

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
NOVEMBER 13, 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: NOVEMBER 13, 2015**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: October 9, 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
 Best Practices Committee’s Workshop Overview.....Page 14

- TREASURER– Bonnie Lindaw**
 Monthly Report – No Report

- CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 Monthly Report.....Page 15

- MANAGED CARE – Qual Care.....Page 17**

- 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: December 11, 2015 11 AM

ATLANTIC COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

Date: November 13, 2015
Memo to: Commissioners of the Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Certificate of Insurance Issuance Report (Page 2)** –There were 7 certificates of insurance issued during the period of 10/1/15 to 10/31/15.
 - Motion to approve the certificate of insurance report**
- NJ Excess Counties Insurance Fund (CELJIF)** The CEL met on October 22, 2015 at the Camden County Emergency Services Building. A summary of the meeting appears on **page 4**. The CEL introduced their budget for 2016 and scheduled a public hearing on November 19th.
- Financial Fast Track** – Included on **Page 6** of the agenda is the Financial Fast Track for the Atlantic County Insurance Commission. As of **August 31, 2015** the Commission has a statutory surplus of **\$416,267**. Line 8 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL.
- NJ CEL Property and Casualty Financial Fast Track (Page 7)** – Included in the agenda is a copy of the Financial Fast Track Report for the month of April. As of **August 31, 2015** the report indicates the Fund has a surplus of **\$5,603,884**.
- Claims Tracking Report (Page 8)** – Included in the agenda is the Claims Activity Report for August that tracks open claims.
- 2016 Property & Casualty Budget** – The 2016 ACIC Property & Casualty Budget will be introduced at the December 11, 2015 meeting.
- Report of Claims to Claims Made Policies Prior to 12/31/15 Expiration (Pages 9-13)** – Included in the agenda is a copy of a letter from Danielle Batchelor regarding reporting of claims to claims made policies prior to 12/31/15 along with the applicable limit schematics. Ms. Batchelor will review the information with the Commission.
- 2016 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2016 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The Executive Director’s office will review any certificates which need to be re-issued for the 2016 renewal.

| | | |
|--|--|---|
| <p>H- One Madison, LLC I- Atlantic County Utilities Authority</p> | <p>c/o Blueberry Hill Management Corp. 100 Dutch Hill 1607 Road, Suite 340 Orangeburg, NY 10962 6700 Delilah Road Egg Harbor, NJ 08234</p> | <p>Certificate holder is additional insured where obligated by virtue of a10/26/2015 GL EX AU WC 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 recycling collection at Gateway Village Square.</p> |
| <p>H- Contract Administrator Atlantic-Cape May Area Office Southern Business Office Contracts I- The County of Atlantic</p> | <p>5218 Atlantic Avenue 1609 Suite 204 Mays Landing, NJ 08330 1333 Atlantic Ave. Atlantic City, NJ 08401</p> | <p>Evidence of insurance. All operations usual to County 10/30/2015 GL EX AU WC Governmental Entity as respects the Social Services Block Grant Contract 16 AQAS to Human Services Department for funding through the Department of Children and Families Division of Child Protection and Permanency</p> |

Total # of Holders = 7

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: October 22, 2015
To: Executive Committee
Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2016 Budget: Executive Director reported a sub-committee comprised of Commissioners White, Mecouch and Kelly met on October 15, 2016 to review the preliminary 2016 budget before it was presented at today's meeting.

Executive Director reviewed the budget presentation, which included exhibits with expiring general/auto liability and workers' compensation Self-Insured Retentions (SIR), as well as, options to maintain the general/auto retentions and increase the workers' compensation retention as follows:

- **Retentions as Current Expiring Program**
 - **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
 - **WC** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000, Ocean County at \$750,000 and ACIC at \$750,000.*

- **Retention Option #1 Maintain GL/AL SIR & Increase WC SIR**
 - **GL/AL** – All members retain the first \$250,000. *Exceptions are Hudson County at \$750,000 and ACIC at \$500,000.*
 - **WC** – Increase \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*

- **Retention Option #2 Increase GL/AL & Increase WC SIR**
 - **GL/AL** – Increase from \$250,000 to \$300,000. *Exceptions are Hudson County at \$750,000, ACIC at \$500,000 and SCIC at \$250,000.*
 - **WC** – Increase from \$250,000 to \$300,000 for all members. *Exception is Hudson County at \$750,000, Ocean County at \$750,000, ACIC at \$750,000 and SCIC at \$250,000.*

The Board of Fund Commissioners reviewed and agreed to the sub-committee's recommendation to proceed with option #1 and increase the workers' compensation retention from \$250,000 to \$300,000 with the noted exemptions. The Board of Fund Commissioners made a motion to introduce on first reading the 2016 Budget and to schedule a public hearing on November 19, 2015 at 1:00PM at the Camden County College Emergency Regional Training Center – Room RETC129 in Blackwood, NJ.

Dividend: Executive Director reported the sub-committee reviewed available dividend options and made a recommendation to release a dividend of \$150,000 from Fund Year 2010 based on the allowable dividends per State Regulations at the last audit of 12/31/14. The Board of Fund Commissioners adopted a resolution authorizing the release of a dividend subject to state approval.

Actuary: Fund Attorney reported the fund's contract with The Actuarial Advantage expired and the fund office was directed to issue a Request for Price Quotes, which was advertised and sent to three firms to provide a respond by October 21, 2015. Fund Attorney reported that The Actuarial Advantage was the only firm to respond and a resolution appointing the firm would be prepared for the next meeting.

2016 Renewal: Underwriting Manager reported his office is following up with members for any outstanding applications required on the various ancillary coverages.

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.

Risk Control: Safety Director's report included the risk control activities from September through November 2015.

Next Meeting: The next scheduled meeting of the NJCE fund is November 19, 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.

| ATLANTIC COUNTY INSURANCE COMMISSION | | | | | |
|--|--------------------------------|----------------|------------------|----------------|------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | August 31, 2015 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | 639,997 | 5,069,247 | 0 | 5,069,247 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 76,458 | 369,356 | 0 | 369,356 |
| | Case Reserves | 22,637 | 658,344 | 0 | 658,344 |
| | IBNR | 324,956 | 2,228,110 | 0 | 2,228,110 |
| | Discounted Claim Value | (16,235) | (134,451) | 0 | (134,451) |
| | TOTAL CLAIMS | 407,816 | 3,121,360 | 0 | 3,121,360 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 126,304 | 959,703 | 0 | 959,703 |
| | Administrative | 102,308 | 577,643 | 0 | 577,643 |
| | TOTAL EXPENSES | 228,612 | 1,537,346 | 0 | 1,537,346 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 3,570 | 410,542 | 0 | 410,542 |
| 5. | INVESTMENT INCOME | 0 | 0 | 0 | 0 |
| 6. | PROFIT (4 + 5) | 3,570 | 410,542 | 0 | 410,542 |
| 7. | CEL APPROPRIATION CANCELLATION | 0 | 0 | 0 | 0 |
| 8. | INVESTMENT IN JOINT VENTURE | (11,894) | 5,726 | 0 | 5,726 |
| 9. | SURPLUS (6 + 7 + 8) | (8,324) | 416,267 | 0 | 416,267 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2015 | (8,324) | 416,267 | | 416,267 |
| TOTAL SURPLUS (DEFICITS) | | (8,324) | 416,267 | 0 | 416,267 |
| TOTAL CASH | | | | | 2,755,504 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2015 | | | | | |
| | Paid Claims | 76,458 | 369,356 | | 369,356 |
| | Case Reserves | 22,637 | 658,344 | | 658,344 |
| | IBNR | 324,956 | 2,228,110 | | 2,228,110 |
| | Discounted Claim Value | (16,235) | (134,451) | | (134,451) |
| | TOTAL FY 2015 CLAIMS | 407,816 | 3,121,360 | 0 | 3,121,360 |
| COMBINED TOTAL CLAIMS | | 407,816 | 3,121,360 | 0 | 3,121,360 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|--|---------------------------------|------------------|-------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| AS OF August 31, 2015 | | | | | |
| ALL YEARS COMBINED | | | | | |
| | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE | |
| 1. | UNDERWRITING INCOME | 1,792,685 | 14,219,985 | 54,944,240 | 69,164,225 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 5,508 | 446,410 | 411,505 | 857,915 |
| | Case Reserves | 14,435 | 1,588,258 | 683,536 | 2,271,792 |
| | IBNR | 93,811 | 571,013 | 8,429,959 | 9,000,972 |
| | Discounted Claim Value | (12,459) | (14,181) | (1,189,781) | (1,203,961) |
| | TOTAL CLAIMS | 101,295 | 2,591,500 | 8,335,219 | 10,926,718 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 1,301,880 | 10,310,145 | 36,749,433 | 47,059,578 |
| | Administrative | 132,984 | 1,057,440 | 4,081,008 | 5,138,448 |
| | TOTAL EXPENSES | 1,434,864 | 11,367,584 | 40,830,441 | 52,198,025 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 256,527 | 260,901 | 5,778,580 | 6,039,482 |
| 5. | INVESTMENT INCOME | 1,971 | 19,409 | 152,545 | 171,954 |
| 6. | PROFIT (4+5) | 258,498 | 280,310 | 5,931,125 | 6,211,436 |
| 7. | Cancelled Appropriations | 0 | 0 | 607,551 | 607,551 |
| 8. | SURPLUS (6-7) | 258,498 | 280,310 | 5,323,574 | 5,603,885 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2010 | 21,157 | 108,911 | 680,166 | 789,077 |
| | 2011 | 29,971 | 137,319 | 994,756 | 1,132,075 |
| | 2012 | 33,893 | (332,555) | 822,655 | 490,100 |
| | 2013 | 41,841 | (258) | 1,310,706 | 1,310,448 |
| | 2014 | 8,187 | (168,316) | 1,515,291 | 1,346,975 |
| | 2015 | 123,449 | 535,210 | | 535,210 |
| | TOTAL SURPLUS (DEFICITS) | 258,498 | 280,310 | 5,323,574 | 5,603,884 |
| | TOTAL CASH | | | | 8,745,110 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2010 | | | | | |
| | Paid Claims | 1,696 | 17,685 | 142,195 | 159,880 |
| | Case Reserves | (1,696) | (20,511) | 24,085 | 3,574 |
| | IBNR | (22,233) | (123,531) | 463,719 | 340,188 |
| | Discounted Claim Value | 1,240 | 19,065 | (41,484) | (22,419) |
| | TOTAL FY 2010 CLAIMS | (20,993) | (107,292) | 588,515 | 481,223 |
| FUND YEAR 2011 | | | | | |
| | Paid Claims | 0 | 0 | 144,097 | 144,097 |
| | Case Reserves | 0 | 259,102 | 2,671 | 261,773 |
| | IBNR | (32,548) | (431,960) | 1,113,232 | 681,272 |
| | Discounted Claim Value | 2,870 | 38,425 | (121,623) | (83,198) |
| | TOTAL FY 2011 CLAIMS | (29,678) | (134,433) | 1,138,377 | 1,003,944 |
| FUND YEAR 2012 | | | | | |
| | Paid Claims | 629 | 302,825 | 125,213 | 428,038 |
| | Case Reserves | (629) | 289,366 | 653,695 | 943,061 |
| | IBNR | (39,353) | (321,932) | 1,521,091 | 1,199,159 |
| | Discounted Claim Value | 5,822 | 65,969 | (240,518) | (174,549) |
| | TOTAL FY 2012 CLAIMS | (33,531) | 336,229 | 2,059,481 | 2,395,710 |
| FUND YEAR 2013 | | | | | |
| | Paid Claims | 3,183 | 10,517 | 0 | 10,517 |
| | Case Reserves | (2,382) | 450,454 | 2,025 | 452,479 |
| | IBNR | (49,149) | (537,564) | 2,322,975 | 1,785,411 |
| | Discounted Claim Value | 6,990 | 83,995 | (311,625) | (227,630) |
| | TOTAL FY 2013 CLAIMS | (41,358) | 7,402 | 2,013,375 | 2,020,777 |
| FUND YEAR 2014 | | | | | |
| | Paid Claims | 0 | 115,383 | 0 | 115,383 |
| | Case Reserves | 19,129 | 283,800 | 1,058 | 284,858 |
| | IBNR | (31,970) | (324,750) | 3,008,942 | 2,684,192 |
| | Discounted Claim Value | 5,289 | 121,326 | (474,530) | (353,204) |
| | TOTAL FY 2014 CLAIMS | (7,552) | 195,759 | 2,535,470 | 2,731,229 |
| FUND YEAR 2015 | | | | | |
| | Paid Claims | 0 | 0 | 0 | 0 |
| | Case Reserves | 13 | 326,046 | | 326,046 |
| | IBNR | 269,064 | 2,310,750 | | 2,310,750 |
| | Discounted Claim Value | (34,671) | (342,961) | | (342,961) |
| | TOTAL FY 2015 CLAIMS | 234,406 | 2,293,836 | 0 | 2,293,836 |
| | COMBINED TOTAL CLAIMS | 101,295 | 2,591,500 | 8,335,218 | 10,926,718 |

| Cumberland County Insurance Commission | | | | | | | |
|--|------------------|------|----------|-----------|-----------|-----------|-------------|
| CLAIM ACTIVITY REPORT | | | | | | | |
| AS OF | October 31, 2015 | | | | | | |
| COVERAGE LINE - PROPERTY | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | 0 | 0 | 0 | 0 | 1 | 1 | 2 |
| October-15 | 0 | 0 | 0 | 0 | 1 | 1 | 2 |
| NET CHGE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Limited Reserves | | | | | | | \$5,456 |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | \$0 | \$0 | \$0 | \$1,213 | (\$148) | \$5,060 | \$6,124 |
| October-15 | \$0 | \$0 | \$0 | \$0 | \$852 | \$10,060 | \$10,911 |
| NET CHGE | \$0 | \$0 | \$0 | (\$1,213) | \$1,000 | \$5,000 | \$4,787 |
| Ltd Incurred | \$0 | \$0 | \$0 | \$39,206 | \$403,295 | \$29,759 | \$472,261 |
| COVERAGE LINE - GENERAL LIABILITY | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | 0 | 0 | 1 | 5 | 6 | 14 | 26 |
| October-15 | 0 | 0 | 1 | 5 | 5 | 12 | 23 |
| NET CHGE | 0 | 0 | 0 | 0 | -1 | -2 | -3 |
| Limited Reserves | | | | | | | \$4,316 |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | \$0 | \$0 | \$1,000 | \$22,500 | \$14,011 | \$69,263 | \$106,774 |
| October-15 | \$0 | \$0 | \$1,000 | \$22,500 | \$9,011 | \$66,761 | \$99,272 |
| NET CHGE | \$0 | \$0 | \$0 | \$0 | (\$5,000) | (\$2,502) | (\$7,502) |
| Ltd Incurred | \$0 | \$0 | \$3,796 | \$25,221 | \$13,342 | \$13,342 | \$55,702 |
| COVERAGE LINE - AUTO LIABILITY | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | 0 | 0 | 0 | 1 | 2 | 2 | 5 |
| October-15 | 0 | 0 | 0 | 1 | 2 | 2 | 5 |
| NET CHGE | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Limited Reserves | | | | | | | \$2,973 |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | \$0 | \$0 | \$0 | \$0 | \$6,001 | \$8,000 | \$14,001 |
| October-15 | \$0 | \$0 | \$0 | \$863 | \$6,001 | \$8,000 | \$14,864 |
| NET CHGE | \$0 | \$0 | \$0 | \$863 | \$0 | \$0 | \$863 |
| Ltd Incurred | \$0 | \$0 | \$0 | \$13,163 | \$31,755 | \$9,665 | \$54,583 |
| COVERAGE LINE - WORKERS COMP. | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | 0 | 0 | 2 | 8 | 9 | 30 | 49 |
| October-15 | 0 | 0 | 2 | 8 | 8 | 35 | 53 |
| NET CHGE | 0 | 0 | 0 | 0 | -1 | 5 | 4 |
| Limited Reserves | | | | | | | \$8,384 |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | \$0 | \$0 | \$6,371 | \$134,607 | \$71,201 | \$174,138 | \$386,317 |
| October-15 | \$0 | \$0 | \$5,671 | \$132,800 | \$120,350 | \$185,545 | \$444,366 |
| NET CHGE | \$0 | \$0 | (\$700) | (\$1,807) | \$49,149 | \$11,406 | \$58,049 |
| Ltd Incurred | \$0 | \$0 | \$39,672 | \$600,636 | \$463,356 | \$353,019 | \$1,456,684 |
| TOTAL ALL LINES COMBINED | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | 0 | 0 | 3 | 14 | 18 | 47 | 82 |
| October-15 | 0 | 0 | 3 | 14 | 16 | 50 | 83 |
| NET CHGE | 0 | 0 | 0 | 0 | -2 | 3 | 1 |
| Limited Reserves | | | | | | | \$6,860 |
| Year | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | TOTAL |
| September-15 | \$0 | \$0 | \$7,371 | \$158,319 | \$91,065 | \$256,461 | \$513,216 |
| October-15 | \$0 | \$0 | \$6,671 | \$156,163 | \$136,214 | \$270,365 | \$569,412 |
| NET CHGE | \$0 | \$0 | (\$700) | (\$2,157) | \$45,149 | \$13,904 | \$56,197 |
| Ltd Incurred | \$0 | \$0 | \$43,468 | \$678,226 | \$911,749 | \$405,786 | \$2,039,230 |

ATLANTIC COUNTY INSURANCE COMMISSION

To: Fund Commissioners
From: Danielle Batchelor
Date: November 13, 2015

Re: VERY IMPORTANT – Timely Reporting to “Discovery” or “Claims Made and Reported” Policies Prior to 12/31/15 Expiration Date

As a reminder, the **Public Officials & Employment Practices Policy, Employed Lawyers Policy, Pollution Legal Liability Policy, Crime Policy** (see attached schematic for policy information), and Atlantic County Utilities Authority's **Cyber Liability Policy** (no. 035822985) are set to expire on **12/31/15**. These policies, or portions of these policies, provide coverage on a “discovery” or “claims-made and reported” basis. ***With these types of coverage, any loss discovered or claim made against you MUST be reported during the same policy year within which you discovered the loss or received the claim.*** Therefore, it is imperative that any “claim”, potential “claim” or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for the specific reporting requirements and coverage triggers for these policies. Generally, with respect to the Public Officials & Employment Practices Policy and the Employed Lawyers Policy, the claims involve allegations of a **wrongful act** committed by an insured. With respect to the Pollution Legal Liability Policy, claims involve a **pollution event**. With respect to the Crime Policy, claims generally involve allegations of **theft**. Finally, with respect to the Cyber Liability Policy, claims involve allegations of a **security failure or a privacy event**.

Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers, Pollution Legal Liability, Crime, or Cyber Liability claims, suits and/or incidents of which you (or anyone else in your organization) may be aware, which need to be reported to the carrier prior to the expiration date of 12/31/15.

Please keep in mind that these policies are “discovery” or “claims made and reported” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier. With regard to the Public Officials & Employment Practices Policy, the applicable policy period is **1/1/15 to 12/31/15**, except that the applicable policy period for the County of Atlantic's Employment Practices Liability coverage is **9/1/15 to 12/31/15**. With regard to the Employed Lawyers Policy, the Crime Policy, and the Cyber Liability Policy, the applicable policy period is **1/1/15 to 12/31/15**. With regard to the Pollution Legal Liability Policy, the applicable policy period is **1/1/13 to 12/31/15**.

Given that the expiration of the policies fall during a holiday time period, please follow your usual claim reporting procedures, and provide notice to Gene Siracusa (GSiracusa@insuranceagenciesinc.com) and Mike Thomas (MThomas@GlennInsurance.com), with a copy to Conner Strong & Buckelew (claimsteamc@connerstrong.com), **no later than 12/18/15** to ensure timely reporting prior to the expiration of the policy period. Claims can also be reported to Conner Strong & Buckelew via fax to 856-685-2221. Please contact Danielle Batchelor at Conner Strong & Buckelew if you have any questions or concerns. Danielle can be reached by email at dbatchelor@connerstrong.com or telephone at 267-702-1427.



**New Jersey Counties Excess Joint Insurance Fund
 Atlantic County Insurance Fund Commission
 Public Officials Liability & Employment Practices Liability
 Policy Period: 1/1/15 - 1/1/16**

| | |
|--------------|--|
| \$10,000,000 | Lexington Insurance Company \$10,000,000 each claim/\$10,000,000 aggregate excess of Member Entity Self Insured Retention Policy #024206275 |
| Various | Member Entity Self Insured Retention See Below |
| | Public Officials Liability & Employment Practices Liability |

NOTE:

- (a) The Lexington Insurance Company policy's limits are shared by each member entity of the Atlantic County Insurance Commission.
- (b) The policy includes a \$10,000,000 policy aggregate shared by all coverage sections.

Member Entities & Self Insured Retentions:

| # | Entity | SIR Each Claim - All Other | SIR Each Claim - EPLI |
|---|---------------------------------------|-------------------------------|--------------------------|
| 1 | County of Atlantic | \$500,000 | \$250,000 |
| 2 | Atlantic County Utilities Authority | \$15,000 | \$35,000 |
| 3 | Atlantic County Improvement Authority | \$10,000 | \$10,000 |

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

**New Jersey Counties Excess Joint Insurance Fund
Pollution Legal Liability
Limit Schematic
Policy Period: 1/1/13 - 1/1/16**

| | | | |
|--------------|--|--|--|
| \$10,025,000 | Zurich American Insurance Company \$10,000,000 per claim/\$25,000,000 aggregate excess of Member Entity Deductible Policy #ZRE554295500 | Zurich American Insurance Company Submit \$1,000,000 per claim/\$1,000,000 aggregate | Zurich American Insurance Company Submit \$1,500,000 per claim/\$1,500,000 aggregate |
| \$1,025,000 | | | |
| \$25,000 | Member Entity Deductible \$25,000 | Cumberland County Utilities Authority Only \$25,000 | Atlantic County Utilities Authority Only \$25,000 |
| Pollution | | | |

NOTES:

- (a) All policy aggregate limits are shared by all Commissions and their member entities.
- (b) The above coverages for Ocean County are effective 8/7/14-1/1/16.
- (c) The above coverages for Atlantic County Utilities Authority are effective 01/01/15-16.

Member Entities:

| # | Entity | Deductible |
|----|---|------------|
| 1 | Camden County | \$25,000 |
| 2 | Camden County College | \$25,000 |
| 3 | Camden County College Foundation | \$25,000 |
| 4 | Camden County Mosquito Commission | \$25,000 |
| 5 | Camden County Municipal Utilities Authority | \$25,000 |
| 6 | Camden County Pollution Control Financing Authority | \$25,000 |
| 7 | Camden County Health Services Center | \$25,000 |
| 8 | Camden County Board of Social Services | \$25,000 |
| 9 | Camden County Improvement Authority | \$25,000 |
| 10 | Gloucester County | \$25,000 |
| 11 | Rowan College at Gloucester County | \$25,000 |
| 12 | Gloucester County Utilities Authority | \$25,000 |
| 13 | Gloucester County Improvement Authority | \$25,000 |
| 14 | Gloucester County Library Commission | \$25,000 |
| 15 | Burlington County | \$25,000 |
| 16 | Burlington County Board of Social Services | \$25,000 |
| 17 | Burlington County Bridge Commission | \$25,000 |
| 18 | County of Union | \$25,000 |
| 19 | Cumberland County Utilities Authority | \$25,000 |
| 20 | Ocean County Mosquito Extermination Commission | \$25,000 |
| 21 | Atlantic County Utilities Authority | \$25,000 |

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

**New Jersey Counties Excess Joint Insurance Fund
Employed Lawyers
Limit Schematic
Policy Period: 1/1/15 - 1/1/16**

| | | |
|------------------|--|-------------------------------|
| \$5,000,000 | ACE American Insurance Company \$5,000,000 per claim/\$10,000,000 aggregate excess of Member Entity Self Insured Retention Policy #G23664744005 | |
| \$50,000 | Member Entity Retention | |
| \$25,000 | Camden County only - \$50,000 | All other entities - \$25,000 |
| Employed Lawyers | | |

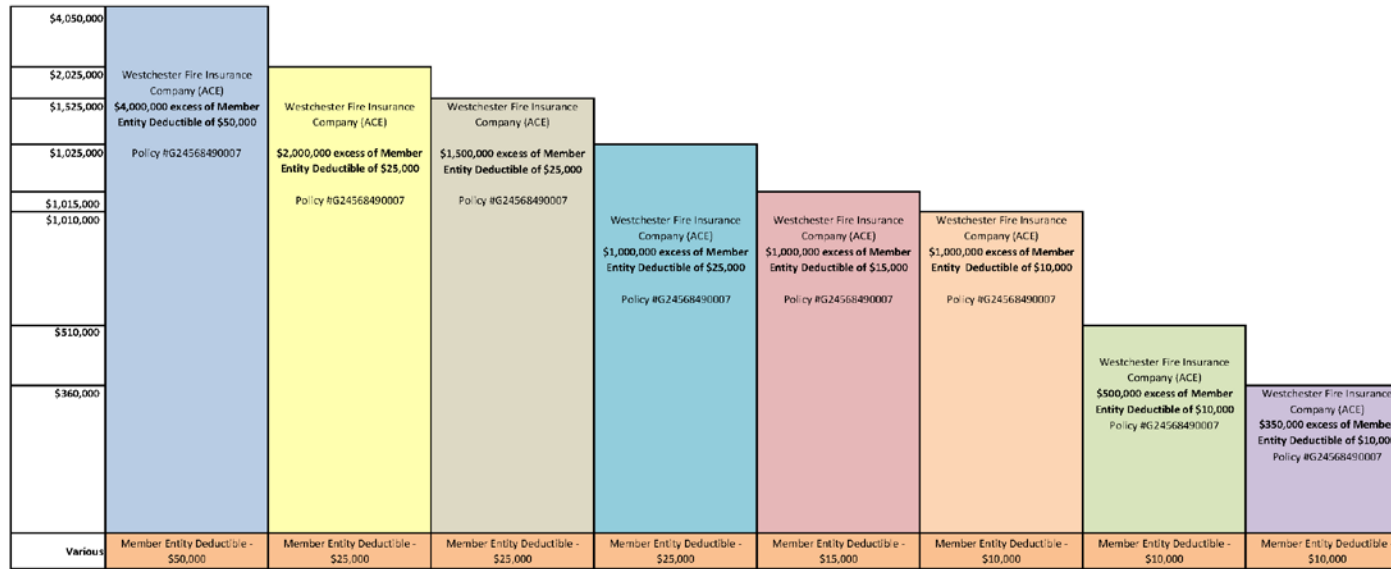
NOTE: All policy aggregate limits are shared by all Commissions and their member entities.

Member Entities:

| # | Entity |
|---|--|
| 1 | Camden County |
| 4 | Camden County Board of Social Services |
| 2 | Camden County College |
| 3 | Camden County Municipal Utilities Authority |
| 5 | Gloucester County |
| 6 | Union County (including Runnells Specialized Hospital) |
| 7 | Union County Board of Social Services |
| 8 | Cumberland County |
| 9 | County of Atlantic |

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

**New Jersey Counties Excess Joint Insurance Fund
Crime
Limit Schematic
Policy Period: 1/1/15 - 1/1/16**



Member Entities:
1. Camden County

Member Entities:
2. Ocean County
3. Ocean County Library Commission
4. Ocean County Mosquito Extermination Commission
5. Ocean County Private Industry Council, Inc.

Member Entities:
6. County of Atlantic (including Meadowview Nursing Home)

Member Entities:
7. Union County (including Union County Board of Social Services and Runnel's)
8. Cumberland County
9. Mercer County
10. Hudson County

Member Entities:
11. Camden County Health Services Center
12. Gloucester County
13. Mercer County Improvement Authority
14. Atlantic County Utilities Authority

Member Entities:
15. Cumberland County Board of Social Services

Member Entities:
16. Camden County Municipal Utilities Authority
17. Camden County Board of Social Services
18. Camden County College
19. Camden County College Foundation
20. Camden County Pollution Control Financing Authority
21. Rowan College at Gloucester County
22. Gloucester County Utilities Authority
23. Gloucester County Library Commission
24. Gloucester County Improvement Authority
25. Burlington County (including Burlington County Board of Social Services)
26. Salem County
27. Atlantic County Improvement Authority

Member Entities:
28. Burlington County Bridge Commission

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

**New Jersey Counties Excess Joint Insurance Fund
Claims Committee's Best Practices Workshop
Liability and Workers' Compensation Cost Containment Strategies
Overview**

On October 6, 2015, the New Jersey Counties Excess Joint Insurance Fund (CELJIF) held its fourth Best Practices Workshop on Liability and Workers' Compensation Cost Containment Strategies. Prior to the event, a Planning Committee was formulated to discuss the Agenda and format of the workshop.

The workshop consisted of five presentations. Michelle Leighton of Conner Strong & Buckelew moderated the program and began the program with introductions and opening remarks. Joe Hrubash of PERMA presented Past Successes and Future Initiatives relating to the Commissions. Howard Goldberg, Esq. of Camden County, Danielle Batchelor, Esq. of Conner Strong & Buckelew along with Glenn Prince of J.A. Montgomery Risk Control discussed A Team Approach to Managing Risks in Jails.

Jennifer M. Dragoun, M.D. of AmeriHealth provided the group with an Overview of Managed Care for Workers' Compensation and Current Trends in Worker's Compensation Pharmacy. A presentation was conducted by Shiraz Saeed of AIG Property Casualty on the topic of Cyber Liability- Network Security and Privacy.

The group had a break-out session led by Charity Richart and Ashley Madormo of Conner Strong & Buckelew where Commission members discussed Alternative Approaches for Enhancing the Partnership with your Third Party Administrator. A question and answer period was followed by lunch and networking opportunities.

The workshop was held at Conner Strong & Buckelew's Marlton Headquarters with video conferencing available from the Toms River and Parsippany offices. The workshop was successful with great attendance. We look forward to our next workshop and appreciated everyone's participation.

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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: November 3, 2015

**September – November 2015
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **September 30:** One session of Office Safety and one session of Safety Committee Best Practices were conducted for ACIC.
- **October 1:** One session of Employee Conduct and Violence Prevention and one session of Toolbox Talks Essentials were conducted for ACIC.
- **October 9:** Attended the ACIC Meeting in Northfield.
- **October 9:** Attended the ACIC Safety and Accident Review Committee meeting in Northfield.
- **October 30:** Conducted a loss control survey of the ACIC Firearms Range.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **November 9:** One session of Heavy Equipment Safety and one session of Hoists, Cranes, Rigging Safety training are scheduled for ACUA.
- **November 10:** One session of Bloodborne Pathogens and one session of Flagger Workzone safety training are scheduled for ACIC.
- **November 12:** One session of Bloodborne Pathogens training is scheduled for ACIC.
- **November 13:** One session of Bloodborne Pathogens training is scheduled for ACIC.
- **November 13:** Plan to attend the ACIC Meeting in Northfield.

- **November 13:** Plan to attend the ACIC Safety and Accident Review Committee meeting in Northfield.
- **November 16:** One session of Fall Protection Awareness and one session of Jetter/Vacuum Safety are scheduled for ACUA.
- **November 17:** One session of Bloodborne Pathogens training is scheduled for ACIC.
- **November 18:** One session of Bloodborne Pathogens training is scheduled for ACIC.
- **November 20:** One session of Forklift Certification is scheduled for ACUA.
- **November 23:** One session of Traffic Control for EMS is scheduled for ACIC Sheriff's Department.

CEL MEDIA LIBRARY USAGE (2015):

| <u>2015</u> | | |
|---------------------|----------------------|---------------------------|
| <u>MONTH</u> | <u>AGENCY</u> | <u># of Videos</u> |
| February | ACUA | 2 |
| March | ACUA | 2 |
| April | | 0 |
| May | | 0 |
| June | | 0 |
| July | | 0 |
| August | | 0 |
| September | | 0 |



**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 | 87 | \$71,508.51 | \$30,520.21 | \$40,988.30 | 57.3% | 95.8% |
| JUNE | 95 | \$127,604.15 | \$42,736.76 | \$84,867.39 | 66.5% | 99.1% |
| JULY | 149 | \$77,499.38 | \$33,120.87 | \$44,378.51 | 57.3% | 97.0% |
| AUGUST | 99 | \$199,044.27 | \$81,809.73 | \$117,234.54 | 58.9% | 98.0% |
| SEPTEMBER | 132 | \$102,012.64 | \$51,037.05 | \$50,975.59 | 50.0% | 92.4% |
| OCTOBER | 189 | \$192,659.71 | \$70,699.94 | \$121,959.77 | 63.3% | 91.0% |
| NOVEMBER | | | | | | |
| DECEMBER | | | | | | |
| TOTALS | 914 | \$1,027,557.73 | \$391,488.17 | \$636,069.56 | 61.9% | 97.3% |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Valued as of 9/29/2015



**ATLANTIC COUNTY INSURANCE COMMISSION
INTAKE REPORTING
OCTOBER 2015**

| Entity Name | # Of Claims Reported |
|-----------------------|----------------------|
| County Of Atlantic | 7 |
| Utility Authority | 9 |
| Improvement Authority | 0 |
| Total Reported | 16 |

| File # | Date Of Loss | Date Reported | Type | Entity Name |
|--------|--------------|---------------|--------------|--------------------|
| Z27539 | 10/06/2015 | 10/07/2015 | Lost Time | County Of Atlantic |
| Z28230 | 10/19/2015 | 10/19/2015 | Medical Only | County Of Atlantic |
| Z28522 | 10/16/2015 | 10/23/2015 | Medical Only | County Of Atlantic |
| Z27172 | 10/01/2015 | 10/01/2015 | Medical Only | County Of Atlantic |
| Z28137 | 09/30/2015 | 10/14/2015 | Medical Only | County Of Atlantic |
| Z27540 | 10/06/2015 | 10/07/2015 | Report Only | County Of Atlantic |
| Z28837 | 10/13/2015 | 10/27/2015 | Report Only | County Of Atlantic |
| Z28028 | 10/14/2015 | 10/16/2015 | Lost Time | Utility Authority |
| Z28039 | 10/14/2015 | 10/16/2015 | Medical Only | Utility Authority |
| Z26802 | 09/28/2015 | 09/28/2015 | Medical Only | Utility Authority |
| Z27815 | 10/10/2015 | 10/13/2015 | Medical Only | Utility Authority |
| Z27837 | 09/17/2015 | 10/15/2015 | Medical Only | Utility Authority |
| Z27821 | 10/10/2015 | 10/13/2015 | Medical Only | Utility Authority |
| Z13584 | 03/02/2015 | 10/21/2015 | Medical Only | Utility Authority |
| Z27443 | 10/06/2015 | 10/06/2015 | Medical Only | Utility Authority |
| Z28545 | 10/21/2015 | 10/22/2015 | Medical Only | Utility Authority |

Valued as of 10/31/2015



**ATLANTIC COUNTY INSURANCE COMMISSION
TOP 10 PROVIDERS BY SPECIALTY
1/1/2015 - 10/29/2015**

COUNTY OF ATLANTIC, UTILITIES AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED

| | BILLED | APPROVED | SAVINGS | % OF SAVINGS | SPECIALTY |
|---|--------------|-------------|--------------|--------------|--------------------------|
| ATLANTICARE REGIONAL MEDICAL CENTER | \$247,570.38 | \$96,066.90 | \$151,503.48 | 61.2% | Hospital |
| SHORE AMBULATORY SURGICAL CTR, LLC | \$85,005.00 | \$41,467.55 | \$43,537.45 | 51.2% | Surgery Center |
| SHORE ORTHOPAEDIC UNIVERSTIY ASSOCIATES | \$168,856.00 | \$29,915.61 | \$138,940.39 | 82.3% | Ortho/Neuro |
| FERNANDO J. DELASOTTA MD | \$35,551.00 | \$24,181.95 | \$11,369.05 | 32.0% | Ortho/Neuro |
| SHORE MEDICAL CENTER | \$80,061.00 | \$22,708.95 | \$57,352.05 | 71.6% | Hospital |
| BACHARACH INSTITUTE FOR REHABILITATION, INC | \$55,952.00 | \$22,416.50 | \$33,535.50 | 59.9% | Inpatient Rehabilitation |
| ONE CALL MEDICAL, INC. | \$62,095.23 | \$21,235.00 | \$40,860.23 | 65.8% | MRI/Radiology |
| ATLANTICARE SURGERY CENTER | \$24,410.01 | \$10,042.66 | \$14,367.35 | 58.9% | Surgery Center |
| TWIN BORO PHYSICAL THERAPY ASSOCS. | \$48,779.00 | \$9,135.00 | \$39,644.00 | 81.3% | Physical Therapy |
| NOVACARE REHABILITATION | \$20,518.00 | \$6,469.65 | \$14,048.35 | 68.5% | Physical Therapy |

COUNTY OF ATLANTIC

| | BILLED | APPROVED | SAVINGS | % OF SAVINGS | SPECIALTY |
|---|--------------|-------------|--------------|--------------|--------------------------|
| ATLANTICARE REGIONAL MEDICAL CENTER | \$52,583.19 | \$33,800.65 | \$18,782.54 | 35.7% | Hospital |
| SHORE ORTHOPAEDIC UNIVERSTIY ASSOCIATES | \$125,753.00 | \$22,535.43 | \$103,217.57 | 82.1% | Ortho/Neuro |
| SHORE AMBULATORY SURGICAL CTR, LLC | \$54,116.00 | \$21,693.00 | \$32,423.00 | 59.9% | Surgery Center |
| SHORE MEDICAL CENTER | \$77,159.00 | \$20,532.45 | \$56,626.55 | 73.4% | Hospital |
| BACHARACH INSTITUTE FOR REHABILITATION, INC | \$42,203.00 | \$16,950.50 | \$25,252.50 | 59.8% | Inpatient Rehabilitation |
| ONE CALL MEDICAL, INC. | \$37,930.92 | \$12,465.00 | \$25,465.92 | 67.1% | MRI/Radiology |
| ATLANTICARE SURGERY CENTER | \$22,649.47 | \$8,646.56 | \$14,002.91 | 61.8% | Surgery Center |
| COASTAL PHYSICIANS & SURGEONS, P.C. | \$14,265.00 | \$7,005.72 | \$7,259.28 | 50.9% | Ortho/Neuro |
| TWIN BORO PHYSICAL THERAPY ASSOCS. | \$27,959.00 | \$5,373.00 | \$22,586.00 | 80.8% | Physical Therapy |
| NOVACARE REHABILITATION | \$13,928.00 | \$3,957.09 | \$9,970.91 | 71.6% | Physical Therapy |

UTILITIES AUTHORITY

| | BILLED | APPROVED | SAVINGS | % OF SAVINGS | SPECIALTY |
|---|--------------|-------------|--------------|--------------|--------------------------|
| ATLANTICARE REGIONAL MEDICAL CENTER | \$194,987.19 | \$62,266.25 | \$132,720.94 | 68.1% | Hospital |
| FERNANDO J. DELASOTTA MD | \$34,751.00 | \$23,641.95 | \$11,109.05 | 32.0% | Ortho/Neuro |
| SHORE AMBULATORY SURGICAL CTR, LLC | \$30,889.00 | \$19,774.55 | \$11,114.45 | 36.0% | Surgery Center |
| ONE CALL MEDICAL, INC. | \$21,120.57 | \$7,570.00 | \$13,550.57 | 64.2% | MRI/Radiology |
| SHORE ORTHOPAEDIC UNIVERSTIY ASSOCIATES | \$43,103.00 | \$7,380.18 | \$35,722.82 | 82.9% | Ortho/Neuro |
| ROTHMAN INSTITUTE OF NEW JERSEY | \$9,606.00 | \$7,274.21 | \$2,331.79 | 24.3% | Ortho/Neuro |
| BACHARACH INSTITUTE FOR REHABILITATION, INC | \$13,749.00 | \$5,466.00 | \$8,283.00 | 60.2% | Inpatient Rehabilitation |
| ARMC ANESTHESIOLOGIST | \$9,435.00 | \$3,940.87 | \$5,494.13 | 58.2% | Anesthesiology |
| TWIN BORO PHYSICAL THERAPY ASSOCS. | \$20,820.00 | \$3,762.00 | \$17,058.00 | 81.9% | Physical Therapy |
| PROFESSIONAL PAIN MANAGEMENT ASSOC. | \$7,030.00 | \$1,319.85 | \$5,710.15 | 81.2% | Pain Management |

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 |
| ONE CALL MEDICAL, INC. | \$3,043.74 | \$1,200.00 | \$1,843.74 | 60.6% | MRI/Radiology |
| EAST COAST ORTHO. & SPORTS MED. LLC | \$450.00 | \$314.15 | \$135.85 | 30.2% | Ortho/Neuro |



**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 | 44 | \$45,164.49 | \$18,508.96 | \$26,655.53 | 59.0% | 99.5% |
| JUNE | 62 | \$85,512.41 | \$29,245.65 | \$56,266.76 | 65.8% | 99.3% |
| JULY | 116 | \$57,934.02 | \$23,804.32 | \$34,129.70 | 58.9% | 97.0% |
| AUGUST | 72 | \$39,319.90 | \$18,931.34 | \$20,388.56 | 51.9% | 96.0% |
| SEPTEMBER | 91 | \$68,300.64 | \$34,201.84 | \$34,098.80 | 49.9% | 95.5% |
| OCTOBER | 132 | \$113,178.23 | \$42,867.13 | \$70,311.10 | 62.1% | 90.9% |
| NOVEMBER | | | | | | |
| DECEMBER | | | | | | |
| TOTALS | 614 | \$573,264.50 | \$211,396.97 | \$361,867.53 | 63.1% | 97.7% |

1/1/2015 - 10/29/2015



**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 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0% | |
| JUNE | 1 | \$3,043.74 | \$1,200.00 | \$1,843.74 | 60.6% | 100.0% |
| JULY | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0% | |
| AUGUST | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0% | |
| SEPTEMBER | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0% | |
| OCTOBER | 1 | \$450.00 | \$314.15 | \$135.85 | 30.2% | 100.0% |
| NOVEMBER | | | | | | |
| DECEMBER | | | | | | |
| TOTALS | 9 | \$6,243.74 | \$3,252.11 | \$2,991.63 | 47.9% | 100.0% |

1/1/2015 - 9/29/2015
Revised 10/13/2105



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 | 43 | \$26,344.02 | \$12,011.25 | \$14,332.77 | 54.4% | 89.4% |
| JUNE | 32 | \$39,048.00 | \$12,291.11 | \$26,756.89 | 68.5% | 98.6% |
| JULY | 33 | \$19,565.36 | \$9,316.55 | \$10,248.81 | 52.4% | 96.8% |
| AUGUST | 27 | \$159,724.37 | \$62,878.39 | \$96,845.98 | 60.6% | 98.4% |
| SEPTEMBER | 41 | \$33,712.00 | \$16,835.21 | \$16,876.79 | 50.1% | 86.1% |
| OCTOBER | 56 | \$79,031.48 | \$27,518.66 | \$51,512.82 | 65.2% | 91.0% |
| NOVEMBER | | | | | | |
| DECEMBER | | | | | | |
| TOTALS | 291 | \$448,049.49 | \$176,839.09 | \$271,210.40 | 60.5% | 96.7% |

1/1/2015 - 10/29/2015

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 9, 2015
Freeholders' Meeting Room
Stillwater Building
201 Shore Road
Northfield, New Jersey 08225
11:00 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 **Joseph Hrubash for Brad Stokes**

Claims Administrator Qual-Lynx
Kathy Kissane
Karen Beatty
Katie Perry
Jeannie Pincus

Conner Strong & Buckelew
Danielle Batchelor

CEL Underwriting Manager **Conner Strong & Buckelew**

Attorney **James F. Ferguson**

Treasurer **Bonnie Lindaw**

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

Risk Management Consultant **Insurance Agencies, Inc.**
Michael Ridge
J. Eugene Siracusa

Glenn Insurance
Michael Thomas

ALSO PRESENT:

Joseph J. Giraldo, Atlantic County Improvement Authority
Rachel Chwastek, PERMA Risk Management Services
Michelle Savage, Atlantic County
Clayton Ingersoll, Atlantic County
Nancy Marzolino, Atlantic County
James T. Dugan, Atlantic County
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF SEPTEMBER 11, 2015

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 11, 2015.

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

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT:

Executive Director Brad Stokes was not present. Mr. Joseph Hrubash presented the Executive Director's report.

CERTIFICATE OF INSURANCE ISSUANCE REPORT:

Mr. Hrubash reported there were 13 Certificates of Insurance issued during the period of August 27, 2015 to September 30, 2015.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

Mr. Hrubash reported the proposed amendment to the Rules and Regulations to add two Alternate Commissions had its first reading at the last meeting. The County Executive with Freeholder approval would appoint those Alternate Commissioners. Jim Ferguson reported the amendment was considered and voted upon by the Freeholders and was approved. Once the action is taken by the Commission today he will report to the County Executive and request the Executive to appoint two Alternate Commissioners. The two proposed alternates' names will go back to the Freeholders for approval. Then we will have alternates in place to avoid conflicts and keep a quorum intact. Mr. Hrubash gave credit to the Commission for taking this action and this may spark other Commissions to also appoint Alternate Commissioners.

MOTION TO OPEN PUBLIC COMMENT ON THE PROPOSED AMENDMENT.

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

Commissioner Woods opened the amendment to public comment. Commissioner Kessler commented this change will be very beneficial for the Commission, but the Commission still needs to address how to handle conflict matters. The current amendment allows for a quorum, but doesn't address all conflict situations and she would like to see a conflict policy developed at some point in the future. Mr. Hrubash agreed that is a great recommendation and it will be addressed after the alternates are chosen. There was no other public comment.

MOTION TO CLOSE PUBLIC COMMENT ON THE PROPOSED AMENDMENT.

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

MOTION TO APPROVE RESOLUTION 31-15 AMENDING THE COMMISSION RULES AND REGULATIONS TO INCLUDE ALTERNATE COMMISSIONERS.

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

The CEL committee meeting was held on September 24, 2015. The 2014 audit was finalized and it was clean. Gloucester and Camden County Commissions have their second two year expiration coming up, and they already have the necessary resolutions before their Freeholder Boards. The CEL is looking at the Counties' aviation data with drones and weather balloons. An application is being distributed to collect the data in order to determine if there is need for an aviation policy. The underwriters reported the renewals for 2016 were moving along.

The financial fast track of our Commission shows that as of July 31, 2015 there is a surplus of \$424,592.

The CEL's financial fast track as of July 31, 2015 shows a surplus of over \$5.3 million and total cash of \$9.2 million. We are doing well as a group. Just about all of the Commissions are running some sort of surplus.

Claims tracking report shows a summary of claim activity for July and August 2015. There were 23 workers' compensation claims closed. Kathy Kissane explained they were seasonal, minor medical only claims which closed quickly. There were not many significant injuries. Mr. Hrubash noted that as we get into years two and three we'll have more history to look back on.

The third 2015 Property and Casualty Assessments were due on September 15, 2015.

The 2016 renewals are being worked on. Exposure data is being reconciled and the underwriter sent out applications for the ancillary coverages.

Non-owned and owned aircraft need to be reviewed for the 2016 budget. Each member will need to complete an application. If the member doesn't have any aircraft then they should state so on their application as there is no risk and no exposure. Mr. Prince commented that some Prosecutor's offices are using drones for narcotics surveillance. It's become very popular in the narcotics units for their investigations. The County will need to take this into consideration when completing the application.

Mr. Hrubash noted that during the Best Practices Workshop he discussed that during the ACORN conference he attended there was whole discussion about drones. There was a restaurant that wanted to add some ambiance to their facility and was using a drone, however, something went wrong with the controls and the drone hit a patron in the head. There was no proper insurance coverage in place. Another question is whether they are aircraft or non-aircraft.

Overseas coverage also needs to be addressed if there are employees traveling overseas.

CLAIMS SERVICES:

Danielle Batchelor, Esq. did not have anything to report.

TREASURER:

Bonnie Lindaw presented Resolution 32-15 the October 2015 Bills List. The bills included fourth quarter fees for Qual-Lynx claims administration, PERMA Executive Director, actuarial consulting fee, secretarial services, and risk managers fee. The total was \$200,815.78. Mr. Hrubash advised a voucher came in after the bill list was prepared from Qual-Lynx requesting payment for repricing bills in the amount of \$47,500, repricing bills is capped at \$190,000. This amount was confirmed and the fourth quarter payment was approved. The October bills list will be amended to include the additional payment of \$47,500 to Qual-Lynx. The new total will be \$248,315.78.

MOTION TO APPROVE RESOLUTION 32-15 THE OCTOBER 2015 BILLS LIST AS AMENDED TO INCLUDE THE PAYMENT OF \$47,500 TO QUAL-LYNX.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince presented the safety report for September and October. The next safety meeting is after today's Commission meeting at 11:30 A.M. Topics to be covered will include recent claims received, 2016 NJ CEL Safety Catalog and additions to the media library. There are four ACPA training sessions for early November. Commissioner Kessler asked about sharing resources between Commissions. It would be a valuable addition to the CELJIF. Mr. Prince explained there have been discussions about sharing training sessions, however, it depends on the type of training. Equipment training must be the same equipment the employees are going to use in order to get the certification. Some training is site specific. Also, some locations are small and don't allow for a large class size, so this would have to be on a case by case basis. Commissioner Kessler said Jim Kickham is adding this discussion to the CEL's agenda. Mr. Prince advised there is a phone conference scheduled for today at 3:00 P.M. to further discuss training and training calendars. Mr. Hrubash asked whether a particular location is chosen for training sessions, and Mr. Prince advised it is County by County depending upon where they want the training. Health Department training for safe lifting would be at the Health Department in order to use their patient lifts used at their facility and their specific needs. Landscaping safety can be done anywhere. Forklift training involves specific equipment.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The Managed Care Summary report shows for the month of September 2015 there was 50.1% overall savings with 92.4% PPO penetration rate, and year to date savings of 61.6% with 97.5% PPO penetration rate.

Commissioner Kessler questioned why the PPO penetration rate was at 92.4%, and Ms. Beatty explained there were out of state providers. The provider report shows the out of state bill was for an ACUA claim. Ms. Beatty noted it could have been an out of state lab used by a pain management doctor. She will do some research and report back to Commissioner Kessler.

For the month of September there were 14 reported claims, 12 for Atlantic County, and 2 for the ACUA. There were no claims for the Improvement Authority. Six of the claims were report only and eight required medical treatment.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed two workers' compensation PARS. The Committee voted to approve the PARS as recommended. Ms. Kissane asked for a Motion to approve the two PARS as approved and recommended.

MOTION TO APPROVE THE PARS AS REVIEWED DURING THE CLAIMS COMMITTEE MEETING OF OCTOBER 9, 2015.

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

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 November 13, 2015 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:24 A.M.
Minutes prepared by: Chandra Anderson, Secretary