

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
MAY 10, 2024**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: April 12, 2024 Open Minutes.....Appendix I**

 - CORRESPONDENCE – None**

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

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

 - TREASURER– Bonnie Lindaw**
 - Resolution 19-24 – May Bills List..... Page 17**
 - Monthly Report..... Verbal**

 - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 18**

 - MANAGED CARE – Qual Lynx.....Page 25**

 - CLAIMS– Qual Lynx.....Verbal**

 - RMC REPORT – Insurance Agencies Inc.Page 29**

 - 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: July 12, 2024**
 - MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: May 10, 2024

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Insurance Commission Website** – The Commission has been notified that the County is transitioning their website to another platform. Chandra Anderson has provided a report that appears on **page 3** outlining options the Commission can take starting in 2025.
- ❑ **Certificate of Insurance Issuance Report** – On **pages 4-5** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of April 1, 2024, through May 1, 2024. There was a total of 9 certificates of insurance issued during this time period.
 - ❑ **Motion to approve the Certificate of Insurance Report**
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE conducted its last Meeting on April 25, 2024. A summary report of the meeting is included in the agenda on **pages 6-8**. The NJCE is scheduled to meet again on Thursday, June 27, 2024 at 9:30 AM, virtually. However, a suggestion was made to hold the June meeting in-person at a centralized location. More information will follow on a location and time.
- ❑ **Actuary Discount Rate** – Since interest rates have increased substantially in the past several years, the actuary has revised the interest rate assumption from 1% to 3% for all Insurance Commissions and Joint Insurance Funds. This has significantly changed our year-end financials, reducing our deficit by \$1,133,746. On **page 9** is a comparison of the year-end financial fast track indicating the interest rate change in the discounted claim value line.
- ❑ **Financial Fast Track** – Included on **pages 10-12** of the agenda is the Financial Fast Track Reports for February for the Insurance Commission. As of February 29, 2024, the Commission has a deficit of \$4,547,165. Line 11 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$6,222,946.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 13-15)** – Included in the agenda is the Financial Fast Track Report for the CEL for February. The report indicates the Fund has a surplus of **\$9,000,575** and over \$22.5 million in cash.
- ❑ **Claims Tracking Report (page 16)** – Included in the agenda is the Claims Activity Report for March that tracks open claims.

- ❑ **2024 Property & Casualty Assessments** – As a reminder, the second assessment payment is due on June 15th. The Fund Office will be sending out notices in the next week.
- ❑ **2024 New Jersey Association of Counties Conference** - The 73rd Annual NJAC Conference was held last week at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund had an exhibit at the conference. Executive Director will provide a verbal update.
- ❑ **2024 MEL, MRHIF & NJCE Educational Seminar** - The 14th Annual Educational Seminar was held virtually again this year. Two sessions were and both were well attended, and the seminar qualified for Continuing Education Credits.

**Atlantic County Insurance Commission
Report on Website Hosting
From: Chandra Anderson, Secretary**

The Atlantic County Insurance Commission's website domain name is provided through Network Solutions and is renewed every three years. Our domain name is next due for renewal in 2027. The County's webmaster has assisted with hosting, developing, and maintaining the Commission's website through their current provider, Uplink Earth.

We have been advised by the County's Public Information Officer, Linda Gilmore, that over the past year, the County has contracted with Granicus to develop and transition the County's website to a hosted Content Management System (CMS) to enhance security and search engine optimization, meet ADA compliance standards, and improve accessibility and site navigation of the County's website. Since the County is now contracting website maintenance and support for their own website, they can no longer provide the services to the hosted sites. The County will continue to maintain the Commission's hosted site through the end of 2024.

Beginning in 2025, we need to decide: 1) if we will also move our site to the new platform with Granicus through a possible shared services agreement; 2) continue with Uplink Earth at our own expense; or 3) pursue something on our own. Linda Gilmore has contacted the towns and organizations of the County's hosted sites as to whether they would be interested in a shared services agreement with Granicus to reduce costs. Once she has a count of how many towns and other organizations may be interested in a shared services agreement for hosting and maintenance she can pursue that and provide confirmation of estimated costs.

With regard to Granicus, based on current pricing, the cost would be approximately \$3,800 to \$7,600 over the term of a five year agreement depending on specific services selected, and would include the initial set up and continued support and maintenance throughout the five year term. Our website is not complex and the cost would be on the lower end, so approximately \$760 a year based on this estimate.

Network Solutions can provide hosting services for \$3.79 per month (\$45.48 per year). We should also purchase an SSL certificate so our website will be secure and make it better for search engines, such as Google. The price for the SSL certificate is \$153.89 per year. All total we would pay approximately \$200 a year for hosting and SSL certificate. Since the Commission website is not complex, I believe going with Network Solutions would be the better option.

The County has not been satisfied with the service and security from Uplink Earth so I do not plan on contacting them.

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 4/1/2024 To 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Egg Harbor City Moravian Church I - The County of Atlantic	235 Boston Avenue Egg Harbor, NJ 08215	Evidence of insurance with respects to Atlantic County Regional SWAT Team conducting training at the Egg Harbor City Moravian Church.	4/2/2024 #4583627	GL AU EX WC OTH
H - NJ Transit and State of New I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: SY 2024 NJ-JARC Round 10 grant program and FY 2024 Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP). NJ Transit, the State of New Jersey, and any other party of interest designated by NJ Transit are Additional Insureds on the above referenced commercial general liability and excess liability policies if required by written contract as respects the service under SY 2024 NJ-JARC Round10 grant program and FY 2024 Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP).	4/4/2024 #4592878	GL AU EX WC OTH
H - NJ Transit and State of New I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: SY 2024 NJ-JARC Round 10 grant program (July 1, 2023 to June 30, 2024) and FY 2024 Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP) (January 1, 2024 to December 31, 2024). NJ Transit, the State of New Jersey, and any other party of interest designated by NJ Transit are Additional Insureds on the above referenced commercial general liability and excess liability policies if required by written contract as respects the service under SY 2024 NJ-JARC Round10 grant program (July 1, 2023 to June 30, 2024) and FY 2024 Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP) (January 1, 2024 to December 31, 2024).	4/5/2024 #4594346	GL AU EX WC OTH
H - Humana, Inc. I - The County of Atlantic	500 W. Main Street Louisville, KY 40202	Insurer B: Excess Work Comp Policy Number: NJCE20243-10; Policy Term: 01/01/2024 - 01/01/2025; Policy Limits: \$400,000 Evidence of insurance as respects the credentialing package for Meadowview Nursing and Rehabilitation Center.	4/18/2024 #4600419	GL AU EX WC OTH
H - Various Business Entities I - The County of Atlantic	Participating in the Teen Arts Festival Hammonton, NJ 08037	RE: Use of Facilities- Teen Arts Festival The below list of Hammonton business entities are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for the Atlantic County Library System 's Teen Arts Festival: 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	4/24/2024 #4611638	GL AU EX WC OTH

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 4/1/2024 To 5/1/2024

		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		
H - NJ Transit and State of New Jersey I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: FY2023 Section 5311 Innovation Rural/Non-urbanized Transportation Project NJ Transit and the State of New Jersey are Additional Insureds on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to claims arising out of providing service under the FY2023 Section 5311 Innovation Rural/Non-urbanized Transportation Project.	4/26/2024 #4623013	GL AU EX OTH
H - NJ Transit and State of New Jersey I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: FY2022 Section/5310 NJ Transit and the State of New Jersey are Additional Insureds on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to claims arising out of providing service under the Coronavirus Response and Relief Supplemental Appropriation Act (CRRSAA), and American Rescue Plan Act (ARPA), FY2022 Section/5310.	4/26/2024 #4623015	GL AU EX OTH
H - Atlantic City Convention I - The County of Atlantic	Center/Global Spectrum LP One Convention Blvd. Atlantic City, NJ 08401	RE: Prosecutors Office Police Academy Graduation Atlantic City Convention Center, the Casino Reinvestment Development Authority and all departments, boards or committees established by it or under its control, Global Spectrum LP, MeetAC, and Atlantic City Sports Commission are Additional Insureds on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to occurrences taking place during the term of the license in all areas of the Atlantic City Convention Center in which any activities connected with the license between parties take place.	4/26/2024 #4623018	GL AU EX WC OTH
H - State of New Jersey- NJ DEP I - Atlantic County Utilities Authority	428 E State Street Floor 3 Trenton, NJ 08625	RE: REA 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 REA grant.	4/26/2024 #4623184	GL AU EX WC OTH
Total # of Holders: 9				

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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: April 25, 2024
Memo to: Commissioners
Atlantic County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

Closed Session – Property Payment Authority Request (PAR): Closed Session was needed to review a property PAR greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024323554 in the amount of \$975,000.00.

Qualified Purchasing Agent: The Board of Fund Commissioners adopted a resolution ratifying the Qualified Purchasing Agent's services from February 22, 2024, through February 2025 reorganization in the amount of \$6,000.

Amend 2024 Plan of Risk Management: Following discussion in February, the Board of Fund Commissioners adopted a resolution amending the 2024 Plan of Risk Management effective 4/10/24 to reflect the exclusion of the Engineered Materials Arresting Systems (EMAS) Blocks located at Mercer County Airport retroactive to 1/1/24.

Manuscript Policies: The Fund Office and Underwriting Manager are finalizing the policy documents and are nearing completion. Once complete the policies will be distributed and/or posted online for members to access; the manuscript policies will also be made available to local JIF third-party administrators to manage claims within the retained layers of underlying Commission and the NJCE layer.

Professional Services: The Fund Office in conjunction with the Qualified Purchasing Agent and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation

Manager via non-fair and open contracts with the incumbent professionals in the following amounts:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$25,364.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$19,278.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$23,276.

Cybersecurity Services – A proposal was received from the Chertoff Group in the amount of \$40,000, which is below the QPA threshold. The vendor submitted the required pay2play documents this afternoon; as confirmed by the Fund Attorney and QPA, this vendor was re-procured via non-fair and open contract.

Financial Fast Track: Submitted for information were the revised December 31, 2023 and the February 29, 2024 Financial Fast Tracks. The December report reflected a statutory surplus of \$10.6 million and the February report reflected a statutory surplus of \$9 million. There were several property claims that occurred in 2023 with the NJCE’s property retention at \$3million before attaching to the excess carrier. The reduction in surplus was primarily due to increased reserves on large property claims that occurred in late 2023. For 2024, the Underwriting Manager successfully renewed the property program with a \$1 million NJCE property retention limit.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported weekly meetings are held with the excess property adjustor to finalize payments related to one remaining property claim to be settled from the September 1, 2021 event.

Covid-19 Claims: Jennifer Conicella of PERMA Claims reported the Fund office is working with the excess workers’ compensation carrier on quarterly post-claim settlements and recoveries.

NJCE Committees:

Cyber Task Force: A meeting of this task force was held on March 26th to review cyber documents - finalized by the Underwriting Manager and The Chertoff Group - outlining the Cybersecurity Framework. Commissioners Sheehan, Commissioner Marion and Commissioner Jack Kelly serve on the Task Force. The documents will be circulated to the Task Force for final comments prior to presentation at the June 27, 2024 NJCE meeting.

Safety Committee: The Safety Committee met on March 11th and submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 10th at 10am via Zoom.

Finance Committee: This committee will meet during May to review Named Storm Deductible options.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025. Renewal documents will be sent to each respective County in the coming month.

Underground Storage Tanks (UST): Underground Storage Tanks (UST) are not included for coverage in the NJCE JIF and are never covered automatically in Pollution Policies. If needed, Underwriting Manager's team can assist in placement of UST policies and can potentially provide excess policies. Above Ground Storage Tanks (AST) that are considered a part of a covered location are afforded coverage without needing to be scheduled.

Banking Best Practice: In response to increased wire fraud activity and whitewashing of checks with our affiliation with the Municipal Excess Liability Joint Insurance Fund, the Underwriting Manager and The Chertoff developed the "Best Banking Practices – Wire Transfers, Automatic Clearing House (ACH) and Check Issuance" and have since tailored it for the NJCE. Copies will be distributed to members.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar first session took place Friday, April 19th with over 200 participants and the second session is set to take place Friday, April 26th, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference and J.A. Montgomery will present a workshop on First Amendment Audits on Thursday May 2nd at 1:30pm.

2024 Financial Disclosures: The Local Finance Board has since issued notification, 2024-08, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past. To date, 9 of the 10 JIF Commissioners have filed.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from February 2024 – May 2024, bulletins that were distributed and available training sessions through June 2024.

WC Claims Administration Report

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

Next Meeting & Potential time and location change: The next meeting of the NJCE JIF is scheduled for June 27, 2024 at 9:30AM virtually. A suggestion was made to hold the June meeting in-person at a centralized location. The Board of Fund Commissioners agreed to the suggestion; the Fund office will work with Fund Commissioners and Professionals to determine a location and time to ensure there are no conflicts with other meetings.

Revised Year-End Financial Fast Track

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	781,522	9,378,259	65,057,432	74,435,691
2.	CLAIM EXPENSES				
	Paid Claims	663,715	6,636,090	28,129,616	34,765,706
	Case Reserves	(432,374)	3,007,634	12,571,827	15,579,461
	IBNR	677,041	350,741	4,268,186	4,618,927
	Excess Insurance Recoverable	0	(6,858)	0	(6,858)
	Discounted Claim Value	27,482	27,894	(462,608)	(434,714)
	TOTAL CLAIMS	935,864	10,015,500	44,507,021	54,522,522
3.	EXPENSES				
	Excess Premiums	258,035	3,096,445	16,224,627	19,321,071
	Administrative	75,279	836,091	6,778,950	7,615,041
	TOTAL EXPENSES	333,314	3,932,536	23,003,577	26,936,112
4.	UNDERWRITING PROFIT (1-2-3)	(487,656)	(4,569,777)	(2,453,166)	(7,022,943)
5.	INVESTMENT INCOME	38,019	315,395	309,562	624,957
6.	PROFIT (4 + 5)	(449,637)	(4,254,382)	(2,143,604)	(6,397,986)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	80,208	80,208
9.	DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10.	INVESTMENT IN JOINT VENTURE	(96,553)	(299,727)	930,546	630,819
11.	SURPLUS (6 + 7 + 8 - 9)	(546,190)	(4,554,109)	(1,213,058)	(5,767,168)

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	12/31/2023 - Revised		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	781,522	9,378,259	65,057,432	74,435,691
2.	CLAIM EXPENSES				
	Paid Claims	663,715	6,636,090	28,129,616	34,765,706
	Case Reserves	(432,374)	3,007,634	12,571,827	15,579,461
	IBNR	677,041	350,741	4,268,186	4,618,927
	Excess Insurance Recoverable	0	(6,858)	0	(6,858)
	Discounted Claim Value	(1,148,432)	(1,148,021)	(462,608)	(1,610,628)
	TOTAL CLAIMS	(240,051)	8,839,586	44,507,021	53,346,607
3.	EXPENSES				
	Excess Premiums	258,035	3,096,445	16,224,627	19,321,071
	Administrative	75,279	836,091	6,778,950	7,615,041
	TOTAL EXPENSES	333,314	3,932,536	23,003,577	26,936,112
4.	UNDERWRITING PROFIT (1-2-3)	688,258	(3,393,863)	(2,453,166)	(5,847,029)
5.	INVESTMENT INCOME	38,019	315,395	309,562	624,957
6.	PROFIT (4 + 5)	726,278	(3,078,468)	(2,143,604)	(5,222,072)
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	(138,723)	(341,896)	930,546	588,649
11.	SURPLUS (6 + 7 + 8 - 9)	587,555	(3,420,364)	(1,213,058)	(4,633,422)

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	858,960	1,717,920	74,435,691	76,153,611
2.	CLAIM EXPENSES				
	Paid Claims	1,147,612	2,027,209	34,765,706	36,792,915
	Case Reserves	(1,136,210)	(1,805,589)	15,579,461	13,773,871
	IBNR	496,248	802,404	4,618,927	5,421,329
	Excess Insurance Recoverable	(2,650)	(14,025)	(6,858)	(20,883)
	Discounted Claim Value	(19,076)	(29,847)	(1,610,628)	(1,640,474)
	TOTAL CLAIMS	485,923	980,153	53,346,608	54,326,759
3.	EXPENSES				
	Excess Premiums	285,180	570,361	19,321,071	19,891,432
	Administrative	72,899	142,329	7,615,041	7,757,370
	TOTAL EXPENSES	358,079	712,689	26,936,112	27,648,801
4.	UNDERWRITING PROFIT (1-2-3)	14,957	25,078	(5,847,029)	(5,821,949)
5.	INVESTMENT INCOME	25,756	61,180	624,957	686,137
6.	PROFIT (4 + 5)	40,714	86,258	(5,222,072)	(5,135,812)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	80,208	80,208
9.	DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	0	588,649	588,649
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	40,714	86,258	(4,633,423)	(4,547,163)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	836	1,930	(1,176,925)	(1,174,995)
	2016	2,138	4,955	(146,234)	(141,279)
	2017	1,549	3,587	100,662	104,249
	2018	2,565	5,970	(318,282)	(312,312)
	2019	4,048	9,357	777,230	786,587
	2020	3,932	9,132	611,462	620,594
	2021	3,145	7,571	(1,769,220)	(1,761,649)
	2022	4,332	10,562	(2,055,883)	(2,045,321)
	2023	3,212	8,116	(656,233)	(648,117)
	2024	14,957	25,078		25,078
	TOTAL SURPLUS (DEFICITS)	40,714	86,258	(4,633,423)	(4,547,165)
	TOTAL CASH				6,222,946

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	3,119	140,497	5,519,654	5,660,151
Case Reserves	(3,119)	(147,018)	1,098,072	951,054
IBNR	0	6,521	132,854	139,375
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(107,722)	(107,722)
TOTAL FY 2015 CLAIMS	0	(0)	6,642,858	6,642,858
FUND YEAR 2016				
Paid Claims	9,396	16,652	4,816,957	4,833,609
Case Reserves	(59,326)	(66,581)	921,199	854,618
IBNR	49,930	49,930	154,868	204,798
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(97,360)	(97,360)
TOTAL FY 2016 CLAIMS	0	0	5,795,664	5,795,664
FUND YEAR 2017				
Paid Claims	61,532	65,048	4,913,928	4,978,976
Case Reserves	(61,532)	(155,836)	681,002	525,166
IBNR	0	90,788	235,933	326,721
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(83,843)	(83,843)
TOTAL FY 2017 CLAIMS	0	0	5,747,020	5,747,020
FUND YEAR 2018				
Paid Claims	420,253	437,552	4,138,076	4,575,628
Case Reserves	(410,447)	(447,526)	1,542,525	1,094,999
IBNR	(9,806)	9,974	269,925	279,899
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(114,714)	(114,714)
TOTAL FY 2018 CLAIMS	0	0	5,835,812	5,835,812
FUND YEAR 2019				
Paid Claims	73,291	77,935	3,410,483	3,488,418
Case Reserves	(81,713)	(88,352)	1,016,313	927,961
IBNR	8,422	10,418	280,484	290,902
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(91,734)	(91,734)
TOTAL FY 2019 CLAIMS	(0)	0	4,615,546	4,615,546
FUND YEAR 2020				
Paid Claims	67,378	86,326	3,727,053	3,813,379
Case Reserves	(172,027)	(139,542)	675,499	535,957
IBNR	107,299	67,240	362,058	429,298
Excess Insurance Recoverable	(2,650)	(14,025)	(6,858)	(20,883)
Discounted Claim Value	0	0	(82,275)	(82,275)
TOTAL FY 2020 CLAIMS	(0)	(0)	4,675,477	4,675,477

FUND YEAR 2021				
Paid Claims	96,991	198,593	3,886,465	4,085,058
Case Reserves	(107,344)	(207,724)	2,734,906	2,527,182
IBNR	10,353	9,132	627,764	636,896
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(284,971)	(284,971)
TOTAL FY 2021 CLAIMS	(0)	(0)	6,964,164	6,964,164
FUND YEAR 2022				
Paid Claims	119,953	436,825	3,047,248	3,484,073
Case Reserves	(80,917)	(385,706)	3,695,465	3,309,759
IBNR	(39,036)	(51,119)	919,022	867,903
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(363,286)	(363,286)
TOTAL FY 2022 CLAIMS	0	(0)	7,298,449	7,298,449
FUND YEAR 2023				
Paid Claims	281,274	552,689	1,305,842	1,858,531
Case Reserves	(220,925)	(306,014)	3,214,479	2,908,465
IBNR	(60,350)	(246,675)	1,636,017	1,389,342
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(384,722)	(384,722)
TOTAL FY 2023 CLAIMS	(0)	(0)	5,771,616	5,771,616
FUND YEAR 2024				
Paid Claims	14,424	15,094		15,094
Case Reserves	61,139	138,709		138,709
IBNR	429,437	856,197		856,197
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(19,076)	(29,847)		(29,847)
TOTAL FY 2024 CLAIMS	485,923	980,153	0	980,153
COMBINED TOTAL CLAIMS	485,923	980,153	53,346,606	54,326,759
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$140,627 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 29, 2024					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,454,771	6,909,542	284,494,510	291,404,051
2.	CLAIM EXPENSES				
	Paid Claims	1,391,227	4,364,643	17,153,869	21,518,512
	Case Reserves	613,619	422,874	15,710,957	16,133,831
	IBNR	309,685	(1,629,447)	16,261,220	14,631,773
	Discounted Claim Value	(88,339)	(176,678)	(4,212,682)	(4,389,360)
	Excess Recoveries	0	0	(1,930,205)	(1,930,205)
	TOTAL CLAIMS	2,226,192	2,981,392	42,983,159	45,964,550
3.	EXPENSES				
	Excess Premiums	2,682,236	5,346,776	205,538,373	210,885,150
	Administrative	194,603	390,434	20,746,720	21,137,154
	TOTAL EXPENSES	2,876,839	5,737,210	226,285,093	232,022,303
4.	UNDERWRITING PROFIT (1-2-3)	(1,648,260)	(1,809,060)	15,226,258	13,417,197
5.	INVESTMENT INCOME	44,698	131,810	2,159,119	2,290,929
6.	PROFIT (4+5)	(1,603,562)	(1,677,251)	17,385,377	15,708,127
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(1,603,562)	(1,677,251)	10,677,826	9,000,576
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	187	568	66,109	66,676
	2011	(14,517)	(13,484)	478,587	465,102
	2012	1,147	3,479	491,515	494,994
	2013	1,667	5,055	1,098,961	1,104,016
	2014	2,279	(242,852)	1,623,920	1,381,067
	2015	2,245	7,094	1,404,062	1,411,156
	2016	2,899	9,270	1,686,719	1,695,989
	2017	3,736	11,559	2,714,322	2,725,881
	2018	4,281	13,149	2,317,319	2,330,468
	2019	4,017	11,656	1,991,211	2,002,867
	2020	5,037	12,248	(41,975)	(29,726)
	2021	4,871	14,766	(288,075)	(273,309)
	2022	5,171	16,090	1,403,700	1,419,789
	2023	(1,699,795)	(1,688,241)	(4,268,549)	(5,956,789)
	2024	73,214	162,393		162,393
	TOTAL SURPLUS (DEFICITS)	(1,603,562)	(1,677,251)	10,677,825	9,000,575
	TOTAL CASH				22,560,672

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	16,412	720,144	736,556
Case Reserves	15,000	(1,412)	16,412	15,000
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	0	(2,480)	(2,480)
TOTAL FY 2011 CLAIMS	15,000	15,000	737,076	752,076
FUND YEAR 2012				
Paid Claims	863	1,622	1,598,341	1,599,963
Case Reserves	(863)	(1,622)	300,079	298,457
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	0	(40,489)	(40,489)
TOTAL FY 2012 CLAIMS	0	0	1,861,611	1,861,611
FUND YEAR 2013				
Paid Claims	4,670	5,457	1,120,027	1,125,484
Case Reserves	(4,670)	(5,457)	465,996	460,540
IBNR	0	0	19,679	19,679
Discounted Claim Value	0	0	(67,176)	(67,176)
TOTAL FY 2013 CLAIMS	0	0	1,538,527	1,538,527
FUND YEAR 2014				
Paid Claims	3,728	7,641	820,087	827,728
Case Reserves	(3,728)	242,359	428,510	670,869
IBNR	0	0	21,077	21,077
Discounted Claim Value	0	0	(64,534)	(64,534)
TOTAL FY 2014 CLAIMS	0	250,000	1,205,140	1,455,140
FUND YEAR 2015				
Paid Claims	7,936	44,961	2,170,225	2,215,186
Case Reserves	21,244	(15,781)	750,401	734,620
IBNR	(29,180)	(29,180)	76,409	47,229
Discounted Claim Value	0	0	(87,264)	(87,264)
TOTAL FY 2015 CLAIMS	0	0	2,909,770	2,909,770
FUND YEAR 2016				
Paid Claims	3,484	9,846	1,340,882	1,350,727
Case Reserves	(3,484)	(9,846)	925,034	915,188
IBNR	0	0	40,838	40,838
Discounted Claim Value	0	0	(103,043)	(103,043)
TOTAL FY 2016 CLAIMS	0	0	2,203,711	2,203,711
FUND YEAR 2017				
Paid Claims	1,379	2,862	1,313,614	1,316,477
Case Reserves	(1,379)	(2,862)	627,562	624,700
IBNR	0	0	76,572	76,572
Discounted Claim Value	0	0	(73,852)	(73,852)
TOTAL FY 2017 CLAIMS	0	0	1,943,897	1,943,897

FUND YEAR 2018				
Paid Claims	14,811	286,974	1,247,927	1,534,900
Case Reserves	118,186	(77,111)	750,478	673,367
IBNR	(132,995)	(209,861)	375,153	165,292
Discounted Claim Value	0	0	(116,810)	(116,810)
TOTAL FY 2018 CLAIMS	2	2	2,256,747	2,256,749
FUND YEAR 2019				
Paid Claims	46,325	48,781	1,224,373	1,273,155
Case Reserves	(48,425)	49,118	1,093,759	1,142,877
IBNR	2,100	(97,900)	551,533	453,634
Discounted Claim Value	0	0	(176,738)	(176,738)
TOTAL FY 2019 CLAIMS	0	(1)	2,692,927	2,692,927
FUND YEAR 2020				
Paid Claims	20	718	1,126,067	1,126,785
Case Reserves	(42,211)	(44,426)	3,919,181	3,874,756
IBNR	42,191	43,687	1,974,978	2,018,665
Discounted Claim Value	0	0	(889,320)	(889,320)
Excess Recoveries	0	0	(1,930,205)	(1,930,205)
TOTAL FY 2020 CLAIMS	0	(20)	4,200,701	4,200,681
FUND YEAR 2021				
Paid Claims	420	420	2,119,936	2,120,356
Case Reserves	(9,949)	89,950	2,159,327	2,249,277
IBNR	9,529	(90,370)	2,041,187	1,950,817
Discounted Claim Value	0	0	(652,413)	(652,413)
TOTAL FY 2021 CLAIMS	0	0	5,668,037	5,668,037
FUND YEAR 2022				
Paid Claims	10,832	83,444	839,542	922,986
Case Reserves	(10,712)	(68,425)	848,359	779,934
IBNR	(120)	(15,019)	3,693,684	3,678,665
Discounted Claim Value	0	0	(675,990)	(675,990)
TOTAL FY 2022 CLAIMS	0	0	4,705,595	4,705,595
FUND YEAR 2023				
Paid Claims	1,296,759	3,855,505	1,340,865	5,196,369
Case Reserves	184,610	(185,613)	3,425,859	3,240,246
IBNR	224,601	(1,963,922)	7,383,429	5,419,507
Discounted Claim Value	0	0	(1,262,574)	(1,262,574)
TOTAL FY 2023 CLAIMS	1,705,970	1,705,970	10,887,578	12,593,548
FUND YEAR 2024				
Paid Claims	0	0		0
Case Reserves	400,000	454,001		454,001
IBNR	193,559	733,117		733,117
Discounted Claim Value	(88,339)	(176,678)		(176,678)
TOTAL FY 2024 CLAIMS	505,220	1,010,440	0	1,010,440
COMBINED TOTAL CLAIMS	2,226,192	2,981,392	42,983,159	45,964,550

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2024

COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	0	1	6	14	6	43	10	80
March-24	0	0	0	0	1	5	11	6	43	15	81
NET CHGE	0	0	0	0	0	-1	-3	0	0	5	1
Limited Reserves											\$3,610
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$0	\$1	\$6	\$3,829	\$8,005	\$193,612	\$63,506	\$268,958
March-24	\$0	\$0	\$0	\$0	\$1	\$5	\$3,824	\$33,444	\$188,157	\$67,011	\$292,442
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1)	(\$4)	\$25,439	(\$5,455)	\$3,505	\$23,484
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,140	\$535,707	\$479,340	\$520,286	\$417,771	\$67,142	\$2,869,075
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	1	2	3	3	6	9	20	40	11	95
March-24	0	1	2	2	3	5	9	20	32	27	101
NET CHGE	0	0	0	-1	0	-1	0	0	-8	16	6
Limited Reserves											\$15,397
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$7,468	\$2,279	\$86,037	\$490,544	\$170,229	\$26,773	\$228,903	\$172,209	\$17,300	\$1,201,742
March-24	\$0	\$7,468	\$2,279	\$436,531	\$490,456	\$171,047	\$26,755	\$228,897	\$158,365	\$33,265	\$1,555,061
NET CHGE	\$0	\$0	\$0	\$350,494	(\$88)	\$817	(\$18)	(\$7)	(\$13,845)	\$15,965	\$353,319
Ltd Incurred	\$485,129	\$475,272	\$141,800	\$978,636	\$623,822	\$314,176	\$50,394	\$240,306	\$164,809	\$33,714	\$3,508,056
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	2	0	0	1	11	8	4	26
March-24	0	0	0	2	0	0	1	10	8	3	24
NET CHGE	0	0	0	0	0	0	0	-1	0	-1	-2
Limited Reserves											\$35,112
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$377,815	\$0	\$0	\$178,000	\$91,114	\$51,987	\$6,200	\$705,115
March-24	\$0	\$0	\$0	\$377,815	\$0	\$0	\$178,000	\$216,164	\$65,500	\$5,200	\$842,679
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$125,050	\$13,514	(\$1,000)	\$137,564
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$432,395	\$40,015	\$40,094	\$228,575	\$273,826	\$109,906	\$6,200	\$1,280,982
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	10	15	15	10	23	24	51	81	127	32	388
March-24	9	15	14	10	22	23	50	77	122	53	395
NET CHGE	-1	0	-1	0	-1	-1	-1	-4	-5	21	7
Limited Reserves											\$30,182
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$951,055	\$847,150	\$522,888	\$631,148	\$437,415	\$485,466	\$2,318,581	\$2,981,737	\$2,490,658	\$51,703	\$11,717,800
March-24	\$943,017	\$880,953	\$502,332	\$654,575	\$505,930	\$510,459	\$2,246,963	\$2,959,541	\$2,532,757	\$185,476	\$11,922,003
NET CHGE	(\$8,038)	\$33,803	(\$20,556)	\$23,427	\$68,514	\$24,994	(\$71,618)	(\$22,196)	\$42,099	\$133,773	\$204,203
Ltd Incurred	\$6,070,301	\$4,827,380	\$5,085,741	\$4,581,592	\$3,663,222	\$3,624,147	\$5,858,113	\$5,955,264	\$4,206,069	\$223,867	\$44,095,695
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	10	16	17	15	27	36	75	118	218	57	589
March-24	9	16	16	14	26	33	71	113	205	98	601
NET CHGE	-1	0	-1	-1	-1	-3	-4	-5	-13	41	12
Limited Reserves											\$24,313
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$951,055	\$854,618	\$525,167	\$1,095,000	\$927,961	\$655,701	\$2,527,182	\$3,309,759	\$2,908,465	\$138,709	\$13,893,616
March-24	\$943,017	\$888,421	\$504,611	\$1,468,921	\$996,387	\$681,511	\$2,455,542	\$3,438,045	\$2,944,779	\$290,952	\$14,612,186
NET CHGE	(\$8,038)	\$33,803	(\$20,556)	\$373,921	\$68,426	\$25,810	(\$71,640)	\$128,287	\$36,313	\$152,243	\$718,570
Ltd Incurred	\$6,634,117	\$5,713,731	\$5,513,469	\$6,055,587	\$4,487,199	\$4,514,124	\$6,616,422	\$6,989,682	\$4,898,555	\$330,923	\$51,753,808

RESOLUTION NO. 19-24

**ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – MAY 2024**

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 2024</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001217	QUALCARE, INC.	WORKERS COMP 2ND QTR 2024	56,006.25
			56,006.25
001218	QUAL-LYNX	CLAIMS ADJUSTING SERVICES 2ND QTR 24	79,715.00
			79,715.00
001219	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/24	0.64
001219	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 2ND QTR 2024	32,473.00
			32,473.64
001220	THE ACTUARIAL ADVANTAGE	ACTUARY FEES Q2 2024	2,464.00
			2,464.00
001221	CHANDRA ANDERSON	SECRETARY SERVICES Q2 2024	1,275.00
			1,275.00
001222	HSING-YI CHOU	SECRETARY SERVICES Q2 2024	750.00
			750.00
001223	BH MEDIA GROUP, INC.	ACCT 8000490 AD # 204387-01 5/27/23	36.00
			36.00
001224	INSURANCE AGENCIES, INC.	RMC-Q1 2024	21,250.00
			21,250.00
		Total Payments FY 2024	193,969.89
		TOTAL PAYMENTS ALL FUND YEARS	193,969.89

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: May 2, 2024
DATE OF MEETING: May 10, 2024

ACIC SERVICE TEAM

<p>Paul Shives, Vice President of Safety Services pshives@iamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@iamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Risk Operations Analyst ndougherty@iamontgomery.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>		

April - May 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 5:** Conducted Loss Control Surveys at the County Kitchen Warehouse, Meadowview, Mosquito Control and Planning/Engineering.
- **April 12:** Attended the ACIC meeting.
- **April 11:** Attended the ACIC Claims Committee meeting.
- **April 15:** Conducted Loss Control Surveys at the Tony Canale Training Center and the Firearms Range.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 10:** Plan to attend the ACIC meeting.
- **May 10:** Plan to attend the ACIC Claims Committee meeting.
- **May 24:** Plan to conduct Loss Control Surveys at the Animal Shelter and One Stop.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Message: Safety Measures Following NJ Earthquake – April 5.
- NJCE JIF - JAM LE Bulletin: Healthcare Heroes Violation Prevention Act – April 9.
- NJCE JIF - JAM SD Bulletin: CBD Oil Risks – April 24.

NJCE LIVE SAFETY TRAINING

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

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

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

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

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

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



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LMS)

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 to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A. Montgomery CONSULTING

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

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

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

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

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

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

5/15/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/24	Flagger Skills and Safety	1:00 - 2:00 pm
5/16/24	Driving Safety Awareness	8:30 - 10:00 am
5/16/24	Fire Safety	10:30 - 11:30 am
5/16/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/16/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
5/17/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/24	Fall Protection Awareness	1:00 - 3:00 pm
5/20/24	Hearing Conservation	8:30 - 9:30 am
5/20/24	Mower Safety	10:00 - 11:00 am
5/20/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/21/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
5/22 - 5/23/24	Leadership Skills for Supervisors Workshop (2-Day) (Burlington)	9:00 - 3:30 pm w/lunch brk
5/22/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/22/24	Personal Protective Equipment	1:00 - 3:00 pm
5/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/23/24	Preparing for the Unspeakable	9:00 - 10:30 am
5/23/24	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/29/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/24	Confined Space Entry	8:30 - 11:30 am
5/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/31/24	Flagger Skills and Safety	8:30 - 9:30 am
5/31/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/24	Hearing Conservation	10:30 - 11:30 am
6/3/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/4/24	Productive Meetings Best Practices	8:30 - 10:00 am
6/4/24	Fire Safety	10:30 - 11:30 am
6/4/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/5/24	Implicit Bias in the Workplace	9:00 - 10:30 am
6/5/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/24	Playground Safety Inspections	1:00 - 3:00 pm
6/6/24	Work Zone Training for Police Officers - Initial Course	8:00 - 12:00 pm
6/6-6/7/2024	Leadership Skills for Supervisors Workshop - Day One (Middlesex)	9:00 - 3:30 pm w/lunch brk
6/6/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/10/24	Mower Safety	8:30 - 9:30 am
6/10/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
6/10/24	Personal Protective Equipment	1:00 - 3:00 pm
6/11/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/11/24	Ethical Decision Making	9:00 - 11:30 am
6/11/24	Fire Extinguisher Safety	1:00 - 2:00 pm

6/12/24	Confined Space Entry	8:00 - 11:00 am
6/12/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/24	Flagger Skills and Safety	8:30 - 9:30 am
6/13/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
6/13/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/13/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
6/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/24	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
6/18/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
6/20/24	Fall Protection Awareness	8:30 - 10:30 am
6/20/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/20/24	Special Event Management	1:00 - 3:00 pm
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am
6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am
6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.

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



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

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	310	\$762,818.38	\$242,478.45	\$520,339.93	68%	92%
FEBRUARY	272	\$679,066.79	\$268,307.40	\$410,759.39	60%	99%
MARCH	248	\$302,322.05	\$98,964.62	\$203,357.43	67%	93%
APRIL	222	\$391,672.34	\$95,375.42	\$296,296.92	76%	98%
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1052	\$2,135,879.56	\$705,125.89	\$1,430,753.67	67%	96%

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	238	\$514,363.93	\$116,875.77	\$397,488.16	77%	98%
FEBRUARY	323	\$390,754.14	\$120,068.29	\$270,685.85	69%	96%
MARCH	284	\$276,511.76	\$97,139.68	\$179,372.08	65%	96%
APRIL	215	\$349,416.76	\$118,628.84	\$230,787.92	66%	81%
MAY	497	\$695,638.06	\$224,310.88	\$471,327.18	68%	94%
JUNE	343	\$572,753.71	\$165,231.18	\$407,522.53	71%	90%
JULY	302	\$265,810.49	\$88,101.76	\$177,708.73	67%	98%
AUGUST	390	\$400,368.10	\$132,310.29	\$268,057.81	67%	97%
SEPTEMBER	619	\$995,042.73	\$338,906.56	\$656,136.17	66%	70%
OCTOBER	387	\$628,658.95	\$230,878.87	\$397,780.08	63%	61%
NOVEMBER	294	\$333,660.37	\$84,655.58	\$249,004.79	75%	94%
DECEMBER	347	\$346,513.51	\$115,579.90	\$230,933.61	67%	86%
Grand Total	4239	\$5,769,492.51	\$1,832,687.60	\$3,936,804.91	68%	95%



ATLANTIC COUNTY INSURANCE COMMISSION
Cumulative Savings By Entity

COUNTY OF ATLANTIC													
2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	209	\$719,304.26	\$233,337.01	\$485,967.27	68%	92%	JANUARY	196	\$472,237.13	\$107,266.00	\$364,971.08	77%	98%
FEBRUARY	231	\$625,041.81	\$243,937.04	\$381,104.77	61%	99%	FEBRUARY	264	\$333,284.83	\$108,863.91	\$224,420.92	67%	91%
MARCH	214	\$220,345.06	\$86,226.61	\$134,118.47	61%	91%	MARCH	237	\$245,565.20	\$83,746.00	\$161,819.20	66%	94%
APRIL	161	\$365,757.68	\$87,058.08	\$278,699.58	76%	98%	APRIL	175	\$314,270.68	\$102,372.59	\$211,898.09	67%	83%
MAY							MAY	306	\$575,564.58	\$188,207.72	\$387,356.84	67%	96%
JUNE							JUNE	267	\$233,777.20	\$84,130.87	\$149,646.33	64%	96%
JULY							JULY	219	\$213,295.89	\$67,095.18	\$146,200.71	69%	97%
AUGUST							AUGUST	271	\$310,466.28	\$99,763.80	\$210,702.48	68%	99%
SEPTEMBER							SEPTEMBER	458	\$698,113.20	\$241,868.06	\$456,245.20	65%	99%
OCTOBER							OCTOBER	298	\$574,808.77	\$205,487.98	\$369,320.79	64%	98%
NOVEMBER							NOVEMBER	261	\$307,826.74	\$76,653.98	\$231,172.76	75%	93%
DECEMBER							DECEMBER	310	\$313,629.45	\$100,872.15	\$212,757.30	68%	95%
Grand Total	875	\$1,930,448.85	\$650,558.75	\$1,279,890.10	66%	95%	Grand Total	3320	\$4,582,839.99	\$1,466,328.29	\$3,126,511.70	68%	84%

UTILITY AUTHORITY													
2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	41	\$43,914.10	\$9,141.44	\$34,772.66	79%	100%	JANUARY	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%
FEBRUARY	41	\$54,024.96	\$24,370.36	\$29,654.62	55%	100%	FEBRUARY	59	\$57,469.31	\$11,204.38	\$46,264.93	81%	100%
MARCH	34	\$81,970.97	\$12,738.01	\$69,238.96	84%	99%	MARCH	47	\$30,946.98	\$13,393.68	\$17,552.88	57%	88%
APRIL	61	\$25,914.66	\$8,317.33	\$17,597.33	68%	100%	APRIL	40	\$26,146.08	\$16,298.25	\$10,889.83	54%	61%
MAY							MAY	131	\$120,073.90	\$36,103.16	\$83,970.34	70%	85%
JUNE							JUNE	76	\$38,978.51	\$81,100.31	\$25,876.20	76%	86%
JULY							JULY	83	\$52,514.60	\$21,006.58	\$31,508.02	60%	99%
AUGUST							AUGUST	119	\$89,901.82	\$32,546.49	\$57,355.33	64%	83%
SEPTEMBER							SEPTEMBER	163	\$296,929.47	\$97,038.50	\$199,890.97	67%	98%
OCTOBER							OCTOBER	89	\$53,850.18	\$25,390.89	\$28,459.29	53%	100%
NOVEMBER							NOVEMBER	33	\$25,833.63	\$8,001.60	\$17,832.03	69%	100%
DECEMBER							DECEMBER	37	\$32,684.06	\$14,707.75	\$18,176.31	55%	91%
Grand Total	177	\$265,430.71	\$54,567.14	\$150,863.57	73%	99%	Grand Total	919	\$1,176,652.52	\$366,359.31	\$810,293.21	69%	92%

IMPROVEMENT AUTHORITY													
2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2023	UNITS OF SERVICE	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							MAY	0	\$0.00	\$0.00	\$0.00		
JUNE							JUNE	0	\$0.00	\$0.00	\$0.00		
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER							SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER							OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER							NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER							DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	0	\$0.00	\$0.00	\$0.00			Grand Total	0	\$0.00	\$0.00	\$0.00		



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

**WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2024 – 4/30/2024**

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	11	5	16
MEDICAL ONLY	39	24	63
REPORT ONLY-WC	21	0	21
Grand Total	71	29	100

**COVID-19 CLAIMS REPORTED
1/1/2024 – 4/30/2024**

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



ATLANTIC COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS
1/1/2024 – 4/30/2024

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED

	APPROVED	SPECIALTY
COOPER HEALTH SYSTEMS	\$126,761.40	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$117,641.50	Ambulatory Surgery Center
ATLANTICARE REGIONAL MEDICAL CENTER	\$52,136.10	Hospital
INSPIRA MEDICAL CENTER MULLICA HILL	\$47,705.63	Hospital
ORTHONJ, LLC	\$44,234.59	Orthopedic Surgery
SHORE MEDICAL CENTER	\$32,991.35	Hospital
SOUTH JERSEY REHAB & SPINE INC	\$22,124.15	Physical Medicine & Rehab
RADCLIFF SPINE CARE	\$21,677.90	Orthopedic Surgery
OSPREY REHABILITATION LLC	\$17,089.16	Physical Therapy
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$16,400.00	Physical Therapy
Grand Total	\$498,761.78	

COUNTY OF ATLANTIC

	APPROVED	SPECIALTY
COOPER HEALTH SYSTEMS	\$126,761.40	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$117,641.50	Ambulatory Surgery Center
ATLANTICARE REGIONAL MEDICAL CENTER	\$52,136.10	Hospital
INSPIRA MEDICAL CENTER MULLICA HILL	\$47,705.63	Hospital
ORTHONJ, LLC	\$37,709.08	Orthopedic Surgery
SHORE MEDICAL CENTER	\$25,556.50	Hospital
RADCLIFF SPINE CARE	\$21,677.90	Orthopedic Surgery
SOUTH JERSEY REHAB & SPINE INC	\$21,262.23	Physical Medicine & Rehab
OSPREY REHABILITATION LLC	\$16,578.40	Physical Therapy
ATLANTIC EMERGENCY ASSOCIATES, PA	\$14,744.00	Emergency Medicine
Grand Total	\$481,772.74	

UTILITY AUTHORITY

	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC	\$11,908.00	Orthopedic/Occupational Medicine
SHORE MEDICAL CENTER	\$7,434.85	Hospital
ORTHONJ, LLC	\$6,525.51	Orthopedic Surgery
NEW JERSEY HEALTHCARE SPECIALISTS PC	\$5,229.00	Anesthesiology
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$4,880.00	Physical Therapy
HEALTH MED ASSOCIATES PC	\$4,780.10	Occupational Medicine
PREMIER ORTHO ASSOC SURGERY CENTER	\$2,771.00	Physical Therapy
ONE CALL CARE DIAGNOSTICS	\$1,570.00	MRI/Radiology
ARMC ANESTHESIOLOGISTS	\$1,320.00	Anesthesiology
FERNANDO J. DELASOTTA MD	\$1,265.00	Neurosurgery
Grand Total	\$47,683.46	

Insurance Agencies, Inc.

Atlantic County Insurance Commission Risk Manager Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: May 10, 2024

Risk Managers

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

Reviewed the following February- March 2024 Claims Reports:

Some are new claims, some are status updates of older claims

Atlantic County – Excess Liability	Claim # - 2024308182
Atlantic County – Excess Liability	Claim # – 2024321194
Atlantic County – Excess Liability	Claim # – 2024309194
Atlantic County – Excess Liability	Claim # – 2023299699
Atlantic County – Excess Liability	Claim # – 2023297567
Atlantic County – Excess Liability	Claim # – 2024323741
Atlantic County – Excess Liability	Claim # – 2023287465
Atlantic County – Excess Liability	Claim # – 2024330524
Atlantic County – Excess Liability	Claim # – 2022252541
Atlantic County – Excess Liability	Claim # – 2024323007
Atlantic County – Excess Liability	Claim # – 2023304270
Atlantic County – Excess Liability	Claim # – 2020194526
Atlantic County – Excess Liability	Claim # – 2022270735
Atlantic County – Excess Liability	Claim # – 2023295492
Atlantic County – Excess Liability	Claim # – 2023306918



Main Location

1601 New Road , Suite 100, Northfield, NJ 08225

(p) 609-646-1000 (f) 609-646-7721

www.insuranceagenciesinc.com

Insurance Agencies, Inc.

Attended Loss Control Survey at “Tony Canale” Public Safety Facility, English Creek Rd., Egg Harbor Township, NJ

Attended NJ Counties Excess Joint Insurance Fund Meeting March 11, 2024

Attended MEL Education Seminar April 19th, Via Zoom

Reviewed **JA Montgomery’s Loss Control Surveys** of April 5th and April 15th

1. County Buildings located at 101 New Road, Northfield, which includes:
 - Planning and Engineering
 - Crew Quarters Building
 - Mosquito Control
 - Fleet Garage
 - Kitchen Warehouse
2. Meadowview Nursing Home at 235 Dolphin Ave., Northfield
3. Tony Canale Safety Training Center at 5033 English Creek Ave., Egg Harbor Township
4. Atlantic County Firearms Range. At 175 Betsy Scull Rd, Egg Harbor Township, 1333 Atlantic Ave., in AC. There were 10 suggestions for Improvement (none were “Urgent”)

Finished the process of updating Property and Vehicle Schedules in the Origami computer system. All three member entities are up-to-date.

Renewed the Wind Deductible “Buy-Back” policy for the County and ACUA.



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APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 12, 2024 at 11:00 A.M.
Atlantic County Board of County Commissioners' Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

Claims Administrator Qual-Lynx
 Karen Beatty
 Kathy Kissane

PERMA Claims
Jennifer Conicella

CEL Underwriting Manager **Conner Strong & Buckelew**

Attorney **James F. Ferguson**
 N. Lynne Hughes

Treasurer **Bonnie Lindaw (Absent)**

Safety Director **J.A. Montgomery Risk Control**
 Glenn Prince

Risk Management Consultant **Insurance Agencies**
 Michael Ridge
 Gene Siracusa

ALSO PRESENT:

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

Commission Attorney Jim Ferguson announced that he is retiring as of July 1, 2024. He introduced the new County Counsel, N. Lynne Hughes, who will be the Commission Attorney.

**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 9, 2024.
MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 9, 2024.**

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

CORRESPONDENCE: None.

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

Resolution 18-24 appoints legal counsel in a pending litigation matter for Atlantic County. Jim Ferguson provided a brief description of the litigation. Since the trial was pending prior to the next Commission meeting, the appointment was made through an emergency PAR which included the desired counsel and the trial date. Request is made to ratify the appointment by approving Resolution 18-24.

MOTION TO APPROVE RESOLUTION 18-24 APPOINTING TIMOTHY CRAMMER OF THE LAW FIRM OF DUGHI, HEWITT & DEMALEWSKI TO PROVIDE LEGAL SERVICES.

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

CERTIFICATES OF INSURANCE: There were 9 certificates issued from February 1, 2024 to March 1, 2024.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL held their reorganization meeting on February 22. Ross Angilella was appointed Chair and Timothy Sheehan was appointed Secretary. Commissioner Kessler commented that the meeting of the Finance Committee was postponed due to scheduling conflicts. The next meeting will be on April 25, 2024.

The CEL's equipment breakdown insurer, Chubb, will be contacting members to schedule required onsite boiler inspections. Chubb will also be scheduling the inspections of larger facilities. ACUA inspections are already scheduled.

The financial fast track is the year end report for 2023. The fund's deficit is \$5.7 million with \$5 million in cash. Mr. Stokes noted that in prior years the actuary was invited to attend either by phone or in person to discuss their report findings. We can make that request when the actuary's first quarter report is available.

The CEL's financial fast track through December shows a surplus of \$11.1 million with over \$33.1 million in cash. The CEL's surplus is down due to a few very large North Jersey claims which have hit the CEL level.

Claims tracking shows there were 24 less open claims for January and 4 less open claims for February.

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

The NJAC conference is being held at Caesar's from May 1 to May 3. The CEL will participate and have a table at the conference.

CLAIMS SERVICES: Jennifer Conicella reported there was a very productive meeting held with Qual-Lynx. A follow up meeting is in the process of being scheduled. The Claims Committee met on April 11, 2024 and discussed multiple claims. There is nothing else to report.

TREASURER: Bonnie Lindaw was not present and Commissioner Robbins provided the Treasurer's report through March 31, 2024. The admin account balance is \$5,934,688.08 with no outstanding checks. Interest earned is \$81,425.73. The workers compensation account has \$152,497.05 in outstanding checks. Interest earned is \$2,820.17. The general liability account has \$15,795.20 in outstanding checks. Interest earned is \$476.14.

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

The Safety Committee met on March 27, 2024 and reviewed a variety of topics including safety training, leadership skills academy, and other upcoming training opportunities for the law enforcement community.

Loss control visits continue to occur with the help of Angelier Hurt. Several County buildings have already been inspected including the County Office Building, Civil Courts Building, Drexel Avenue, Ventnor Library, Kitchen Warehouse, Meadowview, Mosquito and Fleet. Other park properties were also inspected including Lake Lenape East and West, Oscar McClinton Park, and Estell Manor. Recommendations were made and will be corrected by Facilities. Matt Genna of JA Montgomery attended the ACUA safety meeting and conducted a lost control visit.

The Munich Re safety grant provisions have been received. Undersheriff Brian Lee from the Atlantic County Sheriff's Office has already submitted a request. All departments are notified at the safety meeting that they must coordinate with Commissioner Woods to make a submission.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings report reflects 830 bills have been processed for the Commission resulting in savings of 65% for the year. The intake reporting shows so far this year there are 77 claims consisting of 13 lost time, 47 medical only, 17 report only, with only one claim related to COVID.

As of May 1st Qual-Lynx will be partnering with Enlite Script Advisor for prescription medications. Notification letters and new cards will be issued to employees. The program is similar to the current My Matrix system, however, they expect greater savings from the new Enlite Script Advisor program.

Ms. Beatty reported that she has retired, however, is staying on part-time through May. Her replacement is a fellow Qual-Lynx employee, Christine Gallagher, who will start on Monday.

Jennifer Conicella asked if Enlite will be able to email employees similar to My Matrix. Ms. Beatty confirmed they can.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met on April 11, 2024, reviewed 25 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 25 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 11, 2024.

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

RISK MANAGER'S REPORT: Michael Ridge and Gene Siracusa of Insurance Agencies were present. Mr. Siracusa presented the Risk Management report for the months of February and March. The managers reviewed various liability claims, tort claim notices, and JA Montgomery's loss control reports. The managers attended the Safety Committee meetings in March. Builder's Risk coverage was placed for the new County building on Dolphin Avenue, along with a pollution policy for the County's new above ground storage tanks. The wind deductible buy back policy is in the process of being renewed for the County and the ACUA. They are reviewing and updating the property and vehicle schedules in Origami. The managers plan on attending the educational seminar on April 19th and April 26th.

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 May 10, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:23 A.M.
Minutes prepared by: Chandra Anderson, Secretary

