

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

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

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - FLAG SALUTE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES: September 8, 2023 Open Minutes.....Appendix I**
  
  - CORRESPONDENCE – None**
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Page 1**
  - CLAIMS SERVICES – PERMA Risk Management Services.....Verbal**
  - TREASURER– Bonnie Lindaw**
    - Resolution 22-23 – October Bills List..... Page 19**
    - Monthly Report..... Verbal**
  - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    - Report.....Page 20**
  - MANAGED CARE – Qual Lynx.....Page 27**
  - CLAIMS– Qual Lynx**
    - Servicing Personnel 2023.....Page 31**
    - Digital Introduction Power Point.....Appendix II**
    - Digital Claim Reporting User Account Set Up Form.....Appendix II**
  - RMC REPORT – Brown & Brown.....Page 33**
  - 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: December 8, 2023**
  - MEETING ADJOURNMENT**

**ATLANTIC COUNTY INSURANCE COMMISSION**

2 Cooper Street  
Camden, NJ 08102

Date: October 13, 2023  
Memo to: Commissioners of the Atlantic County Insurance Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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- ❑ **RFP for Professional Services** – The Fund Office advertised for RFQ’s for Actuary, Auditor & Defense Panel positions, the due date was October 4<sup>th</sup>. A summary of the responses was sent under separate cover to Fund Commissioners and will be distributed at the meeting.

The County has issued an RFP for Executive Director, Risk Manager, Claim Administration and Managed Care, the due date was September 29<sup>th</sup>. A report will be provided at our meeting.

- ❑ **Reimbursement to Atlantic County for Attorney Services** - Since the inception of the Insurance Commission in 2015, funds have been allocated in the Commission’s budget each year for Attorney services. The Attorney and respective offices & staff have spent many hours on Commission matters and business. The County desires to be reimbursed for these services for Fund Year 2023. **Page 3.**

- ❑ **Motion to Approve Resolution 21-23 Amending Resolution 4-23 allowing Atlantic County to be paid budgeted funds for Commission Attorney Services.**

- ❑ **Certificate of Insurance Issuance Report** – On **pages 4-9** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of August 1, 2023, through October 1, 2023. There was a total of 17 certificates of insurance issued during this time period.

- ❑ **Motion to approve the Certificate of Insurance Report**

- ❑ **Atlantic County 2024 Membership Renewal** – Atlantic County’s three-year membership with the NJCE renews on January 1, 2024. The Fund Office has received the resolution and agreement for that renewal.

Also, the Fund Office has sent a sample resolution and agreement to the member entities of the Commission to renew their membership in the Commission for another three years beginning on January 1, 2024.

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on September 27, 2023. Included in the agenda on pages 10-12 is a summary report. The NJCE is scheduled to meet again on Thursday, October 26, 2023 at 9:30 AM via zoom.
- ❑ **Financial Fast Track** – Included on **pages 13&14** of the agenda is the Financial Fast Track for July for the Insurance Commission. As of July 31, 2023, the Commission has a deficit of \$3,884,520. Line 10 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$11,974,520.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 15-17)** – Included in the agenda is the Financial Fast Track Report for the CEL for July. The report indicates the Fund has a surplus of **\$13,468,291** and over \$26.5 million in cash.
- ❑ **Claims Tracking Report (page 18)** – Included in the agenda are the Claims Activity Reports for August that tracks open claims.
- ❑ **2024 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2024 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2024 renewal.
- ❑ **2023 New Jersey State League of Municipalities Annual Conference:** The 107<sup>th</sup> annual conference is scheduled for November 14<sup>th</sup> through November 16<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15<sup>th</sup>. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend.

**RESOLUTION NO. 21-23**

**ATLANTIC COUNTY INSURANCE COMMISSION  
RESOLUTION AMENDING RESOLUTION 4-23 AND ALLOWING  
ATLANTIC COUNTY TO BE PAID BUDGETED FUNDS FOR  
COMMISSION ATTORNEY SERVICES**

WHEREAS, the Atlantic County Insurance Commission adopted Resolution No. 4-23 designating Atlantic County Counsel, James F. Ferguson, as attorney for the Atlantic County Insurance Commission (ACIC); and

WHEREAS, since the Commission's formation in 2015 through to the present, the Commission has adopted similar resolutions on an annual basis; and

WHEREAS, the Commission each year has budgeted the sum of \$18,289.00 as fees for the attorney services; and

WHEREAS, Atlantic County, as a member of the ACIC, has determined that it should avail itself of taking the budgeted monies inasmuch as the County pays by far the largest share of Commission assessments of the member entities; and

WHEREAS, the County seeks a payment of these monies for calendar year 2023; and

WHEREAS, in discussions with the Commission's Executive Director, it has been determined that the County has an entitlement to those budgeted funds;

NOW, THEREFORE, BE IT RESOLVED that the Atlantic County Insurance Commission, through its Executive Director, shall remit to the Atlantic County Treasurer the sum of \$18,289.00 representing payment of the budgeted attorney fees for the 2023 calendar year.

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

ADOPTED:

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

ATTEST:

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

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

From 8/1/2023 To 9/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Atlantic City Convention I - Rowan College of South Jersey	Center/Global Spectrum LP One Convention Blvd Atlantic City, NJ 08401	RE: Additional Insured 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 Insured 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.	8/1/2023 #4114104	GL AU EX WC OTH
H - Atlantic City Convention I - The County of Atlantic	Center/Global Spectrum LP One Convention Blvd Atlantic City, NJ 08401	RE: Additional Insured 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 Insured 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.	8/1/2023 #4114301	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Loriann Laquitaro, AIM: NJ5-134-403 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy # ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy # ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000) RE: lease #40174398 TD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured 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: Lease Purchase Agreement: 40174398, and the following: -Five (5) Kut-Mor Rear Flail Mowers KM-74R- 5 mowers received- Serial Numbers for Rear Flail Mowers: 568,569,570,571,572 -One (1) New Holland TS6.110 four wheel drive tractor- Serial #NTO3960M -One (1) New Alamo Machete- 3 25' mid mount boom mower, joy stick control #04862513/Serial #MB3-25-230101 -One (1) Ne Alamo 60" rotary head with hydraulic door & swivel #32121495/Serial #60RP-230101 -Four (4) New Holland Workmaster 70 four wheel drive tractor with two post roll bar 8x8 syncromesh transmission, 9.5x24 R1 front tires, 14.9 x24 R1 rear tires, rear remote valve and rear PTO- Serial #: NH5643531; NH5643477; NH5643498; NH5643539 Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy # ERP980616210; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy # ERP980616210; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per	8/4/2023 #4121953	GL AU EX WC OTH

09/05/2023

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

From 8/1/2023 To 9/1/2023

		occurrence less member deductibles (member deductible: \$5000), (See Attached Descriptions)		
H - Somers Point School District I - The County of Atlantic	121 West New York Avenue Somers Point, NJ 08244	RE: Back To School Event 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 Atlantic County Librarys participation in the Back To School Event	8/14/2023 #4128149	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Loriann Laquitara, AIM NJ5-134-403 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy # ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy # ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: lease #40174398 TD Equipment Finance, its successors and/or assigns as their interests may appear is an Additional Insured 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: Lease Purchase Agreement 40174398, and the following: -Five (5) Kut-Mor Rear Flail Mowers KM-74R- 5 mowers received- Serial Numbers for Rear Flail Mowers: 568,569,570,571,572 -One (1) Boom Motrim New Holland TS6.110 four wheel drive tractor - Serial #NTO3960M -One (1) Boom Motrim New Alamo Machete -3 25 mid mount boom mower, joy stick control #04862513/Serial #MB3 25-230101 -One (1) Boom Motrim New Alamo 60 rotary head with hydraulic door & swivel head #32121495/Serial #60RP 230101 -Four (4) New Holland Workmaster 70 four wheel drive tractor with two post roll bar 8x8 syncromesh transmission, 9,5x24 R1 front tires, 14,9 x24 R1 rear tires, rear remote valve and rear PTO- Serial #s NH5643531; NH5643477; NH5643498; NH5643539 -Three (3) Plows Full Trip Model# PRR1036ME/Serial #s 's CE11989-7, CE11989-8, CE11989-9 Six (6) Plows Trip Edge Model# PRR1036MTE/Serial #s CE11989-1, CE11989-2, CE11989-3, CE11989-4, CE11989 5, CE11989-6 Company E: Auto Physical Damage;	8/21/2023 #4131100	GL AU EX WC OTH
H - TD Equipment Finance, Inc. ISAOA I - Atlantic County Utilities Authority	ATIMA 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy # ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy # ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured 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 Account: 40148640, Lease amount- \$3,500,000, Account: 40159649, Lease amount - \$2,700,000 & Account: 40163600, Lease amount - \$2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck	8/21/2023 #4131956	GL AU EX WC OTH

09/05/2023

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

From 8/1/2023 To 9/1/2023

		3BPD20X0KF105580 2019 Peterbilt Truck 3BPD20X1KF105586 2019 Peterbilt Truck 3BPD20X2KF105578 2019 Peterbilt Truck 3BPD20X2KF105581 2019 Peterbilt Truck 3BPD20X3KF105587 2019 Peterbilt Truck 3BPD20X4KF105579 2019 Peterbilt Truck 3BPD20X4KF105582 2019 Peterbilt Truck 3BPD20X5KF105588 2019 Peterbilt Truck 3BPD20X6KF105583 2019 Peterbilt Truck 3BPD20X8KF105584 2019 Peterbilt Truck 3BPD20XXKF105585		
H - Somers Point Board of Education I - Atlantic County Utilities Authority	129 Jordan Road Somers Point, NJ 08244	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	8/23/2023 #4132543	GL AU EX WC OTH
<b>Total # of Holders: 7</b>				



## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 9/1/2023 To 10/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - St. Michael's Church I - The County of Atlantic	Quaremba Hall 10 N. Mississippi Avenue Atlantic City, NJ 08401	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the premises by Atlantic County for poll worker training.	9/6/2023 #4183787	GL AU EX WC OTH
H - Flu Clinic Locations I - The County of Atlantic		Evidence of insurance. All operations usual to County Governmental Entity as respects the Atlantic County Division of Public Healths 2023/2024 Flu Clinic, regarding use of multiple facilities (listed below) in order to administer flu and pneumonia vaccinations for the 2023/2024 flu season. Flu Clinic locations for 2023-2024: 1. Atlantic Cape Community College, 5100 Black Horse Pike, Mays Landing, NJ 08330 2. Beacon Church, 420 South Sixth Avenue, Galloway, NJ 08205 3. Brigantine Presbyterian Church, 1501 West Brigantine Avenue, Brigantine, NJ 08203 4. Buena Community/Senior Center, 600 Central Avenue, Buena, N.J. 08310 5. Hammonton Public Library, 451 South Egg Harbor Road, Hammonton, NJ 08037 6. Holy Trinity Greek Orthodox Church, 7004 Ridge Avenue, E.H.T., NJ 08234 7. Our Lady of Sorrows Church, Maple and Wabash Avenue, Linwood, NJ 08221 8. Quaremba Hall, 15 North Georgia Avenue, Atlantic City, NJ 08401 9. St. Elizabeth Ann Seton Church, 591 New Jersey Avenue, Absecon, NJ 08201 10. St. James Church Memorial Hall, 9 South Newport Avenue, Ventnor, NJ 08406	9/8/2023 #4188674	GL AU EX WC OTH
H - To Whom It May Concern I - The County of Atlantic		Evidence of insurance. All operations usual to County Governmental Entity as respects the Atlantic County Division of Public Healths 2023/2024 Flu Clinic, regarding use of multiple facilities (listed below) in order to administer flu and pneumonia vaccinations for the 2023/2024 flu season. Flu Clinic locations for 2023-2024: 1. Atlantic Cape Community College, 5100 Black Horse Pike, Mays Landing, NJ 08330 2. Beacon Church, 420 South Sixth Avenue, Galloway, NJ 08205 3. Brigantine Presbyterian Church, 1501 West Brigantine Avenue, Brigantine, NJ 08203 4. Buena Community/Senior Center, 600 Central Avenue, Buena, N.J. 08310 5. Hammonton Public Library, 451 South Egg Harbor Road, Hammonton, NJ 08037 6. Holy Trinity Greek Orthodox Church, 7004 Ridge Avenue, E.H.T., NJ 08234 7. Our Lady of Sorrows Church, Maple and Wabash Avenue, Linwood, NJ 08221 8. Quaremba Hall, 15 North Georgia Avenue, Atlantic City, NJ 08401 9. St. Elizabeth Ann Seton Church, 591 New Jersey Avenue, Absecon, NJ 08201 10. St. James Church Memorial Hall, 9 South Newport Avenue, Ventnor, NJ 08406	9/8/2023 #4188675	GL AU EX WC OTH
H - NJ Transit I - The County of Atlantic	One Penn Plaza Newark, NJ 07105	RE: 2024 Ford Champion Challenger, VIN#1FDPE4FNXRDD21468 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss	9/12/2023 #4189434	GL AU EX OTH

10/02/2023

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

From 9/1/2023 To 10/1/2023

		Payee on the Property Policy if required by written contract as respects to the 2024 Ford Champion Challenger, VIN#1FDFE4FNXRDD21468		
H - Atlantic Cape Community College I - The County of Atlantic	5100 Black Horse Pike Mays Landing, NJ 08330	Company D: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000; Company D: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616211; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000) RE: Training Activities 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 training activities of the Atlantic County Department of Public Safety, Police Training Academy.	9/18/2023 #4196647	GL AU EX WC OTH
H - DMHAS- Division of Mental Health I - County of Camden, Division Of Insurance	and Addiction Services NJ Dept of Health Trenton, NJ 08625	RE: Grant 24-595-ADA 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 application for Grant 24-595-ADA	9/19/2023 #4197485	GL AU EX WC OTH
H - DMHAS- Division of Mental Health I - County of Camden, Division Of Insurance	and Addiction Services NJ Dept of Health Trenton, NJ 08625	RE: Grant 24-669-ADA 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 application for Grant 24-669 ADA	9/19/2023 #4197487	GL AU EX WC OTH
H - to the NJ State Police Training I - The County of Atlantic	PO Box 085 Trenton, NJ 08625	Evidence of insurance as respects to the NJ State Police Training Commission credentialling of the training activities of the Atlantic County Department of Public Safety, Police Training Academy at the Atlantic County Justice Facility, the Atlantic County Pistol Range, and the Police Training Academy at the Anthony J. Canale Training Center.	9/20/2023 #4197561	GL AU EX WC OTH
H - Atlantic County Utilities I - Atlantic County Utilities Authority	Authority 6700 Delilah Road Egg Harbor Township, NJ 08234	Company E: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #31731962; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 Evidence of insurance	9/21/2023 #4197711	GL AU EX WC
H - County of Atlantic I - Atlantic County Utilities Authority	County Office Building 1333 Atlantic Avenue Atlantic City, NJ 08401	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	9/25/2023 #4236694	GL AU EX WC OTH

10/02/2023

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

From 9/1/2023 To 10/1/2023

Total # of Holders: 10			
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10/02/2023

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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:** September 27, 2023  
**Memo to:** Atlantic County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF September Report

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**Executive Director Report:** The following items were discussed:

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

**December 31, 2022 Audit:** The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/22/23 along with an extension request to file the final report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

**Finance Sub-Committee:** Committee met on September 13<sup>th</sup> to discuss the responses for the WC Claims Administration RFP, 2024 Pre-Renewal expectations and 2024 Budget Timeline; copies of the minutes were included in the agenda for information.

The following is a summary of the discussion and action taken:

**Professional Contracts - Claims Administrator & Managed Care:** There were two responses for the position of Worker Compensation Claims Administrator. Based on review and evaluation sheets, the sub-committee is recommending awarding services to AmeriHealth for the WC Claims Administrator and Managed Care position. *The Board of Fund Commissioners adopted a resolution authorizing an agreement of services to AmeriHealth for a three-year term commencing on October 1, 2023 to September 30, 2026.*

**2024 Budget Timeline:** Due to the uncertainty of the market, the budget process will be reviewed by the Finance Sub Committee on Tuesday, October 17<sup>th</sup> meeting at 3pm via Zoom. Since the insurance marketplace remains unstable particularly property and to allow time for property appraisals to be completed, the Finance Sub Committee is suggesting the NJCE JIF take the same approach last year, which would be to introduce the budget at the November meeting, provide a Marketing Update on bound coverages by December 31<sup>st</sup> and adopt the budget in early January via a "special" meeting". Included in the agenda was a revised timeline based on the Finance Sub Committee's

recommendations. *The Board of Fund Commissioners agreed to schedule a special meeting in January; date to be determined.*

**Budget Format:** Finance Sub Committee reviewed suggested format changes to the 2024 budget, which will show the ancillary coverage as one line in the budget and a sample supplementary page will show the breakdown by ancillary coverage line. The new format will ensure accurate transmission of ancillary renewal premiums between the Underwriting Manager and Executive Director's offices. Finance Sub Committee recommended the proposed budget format change for 2024. *The Board of Fund Commissioners agreed to budget format changes.*

**Revised Plan of Risk Managements:** The 2022 and 2023 Plan of Risk Managements required amendments to clarify County membership in the NJCE and not a Commission. The Board of Fund Commissioners adopted resolutions amending the 2022 and 2023 Plans of Risk Management.

**Manuscript Policies:** The revised manuscript insurance policies were finalized, submitted to the Coverage Committee and reviewed by the Underwriting Manager and Technical Writer. Executive Director reported the NJCE Coverage Committee is charged to review any future amendments to the policy subject to approval by the Board of Fund Commissioners. The Board of Fund Commissioners approved the manuscript policies retroactive to 1/1/2023.

**Financial Fast Track:** Copies of the Financial Fast Track as of July 31<sup>st</sup> and June 30<sup>th</sup> were submitted for information. The July report reflected a statutory surplus of \$13.46 million.

**2024 Renewal – Underwriting Data Collection:** The 2024 renewal process began mid-July with a deadline to complete by August 25<sup>th</sup>. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

**2024 Pre-Renewal:** The Underwriting Manager Team held a 2024 pre-renewal webinar on Wednesday, August 23<sup>rd</sup> and a recording of the webinar has been uploaded to njce.org. The presentation was a high-level overview that focused on the Property, Liability, and the Cyber market, which are all expected to be tough renewals. A majority of member's are conducting property appraisals, which was implemented to ensure we meet insurer requirements for "insurance to value" and acquire the necessary COPE information being requested by property insurers. Submitted for information was a chart of each members' property appraisal status as of September 25<sup>th</sup>.

**Cyber JIF:** Chairman Angilella submitted a memo on behalf of the NJCE JIF to the NJ Cyber JIF Chair, requesting membership consideration in the Cyber JIF effective on January 1, 2024 as a potential alternative to cyber renewal. The Cyber JIF is seeking additional membership; however, they would like to delay any new membership admission until July 1, 2024 or January 1, 2025 to establish training, phishing and scanning operations for current membership first. Executive Director said the Underwriting Manager will continue to market the 2024 renewal with the incumbent carrier and other markets.

#### **NJCE Committees:**

**Cyber Task Force:** The Committee met with The Chertoff Group, the cyber security consultant, on Tuesday, September 26<sup>th</sup> to review the current cyber market and to briefly discuss results of the Technology Stack Questionnaire which will assist to frame out components of the Cyber Risk

Management program that is under development.

**Safety Committee:** The Safety Committee met on Monday September 12<sup>th</sup>; submitted for information were the materials from the meeting.

**2023 Safety Grant Program:** Safety Director reported the Grant Committee met on September 26<sup>th</sup> to review the submissions. Safety Director noted the popularity of the grant program stating eight out of ten members made submissions for a variety of loss control and/or safety-related equipment.

**Claims Update:**

**Hurricane Ida:** Executive Director reported there are three open claims from Hurricane Ida left to be closed and/or settled.

**Safety National:** At the April meeting the Board of Fund Commissioners authorized Fred Semrau, Esq. to work towards executing the agreed upon settlement with Safety National on 2020 COVID Claims. Perma Claims and Fred Semrau, Esq. provided details on the final settlement in closed session.

**Membership Renewal:** The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. The Fund office has received all renewing members documents.

**Best Practices Seminar – Virtual Edition:** This year’s Best Practices Workshop will be held virtually via an interactive webinar on October 5, 2023, from 1pm – 4:30pm.

**2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 107<sup>th</sup> annual conference is scheduled for November 14<sup>th</sup> through November 16<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15<sup>th</sup>. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend.

**Underwriting Manager Report**

Underwriting Manager will continue to market the program and provide additional information at the next meeting.

**Risk Control Report**

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

**WC Claims Administration Report**

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

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Thursday October 26, 2023 at 9:30AM via Zoom.

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	781,522	5,470,651	65,057,432	70,528,083
2.	CLAIM EXPENSES				
	Paid Claims	382,863	3,629,718	28,129,616	31,759,334
	Case Reserves	263,929	1,795,187	12,571,827	14,367,015
	IBNR	(133,255)	393,632	4,268,186	4,661,818
	Excess Insurance Recoverable	0	(1,958)	0	(1,958)
	Discounted Claim Value	(26,762)	22,460	(462,608)	(440,148)
	<b>TOTAL CLAIMS</b>	<b>486,775</b>	<b>5,839,040</b>	<b>44,507,021</b>	<b>50,346,061</b>
3.	EXPENSES				
	Excess Premiums	258,037	1,806,261	16,224,627	18,030,888
	Administrative	69,154	484,110	6,778,950	7,263,060
	<b>TOTAL EXPENSES</b>	<b>327,191</b>	<b>2,290,371</b>	<b>23,003,577</b>	<b>25,293,947</b>
4.	UNDERWRITING PROFIT (1-2-3)	(32,444)	(2,658,759)	(2,453,166)	(5,111,926)
5.	INVESTMENT INCOME	20,205	112,374	309,562	421,936
6.	PROFIT (4 + 5)	(12,239)	(2,546,386)	(2,143,604)	(4,689,990)
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	(125,076)	(125,076)	930,546	805,470
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(137,315)</b>	<b>(2,671,461)</b>	<b>(1,213,058)</b>	<b>(3,884,520)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2015	(11,420)	(238,327)	(651,885)	(890,212)
	2016	14,435	(165,697)	303,043	137,346
	2017	8,643	(184,756)	103,742	(81,014)
	2018	3,782	(533,503)	101,297	(432,206)
	2019	(53,915)	(407,056)	1,045,198	638,142
	2020	(9,125)	184,661	287,405	472,066
	2021	131	(313,186)	(1,861,145)	(2,174,331)
	2022	(28,437)	(1,032,283)	(540,714)	(1,572,998)
	2023	(61,408)	18,687		18,687
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(137,315)</b>	<b>(2,671,461)</b>	<b>(1,213,059)</b>	<b>(3,884,520)</b>
<b>TOTAL CASH</b>					<b>11,974,054</b>

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2015</b>				
Paid Claims	48,207	215,865	5,277,754	5,493,619
Case Reserves	(45,370)	45,257	694,651	739,908
IBNR	0	(23,446)	182,614	159,168
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(4,788)	(25,121)	(29,909)
<b>TOTAL FY 2015 CLAIMS</b>	<b>2,837</b>	<b>232,887</b>	<b>6,129,899</b>	<b>6,362,785</b>
<b>FUND YEAR 2016</b>				
Paid Claims	11,633	440,184	4,278,853	4,719,037
Case Reserves	(11,319)	(241,883)	890,706	648,824
IBNR	0	(7,491)	176,319	168,827
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	45	(25,060)	(25,015)
<b>TOTAL FY 2016 CLAIMS</b>	<b>314</b>	<b>190,855</b>	<b>5,320,818</b>	<b>5,511,673</b>
<b>FUND YEAR 2017</b>				
Paid Claims	16,006	185,324	4,585,278	4,770,603
Case Reserves	25,432	83,538	890,723	974,262
IBNR	(41,438)	(65,631)	275,274	209,643
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(1,773)	(37,275)	(39,048)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>201,459</b>	<b>5,714,000</b>	<b>5,915,459</b>
<b>FUND YEAR 2018</b>				
Paid Claims	20,789	37,162	3,798,920	3,836,082
Case Reserves	3,777	558,934	1,316,191	1,875,126
IBNR	(24,263)	(38,690)	305,001	266,312
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(7,320)	(39,823)	(47,143)
<b>TOTAL FY 2018 CLAIMS</b>	<b>303</b>	<b>550,086</b>	<b>5,380,290</b>	<b>5,930,376</b>
<b>FUND YEAR 2019</b>				
Paid Claims	15,959	309,031	3,022,009	3,331,040
Case Reserves	(60,976)	28,946	1,042,401	1,071,347
IBNR	45,017	24,100	285,477	309,577
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,490	(36,309)	(27,819)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>370,567</b>	<b>4,313,579</b>	<b>4,684,146</b>
<b>FUND YEAR 2020</b>				
Paid Claims	29,821	397,644	3,080,626	3,478,270
Case Reserves	(61,313)	(589,324)	1,434,937	845,613
IBNR	31,492	(3,970)	432,632	428,662
Excess Insurance Recoverable	0	(1,958)	0	(1,958)
Discounted Claim Value	0	22,361	(52,646)	(30,286)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(175,247)</b>	<b>4,895,549</b>	<b>4,720,302</b>
<b>FUND YEAR 2021</b>				
Paid Claims	59,794	689,611	2,913,014	3,602,625
Case Reserves	1,182	(282,638)	3,238,691	2,956,052
IBNR	(60,976)	(111,272)	983,316	872,043
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	36,436	(118,844)	(82,408)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>332,136</b>	<b>7,016,177</b>	<b>7,348,313</b>
<b>FUND YEAR 2022</b>				
Paid Claims	62,943	953,340	1,173,161	2,126,502
Case Reserves	(75,561)	555,944	3,063,526	3,619,470
IBNR	12,617	(548,705)	1,627,553	1,078,848
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	45,244	(127,531)	(82,287)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(0)</b>	<b>1,005,823</b>	<b>5,736,710</b>	<b>6,742,533</b>
<b>FUND YEAR 2023</b>				
Paid Claims	117,709	401,556		401,556
Case Reserves	488,078	1,636,413		1,636,413
IBNR	(95,705)	1,168,738		1,168,738
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(26,762)	(76,233)		(76,233)
<b>TOTAL FY 2023 CLAIMS</b>	<b>483,321</b>	<b>3,130,474</b>	<b>0</b>	<b>3,130,474</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>486,775</b>	<b>5,839,040</b>	<b>44,507,021</b>	<b>50,346,061</b>



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2023			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	3,026,139	21,013,893	248,899,924	269,913,817	
2.	CLAIM EXPENSES					
	Paid Claims	490,950	2,092,151	12,514,366	14,606,518	
	Case Reserves	291,328	1,951,470	12,686,874	14,638,345	
	IBNR	208,023	1,917,482	11,414,958	13,332,440	
	Discounted Claim Value	(110,293)	(324,994)	(2,262,516)	(2,587,511)	
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)	
	<b>TOTAL CLAIMS</b>	<b>880,008</b>	<b>5,509,425</b>	<b>32,186,372</b>	<b>37,695,797</b>	
3.	EXPENSES					
	Excess Premiums	2,342,792	16,466,832	177,502,257	193,969,089	
	Administrative	197,085	1,309,817	18,460,731	19,770,548	
	<b>TOTAL EXPENSES</b>	<b>2,539,877</b>	<b>17,776,648</b>	<b>195,962,988</b>	<b>213,739,637</b>	
4.	UNDERWRITING PROFIT (1-2-3)	(393,747)	(2,272,180)	20,750,564	18,478,383	
5.	INVESTMENT INCOME	71,078	318,248	1,379,212	1,697,460	
6.	PROFIT (4+5)	(322,669)	(1,953,932)	22,129,775	20,175,843	
7.	Dividend	0	0	(6,707,551)	(6,707,551)	
8.	<b>SURPLUS (6-7)</b>	<b>(322,669)</b>	<b>(1,953,932)</b>	<b>15,422,224</b>	<b>13,468,292</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010	316	1,606	62,481	64,087	
	2011	1,170	4,417	572,420	576,837	
	2012	1,938	(218,684)	686,619	467,935	
	2013	(34,233)	(26,788)	1,090,793	1,064,005	
	2014	(245,650)	(225,860)	2,077,841	1,851,981	
	2015	4,707	(119,447)	1,679,406	1,559,959	
	2016	6,165	154,806	1,710,308	1,865,114	
	2017	6,544	79,087	2,614,589	2,693,676	
	2018	7,676	12,908	2,321,638	2,334,546	
	2019	6,550	(690,042)	2,164,699	1,474,656	
	2020	5,972	(161,877)	(689,222)	(851,099)	
	2021	8,240	(42,107)	(204,057)	(246,164)	
	2022	10,115	(331,954)	1,334,709	1,002,755	
	2023	(102,178)	(389,996)		(389,996)	
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(322,669)</b>	<b>(1,953,932)</b>	<b>15,422,224</b>	<b>13,468,291</b>	
	<b>TOTAL CASH</b>				<b>26,581,202</b>	

<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	613	8,075	552,636	560,711
Case Reserves	(613)	(8,075)	83,028	74,953
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	833	(7,983)	(7,149)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>833</b>	<b>630,681</b>	<b>631,515</b>
<b>FUND YEAR 2012</b>				
Paid Claims	1,409	5,777	1,589,807	1,595,584
Case Reserves	(1,409)	244,223	58,613	302,836
IBNR	0	558	3,122	3,680
Discounted Claim Value	0	(23,197)	(6,056)	(29,253)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>227,361</b>	<b>1,645,486</b>	<b>1,872,847</b>
<b>FUND YEAR 2013</b>				
Paid Claims	9,228	79,433	995,819	1,075,253
Case Reserves	27,927	(42,108)	549,219	507,111
IBNR	0	(5,915)	29,551	23,637
Discounted Claim Value	0	9,380	(60,165)	(50,785)
<b>TOTAL FY 2013 CLAIMS</b>	<b>37,155</b>	<b>40,790</b>	<b>1,514,426</b>	<b>1,555,216</b>
<b>FUND YEAR 2014</b>				
Paid Claims	9,264	13,492	659,816	673,308
Case Reserves	240,737	231,938	138,364	370,301
IBNR	(1)	(1)	21,077	21,076
Discounted Claim Value	0	468	(15,330)	(14,862)
<b>TOTAL FY 2014 CLAIMS</b>	<b>250,000</b>	<b>245,897</b>	<b>803,927</b>	<b>1,049,823</b>
<b>FUND YEAR 2015</b>				
Paid Claims	970	122,206	1,822,647	1,944,852
Case Reserves	(970)	20,238	734,986	755,224
IBNR	0	(11,092)	94,138	83,045
Discounted Claim Value	0	9,117	(67,627)	(58,510)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>140,469</b>	<b>2,584,143</b>	<b>2,724,612</b>
<b>FUND YEAR 2016</b>				
Paid Claims	253,376	260,930	1,030,094	1,291,024
Case Reserves	(253,376)	(397,312)	1,339,694	942,382
IBNR	0	(1,369)	42,209	40,840
Discounted Claim Value	0	10,728	(94,522)	(83,794)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(127,022)</b>	<b>2,317,474</b>	<b>2,190,452</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	113,313	1,181,145	1,294,458
Case Reserves	0	(169,358)	854,966	685,608
IBNR	0	(9,905)	114,476	104,571
Discounted Claim Value	0	16,510	(78,364)	(61,854)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(49,441)</b>	<b>2,072,224</b>	<b>2,022,783</b>

<b>FUND YEAR 2018</b>					
	Paid Claims	121,579	224,372	987,489	1,211,861
	Case Reserves	(118,816)	(136,125)	950,586	814,460
	IBNR	(2,763)	(81,819)	552,963	471,144
	Discounted Claim Value	0	15,062	(120,565)	(105,503)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>21,490</b>	<b>2,370,473</b>	<b>2,391,963</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	1,203	312,382	684,365	996,747
	Case Reserves	(1,303)	172,759	1,205,018	1,377,777
	IBNR	100	(353,933)	1,263,761	909,828
	Discounted Claim Value	0	31,787	(198,523)	(166,737)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>162,995</b>	<b>2,954,620</b>	<b>3,117,616</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	2,054	231,959	881,863	1,113,821
	Case Reserves	124,999	503,656	3,856,203	4,359,860
	IBNR	(127,053)	(436,269)	2,706,198	2,269,930
	Discounted Claim Value	0	16,635	(494,451)	(477,816)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>189,297</b>	<b>4,782,503</b>	<b>4,971,800</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	2,050	410,449	1,705,091	2,115,540
	Case Reserves	(1,952)	(205,185)	2,095,279	1,890,093
	IBNR	(98)	(169,500)	2,146,905	1,977,406
	Discounted Claim Value	0	43,866	(453,414)	(409,549)
	Excess Recoveries	0	0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>79,630</b>	<b>5,493,861</b>	<b>5,573,490</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	85,981	301,540	251,754	553,294
	Case Reserves	(97,181)	204,410	820,919	1,025,329
	IBNR	11,200	(394,663)	4,437,558	4,042,895
	Discounted Claim Value	0	91,275	(665,517)	(574,242)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>202,562</b>	<b>4,844,714</b>	<b>5,047,276</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	3,224	8,224		8,224
	Case Reserves	373,284	1,532,409		1,532,409
	IBNR	326,638	3,381,390		3,381,390
	Discounted Claim Value	(110,293)	(547,458)		(547,458)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>592,853</b>	<b>4,374,566</b>	<b>0</b>	<b>4,374,566</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>880,008</b>	<b>5,509,425</b>	<b>32,186,372</b>	<b>37,695,797</b>

**Atlantic County Insurance Commission**

**CLAIM ACTIVITY REPORT**

August 31, 2023

<b>COVERAGE LINE - PROPERTY</b>										
<b>CLAIM COUNT - OPEN CLAIMS</b>										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	0	0	0	0	1	7	19	17	45	89
August-23	0	0	0	0	1	7	17	13	56	94
<b>NET CHGE</b>	0	0	0	0	0	0	-2	-4	11	5
Limited Reserves										<b>\$5,419</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$0	\$0	\$0	\$0	\$1	\$7	\$4,157	\$287,164	\$287,957	\$579,286
August-23	\$0	\$0	\$0	\$0	\$1	\$7	\$3,829	\$174,394	\$331,133	\$509,365
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	(\$328)	(\$112,770)	\$43,176	(\$69,921)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,140	\$535,706	\$491,243	\$508,079	\$13	\$2,383,870
<b>COVERAGE LINE - GENERAL LIABILITY</b>										
<b>CLAIM COUNT - OPEN CLAIMS</b>										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	0	2	2	2	5	8	13	25	47	104
August-23	0	2	2	2	4	7	13	25	61	116
<b>NET CHGE</b>	0	0	0	0	-1	-1	0	0	14	12
Limited Reserves										<b>\$14,691</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$0	\$63,766	\$2,279	\$519,998	\$598,290	\$167,026	\$34,061	\$234,724	\$73,223	\$1,693,367
August-23	\$0	\$63,766	\$2,279	\$517,042	\$595,486	\$162,760	\$33,074	\$234,724	\$95,005	\$1,704,135
<b>NET CHGE</b>	\$0	\$0	\$0	(\$2,956)	(\$2,804)	(\$4,267)	(\$987)	\$0	\$21,781	\$10,768
Ltd Incurred	\$485,129	\$531,570	\$141,800	\$609,476	\$723,652	\$210,429	\$49,685	\$245,142	\$245,142	\$3,242,026
<b>COVERAGE LINE - AUTO LIABILITY</b>										
<b>CLAIM COUNT - OPEN CLAIMS</b>										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	0	0	0	2	0	0	2	17	13	34
August-23	0	0	0	2	0	0	2	17	15	36
<b>NET CHGE</b>	0	0	0	0	0	0	0	0	2	2
Limited Reserves										<b>\$17,436</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$0	\$0	\$0	\$379,315	\$0	\$0	\$101,373	\$105,310	\$27,500	\$613,497
August-23	\$0	\$0	\$0	\$379,315	\$0	\$0	\$101,373	\$105,310	\$41,711	\$627,708
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,211	\$14,211
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$432,395	\$40,015	\$40,094	\$151,934	\$140,346	\$140,346	\$1,095,100
<b>COVERAGE LINE - WORKERS COMP.</b>										
<b>CLAIM COUNT - OPEN CLAIMS</b>										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	13	16	19	14	25	41	76	110	122	436
August-23	13	14	19	13	25	37	72	105	124	422
<b>NET CHGE</b>	0	-2	0	-1	0	-4	-4	-5	2	-14
Limited Reserves										<b>\$28,911</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$739,908	\$585,057	\$971,983	\$975,813	\$473,057	\$812,070	\$2,816,462	\$2,992,273	\$1,247,733	\$11,614,355
August-23	\$729,861	\$622,555	\$909,096	\$951,088	\$451,531	\$680,339	\$2,787,421	\$3,565,226	\$1,503,250	\$12,200,367
<b>NET CHGE</b>	(\$10,047)	\$37,497	(\$62,887)	(\$24,725)	(\$21,525)	(\$131,731)	(\$29,041)	\$572,953	\$255,518	\$586,011
Ltd Incurred	\$5,664,896	\$4,468,048	\$5,332,007	\$4,582,763	\$3,464,934	\$3,630,140	\$5,929,878	\$5,556,603	\$5,556,603	\$44,185,872
<b>TOTAL ALL LINES COMBINED</b>										
<b>CLAIM COUNT - OPEN CLAIMS</b>										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	13	18	21	18	31	56	110	169	227	663
August-23	13	16	21	17	30	51	104	160	256	668
<b>NET CHGE</b>	0	-2	0	-1	-1	-5	-6	-9	29	5
Limited Reserves										<b>\$22,517</b>
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$739,908	\$648,824	\$974,262	\$1,875,126	\$1,071,347	\$979,104	\$2,956,052	\$3,619,470	\$1,636,413	\$14,500,506
August-23	\$729,861	\$686,321	\$911,375	\$1,847,445	\$1,047,018	\$843,106	\$2,925,697	\$4,079,653	\$1,971,099	\$15,041,575
<b>NET CHGE</b>	(\$10,047)	\$37,497	(\$62,887)	(\$27,681)	(\$24,329)	(\$135,998)	(\$30,356)	\$460,183	\$334,686	\$541,069
Ltd Incurred	\$6,228,713	\$5,410,697	\$5,759,735	\$5,687,599	\$4,388,741	\$4,416,368	\$6,622,740	\$6,450,171	\$5,942,105	\$50,906,867

**RESOLUTION NO. 22-23**

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

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

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

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

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001193			
001193	QUALCARE, INC.	WORKERS COMP ADMIN Q4 2023	54,621.00
			<b>54,621.00</b>
001194			
001194	QUAL-LYNX	CLAIMS ADJUSTING SERVICES Q4 2023	77,393.75
			<b>77,393.75</b>
001195			
001195	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	0.63
001195	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR - 4TH QTR 2023	32,473.00
001195	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/23	4.20
			<b>32,477.83</b>
001196			
001196	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 4TH QTR 2023	2,415.75
			<b>2,415.75</b>
001197			
001197	CHANDRA ANDERSON	SECRETARY - 4TH QTR 2023	1,275.00
			<b>1,275.00</b>
001198			
001198	HSING-YI CHOU	TREASURER SERVICES - 4TH QTR 2023	750.00
			<b>750.00</b>
001199			
001199	BROWN & BROWN METRO, LLC	RMC - 4TH QTR 2023	30,000.00
			<b>30,000.00</b>
		<b>Total Payments FY 2023</b>	<b>198,933.33</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>198,933.33</b>

\_\_\_\_\_  
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: October 6, 2023  
 DATE OF MEETING: October 13, 2023

### ACIC SERVICE TEAM

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

September - October 2023

### RISK CONTROL ACTIVITIES

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

- **September 8:** Attended the ACIC meeting.
- **September 8:** Attended the ACIC Claims Committee meeting.
- **September 21:** Attended the ACIC Safety Committee meeting.
- **September 22:** Attended a Client Meeting at ACIC - DPW / Hammonton Yard to discuss ELDT Program.

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

- **October 13:** Plan to attend the ACIC meeting.
- **October 13:** Plan to attend the ACIC Claims Committee meeting.

#### SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Arc Flash Best Practices – September 12.
- NJCE JIF: Safety Recalls Alert – Generators, Lawn Mower Engines, Chain Saw – September 18.
- NJCE JIF - JAM SD Bulletin: Post Storm Clean-Up & Recovery Operations – Best Practices – September 21.
- NJCE JIF - JAM SD Message: 2024 Department of Homeland Security Threat Assessment – September 26.
- NJCE JIF - JAM SD Bulletin: Ladder Safety Best Practices – October 4.
- NJCE JIF: JAM LE Risk Analysis - Police Licensing Risk Analysis Update – October 5.

### ***NJCE LIVE SAFETY TRAINING***

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos).

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

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

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

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

### ***NJCE LEADERSHIP ACADEMY***

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

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

- December 1-22, 2023 (Program Start Date: January 1, 2024)

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

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

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



**New NJCE Learning Management System (LMS)**

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

**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.**

### October thru December 2023 Safety Training Schedule Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
10/2/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
10/2/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
10/3/23	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
10/3/23	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
10/3/23	<a href="#">Dealing with Difficult People</a>	1:00 - 2:30 pm
10/4/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/4/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
10/4/23	<a href="#">Introduction to Management Skills</a>	1:00 - 3:00 pm
10/5/23	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/5/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
10/5/23	<a href="#">Chainsaw Safety</a>	11:30 - 12:30 pm
10/6/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	7:30 - 9:30 am
10/6/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/6/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
10/9/23	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
10/10/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
10/10/23	<a href="#">Disaster Management</a>	1:00 - 2:30 pm
10/10/23	<a href="#">The Power of Collaboration (IIF 101) (Camden Co.)*</a>	9:00 - 1:00 pm
10/11/23	<a href="#">Heavy Equipment Safety: General Safety</a>	7:30 - 9:30 am
10/11/23	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
10/11/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/12/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
10/12/23	<a href="#">Bloodborne Pathogens</a>	9:30 - 10:30 am
10/12/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/13/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
10/13/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/16/23	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/16/23	<a href="#">Special Event Management</a>	9:00 - 11:00 am
10/16/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
10/16/23	<a href="#">Ethics for NJ Local Government Employees</a>	10:00 - 12:00 pm

10/17/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry (Ocean Co.)*</a>	8:30 - 11:30 am
10/17/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring (Ocean Co.)*</a>	8:30 - 12:30 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Ocean Co.)*</a>	8:30 - 12:30 pm
10/17/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety (Ocean Co.)*</a>	8:30 - 12:30 pm
10/18/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/18/23	<a href="#">Bloodborne Pathogens Administrator Training</a>	9:00 - 11:00 am
10/18/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/19/23	<a href="#">MSI-NJCE Expo 2023: Practical Leadership - 21 Irrefutable Laws (Ocean Co.)*</a>	9:00 - 12:00 pm
10/19/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
10/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
10/23/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
10/23/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/23/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
10/24/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
10/24/23	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/24/23	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
10/24/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 3:00 pm
10/25/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
10/25/23	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
10/25/23	<a href="#">Asbestos Awareness</a>	11:00 - 1:00 pm
10/25/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/26/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/26/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
10/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
10/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
10/30/23	<a href="#">Microlearning Theory and Practice</a>	8:30 - 10:30 am
10/30/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
10/30/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
10/31/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/31/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/31/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/1/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am
11/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
11/1/23	<a href="#">The Power of Collaboration (JIF 101)</a>	9:00 - 1:00 pm
11/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
11/2/23	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
11/2/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/3/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
11/3/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/3/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
11/6/23	<a href="#">Snow Plow/Snow Removal Safety</a>	9:30 - 11:30 am
11/6/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
11/7/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/7/23	<a href="#">Hearing Conservation</a>	7:30 - 8:30 am
11/7/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/7/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/8/23	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
11/8/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
11/8/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am

11/8/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
11/8/23	<a href="#">Introduction to Communication Skills</a>	1:00 - 3:00 pm
11/9/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
11/9/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
11/9/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/9/23	<a href="#">Bloodborne Pathogens and Hazard Communication/RTK for Fire &amp; EMS Agencies-Evening</a>	7:00 - 9:00 pm
11/13/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
11/13/23	<a href="#">Flagger Skills and Safety</a>	9:00 - 10:00 am
11/13/23	<a href="#">Fire Safety</a>	10:30 - 11:30 am
11/17/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:00 am
11/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:30 - 12:00 pm
11/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/20/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
11/20/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
11/20/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/21/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
11/21/23	<a href="#">Housing Authority Sensibility</a>	9:00 - 12:00 pm
11/21/23	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/28/23	<a href="#">Chainsaw Safety</a>	7:30 - 8:30 am
11/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:00 - 11:00 am
11/28/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
11/28/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/29/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
11/29/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
11/29/23	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
11/29/23	<a href="#">Shop and Tool Safety</a>	1:00 - 2:00 pm
11/30/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
11/30/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
11/30/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
12/1/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
12/1/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
12/1/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
12/4/23	<a href="#">Heavy Equipment Safety: General Safety</a>	7:30 - 9:30 am
12/4/23	<a href="#">Chainsaw Safety</a>	10:30 - 11:30 am
12/4/23	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
12/5/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/5/23	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
12/5/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
12/6/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
12/6/23	<a href="#">CDL: Drivers' Safety Regulations</a>	11:00 - 1:00 pm
12/6/23	<a href="#">Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
12/6/23	<a href="#">Introduction to Understanding Conflict</a>	1:00 - 3:00 pm
12/7/23	<a href="#">Accident Investigation</a>	8:30 - 10:30 am
12/7/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
12/8/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
12/8/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/8/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
12/11/23	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/11/23	<a href="#">Indoor Air Quality Designated Person Training</a>	9:00 - 10:00 am

12/11/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
12/11/23	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
12/11/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/12/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/13/23	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 11:30 am

**Zoom Safety Training Guidelines:**

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

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

**Zoom Training Registration:**

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



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

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	238	\$514,363.93	\$116,875.77	\$397,488.16	77%	98%
FEBRUARY	323	\$390,754.14	\$120,068.29	\$270,685.85	69%	96%
MARCH	284	\$276,511.76	\$97,139.68	\$179,372.08	65%	96%
APRIL	215	\$349,416.76	\$118,628.84	\$230,787.92	66%	81%
MAY	497	\$695,638.06	\$224,310.88	\$471,327.18	68%	94%
JUNE	343	\$572,753.71	\$165,231.18	\$407,522.53	71%	90%
JULY	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						
NOVEMBER						
DECEMBER						
<b>Grand Total</b>	<b>3211</b>	<b>\$4,460,659.68</b>	<b>\$1,401,573.25</b>	<b>\$3,059,086.43</b>	<b>69%</b>	<b>88%</b>

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	285	\$575,076.55	\$168,875.14	\$406,201.41	71%	93%
FEBRUARY	354	\$478,324.86	\$127,018.16	\$351,306.70	73%	97%
MARCH	367	\$366,715.33	\$140,353.26	\$226,362.07	62%	96%
APRIL	285	\$369,060.16	\$117,674.14	\$251,386.02	68%	81%
MAY	416	\$456,815.47	\$121,958.79	\$334,856.68	73%	98%
JUNE	468	\$880,051.28	\$263,022.18	\$617,029.10	70%	99%
JULY	247	\$276,992.78	\$76,049.89	\$200,942.89	73%	99%
AUGUST	315	\$602,397.28	\$230,181.07	\$372,216.21	62%	75%
SEPTEMBER	346	\$390,013.36	\$126,085.68	\$263,927.68	68%	94%
OCTOBER	350	\$607,632.63	\$186,755.26	\$420,877.37	69%	93%
NOVEMBER	377	\$354,401.08	\$120,345.48	\$234,055.60	66%	95%
DECEMBER	324	\$448,960.24	\$152,379.64	\$296,580.60	66%	82%
<b>Grand Total</b>	<b>4114</b>	<b>\$5,806,441.02</b>	<b>\$1,830,698.69</b>	<b>\$3,975,742.33</b>	<b>68%</b>	<b>93%</b>



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

**COUNTY OF ATLANTIC**

2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	196	\$472,237.13	\$107,266.05	\$364,971.08	77%	98%	JANUARY	196	\$534,305.55	\$153,759.64	\$380,543.91	71%	93%
FEBRUARY	264	\$353,284.83	\$108,863.91	\$224,420.92	67%	91%	FEBRUARY	266	\$429,378.91	\$108,332.83	\$321,046.08	75%	98%
MARCH	237	\$245,565.20	\$83,746.00	\$161,819.20	66%	94%	MARCH	265	\$298,098.67	\$115,366.38	\$182,732.29	61%	96%
APRIL	175	\$314,270.68	\$102,372.59	\$211,898.09	67%	83%	APRIL	234	\$226,907.58	\$70,513.00	\$156,394.58	69%	90%
MAY	366	\$575,564.56	\$188,207.72	\$387,356.84	67%	96%	MAY	315	\$375,003.89	\$87,229.60	\$287,774.29	77%	98%
JUNE	267	\$233,777.20	\$84,130.87	\$149,646.33	64%	96%	JUNE	351	\$499,954.35	\$152,046.94	\$347,907.41	70%	99%
JULY	219	\$213,295.89	\$67,095.18	\$146,200.71	69%	97%	JULY	182	\$212,486.27	\$56,666.77	\$155,819.50	73%	99%
AUGUST	271	\$310,466.28	\$99,763.80	\$210,702.48	68%	98%	AUGUST	228	\$418,717.03	\$187,525.87	\$231,191.16	55%	64%
SEPTEMBER	456	\$698,113.26	\$241,868.06	\$456,245.20	65%	59%	SEPTEMBER	228	\$260,809.62	\$78,565.18	\$182,244.44	70%	93%
OCTOBER							OCTOBER	245	\$486,605.22	\$156,823.76	\$329,781.46	68%	97%
NOVEMBER							NOVEMBER	285	\$242,177.87	\$83,035.80	\$159,142.07	66%	93%
DECEMBER							DECEMBER	239	\$400,207.35	\$132,303.53	\$267,903.82	67%	81%
<b>Grand Total</b>	<b>2451</b>	<b>\$3,396,575.03</b>	<b>\$1,083,314.18</b>	<b>\$2,313,260.85</b>	<b>68%</b>	<b>87%</b>	<b>Grand Total</b>	<b>3034</b>	<b>\$4,384,650.31</b>	<b>\$1,382,169.30</b>	<b>\$3,002,481.01</b>	<b>68%</b>	<b>92%</b>

**UTILITY AUTHORITY**

2023	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate	2022	Bill Count	Billed	Approved	Savings	% Savings	PPO Penetration Rate
JANUARY	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%	JANUARY	69	\$40,773.00	\$15,115.50	\$25,657.50	63%	97%
FEBRUARY	59	\$57,469.31	\$11,204.38	\$46,264.93	81%	100%	FEBRUARY	88	\$48,945.95	\$18,685.33	\$30,260.62	62%	95%
MARCH	47	\$30,946.56	\$18,393.68	\$17,552.88	57%	88%	MARCH	102	\$68,816.66	\$24,986.88	\$43,829.78	64%	97%
APRIL	40	\$35,146.08	\$16,256.25	\$18,889.83	54%	61%	APRIL	51	\$142,152.58	\$47,161.14	\$94,991.44	67%	98%
MAY	131	\$120,073.50	\$36,103.16	\$83,970.34	70%	85%	MAY	101	\$81,811.58	\$34,729.19	\$47,082.39	58%	100%
JUNE	76	\$338,976.51	\$81,100.31	\$257,876.20	76%	86%	JUNE	115	\$379,655.93	\$110,654.43	\$269,001.50	71%	99%
JULY	83	\$52,514.60	\$21,006.58	\$31,508.02	60%	99%	JULY	65	\$64,506.51	\$19,383.12	\$45,123.39	70%	99%
AUGUST	119	\$89,907.32	\$32,546.49	\$57,355.33	64%	83%	AUGUST	86	\$183,541.25	\$42,552.43	\$140,988.82	77%	99%
SEPTEMBER	163	\$296,929.47	\$97,038.50	\$199,890.97	67%	98%	SEPTEMBER	118	\$129,203.74	\$47,520.50	\$81,683.24	63%	97%
OCTOBER							OCTOBER	105	\$121,027.41	\$29,931.50	\$91,095.91	75%	99%
NOVEMBER							NOVEMBER	92	\$112,223.21	\$37,309.68	\$74,913.53	67%	99%
DECEMBER							DECEMBER	85	\$48,752.89	\$20,076.11	\$28,676.78	59%	92%
<b>Grand Total</b>	<b>760</b>	<b>\$1,064,090.65</b>	<b>\$318,259.07</b>	<b>\$745,825.58</b>	<b>71%</b>	<b>91%</b>	<b>Grand Total</b>	<b>1077</b>	<b>\$1,421,210.71</b>	<b>\$448,105.81</b>	<b>\$973,104.90</b>	<b>68%</b>	<b>99%</b>

**IMPROVEMENT AUTHORITY**

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



ATLANTIC COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS  
1/1/2023 - 9/30/2023

COUNTY OF ATLANTIC, UTILITY AUTHORITY AND IMPROVEMENT AUTHORITY COMBINED		
	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$127,913.40	Hospital
SHORE MEDICAL CENTER	\$84,077.75	Hospital
ORTHONJ, LLC	\$74,918.96	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	\$68,058.11	Diagnostic Radiology
SOUTH JERSEY REHAB & SPINE INC	\$64,415.94	Physical Medicine & Rehab
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	\$61,540.46	Hospital
LALL ORTHOPEDICS LLC	\$56,000.00	Orthopedic Surgery
SHORE AMBULATORY SURGICAL CTR, LLC	\$53,400.75	Ambulatory Surgery Center
ATLANTICARE PHYSICIAN GROUP P A	\$48,014.99	Multi Specialty
SURGICAL CENTER OF SOUTH JERSEY	\$44,630.01	Ambulatory Surgery Center
<b>Grand Total</b>	<b>\$682,970.37</b>	
COUNTY OF ATLANTIC		
	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$108,010.05	Hospital
SHORE MEDICAL CENTER	\$82,781.30	Hospital
ORTHONJ, LLC	\$61,873.75	Orthopedic Surgery
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	\$61,540.46	Hospital
LALL ORTHOPEDICS LLC	\$56,000.00	Orthopedic Surgery
SHORE AMBULATORY SURGICAL CTR, LLC	\$53,400.75	Ambulatory Surgery Center
ONE CALL CARE DIAGNOSTICS	\$46,202.73	Diagnostic Radiology
SOUTH JERSEY REHAB & SPINE INC	\$42,919.66	Physical Medicine & Rehab
ATLANTICARE PHYSICIAN GROUP P A	\$35,694.19	Multi Specialty
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	\$32,280.00	Physical Therapy
<b>Grand Total</b>	<b>\$580,702.89</b>	
UTILITY AUTHORITY		
	APPROVED	SPECIALTY
COOPER HEALTH SYSTEMS	\$22,995.75	Hospital
SURGICAL CENTER OF SOUTH JERSEY	\$22,880.00	Ambulatory Surgery Center
COASTAL SPINE, PC.	\$22,444.66	Neurosurgery
NEUROPHYSIOLOGIC INTERPRETIVE	\$22,400.00	Other
ONE CALL CARE DIAGNOSTICS	\$21,855.38	Diagnostic Radiology
SOUTH JERSEY REHAB & SPINE INC	\$21,496.28	Physical Medicine & Rehab
ATLANTICARE REGIONAL MEDICAL CENTER	\$19,903.35	Hospital
ORTHONJ, LLC	\$13,045.21	Orthopedic Surgery
ATLANTICARE PHYSICIAN GROUP P A	\$12,320.80	Multi Specialty
HOME CARE CONNECT LLC	\$10,769.07	Durable Medical Equipment
<b>Grand Total</b>	<b>\$190,110.50</b>	



ATLANTIC COUNTY INSURANCE COMMISSION  
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED  
1/1/2023 – 9/30/2023

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	IMPROVEMENT AUTHORITY	Grand Total
INDEMNITY	54	21	0	75
MEDICAL ONLY	83	46	0	129
REPORT ONLY-WC	83	1	1	85
<b>Grand Total</b>	<b>220</b>	<b>68</b>	<b>1</b>	<b>289</b>

COVID-19 CLAIMS REPORTED  
1/1/2023 – 9/30/2023

	COUNTY OF ATLANTIC	Grand Total
INDEMNITY	1	1
<b>Grand Total</b>	<b>1</b>	<b>1</b>





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

**OVERALL ACCOUNT RESPONSIBILITY**

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

<b>Kimberly DeLaurentis</b> WC Supervisor	Ph: 609-833-2912 Fax: 609-601-3196	kimberly.delaurentis@qual-lynx.com
<b>Katie Perry</b> WC Assistant Supervisor	Ph: 609-833-9218 Fax: 609-601-3196	kathleen.perry@qual-lynx.com
<b>Eric Bell</b> WC Lost Time Adjuster	Ph: 609-913-9020 x.39020 Fax: 609-601-3196	eric.bell@qual-lynx.com
<b>Cynthia DiPasquale</b> WC Lost Time/Medical Only Adjuster	Ph: 609-833-9346 Fax: 609-601-3196	cynthia.dipasquale@qual-lynx.com

**LIABILITY**

<b>Karen Berenato</b> Liability Supervisor	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
<b>Susan Lovett</b> Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
<b>Shelini Parikh</b> Liability Senior Claim Analyst	Ph: 609-277-1809 Fax: 609-601-3173	shelini.parikh@qual-lynx.com
<b>Brian Foster</b> Liability Senior Claim Analyst	Ph: 732-352-9729 Fax: 609-601-3173	brian.foster@qual-lynx.com
<b>Donna Crosson</b> Liability Adjuster	Ph: 609-833-2203 Fax: 855-816-3496	donna.crosson@qual-lynx.com

**PROPERTY**

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



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

**WORKERS' COMPENSATION MANAGED CARE**

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

<b>Kelly Roth</b> Nurse Case Manager	Ph: 877-822-9368 x. 22289	kelly.roth@qual-lynx.com
<b>Wendie Szamreta</b> Nurse Case Manager	Ph: 877-822-9368 x. 22344	wendie.szamreta@qual-lynx.com
<b>Eva Taganile</b> Nurse Case Manager	Ph: 877-822-9368 x. 22278	eva.taganile@qual-lynx.com
<b>Stephanie Dionisio</b> Nurse Case Manager Supervisor	Ph: 609-833-9404 Cell: 609-968-4512	stephanie.dionisio@qual-lynx.com

**SENIOR MANAGEMENT**

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

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



**Atlantic County Insurance Commission**  
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: October 13, 2023

Brown & Brown Contacts

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

Activities since September 8, 2023:

1. Claims Review/Updates from Qual Lynx
2. Finalized & Submitted Underwriting Updates in Origami & Broker Buddha
3. Participate in Internal Safety Committee Meeting – 9/27/23
4. Submitted RMC RFQ for consideration
5. Reviewed numerous insurance requirements/Certificate Reviews
6. Reviewed numerous Law Enforcement and Safety Bulletins provided by Natalie Dougherty, Sr. Administrative Coordinator from JA Montgomery for the NJCEL JIF

**APPENDIX I**  
***MEETING MINUTES***

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ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 8, 2023 at 11:06 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Karen Read, PERMA Risk Management Services  
Chandra Anderson, Atlantic County  
Dennis Skalkowski, Bowman & Company (by phone)

September 8, 2023

Atlantic County Insurance Commission OPEN Minutes

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

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

**CORRESPONDENCE:** None.

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

The 2022 audit report was presented this past Tuesday by Bowman & Company with a good question and answer session. Dennis Skalkowski is on the phone for any follow up questions. There were no questions. Mr. Stokes thanked Bowman & Company for their professionalism and assistance.

**MOTION TO APPROVE RESOLUTION 19-23 CERTIFICATION OF THE ANNUAL  
AUDIT REPORT FOR THE PERIOD ENDING DECEMBER 1, 2022.**

**Motion: Commissioner Woods  
Second: Commissioner Edmunds  
Vote: 5 Ayes**

**CERTIFICATES OF INSURANCE:** There were 24 certificates issued from June to August of 2023.

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

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

The RFQ's for professional services of the actuary, auditor, and defense panel have been posted and advertised. Proposals are due on October 4, 2023. The RFP's for professional services of Executive Director, Risk Management Consultant, and Claims Administration and Managed Care are also posted and advertised. Proposals are due on September 29, 2023.

The membership in the CEL for the County is up for renewal and is on the Board of County Commissioners' agenda for September 19, 2023. Karen Read provided sample resolutions. Mr. Stokes requested the approved resolution be provided as soon as it is available.

The CEL is next scheduled to meet on September 27, 2023.

We are well into the 2024 renewal and Bob Gemmell reported that the renewal applications have been completed for all three member entities. Mr. Stokes commented the payroll audit is almost complete by Bowman & Company.

The actuary's second quarter report hit our Fund's June financial fast track report and resulted in a \$1.1 million swing with a deficit of \$3.7 million, and cash on hand in the amount of \$4.8 million. Mr. Stokes commented that assessment bills will be coming in which will add to the cash on hand.

The CEL's financial fast track report for May reports a surplus of \$13.7 million and over \$28 million in cash.

The claims activity report has 12 more open claims for June and 26 more open claims for July, which includes 10 workers' comp claims and 13 GL claims. Mr. Stokes asked Kathy Kissane to review the GL claims for any trends.

Best Practices is coming up in October. Jennifer Davis reported that they are working on finalizing the program which will be held virtually because there is better attendance.

**CLAIMS SERVICES:** Jennifer Davis had nothing new to report.

**TREASURER:** Bonnie Lindaw presented the Treasurer's report. Resolution 20-23 is the September Bills List with one payment to BH Media in the amount of \$93.60 for advertising from fund year 2023.

The bank reconciliations show the Insurance Commission's admin account has a balance of \$11,282,569.98. Interest earned is \$150,500. The general liability account has outstanding checks in the amount of \$106,823.85, with interest earned of \$609. The workers' compensation account has outstanding checks in the amount of \$332,182.45, with interest earned of \$3,743.66.

**MOTION TO APPROVE RESOLUTION 20-23 THE SEPTEMBER BILLS LIST.**

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

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery appeared by phone and presented the safety report for July through August 2023. All training through October 31, 2023 have been listed on the website NJCE.org under the safety tab. The media library and online streaming services were converted to the new Learning Management System.

They continue working on their First Amendment Auditor training and distributing it to all members. Mr. Prince thanked Fund Attorney Jim Ferguson for drafting the sample Ordinance, which has been beneficial to others.

The next safety committee meeting is on September 21, 2023. The agenda will go out next week after consulting with the Chair for additional topics.

Mr. Prince provided an update on the Munich Re safety grant. There have been a variety of submissions from most members. The submissions will be reviewed next week at the grant review meeting and awards will be made and announced upon completion of the meeting.

The next CEL safety committee meeting is on September 11, 2023 and agendas will be sent out beforehand. The meeting will cover the new entry level driver CDL rules. The NJMVC provided a seminar which will simplify the process for potential CDL applicants going forward and reviews the changes to the Sections 11 and 12 of the NJ Motor Vehicle Code.

Commissioner Robbins commented with regard to the First Amendment Auditors, that Jim Ferguson assisted with drafting the Ordinance, signs have been posted throughout the County, and training was

provided for County department heads, division directors, key managers, and some of the front line staff. Ret. Chief Keith Hummell presented the training and he was an excellent trainer and speaker.

**MANAGED CARE – QUAL-LYNX:** Karen Beatty presented the claims services report. The cumulative savings reports show that for July and August we had 67% savings each month. Year to date our average is 69% savings. There was 93% network penetration rate. The intake reporting shows for the year there are 256 claims: 193 for the County, 62 for the ACUA and 1 for the ACIA, with still only one COVID-19 claim.

**CLAIMS SERVICES – QUAL-LYNX:** Kathy Kissane reported the Claims Committee met prior to the Commission meeting, reviewed 18 PARS, and answered questions that were presented. One PAR will be amended to increase medical. 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 18 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF SEPTEMBER 8, 2023.**

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

**RISK MANAGER’S REPORT:** Bob Gemmell presented the Risk Management report. The report covers all risk management activities for July through August. The renewal process has been completed for all member entities through the Origami system and Broker Buddha. The fill-in button on Broker Buddha for the previous year’s information was very helpful.

Commissioner Woods commented the safety assessment for the Criminal Courthouse from Zurich will be reviewed and discussed as to options for remediation. Most likely it will be included with a capital improvement within a reasonable amount of time.

Commissioner Kessler confirmed the property values used for the renewals were based on this year’s appraisals.

**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 October 13, 2023 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

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

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



## **APPENDIX II**



# Updated Online Claim Reporting System

Presented by Qual-Lynx

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# User Online Claim Reporting Forms

Qual-Lynx has four Digital Online Claim Reporting Forms

- Workers' Compensation (WC)
- General Liability (GL)
- Automobile Liability (AL)
- Property (PR)

# Member User Account Setup

To create a user account for your member entity, complete the attached form with the following information and email it to [digitalsupport@qual-lynx.com](mailto:digitalsupport@qual-lynx.com).

- Name of Member Entity
- Name of Employee Reporting Claims
- Employee Job Title
- Employee Email Address
- Employee Phone Number

# Member Login Credentials

- Qual-Lynx will create the security profile for the reporting member employee.
- A confirmation email will be sent to user from [do-not-reply@ventivtech.com](mailto:do-not-reply@ventivtech.com) with subject 'Your Ventiv Digital Account' that will provide the user login credentials.
- Once the claim reporting form for the specified line of coverage (i.e., WC, GL, AL, PR) has been created for the user account, an email will be sent from [do-not-reply@ventivtech.com](mailto:do-not-reply@ventivtech.com) with subject 'Your Ventiv Digital Account' stating that a new task has been assigned.
- A user will receive an email for each line of coverage. These emails are notification only that the claim reporting forms are available to begin utilizing.

# Introduction

- Each line of coverage Online Claim Reporting form contains a survey style questionnaire that easily captures information for the user/preparer entering the information.
- Digital is directly integrated with our Claims Enterprise system.
  - Claim data submitted through Digital will immediately create a claim number in our Claims Enterprise database.
- Preparer of the Digital form will receive a confirmation email promptly.
  - Email will include a PDF document of all information submitted in Digital.
  - Email will include the claim number from Claims Enterprise.

# Workers' Compensation Form

- Employee Information
- Employment Information
- Incident Information
- Initial Treatment
- Witness and Attachment Information
- Insured Contact Information



## WC FORM

EMPLOYEE INFORMATION PAGE

WC FORM

### Employee Information

**First Name**

Enter text response

Please fill out the missing field.

**Last Name**

Enter text response

Please fill out the missing field.

**Phone Number**

999 999 9999

**Email**

Enter text response

**Date of Birth**

Enter (yyyy-MM-dd)



**Social Security Number**

### ## ####



**Address**

Enter text response

**City**

Enter text response

**State**

Select...

**Zip Code**

99999

**Gender**

Select...

**Martial Status**

Select...

**Occupation Title**

Enter text response

**Department**

Enter text response

**Employment Status**

Select...








## Employment Information

 **Date and time of the injury**

Enter (yyyy-MM-dd hh:mm a) 

Please fill out the missing field.

Hire Date

Enter (yyyy-MM-dd) 

Full pay for day of injury?

Yes

No

Wage

Enter numeric response

Per

Select...

# Days Worked/Week

Enter numeric response



### Incident Information

Did salary continue?

- Yes
- No

Time Employee Began Work

Enter or choose a time

Last Date Worked

Enter (yyyy-MM-dd)

Date Employer Notified

Enter (yyyy-MM-dd)

Date Disability Began

Enter (yyyy-MM-dd)

Type of Injury/Illness

Enter text response

**! Nature of Injury**

Select...

**! Cause of Injury**

Select...

Primary Body Part

Select...

Add Body Part

Add New Record

**! Did incident occur on employer's premises?**

- Yes
- No

**! Jurisdiction state**

Select...

Department or Location where accident or illness exposure occurred

Enter text response

Equipment, materials or chemical employee was using at time of incident

Enter text response

Specific activity the employee was engaged in when incident occurred

Enter text response





How did the incident occur? Describe the sequence of events.

Enter text response

Date Returned to Work

Enter (yyyy-MM-dd)



If Fatal, Date of Death

Enter (yyyy-MM-dd)



Were safeguards or safety equipment provided?

Enter text response

Were safeguards used?

Enter text response



Initial Treatment

Initial Physician

Address- Initial

City- Initial

State- Initial

Zip Code - Initial

Hospital





### WC FORM

ATTACHMENT AND WITNESS INFORMATION

WC FORM

#### Add Witness

+ Add New Record

#### Add Attachment

+ Add New Record



### WITNESS FORM- WC

WITNESS INFORMATION

First Name

Enter text response

Last Name

Enter text response

Phone

999 999 9999



### ATTACHMENTS

ATTACHMENTS

Upload Documents

CHOOSE A FILE +

Choose a file to Upload

File Description

Enter text response





**WC FORM**  
CLAIMANT QUESTIONS  
WC FORM

Teacher Salary Type

Enter text response

Is Employee Per Diem

Yes

No

Dominant Hand

Enter text response

Child Involved

Yes

No

Previous Medical Condition

Enter text response

Previous Workers' Comp Injury

Enter text response

Primary Care Physician

Enter text response

Treatment Directed By

Enter text response

Initial Treatment Date

Enter (yyyy-MM-dd)



Does employee have or require a CDL?

Enter text response





## WC FORM

INSURED CONTACT INFORMATION

WC FORM

Preparer's Name

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Date

Enter (yyyy-MM-dd)



Insured Contact Name

Enter text response

Insured Contact Phone Number

999 999 9999

Insured Contact Email

Enter text response

Comments (For example, Is there any additional information you can provide to assist with the handling and investigation of this claim?)

Enter text response

Please add the email address for an additional recipient



Enter text response



I attest that this information is true, accurate, and complete to the best of my knowledge





## DIGITAL ONLINE CLAIM REPORTING MEMBER USER ACCOUNT SETUP

Kindly complete the below information and email to Qual-Lynx at

[digitalsupport@qual-lynx.com](mailto:digitalsupport@qual-lynx.com).

COMMISSION \_\_\_\_\_

MEMBER ENTITY \_\_\_\_\_

NAME OF EMPLOYEE REPORTING CLAIMS \_\_\_\_\_

EMPLOYEE JOB TITLE \_\_\_\_\_

EMPLOYEE EMAIL ADDRESS \_\_\_\_\_

EMPLOYEE PHONE NUMBER \_\_\_\_\_

LINE OF COVERAGE REQUESTED \_\_\_\_\_

i.e., WC (workers' compensation), GL (general liability), AL (automobile liability),  
and PR (property)

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