

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 9, 2020**

MEETING BEING HELD TELEPHONICALLY

CALL IN NUMBER: 929-205-6099

Meeting ID: 948 4794 8059

or

Join Zoom Video Meeting via Computer Link

<https://permainc.zoom.us/j/94847948059>

11:00 AM

The Atlantic County Insurance Commission will conduct its October 9, 2020 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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 11, 2020 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 22-20 – October Bills List..... Page 15
 - Monthly Report..... Verbal

 - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 17

 - MANAGED CARE – Qual Care.....Page 24**

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

 - RMC REPORT – Insurance Agency Inc.....Page 28**

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

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: December 11, 2020**

ATLANTIC COUNTY INSURANCE COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: October 9, 2020

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Issuance Report** – On **Page 3** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the periods of August 1, 2020 to September 1, 2020. There was 1 certificate of insurance issued during this time period.
 - ❑ **Motion to approve the certificate of insurance report**
- ❑ **NJ Counties Excess Joint Insurance Fund (CELJIF)** – The NJCE met on September 24, 2020 via a zoom conference. A summary report of the meeting is included in the agenda on **Pages 4-7**. The next NJCE meeting is scheduled for October 22, 2020 at 9:30 AM.
- ❑ **Financial Fast Track** – Included on **Pages 8-9** of the agenda are the Financial Fast Track reports for June & July for the Insurance Commission. As of **July 31, 2020** the Commission has a statutory surplus of **\$4,615,532**. Line 10 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. ACIC’s equity in the NJCE as of July 31, 2020 is **\$823,341**. The total cash balance is **\$11,558,067**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 10-13)** – Included in the agenda is the Financial Fast Track Report for the CEL for **July**. The report indicates the Fund has a surplus of **\$16,698,018**.
- ❑ **Claims Tracking Report (Page 14)** – Included in the agenda is the Claims Activity Report for August that tracks open claims.
- ❑ **Property Appraisals** – AssetWorks has completed member entity appraisals and has delivered the final property appraisal reports. We would like to thank everyone involved in the process and will have Origami updated to reflect any new values.
- ❑ **2021 Renewal – Underwriting Data Collection** – The Origami System was launched as part of the 2021 Exposure Renewal Process. The 2021 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. We ask that any outstanding items be completed within the next few days. We want to thank everyone involved in uploading the renewal information into the Origami System.

- ❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020. The workshop will be approximately 2.5 to 3 hours.

Topics are the NJCE JIF Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. We ask you to save the date and more information will follow.

- ❑ **2020 New Jersey Association of Counties Conference:** This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th.
- ❑ **NJCE 10TH Year Anniversary:** 2020 marks the 10th anniversary since the Fund’s inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.
- ❑ **Next Meeting** – The next meeting of the Fund will be December 11, 2020.

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 8/1/2020 To 9/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Rd. Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Account #.40155995 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 #.40155995 Equipment List: Amount: Type: Status: VIN/Serial # 1 2019 Isuzu NPR. HD Box Truck Bid awarded, truck delivered Vin# 54DC4W1B7KS808353 1 2019 Ford F-550 Reg Cab Bid awarded, build in process, truck delivery anticipated 1st qtr. 2020 5 2019 4WD Mini Dump Trucks Bid awarded, build in process, delivery of trucks anticipated 1st qtr. 2020 1 Basin Cleaner Vac Truck Truck mounted basin cleaner delivered VIN# 1FVHG3DV7LHLH5878 1 Street Sweeper 2019 Elgin Truck mounted street sweeper, VIN# 1FVACXFE1KHKL0159 Broom Bear/M2 106 delivered 5 Roll Off Trash Containers Received Serial Number for containers: 228820, 228821, 228822, 25yd Metal Roof 228823, 228827	8/20/2020 #2576584	GL AU EX WC OTH
Total # of Holders: 2				



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 24, 2020
To: Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. 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, 2019 Audit: Executive Director reported the Auditor presented at draft financial audit at the June meeting; the draft audit and an extension to file the final audit was submitted to DOBI and DCA following the June meeting. Fund Auditor submitted a final financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor concluded the review by stating there were no recommendations or findings. 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.

Executive Director reported on the following:

Competitive Contracts, Services and Training:

Learning Management System Competitive Contract Request for Proposals (CCRFP):

In February the Board adopted a resolution to initiate procurement of a Learning Management System, which is an online platform to track instructor-led and online training programs dedicated for NJCE JIF members. Responses to the initial CCRFP were due on April 2nd, but was cancelled due to the pandemic. A second CCRFP was set for June 16th; responses were rejected due to material terms and the Board agreed with the recommendation to re-advertise. A third CCRFP #20-28 was issued with a response date of August 20th; the Sub-Committee comprised of Commissioners Kessler, Sheehan and Shea met and reviewed submissions from three (3) vendors. Sub-Committee noted the proposal amounts of each vendor exceeded the allocated budget for this service. Executive Director reported the committee's recommendation is to reject all proposals on that basis; the Board of Fund Commissioners adopted a resolution noting that action.

Executive Director stated the Learning Management System is a unique product and reported the sub-committee recommendation that it be arranged and contracted directly by J.A. Montgomery on behalf of the Fund. This approach would be similar to the one previously authorized by the Board for PERMA to contract directly with Origami for RMIS platform.

The Board of Fund Commissioners agreed with the recommendation and authorized J.A. Montgomery to pursue a 3rd party arrangement directly with a vendor to provide a Learning Management System dedicated to NJCE JIF members.

Actuary Services – Payment in Equity: Executive Director reported The Actuarial Advantage provided services in Fund Year 2019; however, inadvertently a contract was not in place. The Board of Fund Commissioners adopted a resolution authorizing payment in equity to the firm in the amount of \$22,522.00 for services provided in Fund Year 2019.

BRIT Safety Grant: Executive Director reported the current deadline to submit reimbursement of applicable safety-related items reimbursed at 50% of the cost is September 30th. Glenn Prince of J.A. Montgomery and the BRIT Grant sub-committee submitted a deadline extension request of October 31st to allow additional applicable reimbursements; the Board of Fund Commissioners approved the recommendation to extend the deadline.

Training Webinars: Executive Director reported the MEL Safety Institute in-classroom training was made available to our member counties this past year. In March, instructor-led training was suspended due to the pandemic and J.A. Montgomery successfully transitioned a majority of these training sessions to interactive webinars, which resulted in a significant increase in attendance by our NJCE County membership.

Executive Director reported County membership accounted for 169 webinar attendees during the months of June, July and August. J.A. Montgomery submitted per trainee and administrative costs for a total of \$6,046 for that period. A recommendation was made that the Fund pay J.A. Montgomery for these services since the costs associated resulted from an unforeseen situation, as well as, amend their contract to document the additional fees to be paid. The additional fees would be applied against the Safety Institute Fund line in the 2020 budget and would not be incurred by County members. Executive Director reported this was discussed with the Fund Attorney and the Fund Treasurer and they concurred with this recommendation. The Board of Fund Commissioners authorized the payment of additional training to J.A. Montgomery in the amount of \$6,046 and authorized an amendment of their contract to reflect additional training fees for June, July and August. J.A. Montgomery will be asked to submit a proposal for additional training costs that extend beyond August 2020 through the balance of their contract.

Workers' Compensation Claims Administration RFP: Executive Director reported the contract for this service with AmeriHealth expired on 7/31/20. AmeriHealth agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September.

Executive Director reported an RFP was issued for re-procurement of these services and responses were due on August 25th. Four (4) responses were received, reviewed and scored by a sub-committee. Fund Attorney reported the sub-committee recommended the contract be awarded to AmeriHealth for Claims Administration Services for a contract period of October 1, 2020 to September 30, 2023. Copies of a resolution authorizing this award were distributed and was adopted by the Board of Fund Commissioners.

Financial Fast Track: Financial Fast Tracks as of July 31st and June 30th were submitted and reflected statutory surplus of \$16.6 and \$16.5 million respectively.

2021 Renewal – Underwriting Data Collection: Last year was the initial launch of Origami, the online platform where members’ exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is currently following up with members to complete the renewal worksheets. A meeting of the sub-committee to review the 2021 budget will be scheduled prior to the October meeting and the 2021 Budget introduction.

Deputy Executive Director reported on the following information items:

Membership Renewal: The Atlantic, Burlington and Cumberland County Insurance Commissions are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents were sent to each County to execute; Burlington and Cumberland have adopted resolutions to renew and Atlantic has a resolution on their October 6th agenda for consideration.

9th Annual Best Practices Workshop – October 29, 2020 Virtual Edition: This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 29, 2020. Topics include the NJCE Renewal Overview and 2021 Objectives, BRIT Safety Grant update and topics evolving around the implications of COVID-19. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks; please save the date and more information will follow.

2020 New Jersey Association of Counties Conference: This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th. NJAC has published details of the workshops on their website www.njac.org.

2020 MEL & MRHIF & NJCE Educational Seminar: This annual seminar originally scheduled for May 1st has been cancelled indefinitely.

NJCE 10th Year Anniversary: 2020 marks the 10th anniversary since the Fund’s inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

Due Diligence: Submitted as part of the agenda was a Regulatory Compliance Checklist as of 9/18/2020 to track contracts, compliance and other Fund business.

Underwriting Manager: A verbal report was submitted of the 2021 renewal noting that negotiation efforts are underway to secure stable rates and limit significant premium increases in what is a “hard” market, the worst since the mid-80’s. Since we are a Joint Insurance Fund, we anticipate that we will fare better than a single insured.

Risk Control: Safety Director submitted a report reflecting the risk control activities from June to October 2020. Safety Director reported the annual BRIT Safety Grant is still available and encouraged members to submit applicable purchases given the extended deadline of October 31st.

WC Claims Administration: AmeriHealth submitted a report showing provider billed amounts, paid amount and net savings as of August 2020.

New Business - Senate 2380 Legislation: On Monday September 14, 2020 Governor Murphy signed S2380 into law, which creates a rebuttable presumption for essential employees that their contraction of the coronavirus is employment related for workers' compensation purposes. Ms. Walcoff of PERMA reported that COVID-19 related claims - including report only for possible exposure, but no virus contraction – have been monitored at the outset of the pandemic. More information and a report will be provided for the next meeting on number of member COVID-19 claims and incurred costs to date.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 22, 2020 at 9:30AM via audio/video.

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	675,332	4,051,995	39,935,904	43,987,899
2. CLAIM EXPENSES				
Paid Claims	261,256	2,469,231	12,646,856	15,116,087
Case Reserves	(58,874)	(385,303)	6,995,737	6,610,434
IBNR	(124,081)	881,378	3,426,169	4,307,547
Discounted Claim Value	28,826	(14,655)	(314,494)	(329,149)
TOTAL CLAIMS	107,127	2,950,651	22,754,268	25,704,919
3. EXPENSES				
Excess Premiums	169,629	1,017,773	9,027,532	10,045,306
Administrative	70,792	424,584	4,155,041	4,579,625
TOTAL EXPENSES	240,420	1,442,357	13,182,574	14,624,931
4. UNDERWRITING PROFIT (1-2-3)	327,785	(341,014)	3,999,063	3,658,049
5. INVESTMENT INCOME	6,069	37,800	103,543	141,343
6. PROFIT (4 + 5)	333,854	(303,214)	4,102,605	3,799,391
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	35,569	35,569
9. DIVIDEND EXPENSE	0	0	(35,569)	(35,569)
10. INVESTMENT IN JOINT VENTURE	0	68,273	755,068	823,341
11. SURPLUS (6 + 7 + 8 - 9)	333,854	(234,941)	4,857,673	4,622,732
SURPLUS (DEFICITS) BY FUND YEAR				
2015	18,031	(134,565)	(605,183)	(739,748)
2016	(79,721)	(144,668)	1,326,776	1,182,108
2017	60,194	(211,427)	1,318,374	1,106,947
2018	(91,882)	(321,814)	1,441,843	1,120,030
2019	289,090	609,161	1,375,862	1,985,024
2020	138,141	(31,629)		(31,629)
TOTAL SURPLUS (DEFICITS)	333,854	(234,941)	4,857,673	4,622,732
TOTAL CASH				11,885,196
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	34,554	299,310	3,979,832	4,279,142
Case Reserves	(96,754)	(138,601)	1,887,014	1,748,412
IBNR	41,623	(8,192)	262,632	254,440
Discounted Claim Value	3,412	(1,702)	(68,707)	(70,408)
TOTAL FY 2015 CLAIMS	(17,166)	150,815	6,060,771	6,211,586
FUND YEAR 2016				
Paid Claims	16,923	293,911	3,243,859	3,537,770
Case Reserves	80,977	(165,885)	1,091,734	925,849
IBNR	(20,014)	(13,291)	121,086	107,795
Discounted Claim Value	3,227	6,056	(39,079)	(33,022)
TOTAL FY 2016 CLAIMS	81,113	120,791	4,417,600	4,538,391
FUND YEAR 2017				
Paid Claims	22,163	396,962	2,909,320	3,306,282
Case Reserves	(20,729)	(212,683)	1,233,875	1,021,191
IBNR	(63,828)	24,971	278,383	303,353
Discounted Claim Value	3,765	2,810	(44,721)	(41,912)
TOTAL FY 2017 CLAIMS	(58,630)	212,058	4,376,856	4,588,915
FUND YEAR 2018				
Paid Claims	88,973	568,504	1,828,154	2,396,658
Case Reserves	(85,108)	(124,577)	1,661,955	1,537,377
IBNR	82,348	(101,171)	586,839	485,669
Discounted Claim Value	7,665	4,699	(68,239)	(63,540)
TOTAL FY 2018 CLAIMS	93,878	347,455	4,008,709	4,356,164
FUND YEAR 2019				
Paid Claims	36,884	496,740	685,691	1,182,430
Case Reserves	(29,946)	(26,885)	1,121,161	1,094,275
IBNR	(309,211)	(1,075,515)	2,177,229	1,101,713
Discounted Claim Value	13,319	30,009	(93,748)	(63,740)
TOTAL FY 2019 CLAIMS	(288,955)	(575,652)	3,890,332	3,314,679
FUND YEAR 2020				
Paid Claims	61,759	413,805		413,805
Case Reserves	92,686	283,330		283,330
IBNR	145,002	2,054,576		2,054,576
Discounted Claim Value	(2,561)	(56,527)		(56,527)
TOTAL FY 2020 CLAIMS	296,887	2,695,184	0	2,695,184
COMBINED TOTAL CLAIMS	107,127	2,950,651	22,754,268	25,704,919

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	675,332	4,727,327	39,935,904	44,663,231
2. CLAIM EXPENSES				
Paid Claims	319,929	2,789,160	12,646,856	15,436,015
Case Reserves	258,003	(127,300)	6,995,737	6,868,437
IBNR	(123,770)	757,608	3,426,169	4,183,777
Discounted Claim Value	(7,500)	(22,155)	(314,494)	(336,649)
TOTAL CLAIMS	446,662	3,397,313	22,754,268	26,151,581
3. EXPENSES				
Excess Premiums	169,629	1,187,402	9,027,532	10,214,935
Administrative	72,726	497,310	4,155,041	4,652,351
TOTAL EXPENSES	242,355	1,684,713	13,182,574	14,867,286
4. UNDERWRITING PROFIT (1-2-3)	(13,685)	(354,699)	3,999,063	3,644,364
5. INVESTMENT INCOME	6,485	44,285	103,543	147,828
6. PROFIT (4 + 5)	(7,200)	(310,414)	4,102,605	3,792,192
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	35,569	35,569
9. DIVIDEND EXPENSE	0	0	(35,569)	(35,569)
10. INVESTMENT IN JOINT VENTURE	0	68,273	755,068	823,341
11. SURPLUS (6 + 7 + 8 - 9)	(7,200)	(242,140)	4,857,673	4,615,533
SURPLUS (DEFICITS) BY FUND YEAR				
2015	612	(133,953)	(605,183)	(739,136)
2016	1,173	(143,495)	1,326,776	1,183,281
2017	1,126	(210,302)	1,318,374	1,108,073
2018	1,407	(320,407)	1,441,843	1,121,436
2019	1,966	611,128	1,375,862	1,986,990
2020	(13,483)	(45,112)		(45,112)
TOTAL SURPLUS (DEFICITS)	(7,200)	(242,140)	4,857,673	4,615,532
TOTAL CASH				11,558,067
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	27,110	326,420	3,979,832	4,306,252
Case Reserves	(81,890)	(220,492)	1,887,014	1,666,522
IBNR	54,780	46,588	262,632	309,220
Discounted Claim Value	0	(1,702)	(68,707)	(70,408)
TOTAL FY 2015 CLAIMS	0	150,815	6,060,771	6,211,586
FUND YEAR 2016				
Paid Claims	25,078	318,989	3,243,859	3,562,848
Case Reserves	15,429	(150,456)	1,091,734	941,278
IBNR	(40,677)	(53,969)	121,086	67,118
Discounted Claim Value	0	6,056	(39,079)	(33,022)
TOTAL FY 2016 CLAIMS	(170)	120,621	4,417,600	4,538,221
FUND YEAR 2017				
Paid Claims	34,540	431,502	2,909,320	3,340,822
Case Reserves	(46,127)	(258,810)	1,233,875	975,065
IBNR	11,587	36,557	278,383	314,940
Discounted Claim Value	0	2,810	(44,721)	(41,912)
TOTAL FY 2017 CLAIMS	(0)	212,058	4,376,856	4,588,915
FUND YEAR 2018				
Paid Claims	29,642	598,146	1,828,154	2,426,301
Case Reserves	(10,166)	(134,743)	1,661,955	1,527,211
IBNR	(19,477)	(120,648)	586,839	466,192
Discounted Claim Value	0	4,699	(68,239)	(63,540)
TOTAL FY 2018 CLAIMS	0	347,455	4,008,709	4,356,164
FUND YEAR 2019				
Paid Claims	59,405	556,145	685,691	1,241,835
Case Reserves	145,985	119,099	1,121,161	1,240,260
IBNR	(205,390)	(1,280,905)	2,177,229	896,324
Discounted Claim Value	0	30,009	(93,748)	(63,740)
TOTAL FY 2019 CLAIMS	0	(575,652)	3,890,332	3,314,679
FUND YEAR 2020				
Paid Claims	144,153	557,958		557,958
Case Reserves	234,772	518,102		518,102
IBNR	75,407	2,129,984		2,129,984
Discounted Claim Value	(7,500)	(64,027)		(64,027)
TOTAL FY 2020 CLAIMS	446,832	3,142,016	0	3,142,016
COMBINED TOTAL CLAIMS	446,662	3,397,313	22,754,268	26,151,581

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,084,585	12,507,510	163,505,481	176,012,991
2.	CLAIM EXPENSES				
	Paid Claims	19,615	993,524	4,975,775	5,969,298
	Case Reserves	6,483	1,173,246	5,846,623	7,019,869
	IBNR	(657,139)	339,154	9,810,443	10,149,597
	Discounted Claim Value	101,019	(71,998)	(1,471,830)	(1,543,828)
	TOTAL CLAIMS	(530,021)	2,433,926	19,161,011	21,594,936
3.	EXPENSES				
	Excess Premiums	1,271,354	7,628,123	113,746,590	121,374,714
	Administrative	157,987	961,578	12,402,903	13,364,481
	TOTAL EXPENSES	1,429,341	8,589,701	126,149,494	134,739,195
4.	UNDERWRITING PROFIT (1-2-3)	1,185,265	1,483,884	18,194,976	19,678,860
5.	INVESTMENT INCOME	11,524	389,314	1,120,484	1,509,799
6.	PROFIT (4+5)	1,196,789	1,873,198	19,315,460	21,188,658
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	1,196,789	1,873,198	15,707,909	17,581,107
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	10,511	18,796	543,904	562,700
	2011	8,840	136,431	836,289	972,720
	2012	38,292	57,870	1,013,486	1,071,356
	2013	22,396	(134,628)	1,438,925	1,304,297
	2014	76,895	(53,374)	2,887,430	2,834,055
	2015	(151,557)	(13,755)	1,229,755	1,216,000
	2016	(68,264)	(464,214)	3,388,065	2,923,851
	2017	27,061	(73,968)	1,257,423	1,183,455
	2018	112,870	259,726	2,119,126	2,378,852
	2019	396,556	771,868	993,507	1,765,375
	2020	723,190	1,368,445		1,368,445
	TOTAL SURPLUS (DEFICITS)	1,196,789	1,873,198	15,707,909	17,581,107
	TOTAL CASH				25,355,956

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	(11,323)	(10,262)	10,466	204
Discounted Claim Value	1,044	967	(983)	(16)
TOTAL FY 2010 CLAIMS	(10,279)	(9,295)	181,322	172,027
FUND YEAR 2011				
Paid Claims	2,850	103,553	519,228	622,781
Case Reserves	(3,906)	(206,146)	214,527	8,381
IBNR	(9,092)	(45,046)	46,091	1,045
Discounted Claim Value	1,608	24,109	(24,930)	(820)
TOTAL FY 2011 CLAIMS	(8,540)	(123,529)	754,916	631,387
FUND YEAR 2012				
Paid Claims	332	2,866	1,551,733	1,554,599
Case Reserves	8,868	7,132	75,090	82,221
IBNR	(50,993)	(53,561)	64,097	10,536
Discounted Claim Value	3,995	4,270	(12,804)	(8,534)
TOTAL FY 2012 CLAIMS	(37,798)	(39,293)	1,678,116	1,638,823
FUND YEAR 2013				
Paid Claims	(57,217)	198,798	646,873	845,672
Case Reserves	(50,996)	(54,812)	644,280	589,468
IBNR	73,151	9,988	105,073	115,061
Discounted Claim Value	13,340	9,008	(76,642)	(67,634)
TOTAL FY 2013 CLAIMS	(21,721)	162,982	1,319,585	1,482,567
FUND YEAR 2014				
Paid Claims	1,902	7,022	442,532	449,553
Case Reserves	5,098	181,100	332,716	513,816
IBNR	(92,559)	(82,102)	178,256	96,154
Discounted Claim Value	9,852	(10,108)	(42,871)	(52,979)
TOTAL FY 2014 CLAIMS	(75,708)	95,911	910,633	1,006,545
FUND YEAR 2015				
Paid Claims	6,313	72,312	763,735	836,048
Case Reserves	(8,458)	75,050	1,897,750	1,972,800
IBNR	159,762	(96,955)	511,194	414,240
Discounted Claim Value	(4,800)	9,363	(172,551)	(163,187)
TOTAL FY 2015 CLAIMS	152,817	59,771	3,000,129	3,059,900
FUND YEAR 2016				
Paid Claims	62	3,504	320,211	323,715
Case Reserves	(1,765)	555,917	647,770	1,203,687
IBNR	77,749	(20,578)	305,258	284,680
Discounted Claim Value	(6,249)	(27,008)	(69,661)	(96,669)
TOTAL FY 2016 CLAIMS	69,796	511,836	1,203,578	1,715,413
FUND YEAR 2017				
Paid Claims	601	(1,031)	68,152	67,121
Case Reserves	97,601	301,194	1,525,070	1,826,264
IBNR	(159,145)	(192,844)	2,088,218	1,895,373
Discounted Claim Value	35,505	22,618	(292,128)	(269,510)
TOTAL FY 2017 CLAIMS	(25,439)	129,936	3,389,312	3,519,248
FUND YEAR 2018				
Paid Claims	64,610	77,555	243,786	321,341
Case Reserves	5,773	61,216	161,698	222,914
IBNR	(219,167)	(392,486)	2,419,495	2,027,010
Discounted Claim Value	37,471	47,799	(290,608)	(242,809)
TOTAL FY 2018 CLAIMS	(111,313)	(205,916)	2,534,370	2,328,455
FUND YEAR 2019				
Paid Claims	162	302,926	247,685	550,610
Case Reserves	(63,331)	(155,106)	347,722	192,617
IBNR	(380,993)	(978,761)	4,082,295	3,103,535
Discounted Claim Value	49,264	118,764	(488,652)	(369,888)
TOTAL FY 2019 CLAIMS	(394,899)	(712,177)	4,189,050	3,476,873
FUND YEAR 2020				
Paid Claims	0	226,018		226,018
Case Reserves	17,602	407,702		407,702
IBNR	(44,528)	2,201,760		2,201,760
Discounted Claim Value	(40,011)	(271,781)		(271,781)
TOTAL FY 2020 CLAIMS	(66,937)	2,563,699	0	2,563,699
COMBINED TOTAL CLAIMS	(530,021)	2,433,926	19,161,011	21,594,936

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,084,585	14,592,095	163,505,481	178,097,576
2.	CLAIM EXPENSES				
	Paid Claims	(17,630)	975,893	4,975,775	5,951,668
	Case Reserves	978,202	2,369,520	5,846,623	8,216,143
	IBNR	(415,250)	909,353	9,810,443	10,719,795
	Discounted Claim Value	(45,140)	(268,485)	(1,471,830)	(1,740,314)
	TOTAL CLAIMS	500,181	3,986,282	19,161,011	23,147,292
3.	EXPENSES				
	Excess Premiums	1,271,354	8,899,477	113,746,590	122,646,068
	Administrative	160,474	1,122,052	12,402,903	13,524,955
	TOTAL EXPENSES	1,431,828	10,021,529	126,149,494	136,171,023
4.	UNDERWRITING PROFIT (1-2-3)	152,576	584,285	18,194,976	18,779,261
5.	INVESTMENT INCOME	16,510	405,825	1,120,484	1,526,309
6.	PROFIT (4+5)	169,086	990,110	19,315,460	20,305,570
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	169,086	990,110	15,707,909	16,698,019
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	341	8,858	543,904	552,762
	2011	438	128,329	836,289	964,618
	2012	728	20,800	1,013,486	1,034,286
	2013	1,026	(155,323)	1,438,925	1,283,602
	2014	1,750	(127,332)	2,887,430	2,760,098
	2015	1,857	140,919	1,229,755	1,370,674
	2016	2,228	(392,191)	3,388,065	2,995,875
	2017	2,393	(97,014)	1,257,423	1,160,409
	2018	6,535	154,948	2,119,126	2,274,073
	2019	25,335	402,304	993,507	1,395,811
	2020	126,456	905,811		905,811
	TOTAL SURPLUS (DEFICITS)	169,086	990,110	15,707,909	16,698,018
	TOTAL CASH				32,002,009

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	1,061	10,466	11,527
Discounted Claim Value	0	(77)	(983)	(1,060)
TOTAL FY 2010 CLAIMS	0	985	181,322	182,306
FUND YEAR 2011				
Paid Claims	(88,763)	14,790	519,228	534,018
Case Reserves	88,763	(116,327)	214,527	98,200
IBNR	0	(35,954)	46,091	10,137
Discounted Claim Value	0	22,501	(24,930)	(2,428)
TOTAL FY 2011 CLAIMS	0	(114,989)	754,916	639,927
FUND YEAR 2012				
Paid Claims	24	2,890	1,551,733	1,554,623
Case Reserves	(24)	7,108	75,090	82,198
IBNR	0	(11,768)	64,097	52,329
Discounted Claim Value	0	276	(12,804)	(12,528)
TOTAL FY 2012 CLAIMS	0	(1,495)	1,678,116	1,676,621
FUND YEAR 2013				
Paid Claims	8,175	206,973	646,873	853,847
Case Reserves	13,391	(41,421)	644,280	602,859
IBNR	(21,566)	23,484	105,073	128,557
Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
TOTAL FY 2013 CLAIMS	(0)	184,703	1,319,585	1,504,288
FUND YEAR 2014				
Paid Claims	453	7,475	442,532	450,007
Case Reserves	(9,724)	171,376	332,716	504,092
IBNR	9,270	12,728	178,256	190,984
Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
TOTAL FY 2014 CLAIMS	0	171,619	910,633	1,082,252
FUND YEAR 2015				
Paid Claims	5,426	77,738	763,735	841,474
Case Reserves	91,772	168,967	1,897,750	2,066,717
IBNR	(97,199)	(353,915)	511,194	157,279
Discounted Claim Value	0	14,163	(172,551)	(158,387)
TOTAL FY 2015 CLAIMS	0	(93,046)	3,000,129	2,907,082
FUND YEAR 2016				
Paid Claims	7,149	10,653	320,211	330,865
Case Reserves	(7,149)	550,471	647,770	1,198,241
IBNR	0	(98,326)	305,258	206,931
Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS	0	442,040	1,203,578	1,645,617
FUND YEAR 2017				
Paid Claims	500	(531)	68,152	67,621
Case Reserves	253,500	554,694	1,525,070	2,079,764
IBNR	(254,000)	(385,900)	2,088,218	1,702,317
Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS	0	155,375	3,389,312	3,544,686
FUND YEAR 2018				
Paid Claims	(2,750)	74,805	243,786	318,591
Case Reserves	148,480	209,695	161,698	371,392
IBNR	(150,001)	(393,702)	2,419,495	2,025,793
Discounted Claim Value	0	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS	(4,271)	(98,873)	2,534,370	2,435,497
FUND YEAR 2019				
Paid Claims	(6,862)	296,064	247,685	543,749
Case Reserves	(20,014)	38,050	347,722	385,772
IBNR	3,986	(743,782)	4,082,295	3,338,514
Discounted Claim Value	0	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS	(22,890)	(340,167)	4,189,050	3,848,883
FUND YEAR 2020				
Paid Claims	59,017	285,035		285,035
Case Reserves	419,206	826,908		826,908
IBNR	94,259	2,895,426		2,895,426
Discounted Claim Value	(45,140)	(327,238)		(327,238)
TOTAL FY 2020 CLAIMS	527,342	3,680,131	0	3,680,131
COMBINED TOTAL CLAIMS	500,181	3,986,282	19,161,011	23,147,292

**Atlantic County Insurance Fund Commission
CLAIM ACTIVITY REPORT**

AS OF	August 31, 2020							
COVERAGE LINE - PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	0	0	1	0	9	12		22
August-20	0	0	1	0	8	15		24
NET CHGE	0	0	0	0	-1	3		2
Limited Reserves								\$4,753
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	\$0	\$0	\$1	\$0	\$18,503	\$73,564		\$92,069
August-20	\$0	\$0	\$1	\$0	\$18,495	\$95,565		\$114,061
NET CHGE	\$0	\$0	\$0	\$0	(\$8)	\$22,001		\$21,993
Ltd Incurred	\$34,420	\$342,419	\$248,808	\$62,964	\$164,173	\$340,224		\$1,193,009
COVERAGE LINE - GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	0	4	8	11	24	24		71
August-20	0	4	5	10	17	31		67
NET CHGE	0	0	-3	-1	-7	7		-4
Limited Reserves								\$4,896
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	\$0	\$121,186	\$72,887	\$33,636	\$49,262	\$47,788		\$324,760
August-20	\$0	\$121,186	\$72,887	\$34,857	\$42,848	\$56,265		\$328,044
NET CHGE	\$0	\$0	\$0	\$1,221	(\$6,414)	\$8,477		\$3,283
Ltd Incurred	\$485,129	\$247,049	\$212,102	\$44,695	\$62,058	\$56,589		\$1,107,621
COVERAGE LINE - AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	1	0	0	3	4	13		21
August-20	1	0	0	3	3	14		21
NET CHGE	0	0	0	0	-1	1		0
Limited Reserves								\$2,983
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	\$6,813	\$0	\$12	\$15,300	\$9,422	\$34,071		\$65,618
August-20	\$6,813	\$0	\$12	\$15,195	\$6,822	\$33,796		\$62,638
NET CHGE	\$0	\$0	\$0	(\$105)	(\$2,601)	(\$275)		(\$2,980)
Ltd Incurred	\$36,081	\$68,659	\$37,043	\$43,301	\$39,288	\$51,632		\$276,004
COVERAGE LINE - WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	27	22	33	40	71	73		266
August-20	27	21	33	42	72	97		292
NET CHGE	0	-1	0	2	1	24		26
Limited Reserves								\$21,272
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	\$1,659,709	\$820,092	\$902,165	\$1,478,275	\$1,163,072	\$362,677		\$6,385,990
August-20	\$1,634,605	\$791,873	\$881,615	\$1,464,605	\$1,041,159	\$397,603		\$6,211,459
NET CHGE	(\$25,104)	(\$28,219)	(\$20,550)	(\$13,670)	(\$121,913)	\$34,926		(\$174,530)
Ltd Incurred	\$5,417,144	\$3,834,793	\$3,817,934	\$3,806,187	\$2,218,714	\$744,990		\$19,839,762
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	28	26	42	54	108	122		380
August-20	28	25	39	55	100	157		404
NET CHGE	0	-1	-3	1	-8	35		24
Limited Reserves								\$16,624
Year	2015	2016	2017	2018	2019	2020		TOTAL
July-20	\$1,666,522	\$941,278	\$975,065	\$1,527,211	\$1,240,260	\$518,101		\$6,868,436
August-20	\$1,641,418	\$913,059	\$954,515	\$1,514,657	\$1,109,324	\$583,229		\$6,716,202
NET CHGE	(\$25,104)	(\$28,219)	(\$20,550)	(\$12,554)	(\$130,936)	\$65,129		(\$152,234)
Ltd Incurred	\$5,972,774	\$4,492,921	\$4,315,887	\$3,957,147	\$2,484,233	\$1,193,436		\$22,416,396

RESOLUTION NO. 22-20

**ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER - 2020**

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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001053			
✓001053	BOWMAN & COMPANY LLP	PROFESSIONAL SERVICES 9/20	9,960.00
			9,960.00
		Total Payments FY 2019	9,960.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001054			
✓001054	QUALCARE, INC.	WC-ACCESS/UM - 4TH QTR 2020	48,450.00
			48,450.00
✓001055			
✓001055	QUAL-LYNX	CLAIM ADJ SERVICES - 4TH QTR 2020	72,930.00
			72,930.00
✓001056			
✓001056	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	0.50
✓001056	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE - 4TH QTR 2020	30,600.00
			30,600.50
✓001057			
✓001057	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 4TH QTR 2020	2,277.25
			2,277.25
✓001058			
✓001058	CHANDRA ANDERSON	SECRETARY - 4TH QTR 2020	1,250.00
			1,250.00
✓001059			
✓001059	ASSETWORKS LLC	BUILDING APPRAISALS 10/20	2,672.00
			2,672.00
✓001060			
✓001060	INSURANCE AGENCIES, INC.	RMC - 4TH QTR 2020	47,500.00
			47,500.00
		Total Payments FY 2020	205,679.75

TOTAL PAYMENTS ALL FUND YEARS **\$215,639.75**

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

SAFETY DIRECTOR REPORT

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: October 9, 2020

ACIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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September - October 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 11:** Attended the ACIC meeting via teleconference.
- **September 11:** Attended the ACIC Claims Committee meeting via teleconference.
- **September 11:** Conducted a workstation assessment at the ACIC County Office Building.
- **September 15:** A Hazwoper safety training webinar was conducted for ACUA.
- **September 29:** A Hazwoper safety training webinar was conducted for ACUA.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 9:** Plan to attend the ACIC Safety Committee meeting via teleconference.
- **October 9:** Plan to attend the ACIC meeting via teleconference.
- **October 9:** Plan to attend the ACIC Claims Committee meeting via teleconference.
- **October 23:** A Hazwoper safety training webinar is scheduled for ACUA.
- **October 27:** A Forklift safety training webinar is scheduled for ACUA.

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/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Message - 2021 Training Announcement (please see attached) – August 14.
- NJCE JIF - SD Bulletin - National Preparedness Month Best Practices – September 25.
- NJCE JIF - SD Bulletin - National Fire Prevention Week, Kitchen Fires – September 29.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The September – October Live Training Webinar schedule and registration links is attached.

NJCE MEDIA LIBRARY

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at melvideolibrary@iamontgomery.com.

ACIC Usage:

- No Videos were utilized in 2020.

NJCE ONLINE STREAMING VIDEO SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

September/October Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
9/18/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
9/18/20	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
9/18/20	Fire Safety	1:00 - 2:00 pm
9/21/20	Chain Saw Safety	9:00 - 10:00 am
9/21/20	HazCom w/GHS	10:30 - 12:00 pm
9/21/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
9/22/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
9/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/22/20	Dealing with Difficult People	1:00 - 3:00 pm
9/22/20	Bloodborne Pathogens (BBP)-Evening	7:00 - 8:00 pm
9/23/20	Fall Protection Awareness	8:30 - 10:30 am
9/23/20	Fire Extinguisher	1:00 - 2:00 pm
9/24/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/24/20	Driving Safety Awareness	9:00 - 10:30 am
9/24/20	Leaf Collection Safety	1:00 - 3:00 pm
9/24/20	Mower Safety	3:00 - 4:00 pm
9/25/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/25/20	Hearing Conservation	11:00 - 12:00 pm
9/25/20	Chipper Safety	1:00 - 2:00 pm
9/28/20	Fire Safety	8:30 - 9:30 am
9/28/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/29/20	HazCom w/GHS	8:30 - 10:00 am
9/29/20	Preparing for First Amendment Audits	9:00 - 11:00 am
9/29/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/29/20	Confined Space Entry for Supervisors	12:30 - 3:30 pm
9/29/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/29/20	Chain Saw Safety	1:00 - 2:00 pm
9/30/20	Dealing with Difficult People	9:00 - 11:00 am
9/30/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/30/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/1/20	Leaf Collection Safety	8:30 - 10:30 am
10/1/20	Chipper Safety	11:00 - 12:00 pm
10/1/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/2/20	Chainsaw Safety	8:30 - 9:30 am
10/2/20	Mower Safety	10:00 - 11:00 am
10/2/20	Fire Extinguisher	11:30 - 12:30 pm
10/5/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/5/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/5/20	HazCom w/GHS	1:00 - 2:30 pm

Date	Webinar Topic	Time
10/6/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/6/20	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
10/6/20	Fire Safety	1:00 - 2:00 pm
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/7/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
10/7/20	Hearing Conservation	1:00 - 2:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/8/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/8/20	Accident Investigation	1:00 - 3:00 pm
10/9/20	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/9/20	Driving Safety Awareness	11:00 - 12:30 pm
10/9/20	Bloodborne Pathogens (BBP)	1:30 - 2:30 pm
10/13/20	Chipper Safety	8:30 - 9:30 am
10/13/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
10/14/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
10/14/20	Mower Safety	11:30 - 12:30 pm
10/14/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening	6:00 - 8:00 pm
10/15/20	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm
10/15/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
10/16/20	Hearing Conservation	9:00 - 10:00 am
10/16/20	HazCom w/GHS	10:30 - 12:00 pm
10/16/20	Fall Protection Awareness	1:00 - 3:00 pm
10/19/20	Accident Investigation	9:00 - 11:00 am
10/19/20	Fire Safety	11:30 - 12:30 pm
10/19/20	Building Trust and a Constitutionally Sound Police Agency Through Training - Evening	6:30 - 8:00 pm
10/20/20	Lock Out/Tag Out (LOTO)	9:30 - 11:30 am
10/20/20	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/20/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening	6:00 - 8:00 pm
10/21/20	Fall Protection Awareness	8:30 - 10:30 am
10/21/20	Hearing Conservation	11:00 - 12:00 pm
10/21/20	Leaf Collection Safety	1:00 - 3:00 pm
10/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/22/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
10/22/20	Fire Extinguisher	10:30 - 11:30 am
10/23/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/23/20	Sanitation/Recycling Safety	12:30 - 2:30 pm
10/26/20	Driving Safety Awareness	8:30 - 10:00 am
10/26/20	Ladder Safety/Walking Surfaces	11:00 - 1:00 pm
10/27/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
10/27/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
10/28/20	Chainsaw Safety	8:30 - 9:30 am
10/28/20	Fire Safety	10:00 - 11:00 am
10/28/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/20	HazCom w/GHS	8:30 - 10:00 am
10/29/20	Dealing with Difficult People	9:00 - 11:00 am
10/29/20	Dealing with Difficult People	1:00 - 3:00 pm
10/30/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/30/20	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

***10/15/20 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 1, 2020.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.
- If you have any questions please contact Glenn Prince (gprince@jamontgomery.com).

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Please complete the Group sign in sheet (link to sign in sheet below) and send it to ndougherty@jamontgomery.com within 24 hours of training completion.
<https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

Questions?

- NJCE members call Natalie Dougherty at (856) 552-4738

SAFETY DIRECTOR MESSAGE

August 2020

A Message from the Safety Director

As we approach the last quarter of the year, 2020 continues to be a challenging year for J.A. Montgomery Consulting, NJCE JIF, our students, and our members' training coordinators. In early March, amid the COVID-19 pandemic, J.A. Montgomery Consulting made the difficult, but ultimately prudent, decision to suspend in-person classroom training. Out of an abundance of caution, the suspension of in-classroom training will continue until further notice due to the uncertainty and ever-changing regulations for indoor gatherings, social distancing restrictions, and facial covering advisories. We recognize the hardship that suspending in-classroom training has placed upon our members, and we regret that inconvenience.

As a viable and safe alternative to in-classroom training during the COVID-19 pandemic, J.A. Montgomery Consulting began providing live, instructor-led webinars on June 1st. The webinars have been a success with attendees and department leaders, and all of the feedback we have received has been positive. Our members have commented that they have benefited from reduced lost time due to travel and less downtime, while students remain engaged with our team of knowledgeable instructors. By modifying our instructor-led webinars to comply with the State of New Jersey regulations, J.A. Montgomery Consulting is still able to provide continuing education credits for multiple municipal designations and certifications, which is an important component for our members.

In recognition of the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, J.A. Montgomery Consulting will continue and expand, live instructor-led webinars through 2021. All webinars will be scheduled multiple times throughout 2021, which provides the convenience of not having to anticipate and request your training needs for the following year.

Other training changes for 2021 include:

- **Fast Track** classes will not be offered in 2021. However, employees will be able to attend the specific **Bloodborne Pathogen, Fire Safety, and Hazard Communication & NJ Right-to-Know** webinars, which will be offered on **multiple dates and times**.
- **Forklift Certification** classes and **Forklift Train-the-Trainer** classes are not being scheduled due to COVID-19 concerns. However, if **Forklift Certification** or **Train-the-Trainer** classes are needed, please contact your J.A. Montgomery Risk Control Consultant, and we will make alternative arrangements if possible.
- The four-hour class, **Flagger and Work Zone Safety**, which includes distribution of a handbook for the course, will be modified to accommodate a virtual classroom delivery. The course is being divided into three new webinars:
 - **Temporary Traffic Control for Workers on non-Highway Roadways**
 - **Flagging Skills and Best Practices**
 - **Temporary Traffic Controls for Supervisors**
- **Landscape Safety** will be broken down into four, 1-hour live webinars, so members can better select the specific training employees need.
 - **Mower Safety**
 - **Chainsaw Safety**
 - **Chipper Safety**
 - **Utility Vehicle Safety**

- **Confined Space Entry with Equipment Demonstration** will be modified for the virtual classroom. Equipment demonstrations will not be part of the virtual classroom. However, if **Confined Space Entry Equipment Demonstration** is needed, please contact your J.A. Montgomery Risk Control Consultant, and we will accommodate the request if possible. Two webinars are being offered:
 - **Confined Space Entry for Entrants and Attendants**
 - **Confined Space Entry for Supervisors**
- **Coaching the Emergency Vehicle Operators (CEVO) for Fire, EMS, and Police Departments** classes are currently suspended. J.A. Montgomery Consulting will monitor the situation and evaluate our ability to offer these classes in 2021.
- A separate schedule of instructor-led webinar classes in 2021 for the **Designated Employer Representative (DER)** training course will be issued by the end of 2020.
- We also expect to issue a notice before the end of 2020 for the popular **Defensive Driving (DDC-6)** Class, and an alternative training platform for that course for 2021, so stay tuned.
- New offerings of expanded **Law Enforcement Training Programs** will be available in 2021.

J.A. Montgomery Consulting is excited to be able to offer new courses and revamped classes in the instructor-led webinar format to support your training needs until we can resume in-person sessions. We want to remind everyone that in addition to the live instructor-led webinars, the NJCE JIF has additional excellent training options available. In May of 2020, the NJCE JIF launched a new digital streaming video service which includes over 180 safety videos that are available to you and your staff at any time.

Our current schedule of live webinars is posted on the NJCE website at <https://nice.org/safety/safety-webinars/>. We encourage everyone to take advantage of all of the training options, especially the instructor-led webinars, to stay current in your safety training.

The 2021 NJCE JIF catalog will be distributed shortly.

Thank you and please stay safe and well.



**ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2020**

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	212	\$245,652.03	\$87,698.46	\$157,953.57	64%	99%
FEBRUARY	184	\$146,183.09	\$48,705.23	\$97,477.86	67%	90%
MARCH	174	\$203,135.02	\$69,648.22	\$133,486.80	66%	98%
APRIL	225	\$196,211.24	\$67,882.38	\$128,328.86	65%	96%
MAY	130	\$152,427.57	\$50,367.92	\$102,059.65	67%	98%
JUNE	84	\$129,108.95	\$28,752.54	\$100,356.41	78%	91%
JULY	167	\$525,345.39	\$138,855.20	\$386,490.19	74%	97%
AUGUST	160	\$146,286.61	\$55,256.14	\$91,030.47	62%	87%
SEPTEMBER	256	\$383,797.46	\$156,484.48	\$227,312.98	59%	94%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1592	\$2,128,147.36	\$703,650.57	\$1,424,496.79	67%	95%

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	223	\$418,038.44	\$136,729.46	\$281,308.98	67%	98%
FEBRUARY	285	\$334,950.78	\$103,827.61	\$231,123.17	69%	96%
MARCH	210	\$230,944.10	\$71,210.09	\$159,734.01	69%	97%
APRIL	226	\$521,309.65	\$190,060.69	\$331,248.96	64%	97%
MAY	326	\$450,785.96	\$131,555.76	\$319,230.20	71%	99%
JUNE	326	\$292,371.18	\$104,163.14	\$188,208.04	64%	90%
JULY	298	\$324,703.19	\$95,378.65	\$229,324.54	71%	97%
AUGUST	248	\$477,978.89	\$124,073.67	\$353,905.22	74%	91%
SEPTEMBER	220	\$140,187.65	\$51,687.87	\$88,499.78	63%	94%
OCTOBER	386	\$390,051.57	\$113,290.24	\$276,761.33	71%	94%
NOVEMBER	220	\$171,791.41	\$72,804.67	\$98,986.74	58%	96%
DECEMBER	176	\$364,541.08	\$77,059.11	\$287,481.97	79%	99%
Grand Total	3143	\$4,117,413.90	\$1,271,840.96	\$2,845,572.94	69%	96%



ATLANTIC COUNTY INSURANCE COMMISSION
Claims Reporting

Claims Reported Year To Date

	# Of Claims Reported
COUNTY OF ATLANTIC	146
INDEMNITY	33
MEDICAL ONLY	63
REPORT ONLY-WC	50
ATLANTIC COUNTY UTILITY AUTHORITY	65
INDEMNITY	20
MEDICAL ONLY	33
REPORT ONLY-WC	12
IMPROVEMENT AUTHORITY	1
MEDICAL ONLY	1
Grand Total	212

Claims Reported In September

	# Of Claims Reported
COUNTY OF ATLANTIC	18
INDEMNITY	2
MEDICAL ONLY	8
REPORT ONLY-WC	8
ATLANTIC COUNTY UTILITY AUTHORITY	6
INDEMNITY	2
MEDICAL ONLY	4
Grand Total	24

COVID-19 Claims Reported Year To Date

	# of COVID-19 Claims Reported
COUNTY OF ATLANTIC	10
INDEMNITY	8
MEDICAL ONLY	2
ATLANTIC COUNTY UTILITY AUTHORITY	24
INDEMNITY	2
REPORT ONLY-WC	22
Grand Total	34



**ATLANTIC COUNTY INSURANCE
COMMISSION Top 10 Providers
1/1/2020 -
9/30/2020**

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED

	UNITS OF SERVICE	ALLOWED	SPECIALTY
SHORE AMBULATORY SURGICAL CTR, LLC	13	\$122,766.45	Ambulatory Surgery Center
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	259	\$69,886.38	Orthopedics
INSPIRA MEDICAL CENTER VINELAND	3	\$57,247.37	Hospital
ATLANTICARE REGIONAL MEDICAL CENTER	24	\$56,168.90	Hospital
ONE CALL CARE DIAGNOSTICS	96	\$46,812.47	MRI/Radiology
BACHARACH INSTITUTE FOR REHABILITATION, INC	98	\$44,423.50	Physical Therapy
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	199	\$27,912.29	Urgent Care/Occupational Medicine
AMBULATORY SURGERY CENTER AT VIRTUA	9	\$19,009.50	Ambulatory Surgery Center
TWIN BORO PHYSICAL THERAPY	209	\$16,720.00	Physical Therapy
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	22	\$15,050.43	Orthopedics
Grand Total	932	\$475,997.29	

COUNTY OF ATLANTIC

	UNITS OF SERVICE	ALLOWED	SPECIALTY
SHORE AMBULATORY SURGICAL CTR, LLC	10	\$90,532.45	Ambulatory Surgery Center
INSPIRA MEDICAL CENTER VINELAND	3	\$57,247.37	Hospital
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	189	\$51,916.76	Orthopedics
ATLANTICARE REGIONAL MEDICAL CENTER	19	\$43,613.90	Hospital
BACHARACH INSTITUTE FOR REHABILITATION, INC	73	\$32,247.50	Physical Therapy
ONE CALL CARE DIAGNOSTICS	61	\$30,030.98	MRI/Radiology
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	131	\$18,140.55	Urgent Care/Occupational Medicine
AMBULATORY SURGERY CENTER AT VIRTUA	8	\$17,356.50	Ambulatory Surgery Center
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	20	\$14,830.21	Orthopedics
PREMIER ORTHO ASSOC SURGERY CENTER	3	\$13,782.50	Ambulatory Surgery Center
Grand Total	517	\$369,698.72	

UTILITY AUTHORITY

	UNITS OF SERVICE	ALLOWED	SPECIALTY
SHORE AMBULATORY SURGICAL CTR, LLC			Ambulatory Surgery Center
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	70	\$17,969.62	Orthopedics
ONE CALL CARE DIAGNOSTICS	35	\$16,781.49	MRI/Radiology
ATLANTICARE REGIONAL MEDICAL CENTER	5	\$12,555.00	Hospital
INSPIRA MEDICAL CENTER ELMER	1	\$12,357.00	Hospital
BACHARACH INSTITUTE FOR REHABILITATION, INC	25	\$12,176.00	Physical Therapy
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	67	\$9,593.54	Urgent Care/Occupational Medicine
FELLOWSHIP SURGICAL CENTER, LLC	4	\$6,720.00	Ambulatory Surgery Center
NEUROSURGICAL AND SPINE SPECIALIST LLC	13	\$5,576.24	Neurosurgery
MID-ATLANTIC ANESTHESIA ASSOCIATES PA	5	\$5,211.30	Anesthesiology
Grand Total	228	\$131,174.19	

IMPROVEMENT AUTHORITY

	UNITS OF SERVICE	ALLOWED	SPECIALTY
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	1	\$178.20	Urgent Care/Occupational Medicine
ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION	1	\$14.89	MRI/Radiology
Grand Total	2	\$193.09	



**ATLANTIC COUNTY INSURANCE
COMMISSION
Cumulative Savings By Entity
2020**

COUNTY OF ATLANTIC

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	165	\$178,855.87	\$66,817.09	\$112,038.78	63%	99%
FEBRUARY	152	\$120,483.09	\$41,092.63	\$79,390.46	66%	93%
MARCH	147	\$193,046.02	\$65,519.09	\$127,526.93	66%	98%
APRIL	150	\$123,641.22	\$46,901.14	\$76,740.08	62%	96%
MAY	72	\$128,793.57	\$39,766.43	\$89,027.14	69%	98%
JUNE	51	\$30,179.95	\$12,694.51	\$17,485.44	58%	88%
JULY	114	\$348,543.80	\$90,180.40	\$258,363.40	74%	97%
AUGUST	117	\$98,707.84	\$38,407.03	\$60,300.81	61%	85%
SEPTEMBER	200	\$321,690.49	\$131,556.98	\$190,133.51	59%	97%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1168	\$1,543,941.85	\$532,925.30	\$1,011,016.55	65%	96%

COUNTY OF ATLANTIC

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	190	\$380,332.69	\$119,386.11	\$260,946.58	69%	98%
FEBRUARY	224	\$296,264.84	\$85,925.31	\$210,339.53	71%	96%
MARCH	132	\$169,104.50	\$50,906.39	\$118,198.11	70%	98%
APRIL	144	\$283,640.29	\$71,736.55	\$211,903.74	75%	99%
MAY	201	\$188,188.67	\$48,723.02	\$139,465.65	74%	97%
JUNE	241	\$231,394.74	\$80,145.91	\$151,248.83	65%	96%
JULY	250	\$242,341.17	\$75,896.51	\$166,444.66	69%	96%
AUGUST	194	\$316,715.28	\$88,709.79	\$228,005.49	72%	94%
SEPTEMBER	165	\$104,680.62	\$39,310.05	\$65,370.57	62%	94%
OCTOBER	317	\$356,357.91	\$99,621.33	\$256,736.58	72%	94%
NOVEMBER	167	\$125,220.99	\$51,037.26	\$74,183.73	59%	96%
DECEMBER	132	\$325,509.27	\$66,631.50	\$258,877.77	80%	99%
Grand Total	2357	\$3,019,750.97	\$878,028.73	\$2,141,722.24	71%	96%

UTILITY AUTHORITY

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	47	\$66,796.16	\$20,881.37	\$45,914.79	69%	99%
FEBRUARY	32	\$25,700.00	\$7,612.60	\$18,087.40	70%	74%
MARCH	26	\$10,043.00	\$4,114.24	\$5,928.76	59%	100%
APRIL	75	\$72,570.02	\$20,981.24	\$51,588.78	71%	95%
MAY	58	\$23,634.00	\$10,601.49	\$13,032.51	55%	92%
JUNE	33	\$98,929.00	\$16,068.03	\$82,860.97	84%	94%
JULY	53	\$176,801.59	\$48,674.80	\$128,126.79	72%	98%
AUGUST	43	\$47,578.77	\$16,849.11	\$30,729.66	65%	94%
SEPTEMBER	55	\$61,834.97	\$24,749.30	\$37,085.67	60%	83%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	422	\$583,887.51	\$170,532.18	\$413,355.33	71%	94%

UTILITY AUTHORITY

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	31	\$37,340.75	\$17,155.55	\$20,185.20	54%	100%
FEBRUARY	61	\$38,685.94	\$17,902.30	\$20,783.64	54%	98%
MARCH	78	\$61,839.60	\$20,303.70	\$41,535.90	67%	96%
APRIL	82	\$237,669.36	\$118,324.14	\$119,345.22	50%	96%
MAY	125	\$262,597.29	\$82,832.74	\$179,764.55	68%	100%
JUNE	85	\$60,976.44	\$24,017.23	\$36,959.21	61%	71%
JULY	47	\$82,223.02	\$19,379.37	\$62,843.65	76%	100%
AUGUST	54	\$161,263.61	\$35,363.88	\$125,899.73	78%	86%
SEPTEMBER	55	\$35,507.03	\$12,377.82	\$23,129.21	65%	92%
OCTOBER	69	\$33,693.66	\$13,668.91	\$20,024.75	59%	99%
NOVEMBER	53	\$46,570.42	\$21,767.41	\$24,803.01	53%	98%
DECEMBER	44	\$39,031.81	\$10,427.61	\$28,604.20	73%	99%
Grand Total	783	\$1,097,158.93	\$393,520.66	\$703,638.27	64%	95%

IMPROVEMENT AUTHORITY

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	4	\$46.00	\$14.89	\$31.11	68%	100%
APRIL	0	\$0.00	\$0.00	\$0.00		
MAY	0	\$0.00	\$0.00	\$0.00		
JUNE	0	\$0.00	\$0.00	\$0.00		
JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER	2	\$272.00	\$178.20	\$93.80	34%	100%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	6	\$318.00	\$193.09	\$124.91	39%	100%

IMPROVEMENT AUTHORITY

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	2	\$365.00	\$187.80	\$177.20	49%	100%
FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	0	\$0.00	\$0.00	\$0.00		
APRIL	0	\$0.00	\$0.00	\$0.00		
MAY	0	\$0.00	\$0.00	\$0.00		
JUNE	0	\$0.00	\$0.00	\$0.00		
JULY	1	\$139.00	\$102.77	\$36.23	26%	100%
AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	3	\$504.00	\$290.57	\$213.43	42%	100%

Insurance Agencies, Inc.

Atlantic County Insurance Commission Risk Manager Report

To: Atlantic County Insurance Commission

From : Risk Managers

Date: October 5, 2020

Risk Managers

Gene Siracusa Insurance Agencies, Inc. 609-646-1000 Ext 714 gsiracusa@insuranceagenciesinc.com	Michael A. Ridge Insurance Agencies, Inc. 609-646-1000 Ext 703 mridge@insuranceagenciesinc.com	Michael Thomas Glenn Insurance 609-641-3000 Ext 1165 MThomas@GlennInsurance.Com
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September Activities

Reviewed the following Claims Summary sent by Qual Lynx

Atlantic County – Excess Liability	Claimant – Roderick Gaines
Atlantic County – Excess Liability	Claimant – Jason Sheets
ACUA – Excess Liability	Claimant – Frank Mulvihill
Atlantic County – Excess Liability	Claimant – Howard & Judith Steinberg
Atlantic County – Excess Liability	Claimant – Freddy Rodriguez
Atlantic County – Excess Liability	Claimant – Est. of Noah McArthur
Atlantic County – Excess Liability	Claimant – Walsh vs Atlantic County



Main Location
1601 New Road , Suite 100, Northfield, NJ 08225
(p) 609-646-1000 (f) 609-646-7721
www. Insuranceagenciesinc.com

Insurance Agencies, Inc.

Atlantic County Insurance Commission Risk Manager Report

To: Atlantic County Insurance Commission

From : Risk Managers

Date: October 5, 2020

Risk Managers

Gene Siracusa Insurance Agencies, Inc. 609-646-1000 Ext 714 gsiracusa@insuranceagenciesinc.com	Michael A. Ridge Insurance Agencies, Inc. 609-646-1000 Ext 703 mridge@insuranceagenciesinc.com	Michael Thomas Glenn Insurance 609-641-3000 Ext 1165 MThomas@GlennInsurance.Com
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September Activities, con't

Reviewed the following Claims Summary sent by Qual Lynx

Atlantic County – Excess Liability Claimant – Cean-Dagene vs Atlantic County

Atlantic County – Excess Liability Claimant – Est. of Mario Terruso

Atlantic County – Excess Liability Claimant – Bratton Law, LLC

Reviewed Atlantic County Improvement Authority's Month End Loss Summary.

Reviewed Numerous Law Enforcement and Safety Bulletins provided by Natalie Dougherty, Senior Administrative Coordinator, J.A. Montgomery Consulting for the CEL.

Reviewed with John Lamey, Executive Director, Atlantic County Improvement Authority Insurance Requirements for NARTP Tennant Lease.



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September Activities, Con't

Reviewed with Palma Conover, Division of Budget & Purchasing Atlantic County, Insurance Requirements for Repair and Replacing Traffic Signals in Ventnor, Margate and Atlantic City.

Reviewed with Palma Conover, Division of Budget & Purchasing Atlantic County, Insurance Requirements for Improvements to Third Street in Hammonton.

Reviewed with Anthony Pagano, Atlantic County Staff Counsel, Insurance Requirements for Police Training Commission.



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APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 11, 2020 at 11:00 A.M.
MEETING HELD TELEPHONICALLY via ZOOM
In consideration of Executive Order No. 103 declaring a Public Health Emergency
in the State of New Jersey which was extended by Executive Orders 119, 138, 151, 162, and 171.

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
Joseph Giraldo	Present
Michael Fedorko	Absent

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Kathy Kissane <u>Comer Strong & Buckelew</u> Jennifer Conicella Robyn Walcott
CEL Underwriting Manager	Comer Strong & Buckelew
Attorney	James F. Ferguson
Treasurer	Bonnie Lindaw (Amy Stover appearing)
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Risk Management Consultant	Insurance Agencies, Inc. Michael Ridge Eugene Siracusa Glenn Insurance Michael Thomas (not present)

September 11, 2020

Atlantic County Insurance Commission OPEN Minutes

ALSO PRESENT:

Rachel Chwastek, PERMA Risk Management Services
Chandra Anderson, Atlantic County
James Dugan, Atlantic County
Dennis Skalkowski, Bowman & Company (Auditor)
Jim Miles, Bowman & Company (Auditor)

APPROVAL OF MINUTES: OPEN MINUTES OF JULY 10, 2020.

MOTION TO APPROVE OPEN MINUTES OF JULY 10, 2020.

Motion: Commissioner Giraldo
Second: Commissioner Robbins
Vote: 4 Ayes

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report.

Bowman & Company prepared the 2019 audit of the Commission. Dennis Skalkowski reviewed the highlights of the report. Their report contained no findings or recommendations. At the conclusion of 2019 the Commission had total assets of \$15,021,660, total liabilities and reserves of \$10,163,988, and a net position of \$4,857,672. Thank you for the opportunity to serve the Commission. There were no questions.

MOTION TO APPROVE RESOLUTION 19-20 CERTIFYING THE ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2019.

Motion: Commissioner Woods
Second: Commissioner Giraldo
Vote: 4 Ayes

CERTIFICATES OF INSURANCE: There were 3 certificates issued between July 1, 2020 and August 30, 2020.

MOTION TO APPROVE THE CERTIFICATES OF INSURANCE REPORT.

Motion: Commissioner Giraldo
Second: Commissioner Robbins
Vote: 4 Ayes

The CEL meeting is scheduled for September 24, 2020 in Camden, but it may change to a Zoom meeting.

The financial fast track for the Commission as of May 31, 2020 shows the surplus to be \$4.2 million.

The CEL's financial fast track for May 31, 2020 shows the surplus to be \$16.3 million. All years are in the positive.

The claims activity report shows that as of June 30, 2020 there were 15 more claims and 11 were workers' compensation claims. July had 14 new claims, again most were workers' compensation claims.

Assetworks has been in contact with Atlantic County to schedule their appraisals. ACUA is ready to schedule and is waiting to hear back from them.

Assessment bills are due September 15, 2020. Commissioner Kessler commented that the ACUA will be one month late as they had to amend the contract which must be approved by their Board before payment can be made.

The next Commission meeting is scheduled for October 9, 2020.

CLAIMS SERVICES: Jennifer Conicella provided the report. The Claims Committee met prior to this Commission meeting and reviewed PARS which will be submitted later for approval.

TREASURER: Amy Stover reviewed Resolution 18-20 which is the supplemental bill list for July 2020 in the amount of \$2,000; Resolution 20-20 which is the bill list for August 2020 for a total of \$1,036,899.45; and Resolution 21-20 which is the bill list for September 2020 for a total of \$58.80.

The administrative account has a balance of \$10,366,579.61 with outstanding checks in the amount of \$105,834.59. The general liability account has approximately \$60,365.00 in outstanding checks. The workers compensation account has a balance of \$50,094.70. Interest earned is \$667.38 and outstanding checks total \$49,418.32.

MOTION TO APPROVE RESOLUTION 18-20 THE SUPPLEMENTAL JULY BILLS LIST; RESOLUTION 20-20 THE AUGUST BILLS LIST; AND RESOLUTION 21-20 THE SEPTEMBER BILLS LIST.

Motion: Commissioner Kessler
Second: Commissioner Giraldo
Vote: 4 Ayes

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report. The Safety Committee last met on June 18, 2020. The next meeting will be on October 9, 2020 via Zoom. The Safety Director's report covers risk control safety activities from July through September. A calendar of webinar training available for the month of September is included in the agenda. Once it has been finalized, a calendar will be distributed of webinar training available through the end of the year. New classes for 2021 are traffic control, work zone flagger, best practices for flag use and temporary traffic control for supervisors. Those courses are necessary because operations are continuing in light of the pandemic.

An email will be sent out with registration instructions for DVR training for designated employer representative training being held on October 15th from 9:00 A.M. to 4:00 P.M. Advanced registration is required and closes October 1st as additional time is needed to mail out booklets to the registered participants.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The Cumulative Summary shows to date, there were savings of 69% or \$1,197,183. The intake reporting shows year to date there are 185 claims; the ACUA has 59 claims, the County has 125 claims, and one from the Improvement Authority.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 14 PARS. The PARS were recommended for approval by the Committee with one modification as discussed on a liability claim. Unless there are any other questions which would require a closed session, she requests a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

MOTION TO APPROVE THE 14 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF SEPTEMBER 11, 2020.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 4 Ayes

RISK MANAGER’S REPORT:

Gene Siracusa presented the Risk Manager’s report for July and August. The Risk Managers reviewed the monthly ACIA loss summaries, loss histories, insurance requirements for various projects for the ACIA and the County, certificates of insurance, and various safety bulletins from JA Montgomery.

OLD BUSINESS: None.

NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting will be held on October 9, 2020 at 11:00 A.M. Stay healthy everyone.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Robbins
Second: Commissioner Giraldo
Vote: 4 Ayes

MEETING ADJOURNED: 11:19 A.M.
Minutes prepared by: Chandra Anderson, Secretary