ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 19, 2021

MEETING BEING HELD TELEPHONICALLY

CALL IN NUMBER: 929-205-6099
Meeting ID: 948 4794 8059
or
Join Zoom Video Meeting via Computer Link

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

11:00 AM

The Atlantic County Insurance Commission will conduct its February 19, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES:** January 9, 2021 Open Minutes**…...…..……….…Appendix I**

- ❑ **CORRESPONDENCE – None**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**

  Executive Director's Report………………………………………………...............Page 1

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

- ❑ **TREASURER– Bonnie Lindaw**
  Resolution 13-21 – February Bill List..………………..………...……………….. Page 16

- ❑ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
  Report…….…………………………..…………………………...…..………..Page 18

- ❑ **MANAGED CARE – Qual Care……………………………………………………Page 26**

- ❑ **CLAIMS SERVICE – Qual Lynx**

- ❑ **RMC REPORT – Brown & Brown.……..………………….………………………Page 30**

- ❑ **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: April 9, 2021

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

Date:	February 19, 2021
Memo to:	Commissioners of the Atlantic County Insurance Commission
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

- ❑ **2021 Risk Management Plan –** Enclosed in **Appendix II** is the draft 2021 Risk Management Plan. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claim payment authority, etc. Any additional changes from last year's Plan are highlighted. There are several deductible changes have that have increased members retentions.

  Equipment Breakdown - Our excess Property insurer, Zurich, increased the Equipment Breakdown deductible this year from $25,000 to $50,000. As done in the past, ACIC covers the delta between the excess insurer's deductible and $5k for ACUA and ACIA. As such, for 2021, if the Commissioners agree, ACIC would cover $45k excess $5k for ACUA and ACIA.

  Public Officials/Employment Practices Liability - Our insurer, Chubb, has increased many deductibles across the program this year, but most notably the EPL. While the program has some EPL claims experience, the main driver are the current market and claims trends of ever increasing frequency and severity of EPL claims. As with other lines of coverage, the NJCE JIF and its members review deductible increases versus premium delta and the loss funding cost to self-insure. Following our review and work with our actuary, we are presenting deductible buy-down options for ACIC to consider offering its members. This would mean ACIC would cover the difference between the insurer's deductible and the member's proposed deductible buy-down level in exchange for a loss funding charge.

  Consideration should be made to formalize these two coverages.

  - ❑ **Motion to Adopt Resolution 12-21 Approving the 2021 Plan of Risk Management**

- ❑ **Certificate of Insurance Issuance Reports –** Enclosed on **Page 3-7** are the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of December 1, 2020 to February 1, 2021, 14 certificates were issued in this time period. Also enclosed, in **Appendix III,** is the Certificate of Insurance Issuance Report from the CEL listing the renewal certificates issued for 2021. There were 226 renewal certificates of insurance issued for 2021.

  - ❑ **Motion to approve the certificate of insurance reports**

- **NJ Counties Excess Joint Insurance Fund (CELJIF) –** The NJCE met on December 29, 2020 and approved the 2021 budget in the amount of $27,088,278. A summary report of the meeting is included in the agenda on **Pages 8 & 9** and a copy of the NJCE budget is on **Page 10**. The NJCE will hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

- **Financial Fast Track –** Included on **Pages 11 and 12** of the agenda are the Financial Fast Track for November and December for the Insurance Commission. As of Dec**ember 31, 2020,** the Commission has a statutory surplus of **$4,934,108.** Line 10 of the report, "Investment in Joint Venture" is the Commission's share of the equity in the CEL.

- **NJ CEL Property and Casualty Financial Fast Track (Page 13) –** Included in the agenda is the Financial Fast Track Report for the CEL for November. The report indicates the Fund has a surplus of **$17,552,341.**

- **Claims Tracking Report (Page 15) –** Included in the agenda is the Claims Activity Report for December that tracks open claims.

- **2020 Property & Casualty Assessments –** In accordance with the Commission's By Laws, the assessment bills for 2021 were sent to member entities now that the budget has been adopted. Assessments will be due as follows: The first payment of 40% will be due on March 15, 2021. The second assessment of 30% is due on June 15, 2021 and the third assessment of 30% is due on September 15, 2021.

- **Next Meeting –** This is a reminder that the Fund does not meet in March, the next meeting will be on April 9th.

Atlantic County Insurance Comm.

From 12/1/2020 To 1/1/2021

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - The County of Atlantic	Department of Community Affairs 101 S Broad St, Trenton, NJ 08608	RE: Grant 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 Grant	12/2/2020 #2680795	GL AU EX WC OTH

Total # of Holders: 1

02/04/2021

1 of 1

Atlantic County Insurance Comm.

From 1/9/2021 To 2/1/2021

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM:NJ5-001-151 2059 Springdale Rd Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $110,000,000 RE: Account: 40148640, Lease amount- $3,500,000 & Account:40159649, Lease amount - $2,700,000 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 Account: 40148640, Lease amount- $3,500,000 & Account:40159649, Lease amount - $2,700,000 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585 Account 40159649 - See below: 2020 Peterbilt Truck 3BPDL20X1LF109459 2020 Peterbilt Truck 3BPDL20X0LF109453 2020 Peterbilt Truck 3BPDL20X8LF109457 2020 Peterbilt Truck 3BPDL20X2LF109454 2020 Peterbilt Truck 3BPDL20X4LF109455	1/12/2021 #2768146	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM:NJ5-001-151 2059 Springdale Rd Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $110,000,000 RE: Account: 40148640, Lease amount- $3,500,000 & Account:40159649, Lease amount - $2,700,000 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 Account: 40148640, Lease amount- $3,500,000 & Account:40159649, Lease amount - $2,700,000 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585 Account 40159649 - See below: 2020 Peterbilt Truck 3BPDL20X1LF109459 2020 Peterbilt Truck 3BPDL20X0LF109453 2020 Peterbilt Truck 3BPDL20X8LF109457 2020 Peterbilt Truck 3BPDL20X2LF109454 2020 Peterbilt Truck 3BPDL20X4LF109455	1/12/2021 #2768152	GL AU EX WC OTH

02/04/2021 1 of 1

Atlantic County Insurance Comm.

From 1/9/2021 To 2/1/2021 ***Certificate of Insurance Monthly Report***

H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM:NJ5-001-151 2059 Springdale Road Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $110,000,000 RE: Loan #40163600 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects Loan #40163600.	1/12/2021 #2768153	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM:NJ5-001-151 2059 Springdale Rd Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: $110,000,000 RE: Account: #40148640 Account: #40159649 & Account: #40163600 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 Account: 40148640, Lease amount- $3,500,000, Account: 40159649, Lease amount - $2,700,000 & Account: 40163600, Lease amount - $2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585 Account 40159649 - See below: 2020 Peterbilt Truck 3BPDL20X1LF109459	1/12/2021 #2768159	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - The County of Atlantic	Attn: Suzanne Clark P.O. Box 1400 Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: $110,000,000 RE: Trailers: Serial# 438858-9 & Serial# 667369-0 HALE TRAILER BRAKE & WHEEL INC. is an Additional Insured ATIMA 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 trailers listed below: 1.Trailer #27960; 2006 storage container; Serial# 438858-9; Value $5,500.00 2.Trailer #15797; 1992 storage container; Serial# 667369-0; Value $2,250.00	1/14/2021 #2769410	GL AU EX WC OTH
H - Keystone Digital Imaging, I - Atlantic County Utilities Authority	Incorporated 200 Racoosin Drive, Unit 101, 102, 103 Aston, PA 19014	Keystone Digital Imaging, Incorporated is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	1/22/2021 #2773515	GL AU EX WC OTH
H - NJ Transit I - Atlantic County Utilities Authority	One Penn Plaza East, 7th Floor Newark, NJ 07105	RE: Permit P0101-5680-01 NJ Trans & State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as	1/22/2021 #2773519	GL AU EX WC OTH

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/9/2021 To 2/1/2021

		respect to Permit P0101-5680-01 The General Liability coverage includes any occurrences on or within 50 feet of the Railroad right of way		
H - Clerk of the Board of Chosen I - Atlantic County Improvement Authority	Freeholders County of Cape May 4 Moore Road, DN-107 Cape May Court House, NJ 08210	RE: Lease Agreemnt Block 410.01, Lot 36, Lower Township Tax Map The Certificate Holder ad the State of NJ are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Block 410.01, Lot 36, Lower Township Tax Map Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract	1/22/2021 #2773526	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM:NJ5-001-151 2059 Springdale Rd Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: $110,000,000 RE: Accounts: #40148640, #40159649 & #40163600 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 Account: 40148640, Lease amount- $3,500,000, Account: 40159649, Lease amount - $2,700,000 & Account: 40163600, Lease amount - $2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585 Account 40159649 - See below: 2020 Peterbilt Truck 3BPDL20X1LF109459	1/22/2021 #2773581	GL AU EX WC OTH
H - Egg Harbor Township Recreation I - The County of Atlantic	Center 5045 English Creek Avenue Egg Harbor Township, NJ 08234	RE: Board of Elections Poll Workers Training Egg Harbor Township Recreation Center is additional insured on the Commercial General Liability and Commercial Excess policies as respects the Board of Elections Poll Workers Training classes to be held in current calendar year	1/28/2021 #2780432	GL AU EX WC OTH
H - Reptrax IntelliCentrics, Inc. I - The County of Atlantic	1420 Lakeside Parkway, Suite 110 Flower Mound, TX 75028	RE: Utilization Review Nurse to gain computer access The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Atlantic County Justice Facility and the Utilization Review Nurse to gain computer access to hospital records and access to patients in the hospital for current calendar year.	1/28/2021 #2780433	GL AU EX WC OTH
H - State of New Jersey I - The County of Atlantic	New Jersey Department of Human Services Division of Aging Services PO Box 807	Proof of insurance for all grants in current calendar year from the NJ Department of Human Services, Division of Aging Services issued to the Atlantic County Department of Human Services, Division of	1/28/2021 #2780434	GL AU EX WC OTH

	Trenton, NJ 08625	Intergenerational Services		
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Rd. Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: $15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: $110,000,000 RE: Account #:40155995 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to: Account #:40155995 Equipment List: 1 2019 Isuzu NPR HD Box Truck Bid awarded, truck delivered 54DC4W1B7KS808353 1 2020 Ford F-550 Reg Cab Bid awarded, truck delivered 1FDUF5HN9LDA00276 5 2020 4WD Mini Dump Trucks Bid awarded, trucks delivered 1FDUF4HN8LDA00280 1FDUF4HNXLDA00281 1FDUF4HN1LDA00282 1FDUF4HN3LDA00283 1FDUF4HN5LDA00284 1 Basin Cleaner Vac Truck Truck mounted basin cleaner, delivered 1FVHG3DV7LHLH5878 1 Street Sweeper 2019 Elgin Broom Bear/M2 106 Truck mounted street sweeper, delivered 1FVACXFE1KHKL0159 5 Roll Off Trash Containers 25 yd Metal Roof Received Serial Number for containers: 228820, 228821, 228822, 228823, 228827 1 Auto Crane Anticipate unit order being placed 1st qtr. 2020 5 2020 7400 International Dump Trucks Anticipate truck orders being placed 1st qtr. 2020 5 Plow Full Trip: (2) Viking 10 Metro Full Trip Power Reverse Plows	1/28/2021 #2780451	GL AU EX WC OTH
Total # of Holders: 226				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date:	December 29, 2020
To:	Atlantic County Insurance Commission
From:	PERMA Risk Management Services
Subject:	New Jersey Counties Excess Meeting Report

Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 28th to review the status of the 2021 renewal and any changes from their last meeting. As previously reported, significant increases in excess premiums are being driven by current market conditions, adverse loss experience and exposure increases. The "hard" market, conditions are the worst since the mid-1980s. Executive Director said the current delta is in the $1.3 million range, however, the Underwriting Manager will continue to negotiate with carriers over the next 24 hours to further reduce the delta for 2021.

Underwriting Manager provided a summary report of negotiations with excess carriers highlighting the following:

- Excess Property – Zurich offered a $1 million deductible option, but at significant premium increase consistent with the market. A second option with a $2 million deductible provided favorable pricing and overall savings. The Underwriting Manager recommended the latter option.
- Excess Liability – Reviewed several quotes with carriers including the incumbent BRIT. Munch Re provided best quote option providing the $10 million limit but with increased retention of $1.5 million. None of the other insurers could provide the expiring $10 million limit. Executive Director stated the MEL JIF, whose membership pool is largely NJ municipalities, has a long standing relationship with Munich Re. Munich Re is the leader in excess and reinsurance for public entity pools in the country.
- Excess Workers' Compensation – Reviewed several quotes and Safety National provided best pricing with only a moderate increase based on loss experience and potential COVID-19 claim activity.
- Ancillary Coverages – These are optional commercially placed coverage purchased by member entities are in the Fund's budget as a pass through. Underwriting Manager continues to negotiate these coverage on behalf of membership.

2021 Budget: Executive Director reported that last month the Fund introduced a proposed 2021 budget based on certain assumptions of renewal negotiations. Executive Director and that the Finance Committee recommended the NJCE adopt the 2021 budget as introduced on November 19, 2020 meeting.

Executive Director reiterated that the final marketing will still result in a delta for 2021 but as previously mentioned the Underwriting Manager was still in negotiations. It was agreed that any delta would again be absorbed by NJCE.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2021 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2021 excess and ancillary coverages; a resolution formalizing the action will be included in the 2021 Reorganization agenda.

2020 Dividend: Last month, the Fund authorized a divided in the amount of up to $2 million. Executive Director reported the Finance Committee is now recommending the Fund release a $1.5 million dividend to be distributed. The Board of Fund Commissioners adopted a resolution amending the dividend to be released and the Fund office will submit the necessary filings with the State.

Risk Control: Safety Director submitted a summary report of webinar trainings through January 2021.

WC Claims Administration: AmeriHealth provided a verbal report of provider billed amounts, paid amount and net savings as of November 2020.

Closed Session: Executive Director reported there was an emergent settlement authority request to review. The Board entered into Closed Session as authorized via resolution; approval of the settlement authority request was conducted during Open Session.

Next Meeting Schedule:

- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*

	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
	2021 PROPOSED BUDGET - INTRODUCED 11/19/2020				
	APPROPRIATIONS	(A)	(C)	(D)	(E)
	I. Claims and Excess Insurance			(C - A)	(D / A)
	Claims	**ANNUALIZED BUDGET FY2020**	**PROPOSED BUDGET FY2021**	**Change $**	**Change %**
1	Property	836,999	910,261	73,262	8.8%
2	Liability	997,334	897,602	(99,732)	-10.0%
3	Auto	258,435	232,593	(25,842)	-10.0%
4	Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%
5	WC 150 x 1K (7720)	136,422	122,780	(13,642)	-10.0%
6	**Subtotal - Claims**	**4,912,634**	**4,445,531**	**(467,103)**	**-9.5%**
7	**Premiums**				
8					
9	Property	6,119,498	7,202,167	1,082,669	17.7%
10	XS Flood to 50	501,164	596,498	95,334	19.0%
11	Liability (Brit)	3,924,402	3,924,402	(0)	0.0%
12	Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%
13	Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%
14					
15	**SubTotal Premiums**	**13,671,199**	**14,886,282**	**1,215,083**	**8.9%**
16	**Total Loss Fund**	**18,583,833**	**19,331,813**	**747,980**	**4.0%**
17					
18	**II. Expenses, Fees & Contingency**				
19					
20	Claims Adjustment	68,190	69,553	1,364	2.0%
21	Claims Adjustment - Property	17,000	17,340	340	2.0%
22	Safety Director	412,378	420,625	8,247	2.0%
23	General Expense				
24	Exec. Director	683,641	697,313	13,672	2.0%
25	Actuary	23,045	23,505	461	2.0%
26	Auditor	14,930	15,229	299	2.0%
27	Attorney	15,654	15,654	0	0.0%
28					
29	Treasurer	15,653	15,653	0	0.0%
30	Underwriting Manager	435,096	443,798	8,702	2.0%
31	Underwriting Data Consolidation	98,110	100,073	1,962	2.0%
32	Payroll Audit	16,423	16,751	328	2.0%
33	Safety Institute Funding	100,004	100,004	0	0.0%
34					
35	Misc. Expense & Contingency	12,220	20,000	7,780	63.7%
36	**Total Fund Exp & Contingency**	**1,912,343**	**1,955,499**	**43,156**	**2.3%**
37	Risk Management Consultant	102,124	102,124	**0**	**0.0%**
38					
39	**Total Self Insured Program**	**20,598,299**	**21,389,435**	**791,136**	**3.8%**
40					
41	**Ancilliary Coverages**				
42	Excess Liability	611,653	1,700,000	1,088,347	177.9%
43	Property 150 x 110	554,779	500,341	(54,438)	-9.8%
44	POL/EPL	1,211,835	1,305,838	94,003	7.8%
45	Crime Program	163,805	175,281	11,476	7.0%
46	Medical Malpractice	855,364	940,860	85,496	10.0%
47	Pollution Liability	283,750	298,896	10,578	4.8%
48	Employed Lawyers Liability	154,198	161,913	7,715	5.0%
49	Cyber Liability	426,060	511,273	85,213	20.0%
50	Aviation	119,274	87,327	(3,548)	-3.9%
51	Marina Operators Liability	11,971	17,114	5,143	43.0%
52					
53	**Total Ancilliary Coverages**	**4,392,689**	**5,698,843**	**1,306,154**	**29.7%**
54					
55	**Total FUND Disbursements**	**24,990,988**	**27,088,278**	**2,097,290**	**8.4%**

	ATLANTIC COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF	December 31, 2020			
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	675,332	8,103,989	39,935,904	48,039,893
2.	CLAIM EXPENSES				
	Paid Claims	361,316	4,620,034	12,646,856	17,266,890
	Case Reserves	(34,900)	(34,511)	6,995,737	6,961,226
	IBNR	(37,170)	931,517	3,426,169	4,357,685
	Excess Insurance Recoverabl	0	0	0	0
	Discounted Claim Value	(5,963)	(39,433)	(314,494)	(353,927)
	TOTAL CLAIMS	283,283	5,477,607	22,754,268	28,231,874
3.	EXPENSES				
	Excess Premiums	169,629	2,035,547	9,027,532	11,063,079
	Administrative	52,531	835,505	4,155,041	4,990,546
	TOTAL EXPENSES	222,160	2,871,052	13,182,574	16,053,625
4.	UNDERWRITING PROFIT (1-2-3)	169,890	(244,670)	3,999,063	3,754,393
5.	INVESTMENT INCOME	3,929	66,798	103,543	170,340
6.	PROFIT (4 + 5)	173,819	(177,872)	4,102,605	3,924,734
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	15,189	15,189	35,569	50,758
9.	DIVIDEND EXPENSE	(15,189)	(15,189)	(35,569)	(50,758)
10.	INVESTMENT IN JOINT VENTURE	0	254,306	755,068	1,009,374
11.	SURPLUS (6 + 7 + 8 - 9)	173,819	76,435	4,857,673	4,934,108
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	15,542	(43,158)	(605,183)	(648,341)
	2016	(3,618)	(183,369)	1,326,776	1,143,407
	2017	47,206	(247,867)	1,318,374	1,070,507
	2018	73,353	(253,431)	1,441,843	1,188,413
	2019	(91,423)	559,152	1,375,862	1,935,014
	2020	132,759	245,108		245,108
TOTAL SURPLUS (DEFICITS)		173,819	76,435	4,857,673	4,934,107
TOTAL CASH					9,007,701
CLAIM ANALYSIS BY FUND YEAR					
	FUND YEAR 2015				
	Paid Claims	41,640	510,931	3,979,832	4,490,762
	Case Reserves	(41,640)	(417,668)	1,887,014	1,469,345
	IBNR	(19,313)	(39,229)	262,632	223,403
	Discounted Claim Value	4,135	8,783	(68,707)	(59,923)
	TOTAL FY 2015 CLAIMS	(15,178)	62,816	6,060,771	6,123,587
	FUND YEAR 2016				
	Paid Claims	16,688	406,477	3,243,859	3,650,336
	Case Reserves	(5,253)	(219,248)	1,091,734	872,485
	IBNR	(8,717)	(33,671)	121,086	87,416
	Discounted Claim Value	1,558	7,447	(39,079)	(31,631)
	TOTAL FY 2016 CLAIMS	4,276	161,006	4,417,600	4,578,605
	FUND YEAR 2017				
	Paid Claims	25,512	679,660	2,909,320	3,588,980
	Case Reserves	(72,966)	(340,478)	1,233,875	893,397
	IBNR	(6,278)	(100,191)	278,383	178,192
	Discounted Claim Value	7,214	9,314	(44,721)	(35,407)
	TOTAL FY 2017 CLAIMS	(46,518)	248,306	4,376,856	4,625,162
	FUND YEAR 2018				
	Paid Claims	32,770	788,296	1,828,154	2,616,450
	Case Reserves	(63,852)	(299,851)	1,661,955	1,362,104
	IBNR	(50,207)	(205,224)	586,839	381,615
	Discounted Claim Value	6,141	11,553	(68,239)	(56,686)
	TOTAL FY 2018 CLAIMS	(75,148)	294,773	4,008,709	4,303,483
	FUND YEAR 2019				
	Paid Claims	114,707	1,108,609	685,691	1,794,300
	Case Reserves	42,057	85,637	1,121,161	1,206,798
	IBNR	(70,653)	(1,726,501)	2,177,229	450,728
	Discounted Claim Value	3,791	43,893	(93,748)	(49,855)
	TOTAL FY 2019 CLAIMS	89,902	(488,361)	3,890,332	3,401,971
	FUND YEAR 2020				
	Paid Claims	129,998	1,126,062		1,126,062
	Case Reserves	106,754	1,157,096		1,157,096
	IBNR	117,999	3,036,332		3,036,332
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(28,802)	(120,424)		(120,424)
	TOTAL FY 2020 CLAIMS	325,949	5,199,066	0	5,199,066
COMBINED TOTAL CLAIMS		283,283	5,477,607	22,754,268	28,231,874

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	ATLANTIC COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF November 30, 2020				
	ALL YEARS COMBINED				
1.	**UNDERWRITING INCOME**	675,332	7,428,656	39,935,904	47,364,560
2.	**CLAIM EXPENSES**				
	Paid Claims	328,966	4,258,718	12,646,856	16,905,573
	Case Reserves	279,923	389	6,995,737	6,996,126
	IBNR	(438,662)	968,687	3,426,169	4,394,856
	Excess Insurance Recoverabl	0	0	0	0
	Discounted Claim Value	(2,502)	(33,470)	(314,494)	(347,964)
	TOTAL CLAIMS	167,726	5,194,324	22,754,268	27,948,592
3.	**EXPENSES**				
	Excess Premiums	169,629	1,865,918	9,027,532	10,893,451
	Administrative	60,766	782,974	4,155,041	4,938,015
	TOTAL EXPENSES	230,395	2,648,892	13,182,574	15,831,466
4.	**UNDERWRITING PROFIT (1-2-3)**	277,211	(414,560)	3,999,063	3,584,503
5.	**INVESTMENT INCOME**	3,935	62,869	103,543	166,411
6.	**PROFIT (4 + 5)**	281,146	(351,691)	4,102,605	3,750,915
7.	**CEL APPROPRIATION CANCELLATION**	0	0	0	0
8.	**DIVIDEND INCOME**	0	0	35,569	35,569
9.	**DIVIDEND EXPENSE**	0	0	(35,569)	(35,569)
10.	**INVESTMENT IN JOINT VENTURE**	0	254,306	755,068	1,009,374
11.	**SURPLUS (6 + 7 + 8 - 9)**	281,146	(97,384)	4,857,673	4,760,289
	SURPLUS (DEFICITS) BY FUND YEAR				
	2015	368	(58,700)	(605,183)	(663,883)
	2016	46,646	(179,751)	1,326,776	1,147,025
	2017	697	(295,073)	1,318,374	1,023,301
	2018	887	(326,784)	1,441,843	1,115,060
	2019	11,129	650,574	1,375,862	2,026,436
	2020	221,420	112,349		112,349
	TOTAL SURPLUS (DEFICITS)	281,146	(97,384)	4,857,673	4,760,289
	TOTAL CASH				9,325,533
	CLAIM ANALYSIS BY FUND YEAR				
	FUND YEAR 2015				
	Paid Claims	42,731	469,290	3,979,832	4,449,122
	Case Reserves	(130,432)	(376,028)	1,887,014	1,510,986
	IBNR	87,701	(19,916)	262,632	242,716
	Discounted Claim Value	0	4,649	(68,707)	(64,058)
	TOTAL FY 2015 CLAIMS	0	77,995	6,060,771	6,138,765
	FUND YEAR 2016				
	Paid Claims	16,372	389,789	3,243,859	3,633,648
	Case Reserves	(35,321)	(213,996)	1,091,734	877,738
	IBNR	(27,051)	(24,953)	121,086	96,133
	Discounted Claim Value	0	5,889	(39,079)	(33,189)
	TOTAL FY 2016 CLAIMS	(46,000)	156,729	4,417,600	4,574,329
	FUND YEAR 2017				
	Paid Claims	81,528	654,148	2,909,320	3,563,468
	Case Reserves	11,849	(267,511)	1,233,875	966,364
	IBNR	(93,377)	(93,913)	278,383	184,470
	Discounted Claim Value	0	2,101	(44,721)	(42,621)
	TOTAL FY 2017 CLAIMS	0	294,824	4,376,856	4,671,680
	FUND YEAR 2018				
	Paid Claims	17,535	755,526	1,828,154	2,583,680
	Case Reserves	(88,701)	(235,999)	1,661,955	1,425,956
	IBNR	71,166	(155,017)	586,839	431,823
	Discounted Claim Value	0	5,411	(68,239)	(62,828)
	TOTAL FY 2018 CLAIMS	0	369,922	4,008,709	4,378,631
	FUND YEAR 2019				
	Paid Claims	62,941	993,902	685,691	1,679,592
	Case Reserves	55,418	43,581	1,121,161	1,164,742
	IBNR	(118,359)	(1,655,847)	2,177,229	521,381
	Discounted Claim Value	0	40,102	(93,748)	(53,646)
	TOTAL FY 2019 CLAIMS	0	(578,262)	3,890,332	3,312,069
	FUND YEAR 2020				
	Paid Claims	107,859	996,064		996,064
	Case Reserves	467,111	1,050,342		1,050,342
	IBNR	(358,742)	2,918,333		2,918,333
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(2,502)	(91,622)		(91,622)
	TOTAL FY 2020 CLAIMS	213,726	4,873,117	0	4,873,117
	COMBINED TOTAL CLAIMS	167,726	5,194,324	22,754,268	27,948,592

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
	AS OF	November 30, 2020			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,082,582	22,908,404	163,505,481	186,413,885
2.	CLAIM EXPENSES				
	Paid Claims	321,887	1,474,233	4,975,775	6,450,007
	Case Reserves	(409,117)	2,522,558	5,846,623	8,369,181
	IBNR	539,979	306,345	9,810,443	10,116,788
	Discounted Claim Value	(51,354)	(251,568)	(1,471,830)	(1,723,398)
	TOTAL CLAIMS	401,394	4,051,568	19,161,011	23,212,579
3.	EXPENSES				
	Excess Premiums	2,978,508	15,673,426	113,746,590	129,420,017
	Administrative	141,689	1,772,158	12,402,903	14,175,062
	TOTAL EXPENSES	3,120,197	17,445,585	126,149,494	143,595,078
4.	UNDERWRITING PROFIT (1-2-3)	(1,439,009)	1,411,251	18,194,976	19,606,227
5.	INVESTMENT INCOME	9,615	433,181	1,120,484	1,553,665
6.	PROFIT (4+5)	(1,429,395)	1,844,432	19,315,460	21,159,892
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	(1,429,395)	1,844,432	15,707,909	17,552,341
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	189	19,687	543,904	563,590
	2011	280	137,001	836,289	973,290
	2012	(89,536)	(29,996)	1,013,486	983,490
	2013	550	(28,430)	1,438,925	1,410,495
	2014	968	(35,652)	2,887,430	2,851,778
	2015	1,022	147,322	1,229,755	1,377,077
	2016	85,238	(349,194)	3,388,065	3,038,871
	2017	1,324	(160,256)	1,257,423	1,097,167
	2018	1,252	283,055	2,119,126	2,402,181
	2019	1,342	757,664	993,507	1,751,171
	2020	(1,432,023)	1,103,230		1,103,230
TOTAL SURPLUS (DEFICITS)		(1,429,395)	1,844,432	15,707,909	17,552,341
TOTAL CASH					29,333,208

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	(10,295)	10,466	170
Discounted Claim Value	0	970	(983)	(13)
TOTAL FY 2011 CLAIMS	**0**	**(9,325)**	**181,322**	**171,997**
FUND YEAR 2011				
Paid Claims	0	19,133	519,228	538,361
Case Reserves	(91,620)	(212,190)	214,527	2,337
IBNR	91,620	45,529	46,091	91,620
Discounted Claim Value	0	24,653	(24,930)	(277)
TOTAL FY 2011 CLAIMS	**0**	**(122,875)**	**754,916**	**632,042**
FUND YEAR 2012				
Paid Claims	24,441	29,344	1,551,733	1,581,076
Case Reserves	75,558	80,653	75,090	155,743
IBNR	(10,061)	(64,097)	64,097	0
Discounted Claim Value	0	4,508	(12,804)	(8,296)
TOTAL FY 2012 CLAIMS	**89,938**	**50,408**	**1,678,116**	**1,728,523**
FUND YEAR 2013				
Paid Claims	8,207	253,953	646,873	900,826
Case Reserves	(8,207)	(188,602)	644,280	455,678
IBNR	0	(30,320)	105,073	74,753
Discounted Claim Value	0	24,303	(76,642)	(52,338)
TOTAL FY 2013 CLAIMS	**0**	**59,335**	**1,319,585**	**1,378,919**
FUND YEAR 2014				
Paid Claims	22,733	32,024	442,532	474,556
Case Reserves	(22,733)	136,179	332,716	468,895
IBNR	0	(77,868)	178,256	100,388
Discounted Claim Value	0	(7,734)	(42,871)	(50,604)
TOTAL FY 2014 CLAIMS	**0**	**82,601**	**910,633**	**993,234**
FUND YEAR 2015				
Paid Claims	7,240	98,474	763,735	862,209
Case Reserves	(11,247)	90,272	1,897,750	1,988,021
IBNR	4,007	(313,247)	511,194	197,948
Discounted Claim Value	0	27,866	(172,551)	(144,685)
TOTAL FY 2015 CLAIMS	**0**	**(96,635)**	**3,000,129**	**2,903,494**
FUND YEAR 2016				
Paid Claims	11,102	(24,831)	320,211	295,380
Case Reserves	(150,942)	694,107	647,770	1,341,877
IBNR	55,846	(249,412)	305,258	55,846
Discounted Claim Value	0	(17,407)	(69,661)	(87,068)
TOTAL FY 2016 CLAIMS	**(83,994)**	**402,457**	**1,203,578**	**1,606,035**
FUND YEAR 2017				
Paid Claims	247,697	248,314	68,152	316,466
Case Reserves	(248,956)	503,214	1,525,070	2,028,284
IBNR	1,259	(557,635)	2,088,218	1,530,582
Discounted Claim Value	0	28,363	(292,128)	(263,765)
TOTAL FY 2017 CLAIMS	**0**	**222,255**	**3,389,312**	**3,611,567**
FUND YEAR 2018				
Paid Claims	467	79,943	243,786	323,729
Case Reserves	(3,668)	405,221	161,698	566,918
IBNR	3,201	(768,456)	2,419,495	1,651,039
Discounted Claim Value	0	58,374	(290,608)	(232,234)
TOTAL FY 2018 CLAIMS	**0**	**(224,918)**	**2,534,370**	**2,309,452**
FUND YEAR 2019				
Paid Claims	0	452,845	247,685	700,529
Case Reserves	(797)	(112,327)	347,722	235,395
IBNR	797	(1,171,643)	4,082,295	2,910,653
Discounted Claim Value	0	136,673	(488,652)	(351,979)
TOTAL FY 2019 CLAIMS	**0**	**(694,452)**	**4,189,050**	**3,494,598**
FUND YEAR 2020				
Paid Claims	0	285,035		285,035
Case Reserves	53,495	1,126,031		1,126,031
IBNR	393,310	3,503,789		3,503,789
Discounted Claim Value	(51,354)	(532,138)		(532,138)
TOTAL FY 2020 CLAIMS	**395,451**	**4,382,717**	**0**	**4,382,717**
COMBINED TOTAL CLAIMS	**401,394**	**4,051,568**	**19,161,011**	**23,212,579**

Atlantic County Insurance Fund Commission							
CLAIM ACTIVITY REPORT							
As of December 31, 2020							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	1	0	7	35	43
December-20	0	0	1	0	7	39	47
NET CHGE	0	0	0	0	0	4	4
Limited Reserves							$2,347
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	$0	$0	$1	$0	$5,433	$112,436	$117,870
December-20	$0	$0	$1	$0	$5,433	$104,890	$110,324
NET CHGE	$0	$0	$0	$0	$0	($7,546)	($7,546)
Ltd Incurred	$34,420	$342,419	$248,808	$62,964	$186,271	$432,113	$1,306,996
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	3	8	10	24	47	92
December-20	0	3	3	7	18	38	69
NET CHGE	0	0	-5	-3	-6	-9	-23
Limited Reserves							$5,899
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	$0	$107,102	$72,837	$28,376	$40,269	$104,471	$353,054
December-20	$0	$107,102	$63,600	$24,315	$115,051	$96,941	$407,009
NET CHGE	$0	$0	($9,236)	($4,061)	$74,782	($7,530)	$53,955
Ltd Incurred	$485,129	$285,549	$203,070	$34,164	$164,569	$99,066	$1,271,546
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	0	3	1	14	18
December-20	0	0	0	3	1	12	16
NET CHGE	0	0	0	0	0	-2	-2
Limited Reserves							$2,793
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	$0	$0	$12	$13,460	$3,589	$29,977	$47,037
December-20	$0	$0	$12	$12,815	$3,589	$28,277	$44,692
NET CHGE	$0	$0	$0	($645)	$0	($1,700)	($2,345)
Ltd Incurred	$44,268	$68,659	$37,043	$43,301	$36,067	$58,718	$288,056
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	24	24	28	40	70	140	326
December-20	24	25	27	39	70	139	324
NET CHGE	0	1	-1	-1	0	-1	-2
Limited Reserves							$19,788
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	$1,510,986	$770,636	$893,514	$1,384,120	$1,115,451	$803,458	$6,478,165
December-20	$1,469,345	$765,383	$829,784	$1,324,974	$1,082,725	$938,983	$6,411,196
NET CHGE	($41,640)	($5,253)	($63,730)	($59,146)	($32,726)	$135,526	($66,969)
Ltd Incurred	$5,396,291	$3,872,364	$3,993,457	$3,838,125	$2,614,240	$1,705,879	$21,420,356
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	24	27	37	53	102	236	479
December-20	24	28	31	49	96	228	456
NET CHGE	0	1	-6	-4	-6	-8	-23
Limited Reserves							$15,292
Year	2015	2016	2017	2018	2019	2020	TOTAL
November-20	$1,510,986	$877,738	$966,364	$1,425,956	$1,164,742	$1,050,341	$6,996,125
December-20	$1,469,345	$872,485	$893,397	$1,362,104	$1,206,798	$1,169,091	$6,973,221
NET CHGE	($41,640)	($5,253)	($72,966)	($63,852)	$42,057	$118,750	($22,905)
Ltd Incurred	$5,960,108	$4,568,991	$4,482,377	$3,978,554	$3,001,146	$2,295,777	$24,286,953

RESOLUTION NO. 13-21

ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – FEBRUARY - 2021

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 2018-2019

Check Number	Vendor Name	Comment	Invoice Amount
001063			
001063	QUAL-LYNX	EPL-POL CLAIM FEES - 1/20 - 8/20	2,700.00
001063	QUAL-LYNX	EPL-POL CLAIM FEES - 1/20 - 8/20	2,700.00
			5,400.00
		Total Payments FY 2018-2019	**5,400.00**

FUND YEAR 2020

Check Number	Vendor Name	Comment	Invoice Amount
001064			
001064	QUAL-LYNX	EPL-POL CLAIM FEES - 1/20 - 8/20	2,700.00
			2,700.00
001065			
001065	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	9.25
001065	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILING - 2020	14.95
			24.20
001066			
001066	CHANDRA ANDERSON	3 YR RENEWAL OF DOMAIN 2/21	122.97
			122.97
		Total Payments FY 2020	**2,847.17**

FUND YEAR 2021

Check Number	Vendor Name	Comment	Invoice Amount
001067			
001067	QUALCARE, INC.	WORKERS COMP - 1ST QTR 2021	52,500.00
			52,500.00
001068			
001068	NEW JERSEY COUNTIES EXCESS JIF	CEL - 1ST INSTALL 2021	1,348,630.87
			1,348,630.87
001069			
001069	QUAL-LYNX	CLAIM ADJ SERVICES - 1ST QTR 2021	74,388.50
			74,388.50

001070			
001070	PERMA RISK MANAGEMENT SERVICES	EXEC FEE - 1ST QTR 2021	31,212.00
			31,212.00
001071			
001071	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 1ST QTR 2021	2,322.00
			2,322.00
001072			
001072	CHANDRA ANDERSON	SECRETARY SERVICES - 1ST QTR 2021	1,275.00
			1,275.00
001073			
001073	BH MEDIA GROUP, INC.	ACCT#8000490 - AD - 1.13.21	35.28
001073	BH MEDIA GROUP, INC.	ACCT# 8000490 - AD - 1.8.21	40.32
			75.60
001074			
001074	BROWN & BROWN METRO, LLC	RMC FEE - 1ST QTR 2021	30,000.00
			30,000.00
		Total Payments FY 2021	**1,540,403.97**

TOTAL PAYMENTS ALL FUND YEARS $1,548,651.14

____
Chairperson

Attest:
____________________________________ Dated: ______________________________
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

____
Treasurer

J.A.Montgomery
CONSULTING

From: Glenn Prince, Public Sector Assistant Director

To: New Jersey Counties Excess Joint Insurance Fund Commissioners

Date: February 1, 2021

Subject: Munich Re Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund is pleased to announce the availability of safety program funding through the Munich Re Safety Grant Program. Member Counties may receive reimbursement for up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability and law enforcement liability claims.

Program Overview:

- The Munich Re Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is $50,000.00
- The safety item or service cannot be "typical". For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS body worn cameras or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2021 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 1, 2021.
- All submissions, will be forwarded to Munich Re, for review and approval. If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.
Glenn Prince
Public Sector Assistant Director
JA Montgomery Consulting
(856) 552- 4744

SAFETY DIRECTOR REPORT

J.A. Montgomery CONSULTING

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: February 11, 2021

DATE OF MEETING: February 19, 2021

ACIC SERVICE TEAM

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

JANUARY – FEBRUARY 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 8:** Attended the ACIC meeting via teleconference.
- **January 8:** Attended the ACIC Claims Committee meeting via teleconference.
- **February 9:** Conducted loss control surveys of the ACIC Office of Facilities Management, County Office Building, Civil Courthouse and the Ventnor Library Branch.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 16:** Plan to conduct loss control surveys of the ACIC County Department of Public Works (Northfield) Crew Quarters, Fleet Garage, Vehicle Washing Facility, Engineering Department, Mosquito Commission and the Meadowview Nursing Home.
- **February 19:** Plan to attend the ACIC meeting via teleconference.
- **February 19:** Plan to attend the ACIC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at https://njce.org/covid-19-updates/ or https://njce.org/safety/safety-bulletins/.

- NJCE JJIF - Law Enforcement Bulletin – New Jersey Use of Force Revised Guidelines – January 25.

- NJCE JIF - Live Safety Training Webinars – March Registration Now Open! - January 27.

- NJCE JJIF - SD Bulletin – CDC Recommendations for Returning to Work Post-COVID Exposure – January 29.

- NJCE JJIF - SD Bulletin: Snow Removal Best Practices – February 9.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

- The February and March Live Training Webinar schedules and registration links are attached.

NJCE MEDIA LIBRARY

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

ACIC Usage:

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

J.A. Montgomery CONSULTING

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

February & March Webinar Training Schedule – Click on Topic to Register and for the Course Description

Click on Topic to Register

Date	Topic	Time
2/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/21	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
2/1/21	Hearing Conservation	1:00 - 2:00 pm
2/2/21	Shop & Tool Safety	8:30 - 9:30 am
2/2/21	HazCom w/GHS	10:00 - 11:30 am
2/2/21	Traffic Control in Work Zones	1:00 - 3:00 pm
2/3/21	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
2/3/21	Flagger Skills and Safety Considerations	10:00 - 11:00 am
2/3/21	Safety Committee Best Practices	1:00 - 2:30 pm
2/4/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/4/21	Fire Safety	11:00 - 12:00 pm
2/4/21	Fire Extinguisher	1:00 - 2:00 pm
2/5/21	Back Safety / Material Handling	8:30 - 9:30 am
2/5/21	Lock Out/Tag Out (LOTO)	10:00 12:00 pm
2/8/21	HazCom w/GHS	8:30 - 10:00 am
2/8/21	Shop & Tool Safety	10:30 - 11:30 am
2/9/21	Preparing for First Amendment Audits	9:00 - 11:00 am
2/9/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/10/21	Hazard Identification / Make Observations Count	8:30 - 10:30 am
2/10/21	Shift Briefing Essentials	1:00 - 2:30 pm
2/11/21	Fire Safety	8:30 - 9:30 am
2/11/21	Fire Extinguisher	10:00 - 11:00 am
2/11/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/12/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/12/21	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
2/12/21	Driving Safety Awareness	1:00 - 2:30 pm
2/16/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/21	Hearing Conservation	11:00 - 12:00 pm
2/17/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/17/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
2/17/21	CDL-Supervisors Reasonable Suspicion	10:00 - 12:00 pm
2/18/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
2/18/21	HazCom w/GHS	1:00 - 2:30 pm
2/19/21	Dealing with Difficult People	9:00 - 11:00 am
2/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	12:00 - 2:00 pm
2/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/21	Safety Committee Best Practices	1:00 - 2:30 pm

Date	Topic	Time
2/23/21	Fall Protection Awareness	8:30 - 10:30 am
2/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/21	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
2/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/24/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
2/25/21	Playground Inspections	1:00 - 3:00 pm
2/26/21	Safety Coordinator Skills	8:30 - 12:30 pm
2/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/21	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
3/1/21	Hearing Conservation	1:00 - 2:00 pm
3/2/21	Shop & Tool Safety	8:30 - 9:30 am
3/2/21	HazCom w/GHS	10:00 - 11:30 am
3/3/21	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
3/3/21	Flagger Skills and Safety Considerations	10:00 - 11:00 am
3/4/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/4/21	Fire Safety	11:00 - 12:00 pm
3/5/21	Back Safety / Material Handling	8:30 - 9:30 am
3/5/21	Fire Extinguisher	10:00 - 11:00 am
3/8/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/8/21	Shop & Tool Safety	11:00 - 12:00 pm
3/8/21	HazCom w/GHS	1:00 - 2:30 pm
3/9/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
3/9/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/10/21	Fire Safety	8:30 - 9:30 am
3/10/21	Fire Extinguisher	10:00 - 11:00 am
3/10/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/11/21	Playground Safety Inspections	8:30 - 10:30 am
3/11/21	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
3/12/21	Hazard Identification / Make Observations Count	8:30 - 10:30 am
3/12/21	Shift Briefing Essentials	1:00 - 2:30 pm
3/15/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
3/15/21	Dealing with Difficult People	1:00 - 3:00 pm
3/16/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/21	CDL-Reasonable Suspicion for Supervisors	10:00 - 12:00 pm
3/17/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
3/17/21	HazCom w/GHS	1:00 - 2:30 pm
3/18/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/18/21	Hearing Conservation	11:00 - 12:00 pm
3/18/21	Special Events Management	1:00 - 3:00 pm
3/19/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/19/21	Traffic Control in Work Zones	1:00 - 3:00 pm

Date	Topic	Time
3/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/22/21	Safety Committee Best Practices	1:00 - 2:30 pm
3/23/21	Fall Protection Awareness	8:30 - 10:30 am
3/23/21	Preparing for First Amendment Audits	10:00 - 12:00 pm
3/23/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/24/21	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
3/25/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/26/21	Safety Coordinators' Skills Training	8:30 - 12:30 pm
3/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/21	Housing Authority Sensibility #1: Employee Conduct/Violence Prevention in the Workplace	8:30 - 10:00 am
3/29/21	Housing Authority Sensibility #3: Stress and Stress Management	10:30 - 11:30 am
3/29/21	Housing Authority Sensibility #2: Conflict Resolution	1:00 - 3:00 pm
3/30/21	Back Safety / Material Handling	8:30 - 9:30 am
3/30/21	Playground Safety Inspections	1:00 - 3:00 pm
3/30/21	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
3/31/21	Safety Committee Best Practices	8:30 - 10:00 am
3/31/21	Driving Safety Awareness	1:00 - 2:30 pm

Live Virtual Training Guidelines:

- 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. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- 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 if needed, at that time.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in excessively late or leave early.
- Please click here for informative Zoom operation details.
- To maintain the integrity of MSI 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. ***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.***
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Please complete the Group sign in sheet and send it to ndougherty@jamontgomery.com within 24 hours of training completion.

Questions?
Please send an email to Natalie Dougherty ndougherty@jamontgomery.com.

CEU's for Certified Publics Works Managers

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M

CEU's for Registered Municipal Clerks

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P

TCH's For Water/ Wastewater

MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 /S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S

CEU's for Tax Collectors / CEU's for County/Municipal Finance Officers

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM

CEU's for Certified Recycling Professionals / CEU's for Qualified Purchasing Agents

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		

CEU's for Park and Rec Professionals

MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories*		***Categories(cont.)*	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

2021 Meeting Schedule

Atlantic County Insurance Commission

ACIC Safety Committee

Thursday	03/11/21	11:30 am
Thursday	06/10/21	11:30 am
Thursday	09/09/21	11:30 am
Thursday	12/09/21	11:30 am

ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	333	$390,633.12	$154,268.22	$236,364.90	61%	98%
FEBRUARY						
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	333	$390,633.12	$154,268.22	$236,364.90	61%	98%

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	212	$245,652.03	$87,698.46	$157,953.57	64%	99%
FEBRUARY	184	$146,183.09	$48,705.23	$97,477.86	67%	90%
MARCH	174	$203,135.02	$69,648.22	$133,486.80	66%	98%
APRIL	225	$196,211.24	$67,882.38	$128,328.86	65%	96%
MAY	130	$152,427.57	$50,367.92	$102,059.65	67%	98%
JUNE	84	$129,108.95	$28,752.54	$100,356.41	78%	91%
JULY	167	$525,345.39	$138,855.20	$386,490.19	74%	97%
AUGUST	160	$146,286.61	$55,256.14	$91,030.47	62%	87%
SEPTEMBER	256	$383,797.46	$156,484.48	$227,312.98	59%	94%
OCTOBER	274	$439,699.33	$144,759.35	$294,939.98	67%	95%
NOVEMBER	477	$736,322.15	$250,493.00	$485,839.15	66%	98%
DECEMBER	356	$369,585.75	$124,272.15	$245,313.60	66%	94%
Grand Total	2699	$3,673,754.59	$1,223,175.07	$2,450,589.52	67%	98%

ATLANTIC COUNTY INSURANCE COMMISSION
CLAIMS REPORTED SUMMARY
January 2021

January 2021 Claims Reported

	INDEMNITY	MEDICAL ONLY	Grand Total
COUNTY OF ATLANTIC	3	10	13
UTILITY AUTHORITY		4	4
Grand Total	**3**	**14**	**17**

COVID-19 Claims Reported 1/1/2020 - 1/31/2021

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
COUNTY OF ATLANTIC	**4**	**1**	**1**	**6**
April,2020	1			1
June,2020	1	1	1	3
March,2020	1			1
May,2020	1			1
UTILITY AUTHORITY	**1**	**1**	**11**	**13**
April,2020	1		2	3
July,2020			9	9
October,2020		1		1
Grand Total	**5**	**2**	**12**	**19**

ATLANTIC COUNTY INSURANCE COMMISSION
Top 10 Providers
1/1/2021 - 1/31/2021

COMBINED

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$70,915.41	Hospital
ATLANTICARE SURGERY CENTER EHT	$11,607.66	Ambulatory Surgery Center
ROTHMAN ORTHOPAEDICS	$8,737.21	Orthopedics
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	$7,288.65	Orthopedics
BACHARACH INSTITUTE FOR REHABILITATION, INC	$6,713.00	Inpatient Rehab/Physical Therapy
NOVACARE REHABILITATION	$5,510.00	Physical Therapy
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	$5,338.76	Occ Med/Urgent Care
ARMC ANESTHESIOLOGISTS	$5,288.26	Anesthesiology
ONE CALL CARE DIAGNOSTICS	$4,755.00	MRI/Radiology
ATLANTIC EMERGENCY ASSOCIATES	$4,413.00	Emergency Medicine
TOTAL	**$130,566.95**	

COUNTY OF ATLANTIC

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$65,893.41	Hospital
ATLANTICARE SURGERY CENTER EHT	$9,476.81	Ambulatory Surgery Center
BACHARACH INSTITUTE FOR REHABILITATION, INC	$5,624.00	Inpatient Rehab/Physical Therapy
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	$5,529.36	Orthopedics
ARMC ANESTHESIOLOGISTS	$4,424.26	Anesthesiology
ONE CALL CARE DIAGNOSTICS	$4,270.00	MRI/Radiology
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	$3,434.33	Occ Med/Urgent Care
ORTHOFIX INC	$3,138.00	Durable Medical Equipment
ROTHMAN ORTHOPAEDICS	$3,081.16	Orthopedics
ATLANTIC EMERGENCY ASSOCIATES	$3,042.00	Emergency Medicine
TOTAL	**$107,913.33**	

UTILITY AUTHORITY

	ALLOWED	SPECIALTY
ROTHMAN ORTHOPAEDICS	$5,656.05	Orthopedics
ATLANTICARE REGIONAL MEDICAL CENTER	$5,022.00	Hospital
NOVACARE REHABILITATION	$3,230.00	Physical Therapy
ATLANTICARE SURGERY CENTER EHT	$2,130.85	Ambulatory Surgery Center
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	$1,904.43	Occ Med/Urgent Care
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	$1,759.29	Orthopedics
TWIN BORO PHYSICAL THERAPY	$1,440.00	Physical Therapy
ATLANTIC EMERGENCY ASSOCIATES	$1,371.00	Emergency Medicine
BACHARACH INSTITUTE FOR REHABILITATION, INC	$1,089.00	Inpatient Rehab/Physical Therapy
ARMC ANESTHESIOLOGISTS	$864.00	Anesthesiology
TOTAL	**$24,466.62**	

QUAL-LYNX

ATLANTIC COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS BY ENTITY

COUNTY OF ATLANTIC

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	241	$327,286.18	$128,280.15	$199,006.03	61%	98%
FEBRUARY						
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	241	$327,286.18	$128,280.15	$199,006.03	61%	98%

COUNTY OF ATLANTIC

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	165	$178,855.87	$66,817.09	$112,038.78	63%	99%
FEBRUARY	152	$120,483.09	$41,092.63	$79,390.46	66%	93%
MARCH	147	$193,046.02	$65,519.09	$127,526.93	66%	98%
APRIL	150	$123,641.22	$46,901.14	$76,740.08	62%	96%
MAY	72	$128,793.57	$39,766.43	$89,027.14	69%	98%
JUNE	51	$30,179.95	$12,684.51	$17,495.44	58%	88%
JULY	114	$348,543.80	$90,180.40	$258,363.40	74%	97%
AUGUST	117	$98,707.84	$38,407.03	$60,300.81	61%	85%
SEPTEMBER	200	$321,690.49	$131,556.98	$190,133.51	59%	97%
OCTOBER	210	$303,363.01	$96,457.45	$206,905.56	68%	93%
NOVEMBER	359	$484,328.07	$163,798.79	$320,529.28	66%	98%
DECEMBER	252	$244,305.89	$77,663.28	$166,642.61	68%	98%
Grand Total	1989	$2,575,938.82	$870,844.82	$1,705,094.00	66%	98%

UTILITY AUTHORITY

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	92	$63,346.94	$25,988.07	$37,358.87	59%	97%
FEBRUARY						
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	92	$63,346.94	$25,988.07	$37,358.87	59%	97%

UTILITY AUTHORITY

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	47	$66,796.16	$20,881.37	$45,914.79	69%	99%
FEBRUARY	32	$25,700.00	$7,612.60	$18,087.40	70%	74%
MARCH	26	$10,043.00	$4,114.24	$5,928.76	59%	100%
APRIL	75	$72,570.02	$20,981.24	$51,588.78	71%	95%
MAY	58	$23,634.00	$10,601.49	$13,032.51	55%	92%
JUNE	33	$98,929.00	$16,068.03	$82,860.97	84%	94%
JULY	53	$176,801.59	$48,674.80	$128,126.79	72%	98%
AUGUST	43	$47,578.77	$16,849.11	$30,729.66	65%	94%
SEPTEMBER	55	$61,834.97	$24,749.30	$37,085.67	60%	83%
OCTOBER	63	$136,197.32	$48,199.13	$87,998.19	65%	99%
NOVEMBER	117	$251,865.08	$86,591.44	$165,273.64	65%	99%
DECEMBER	104	$125,279.86	$46,608.87	$78,670.99	63%	96%
Grand Total	706	$1,097,229.77	$351,931.62	$745,298.15	68%	97%

IMPROVEMENT AUTHORITY

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	$0.00	$0.00	$0.00		
FEBRUARY						
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	0	$0.00	$0.00	$0.00		

IMPROVEMENT AUTHORITY

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	$0.00	$0.00	$0.00		
FEBRUARY	0	$0.00	$0.00	$0.00		
MARCH	1	$46.00	$14.89	$31.11	68%	100%
APRIL	0	$0.00	$0.00	$0.00		
MAY	0	$0.00	$0.00	$0.00		
JUNE	0	$0.00	$0.00	$0.00		
JULY	0	$0.00	$0.00	$0.00		
AUGUST	0	$0.00	$0.00	$0.00		
SEPTEMBER	1	$272.00	$178.20	$93.80	34%	100%
OCTOBER	1	$139.00	$102.77	$36.23	26%	100%
NOVEMBER	1	$139.00	$102.77	$36.23	26%	100%
DECEMBER	0	$0.00	$0.00	$0.00		
Grand Total	4	$596.00	$398.63	$197.37	33%	100%

Atlantic County Insurance Commission
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: February 19, 2021

Brown & Brown Contacts

Bob Gemmell
(Cell) 610-737-2250
bgemmell@bbmetro.com

Sean Gormley
(Cell) 609-605-4656
sean@irsteam.com

Activities since Jan 8:

1. Claims Review from Mark Rudisill from Qual Lynx
    - Wynn vs County
    - Powell vs County
    - Burkett vs County
    - Strang vs County
    - Torres vs ACUA
    - Gregory vs County
    - Gabari vs ACUA
    - Eckertt vs County
    - Carlton vs County
    - Larney vs County
    - Lana vs County
    - Dempsey vs County
    - Martin vs County

Atlantic County Insurance Commission
Risk Managers Report – Cont'd

2. Review lease agreement with Cape May County for the Tech Village Property and issued certificate.
3. Reviewed with Chandra Anderson and Pamala Conover the insurance requirements for the Lake Lenape Project including the minimum insurance limits and provided sample wording for bid specs.
4. Reviewed a Vendor's question regarding workers compensation limits for a window cleaning contract.
5. 2/9/2021 - Conducted Loss Control and Safety Walk Through inspections with Angelier Hurt from the County Law Department and Jonathan Czarnecki from JA Montgomery that included:
    - Facility Management – 1227 Drexel Avenue
    - Civil Courthouse – 1201 Bacharach Blvd
    - County Office Building – 1333 Atlantic Avenue
    - Ventnor Library - 6500 Atlantic Ave
6. Reviewed numerous Law Enforcement and Safety Bulletins provided by Natalie Dougherty, Sr. Administrative Coordinator from JA Montgomery for the NJCEL JIF

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 8, 2021 at 11:00 A.M.
MEETING HELD TELEPHONICALLY via ZOOM
In consideration of Executive Order No. 103 declaring a Public Health Emergency in the State of New Jersey which was extended by Executive Orders 119, 138, 151, 162, 171, 180, 186, 200 and 210.

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 Giralo	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

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

Claims Administrator	Qual-Lynx **Karen Beatty** **Kathy Kissane**
	Conner Strong & Buckelew **Jennifer Conicella**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**James F. Ferguson**
Treasurer	**Bonnie Lindaw**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Brown & Brown Insurance **Bob Gemmel & Sean Gormley**

ALSO PRESENT:
Rachel Chwastek, PERMA Risk Management Services
Chandra Anderson, Atlantic County
James Dugan, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF DECEMBER 11, 2020.

MOTION TO APPROVE OPEN MINUTES OF DECEMBER 11, 2020.

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

CORRESPONDENCE: None

Jim Ferguson led the oaths of the Commissioners.

2021 REORGANIZATION:

Commissioner Woods requested Executive Director Brad Stokes to run the meeting for election of officers.

Mr. Stokes opened the floor for nomination of a Chairperson. Commissioner Giralo nominated Jackie Woods for Commission Chairperson. Commissioner Kessler seconded the vote. There were no other nominations for Chairperson.

Commissioner Giralo nominated Tammi Robbins as Commission Vice Chairperson. The nomination was seconded by Commissioner Fedorko. There were no other nominations and Mr. Stokes requested a Motion to close nominations.

MOTION TO CLOSE NOMINATIONS FOR COMMISSION CHAIRPERSON AND COMMISSION VICE CHAIRPERSON AND TO ACCEPT THE NOMINATIONS AS PRESENTED.

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

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report. This is the reorganization meeting of the Atlantic County Insurance Commission.

Resolutions for reorganization are as follows:

1-21 Certifying the Election of Fund Chairperson and Vice Chairperson
2-21 Appointing CEL Commissioner - Janette Kessler
3-21 Appointing Commission Treasurer - Bonnie Lindaw
4-21 Appointing Commission Attorney - James Ferguson
5-21 Appointing Commission Secretary - Chandra Anderson
6-21 Designating Authorized Depositories for Commission Assets - Investor's Bank
7-21 Designating Authorized Signatures for Commission Bank Accounts
8-21 Establishing a Cash Management Plan. There were no changes from last year.
9-21 Establishing Meeting Dates for 2021. All are by Zoom conference call for now.
10-21 Designating Custodian of Records - PERMA
11-21 Designating Official Newspaper - *The Press of Atlantic City*

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-21 THROUGH 11-21.

Motion: Commissioner Giralo
Second: Commissioner Robbins
Vote: 5 Ayes

MOTION TO OPEN THE PUBLIC HEARING OF THE 2021 BUDGET.

Motion: Commissioner Giralo
Second: Commissioner Woods
Vote: 5 Ayes

The 2021 budget is in the amount of $8,233,509. There was discussion regarding the various changes to the budget from last year. A lot of the ancillary coverages were up and down, specifically Cyber is up by 20%, however, on the municipal side they saw a 100% increase. There was only a 1.6% increase over 2020.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2021 BUDGET.

Motion: Commissioner Giralo
Second: Commissioner Fedorko
Vote: 5 Ayes

MOTION TO APPROVE THE 2021 PROPERTY AND CASUALTY BUDGET AND CERTIFY THE ANNUAL ASSESSMENTS.

Motion: Commissioner Giralo
Second: Commissioner Woods
Vote: 5 Ayes

Mr. Stokes will provide the budget breakdown by member entity for Bonnie Lindaw.

CERTIFICATES OF INSURANCE: There were no certificates issued.

The CEL held a special meeting on December 29, 2020 to approve the final 2021 budget. The CEL also approved $1.5 million dividend. Entity members have the option to take the dividend as a check or a credit to the 2021 assessment. The next meeting is February 25, 2021.

The financial fast track reports for the Commission as of October 30, 2020 show the surplus to be $4.4 million.

The CEL's financial fast track report for October 30, 2020 shows the surplus to be $18.9 million. All years continue in the positive.

The claims activity report shows that as of October 2020 there were 10 open claims from the prior month. November had three more open claims over October.

Invoice from Qual-Lynx for the EPL/POL cases. The invoice is for $900 per case for the three year period of 2018, 2019 and 2020 and totals $8,100. Commissioner Kessler commented that the Commission should pay the invoice. Mr. Stokes notes the Commission can charge it off to miscellaneous in the previous years.

MOTION TO APPROVE THE PAYMENT BY THE COMMISSION OF THE EPL/POL INVOICE IN THE AMOUNT OF $8,100 AND ALLOCATE THAT PAYMENT TO THE YEARS IN WHICH THE FEES WERE INCURRED.

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

The next meeting is on February 19, 2020, the third Friday in February.

CLAIMS SERVICES:

Jennifer Conicella provided the report. The Claims Committee met prior to this meeting. She reported more COVID claims being reported to the CEL in the last couple of months. Vaccinations are available now to police and fire in the first round.

TREASURER:

Bonnie Lindaw provided the monthly report. The bank reconciliations for the admin account has a current balance of $9,003,947.38. The workers' comp account has outstanding checks in the amount of $110,643.32 and $867.66 interest earned. The GL account has $585.22 in outstanding checks and $189.86 interest earned.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for December and January. All webinar based training programs have been scheduled through February 26, 2021. Instructor lead training programs have been suspended, however, if we need instructors to come out for in person training they can do that with appropriate COVID protocols in place.

DER training is on January 14, 2021. The deadline was 12/31 to register, but there are any stragglers, just advise Mr. Prince.

Mr. Prince plans on attending the meeting to review the Wellness program, PEOSH activity, training, the safety manual, and loss control visits.

There was a carrier change from BRIT to Munich RE. He will be following up to confirm the safety grant funds would still be available to the members. Commissioner Kessler commented that if any of the members have information on the BRIT system, you will need to extract that data off of their system. For those who have used the BRIT team platform, his office has been working with the carrier and has been able to print administrative reports into an Excel format and get that out to all of the members. They are working on a learning management system with the Munich RE team and have a target date of March 1st.

The Safety Committee last met in October. He will be sending out proposed dates for 2021.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The Cumulative Summary shows for the year, there were savings of 67% or $2,450,589. The intake reporting shows for 2020 there are 273 claims, 189 for the County, 82 for the Utilities Authority, and 2 for the Improvement Authority.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 5 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 5 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF JANUARY 8, 2021.

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

RISK MANAGER'S REPORT:

Bob Gemmell provided the Risk Manager's report. He is looking forward to working with the Commission. He is doing the leg work getting caught up. He asked for a five year loss run and is reviewing claims to get an idea where are and where we are going. He is also getting set up on the Origami system.

OLD BUSINESS: None.
NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting will be held on February 19, 2021 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.
Motion: **Commissioner Giralo**
Second: **Commissioner Robbins**
Vote: **5 Ayes**

MEETING ADJOURNED: 11:28 A.M.
Minutes prepared by: Chandra Anderson, Secretary

APPENDIX II

2021 Plan of Risk Management

Atlantic County Insurance Commission
2021 Plan of Risk Management

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2021 the 2021 Plan of Risk Management shall be:

1.) The perils or liability to be insured against.

a.) The Insurance Commission insures the following perils or liability:

- Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
- General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
- Property, Auto Physical Damage and Boiler & Machinery.

b.) The following coverages are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).

- Excess Workers' Compensation
- Excess Liability
- Excess Property including Boiler and Machinery
- Public Officials Liability/Employment Practices Liability
- Crime
- Pollution Liability – Atlantic County Utilities Authority only
- Medical Professional and General Liability
- Employed Lawyers Liability
- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
- Employer's Liability - $26,150,000
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits, Sexual Abuse Liability) limits.

- $20,000,000 each / $30,000,000 aggregate (Automobile Liability is unaggregated).
  - Subsidence - $750,000 per occurrence
  - Owned Watercraft 35’ in length or less - $750,000.
  - Garage Liability - $750,000
  - The Insurance Commission covers $250,000 for Personal Injury Protection (PIP).
  - The Insurance Commission covers $15,000/$30,000/$5,000 for Underinsured/Uninsured Motorists Liability.

d.) Public Officials Liability/School Board Legal/Employment Practices Liability

- The NJC via the commercial market covers public officials liability, school board legal liability (where applicable) and employment practices liability as follows:
  - $10,000,000 each claim and in the annual aggregate subject to the retentions as outlined below:
    - POL - $500,000
    - EPL - $250,000
    - Atlantic County Free Public Library - $25,000 POL/$35,000 EPL
    - Atlantic County UA - $25,000 POL/$100,000 EPL
    - Atlantic County IA - $25,000 POL/$35,000 EPL

e.) Medical Professional General Liability/Excess Medical Professional

- Limit: $1,000,000 per claim / $3,000,000 aggregate
- Excess Limit: $20,000,000 per claim / $20,000,000 aggregate
- Member Entity Retention GL and PL: $1,000,000

f.) Employed Lawyers Professional Liability

- Limit: $5,000,000 per claim / $10,000,000 aggregate
- Retention: $25,000

g.) Non-Owned Aircraft. $9,000,000 CSL for Bodily Injury and Property Damage Liability

a. $5,000 medical expense for each passenger.
b. $5,000,000 Rotor Wing

h.) Property/Equipment Breakdown

a. All Risk: $110,000,000 Per Occurrence with Zurich American Insurance Company
b. Excess All-Risk: $150,000,000 Per Occurrence (excess $110m) with various insurers on a quota share basis
c. Flood: $50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
    i. Flood, SFHA: $25,000,000 Aggregate
d. Earthquake: $100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
e. Vehicles (PD Only): $15,000,000
    i. Time Element/Extra Expense: $500,000 (NJCE/Member)

Property Deductibles

- All Other: $250,000
- Equipment Breakdown: $50,000
- Flood, SFHA:
    - Building: $1,000,000
    - Contents: $1,000,000
    - Time Element: $1,000,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
    - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
    - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
    - Minimum Deductible: $1,000,000 per occurrence

- Maximum Deductible: $5,000,000

g.) Crime

Limit per occurrence:
- County of Atlantic (Including Meadowview Nursing Home) – $1,500,000
- Atlantic County UA - $1,000,000
- Atlantic County Improvement Authority - $1,000,000

Deductible per occurrence:
- County of Atlantic (Including Meadowview Nursing Home) – $25,000
- Atlantic County UA - $15,000
- Atlantic County Improvement Authority – $15,000

h.) Pollution Liability

- Limit of Liability: $1,500,000 per claim and $1,500,000 annual aggregate-Atlantic County UA only.
- Member Entity Deductible: $25,000

~~i~~.) Employed Lawyers Professional Liability

- Limit: $5,000,000 per claim / $10,000,000 aggregate
- Member Entity Self Insured Retentions:
  - Atlantic County $25,000
  - All Other Entities: Not applicable

j.) Cyber Liability – Network Privacy & Security Liability

- Limits per claim and annual aggregate:
  - Cyber, Privacy and Security Liability: $3,000,000

- Retention per member entity:
  - All Other: $75,000
  - Interruption: 12 Hours
  - Response Coach: $10,000

- Participating member entities are:
  - Atlantic County
  - Atlantic County Improvement Authority
  - Atlantic County Utilities Authority

NOTE: Each Member entity is responsible for paying up to its individual self-insured retention on those ancillary lines of insurance purchased from the commercial market via NJCJIF.

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

3.) <u>The amount of risk to be retained by the Insurance Commission.</u>

a.) Workers' Compensation (all coverages) - $750,000 CSL

b.) Excess Liability (all coverages) - $500,000 CSL
- Underinsured/Uninsured - $15,000/$30,000/$5,000 CSL
- Personal Injury Protection - $250,000 CSL

c.) Public Officials Liability/ Employment Practices Liability – None

d.) Property/APD - $250,000 per occurrence less member deductibles.

e.) Equipment Breakdown – $50,000 for Atlantic County, $45,000 excess $5,000 for Atlantic County Utilities Authority and $45,000 excess $5,000 for Atlantic County Improvement Authority

f.) Crime – None

g) Pollution Liability – None

h) Medical Professional General Liability – None

i) Employed Lawyers Liability – None

j) Cyber Liability - None

4.) <u>The amount of unpaid claims to be established.</u>

a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) <u>The method of assessing contributions to be paid by each member of the Insurance Commission.</u>

a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is it's pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission’s obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission’s assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission’s Governing Body.

6.) <u>Procedures governing loss adjustment and legal expenses.</u>

a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's five major excess insurers (i.e. Underwriters at Lloyds and Old Republic for excess liability; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.

b.) Each member entity is provided with a claims reporting procedure and appropriate forms.

c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission’s claims process.

d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) <u>Coverage to be purchased from a commercial insurer, if any.</u>

The Insurance Commission does not purchase commercial insurance.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- $15,000 for workers compensation claims

- $7,500 for liability claims

- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this ___ day of ____________, 2021.

ATLANTIC COUNTY INSURANCE COMMISSION

____
JAQUELINE WOODS, CHAIRPERSON

ATTEST:

____
TAMMI ROBBINS, VICE- CHAIRPERSON

APPENDIX III
CERTIFICATES OF INSURANCE
(separate attachment)