

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
SEPTEMBER 6, 2024**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

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

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

 - CORRESPONDENCE – None**

 - EXECUTIVE SESSION**
 - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act**

 - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director’s Report.....Page 2**

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

 - TREASURER– Bonnie Lindaw**
 - Monthly Report..... Verbal**

 - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 19**

 - MANAGED CARE – Qual Lynx.....Page 26**

 - CLAIMS– Qual Lynx.....Verbal**

 - RMC REPORT – Insurance Agencies Inc.Page 30**

 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: October 11, 2024**
 - MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: September 6, 2024

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2023 Audit Report** – A draft copy of the 2023 Audit was distributed earlier this week to Fund Commissioners. Representatives from Bowman & Company will be at the meeting to present the audit. Included in the agenda on **Pages 3-5** is Resolution 22-24, Certification of Annual Audit Report for the Period ending December 31, 2023, along with the Group Affidavit Form.

❑ **Motion to approve Resolution 22-24 Certification of Annual Audit Report for Period Ending December 31, 2023**

❑ **Claims Administration Contract** – At the December 8, 2023 meeting of the Commission, Resolution #23-24 was adopted awarding a professional services contract for claims administration and managed care services to Qual-Lynx for FY 2024 with an option to approve an additional two year appointment for fund years 2025 and 2026. The ACIC desires to amend the option to extend the term to include an option to approve up to two additional one-year appointments, in addition to the option to extend the term an additional two-year appointment. **(Page 6).**

❑ **Motion to Adopt Resolution 24-24 Amending Resolution 23-24 Approving a Service Agreement with Qual Lynx for Claims Administration Services.**

❑ **Certificate of Insurance Issuance Report** – On **pages 7-8** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of July 1, 2024, through August 1, 2024. There was a total of 7 certificates of insurance issued during this time period.

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

❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held a special meeting on Thursday, August 8, 2024. The Board of Commissioners adopted a resolution authorizing an assignment by and between the NJCE JIF and CompServices, Inc, t/a AmeriHealth Casualty Services for the Provision of Claims Administration Service to Claims Resolution Corporation, Inc., CRC.

The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 a.m.

- ❑ **2025 Renewal** – Included in the agenda on **Pages 9-11** is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. An e-mail was distributed to identified renewal users with the link for the 2024 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is upon us.

The applications for Optional Ancillary Coverage will be completed online via Broker Buddha. An e-mail was sent out on the new application process which with instructions and FAQs.

The NJCE Underwriting Manager is scheduling a Pre-Renewal Webinar. More information will follow shortly.

- ❑ **Financial Fast Track** – Included on **pages 12 & 13** of the agenda is the Financial Fast Track Reports for February for the Insurance Commission. As of April 30, 2024, the Commission has a deficit of \$5,033,792. Line 11 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL. Total cash on hand is \$5,419,352.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 14-16)** – Included in the agenda is the Financial Fast Track Report for the CEL for the month of May. As of **May 31, 2024** the NJCE has a surplus of **\$8,307,927**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$27,195,567**.
- ❑ **Claims Tracking Report (pages 17 & 18)** – Included in the agenda are the Claims Activity Reports for June & July that tracks open claims.

RESOLUTION NO. 22-24

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2023**

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 2023 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.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 6, 2024

Jacqueline Woods, Chairperson

ATTEST:

Tammi Robbins, Vice 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 2023.

- 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. 24-24

ATLANTIC COUNTY INSURANCE COMMISSION

A RESOLUTION AMENDING RESOLUTION 23-24 ADOPTED BY THE ATLANTIC COUNTY INSURANCE COMMISSION ON DECEMBER 8, 2023 APPROVING THE SERVICE AGREEMENT WITH QUAL-LYNX FOR PROFESSIONAL SERVICES OF CLAIMS ADMINISTRATION

WHEREAS, the Atlantic County Insurance Commission (“ACIC”) adopted resolution 23-24 on December 8, 2023 approving a service agreement with Qual-Lynx for professional services of Claims Administration and Managed Care; and

WHEREAS, the service agreement for professional services of Claims Administration and Managed Care was awarded pursuant to a properly advertised and published RFP; and

WHEREAS, the service agreement was awarded to Qual-Lynx for fund year 2024 with the option to approve an additional two year appointment for fund years 2025 and 2026; and

WHEREAS, the ACIC desires to amend the option to extend the term to include an option to approve up to two additional one year appointments, in addition to the option to extend the term an additional two year appointment; and

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Insurance Commission that the service agreement with Qual-Lynx for professional services of Claims Administration and Managed Care will have two options to extend the appointment. One option for an additional two-year appointment, or a second option to extend for up to two additional one year appointments at the sole discretion of the ACIC.

ADOPTED by the Atlantic County Insurance Commission at a properly noticed meeting held on September 6, 2024.

BY: _____
JACQUELINE WOODS, CHAIRPERSON

ATTEST:

TAMMI ROBBINS, VICE-CHAIRPERSON

Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 7/1/2024 To 8/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Two Whom it May Concern I - The County of Atlantic		Evidence of insurance with respects to Atlantic County Governments participation in the annual National Night Out Event.	7/9/2024 #4760807	GL AU EX WC OTH
H - NJ Transit and State of New I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: FY2024 Section 5311 Innovation Rural/Non-urbanized Transportation Project NJ Transit and the State of New Jersey are Additional Insureds on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to claims arising out of providing service under the FY2024 Section 5311 Innovation Rural/Non-urbanized Transportation Project.	7/19/2024 #4768036	GL AU EX OTH
H - City of Somers Point I - The County of Atlantic	1 West New Jersey Avenue Somers Point, NJ 08244	RE: Annual National Night Out 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 participating in the annual national Night Out.	7/26/2024 #4774639	GL AU EX WC OTH
H - To Whom It May Concern I - The County of Atlantic		RE: Flu Clinic Evidence of insurance. All operations usual to County Governmental Entity as respects the Atlantic County Division of Public Healths 2024/2025 Flu Clinic, regarding use of multiple facilities (listed below) in order to administer flu and pneumonia vaccinations for the 2024/2025 flu season. Flu Clinic locations for 2024-2025: 1. Atlantic Cape Community College, 5100 Black Horse Pike, Mays Landing, NJ 08330 2. Beacon Church, 420 South Sixth Avenue, Galloway, NJ 08205 3. Brigantine Presbyterian Church, 1501 West Brigantine Avenue, Brigantine, NJ 08203 4. Buena Community/Senior Center, 600 Central Avenue, Buena, N.J. 08310 5. Hammonton Public Library, 451 South Egg Harbor Road, Hammonton, NJ 08037 6. Holy Trinity Greek Orthodox Church, 7004 Ridge Avenue, E.H.T., NJ 08234 7. Our Lady of Sorrows Church, Maple and Wabash Avenue, Linwood, NJ 08221 8. Quarumba Hall, 15 North Georgia Avenue, Atlantic City, NJ 08401 9. St. Elizabeth Ann Seton Church, 591 New Jersey Avenue, Absecon, NJ 08201 10. St. James Church Memorial Hall, 9 South Newport Avenue, Ventnor, NJ 08406	7/26/2024 #4774638	GL AU EX WC OTH
H - Aetna Better Health of New I - The County of Atlantic	Jersey #3 Independence Way, Suite 400 Princeton, NJ 08540	Evidence of insurance. All operations usual to County Governmental Entity as respects to Meadowview Nursing and Rehabilitation Center (a/k/a Meadowview Nursing Home), 235 Dolphin Avenue, Northfield, NJ 08225.	7/30/2024 #4775874	GL AU EX WC OTH

08/05/2024

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Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 7/1/2024 To 8/1/2024

<p>H - To Whom It May Concern</p> <p>I - The County of Atlantic</p>		<p>RE: Flu Clinic Evidence of insurance. All operations usual to County Governmental Entity as respects the Atlantic County Division of Public Healths 2024/2025 Flu Clinic, regarding use of multiple facilities (listed below) in order to administer flu and pneumonia vaccinations for the 2024/2025 flu season. Flu Clinic locations for 2024-2025: 1. Atlantic Cape Community College, 5100 Black Horse Pike, Mays Landing, NJ 08330 2. Beacon Church, 420 South Sixth Avenue, Galloway, NJ 08205 3. Brigantine Presbyterian Church, 1501 West Brigantine Avenue, Brigantine, NJ 08203 4. Buena Community/Senior Center, 600 Central Avenue, Buena, N.J. 08310 5. Hammonton Public Library, 451 South Egg Harbor Road, Hammonton, NJ 08037 6. Holy Trinity Greek Orthodox Church, 7004 Ridge Avenue, E.H.T., NJ 08234 7. Our Lady of Sorrows Church, Maple and Wabash Avenue, Linwood, NJ 08221 8. Quaremba Hall, 15 North Georgia Avenue, Atlantic City, NJ 08401 9. St. Elizabeth Ann Seton Church, 591 New Jersey Avenue, Absecon, NJ 08201 10. St. James Church Memorial Hall, 9 South Newport Avenue, Ventnor, NJ 08406</p>	<p>7/30/2024</p> <p>#4775887</p>	<p>GL AU EX WC OTH</p>
<p>H - Canon Financial Services, Inc.</p> <p>I - Atlantic County Utilities Authority</p>	<p>Insurance Center PO Box 3547 Bellevue, WA 98009</p>	<p>RE: Lease No. 675984-1 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease agreement number 675984-1. Property Policy includes theft.</p>	<p>7/31/2024</p> <p>#4776556</p>	<p>GL AU EX OTH</p>
<p>Total # of Holders: 7</p>				

08/05/2024

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Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2025 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and some restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

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ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2024			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	858,960	3,435,840	74,435,691	77,871,531
2.	CLAIM EXPENSES				
	Paid Claims	540,983	2,920,102	34,765,706	37,685,808
	Case Reserves	(365,850)	(1,452,865)	15,579,461	14,126,595
	IBNR	323,592	952,341	4,618,927	5,571,266
	Excess Insurance Recoverable	0	(14,025)	(6,858)	(20,883)
	Discounted Claim Value	(41,201)	(62,193)	(1,610,628)	(1,672,820)
	TOTAL CLAIMS	457,524	2,343,360	53,346,608	55,689,966
3.	EXPENSES				
	Excess Premiums	285,180	1,140,721	19,321,071	20,461,792
	Administrative	73,030	292,305	7,615,041	7,907,346
	TOTAL EXPENSES	358,210	1,433,026	26,936,112	28,369,138
4.	UNDERWRITING PROFIT (1-2-3)	43,226	(340,546)	(5,847,029)	(6,187,573)
5.	INVESTMENT INCOME	21,060	105,782	624,957	730,739
6.	PROFIT (4 + 5)	64,286	(234,764)	(5,222,072)	(5,456,834)
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	80,208	80,208
9.	DIVIDEND EXPENSE	0	0	(80,208)	(80,208)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	(165,607)	588,649	423,042
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	64,286	(400,371)	(4,633,423)	(5,033,792)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	728	(18,556)	(1,176,925)	(1,195,481)
	2016	1,834	30,089	(146,234)	(116,145)
	2017	1,199	104,720	100,662	205,382
	2018	1,817	(358,989)	(318,282)	(677,271)
	2019	3,353	(53,562)	777,230	723,668
	2020	3,276	65,307	611,462	676,769
	2021	2,398	45,732	(1,769,220)	(1,723,488)
	2022	3,427	(122,121)	(2,055,883)	(2,178,004)
	2023	3,795	(217,940)	(656,233)	(874,173)
	2024	42,459	124,949		124,949
	TOTAL SURPLUS (DEFICITS)	64,286	(400,371)	(4,633,423)	(5,033,794)
	TOTAL CASH				5,419,352

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	4,077	178,361	5,519,654	5,698,015
Case Reserves	(4,077)	(159,133)	1,098,072	938,939
IBNR	0	(4,736)	132,854	128,118
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,990	(107,722)	(101,732)
TOTAL FY 2015 CLAIMS	0	20,482	6,642,858	6,663,340
FUND YEAR 2016				
Paid Claims	46,353	67,096	4,816,957	4,884,053
Case Reserves	(29,458)	(62,237)	921,199	858,962
IBNR	(16,895)	(24,655)	154,868	130,213
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(541)	(97,360)	(97,901)
TOTAL FY 2016 CLAIMS	0	(20,337)	5,795,664	5,775,327
FUND YEAR 2017				
Paid Claims	4,160	85,144	4,913,928	4,999,072
Case Reserves	(18,380)	(194,772)	681,002	486,230
IBNR	14,220	(2,378)	235,933	233,555
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	15,201	(83,843)	(68,642)
TOTAL FY 2017 CLAIMS	0	(96,805)	5,747,020	5,650,215
FUND YEAR 2018				
Paid Claims	7,699	465,521	4,138,076	4,603,597
Case Reserves	(162,074)	(235,679)	1,542,525	1,306,846
IBNR	154,375	133,412	269,925	403,337
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,645	(114,714)	(113,069)
TOTAL FY 2018 CLAIMS	0	364,900	5,835,812	6,200,712
FUND YEAR 2019				
Paid Claims	47,248	140,124	3,410,483	3,550,607
Case Reserves	(147,289)	(167,215)	1,016,313	849,098
IBNR	100,041	95,766	280,484	376,250
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(302)	(91,734)	(92,036)
TOTAL FY 2019 CLAIMS	0	68,373	4,615,546	4,683,919
FUND YEAR 2020				
Paid Claims	9,234	104,084	3,727,053	3,831,137
Case Reserves	(31,610)	(145,342)	675,499	530,157
IBNR	22,375	6,194	362,058	368,252
Excess Insurance Recoverable	0	(14,025)	(6,858)	(20,883)
Discounted Claim Value	0	9,743	(82,275)	(72,532)
TOTAL FY 2020 CLAIMS	(0)	(39,346)	4,675,477	4,636,131
FUND YEAR 2021				
Paid Claims	160,065	436,252	3,886,465	4,322,717
Case Reserves	(166,040)	(445,403)	2,734,906	2,289,503
IBNR	5,975	(42,175)	627,764	585,589
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	26,404	(284,971)	(258,567)
TOTAL FY 2021 CLAIMS	0	(24,922)	6,964,164	6,939,242
FUND YEAR 2022				
Paid Claims	80,718	574,187	3,047,248	3,621,435
Case Reserves	(28,501)	(285,921)	3,695,465	3,409,544
IBNR	(52,218)	(164,791)	919,022	754,231
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	13,659	(363,286)	(349,627)
TOTAL FY 2022 CLAIMS	(1)	137,135	7,298,449	7,435,584
FUND YEAR 2023				
Paid Claims	160,668	808,602	1,305,842	2,114,444
Case Reserves	164,659	(105,037)	3,214,479	3,109,442
IBNR	(326,927)	(636,411)	1,636,017	999,606
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	32,681	(384,722)	(352,041)
TOTAL FY 2023 CLAIMS	(1,600)	99,835	5,771,616	5,871,451
FUND YEAR 2024				
Paid Claims	20,760	60,730		60,730
Case Reserves	56,921	347,874		347,874
IBNR	422,645	1,592,114		1,592,114
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(41,201)	(166,672)		(166,672)
TOTAL FY 2024 CLAIMS	459,125	1,834,046	0	1,834,046
COMBINED TOTAL CLAIMS	457,524	2,343,360	53,346,606	55,689,966

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,455,281	17,276,404	284,494,510	301,770,914
2.	CLAIM EXPENSES				
	Paid Claims	460,557	4,673,131	17,153,869	21,827,000
	Case Reserves	(380,061)	1,253,961	15,710,957	16,964,918
	IBNR	475,955	249,216	16,261,220	16,510,436
	Discounted Claim Value	(70,467)	(367,724)	(4,212,682)	(4,580,406)
	Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
	TOTAL CLAIMS	485,983	5,641,045	42,983,159	48,624,203
3.	EXPENSES				
	Excess Premiums	2,665,539	13,344,797	205,538,373	218,883,171
	Administrative	189,158	987,662	20,746,720	21,734,382
	TOTAL EXPENSES	2,854,696	14,332,460	226,285,093	240,617,553
4.	UNDERWRITING PROFIT (1-2-3)	114,601	(2,697,100)	15,226,258	12,529,158
5.	INVESTMENT INCOME	82,366	327,201	2,159,119	2,486,321
6.	PROFIT (4+5)	196,967	(2,369,899)	17,385,377	15,015,478
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	196,967	(2,369,899)	10,677,826	8,307,927
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	327	1,350	66,109	67,458
	2011	831	(11,681)	478,587	466,906
	2012	1,996	7,641	491,515	499,157
	2013	2,877	10,116	1,098,961	1,109,077
	2014	3,957	(173,906)	1,623,920	1,450,013
	2015	3,805	(38,994)	1,404,062	1,365,068
	2016	5,035	19,666	1,686,719	1,706,385
	2017	6,513	30,636	2,714,322	2,744,958
	2018	7,320	(31,749)	2,317,319	2,285,570
	2019	6,909	(3,520)	1,991,211	1,987,692
	2020	8,792	136,250	(41,975)	94,275
	2021	8,504	109,188	(288,075)	(178,887)
	2022	8,970	(18,567)	1,403,700	1,385,133
	2023	10,768	(1,519,387)	(4,268,549)	(5,787,936)
	2024	120,364	(886,942)		(886,942)
	TOTAL SURPLUS (DEFICITS)	196,967	(2,369,899)	10,677,825	8,307,927
	TOTAL CASH				27,195,567

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	16,412	720,144	736,556
Case Reserves	0	(1,412)	16,412	15,000
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	194	(2,480)	(2,286)
TOTAL FY 2011 CLAIMS	0	15,194	737,076	752,270
FUND YEAR 2012				
Paid Claims	75,732	78,769	1,598,341	1,677,110
Case Reserves	(75,732)	(78,769)	300,079	221,310
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	615	(40,489)	(39,873)
TOTAL FY 2012 CLAIMS	0	615	1,861,611	1,862,226
FUND YEAR 2013				
Paid Claims	6,333	19,332	1,120,027	1,139,360
Case Reserves	(6,333)	(19,332)	465,996	446,664
IBNR	0	(0)	19,679	19,679
Discounted Claim Value	0	1,838	(67,176)	(65,338)
TOTAL FY 2013 CLAIMS	0	1,838	1,538,527	1,540,365
FUND YEAR 2014				
Paid Claims	3,167	18,296	820,087	838,383
Case Reserves	(3,167)	183,242	428,510	611,752
IBNR	0	(11,383)	21,077	9,694
Discounted Claim Value	0	380	(64,534)	(64,154)
TOTAL FY 2014 CLAIMS	0	190,535	1,205,140	1,395,675
FUND YEAR 2015				
Paid Claims	804	58,244	2,170,225	2,228,468
Case Reserves	(804)	47,831	750,401	798,232
IBNR	0	(51,409)	76,409	25,000
Discounted Claim Value	0	596	(87,264)	(86,668)
TOTAL FY 2015 CLAIMS	0	55,262	2,909,770	2,965,032
FUND YEAR 2016				
Paid Claims	3,879	23,625	1,340,882	1,364,506
Case Reserves	(3,879)	(23,625)	925,034	901,409
IBNR	0	0	40,838	40,838
Discounted Claim Value	0	1,669	(103,043)	(101,375)
TOTAL FY 2016 CLAIMS	0	1,669	2,203,711	2,205,379
FUND YEAR 2017				
Paid Claims	15,040	21,605	1,313,614	1,335,219
Case Reserves	(15,040)	(21,605)	627,562	605,957
IBNR	0	(5,148)	76,572	71,425
Discounted Claim Value	0	1,656	(73,852)	(72,196)
TOTAL FY 2017 CLAIMS	0	(3,492)	1,943,897	1,940,405

FUND YEAR 2018				
Paid Claims	2,478	367,011	1,247,927	1,614,938
Case Reserves	(2,478)	(245,985)	750,478	504,493
IBNR	0	(84,044)	375,153	291,108
Discounted Claim Value	0	25,557	(116,810)	(91,253)
TOTAL FY 2018 CLAIMS	0	62,538	2,256,747	2,319,286
FUND YEAR 2019				
Paid Claims	8,825	63,857	1,224,373	1,288,230
Case Reserves	101,991	141,929	1,093,759	1,235,688
IBNR	(110,816)	(191,584)	551,533	359,949
Discounted Claim Value	0	17,514	(176,738)	(159,225)
TOTAL FY 2019 CLAIMS	0	31,716	2,692,927	2,724,643
FUND YEAR 2020				
Paid Claims	2,343	66,697	1,126,067	1,192,764
Case Reserves	(311,724)	73,347	3,919,181	3,992,528
IBNR	309,381	(64,734)	1,974,978	1,910,243
Discounted Claim Value	0	(10,759)	(889,320)	(900,080)
Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
TOTAL FY 2020 CLAIMS	0	(102,989)	4,200,701	4,097,712
FUND YEAR 2021				
Paid Claims	438	1,016	2,119,936	2,120,952
Case Reserves	(537)	164,251	2,159,327	2,323,578
IBNR	99	(265,448)	2,041,187	1,775,739
Discounted Claim Value	0	26,098	(652,413)	(626,314)
TOTAL FY 2021 CLAIMS	0	(74,083)	5,668,037	5,593,954
FUND YEAR 2022				
Paid Claims	199,804	302,398	839,542	1,141,940
Case Reserves	79,253	93,096	848,359	941,455
IBNR	(279,057)	(366,014)	3,693,684	3,327,670
Discounted Claim Value	0	26,670	(675,990)	(649,320)
TOTAL FY 2022 CLAIMS	0	56,150	4,705,595	4,761,745
FUND YEAR 2023				
Paid Claims	71,025	3,565,180	1,340,865	4,906,044
Case Reserves	(70,925)	(1,184,633)	3,425,859	2,241,226
IBNR	(100)	(998,057)	7,383,429	6,385,372
Discounted Claim Value	0	180,375	(1,262,574)	(1,082,199)
TOTAL FY 2023 CLAIMS	0	1,562,866	10,887,578	12,450,444
FUND YEAR 2024				
Paid Claims	70,690	70,690		70,690
Case Reserves	(70,687)	2,125,626		2,125,626
IBNR	556,448	2,287,037		2,287,037
Discounted Claim Value	(70,467)	(640,126)		(640,126)
TOTAL FY 2024 CLAIMS	485,983	3,843,227	0	3,843,227
COMBINED TOTAL CLAIMS	485,983	5,641,045	42,983,159	48,624,203

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2024

COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	5	11	5	36	20	77
June-24	0	0	0	0	0	5	11	5	35	24	80
NET CHGE	0	0	0	0	0	0	0	0	-1	4	3
Limited Reserves											\$3,552
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$5	\$13,823	\$8,417	\$147,512	\$88,513	\$258,270
June-24	\$0	\$0	\$0	\$0	\$0	\$5	\$14,098	\$8,417	\$147,511	\$114,132	\$284,163
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$275	\$0	(\$1)	\$25,619	\$25,893
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,707	\$489,790	\$520,285	\$408,169	\$115,013	\$2,917,792
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	1	2	2	2	5	8	19	30	30	99
June-24	0	1	0	2	2	5	8	19	27	36	100
NET CHGE	0	0	-2	0	0	0	0	0	-3	6	1
Limited Reserves											\$15,627
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$7,468	\$2,279	\$432,931	\$478,133	\$169,093	\$24,655	\$225,497	\$154,017	\$41,775	\$1,535,846
June-24	\$0	\$7,468	\$0	\$432,931	\$476,681	\$189,093	\$24,655	\$225,497	\$153,831	\$52,579	\$1,562,733
NET CHGE	\$0	\$0	(\$2,279)	\$0	(\$1,452)	\$20,000	\$0	\$0	(\$186)	\$10,804	\$26,887
Ltd Incurred	\$485,129	\$475,272	\$139,521	\$978,636	\$621,436	\$334,176	\$48,294	\$236,906	\$160,636	\$53,583	\$3,533,588
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	1	0	0	1	10	6	3	21
June-24	0	0	0	1	0	0	1	10	6	7	25
NET CHGE	0	0	0	0	0	0	0	0	0	4	4
Limited Reserves											\$30,566
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$267,179	\$0	\$0	\$178,000	\$256,314	\$48,006	\$6,725	\$756,223
June-24	\$0	\$0	\$0	\$267,179	\$0	\$0	\$173,825	\$260,014	\$48,006	\$15,125	\$764,148
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,175)	\$3,700	\$0	\$8,400	\$7,925
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$323,759	\$40,015	\$40,094	\$228,575	\$320,026	\$105,565	\$17,125	\$1,225,129
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	8	15	12	10	20	22	46	71	113	88	405
June-24	9	14	11	10	18	20	37	61	104	115	399
NET CHGE	1	-1	-1	0	-2	-2	-9	-10	-9	27	-6
Limited Reserves											\$27,728
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$822,186	\$841,451	\$486,284	\$617,616	\$426,489	\$420,130	\$1,876,505	\$2,723,406	\$2,690,965	\$294,073	\$11,199,106
June-24	\$817,632	\$798,346	\$432,868	\$613,703	\$421,126	\$362,604	\$1,702,815	\$2,716,075	\$2,598,494	\$599,859	\$11,063,524
NET CHGE	(\$4,554)	(\$43,104)	(\$53,416)	(\$3,914)	(\$5,363)	(\$57,525)	(\$173,690)	(\$7,331)	(\$92,472)	\$305,787	(\$135,582)
Ltd Incurred	\$5,967,458	\$4,805,315	\$5,050,590	\$4,567,991	\$3,641,276	\$3,615,741	\$5,783,896	\$6,036,330	\$4,702,813	\$712,591	\$44,884,002
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	8	16	14	13	22	32	66	105	185	141	602
June-24	9	15	11	13	20	30	57	95	172	182	604
NET CHGE	1	-1	-3	0	-2	-2	-9	-10	-13	41	2
Limited Reserves											\$22,640
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$822,186	\$848,918	\$488,563	\$1,317,726	\$904,622	\$589,228	\$2,092,983	\$3,213,634	\$3,040,499	\$431,086	\$13,749,445
June-24	\$817,632	\$805,814	\$432,868	\$1,313,812	\$897,807	\$551,703	\$1,915,393	\$3,210,002	\$2,947,840	\$781,696	\$13,674,568
NET CHGE	(\$4,554)	(\$43,104)	(\$55,695)	(\$3,914)	(\$6,814)	(\$37,525)	(\$177,590)	(\$3,631)	(\$92,659)	\$350,610	(\$74,877)
Ltd Incurred	\$6,531,275	\$5,691,666	\$5,476,039	\$5,933,350	\$4,462,866	\$4,525,718	\$6,550,556	\$7,113,547	\$5,377,183	\$898,312	\$52,560,512

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

July 31, 2024

COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	0	0	5	11	5	35	24	80
July-24	0	0	0	0	0	5	11	7	35	29	87
NET CHGE	0	0	0	0	0	0	0	2	0	5	7
Limited Reserves											\$3,318
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$0	\$0	\$5	\$14,098	\$8,417	\$147,511	\$114,132	\$284,163
July-24	\$0	\$0	\$0	\$0	\$0	\$5	\$13,823	\$10,713	\$147,511	\$116,636	\$288,688
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$275)	\$2,296	\$0	\$2,504	\$4,524
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,707	\$489,790	\$523,265	\$361,689	\$117,516	\$2,876,795
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	1	0	2	2	5	8	19	27	36	100
July-24	0	1	0	2	2	5	8	19	25	34	96
NET CHGE	0	0	0	0	0	0	0	0	-2	-2	-4
Limited Reserves											\$15,980
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$7,468	\$0	\$432,931	\$476,681	\$189,093	\$24,655	\$225,497	\$153,831	\$52,579	\$1,562,733
July-24	\$0	\$7,468	\$0	\$432,931	\$473,311	\$165,567	\$24,655	\$225,510	\$148,731	\$55,924	\$1,534,096
NET CHGE	\$0	\$0	\$0	\$0	(\$3,370)	(\$23,526)	\$0	\$14	(\$5,100)	\$3,345	(\$28,637)
Ltd Incurred	\$485,129	\$475,272	\$139,521	\$978,636	\$621,436	\$334,176	\$48,294	\$236,919	\$155,536	\$57,404	\$3,532,323
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	1	0	0	1	10	6	7	25
July-24	0	0	0	1	0	0	1	8	6	8	24
NET CHGE	0	0	0	0	0	0	0	-2	0	1	-1
Limited Reserves											\$36,699
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$267,179	\$0	\$0	\$173,825	\$260,014	\$48,006	\$15,125	\$764,148
July-24	\$0	\$0	\$0	\$267,179	\$0	\$0	\$287,873	\$260,527	\$48,006	\$17,198	\$880,782
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$114,048	\$513	\$0	\$2,073	\$116,634
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$323,759	\$40,015	\$40,094	\$345,171	\$320,539	\$105,565	\$21,225	\$1,346,338
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	9	14	11	10	18	20	37	61	104	115	399
July-24	8	13	11	9	17	21	35	60	105	137	416
NET CHGE	-1	-1	0	-1	-1	1	-2	-1	1	22	17
Limited Reserves											\$26,687
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$817,632	\$798,346	\$432,868	\$613,703	\$421,126	\$362,604	\$1,702,815	\$2,716,075	\$2,598,494	\$599,859	\$11,063,524
July-24	\$804,673	\$827,824	\$428,112	\$605,024	\$376,853	\$379,506	\$1,669,488	\$2,662,610	\$2,681,543	\$666,013	\$11,101,646
NET CHGE	(\$12,959)	\$29,478	(\$4,756)	(\$8,679)	(\$44,273)	\$16,901	(\$33,327)	(\$53,465)	\$83,050	\$66,154	\$38,123
Ltd Incurred	\$5,957,980	\$4,870,104	\$5,047,734	\$4,565,027	\$3,639,176	\$3,643,263	\$5,777,781	\$6,016,939	\$4,836,363	\$826,442	\$45,180,809
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	9	15	11	13	20	30	57	95	172	182	604
July-24	8	14	11	12	19	31	55	94	171	208	623
NET CHGE	-1	-1	0	-1	-1	1	-2	-1	-1	26	19
Limited Reserves											\$22,159
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$817,632	\$805,814	\$432,868	\$1,313,812	\$897,807	\$551,703	\$1,915,393	\$3,210,002	\$2,947,840	\$781,696	\$13,674,568
July-24	\$804,673	\$835,292	\$428,112	\$1,305,133	\$850,164	\$545,078	\$1,995,839	\$3,159,360	\$3,025,790	\$855,771	\$13,805,212
NET CHGE	(\$12,959)	\$29,478	(\$4,756)	(\$8,679)	(\$47,643)	(\$6,625)	\$80,446	(\$50,643)	\$77,950	\$74,075	\$130,644
Ltd Incurred	\$6,521,797	\$5,756,454	\$5,473,183	\$5,930,387	\$4,460,766	\$4,553,240	\$6,661,036	\$7,097,663	\$5,459,152	\$1,022,587	\$52,936,265



ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: August 28, 2024
DATE OF MEETING: September 6, 2024

ACIC SERVICE TEAM

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

**July - September 2024
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 12:** Attended the ACIC meeting.
- **July 12:** Attended the ACIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 29:** Plan to conduct Loss Control Surveys at the County Prosecutors Office, Criminal Court, Sheriff's Office and the Correctional Facility.
- **September 6:** Plan to attend the ACIC meeting.
- **September 6:** Plan to attend the ACIC Claims Committee meeting.
- **September 6:** Plan to attend the ACIC Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Nonmotorized Boating - Best Practices – July 8.
- NJCE JIF - JAM SD Bulletin: Artificial Intelligence Sample Policy & Risk Mitigation Considerations for Local Government Entities – August 6.
- NJCE JIF - Training Announcement - 2024 MSI-NJCE Expos – August 7, 2024.

NJCE EXPOS

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

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1 - 22, 2024 (Start Date: January 1, 2025)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

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

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



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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

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

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

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

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

DATE	TRAINING TOPIC	TIME
9/4/24	Hearing Conservation	7:30 - 8:30 am
9/4/24	Implicit Bias in the Workplace	9:00 - 10:30 am
9/4/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/5/24	Chainsaw Safety	7:30 - 8:30 am
9/5/24	Bloodborne Pathogens	9:00 - 10:00 am
9/5/24	Fire Safety	10:30 - 11:30 am
9/5/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/6/24	Mower Safety	8:30 - 9:30 am
9/6/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/6/24	Accident Investigation	1:00 - 3:00 pm
9/9/24	NJCE Expo 2024 - Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Flagger Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Burlington)*	8:30 - 11:30 am
9/10/24	NJCE: NJ - CDL Entry Level Driver Training Train-the-Trainer Program (Camden)	9:00 - 12:00 pm
9/10/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/10/24	Bloodborne Pathogens	1:00 - 2:00 pm
9/11/24	Chipper Safety	7:30 - 8:30 am
9/11/24	Preparing for First Amendment Audits	9:00 - 11:00 am
9/11/24	Confined Space Entry	9:00 - 12:00 pm
9/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/12/24	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/24	Productive Meetings Best Practices	1:00 - 2:30 pm
9/16/24	Housing Authority Sensibility	8:30 - 12:00 pm
9/16/24	Fire Safety	8:30 - 9:30 am
9/16/24	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/17/24	Fall Protection Awareness	8:30 - 10:30 am
9/17/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am

9/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:30 - 3:00 pm
9/18/24	Shop and Tool Safety	9:00 - 10:00 am
9/18/24	Hearing Conservation	10:30 - 11:30 am
9/18/24	Safety Committee Best Practices	1:00 - 2:30 pm
9/19-9/20/24	Leadership Skills for Supervisors Workshop (Two Day) (Bergen)*	9:00 - 3:30 pm w/lunch brk
9/19/24	Personal Protective Equipment	8:30 - 10:30 am
9/19/24	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/24	Driving Safety Awareness	1:00 - 2:30 pm
9/20/24	Mower Safety	7:30 - 8:30 am
9/20/24	Chainsaw Safety	9:00 - 10:00 am
9/20/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/24	Personal Protective Equipment	1:00 - 3:00 pm
9/24/24	Flagger Skills and Safety	7:30 - 8:30 am
9/24/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/24/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/25/24	NJCE Expo 2024 - Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
9/25/24	NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Gloucester)*	8:30 - 12:30 pm
9/25/24	NJCE Expo 2024 - Flagger Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
9/25/24	NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
9/26/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/24	Introduction to Management Skills	9:00 - 11:00 am
9/26/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
9/27/24	Confined Space Entry	8:30 - 11:30 am
9/27/24	Fire Extinguisher Safety	11:00 - 12:00 pm
9/27/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/24	Public Employers: What You Need to Know	8:00 - 9:30 am
9/30/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/1/24	Back Safety/Material Handling	9:00 - 10:00 am
10/1/24	Implicit Bias in the Workplace	9:00 - 10:30 am
10/1/24	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
10/2/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/24	Bloodborne Pathogens	10:00 - 11:00 am
10/2/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/24	Driving Safety Awareness	8:00 - 9:30 am
10/3/24	Introduction to Communication Skills	9:00 - 11:00 am
10/3/24	Fire Safety	10:00 - 11:00 am
10/3/24	Mower Safety	1:00 - 2:00 pm
10/4/24	Flagger Skills and Safety	8:30 - 9:30 am
10/4/24	Chipper Safety	10:00 - 11:00 am
10/4/24	Chainsaw Safety	1:00 - 2:00 pm
10/7/24	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/7/24	CDL: Supervisors' Reasonable Suspicion	10:00 - 12:00 pm
10/7/24	Fire Extinguisher Safety	1:00 - 2:00 pm

10/8/24 - 10/9/24	NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*	9:00 - 3:30 pm w/lunch brk
10/8/24	NJCE: Ethics for NJ Local Government Employees (Middlesex)*	9:00 - 11:00 am
10/8/24	Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*	1:00 - 3:00 pm
10/9/24	Confined Space Entry	8:30 - 11:30 am
10/9/24	Fall Protection Awareness	1:00 - 3:00 pm
10/10/24	NJCE: The Power of Collaboration (JIF 101) (Camden)*	9:00 - 1:00 pm
10/10/24	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/10/24	Personal Protective Equipment	1:00 - 3:00 pm
10/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/11/24	Bloodborne Pathogens	10:30 - 11:30 am
10/11/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/14/24	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/14/24	Asbestos Awareness	1:00 - 3:00 pm
10/14/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/15/24	Hearing Conservation	8:30 - 9:30 am
10/15/24	Special Event Management	1:00 - 3:00 pm
10/16/24	NJCE Expo 2024: Excavation, Trenching, and Shoring (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Flagger Work Zone Safety (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Ocean)*	8:30 - 11:30 am
10/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/17/24	Career Survival for Managers, Business Administrators, and Assistants	10:00 - 11:30 am
10/17/24	Bloodborne Pathogens Administrator Training	10:00 - 12:00 pm
10/17/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/18/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/18/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/24	Fire Safety	8:30 - 9:30 am
10/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
10/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/24	Chipper Safety	8:30 - 9:30 am
10/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/22/24	Chainsaw Safety	10:00 - 11:00 am
10/22/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/24	Leaf Collection Safety Awareness	8:30 - 10:30 am
10/23/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/24 - 10/25/24	NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*	9:00 - 3:30 pm w/lunch brk
10/24/24	Personal Protective Equipment	1:00 - 3:00 pm
10/25/24	Confined Space Entry	8:30 - 11:30 am
10/25/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/25/24	Flagger Skills and Safety	1:00 - 2:00 pm
10/28/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/24	Shop and Tool Safety	11:00 - 12:00 pm
10/28/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am

10/29/24	Microlearning Theory and Practice	1:00 - 3:00 pm
10/30/24	Hearing Conservation	8:30 - 9:30 am
10/30/24	Ethical Decision Making	9:00 - 11:30 am
10/30/24	Mower Safety	10:00 - 11:00 am
10/30/24	Playground Safety Inspections	1:00 - 3:00 pm
10/31/24	Disaster Management	9:00 - 10:30 am
10/31/24	Preparing for the Unspeakable	9:00 - 10:30 am

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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



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

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	310	\$762,818.38	\$242,478.45	\$520,339.93	68%	92%
FEBRUARY	272	\$679,066.79	\$268,307.40	\$410,759.39	60%	99%
MARCH	248	\$302,322.05	\$98,964.62	\$203,357.43	67%	93%
APRIL	222	\$391,672.34	\$95,375.42	\$296,296.92	76%	98%
MAY	371	\$515,312.11	\$186,570.48	\$328,741.63	64%	97%
JUNE	36	\$204,739.41	\$96,646.57	\$108,092.84	53%	96%
JULY	194	\$101,699.05	\$27,896.43	\$73,802.62	73%	96%
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1653	\$2,957,630.13	\$1,016,239.37	\$1,941,390.76	66%	96%

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



ATLANTIC COUNTY INSURANCE COMMISSION
Cumulative Savings by Entity

COUNTY OF ATLANTIC													
2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	269	\$719,304.28	\$233,337.01	\$485,967.27	68%	92%	JANUARY	196	\$472,237.13	\$107,266.05	\$364,971.08	77%	98%
FEBRUARY	231	\$625,041.81	\$243,937.04	\$381,104.77	61%	99%	FEBRUARY	264	\$333,284.83	\$108,863.91	\$224,420.92	67%	91%
MARCH	214	\$220,345.08	\$86,228.61	\$134,116.47	61%	91%	MARCH	237	\$245,565.20	\$83,746.00	\$161,819.20	66%	94%
APRIL	161	\$365,757.68	\$87,058.09	\$278,699.59	76%	98%	APRIL	175	\$314,270.68	\$102,372.59	\$211,898.09	67%	83%
MAY	280	\$483,228.37	\$174,927.68	\$308,300.69	64%	96%	MAY	368	\$575,564.56	\$188,207.72	\$387,356.84	67%	96%
JUNE	30	\$48,217.28	\$25,068.11	\$23,149.17	48%	96%	JUNE	267	\$233,777.20	\$84,130.87	\$149,646.33	64%	96%
JULY	157	\$86,892.55	\$24,416.95	\$62,475.60	72%	96%	JULY	219	\$213,295.89	\$67,095.18	\$146,200.71	69%	97%
AUGUST							AUGUST	271	\$310,468.28	\$99,793.80	\$210,702.48	68%	98%
SEPTEMBER							SEPTEMBER	456	\$698,113.26	\$241,868.06	\$456,245.20	65%	59%
OCTOBER							OCTOBER	298	\$574,808.77	\$205,487.98	\$369,320.79	64%	58%
NOVEMBER							NOVEMBER	261	\$307,826.74	\$78,653.98	\$231,172.76	75%	93%
DECEMBER							DECEMBER	310	\$313,629.45	\$100,872.15	\$212,757.30	68%	95%
Grand Total	1342	\$2,548,787.05	\$874,971.49	\$1,673,815.56	66%	95%	Grand Total	3320	\$4,592,838.99	\$1,468,328.29	\$3,126,511.70	68%	84%

UTILITY AUTHORITY													
2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	41	\$43,514.10	\$9,141.44	\$34,372.66	79%	100%	JANUARY	42	\$42,126.80	\$9,609.72	\$32,517.08	77%	96%
FEBRUARY	41	\$54,024.98	\$24,370.36	\$29,654.62	55%	100%	FEBRUARY	59	\$57,469.31	\$11,204.38	\$46,264.93	81%	100%
MARCH	34	\$81,976.97	\$12,738.01	\$69,238.96	84%	99%	MARCH	47	\$30,945.56	\$13,393.68	\$17,551.88	57%	88%
APRIL	61	\$25,914.66	\$8,317.33	\$17,597.33	68%	100%	APRIL	40	\$35,146.08	\$16,256.25	\$18,889.83	54%	61%
MAY	91	\$32,083.74	\$11,642.80	\$20,440.94	64%	99%	MAY	131	\$120,073.50	\$36,103.16	\$83,970.34	70%	85%
JUNE	6	\$156,522.13	\$71,578.46	\$84,943.67	54%	99%	JUNE	76	\$338,976.51	\$81,100.31	\$257,876.20	76%	86%
JULY	37	\$14,806.50	\$3,479.48	\$11,327.02	77%	100%	JULY	83	\$52,514.60	\$21,006.58	\$31,508.02	60%	99%
AUGUST							AUGUST	119	\$89,901.82	\$32,546.49	\$57,355.33	64%	83%
SEPTEMBER							SEPTEMBER	163	\$296,929.47	\$97,038.50	\$199,890.97	67%	98%
OCTOBER							OCTOBER	89	\$53,850.18	\$25,390.89	\$28,459.29	53%	100%
NOVEMBER							NOVEMBER	33	\$25,833.63	\$8,001.60	\$17,832.03	69%	100%
DECEMBER							DECEMBER	37	\$32,884.06	\$14,707.75	\$18,176.31	55%	91%
Grand Total	311	\$408,843.08	\$141,267.88	\$267,575.20	65%	99%	Grand Total	919	\$1,176,652.52	\$366,359.31	\$810,293.21	69%	92%

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



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

**WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2024 – 7/31/2024**

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	34	9	43
MEDICAL ONLY	62	46	108
REPORT ONLY-WC	42		42
Grand Total	138	55	193



ATLANTIC COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2024 – 7/31/2024

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$150,321.88	Hospital
COOPER HEALTH SYSTEMS	\$126,761.40	Hospital
INSPIRA MEDICAL CENTER MULLICA HILL	\$114,278.12	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$124,190.86	Ambulatory Surgery Center
ONE CALL CARE DIAGNOSTICS	\$26,665.00	MRI/Radiology
ORTHONJ, LLC	\$57,911.74	Orthopedic Surgery
OSPREY REHABILITATION LLC	\$24,618.37	Physical Therapy
SHORE MEDICAL CENTER	\$52,986.70	Hospital
SOUTH JERSEY REHAB & SPINE INC	\$22,268.50	Physical Medicine & Rehab
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$26,005.00	Physical Therapy
Grand Total	\$726,007.57	

COUNTY OF ATLANTIC

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$79,282.90	Hospital
COOPER HEALTH SYSTEMS	\$126,761.40	Hospital
INSPIRA MEDICAL CENTER MULLICA HILL	\$114,278.12	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$124,190.86	Ambulatory Surgery Center
ONE CALL CARE DIAGNOSTICS	\$24,050.00	MRI/Radiology
ORTHONJ, LLC	\$50,447.81	Orthopedic Surgery
OSPREY REHABILITATION LLC	\$20,113.38	Physical Therapy
RADCLIFF SPINE CARE	\$21,924.29	Orthopedic Surgery
SHORE MEDICAL CENTER	\$45,551.85	Ambulatory Surgery Center
SOUTH JERSEY REHAB & SPINE INC	\$21,406.58	Physical Medicine & Rehab
Grand Total	\$628,007.19	

UTILITY AUTHORITY

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$71,038.98	Hospital
HEALTH MED ASSOCIATES PC	\$7,363.29	Occupational Medicine
NEW JERSEY HEALTHCARE SPECIALISTS PC	\$5,229.00	Pain Management
ONE CALL CARE DIAGNOSTICS	\$2,615.00	MRI/Radiology
ORTHONJ, LLC	\$7,463.93	Orthopedic Surgery
OSPREY REHABILITATION LLC	\$4,504.99	Physical Therapy
PREMIER ORTHO ASSOC SURGERY CENTER	\$2,771.00	Orthopedic Surgery
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC	\$12,400.30	Orthopedic Surgery
SHORE MEDICAL CENTER	\$7,434.85	Hospital
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$8,640.00	Physical Therapy
Grand Total	\$129,461.34	

Insurance Agencies, Inc.

Atlantic County Insurance Commission

Risk Manager Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: September 6, 2024

Risk Managers

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

Reviewed the following Claims Reports to Liability Excess Carrier (AmeriHealth Casualty). There was one Initial Claim and many status updates of existing claims.

Claim # 2025342709 Initial claim involving a 7/10/24 Motorcycle Accident on a County Road in Buena Vista Township.

Claim # 2024325875 Plaintiff alleges unlawful arrest, search & assault

Claim # 2020194526 Officer Assaulted Inmate (3/2019 Claim)

Claim # 2023287465 Inmate assaulted another inmate (9/2022 Claim)

Claim # 2022270735 County Library table fell on Plaintiff (4/2022 Claim)

Claim # 2024309194 Alleged Excessive use of force on inmate (4/2023 Claim)

Claim # 2024321194 Wheelchair Accident on County Road (9/2023 Claim)

Claim # 2023300655 Violation of Inmate's Civil Rights ((7/2021 Claim)

Claim # 2023304270 Inmate injured in County jail Breaking up Fight ((4/2023 Claim)

Also reviewed Gatherings at Bel Aire Lakes v ACUA insurance denial and Complaint.

Attended Safety Committee meeting on June 10th via Zoom



Main Location

1601 New Road , Suite 100, Northfield, NJ 08225

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

www.insuranceagenciesinc.com

Insurance Agencies, Inc.

September 6 Report (cont'd)

Claim # 20222541 Bicycle death on County Road. No dangerous Conditions found
(9/2021 Claim)

Claim # 202432007 Domestic Dispute resulting in fatality. (10/2023 Claim)

Claim # 2024311902 Inmate injured by other inmates, alleges County Negligence.
(8/2023 Claim)

Reviewed a complaint received August 16th regarding a Class Action on "Vacant and Abandoned Property" rights

Reviewed Qual-Lynx's Year-to-Date Claims Experience Summary as of July 31, 2024

Reviewed several policies for Lyn Hughes for additional insured clause for use of Marina

Currently working on the renewal process for 2025 policy year. Working out some Origami issues.



Main Location
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APPENDIX I
MEETING MINUTES

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

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
<i>Timothy Edmunds</i>	<i>Absent</i>
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

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

Claims Administrator	<u>Qual-Lynx</u> Kathy Kissane Christine Gallagher
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PERMA Claims
Jennifer Conicella

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	N. Lynne Hughes
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Insurance Agencies Michael Ridge Gene Siracusa
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ALSO PRESENT:

Brandon Tracy, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Arthur Murray, Atlantic County

**APPROVAL OF MINUTES: OPEN MINUTES OF MAY 10, 2024.
MOTION TO APPROVE OPEN MINUTES OF MAY 10, 2024.**

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

CORRESPONDENCE: July 5, 2024 letter from County Executive Dennis Levinson regarding the appointment of a new attorney for the Insurance Commission. Mr. Levinson recommends the appointment of N. Lynne Hughes, Acting County Counsel, or her designee.

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

MOTION TO APPROVE RESOLUTION 20-24 APPOINTING N. LYNNE HUGHES AS COMMISSION ATTORNEY.

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

CERTIFICATES OF INSURANCE: There were 11 certificates issued from May 1, 2024 to July 1, 2024.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL met on June 27, 2024. The 2023 audit was approved and submitted to the State. Professional services were discussed. Commissioner Kessler commented that technology errors and omissions coverage was discussed. This would be for when for example, a County is providing I.T. related services to a third-party municipality. A survey is being distributed to member entities in order to determine the need for coverage. The next meeting is scheduled for September 26, 2024.

The financial fast track through March 31, 2024 has a deficit of \$5 million. Total cash on hand is \$5.9 million. A discussion with the actuary indicates the second quarter looks better. Mr. Stokes will request the actuary to present after the third quarter in our October meeting. Commissioner Robbins asked if we would receive a summary of the second quarter, and it will be included the next Financial Fast Track report.

The CEL's financial fast track through April 30, 2024 has a surplus of \$8.1 million, with cash on hand in the amount of \$26 million.

Claims tracking shows there were seven less open claims in April. May had eight new open claims.

The underwriting team will be sending an email out regarding the 2025 renewal which will be conducted through Broker Buddha. Bowman & Company is preparing the payroll audits.

AssetWorks is scheduled to begin property appraisals for the member entities next week. ACUA appraisals are scheduled for Wednesday. The reports will be completed in time for the 2025 renewal.

Brandon Tracy distributed a memo regarding the technology errors and omissions coverage and the requested survey. Ed Cooney is looking to fill in cyber coverage gaps. Commissioner Kessler commented that our current cyber coverage does not cover losses associated with a member entity providing I.T. related services to a third-party. The survey is needed to determine the need for the coverage.

Alternate Commissioner Fedorko asked if the County's radio system is covered. Mr. Stokes will follow up with Ed Cooney about this inquiry.

There is no meeting in August. The Insurance Commission's next meeting is scheduled for September 6, 2024.

CLAIMS SERVICES: Jennifer Conicella reported that the Claims Committee met prior to the Commission meeting and did not have anything else to report.

TREASURER: Bonnie Lindaw provided the monthly report. Resolution 21-24 is the July Bills List for a total of \$1,562,802.93. All payments are from fund year 2024 and are in line with the budgeted amounts. This also includes the second assessment payment in the amount of \$1,368,865.20.

Ms. Lindaw also reported the bank reconciliations for the month of June have been completed. The admin account balance is \$4,566,525.21. Interest earned is \$135,632.04. The workers compensation account has \$218,917.81 in outstanding checks. Interest earned is \$4,962.07. The general liability account has \$62,595.07 in outstanding checks. Interest earned is \$795.40.

MOTION TO APPROVE RESOLUTION 21-24 THE JULY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for May through July. All training through September 2024 have been listed on the website NJCE.org and LMS. The Leadership Academy will reopen in December for a January 1 start.

The last safety committee meeting was held via Zoom on June 12, 2024. Due to the lack of participation, the safety committee meetings will be held in person following Commission meetings.

MANAGED CARE – QUAL-LYNX: Christine Gallagher presented the claims services report. There are 169 claims so far this year, with 40 report only, 94 medical only, and 35 lost time. The cumulative savings report reflects a 66% savings in May with a 96% PPO penetration. The June report is not yet available because Qual-Lynx is migrating to a new billing system called Smart Advisor. They are also in the middle of a contract audit. The June report will be provided.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met on July 12, 2024 prior to the Commission meeting, reviewed 15 PARS, and answered questions that were presented. Five of the PARS were for ratification from prior emergency approvals. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

MOTION TO APPROVE THE 10 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF JULY 12, 2024 AND RATIFY THE PRIOR APPROVALS OF FIVE PARS.

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

RISK MANAGER'S REPORT: Michael Ridge and Gene Siracusa of Insurance Agencies were present. Mr. Siracusa presented the Risk Management report for the months of May and June. The managers reviewed various excess liability claims, tort claim notices, attended the Safety Committee meeting, and reviewed JA Montgomery's loss control reports.

OLD BUSINESS: None.
NEW BUSINESS: None.
PUBLIC COMMENT: None.

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for September 6, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:17 A.M.
Minutes prepared by: Chandra Anderson, Secretary