

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 13, 2017**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: October 13, 2017**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: September 8, 2017 Open Minutes.....Appendix I**

 - CORRESPONDENCE – None**

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

 - CLAIMS SERVICES – Conner Strong & Buckelew - Verbal**

 - TREASURER– Bonnie Lindaw**
 - Resolution 23-17 – October Bill List.....Page 24**

 - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 26**

 - MANAGED CARE – Qual Care.....Page 31**

 - CLAIMS SERVICE – Qual Lynx**

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

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: December 8, 2017**

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

Date: October 13, 2017

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

2016 Audit Report – At last months meeting, Jim Miles of Bowman & Company, LLP presented the draft 2016 Audit. There have been no changes since that report. We will be seeking approval of the Audit from the Commissioners at the meeting. Included in the agenda on **pages 3-5** is Resolution 20-17, Certification of Annual Audit Report for Period ending December 31, 2016 along with the Group Affidavit Form.

Motion to approve Resolution 20-17 Certification of Annual Audit Report for Period Ending December 31, 2016

Professional Services – At last months meeting, the Fund office was authorized to advertise for the positions of Fund Actuary, Auditor and Defense Panel Counsel. Submissions were received on October 10th. The Executive Director will give a report.

The County issued Request for Proposals for Executive Director, Risk Management Consultant and Claims Administration that were received on September 29th. Proposals were reviewed by a committee. The Fund Attorney will provide a report.

Motion to approve Resolution 22-17 Designating the Executive Director, Risk Management Consultant and Claims Administrator for the Fund for years 2018 through 2020.

Certificate of Insurance Issuance Report: On **Pages 8 & 9** are the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of August 1, 2017 to September 30, 2017. There were 8 certificates of insurance issued during this period.

Motion to approve the certificate of insurance reports

NJ Excess Counties Insurance Fund (CELJIF) – The CELJIF met on September 28, 2017. A summary report of the meeting is included in the agenda on **Pages 10 & 11**. The next meeting of the Fund is scheduled for October 26, 2017 at which time the 2018 Budget will be introduced. Budget Adoption is scheduled for November 16, 2017.

The Atlantic County Insurance Commission Budget will be introduced at our December 8th meeting.

- ❑ **Financial Fast Track** – Included on **Page 12** of the agenda is the Financial Fast Track for the Commission for July. As of July 31, 2017, the report indicates the Commission has a surplus of **\$5,499,589**. Line 10 of the report “Investment in Joint Venture” is the Commission’s share of equity in the CEL.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 13)** – Included in the agenda is the Financial Fast Track Report for the month of July. The report indicates the Fund has a surplus of **\$7, 595,743**.
- ❑ **Claims Tracking Report (Page 14)** – Included in the agenda is the Claims Activity Report for the month that tracks open claims.
- ❑ **2018 Renewal Application and Updated Exposure Information** – The 2018 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. We want to thank everyone involved for their efforts with this project and submitting the information.
- ❑ **NJCE Underwriting Manager (Pages 15-21)** – Included in the agenda on pages 15-19 is Bulletin NJCE 17-02, Contributing to Disaster Relief. Also included in the agenda on pages 20-21 are two Memorandums from the NJCE Underwriting Manager regarding the 2018 Property Insurance Renewal and the 2018 Cyber Insurance Renewal.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Best Practices Workshop (Page 22)**
The sixth annual Counties Excess Joint Insurance Best Practice Workshop is scheduled for Wednesday, November 1, 2017 at the Conner Strong & Buckelew office in Marlton, NJ. This year the focus will be Cyber Liability including Coverage, Risk Management and Available Resources. An e-mail invitation was sent out last week.

RESOLUTION NO. 20-17

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2016**

WHEREAS, N.J.S.A. 40A:5A-15 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2016 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Atlantic County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 13, 2017

Jacqueline Woods, Chairperson

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

ATLANTIC COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Atlantic County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Atlantic County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2016.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Jacqueline Woods

(L.S.) Tammi Robbins

(L.S.) Janette Kessler

Chandra Anderson
Secretary

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

RESOLUTION NO. 22-17

**ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING PROFESSIONAL SERVICES OF THE EXECUTIVE DIRECTOR, RISK
MANAGER AND CLAIMS ADMINISTRATOR**

WHEREAS, the ATLANTIC COUNTY INSURANCE COMMISSION (hereinafter ‘ACIC’) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

WHEREAS, the county has advertised and published RFP ‘s for the position of Executive Director, Risk Manager and Third Party Administrator and the Commissioners having duly reviewed and considered all responses to said RFP’s; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the ACIC that the following appointment awards is hereby made for the years 2018, 2019 and 2020:

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Perma Risk Management Services	Executive Director	\$122,400.00
Glenn Insurance and Insurance Agencies	Risk Manager	\$190,000.00
Qual Lynx	Claims Administrator	\$485,520.00

BE IT FURTHER RESOLVED by the Commissioners that the ACIC is hereby authorized to execute contracts between the ACIC and approved professionals with the terms and conditions as required by the ACIC.

BE IT FURTHER RESOLVED by the Commissioners of said ACIC, approved professionals acting as a “servicing organization” as defined in the ACIC’s rules and regulations shall execute said contract prepared by the ACIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of ACIC.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 13, 2017.

ADOPTED: 10-13-17

BY: _____
JAQUELINE WOODS, CHAIRPERSON

ATTEST:

Atlantic County Insurance Commission Certificate Of Insurance Monthly Report

Tuesday, September 05, 2017

From 8/1/2017 To 8/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
Atlantic					
H- Golden Nugget Atlantic City	Huron Ave & Brigantine Blvd Atlantic City, NJ 08401	2064	Evidence of insurance. All operations usual to County Governmental Entity as respects to service contract for period 3/1/17 to 3/1/19.	8/3/2017	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234				
H- Atlantic City Board of Education/School District	1300 Atlantic Ave, 5th Floor Atlantic City, NJ 08401	2073	Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects (see page 2)an operation conducted at the Atlantic City High School from the Prosecutors Office 8/15/17-8/21/17.	8/15/2017	GL EX AU WC
I- The County of Atlantic	1333 Atlantic Ave. Atlantic City, NJ 08401				
H- City of Northfield	Northfield City Hall 1600 Shore Road Northfield, NJ 08225	2074	Evidence of insurance. All operations usual to County Governmental Entity as respects to EU Unit installation.	8/15/2017	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234				
H- Township of Hamilton	6101 Thirteenth Street Mays Landing, NJ 08330	2075	Evidence of insurance. All operations usual to County Governmental Entity as respects to EU Unit installation.	8/15/2017	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234				
H- CROPS	PO Box 256	2101	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy	8/30/2017	GL EX AU WC
I- Atlantic County Utilities Authority	Linwood, NJ 08221		as respects to participation in Linwood Farmers Market 9/16/17, 9/23/17, 9/30/17, 10/7/17, 10/14/17, 10/21/17, 10/28/17 & 11/4/17.		
H- Central Square	199 New Road Linwood, NJ 08221	2101	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy	8/30/2017	GL EX AU WC
I- Atlantic County Utilities Authority	6700 Delilah Road Egg Harbor, NJ 08234		as respects to participation in Linwood Farmers Market 9/16/17, 9/23/17, 9/30/17, 10/7/17, 10/14/17, 10/21/17, 10/28/17 & 11/4/17.		

Total # of Holders = 6

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2017 To 9/30/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - The County of Atlantic	One Penn Plaza Newark, NJ 07105	The County and the City of Atlantic City are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the following vehicles: Vehicle #16-1638 - VIN 4UZADEDU4ECFS0290, 2013 FORD SUPREME Vehicle #16-1538 - VIN 1FDEE3FS4DDA93343, 2013 FORD SUPREME CANDIDATE II	9/13/2017 #1753095	GL AU EX WC OTH
H - Department of Children and I - The County of Atlantic	Families 4 Echelon Plaza, 1st Floor 201 Laurel Road Voorhees, NJ 08043	RE: Contract between the Department of Children and Families Division of Family and Community Partnerships 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 Contract between the Department of Children and Families Division of Family and Community Partnerships.	9/19/2017 #1754990	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

Date: September 28, 2017
To: Fund Commissioners
Atlantic County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2016 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on June 23, 2017 along with an extension request to file the final report. The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2016; Fund Auditor reported there were no comments or recommendations. The Board of Fund Commissioners adopted a resolution approving the year-end financials and will execute an affidavit indicating they have read the General Comments section of the Audit Report. The Fund office will file the final report and supporting resolution with the State.

2018 Renewal & 2018 Budget:

Exposure Data & Underwriting Applications – Executive Director reported the fund office is following up with members on outstanding information as this information is necessary to present the NJCE and local Commission budgets.

2018 Budget Discussion – Executive Director said the 2018 budget presentation will include projections, loss funding, premiums, possible increase to the property self-insured retentions (SIR), as well as, a line item for an underwriting data collection system.

The timeline for the budget process is as follows:

- October 6th – final deadline for submission of underwriting data
- Week of October 16th – Sub-Committee to review budget presentation
- October 26th – Budget Introduction
- November 16th – Budget Adoption

Underwriting Manager reported favorable renewal negotiations with excess carriers and noted there will be alternative options marketed for excess property as the Fund has experienced three consecutive years of high dollar losses. Commissioners White and Mecouch volunteered to serve on the budget sub-committee; the fund office will schedule a meeting based on availability.

Risk Management Plan – Clash Coverage: On the agenda for consideration was the addition of Clash Coverage, which protects against aggregations of losses from one occurrence that can affect one or more coverages. Deputy Executive Director said the Fund Actuary reviewed the current loss funding and reported there are adequate levels in place so a change to increase funding would not be necessary.

The Board of Fund Commissioners agreed to the recommendation to amend the current Risk Management Plan reflecting this coverage enhancement. A revised copy would be included in the next agenda for information only.

Payroll Auditor Request for Proposals (RFP): As a follow-up to last meeting discussion, an RFP was issued for Payroll Auditing services to conduct audits and employee headcounts for consistent and ratable workers' compensation premiums.

A single response was received from Bowman & Company for a proposed fee of \$16,100 for 28 locations. The Board of Fund Commissioners adopted a resolution authorizing an agreement between the Fund and Bowman & Company LLP for Payroll Auditing Services.

Membership Renewal: The Counties of Atlantic, Burlington, Cumberland and Salem are scheduled to renew their membership with the Fund as of January 1, 2018. Renewal documents have been sent to each County; to date the Fund office received documentation from Burlington County renewing membership.

Potential Membership: The Counties of Sussex, Essex and Cape May are being quoted for potential new membership; more information to follow if available at next meeting.

Joint Insurance Claims Committees Best Practices Workshop: The 6th annual Joint Insurance Claims Committees Best Practices Workshop is scheduled for Wednesday, November 1, 2017 and will focus on *Cyber Liability – Coverage, Risk Management and Available Resources*; an invitation will be emailed.

Financial Fast Track: The Financial Fast Track as of July 31, 2017 reflected a statutory surplus of \$7.5 million.

Underwriting Manager: Underwriting Manager submitted a memorandum that accurate and detailed property information is being requested in preparation of the 2018 property insurance renewal; full Construction, Occupancy, Protection and Exposure (COPE) should be reported in full for any locations over \$20 million in value. A second memorandum was submitted requesting members review their expiring cyber limits; quotes will be provided to each entity at varying coverage limits for their consideration.

Risk Control: Safety Director submitted a report reflecting the risk control activities from June through October 2018 and several Safety Director Bulletins that were distributed. Safety Director reminded members to present any applicable proposals in order to be considered for the annual BRIT Safety Grant.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report of claims with large open reserves which were reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 26, 2017 at 1:00PM at the Camden County College Regional Emergency Training Center.

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2017					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	686,666	4,806,664	15,737,288	20,543,952
2.	CLAIM EXPENSES				
	Paid Claims	100,613	1,602,827	2,423,391	4,026,218
	Case Reserves	421,424	647,019	2,354,356	3,001,375
	IBNR	(358,360)	(508,178)	2,199,011	1,690,833
	Discounted Claim Value	(1,389)	29,457	(113,721)	(84,264)
	TOTAL CLAIMS	162,287	1,771,125	6,863,036	8,634,161
3.	EXPENSES				
	Excess Premiums	154,276	1,079,931	3,296,535	4,376,467
	Administrative	72,809	500,176	1,660,090	2,160,265
	TOTAL EXPENSES	227,085	1,580,107	4,956,625	6,536,732
4.	UNDERWRITING PROFIT (1-2-3)	297,294	1,455,431	3,917,627	5,373,058
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	297,294	1,455,431	3,917,627	5,373,058
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	595	(3,971)	130,502	126,531
11.	SURPLUS (6 + 7 + 8)	297,890	1,451,461	4,048,129	5,499,589
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	(1,154)	(253,984)	1,937,980	1,683,996
	2016	41	639,395	2,110,148	2,749,543
	2017	299,003	1,066,050		1,066,050
	TOTAL SURPLUS (DEFICITS)	297,890	1,451,461	4,048,128	5,499,589
TOTAL CASH					
5,101,733					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2015					
	Paid Claims	20,536	546,562	1,502,937	2,049,499
	Case Reserves	88,070	(30,828)	1,534,742	1,503,914
	IBNR	(107,421)	(270,047)	456,553	186,506
	Discounted Claim Value	0	8,016	(49,150)	(41,134)
	TOTAL FY 2015 CLAIMS	1,185	253,703	3,445,082	3,698,785
FUND YEAR 2016					
	Paid Claims	20,784	497,290	920,454	1,417,744
	Case Reserves	12,625	(60,845)	819,614	758,769
	IBNR	(33,410)	(1,123,561)	1,742,458	618,897
	Discounted Claim Value	0	52,565	(64,572)	(12,006)
	TOTAL FY 2016 CLAIMS	0	(634,551)	3,417,955	2,783,404
FUND YEAR 2017					
	Paid Claims	59,292	558,974		558,974
	Case Reserves	320,728	738,692		738,692
	IBNR	(217,529)	885,431		885,431
	Discounted Claim Value	(1,389)	(31,124)		(31,124)
	TOTAL FY 2017 CLAIMS	161,102	2,151,973	0	2,151,973
COMBINED TOTAL CLAIMS					
162,287 1,771,125 6,863,036 8,634,161					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2017					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1. UNDERWRITING INCOME	1,753,032	12,231,713	97,465,900	109,697,613	
2. CLAIM EXPENSES					
Paid Claims	56,193	459,000	2,721,199	3,180,199	
Case Reserves	(156,767)	1,400,496	2,624,454	4,024,950	
IBNR	414,381	1,146,454	9,575,203	10,721,657	
Discounted Claim Value	(17,562)	(121,033)	(715,004)	(836,036)	
TOTAL CLAIMS	296,245	2,884,918	14,205,852	17,090,770	
3. EXPENSES					
Excess Premiums	1,313,604	9,163,389	67,102,915	76,266,305	
Administrative	132,871	930,263	7,163,639	8,093,902	
TOTAL EXPENSES	1,446,474	10,093,653	74,266,554	84,360,207	
4. UNDERWRITING PROFIT (1-2-3)	10,312	(746,858)	8,993,494	8,246,636	
5. INVESTMENT INCOME	4,012	27,438	229,221	256,659	
6. PROFIT (4+5)	14,324	(719,419)	9,222,714	8,503,295	
7. Dividend	0	0	300,000	300,000	
8. Cancelled Appropriations	0	0	607,551	607,551	
9. SURPLUS (6-7-8)	14,324	(719,419)	8,315,163	7,595,744	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	173	(154,193)	722,132	567,940	
2011	291	83,434	921,187	1,004,621	
2012	307	(289,262)	554,609	265,347	
2013	547	(35,038)	1,277,188	1,242,150	
2014	651	(240,745)	2,048,737	1,807,992	
2015	726	(6,566)	989,944	983,377	
2016	831	98,993	1,801,366	1,900,359	
2017	10,798	(176,043)		(176,043)	
TOTAL SURPLUS (DEFICITS)	14,324	(719,419)	8,315,163	7,595,743	
TOTAL CASH				23,011,699	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	160	164,355	164,515	
Case Reserves	0	85,485	1	85,486	
IBNR	0	80,000	164,999	244,999	
Discounted Claim Value	0	(10,192)	(2,805)	(12,997)	
TOTAL FY 2010 CLAIMS	0	155,453	326,550	482,003	
FUND YEAR 2011					
Paid Claims	2,960	22,200	396,667	418,867	
Case Reserves	(2,960)	(49,975)	407,372	357,397	
IBNR	0	(57,225)	380,961	323,736	
Discounted Claim Value	0	3,690	(39,146)	(35,456)	
TOTAL FY 2011 CLAIMS	0	(81,310)	1,145,854	1,064,544	
FUND YEAR 2012					
Paid Claims	48,399	318,306	1,132,971	1,451,276	
Case Reserves	(73,974)	35,889	430,462	466,351	
IBNR	25,576	(61,697)	844,069	782,372	
Discounted Claim Value	0	(929)	(69,604)	(70,533)	
TOTAL FY 2012 CLAIMS	0	291,569	2,337,897	2,629,466	
FUND YEAR 2013					
Paid Claims	0	(278,204)	516,427	238,223	
Case Reserves	0	478,944	623,730	1,102,675	
IBNR	0	(140,740)	1,009,843	869,103	
Discounted Claim Value	0	(21,173)	(86,001)	(107,174)	
TOTAL FY 2013 CLAIMS	0	38,827	2,063,999	2,102,826	
FUND YEAR 2014					
Paid Claims	4,473	148,967	268,119	417,087	
Case Reserves	(79,473)	256,820	141,719	398,539	
IBNR	75,000	(165,787)	1,750,161	1,584,374	
Discounted Claim Value	0	5,434	(101,570)	(96,136)	
TOTAL FY 2014 CLAIMS	0	245,434	2,058,430	2,303,864	
FUND YEAR 2015					
Paid Claims	0	94,504	242,661	337,164	
Case Reserves	(1)	246,219	1,021,082	1,267,301	
IBNR	1	(345,723)	2,311,258	1,965,535	
Discounted Claim Value	0	16,937	(204,420)	(187,483)	
TOTAL FY 2015 CLAIMS	0	11,937	3,370,580	3,382,517	
FUND YEAR 2016					
Paid Claims	0	0	0	0	
Case Reserves	(4)	250,026	88	250,114	
IBNR	4	(359,026)	3,113,912	2,754,886	
Discounted Claim Value	0	15,903	(211,458)	(195,555)	
TOTAL FY 2016 CLAIMS	0	(93,097)	2,902,542	2,809,445	
FUND YEAR 2017					
Paid Claims	361	153,068		153,068	
Case Reserves	(354)	97,087		97,087	
IBNR	313,801	2,196,653		2,196,653	
Discounted Claim Value	(17,562)	(130,702)		(130,702)	
TOTAL FY 2017 CLAIMS	296,245	2,316,105	0	2,316,105	
COMBINED TOTAL CLAIMS	296,245	2,884,918	14,205,852	17,090,770	

Atlantic County Insurance Fund Commission				
CLAIM ACTIVITY REPORT				
AS OF SEPTEMBER 30, 2017				
COVERAGE LINE - PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2015	2016	2017	TOTAL
August-17	0	5	5	10
September-17	0	3	4	7
NET CHGE	0	-2	-1	-3
Limited Reserves				\$4,210
Year	2015	2016	2017	TOTAL
August-17	\$0	\$27,690	\$26,801	\$54,491
September-17	\$0	\$12,301	\$17,168	\$29,469
NET CHGE	\$0	(\$15,389)	(\$9,633)	(\$25,022)
Ltd Incurred	\$34,420	\$354,420	\$177,984	\$566,824
COVERAGE LINE - GENERAL LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2015	2016	2017	TOTAL
August-17	14	26	38	78
September-17	14	24	40	78
NET CHGE	0	-2	2	0
Limited Reserves				\$6,109
Year	2015	2016	2017	TOTAL
August-17	\$104,467	\$81,688	\$142,554	\$328,708
September-17	\$108,424	\$223,450	\$144,654	\$476,527
NET CHGE	\$3,957	\$141,762	\$2,100	\$147,819
Ltd Incurred	\$211,781	\$251,500	\$145,375	\$608,656
COVERAGE LINE - AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2015	2016	2017	TOTAL
August-17	2	5	17	24
September-17	2	3	13	18
NET CHGE	0	-2	-4	-6
Limited Reserves				\$2,079
Year	2015	2016	2017	TOTAL
August-17	\$4,180	\$16,080	\$23,263	\$43,522
September-17	\$4,180	\$11,080	\$22,163	\$37,422
NET CHGE	\$0	(\$5,000)	(\$1,100)	(\$6,100)
Ltd Incurred	\$32,760	\$73,776	\$29,637	\$136,173
COVERAGE LINE - WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2015	2016	2017	TOTAL
August-17	46	62	102	210
September-17	44	61	109	214
NET CHGE	-2	-1	7	4
Limited Reserves				\$12,207
Year	2015	2016	2017	TOTAL
August-17	\$1,381,375	\$557,674	\$481,343	\$2,420,391
September-17	\$1,515,035	\$588,584	\$508,736	\$2,612,356
NET CHGE	\$133,661	\$30,910	\$27,394	\$191,965
Ltd Incurred	\$3,560,214	\$1,743,770	\$1,253,797	\$6,557,782
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2015	2016	2017	TOTAL
August-17	62	98	162	322
September-17	60	91	166	317
NET CHGE	-2	-7	4	-5
Limited Reserves				\$9,955
Year	2015	2016	2017	TOTAL
August-17	\$1,490,021	\$683,131	\$673,960	\$2,847,112
September-17	\$1,627,638	\$835,415	\$692,721	\$3,155,774
NET CHGE	\$137,617	\$152,283	\$18,761	\$308,662
Ltd Incurred	\$3,839,175	\$2,423,467	\$1,606,793	\$7,869,434

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN NJCE 17-02

Date: September 12, 2017
To: Fund Commissioners of NJCE
From: NJCE Underwriting Manager, Conner Strong & Buckelew
Re: Contributing to Disaster Relief

We have received a number of inquiries from membership on coverage for members' employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self-deployment by any entity or individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance, but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document. If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund and Commission Professionals
Fund and Commission Executive Directors

Emergency Management Assistance Compact (EMAC)

Overview for National Response Framework

EMAC is a national interstate mutual aid agreement that enables states to share resources during times of disaster. Since the 104th Congress ratified the compact, EMAC has grown to become the nation's system for providing mutual aid through operational procedures and protocols that have been validated through experience. EMAC is administered by NEMA, the National Emergency Management Association, headquartered in Lexington, KY.

EMAC acts as a complement to the federal disaster response system, providing timely and cost-effective relief to states requesting assistance from assisting member states who understand the needs of jurisdictions that are struggling to preserve life, the economy, and the environment. EMAC can be used either in lieu of federal assistance or in conjunction with federal assistance, thus providing a "seamless" flow of needed goods and services to an impacted state. EMAC further provides another venue for mitigating resource deficiencies by ensuring maximum use of all available resources within member states' inventories.

The thirteen (13) articles of the Compact sets the foundation for sharing resources from state to state that have been adopted by all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico, and has been ratified by Congress (PL-104-321).

The four more commonly referenced articles of the compact (Article V, IV, VIII, and IX) address the primary concerns of personnel and states offering and receiving assistance:

Article V - Licenses and Permits

Whenever any person holds a license, certificate, or other permit issued by any state party to the compact evidencing the meeting of qualifications for professional, mechanical, or other skills, and when such assistance is requested by the receiving party state, such person shall be deemed licensed, certified, or permitted by the state requesting assistance to render aid involving such skill to meet a declared emergency or disaster, subject to such limitations and conditions as the governor of the requesting state may prescribe by executive order or otherwise.

Article VI - Liability

Officers or employees of a party state rendering aid in another state pursuant to this compact shall be considered agents of the requesting state for tort liability and immunity purposes; and no party state or its officers or employees rendering aid in another state pursuant to this compact shall be liable on account of any act or omission in good faith on the part of such forces while so engaged or on account of the maintenance or use of any equipment or supplies in connection therewith. Good faith in this article shall not include willful misconduct, gross negligence, or recklessness.

Article VIII - Compensation

Each party state shall provide for the payment of compensation and death benefits to injured members of the emergency forces of that state and representatives of deceased members of such forces in case such members sustain injuries or are killed while rendering aid pursuant to this compact, in the same manner and on the same terms as if the injury or death were sustained within their own state.

Article IX - Reimbursement

Any party state rendering aid in another state pursuant to this compact shall be reimbursed by the party state receiving such aid for any loss or damage to or expense incurred in the operation of any equipment and the provision of any service in answering a request for aid and for the costs incurred in connection with such requests; provided, that any aiding party state may assume in whole or in part such loss, damage, expense, or other cost, or may loan such equipment or donate such services to the receiving party state without charge or cost; and provided further, that any two or more party states may enter into supplementary agreements establishing a different allocation of costs among those states. Article VIII expenses shall not be reimbursable under this provision.

EMAC Governance Structure

An outline of the EMAC Governance Structure is given below:

1. *National Emergency Management Association:* NEMA was established in 1974 when state directors of emergency management first united in order to exchange information on common emergency management issues that threatened their constituencies. NEMA has administered EMAC since 1995 and has 2.5 staff members dedicated to EMAC administration and training.
2. *EMAC Committee:* The EMAC Committee, the managing body of the compact, is a standing committee under the NEMA organizational structure that maintains oversight of EMAC and the EMAC Executive Task Force. The EMAC Committee consists of a chair, fourteen (14) state directors (or their designees) and a non-voting private sector liaison. The emergency management director and Governor from every state and territory that has passed EMAC legislation and signed EMAC into (state) law are invited to participate.
3. *The EMAC Advisory Group:* The EMAC Advisory Group is comprised of invited representatives from the national based organizations who represent the first responder community and other mutual aid stakeholders (including DHS/FEMA, CDC, and the National Guard Bureau). The mission is to facilitate the effective integration of multi-discipline emergency response and recovery assets for nationwide mutual aid through EMAC.
4. *The EMAC Executive Task Force (ETF):* The ETF conducts the day-to-day work of the EMAC Committee. The ETF is comprised of a Chair, Chair-elect, Past Chair, and ten (10) voting Lead State Representative members (chosen by the state emergency management directors), three (3) members at large (chosen by the EMAC ETF Chair), and four (4) non-voting members (NEMA Legal Committee Liaison, NEMA EMAC Coordinator, NEMA EMAC Sr. Advisor, and NEMA EMAC Training Coordinator). The Chair of the EMAC Executive Task Force serves as the Team Leader to the National Coordination Group.
5. *National Coordination Group (NCG):* The NCG (state of the EMAC ETF Chair) works very closely with NEMA on the daily workings of EMAC and during an event works to direct EMAC policy and procedures.

How EMAC Works

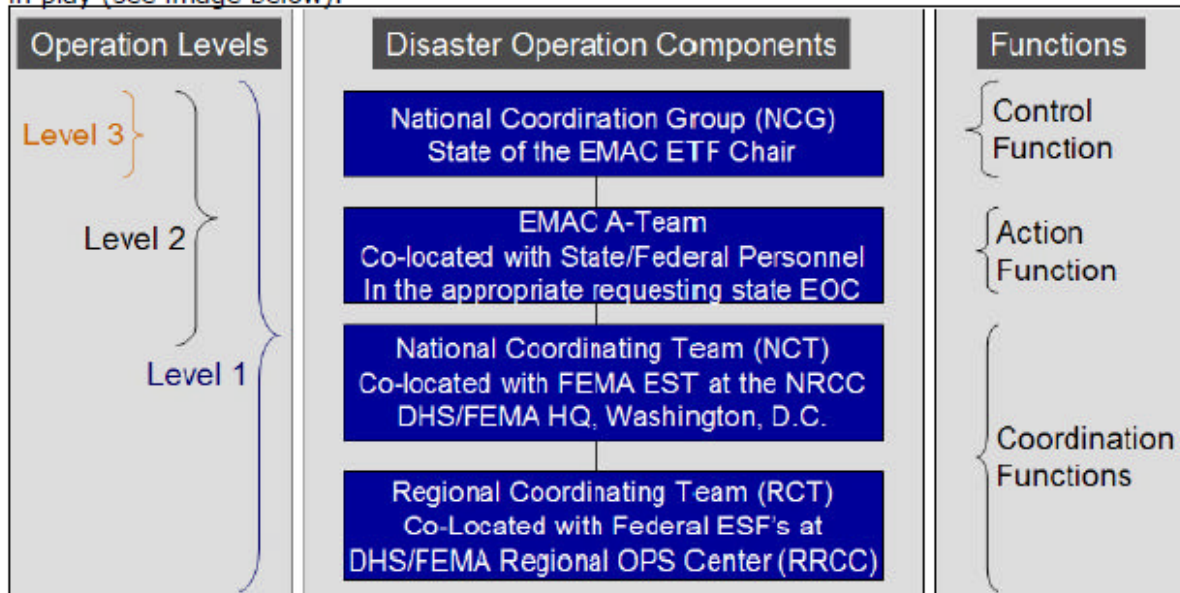
Requesting and deploying resources is made at the discretion of the impacted (Requesting) state allowing them the ability to pick what they need and for what price. The responding (Assisting) state only has to offer assistance if they have the resources and can deploy it. At all times, impacted states retain the choice of seeking resource support from either state or federal, or both as may be appropriate for their circumstances. Local resources can be deployed under EMAC if the state has adopted intrastate legislation (see Model Intrastate Mutual Aid Legislation at NEMA's Web Site (www.nemaweb.org)). The EMAC process is outlined below.

Note: The state emergency management director is an appointed EMAC Authorized Representative and can designate both EMAC Authorized Representatives and EMAC Designated Contacts in their agency. EMAC Authorized Representatives have the authority to obligate the state financially (make requests for resources to come into their state under an emergency declaration). EMAC Designated Contacts cannot financially obligate the state but can be contacted to get more information about EMAC coordination.

1. EMAC Authorized Representative confirms declaration of emergency by Governor
2. State assesses needs for resources
3. State determines if they need an external EMAC A-Team to assist with acquisition of resources or if they will use their in-state EMAC A-Team and acquires external A-Team if needed
4. State determines best source for needed resource (EMAC, Federal, private sector, etc.)
5. EMAC A-Teams request resources by one or all of the following methodologies:
 - a. Direct contact with state (knows the resource and can go directly to the state that has it – often a recurring mission).
 - b. EMAC resource request is made utilizing the EMAC Emergency Operations System (EOS) broadcast functionality. States may request broadcast by region (FEMA regions), two regions, or 3 regions, an individual state, or an individual EMAC Authorized Representative or EMAC Designated Contact within a state.
 - c. Agencies within the states may refer request and suggested resource to the state emergency management agency for their follow-up.
6. EMAC A-Teams determine cost and availability of resources
7. The EMAC REQ-A Form is completed by the EMAC Authorized Representatives between both the Requesting State and the Assisting State.
8. Resources are mobilized from the Assisting State to the Requesting State.
9. Resources check in at state staging areas and are deployment locations and missions are confirmed.
10. Resources complete mission – relaying any issues back to their home state emergency management agency.
11. Resources are demobilized.
12. Assisting States complete reimbursement request and after internal audit sends to the Requesting State.
13. Requesting State reimburses the Assisting State

EMAC Operational Levels

The three levels of EMAC operation (Level 3, Level 2, and Level 1) are mirrored after most state and federal operation levels and have worked effectively and seamlessly within NIMS. The EMAC coordinating components are typed according to size, organizational composition, function, and mission requirements to meet operational demands. EMAC operational deployment levels are activated depending upon the scale of the event. If the event warrants, the levels of operational deployment can be ramped up from a Level 3 to a Level 1. The highest level of EMAC operational level is 1, where all components and functions are in play (see image below).



The decision to expand or elevate the level of operation rests with the EMAC Executive Task Force Chair acting as the NCG Team Leader. The EMAC Operation Levels are reviewed below.

- A. Level 3 - The lowest level of EMAC activation involves the activation of the Assisting State, the NCG, and the NEMA EMAC Coordinator. The Assisting State is using their internal state A-Team to request resources.
- B. Level 2 - A level 2 operation may involve a single-state or multiple states and deployment of an A-Team is requested by one or more affected states.
- C. Level 1 - The highest level of EMAC activation is in effect whenever a single-state or multiple states within single or multiple regions have suffered a major disaster requiring resources. A-Teams have been requested by one or more affected states and DHS/FEMA Headquarters has requested that an EMAC National Coordinating Team (NCT) and/or an EMAC Regional Coordinating Team (RCT) be deployed to appropriate locations to coordinate resource needs with federal and state counterparts.



Memorandum

To: Commissioners of the NJCE JIF
From: NJCE Underwriting Manager
Date: September 21, 2017
Re: 2018 Property Insurance Renewal – Values and COPE Information

In preparation for the 2018 Property Insurance renewal, the Underwriting Manager team aims to obtain an accurate and detailed property schedule from the members for the best possible risk management and insurer reporting.

Please review your property schedules for accurate valuations and full location details. In addition, please report full COPE info for any locations over \$20,000,000 in value with a focus on the full sprinkler system and fire alarm details.

If you have any questions, please feel free to contact the Underwriting Manager team.



Memorandum

To: Commissioners of the NJCE JIF
From: NJCE Underwriting Manager
Date: September 22, 2017
Re: 2018 Cyber Insurance Renewal – Increased Limits

The Underwriting Manager team is requesting the members of the NJCE JIF to re-evaluate their cyber limits with their risk managers in preparation of the 1/1/18 renewal. As cyber attacks continue to occur at an increased frequency to public entities throughout the United States, it is suggested that members consider increasing the amount of cyber coverage carried for the 1/1/18-19 policy period.

Quotes will be provided for each entity at \$1M, \$2M, \$5M and \$10M levels. Members will have the final say as to the limit amount selected for the 1/1/18-19 renewal, but it is encouraged that all members bind coverage at the \$5M or \$10M limit level.

If you have any questions, please feel free to contact the Underwriting Manager team.

**LIABILITY AND WORKERS' COMPENSATION COST
CONTAINMENT STRATEGIES
CYBER LIABILITY – COVERAGE, RISK MANAGEMENT AND
AVAILABLE RESOURCES
NOVEMBER 1, 2017
AGENDA**

8:30 – 9:00

Registration

9:00 – 9:05

Introductions and Opening Remarks

Michelle M. Leighton, AIC, Vice President, Senior Claim Consultant, Conner Strong & Buckelew

9:05 – 9:30

Past Successes and Future Initiatives

Joseph P. Hrubash, Senior Vice President, Insurance Commission Executive Director, PERMA Risk Management Services

Ed Cooney, Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew

9:30 – 10:15

Recognizing, Detecting and Preventing Cyber Security Threats

Marc H. Pfeiffer, MPA, Assistant Director and Senior Policy Fellow, Bloustein Local Government Research Center, Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey

10:15 – 11:00

Coverage and Claim Reporting

Ed Cooney, Vice President, Account Executive/Underwriting Manager, Conner Strong & Buckelew

Michelle M. Leighton, AIC, Vice President, Senior Claim Consultant, Conner Strong & Buckelew

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PERMA

**LIABILITY AND WORKERS' COMPENSATION COST
CONTAINMENT STRATEGIES
CYBER LIABILITY – COVERAGE, RISK MANAGEMENT AND
AVAILABLE RESOURCES
NOVEMBER 1, 2017
AGENDA**

11:00 – 11:15

Break

11:15 – 11:45

AIG CyberEdge Claims Services – Review of Cyber Claims Scenarios and Available Resources to Implement a Response Plan, Engage any Required Vendors and Initiate the Restoration and Recovery Process

Deborah Hirschorn, Complex Claim Director, AIG Financial Lines Claims

11:45 – 12:45

Data Breach Response Team - Working with a Breach Coach and Forensic Investigator in the Investigation and Response to a Data Breach Event

Sian M. Schafle, Partner, Mullen Coughlin LLC

Bill Hardin, Vice President, CRA Charles River Associates

12:45 – 1:00

Test You Cyber Security Awareness

1:00 – 1:45

Q&A, Lunch and Networking

2

PERMA

RESOLUTION NO. 23-17

**ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER - 2017**

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 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000099			
000099	QUALCARE, INC.	MANAGED CARE SERVICES 4TH QTR 2017	47,500.00
			47,500.00
000100			
000100	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 4TH QTR 2017	70,000.00
			70,000.00
000101			
000101	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2017	3.32
000101	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 4TH QTR 2017	30,000.00
			30,003.32
000102			
000102	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 4TH QTR 2017	2,145.75
			2,145.75
000103			
000103	CHANDRA ANDERSON	SECRETARY SERVICES FEE 4TH QTR 2017	1,250.00
			1,250.00
000104			
000104	BH MEDIA GROUP, INC.	ACCT: 8000490 - 9/22/2017 - LEGAL NOTICE	47.84
000104	BH MEDIA GROUP, INC.	ACCT: 8000490 - 9/18/2017 - PUBL NOTICE	50.36
			98.20
000105			
000105	INSURANCE AGENCIES, INC.	RMC FEE 4TH QTR 2017	50,000.00
			50,000.00
TOTAL PAYMENTS FY 2017			200,997.27

TOTAL PAYMENTS ALL FUND YEARS \$ 200,997.27

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
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: October 3, 2017

ACIC SERVICE TEAM

David McHale, Public Sector Director dmchale@jamontgomery.com Office: 732-736-5213 Cell: 732-673-4802	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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September – October 2017
RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 6:** One Forklift Certification Training was conducted for ACIC-ACUA.
- **September 7:** One session of DDC 6 was conducted for ACIC.
- **September 8:** Attended the ACIC Meeting and Claims Committee Meeting via conference call.
- **September 15:** Conducted a loss control survey of the ACIC County Office Building.
- **September 19:** One session of Hoists, Cranes, Rigging and one session of Heavy Equipment training were conducted for ACIC-ACUA.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 5:** One session of Jetter Safety Training and one Hazwoper training are scheduled for ACIC-ACUA.
- **October 13:** Plan to attend the ACIC Meeting and Claims Committee Meeting in Northfield.
- **October 13:** Plan to attend the ACIC Safety Committee Meeting in Northfield.

- **October 17:** One session of Shop & Tool Safety and one session of Safe Lifting for Collections training are scheduled for ACIC-ACUA.

CEL MEDIA LIBRARY USAGE:

- One video has been utilized in 2017.

SAFETY DIRECTOR BULLETINS AND ANNOUNCEMENTS

- September is National Preparedness Month – September Stationary Work Zones – September 11.

September is National Preparedness Month



As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. Preparedness starts with having a plan for the department, and the department's workers and their families while you work to restore your agency's services and facilities. One of the lessons of Hurricane Katrina is that workers need to know their families

and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees' Homes

Like workplaces, the homes' of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees' Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

Employees' Families

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

The Individual Employee

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/



ATLANTIC COUNTY INSURANCE COMMISSION
County Of Atlantic, Utilities Authority and Improvement Authority Combined
Cumulative Claims Summary

2017	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	223	\$146,873.25	\$62,472.09	\$84,401.16	57.5%	97.3%
FEBRUARY	163	\$109,756.34	\$46,119.84	\$63,636.50	58.0%	94.4%
MARCH	193	\$610,823.19	\$186,577.32	\$424,245.87	69.5%	99.5%
APRIL	114	\$182,664.40	\$67,884.42	\$114,779.98	62.8%	96.4%
MAY	224	\$499,117.47	\$266,323.03	\$232,794.44	46.6%	99.4%
JUNE	187	\$319,483.09	\$159,050.55	\$160,432.54	50.2%	99.4%
JULY	197	\$134,648.70	\$53,650.75	\$80,997.95	60.2%	97.4%
AUGUST	223	\$308,688.04	\$151,193.07	\$157,494.97	51.0%	81.5%
SEPTEMBER	129	\$84,137.90	\$41,265.58	\$42,872.32	51.0%	98.3%
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	1653	\$2,396,192.38	\$1,034,536.65	\$1,361,655.73	56.8%	96.4%

Valued as of 10/2/2017



**ATLANTIC COUNTY INSURANCE COMMISSION
INTAKE REPORTING
September 1, 2017 - September 30, 2017**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
ATLANTIC COUNTY UTILITY AUTHORITY	0	6	0	6
COUNTY OF ATLANTIC	2	7	4	13
IMPROVEMENT AUTHORITY	0	0	0	0
Grand Total	2	13	4	19

ENTITY	REPORTED	TYPE	CLAIM#
COUNTY OF ATLANTIC	9/20/17	REPORT ONLY	2018112991
ATLANTIC COUNTY UTILITY AUTHORITY	9/21/17	MEDICAL ONLY	2018113076
ATLANTIC COUNTY UTILITY AUTHORITY	9/21/17	MEDICAL ONLY	2018113078
COUNTY OF ATLANTIC	9/22/17	MEDICAL ONLY	2018113167
COUNTY OF ATLANTIC	9/26/17	REPORT ONLY	2018113457
COUNTY OF ATLANTIC	9/28/17	REPORT ONLY	2018113883
ATLANTIC COUNTY UTILITY AUTHORITY	9/21/17	MEDICAL ONLY	2018113071
COUNTY OF ATLANTIC	9/22/17	MEDICAL ONLY	2018113198
COUNTY OF ATLANTIC	9/26/17	MEDICAL ONLY	2018113385
ATLANTIC COUNTY UTILITY AUTHORITY	9/18/17	MEDICAL ONLY	2018112697
COUNTY OF ATLANTIC	9/18/17	REPORT ONLY	2018112746
COUNTY OF ATLANTIC	9/18/17	INDEMNITY	2018112750
ATLANTIC COUNTY UTILITY AUTHORITY	9/8/17	MEDICAL ONLY	2018111932
COUNTY OF ATLANTIC	9/11/17	MEDICAL ONLY	2018112040
COUNTY OF ATLANTIC	9/11/17	INDEMNITY	2018112060
COUNTY OF ATLANTIC	9/27/17	MEDICAL ONLY	2018113658
ATLANTIC COUNTY UTILITY AUTHORITY	9/29/17	MEDICAL ONLY	2018113918
COUNTY OF ATLANTIC	9/7/17	MEDICAL ONLY	2018111747
COUNTY OF ATLANTIC	9/7/17	MEDICAL ONLY	2018111823

Valued as of 10/2/2017



ATLANTIC COUNTY INSURANCE COMMISSION
Cumulative Claims Summary

COUNTY OF ATLANTIC

2017	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	173	\$112,929.81	\$49,047.44	\$63,882.37	56.6%	96.9%
FEBRUARY	122	\$89,694.79	\$36,931.83	\$52,762.96	58.8%	93.8%
MARCH	154	\$538,813.50	\$149,561.89	\$389,251.61	72.2%	100.0%
APRIL	89	\$123,492.63	\$46,642.76	\$76,849.87	62.2%	94.6%
MAY	166	\$445,676.07	\$246,259.24	\$199,416.83	44.7%	99.4%
JUNE	158	\$289,405.09	\$145,006.70	\$144,398.39	49.9%	99.4%
JULY	150	\$110,588.62	\$43,601.66	\$66,986.96	60.6%	97.9%
AUGUST	148	\$175,353.71	\$63,252.81	\$112,100.90	63.9%	94.3%
SEPTEMBER	78	\$50,008.63	\$20,738.35	\$29,270.28	58.5%	97.2%
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	1238	\$1,935,962.85	\$801,042.68	\$1,134,920.17	58.6%	98.2%

UTILITIES AUTHORITY

2017	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	49	\$33,898.44	\$13,406.57	\$20,491.87	60.5%	98.7%
FEBRUARY	41	\$20,061.55	\$9,188.01	\$10,873.54	54.2%	97.2%
MARCH	39	\$72,009.69	\$37,015.43	\$34,994.26	48.6%	96.6%
APRIL	25	\$59,171.77	\$21,241.66	\$37,930.11	64.1%	99.9%
MAY	58	\$53,441.40	\$20,063.79	\$33,377.61	62.5%	99.2%
JUNE	29	\$30,078.00	\$14,043.85	\$16,034.15	53.3%	98.8%
JULY	47	\$24,060.08	\$10,049.09	\$14,010.99	58.2%	95.0%
AUGUST	75	\$133,334.33	\$87,940.26	\$45,394.07	34.0%	64.8%
SEPTEMBER	51	\$34,129.27	\$20,527.23	\$13,602.04	39.9%	100.0%
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	414	\$460,184.53	\$233,475.89	\$226,708.64	49.3%	88.6%

IMPROVEMENT AUTHORITY

2017	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	1	\$45.00	\$18.08	\$26.92	59.8%	100.0%
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	0	\$0.00	\$0.00	\$0.00		
AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS	1	\$45.00	\$18.08	\$26.92	59.8%	100.0%

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 8, 2017
Freeholders' Meeting Room
Stillwater Building
201 Shore Road
Northfield, New Jersey 08225
11:00 A.M.

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
Joseph Giraldo	Present
Geraldine Cohen	Not Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Kathy Kissane <u>Conner Strong & Buckelew</u> Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	James F. Ferguson
Treasurer	Bonnie Lindaw
Safety Director	J.A. Montgomery Risk Control Dave McHale for Glenn Prince (by phone)
Risk Management Consultant	Insurance Agencies, Inc. Michael Ridge Gene Siracusa Glenn Insurance Michael Thomas

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES OF JULY 14, 2017.

MOTION TO APPROVE OPEN MINUTES OF JULY 14, 2017.

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

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report.

AUDIT REVIEW:

2016 audit report is reviewed. Mr. Miles of Bowman & Company reviewed the audit report in great detail along with Dennis Kalkaski. The pages of the report that actually belong to the auditor are the table of contents, the opinion report, found on pages 1-3, and another report on pages 4-5 which is required in accordance with governmental auditing standards and rules and regulations. The financial statements are the representations of management, PERMA and Conner Strong putting together the information. The auditors go through audit procedures and review all of the information and offer an opinion as to whether or not they were fairly stated according to generally accepted auditing procedures.

Dennis Kalkaski reviewed the numbers within the report. Page 6 is the management discussion and analysis. Page 7 reviews financial highlights for 2015 and 2016. Page 9 reviews the Commission's net position. He noted the Investment in Joint Venture is the Commission's share of membership in the JIF. Page 10 is the current statement of revenues, expenses and changes in net position. It explains how they arrived at the annual net position for the year. Page 11 is the comparative statement of cash flows for 2015 and 2016. Cash flow is cash in and cash out of the Commission. The Notes section is standard boiler plate language that must be included in an audit. Note 5 on page 18 shows the changes in claims through the year. Page 19, Note 6 highlights the financial information of the membership in the JIF. Page 22 is the reconciliation of claims liabilities and further separates them by line of coverage. Page 23 shows the two year development information for the Commission. Mr. Miles noted this schedule gives an opportunity to look at trends and how reserves played out historically. Page 25 and 26 are income statements for each fund year and pulls everything apart by line of coverage and reflects the information provided in the first schedules. Page 27 and 28 highlights the claims activity for the year for each line of coverage. Page 29 and 30 are program summary schedules and highlight claim limits, fund retention, incurred claims. The last page of the report shows no findings or recommendations. He expressed thanks for having his company complete the audit.

Mr. Stokes noted that Bonnie Lindaw had some questions and noted she would recommend changing the process next year to have discussions between Ms. Lindaw and the auditors. She would like to be able to compare the bank reconciliation and year-end balance. She would also like to have entrance and exit conferences with the Treasurer and the Auditors so she can be confident in the report being presented to the Commissioners. There was a suggestion of perhaps setting up a Finance Committee. Ms. Lindaw asked if there was a deadline for the audit to be submitted. She noted that she reviewed information provided to her the day before, but would like more time to review. Mr. Stokes noted it is acceptable to table the resolution approving the audit until the next meeting. The Commissioners agreed to table the resolution until the next meeting.

MOTION TO TABLE THE 2016 AUDIT REPORT UNTIL THE OCTOBER MEETING.

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: 10 certificates were issued from June 1, 2017 to July 31, 2017. Commissioner Kessler asked for an explanation of page 9. Rachel explained it was the continuation of the locations from the certificate on the prior page.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The next CEL meeting is September 28, 2017.

The Insurance Commission financial fast track as of May 31, 2017 shows the Commission's statutory surplus at \$5.2 million. The June 30, 2017 report also shows the surplus at \$5.2 million. Mr. Stokes noted that last year at this time the Commission was at \$2.9 million.

The CEL financial fast track report as of June 30, 2017, shows a surplus of \$7.5 million, which continues to trend well for the CEL.

Claims Activity Report shows the claims activity as of July 31, 2017. 20 general liability claims were closed from June to July. Kathy Kissane noted some were storm related claims or if they had issued a denial and the 60 day waiting period expired.

The professional services for the Commission, including Actuary, Auditor, and Defense Panel Counsel expire at the end of 2017. The Fund office will be preparing RFQ's and will advertise for proposals. The County will issue RFP's for the Executive Director, Claims Administration and Risk Managers. Mr. Stokes confirmed those RFP's were posted September 8, 2017 with a due date of September 29, 2017.

The 2018 renewal is moving along very smoothly. The ancillary coverage applications are also moving along. Mr. Stokes thanked everyone for their assistance in keeping everything moving.

The renewal for the Commission in the CEL is also up this year. The renewal documents were sent out to the County Executive for consideration. Renewal documents were also sent to the individual member

entities. Mr. Ferguson noted the resolution for the County goes before the Board of Chosen Freeholders at the September 19, 2017 meeting.

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR PROFESSIONAL SERVICES.

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

The third and final Property and Casualty assessments were sent out to the member entities and are due back on September 15, 2017. Mr. Stokes asked Mr. Hrubash if he had anything to add, and he did not.

CLAIMS SERVICES: The Claim Services report was presented by Michelle Leighton, Esquire. She has three items to address. She noted the Claims Committee met prior to this meeting and reviewed nine claims. As the renewal process proceeds it is a good time to remind the members that if they have not already done so to make claim reports for claims made during the year. Keep employment matters, EOC charges, and pollution matters in mind. Anything that is known should be reported appropriately. They plan on another Best Practices work shop in late fall, early winter. They will be looking for volunteers from each of the Commissions to sit on a Committee. Commissioner Kessler volunteered last year. Anyone interested should send an email to Ms. Leighton. Mr. Hrubash noted that cyber has been a hot topic and time should be devoted to cyber claims.

TREASURER:

Bonnie Lindaw presented Resolution 21-17, the August bills list for payments to the professionals and Resolution 22-17 is the September bills list which is a payment to Asset Works for the building appraisals.

MOTION TO APPROVE RESOLUTION 21-17 RATIFICATION OF THE AUGUST BILLS LIST AND RESOLUTION 22-17 THE SEPTEMBER BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Dave McHale of JA Montgomery presented the safety report. The Safety Director's report covers risk control safety activities for July through September. The Safety Committee last met on April 7, 2017 and is next scheduled to meet on October 13, 2017. Loss control visits were conducted by Glenn Prince and Ronald Grattini at the Atlantic County Justice Facility and Meadowview Nursing Home.

September is national preparedness month. A safety bulletin will be issued covering operational considerations and employees in the event of an emergency.

Commissioner Woods asked about the reimbursement check to the County for the BRITT grant approval. Mr. McHale explained that the County has to spend the money then submit documentation showing the purchase, then the \$7,000 will be issued to the NJ CELJIF, then the CELJIF issues a \$7,000 reimbursement check to the County. This will occur at year end so reimbursement will not be issued until

approximately January 2018. Commissioner Woods noted she would follow up with the Warden with regard to completing the purchase. Mr. McHale noted that Glenn Prince will be following up with the various counties in October to confirm the funding was sent.

Ms. Lindaw asked if an award letter could be issued confirming the County would be receiving the award of \$7,000. With that letter the Treasurer's office can set up a grant account which will assist with the Justice Facility making the payment. She noted that if there is a time constraint regarding the expenditure of the funds it should be included in the award letter. Mr. McHale advised the requested letter would be sent out.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report for the month of July. The cumulative claims summary shows savings for the month of July at 60.2%. The PPO penetration rate is 97.4%. The month of August shows 51% savings and 81.5% PPO penetration rate. That number is lower due to a bill that had to be considered for medical transportation between two trauma centers. It was found to be medically necessary and was paid. Savings for the year are at 57% which represents savings of \$1.3 million. The PPO penetration rate for the year is 96.3%.

Bonnie Lindaw asked if the numbers were for general liability and workers' comp, and Ms. Beatty advised they are just workers' comp.

There were 42 claims reported for the months of July and August; 27 for the County and 15 for the Utilities Authority. There were zero claims for the Improvement Authority.

Ms. Lindaw asked if there was a report for general liability claims. Ms. Kissane explained there is a loss run report (claims experience summary for all lines of coverage) issued every month to the Commissioners. Commissioner Kessler advised that Claudia is aware the reports are not coming to her and that problem is being worked on. Joe Hrubash asked how the reports are distributed. Ms. Kissane explained the reports are delivered securely electronically. You have to log in to obtain them. Ms. Leighton noted that the loss runs are not only available once a month, but they can be requested anytime they are needed. Commissioner Woods also noted that she was working with Claudia on reports. Ms. Kissane noted the Risk Console System is where the reports would be generated. She was not aware that the Commissioners were not receiving the reports and will check on that. Mr. Ridge asked whether the Risk Managers could receive copies of the reports, and Ms. Kissane noted that would be up to the Commissioners and the member entities.

CLAIMS SERVICES – QUAL-LYNX:

Ms. Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 9 PARS. The PARS were recommended for approval by the Committee. 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 PARS AS REVIEWED DURING THE CLAIMS COMMITTEE MEETING OF SEPTEMBER 8, 2017.

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

OLD BUSINESS: Commissioner Kessler requested a Jonas update. Ms. Leighton indicated she did not have an update available, but would follow up and provide an update. Danielle Batchelor had previously reported they were waiting for a submission from one of the other counties. Commissioner Kessler noted she is still within an appeal period and needs an insurance award letter. Ms. Leighton offered to provide a provisional award letter. Commissioner Kessler indicated that would be helpful so she could submit something to FEMA. FEMA will not settle until they know what the insurance company is going to pay.

NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having neither heard nor seen any public comment the public session is closed. The next meeting will be held on October 13, 2017 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:46 A.M.
Minutes prepared by: Chandra Anderson, Secretary