY 2020 CLAIMS	64,494	64,494	4,782,503	4,846,997
FUND YEAR 2021					
	Paid Claims	52,689	339,957	1,705,091	2,045,048
	Case Reserves	(63,568)	(339,420)	2,095,279	1,755,859
	IBNR	(31,901)	(43,318)	2,146,905	2,103,588
	Discounted Claim Value	35,535	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	(7,246)	(7,246)	5,493,861	5,486,615
FUND YEAR 2022					
	Paid Claims	8,825	248,630	251,754	500,384
	Case Reserves	(67,524)	323,910	820,919	1,144,829
	IBNR	388,439	(242,800)	4,437,558	4,194,758
	Discounted Claim Value	54,204	54,204	(665,517)	(611,314)
	TOTAL FY 2022 CLAIMS	383,943	383,943	4,844,714	5,228,658
FUND YEAR 2023					
	Paid Claims	0	0		0
	Case Reserves	280,205	280,308		280,308
	IBNR	468,321	1,528,792		1,528,792
	Discounted Claim Value	(87,544)	(221,771)		(221,771)
	TOTAL FY 2023 CLAIMS	660,982	1,587,329	0	1,587,329
COMBINED TOTAL CLAIMS		1,142,725	2,069,071	32,186,372	34,255,443

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,990,902	11,963,610	248,899,924	260,863,533
2.	CLAIM EXPENSES				
	Paid Claims	35,109	1,068,648	12,514,366	13,583,014
	Case Reserves	850,866	978,075	12,686,874	13,664,950
	IBNR	687,187	1,602,444	11,414,958	13,017,402
	Discounted Claim Value	(200,034)	(263,803)	(2,262,516)	(2,526,320)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL CLAIMS	1,373,129	3,442,200	32,186,372	35,628,572
3.	EXPENSES				
	Excess Premiums	2,379,133	9,357,178	177,502,257	186,859,436
	Administrative	191,364	738,155	18,460,731	19,198,886
	TOTAL EXPENSES	2,570,497	10,095,333	195,962,988	206,058,321
4.	UNDERWRITING PROFIT (1-2-3)	(952,723)	(1,573,924)	20,750,564	19,176,640
5.	INVESTMENT INCOME	28,778	172,683	1,379,212	1,551,895
6.	PROFIT (4+5)	(923,946)	(1,401,241)	22,129,775	20,728,534
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(923,946)	(1,401,241)	15,422,224	14,020,983
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	111	824	62,481	63,305
	2011	411	1,707	572,420	574,128
	2012	679	3,710	686,619	690,329
	2013	1,116	4,190	1,090,793	1,094,983
	2014	1,527	9,614	2,077,841	2,087,455
	2015	(168,409)	(162,302)	1,679,406	1,517,104
	2016	2,167	28,768	1,710,308	1,739,076
	2017	2,298	6,649	2,614,589	2,621,237
	2018	2,697	(285)	2,321,638	2,321,354
	2019	2,966	(568,169)	2,164,699	1,596,530
	2020	3,204	(45,411)	(689,222)	(734,633)
	2021	4,453	33,904	(204,057)	(170,152)
	2022	2,213	(356,786)	1,334,709	977,923
	2023	(779,379)	(357,656)		(357,656)
	TOTAL SURPLUS (DEFICITS)	(923,946)	(1,401,241)	15,422,224	14,020,983
	TOTAL CASH				26,196,814

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	7,462	552,636	560,098
Case Reserves	0	(7,462)	83,028	75,567
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	755	(7,983)	(7,228)
TOTAL FY 2011 CLAIMS	0	755	630,681	631,436
FUND YEAR 2012				
Paid Claims	496	3,411	1,589,807	1,593,218
Case Reserves	(496)	(3,411)	58,613	55,201
IBNR	0	0	3,122	3,122
Discounted Claim Value	0	350	(6,056)	(5,705)
TOTAL FY 2012 CLAIMS	0	350	1,645,486	1,645,836
FUND YEAR 2013				
Paid Claims	19,136	43,968	995,819	1,039,788
Case Reserves	(19,136)	(43,698)	549,219	505,521
IBNR	0	(764)	29,551	28,787
Discounted Claim Value	0	3,167	(60,165)	(56,997)
TOTAL FY 2013 CLAIMS	0	2,673	1,514,426	1,517,099
FUND YEAR 2014				
Paid Claims	1,518	3,070	659,816	662,886
Case Reserves	(768)	(2,220)	138,364	136,144
IBNR	(750)	(750)	21,077	20,327
Discounted Claim Value	0	(122)	(15,330)	(15,452)
TOTAL FY 2014 CLAIMS	0	(22)	803,927	803,905
FUND YEAR 2015				
Paid Claims	903	91,387	1,822,647	1,914,034
Case Reserves	169,096	74,795	734,986	809,781
IBNR	0	(2,975)	94,138	91,163
Discounted Claim Value	0	8,880	(67,627)	(58,748)
TOTAL FY 2015 CLAIMS	169,999	172,087	2,584,143	2,756,230
FUND YEAR 2016				
Paid Claims	1,535	2,240	1,030,094	1,032,334
Case Reserves	(123,699)	(138,619)	1,339,694	1,201,074
IBNR	122,165	122,159	42,209	164,368
Discounted Claim Value	0	(1,479)	(94,522)	(96,001)
TOTAL FY 2016 CLAIMS	0	(15,700)	2,317,474	2,301,775
FUND YEAR 2017				
Paid Claims	0	109,377	1,181,145	1,290,522
Case Reserves	1	(111,060)	854,966	743,907
IBNR	(1)	(4,405)	114,476	110,071
Discounted Claim Value	0	13,444	(78,364)	(64,919)
TOTAL FY 2017 CLAIMS	0	7,356	2,072,224	2,079,581

FUND YEAR 2018					
	Paid Claims	6,775	47,725	987,489	1,035,215
	Case Reserves	(473)	(4,447)	950,586	946,138
	IBNR	(6,302)	(35,037)	552,963	517,926
	Discounted Claim Value	0	8,152	(120,565)	(112,413)
	TOTAL FY 2018 CLAIMS	0	16,393	2,370,473	2,386,866
FUND YEAR 2019					
	Paid Claims	(87,931)	79,421	684,365	763,786
	Case Reserves	198,222	159,573	1,205,018	1,364,591
	IBNR	(110,292)	(233,266)	1,263,761	1,030,495
	Discounted Claim Value	0	20,929	(198,523)	(177,594)
	TOTAL FY 2019 CLAIMS	0	26,657	2,954,620	2,981,277
FUND YEAR 2020					
	Paid Claims	22,491	21,813	881,863	903,676
	Case Reserves	(51,510)	110,199	3,856,203	3,966,403
	IBNR	29,018	(138,541)	2,706,198	2,567,657
	Discounted Claim Value	0	14,186	(494,451)	(480,265)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL FY 2020 CLAIMS	(0)	64,494	4,782,503	4,846,997
FUND YEAR 2021					
	Paid Claims	65,790	405,747	1,705,091	2,110,838
	Case Reserves	(65,585)	(405,005)	2,095,279	1,690,274
	IBNR	(241)	(43,559)	2,146,905	2,103,347
	Discounted Claim Value	0	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	(36)	(7,281)	5,493,861	5,486,579
FUND YEAR 2022					
	Paid Claims	4,397	253,027	251,754	504,782
	Case Reserves	(66,394)	257,515	820,919	1,078,435
	IBNR	61,997	(180,803)	4,437,558	4,256,755
	Discounted Claim Value	0	54,204	(665,517)	(611,314)
	TOTAL FY 2022 CLAIMS	(0)	383,943	4,844,714	5,228,658
FUND YEAR 2023					
	Paid Claims	0	0		0
	Case Reserves	811,606	1,091,914		1,091,914
	IBNR	591,593	2,120,385		2,120,385
	Discounted Claim Value	(200,034)	(421,805)		(421,805)
	TOTAL FY 2023 CLAIMS	1,203,165	2,790,494	0	2,790,494
	COMBINED TOTAL CLAIMS	1,373,129	3,442,200	32,186,372	35,628,572

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

April 30, 2023

COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	0	1	7	28	23	15	74
April-23	0	0	0	0	1	7	26	21	15	70
NET CHGE	0	0	0	0	0	0	-2	-2	0	-4
Limited Reserves										\$6,439
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$0	\$1	\$7	\$6,502	\$296,638	\$125,559	\$428,707
April-23	\$0	\$0	\$0	\$0	\$1	\$7	\$6,337	\$316,871	\$127,509	\$450,726
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$165)	\$20,233	\$1,950	\$22,019
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,140	\$535,706	\$493,180	\$465,420	\$21	\$2,343,156
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	2	2	2	7	11	14	31	23	92
April-23	0	2	2	2	6	10	13	30	26	91
NET CHGE	0	0	0	0	-1	-1	-1	-1	3	-1
Limited Reserves										\$19,026
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$343,840	\$2,279	\$379,998	\$338,296	\$79,189	\$43,845	\$189,598	\$28,575	\$1,405,619
April-23	\$0	\$193,840	\$2,279	\$454,998	\$606,796	\$166,689	\$35,245	\$237,411	\$34,075	\$1,731,332
NET CHGE	\$0	(\$150,000)	\$0	\$75,000	\$268,501	\$87,500	(\$8,600)	\$47,813	\$5,500	\$325,714
Ltd Incurred	\$485,129	\$677,570	\$141,800	\$544,476	\$726,822	\$209,412	\$51,843	\$247,817	\$247,817	\$3,332,687
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	2	0	0	4	20	7	33
April-23	0	0	0	2	0	0	2	20	8	32
NET CHGE	0	0	0	0	0	0	-2	0	1	-1
Limited Reserves										\$9,113
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$114,521	\$0	\$0	\$55,073	\$58,936	\$15,900	\$244,430
April-23	\$0	\$0	\$0	\$114,521	\$0	\$0	\$101,373	\$59,336	\$16,400	\$291,630
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$46,300	\$400	\$500	\$47,200
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$167,395	\$40,015	\$40,094	\$151,934	\$94,146	\$94,146	\$737,700
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	12	16	19	17	31	48	79	133	36	391
April-23	12	15	19	15	30	45	78	122	62	398
NET CHGE	0	-1	0	-2	-1	-3	-1	-11	26	7
Limited Reserves										\$27,470
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$938,979	\$711,915	\$840,682	\$1,016,951	\$603,305	\$901,733	\$3,121,538	\$2,476,585	\$275,066	\$10,886,755
April-23	\$919,563	\$688,837	\$795,881	\$980,716	\$566,802	\$874,341	\$3,091,875	\$2,641,639	\$373,336	\$10,932,991
NET CHGE	(\$19,417)	(\$23,077)	(\$44,801)	(\$36,235)	(\$36,503)	(\$27,393)	(\$29,663)	\$165,054	\$98,270	\$46,236
Ltd Incurred	\$5,667,997	\$4,412,821	\$5,090,353	\$4,600,666	\$3,441,851	\$3,680,753	\$5,836,741	\$4,157,297	\$4,157,297	\$41,045,778
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	12	18	21	21	39	66	125	207	81	590
April-23	12	17	21	19	37	62	119	193	111	591
NET CHGE	0	-1	0	-2	-2	-4	-6	-14	30	1
Limited Reserves										\$22,685
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$938,979	\$1,055,755	\$842,961	\$1,511,470	\$941,602	\$980,929	\$3,226,958	\$3,021,756	\$445,099	\$12,965,510
April-23	\$919,563	\$882,677	\$798,161	\$1,550,235	\$1,173,600	\$1,041,037	\$3,234,830	\$3,255,257	\$551,319	\$13,406,678
NET CHGE	(\$19,417)	(\$173,077)	(\$44,801)	\$38,765	\$231,998	\$60,107	\$7,872	\$233,500	\$106,220	\$441,161
Ltd Incurred	\$6,231,813	\$5,501,470	\$5,518,081	\$5,375,502	\$4,368,828	\$4,465,965	\$6,533,699	\$4,964,680	\$4,499,281	\$47,459,321

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2023

COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	0	0	0	0	1	7	26	21	15	70
May-23	0	0	0	0	1	7	25	20	26	79
NET CHGE	0	0	0	0	0	0	-1	-1	11	9
Limited Reserves										\$5,501
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$0	\$0	\$0	\$0	\$1	\$7	\$6,337	\$316,871	\$127,509	\$450,726
May-23	\$0	\$0	\$0	\$0	\$1	\$7	\$3,846	\$322,705	\$108,030	\$434,590
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,491)	\$5,834	(\$19,479)	(\$16,136)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,140	\$535,706	\$490,743	\$527,220	\$20	\$2,402,518
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	0	2	2	2	6	10	13	30	26	91
May-23	0	2	2	2	5	8	13	30	28	90
NET CHGE	0	0	0	0	-1	-2	0	0	2	-1
Limited Reserves										\$18,432
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$0	\$193,840	\$2,279	\$454,998	\$606,796	\$166,689	\$35,245	\$237,411	\$34,075	\$1,731,332
May-23	\$0	\$72,716	\$2,279	\$494,998	\$604,116	\$169,061	\$34,845	\$242,211	\$38,698	\$1,658,924
NET CHGE	\$0	(\$121,124)	\$0	\$40,000	(\$2,680)	\$2,373	(\$400)	\$4,800	\$4,624	(\$72,408)
Ltd Incurred	\$485,129	\$577,570	\$141,800	\$584,476	\$724,752	\$214,237	\$51,443	\$252,630	\$252,630	\$3,284,667
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	0	0	0	2	0	0	2	20	8	32
May-23	0	0	0	2	0	0	2	20	11	35
NET CHGE	0	0	0	0	0	0	0	0	3	3
Limited Reserves										\$17,434
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$0	\$0	\$0	\$114,521	\$0	\$0	\$101,373	\$59,336	\$16,400	\$291,630
May-23	\$0	\$0	\$0	\$379,315	\$0	\$0	\$101,373	\$107,247	\$22,250	\$610,184
NET CHGE	\$0	\$0	\$0	\$264,793	\$0	\$0	\$0	\$47,911	\$5,850	\$318,554
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$432,395	\$40,015	\$40,094	\$151,934	\$142,146	\$142,146	\$1,098,700
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	12	15	19	15	30	45	78	122	62	398
May-23	12	15	19	15	30	45	77	121	87	421
NET CHGE	0	0	0	0	0	0	-1	-1	25	23
Limited Reserves										\$26,975
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$919,563	\$688,837	\$795,881	\$980,716	\$566,802	\$874,341	\$3,091,875	\$2,641,639	\$373,336	\$10,932,991
May-23	\$906,653	\$675,476	\$779,359	\$1,003,024	\$561,751	\$858,978	\$3,036,922	\$2,872,129	\$662,301	\$11,356,593
NET CHGE	(\$12,910)	(\$13,362)	(\$16,523)	\$22,308	(\$5,052)	(\$15,362)	(\$54,953)	\$230,490	\$288,965	\$423,602
Ltd Incurred	\$5,667,997	\$4,412,821	\$5,107,298	\$4,597,877	\$3,441,851	\$3,680,753	\$5,831,483	\$4,553,259	\$4,553,259	\$41,846,599
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	12	17	21	19	37	62	119	193	111	591
May-23	12	17	21	19	36	60	117	191	152	625
NET CHGE	0	0	0	0	-1	-2	-2	-2	41	34
Limited Reserves										\$22,496
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$919,563	\$882,677	\$798,161	\$1,550,235	\$1,173,600	\$1,041,037	\$3,234,830	\$3,255,257	\$551,319	\$13,406,678
May-23	\$906,653	\$748,192	\$781,638	\$1,877,337	\$1,165,868	\$1,028,047	\$3,176,986	\$3,544,292	\$831,279	\$14,060,291
NET CHGE	(\$12,910)	(\$134,486)	(\$16,523)	\$327,102	(\$7,732)	(\$12,990)	(\$57,844)	\$289,035	\$279,960	\$653,612
Ltd Incurred	\$6,231,813	\$5,401,470	\$5,535,026	\$5,677,713	\$4,366,758	\$4,470,790	\$6,525,604	\$5,475,254	\$4,948,055	\$48,632,483

RESOLUTION NO. 18-23

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

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

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

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

<u>FUND YEAR 2023</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001183	QUALCARE, INC.	WORKERS COMP ADMIN 3R QTR 2023	54,621.00
			54,621.00
001184	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NICE JIF - 2ND INSTALL 2023	1,238,577.60
			1,238,577.60
001185	QUAL-LYNX	CLAIMS ADJUSTING SERVICES 3RD QTR 23	77,393.75
			77,393.75
001186	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	3.00
001186	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 3RD QTR 2023	32,473.00
			32,476.00
001187	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 3RD QTR 2023	2,415.75
			2,415.75
001188	CHANDRA ANDERSON	SECRETARY - 3RD QTR 2023	1,275.00
			1,275.00
001189	HSING-YI CHOU	TREASURER SERVICES - 3RD QTR 2023	750.00
			750.00
001190	ATLANTIC COUNTY	REFUND FOR CLAIMS CK DEPOSIT 07/23	2,998.78
			2,998.78
001191	BROWN & BROWN METRO, LLC	RMC - 3RD QTR 2023	30,000.00
			30,000.00
		Total Payments FY 2023	1,440,507.88
		TOTAL PAYMENTS ALL FUND YEARS	1,440,507.88

Chairperson

Attest:

Dated: _____

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

Treasurer

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 10, 2023
DATE OF MEETING: July 14, 2023

ACIC SERVICE TEAM

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

May - July 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 12:** Attended the ACIC meeting.
- **May 12:** Attended the ACIC Claims Committee meeting.
- **May 31:** Conducted Loss Control Surveys of multiple County locations: DPW, Mosquito, Crew Quarters, Meadowview Rehabilitation Center and County Warehouse.
- **June 5:** Attended the ACIC meeting.
- **June 14:** Attended the ACIC Safety Committee meeting.
- **June 22:** Attended a client meeting at Lake Lenape East.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 14:** Plan to attend the ACIC meeting.
- **July 14:** Plan to attend the ACIC Claims Committee meeting.

SAFETYDIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: National Bike Safety Month – May 8.
- NJCE JIF - JAM SD Bulletin: 15 Passenger Vans Best Practices – May 11.
- NJCE JIF - JAM SD Message: Transitional Duty Resources – May 16.
- NJCE JIF - JAM SD Bulletin: Mark Out Best Practices – May 22.
- NJCE JIF - Live Safety Training – July 2023 Registration is Now Open! – May 22
- NJCE JIF - JAM SD Bulletin: Batting Cages Best Practices – May 23.
- NJCE JIF - JAM SD Bulletin: Spray Park Best Practices – June 6.
- NJCE JIF - JAM SD Bulletin: Driving Best Practices – June 7.
- NJCE JIF - JAM SD Message: Poor Air Quality – June 8.
- NJCE JIF - JAM SD Bulletin: New Jersey Child Labor Laws – June 9.
- NJCE JIF - JAM SD Bulletin: Domestic Violence for New Jersey Public Employers – June 15.
- NJCE JIF - JAM SD Message: Trench Safety Stand Down Week – June 20.

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).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 Hours)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (July through August 2023 Live Training schedules and registration links are attached).

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

NJCE LEADERSHIP ACADEMY

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

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

- 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](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A. Montgomery

CONSULTING

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 Expo. These Expos are scheduled throughout the state 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>

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

DATE	TRAINING TOPIC	TIME
7/6/23	Mower Safety	8:30 - 9:30 am
7/6/23	Hearing Conservation	10:00 - 11:00 am
7/6/23	Bloodborne Pathogens	1:00 - 2:00 pm
7/7/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
7/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/7/23	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/23	Fire Safety	7:30 - 8:30 am
7/10/23	Implicit Bias in the Workplace	9:00 - 10:30 am
7/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/11/23	Back Safety/Material Handling	9:00 - 10:00 am
7/11/23	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/23	Confined Space Entry	8:30 - 11:30 am
7/12/23	Shop and Tool Safety	1:00 - 2:00 pm
7/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/13/23	Driving Safety Awareness	1:00 - 2:30 pm
7/14/23	Bloodborne Pathogens	7:30 - 8:30 am
7/14/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/17/23	Personal Protective Equipment	7:30 - 9:30 am
7/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/23	Safety Committee Best Practices	8:30 - 10:00 am
7/19/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/20/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/20/23	Fire Extinguisher Safety	1:00 - 2:00 pm
7/21/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/21/23	Introduction to Management Skills	9:00 - 11:00 am
7/24/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/24/23	Fire Safety	10:00 - 11:00 am
7/24/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/23	Bloodborne Pathogens	10:30 - 11:30 am

7/25/23	Personal Protective Equipment	1:00 - 3:00 pm
7/26/23	Hearing Conservation	8:30 - 9:30 am
7/26/23	Dealing with Difficult People	11:00 - 12:30 pm
7/27/23	Confined Space Entry	8:30 - 11:30 am
7/27/23	Chainsaw Safety	1:00 - 2:00 pm
7/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/28/23	Fire Extinguisher Safety	11:00 - 12:00 pm
7/31/23	Mower Safety	8:30 - 9:30 am
7/31/23	Fall Protection Awareness	1:00 - 3:00 pm
8/1/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/23	Hearing Conservation	9:30 - 10:30 am
8/1/23	Fire Safety	11:00 - 12:00 pm
8/2/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/23	Chipper Safety	1:00 - 2:00 pm
8/3/23	Asbestos Awareness	7:30 - 9:30 am
8/3/23	Fire Extinguisher Safety	10:00 - 11:00 am
8/4/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/4/23	Mower Safety	11:00 - 12:00 pm
8/7/23	Disaster Management	9:00 - 10:30 am
8/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/8/23	Ethical Decision Making	9:00 - 11:30 am
8/9/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/9/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/9/23	Bloodborne Pathogens	10:00 - 11:00 am
8/10/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00pm
8/10/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/11/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/11/23	Hearing Conservation	11:00 - 12:00 pm
8/14/23	Wellness for Government Employees	9:00 - 11:30 am
8/14/23	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
8/15/23	Preparing for the Unspeakable	9:00 - 10:30 am
8/15/23	Fall Protection Awareness	1:00 - 3:00 pm
8/16/23	Bloodborne Pathogens	7:30 - 8:30 am
8/16/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
8/17/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/17/23	Personal Protective Equipment	1:00 - 3:00 pm
8/18/23	Confined Space Entry	7:30 - 10:30 am
8/18/23	Introduction to Communication Skills	9:00 - 11:00 am
8/18/23	Fire Extinguisher Safety	11:00 - 12:00 pm
8/21/23	Sanitation and Recycling Safety	8:30 - 10:30 am
8/21/23	Fire Safety	11:00 - 12:00 pm
8/22/23	Flagger Skills and Safety	8:30 - 9:30 am
8/22/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
8/23/23	Playground Safety Inspections	8:30 - 10:30 am
8/23/23	Special Event Management	1:00 - 3:00 pm
8/24/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/24/23	Bloodborne Pathogens	11:00 - 12:00 pm
8/25/23	Mower Safety	7:30 - 8:30 am
8/25/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am

8/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/29/23	Shop and Tool Safety	8:30 - 9:30 am
8/29/23	Driving Safety Awareness	10:00 - 11:30 am
8/30/23	Personal Protective Equipment	8:30 - 10:30 am
8/30/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
8/31/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/23	Chainsaw Safety	10:00 - 11:00 am

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. This will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



**ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2023**

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	238	\$514,363.93	\$116,875.77	\$397,488.16	77%	98%
FEBRUARY	323	\$390,754.14	\$120,068.29	\$270,685.85	69%	96%
MARCH	284	\$276,511.76	\$97,139.68	\$179,372.08	65%	96%
APRIL	215	\$349,416.76	\$118,628.84	\$230,787.92	66%	81%
MAY	497	\$695,638.06	\$224,310.88	\$471,327.18	68%	94%
JUNE	343	\$572,753.71	\$165,231.18	\$407,522.53	71%	90%
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1900	\$2,799,438.36	\$842,254.64	\$1,957,183.72	70%	92%

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%
Grand Total	4114	\$5,806,441.02	\$1,830,698.69	\$3,975,742.33	68%	93%



ATLANTIC COUNTY INSURANCE COMMISSION
Cumulative Savings By Entity

COUNTY OF ATLANTIC

2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	196	\$472,237.13	\$107,266.05	\$364,971.08	77%	98%	JANUARY	196	\$534,303.55	\$153,759.64	\$380,543.91	71%	93%
FEBRUARY	264	\$333,284.83	\$108,863.91	\$224,420.92	67%	91%	FEBRUARY	266	\$429,378.91	\$108,332.83	\$321,046.08	75%	98%
MARCH	237	\$245,565.20	\$83,746.00	\$161,819.20	66%	94%	MARCH	265	\$298,098.67	\$115,366.38	\$182,732.29	61%	96%
APRIL	175	\$314,270.88	\$102,372.59	\$211,898.09	67%	83%	APRIL	234	\$226,907.58	\$70,513.00	\$156,394.58	69%	90%
MAY	366	\$575,564.56	\$188,207.72	\$387,356.84	67%	96%	MAY	315	\$375,003.89	\$87,229.60	\$287,774.29	77%	98%
JUNE	267	\$233,777.20	\$84,130.87	\$149,646.33	64%	96%	JUNE	351	\$499,954.35	\$152,046.94	\$347,907.41	70%	99%
JULY							JULY	182	\$212,486.27	\$56,666.77	\$155,819.50	73%	99%
AUGUST							AUGUST	228	\$418,717.03	\$187,525.87	\$231,191.16	55%	64%
SEPTEMBER							SEPTEMBER	228	\$260,809.62	\$78,565.18	\$182,244.44	70%	93%
OCTOBER							OCTOBER	245	\$486,605.22	\$156,823.76	\$329,781.46	68%	97%
NOVEMBER							NOVEMBER	285	\$242,177.87	\$83,035.80	\$159,142.07	66%	93%
DECEMBER							DECEMBER	239	\$400,207.35	\$132,303.53	\$267,903.82	67%	81%
Grand Total	1505	\$2,174,699.60	\$674,587.14	\$1,500,112.46	69%	94%	Grand Total	3034	\$4,384,650.31	\$1,382,169.30	\$3,002,481.01	68%	92%

UTILITY AUTHORITY

2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%	JANUARY	69	\$40,773.00	\$15,115.50	\$25,657.50	63%	97%
FEBRUARY	59	\$57,469.31	\$11,204.38	\$46,264.93	81%	100%	FEBRUARY	88	\$48,945.95	\$18,685.33	\$30,260.62	62%	95%
MARCH	47	\$30,946.56	\$13,393.68	\$17,552.88	57%	88%	MARCH	102	\$68,616.66	\$24,986.88	\$43,629.78	64%	97%
APRIL	40	\$35,146.08	\$16,256.25	\$18,889.83	54%	61%	APRIL	51	\$142,152.58	\$47,161.14	\$94,991.44	67%	98%
MAY	131	\$120,073.50	\$36,103.16	\$83,970.34	70%	85%	MAY	101	\$81,811.58	\$34,729.19	\$47,082.39	58%	100%
JUNE	76	\$338,976.51	\$81,100.31	\$257,876.20	76%	86%	JUNE	115	\$379,655.93	\$110,654.43	\$269,001.50	71%	99%
JULY							JULY	65	\$64,506.51	\$19,383.12	\$45,123.39	70%	99%
AUGUST							AUGUST	86	\$183,541.25	\$42,552.43	\$140,988.82	77%	99%
SEPTEMBER							SEPTEMBER	118	\$129,203.74	\$47,520.50	\$81,683.24	63%	97%
OCTOBER							OCTOBER	105	\$121,027.41	\$29,931.50	\$91,095.91	75%	99%
NOVEMBER							NOVEMBER	92	\$112,223.21	\$37,309.68	\$74,913.53	67%	99%
DECEMBER							DECEMBER	85	\$48,752.89	\$20,076.11	\$28,676.78	59%	92%
Grand Total	395	\$624,738.76	\$167,667.50	\$457,071.26	73%	86%	Grand Total	1077	\$1,421,210.71	\$448,105.81	\$973,104.90	68%	99%

IMPROVEMENT AUTHORITY

2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00			FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	0	\$0.00	\$0.00	\$0.00			MARCH	0	\$0.00	\$0.00	\$0.00		
APRIL	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	0	\$0.00	\$0.00	\$0.00			JUNE	2	\$441.00	\$320.81	\$120.19	27%	100%
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	1	\$139.00	\$102.77	\$36.23	26%	100%
SEPTEMBER							SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER							OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER							NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER							DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	0	\$0.00	\$0.00	\$0.00			Grand Total	3	\$580.00	\$423.58	\$156.42	27%	100%



ATLANTIC COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2023 - 6/30/2023

COUNTY OF ATLANTIC, UTILITY AUTHORITY AND IMPROVEMENT AUTHORITY COMBINED		
	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$71,317.95	Hospital
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	\$61,540.46	Hospital
ATLANTICARE REGIONAL MEDICAL CENTER	\$49,629.70	Hospital
ORTHONJ, LLC	\$49,313.47	Orthopedic Surgery
NEUROPHYSIOLOGIC INTERPRETIVE	\$42,183.00	Other
ONE CALL CARE DIAGNOSTICS	\$40,914.22	Diagnostic Radiology
SHORE AMBULATORY SURGICAL CTR, LLC	\$39,700.00	Ambulatory Surgery Center
SOUTH JERSEY REHAB & SPINE INC	\$35,729.00	Physical Medicine & Rehab
ATLANTICARE SURGERY CENTER EHT	\$31,933.36	Ambulatory Surgery Center
COASTAL SPINE, PC.	\$29,459.74	Neurosurgery
Grand Total	\$451,720.90	
COUNTY OF ATLANTIC		
	APPROVED	SPECIALTY
SHORE MEDICAL CENTER	\$71,317.95	Hospital
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	\$61,540.46	Hospital
ATLANTICARE REGIONAL MEDICAL CENTER	\$42,096.70	Hospital
ORTHONJ, LLC	\$40,247.70	Orthopedic Surgery
SHORE AMBULATORY SURGICAL CTR, LLC	\$39,700.00	Ambulatory Surgery Center
ONE CALL CARE DIAGNOSTICS	\$27,642.73	Diagnostic Radiology
ATLANTICARE SURGERY CENTER EHT	\$25,096.66	Ambulatory Surgery Center
NOVACARE REHABILITATION	\$23,023.98	Physical Therapy
ROTHMAN ORTHOPAEDICS	\$22,172.84	Orthopedic Surgery
FERNANDO J. DELASOTTA MD	\$21,994.65	Neurosurgery
Grand Total	\$374,833.67	
UTILITY AUTHORITY		
	APPROVED	SPECIALTY
COASTAL SPINE, PC.	\$22,403.08	Neurosurgery
NEUROPHYSIOLOGIC INTERPRETIVE	\$22,400.00	Other
SOUTH JERSEY REHAB & SPINE INC	\$13,744.14	Physical Medicine & Rehab
ONE CALL CARE DIAGNOSTICS	\$13,271.49	Diagnostic Radiology
ACCURATE MONITORING, LLC	\$10,357.00	Other
ORTHONJ, LLC	\$9,065.77	Orthopedic Surgery
ATLANTICARE REGIONAL MEDICAL CENTER	\$7,533.00	Hospital
ATLANTICARE SURGERY CENTER EHT	\$6,836.70	Ambulatory Surgery Center
REMOTE NEUROMONITORING PHYSICIANS	\$6,443.00	Other
KESSLER INSTITUTE FOR REHABILITATION INC.	\$6,004.00	Physical Therapy
Grand Total	\$118,058.18	



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

**WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2023 – 6/30/2023**

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	29	15	44
MEDICAL ONLY	51	28	79
REPORT ONLY-WC	48	1	49
Grand Total	128	44	172

**COVID-19 CLAIMS REPORTED
1/1/2023 – 6/30/2023**

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



Atlantic County Insurance Commission
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: July 14, 2023

Brown & Brown Contacts

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

Activities since May 12, 2023:

1. Claims Review/Updates from Qual Lynx
2. Monitor Library/COB loss – Provide Coverage Details to ACIA
3. Review Loss Control Reports – Kitchen Warehouse, DPW Fleet Garage, Mosquito Control, & Meadowview Nursing & Rehab Center
4. Participate in 6/14/23 Safety Committee Meeting via Zoom
5. Provide Information in response to OPRA Requests
6. Review Appraisals for County and ACUA
7. Prepare Underwriting Updates in Origami
8. Reviewed numerous insurance requirements/Certificate Reviews
9. 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 – May 12, 2023 at 11:00 A.M.
Atlantic County Board of County Commissioners' Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
Timothy Edmunds	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Katie Perry
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<u>PERMA Claims</u> Jennifer Davis
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	James F. Ferguson
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Brown & Brown Insurance Bob Gemmell (by phone)
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ALSO PRESENT:

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

**APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 14, 2023.
MOTION TO APPROVE OPEN MINUTES OF APRIL 14, 2023.**

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

CORRESPONDENCE: None.

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

CERTIFICATES OF INSURANCE: There were 11 certificates issued from April to May of 2023.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held their much delayed 10th anniversary luncheon meeting on April 27, 2023 at Forsgate Country Club in Monroe, NJ which was well attended. The next meeting of the CEL is on June 22, 2023.

Several contracts were awarded including actuary and auditor. The RFP responses for the property appraisals were rejected, because they did not meet the specifications and the Fund will re-advertise.

Commissioner Kessler commented that the pandemic issue was finally put to rest with the insurer.

The financial fast track reports for the Commission shows that for February, the Commission continues with a deficit of \$1.2 million. There is total cash on hand of \$5.6 million.

The CEL's financial fast track for February shows the Fund has a surplus of \$14.3 million and over \$15 million in cash.

Claims tracking for March has 19 more open workers' compensation claims.

The assessment bills were issued to the member entities and are due on June 15, 2023. The final statement will be sent out in early August and will be due on September 15, 2023.

Cyber reporting information was provided in the agenda. There were a couple of cyber attacks on other members in the CEL, but not in our Commission. The attacks were not from the same entity.

The MEL 2023 Educational Seminar was held on April 21st and April 28th with excellent attendance. They are working on issuing the CEU certificates to the participants.

Jennifer Davis commented that they are working on coordinating the next Best Practices meeting which will be held on October 5, 2023 at 1:00 P.M. The meeting will most likely be held via Zoom, because attendance is much higher. She noted that if anyone wants to volunteer to please contact either Robin Walcoff or Ms. Davis.

The 72nd annual NJAC Conference was held at Caesar's Atlantic City from May 3rd to May 5th. The CEL had a booth at the conference. Mr. Stokes congratulated Bonnie Lindaw on the County Service Award she was presented during the conference.

CLAIMS SERVICES: Jennifer Davis had nothing new to report.

TREASURER: Bonnie Lindaw provided the Treasurer's monthly report. Resolution 16-23 is the May Bills List for a total of \$198,933.87 and includes payments from fund year 2023 for the second quarter

payment to all the professionals. The payments are in line with the budgeted figures and she recommends approval of the list.

Ms. Lindaw also reported the bank reconciliations show the admin account balance is \$5,599,457.59. The general liability account has \$7,275.75 in outstanding checks. Workers' compensation has \$113,120.52 in outstanding checks.

MOTION TO APPROVE RESOLUTION 16-23 THE MAY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for April and May 2023. All training through June 30, 2023 have been listed on the website NJCE.org. As of May 1st, the media library and online streaming services have been converted to the new Learning Management System. If there are any questions, please contact either Glenn Prince or Natalie Dougherty.

Mr. Prince thanked Commissioner Kessler for hosting their ELDT driver training session in April, which was well attended. Several trainings have already been held throughout the State.

Commissioner Robbins asked about the NJCE Leadership Academy and how many participants can attend each session. Mr. Prince explained that the majority of the classes are available on line which is very high attendance, and some others are in person. It's easy to register on line and includes the 21 irrefutable laws which is a great program.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings report shows so far this year we have had a total savings of 70% (\$1,078,334.00). There was 92% network penetration rate. April had an 81% network penetration rate, and this is due to the use of neuromonitoring companies after spinal surgeries. This company will not contract with providers. They will negotiate bills, but not by much.

The intake reporting shows so far this year there are 101 claims, 25 were report only, with one COVID-19 claim.

When Bacharach Institute for Rehab closed, Nova Care and AtlantiCare are now operating some of the outpatient facilities under the name of Osprey Rehabilitation d/b/a Nova Care in partnership with AtlantiCare. They continue to work on an option for the driving test program. The provider who ran this program at Bacharach has not landed anywhere yet.

CLAIMS SERVICES – QUAL-LYNX: Katie Perry reported the Claims Committee met prior to the Commission meeting, reviewed 10 PARS, and answered questions that were presented. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

MOTION TO APPROVE THE 10 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF MAY 12, 2023.

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

RISK MANAGER’S REPORT: Bob Gemmell presented the Risk Management report via phone. The report covers all risk management activities, including review of claims, coverages, certificates, loss control reports, work station assessments, and contracts. The Atlantic City Library claim continues to be monitored.

Mr. Gemmell noted that he will update the Origami system with the new appraisals that were just received. However, he will hold off on the ACUA appraisals until he is further advised. He requested to be advised throughout the year if there are any changes to the equipment lists.

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

Commissioner Woods opened the meeting to public comment. Having heard no public comment, the public session is closed. The next meeting is scheduled for July 14, 2023 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:16 A.M.
Minutes prepared by: Chandra Anderson, Secretary

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
SPECIAL MEETING – June 5, 2023 at 11:13 A.M.
Meeting held via Zoom

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Absent
Timothy Edmunds	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Kathy Kissane
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<u>PERMA Claims</u> Jennifer Conicella
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	James F. Ferguson
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Brown & Brown Insurance Bob Gemmell
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ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Louis Lessig, Brown & Connery

Jim Ferguson explained the County is a Defendant in a lawsuit entitled Terruso v. County of Atlantic which involves a 2019 in custody death at the Atlantic County Justice Facility. Various defendants were named in the lawsuit. The County retained the Crammer Bishop firm to defend all the defendants. In April, a State Grand Jury under the Attorney General's Office indicted three officers, requiring the County to retain independent counsel for three officers. An attorney recommended with experience defending law enforcement officers and with a medical background is Christopher Wolk, Esq. Mr. Ferguson is seeking approval to retain Mr. Wolk to defend one of the officers.

**MOTION TO APPROVE RESOLUTION 17-23 AUTHORIZING THE ASSIGNMENT OF
LEGAL COUNSEL IN A CIVIL LITIGATION CASE.**

Motion: Commissioner Edmunds
Second: Commissioner Fedorko
Vote: 4 Ayes

Commissioner Woods confirmed there were no other items to discuss during this special meeting.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko
Second: Commissioner Edmunds
Vote: 4 Ayes

MEETING ADJOURNED: 11:20 A.M.

Minutes prepared by: Chandra Anderson, Secretary