

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
MAY 8, 2015**

**STILLWATER BUILDING
201 SHORE ROAD
NORTHFIELD, NJ 08225
11 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: MAY 8, 2015

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- FLAG SALUTE
- ROLL CALL OF COMMISSIONERS
- APPROVAL OF MINUTES: April 10, 2015 Open Minutes.....Appendix I

- CORRESPONDENCE – None

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

- CLAIMS SERVICES – Conner Strong & Buckelew
Monthly Report.....Verbal

- TREASURER– Bonnie Lindaw
Monthly Report.....None

- CEL SAFETY DIRECTOR – JA Montgomery Risk Control
Monthly Report.....Page 8

- MANAGED CARE – Qual Care.....Page 9

- CLAIMS SERVICE – Qual Lynx

- 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: June 12, 2015 11 AM

ATLANTIC COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16
Parsippany, NJ 07054
Telephone (201) 881-7632

Date: May 8, 2015
Memo to: Commissioners of the Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- 2015 Risk Management Plan Revisions** – The amended 2015 Risk Management Plan was tabled at last months meeting as there was outstanding items that needed further clarification. The revised Plan will be sent out under separate cover for consideration at the meeting.
 - Motion to adopt Resolution 24-15, amendment to the 2015 Risk Management Plan**
- Certificate of Insurance Issuance Report (Page 3)** –There were 5 certificates of insurance issued during the period of 4/7/15 to 4/29/15.
 - Motion to approve the certificate of insurance report**
- NJ Excess Counties Insurance Fund (CELJIF) – (Pages 4-5)** The CEL met on April 23, 2015. The CEL held their meeting on April 23, 2015. A summary report of the meeting is included in the agenda on pages 8-9. At that meeting Michael Smith advised he was leaving Burlington County and the Board of Fund Commissioners elected Ross Angilella as Chairman of the CEL and tabled the Secretary election until the next meeting. Bowman & Company was appointed to conduct the 2014 audit. Citta Holzapfel & Zabarsky, PA was appointed for Litigation Management Services for a one year term. Also, the fund office is implementing a new data collection for the 2016 renewal. The new process should be rolled out sometime in May. The next CEL meeting is scheduled for June 25, 2015 at 1:00PM.
- NJ CEL Property and Casualty Financial Fast Track (Page 6)** – Included in the agenda is a copy of the Financial Fast Track Reports for the month of January. As of **February 28, 2015** the report indicates the Fund has a surplus of **\$5,802,522**.
- Claims Tracking Report (Pages 7)** – A new claims tracking report is on pages 6 of the agenda. The Claims Activity Report tracks open claims; the Executive Director will review the report with the Commission.
- 2015 Property & Casualty Assessments** – The second Property & Casualty Assessment payment is due on June 15, 2015. Payments should be sent to the Commission Treasurer, Bonnie Lindaw at the County.

- ❑ **2015 Excess Insurance and Ancillary Coverage Policies** – The CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the PERMA office for assistance.

- ❑ **Insurance Commission Website** – The Commission’s website is up and running. The address of the website is: www.atlanticcountyinsurancecommission.com

Atlantic County Insurance Commission Certificate Of Insurance Monthly Report

From 4/1/2015 To 4/29/2015

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>Atlantic</u>					
H- Richard Stockton College of NJ	101 Vera King Farnis Drive Galloway, NJ 08205	1445	Evidence of insurance. All operations usual to County Governmental Entity as respects the use of Kramer Hall, 30 Front Street in Hammonton for the Teen Arts Festival on 5/1/15.	4/28/2015	GL EX AU WC
I- The County of Atlantic	1333 Atlantic Ave, Atlantic City, NJ 08401				
H- GCC1302 Egg Harbor NJ LLC	Gladstone Commercial Corporation, ISAQA-ATIMA 1521 Westbranch Drive Mclean, VA 22102	1496	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects ACUA employees to park at the 6725 Parking Lot on April, 26, 2015 during the Earth Day event.	4/13/2015	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234				
H- Omega High Impact Print Solutions	6726 Delilah Road Egg Harbor Township, NJ 08234	1499	Evidence of insurance. All operations usual to County Governmental Entity as respects to use of parking lot for Earth Day Event on April 26, 2015.	4/17/2015	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234				
H- Earthship 360	PO Box 1282 Doylestown, PA 18901	1500	Evidence of insurance. All operations usual to County Governmental Entity as respects the Earth Day event on 4/26/2015.	4/20/2015	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234				
H- Atlantic County Prosecutor's Office	Intelligence/Homeland Security Unit 4997 Unami Boulevard Mays Landing, NJ 08330	1506	Evidence of insurance. All operations usual to County Governmental Entity as respects Active Shooter Training for Atlantic County Law Enforcement personnel. Training will be held at the Brigantine North Middle School/Elementary School Complex, on 301 East Evans Boulevard, Brigantine, NJ 08203. The training will be held on 8/14/2015.	4/22/2015	GL EX AU WC
I- The County of Atlantic	1333 Atlantic Ave, Atlantic City, NJ 08401				

Total # of Holders = 5

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 16
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 23, 2015
To: Executive Committee
Burlington County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

NJCE Chairman: Chairman Michael Smith announced he would be leaving Burlington County to pursue another opportunity. Mr. Smith said he was impressed with the formation of the NJCE and wished his colleagues continued success. The Board of Fund Commissioners elected Commissioner Ross Angilella as Chairman and tabled the Secretary election until the next meeting.

Auditor Quotations: The fund office solicited quotations from four Auditing firms for the position of Auditor to conduct the December 31, 2014 Audit. Bowman & Company, LLP was the single firm to respond with a proposal of \$12,750. The Board of Fund Commissioners approved the appointment of Bowman & Company LLP to conduct the December 31, 2014 audit for the submitted fee.

Litigation Management: Fund Attorney reported that a sub-committee met on April 17, 2015 to review responses to a Request for Proposals for Litigation Management. The Board of Fund Commissioners adopted a resolution authorizing the need for closed session to discuss contract negotiations. The Board of Fund Commissioners adopted a resolution authorizing the appointment of the firm Citta, Holzapfel & Zabarsky, P.A. for Litigation Management Services for a one-year term based on the submitted fee proposal.

2015 Risk Management Plan Amendment: Included in the agenda was a revised Risk Management Plan with the following summary of changes: the Excess Earthquake and Excess Flood limits have been more clearly delineated in the Property sub-limits. The Excess Flood/Earthquake policy has been outlined. The deductible of \$100,000 which applies to a single occurrence involving multiple entities for Flood and Earthquake has been defined. And the definition of the 100 year flood zone has been updated to read Special Flood Hazard Area – SFHA. There has been no change to limits or terms. The Board of Fund Commissioner adopted a resolution amending the 2015 Risk Management Plan as presented.

2016 Renewal: Executive Director reported the fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to underwriters. The new process will streamline operations for members by allowing for more consistent allocation of annual premiums. The fund office is working with the local Insurance Commissions and County members to roll out the process in May; the initial data to be collected will be the general liability, property and workers compensation information. The balance of the renewal applications, such as, the Public Officials/Employment Practices, Crime, Employed Lawyers, Cyber, Medical Malpractice, etc. need to be completed within 90-120 days of renewal based on the carrier. The new collection procedure is in line with the fund's initiate to present a budget at the October meeting for adoption in November.

Claims Status/Other Claim Matters: The Board of Fund Commissioners adopted a resolution authorizing the need for closed session; AmeriHealth Casualty Services discussed claims with large open reserves during Closed Session.

Financial Disclosure Forms: Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for online filing will be implemented again this year and the deadline to file is April 30th. The fund office has contacted each commissioner and professional that is required to file.

NJCE Financials: The Financial Fast Track as of February 28, 2015 showed the fund's statutory surplus of \$5.8 million.

NJCE Website: The fund's website, www.njce.org, continues to be updated on an as-needed basis with fund information.

Risk Control: Safety Director's report included a report reflecting the risk control activities from February – May 2015.

Next Meeting: The next scheduled meeting of the NJCE fund is June 25, 2015 at 1:00PM at the Camden County Emergency Training Center. If a meeting is scheduled in the interim then a notice will be sent to members, advertised and posted on the fund's website.

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2015				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
1. UNDERWRITING INCOME	1,821,517	3,643,034	54,944,225	58,587,259
2. CLAIM EXPENSES				
Paid Claims	4,821	257,222	411,505	666,727
Case Reserves	24,127	(226,273)	683,535	455,261
IBNR	97,206	187,894	8,429,959	8,617,853
Discounted Claim Value	(12,511)	202,819	(1,189,781)	(986,961)
TOTAL CLAIMS	113,643	419,663	8,335,218	8,754,881
3. EXPENSES				
Excess Premiums	1,242,712	2,486,159	36,750,168	39,236,327
Administrative	135,490	262,346	4,080,877	4,343,223
TOTAL EXPENSES	1,378,202	2,748,505	40,831,045	43,579,550
4. UNDERWRITING PROFIT [1-2-3]	329,672	474,867	5,777,962	6,252,829
5. INVESTMENT INCOME	1,956	4,699	152,545	157,244
6. STATUTORY PROFIT [4+5]	331,627	479,566	5,930,507	6,410,073
7. Cancelled Appropriations	0	0	607,551	607,551
8. STATUTORY SURPLUS [6-7]	331,627	479,566	5,322,956	5,802,522
SURPLUS (DEFICITS) BY FUND YEAR				
2010	27,307	47,005	680,166	727,171
2011	53,348	87,153	994,756	1,081,909
2012	7,526	(8,328)	822,655	814,327
2013	55,671	57,978	1,310,706	1,368,684
2014	17,983	(52,331)	1,514,673	1,462,342
2015	169,792	348,089		348,089
TOTAL SURPLUS (DEFICITS)	331,627	479,566	5,322,956	5,802,522
TOTAL CASH				6,557,168
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	4,106	6,497	142,195	148,692
Case Reserves	(7,093)	(9,484)	24,085	14,601
IBNR	(26,438)	(55,227)	463,719	408,492
Discounted Claim Value	2,285	11,640	(41,484)	(29,844)
TOTAL FY 2010 CLAIMS	(27,141)	(46,575)	588,515	541,940
FUND YEAR 2011				
Paid Claims	0	0	144,097	144,097
Case Reserves	(1,656)	(1,659)	2,671	1,012
IBNR	(56,643)	(117,721)	1,113,232	995,511
Discounted Claim Value	5,245	32,989	(121,623)	(88,634)
TOTAL FY 2011 CLAIMS	(53,054)	(86,391)	1,138,377	1,051,986
FUND YEAR 2012				
Paid Claims	715	250,726	125,213	375,939
Case Reserves	32,972	(217,040)	653,695	436,655
IBNR	(45,229)	(92,132)	1,521,091	1,428,959
Discounted Claim Value	4,387	67,792	(240,518)	(172,726)
TOTAL FY 2012 CLAIMS	(7,156)	9,346	2,059,481	2,068,827
FUND YEAR 2013				
Paid Claims	0	0	0	0
Case Reserves	1	3	2,025	2,028
IBNR	(64,735)	(131,634)	2,322,975	2,191,341
Discounted Claim Value	9,548	74,908	(311,625)	(236,717)
TOTAL FY 2013 CLAIMS	(55,186)	(56,723)	2,013,375	1,956,652
FUND YEAR 2014				
Paid Claims	0	0	0	0
Case Reserves	(98)	(94)	1,058	964
IBNR	(23,612)	(43,119)	3,008,942	2,965,823
Discounted Claim Value	6,970	97,383	(474,530)	(377,147)
TOTAL FY 2014 CLAIMS	(16,739)	54,170	2,535,470	2,589,640
FUND YEAR 2015				
Paid Claims	0	0	0	0
Case Reserves	2	2		2
IBNR	313,863	627,727		627,727
Discounted Claim Value	(40,946)	(81,892)		(81,892)
TOTAL FY 2015 CLAIMS	272,919	545,836	0	545,836
COMBINED TOTAL CLAIMS	113,643	419,663	8,335,218	8,754,881

Atlantic County Insurance Fund Commission
CLAIM ACTIVITY REPORT

AS OF			
COVERAGE LINE - PROPERTY			
CLAIM COUNT - OPEN CLAIMS			
Year		2015	TOTAL
	February-15	1	1
	March-15	1	1
NET CHGE		0	0
Limited Reserves			\$10,120
Year		2015	TOTAL
	February-15	\$10,120	\$10,120
	March-15	\$10,120	\$10,120
NET CHGE		\$0	\$0
Ltd Incurred		\$10,120	\$10,120
COVERAGE LINE - GENERAL LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year		2015	TOTAL
	February-15	42	42
	March-15	42	42
NET CHGE		0	0
Limited Reserves			\$535
Year		2015	TOTAL
	February-15	\$22,485	\$22,485
	March-15	\$22,485	\$22,485
NET CHGE		\$0	\$0
Ltd Incurred		\$0	\$0
COVERAGE LINE - AUTO LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year		2015	TOTAL
	February-15	7	7
	March-15	7	7
NET CHGE		0	0
Limited Reserves			\$541
Year		2015	TOTAL
	February-15	\$3,790	\$3,790
	March-15	\$3,790	\$3,790
NET CHGE		\$0	\$0
Ltd Incurred		\$3,800	\$3,800
COVERAGE LINE - WORKERS COMP.			
CLAIM COUNT - OPEN CLAIMS			
Year		2015	TOTAL
	February-15	60	60
	March-15	38	38
NET CHGE		-22	-22
Limited Reserves			\$9,258
Year		2015	TOTAL
	February-15	\$351,803	\$351,803
	March-15	\$351,803	\$351,803
NET CHGE		\$0	\$0
Ltd Incurred		\$376,411	\$376,411
TOTAL ALL LINES COMBINED			
CLAIM COUNT - OPEN CLAIMS			
Year		2015	TOTAL
	February-15	110	110
	March-15	88	88
NET CHGE		-22	-22
Limited Reserves			\$4,411
Year		2015	TOTAL
	February-15	\$388,198	\$388,198
	March-15	\$388,198	\$388,198
NET CHGE		\$0	\$0
Ltd Incurred		\$390,331	\$390,331

**ATLANTIC COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: May 1, 2015

**April – May 2015
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **April 6:** Conducted a loss control survey of the ACIC County Office Buildings.
- **April 10:** Attended the ACIC Meeting in Northfield.
- **April 10:** Attended the ACIC Safety and Accident Review Committee meeting in Northfield.
- **April 20:** Attended an internal Safety Committee Meeting at the County Office Building.
- **April 22:** Attended a Discussion on Right to Know standards via Conference Call.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **May 8:** Plan to attend the ACIC Meeting in Northfield.
- **May 12:** One session of Office Safety and one session of Employee Conduct & Violence Prevention are scheduled for ACIC.
- **May 12:** One session of Seasonal (Summer) Employee Orientation is scheduled for ACUA.

CEL MEDIA LIBRARY USAGE (2015):

2015 MONTH	AGENCY	# of Videos
February	ACUA	2
March	ACUA	2
April		0



Atlantic County Insurance Commission
Intake Reporting
April 2015

File #	Date Of Loss	Date Reported	Type	Entity Name
Z15731	04/14/2015	04/14/2015	Lost Time	County Of Atlantic
Z15325	04/09/2015	04/09/2015	Lost Time	County Of Atlantic
Z15732	04/15/2015	04/15/2015	Medical Only	County Of Atlantic
Z16234	04/18/2015	04/22/2015	Medical Only	County Of Atlantic
Z16478	04/24/2015	04/24/2015	Medical Only	County Of Atlantic
Z15245	03/29/2015	04/08/2015	Medical Only	County Of Atlantic
Z16326	04/23/2015	04/23/2015	Medical Only	County Of Atlantic
Z15420	04/09/2015	04/10/2015	Medical Only	County Of Atlantic
Z14816	03/20/2015	04/01/2015	Report Only	County Of Atlantic
Z15522	04/04/2015	04/13/2015	Report Only	County Of Atlantic
Z15394	04/06/2015	04/09/2015	Lost Time	Utility Authority
Z15919	04/15/2015	04/20/2015	Lost Time	Utility Authority

Entity Name	# Of Claims Reported
County Of Atlantic	10
Utility Authority	2
Total	12



ATLANTIC COUNTY INSURANCE COMMISSION
TOP 10 PROVIDERS BY CHARGES
 PARTICIPATING/OUT OF NETWORK/MCCI
 January 1, 2015 - April 30, 2015

County Of Atlantic

	BILLED	APPROVED SAVINGS	% OF SAVINGS	SPECIALTY
ATLANTICARE PHYSICIAN GROUP, PA	\$4,068.00	\$1,965.53	\$2,102.47	51.7% Occ Med/Primary Care
ATLANTICARE REGIONAL MEDICAL CENTER	\$15,157.53	\$11,201.65	\$3,955.88	26.1% Hospital
MEDIKINE GROUP, LLC	\$4,055.00	\$1,523.93	\$2,531.07	62.4% Anesthesiology
ONE CALL MEDICAL, INC.	\$7,614.04	\$2,500.00	\$5,114.04	67.2% MRI/Radiology
PACE ORTHOPEDICS AND SPORTS MED.,PC	\$1,735.00	\$763.04	\$971.96	56.0% Ortho/Neuro
SHORE AMBULATORY SURGICAL CTR, LLC	\$31,609.00	\$9,946.00	\$21,663.00	68.5% Facility
SHORE MEDICAL CENTER	\$19,570.00	\$4,062.00	\$15,508.00	79.2% Hospital
SHORE ORTHOPAEDIC UNIVERSITY ASSOC.	\$66,452.00	\$5,511.74	\$60,940.26	91.7% Ortho/Neuro
SHORE URGENT CARE	\$2,104.24	\$1,781.01	\$323.23	15.4% Facility
TWIN BORO PHYSICAL THERAPY ASSOCS.	\$5,407.00	\$963.00	\$4,444.00	82.2% Physical Therapy

Utilities Authority

	BILLED	APPROVED SAVINGS	% OF SAVINGS	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$54,628.84	\$16,858.80	\$37,770.04	69.1% Hospital
CAPE ATLANTIC PHYSICAL THERAPY	\$2,380.00	\$1,169.00	\$1,211.00	50.9% Physical Therapy
FERNANDO J. DELASOTTA MD	\$1,200.00	\$910.00	\$290.00	24.2% Ortho/Neuro
ONE CALL MEDICAL, INC.	\$8,044.42	\$2,920.00	\$5,124.42	63.7% MRI/Radiology
PACE ORTHOPEDICS AND SPORTS MED.,PC	\$1,525.00	\$888.41	\$636.59	41.7% Ortho/Neuro
PROFESSIONAL PAIN MANAGEMENT ASSOC.	\$4,058.00	\$723.87	\$3,334.13	82.2% Pain Management
ROTHMAN INSTITUTE OF NEW JERSEY	\$6,711.00	\$5,112.57	\$1,598.43	23.8% Ortho/Neuro
SHORE AMBULATORY SURGICAL CTR, LLC	\$4,244.00	\$2,758.60	\$1,485.40	35.0% Facility
SHORE MEDICAL CENTER	\$2,902.00	\$2,176.50	\$725.50	25.0% Hospital
TWIN BORO PHYSICAL THERAPY ASSOCS.	\$1,494.00	\$369.00	\$1,125.00	75.3% Physical Therapy

Improvement Authority

	BILLED	APPROVED SAVINGS	% OF SAVINGS	SPECIALTY
PACE ORTHOPEDICS AND SPORTS MED.,PC	\$2,750.00	\$1,737.96	\$1,012.04	36.8% Ortho/Neuro

County Of Atlantic, Utilities Authority, and Improvement Authority Combined

	BILLED	APPROVED SAVINGS	% OF SAVINGS	SPECIALTY
ATLANTICARE PHYSICIAN GROUP, PA	\$4,853.00	\$2,318.77	\$2,534.23	52.2% Occ Med/Primary Care
ATLANTICARE REGIONAL MEDICAL CENTER	\$69,786.37	\$28,060.45	\$41,725.92	59.8% Hospital
MEDIKINE GROUP, LLC	\$4,955.00	\$2,027.93	\$2,927.07	59.1% Anesthesiology
ONE CALL MEDICAL, INC.	\$15,658.46	\$5,420.00	\$10,238.46	65.4% MRI/Radiology
PACE ORTHOPEDICS AND SPORTS MED.,PC	\$6,010.00	\$3,389.41	\$2,620.59	43.6% Ortho/Neuro
ROTHMAN INSTITUTE OF NEW JERSEY	\$6,711.00	\$5,112.57	\$1,598.43	23.8% Ortho/Neuro
SHORE AMBULATORY SURGICAL CTR, LLC	\$35,853.00	\$12,704.60	\$23,148.40	64.6% Facility
SHORE MEDICAL CENTER	\$22,472.00	\$6,238.50	\$16,233.50	72.2% Hospital
SHORE ORTHOPAEDIC UNIVERSITY ASSOC.	\$66,672.00	\$5,643.74	\$61,028.26	91.5% Ortho/Neuro
TWIN BORO PHYSICAL THERAPY ASSOCS.	\$6,901.00	\$1,332.00	\$5,569.00	80.7% Physical Therapy



Atlantic County Insurance Commission
County Of Atlantic, Utilities Authority and Improvement Authority Combined
Cumulative Claims Summary

2015						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS	PPO PENETRATION RATE
JANUARY	4	\$2,060.00	\$1,017.41	\$1,042.59	50.6%	100.0%
FEBRUARY	33	\$19,467.30	\$10,008.94	\$9,458.36	48.6%	100.0%
MARCH	71	\$210,576.63	\$57,729.71	\$152,846.92	72.6%	99.1%
APRIL	55	\$25,125.14	\$12,807.55	\$12,317.59	49.0%	99.0%
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	163	\$257,229.07	\$81,563.61	\$175,665.46	68.3%	99.1%



Atlantic County Insurance Commission
 County Of Atlantic
 Cumulative Claims Summary

2015						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS	PPO PENETRATION RATE
JANUARY	2	\$1,535.00	\$677.78	\$857.22	55.8%	100.0%
FEBRUARY	18	\$12,508.30	\$6,463.74	\$6,044.56	48.3%	100.0%
MARCH	40	\$136,563.37	\$29,263.03	\$107,300.34	78.6%	99.2%
APRIL	37	\$13,248.14	\$7,433.18	\$5,814.96	43.9%	98.1%
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	97	\$163,854.81	\$43,837.73	\$120,017.08	73.2%	99.2%



Atlantic County Insurance Commission
 Utilities Authority
 Cumulative Claims Summary

2015						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS	PPO PENETRATION RATE
JANUARY	2	\$525.00	\$339.63	\$185.37	35.3%	100.0%
FEBRUARY	12	\$5,869.00	\$2,848.04	\$3,020.96	51.5%	100.0%
MARCH	27	\$72,353.26	\$27,425.88	\$44,927.38	62.1%	99.0%
APRIL	18	\$11,877.00	\$5,374.37	\$6,502.63	54.7%	100.0%
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	59	\$90,624.26	\$35,987.92	\$54,636.34	60.3%	99.2%



Atlantic County Insurance Commission
 Improvement Authority
 Cumulative Claims Summary

2015						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% OF SAVINGS	PPO PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00	0.0%	
FEBRUARY	3	\$1,090.00	\$697.16	\$392.84	36.0%	100.0%
MARCH	4	\$1,660.00	\$1,040.80	\$619.20	37.3%	100.0%
APRIL	0	\$0.00	\$0.00	\$0.00	0.0%	
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	7	\$2,750.00	\$1,737.96	\$1,012.04	36.8%	100.0%

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 10, 2015
Freeholders' Meeting Room
Stillwater Building
201 Shore Road
Northfield, New Jersey 08225
11:13 A.M.

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

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services **Bradford C. Stokes**

Claims Administrator Qual-Lynx
Kathy Kissane
Karen Beatty

Conner Strong & Buckelew
Robyn Walcoff

CEL Underwriting Manager Conner Strong & Buckelew

Attorney **James F. Ferguson**

Treasurer **Amy Stover for Bonnie Lindaw**

Safety Director J.A. Montgomery Risk Control
Glenn Prince

Risk Management Consultant Insurance Agencies, Inc.
Michael Ridge
Gene Siracusa

Glenn Insurance
Michael Thomas

ALSO PRESENT:

Joseph J. Giraldo, Atlantic County Improvement Authority
Rachel Chwastek, PERMA Risk Management Services
Bob English, Willis
Kirk Marks, Atlantic County Justice Facility
James T. Dugan, Atlantic County
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 13, 2015

MOTION TO APPROVE OPEN MINUTES OF MARCH 13, 2015

Motion: Commissioner Woods
Second: Commissioner Kessler
Vote: 3 Ayes; 0 Nays

APPROVAL OF MINUTES: CLOSED MINUTES OF MARCH 13, 2015

MOTION TO APPROVE CLOSED MINUTES OF MARCH 13, 2015

Motion: Commissioner Woods
Second: Commissioner Kessler
Vote: 3 Ayes, 0 Nays

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT:

Executive Director Stokes presented the Executive Director's report. He starts with a revision to the 2015 Risk Management Plan. The underwriter, Mr. Hrubash, has worked through some updates. Mr. Hrubash then reviewed Appendix II to the agenda. All changes are highlighted in yellow. Other than one item there were changes clarifying the intent. One is the named storm deductible and the terminology used for per member deductible, which was deleted based on input from Risk Management. The terminology in the Special Flood Deductible for locations in the 100 year flood plain was updated to reflect the current terminology of special flood hazard area. The section on Cyber Liability was updated as well. When the plan was originally drafted the Atlantic County Insurance Commission had not purchased the coverage. The coverage was subsequently purchased on February 19, 2015, so the plan was amended to reflect that change. Commissioner Kessler pointed out that there were outstanding items with regard to the Risk Management Plan and suggests tabling the Motion to approve the changes in the Risk Management Plan until all questions have been resolved. Everyone agreed.

MOTION TO TABLE APPROVAL OF RESOLUTION 24-15 AMENDMENT TO THE 2015 RISK MANAGEMENT PLAN UNTIL THE MAY MEETING

Motion: Commissioner Woods
Second: Commissioner Kessler
Vote: 3 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT:

Executive Director Stokes reported there were four Certificates of Insurance issued during the period of March 6, 2015 to April 6, 2015.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion: Commissioner Robbins
Second: Commissioner Kessler
Vote: 3 Ayes, 0 Nays

Executive Director Stokes reported the CEL committee did not meet in March. The next scheduled meeting is April 23, 2015.

The CEL's financial fast track continues to trend well and show over \$5.3 million in surplus. There are only a handful of claims that have reached that level in the CEL. ACIC is not even close.

The OPRA request form was updated by the CEL to include the ACIC. This will be posted on the ACIC website.

The ACIC test website was circulated by Chandra, Executive Director Stokes believes it looks great, and says the in house project is saving approximately \$3,000.00. He expressed thanks to everyone involved with getting the website up and running. He noted if everyone is in agreement we could go live. Commissioner Woods pointed out that we added a Finance tab and an OPRA tab. She noted the Commissioners should do a final look then give approval to go live. Commissioner Kessler questioned whether we should wait until next month's meeting or consider a Motion to go live once final approval has been given. It was agreed to have a last look and go live upon approval by the Commissioners.

MOTION TO APPROVE THE ACIC WEBSITE BASED ON ONE LAST LOOK BY THE COMMISSIONERS

Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 3 Ayes, 0 Nays

CLAIMS SERVICES:

Robin Walcoff, Esq, presented the claims services report. There are no claims to discuss, nothing further to report, and no PARS for this meeting. The agenda will be sent for the May meeting which will begin at 10:30 A.M.

TREASURER:

Amy Stover from the Atlantic County Treasurer's Office reviewed Resolution 25-15 which is the April 2015 bill list. It has two bills being paid, *The Press of Atlantic City* and MGL Printing Solutions for a total of \$265.66.

MOTION TO ADOPT RESOLUTION 25-15 ADOPTING THE APRIL 2015 BILLS LIST

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 Ayes, 0 Nays

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Commissioner Woods introduced the CEL Safety Director, Glenn Prince, to provide the safety report. He thanked Commissioner Woods for her assistance during his loss control visits on April 5th and 6th to the Sheriff's Office, Prosecutor's Office, and the County Office Building. He saw only minor issues which he will make cost effective recommendations for and cover in the loss control report at the end of the month. The first Safety Committee meeting will be held immediately following this meeting today. The agenda is prepared and he's looking forward to the participation from all the County Departments invited to attend. That concludes his report.

MOTION TO APPROVE THE SAFETY DIRECTOR'S REPORT

Motion: Commissioner Robbins
Second: Commissioner Kessler
Vote: 3 Ayes, 0 Nays

MANAGED CARE – QUAL-LYNX:

Commissioner Woods introduced Kathy Kissane to provide claims reports. Ms. Kissane reported that Karen Beatty would be providing the report today. Ms. Beatty reported there were 11 claims reported in March from the County. The top 10 providers utilized by all three entities were all in network. They've been able to show 70.4% savings, and a participating provider rate of 99.2%, which is down from 100% due to an emergency. They have established a new 1-800 line into their Egg Harbor Township office for claims reporting purposes. The number is 1-877-822-9368. She will also provide a hand out with the number on it for posting purposes. They anticipate the number to go live at 4:00 P.M. today. If there are any issues she will advise. This will alleviate long holds that were previously reported. This concludes the report.

CLAIMS SERVICES – QUAL-LYNX:

Commissioner Woods asked if Kathy Kissane had anything to report, and she did not have anything to report in open or closed session.

Commission Attorney Ferguson reported there were a couple of reports that came in from Katie Perri on County run off claims and she did a nice job on those reports.

Commissioner Woods reported she was advised the Improvement Authority was waiting to hear back from an adjuster on a claim. Kathy Kissane reported that she would follow up with the adjuster and update Joe Giraldo accordingly.

EXECUTIVE SESSION: None.

OLD BUSINESS: None.

NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having heard nor seen any public comment the public session is closed. The next meeting will be held on May 8, 2015.

MOTION TO ADJOURN THE MEETING

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 Ayes, 0 Nays

MEETING ADJOURNED: 11:28 A.M.

Minutes prepared by: Chandra Anderson, Secretary