ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
APRIL 9, 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 April 9, 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:** February 19, 2021 Open Minutes**……...……….…Appendix I**

- ❑ **CORRESPONDENCE – None**

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

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

- ❑ **CLAIMS SERVICES – PERMA**

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

- ❑ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    Report…….…………………………..……………………………...…..………..Page 21

- ❑ **MANAGED CARE – Qual Care……………………………………………………Page 29**

- ❑ **CLAIMS SERVICE – Qual Lynx**

- ❑ **RMC REPORT – Brown & Brown……..…………………..………………………Page 33**

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

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**

- ❑ **MEETING ADJOURNMENT**
    NEXT SCHEDULED MEETING: May 14, 2021

ATLANTIC COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: April 9, 2021

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Public Officials/Employment Practices Liability/Equipment Breakdown Deductibles –** At last month's meeting, the Commissioners adopted the 2021 Plan of Risk Management however, those portions dealing with the increases in the self-insured retention for Public Officials & Employment Practices Liability and Equipment Breakdown were carved out and deferred for further review and discussion.

  Consideration should be made to formalize these two coverages.

  - ❑ **Motion to Adopt Resolution 14-21 Amending the 2021 Plan of Risk Management**

- ❑ **Certificate of Insurance Issuance Reports –** Enclosed on **Page 3-10** are the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2021 to March 1, 2021, 35 certificates were issued in this time period.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (CELJIF) –** The NJCE held its re-organizational meeting on February 25th via zoom conference. A summary report of the meeting is included in the agenda on **Pages 11-15**. The next NJCE meeting is scheduled for April 22, 2001 at 9:30 via Zoom

- ❑ **Financial Fast Track –** The Financial Fast Track for January for the Insurance Commission will be send out as a separate attachment. 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 (Pages 16-17) –** Included in the agenda is the Financial Fast Track Report for the CEL for January. The report indicates the Fund has a surplus of **$14,087,323.**

- ❑ **Claims Tracking Report (Pages 18-19) –** Included in the agenda is the Claims Activity Report for January and February that tracks open claims.

- **2021 Excess Insurance and Ancillary Coverage Policies –** The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.

- **2021 MEL, MRHIF & NJCE Educational Seminar (Page 20) –** As a reminder **t**he 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on Page 20 is more information and you can register for the seminars using the below link:

  https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

- **Next Meeting –** This is a reminder that our next meeting will be on May 14th.

Atlantic County Insurance Comm.

From 2/1/2021 To 3/1/2021

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - FORESITE COMMERCIAL REALTY, LLC I - The County of Atlantic	2408 NEW ROAD Northfield, NJ 08225	RE: Board of Elections use of office space Foresite Commercial Realty, LLC, 5218 Property LLC - Landlord 2236 Nostrand Ave., Brooklyn NY 11210 & Landmark Commercial Property Management LLC - Property Manager POB 92, Townsends Inlet NJ 08243 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to under the Lease for the Atlantic County Board of Elections to utilize the office space located at Hamilton Office Center, 5218 Atlantic Avenue, Mays Landing, NJ 08330	2/2/2021 #2784845	GL AU EX WC OTH
H - City of Ventnor I - Atlantic County Utilities Authority	6201 Atlantic Avenue, 2nd Floor Ventnor, NJ 08406	RE: Ventnor City Block Party City of Ventnor is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Ventnor City Block Party	2/2/2021 #2784879	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 Transit & 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 respect to Permit P0101-5680-01 The General Liability coverage includes any occurrences on or within 50 feet of the Railroad right of way	2/8/2021 #2795390	GL AU EX WC OTH
H - Department of Children and I - The County of Atlantic	Families 4 Echelon Plaza, 1st Floor 201 Laurel Road. Voorhees, NJ 08043	Company E: Crime, Policy Term: 01/01/2021 - 01/01/2021; Policy #31731962; Policy Limits: $1,500,000 Less Member Deductible: $50,000 RE: Contract 21ANAS The State of New Jersey, Department of Children and Families are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the current calendar year for the contract with Department of Family and Community Development.	2/9/2021 #2797071	GL AU EX WC OTH
H - Ascend Hospice I - The County of Atlantic	1600 St. Georges Avenue, Suite 312 Rahway, NJ 07065	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800246	GL AU EX WC OTH
H - Angelic Hospice I - The County of Atlantic	ATTN: James Ferguson 8025 Black Horse Pike, Suite 501 West Atlantic City, NJ 08232	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800224	GL AU EX WC OTH
H - Angelic Hospice	8025 Black Horse Pike, Suite 501	RE: Providing Hospice Care Evidence of insurance with respects to	2/19/2021	GL AU EX

I - The County of Atlantic	West Atlantic City, NJ 08232	providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	#2800245	WC OTH
H - Bayada Hospice I - The County of Atlantic	1801 Zion Road, Suite 2 Northfield, NJ 08225	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800248	GL AU EX WC OTH
H - Grace Healthcare Services I - The County of Atlantic	105 Fieldcrest Ave Suite 402, Raritan Plaza #3 Edison, NJ 08837	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800250	GL AU EX WC OTH
H - Campassus Hospice I - The County of Atlantic	86 East Water Street Toms River, NJ 08753	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800249	GL AU EX WC OTH
H - AtlantiCare Hospice & Palliative I - The County of Atlantic	Care 6550 Delilah Road, Suite 210 Egg Harbor Township, NJ 08234	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800247	GL AU EX WC OTH
H - Heartland Hospice I - The County of Atlantic	2111 New Road, Suite 100 Northfield, NJ 08225	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800252	GL AU EX WC OTH
H - Journey Hospice I - The County of Atlantic	6712 Washington Ave, Suite 201 Egg Harbor Township, NJ 08234	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800253	GL AU EX WC OTH
H - Serenity Hospice NJ	56 Georgetown Road	RE: Providing Hospice Care Evidence of insurance with respects to	2/19/2021	GL AU EX

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

I - The County of Atlantic	Bordentown, NJ 08505	providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	#2800254	WC OTH
H - Greenwood House Hospice I - The County of Atlantic	25 Scotch Road, Suite 1 Ewing, NJ 08628	RE: Providing Hospice Care Evidence of insurance with respects to providing hospice care to residents at Meadowview Nursing and Rehabilitation Center.	2/19/2021 #2800251	GL AU EX WC OTH
H - County of Gloucester, Board of I - The County of Atlantic	Chosen Freeholders, its Dept & Agencies, Et. Al. 2 South Broad Street Woodbury, NJ 08096	RE: Shared Services/Adult Inmate facilities The Gloucester County is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Services Agreement between Gloucester County and Atlantic County for the provision of adult inmate facilities.	2/23/2021 #2801031	GL AU EX WC OTH
H - Casino Reinvestment Development I - Atlantic County Improvement Authority	Authority 15 South Pennsylvania Avenye Atlantic City, NJ 08401	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Aviation Park Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to aviation park.	2/24/2021 #2801245	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member 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	2/24/2021 #2801249	GL AU EX WC OTH

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Certificate of Insurance Monthly Report

		3BPDL20XXKF105585 Account 40159649 - See below: 2020 Peterbilt Truck 3BPDL20X1LF109459		
H - Jesco, Inc. I - Atlantic County Utilities Authority	1790 Route 38 Lumberton, NJ 08048	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Contract: 062494: Rental of Jesco, Inc's water truck 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 rental of Jesco, Inc's water truck: JD410E 410E Articulated Dump Truck S/N: 690253 Value: 801,692.01 Contract: 062494	2/24/2021 #2801246	GL AU EX WC OTH
H - NJ State Council on the Arts I - The County of Atlantic	P.O. Box 306 Trenton, NJ 08625	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member The 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 the grant contract with the New Jersey State Council on the Arts	2/24/2021 #2801253	GL AU EX WC OTH
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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Account #:40124403 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 #:40124403 Equipment Description: Asset #: 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF5GKD59590 40124816 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF7GKD59591 40124815 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59589 40124817 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59592 40124814 2016 F450 4X4 SD REGULAR CAB - MINI DUMP1FD0W4HY 40124818 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR0H 40124809 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR2H 40124808 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR9H 40124810 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124811 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124812 VIKING 10' METRO TRIP EDGE POWER REV PLOW W/PLOW 40124813	2/24/2021 #2801248	GL AU EX WC OTH
H - VERMEER NORTH ATLANTIC SALES & I - Atlantic County Utilities Authority	SERVICE 7 MAPLE AVENUE Lumberton, NJ 08048	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; Deductible:	2/24/2021 #2801247	GL AU EX WC OTH

		Property/Auto Physical Damage - $250,000 per occurrence less member RE: Vermeer TR516 Trommel SR#: 56S8412M2FF003009 value: $145,950 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 Vermeer TR516 Trommel SR#: 56S8412M2FF003009 value: $145,950		
H - Traffic Lane Closures, LLC I - Atlantic County Utilities Authority	1214 Route 52 Carmel, NY 105012	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Equipment#: LIGHTT-044, Serial#: 5F13D1413G1009806 Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Nam onsite testing. Equipment#: LIGHTT-044, Serial#: 5F13D1413G1009806, Wanco Light Tower with Air Star, Ring Halogen Head	2/24/2021 #2801250	GL AU EX WC OTH
H - Egg Harbor Leasing, LLC I - The County of Atlantic	PO Box 1 Titusville, NJ 08560	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Lease: 6821 Black Horse Pike - Child Advocacy Center 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 the Lease to utilize the space located at 6821 Black Horse Pike, Egg Harbor Township, NJ 08234 for the Child Advocacy Center.	2/24/2021 #2801259	GL AU EX WC OTH
H - NJ Historical Commission I - The County of Atlantic	P.O. Box 305 Trenton, NJ 08625	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE:Grant Contract with the NJ Historical Commission The 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 the Grant Contract with the NJ Historical Commission.	2/24/2021 #2801251	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member 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	2/24/2021 #2801254	GL AU EX WC OTH

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

		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		
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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member 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 1FDUF5HN9LDA00278 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	2/24/2021 #2801252	GL AU EX WC OTH
H - FORESITE COMMERCIAL REALTY, LLC I - The County of Atlantic	2408 NEW ROAD Northfield, NJ 08225	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Board of Elections use of office space Foresite Commercial Realty, LLC, 5218 Property LLC - Landlord 2236 Nostrand Ave., Brooklyn NY 11210 & Landmark Commercial Property Management LLC - Property Manager POB 92, Townsends Inlet NJ 08243 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to under the Lease for the Atlantic County Board of Elections to utilize the office space located at Hamilton Office Center, 5218 Atlantic Avenue, Mays Landing, NJ 08330	2/24/2021 #2801263	GL AU EX WC OTH
H - HOPE ONE ATLANTIC LLC I - The County of Atlantic	4 East Jimmie Leeds Road, Suite 3 Galloway, NJ 08205	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Mobile Health Clinic - Ford F-53 chassis, VIN #1F66F5DY4K0A01177 Hope One Atlantic, LLC(Owner) Certificate Holder is Additional Insured on the above-referenced Commercial	2/24/2021 #2801256	GL AU EX WC OTH

		General Liability and Automobile Liability Policies and Loss Payee/Lessor on the Property Policy if required by written contract as respects to a customized Mobile Health Clinic vehicle constructed on a Ford F-53 chassis, VIN #1F66F5DY4K0A01177 leased to Atlantic County		
H - Jesco, Inc. I – Atlantic County Utilities Authority	1790 Route 38 Mt Holly, NJ 08060	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: 744K JOHN DEERE WHEEL LOADER Contract #: 063605 Jesco Inc 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 744K JOHN DEERE WHEEL LOADER Serial #:689802, Contract #:063605, Value: $51,2450	2/24/2021 #2801260	GL AU EX WC OTH
H - Jesco, Inc. I – Atlantic County Utilities Authority	1790 Route 38 Lumberton, NJ 08048	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Equipment Rental: 2018 JD 1050K Production Crawler. 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 equipment being rented: 2018 JD 1050K Production Crawler.	2/24/2021 #2801257	GL AU EX WC OTH
H - Enterprise FM Trust I – The County of Atlantic	PO BOX 16805 St Louis, MO 63105	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Leased vehicles to Atlantic County 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 Leased vehicles to Atlantic County	2/24/2021 #2801261	GL AU EX WC OTH
H - Enterprise FM Trust I – The County of Atlantic	PO BOX 16805 St Louis, MO 63105	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; Deductible: Property/Auto Physical Damage - $250,000 per occurrence less member RE: Leased vehicles to Atlantic County 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 Leased vehicles to Atlantic County	2/24/2021 #2801264	GL AU EX WC OTH
H - Jesco Inc I – Atlantic County Utilities Authority	1798 Route 38 Mt Holly, NJ 08060	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; Deductible:	2/24/2021 #2801262	GL AU EX WC OTH

Atlantic County Insurance Comm.

From 2/1/2021 To 3/1/2021

Certificate of Insurance Monthly Report

		Property/Auto Physical Damage - $250,000 per occurrence less member RE: Rental Contract: 063695 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 Rental Contract: 063695, M2 106 Freightliner 2K Gal Watertruck U75257, Value $102,500.00		
H - Barrette Outdoor Living I - Atlantic County Utilities Authority	545 Tilton Road Egg Harbor City, NJ 08215	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/26/2021 #2806210	GL AU EX WC OTH
Total # of Holders: 35				

03/01/2021

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
9 Campus Drive – Suite 216
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Date:	February 25, 2021
To:	Atlantic County Insurance Commission
From:	PERMA Risk Management Services
Subject:	New Jersey Counties Excess Meeting Report

BCIC Representative: Commissioner Ashley Buono, Esq. joined the NJCE JIF Board as Burlington County's representative as of February 1, 2021.

2021 Reorganization: The NJCE conducted its 2021 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2021 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, **Chair** Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, **Secretary**	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County *As of 4/1/2021 member will be an Insurance Commission*
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2021 and 2022 Reorganization to be held at **9:30AM virtually** until further notice.

April 22, 2021
June 24, 2021
September 23, 2021
October 28, 2021 – *Proposed 2022 Budget Introduction*
November 18, 2021 – *2022 Budget Adoption*
February 24, 2022 – *2022 Reorganization*

2021 Excess Renewal/Budget Impact: Executive Director reported the Finance Committee met in November and December to review the 2021 excess renewal and budget impact given the current "hard market" conditions, which are the worst since the mid-1980s. At the expiring retentions, where available, the cost for renewal would have resulted in significantly higher member assessments in excess of 20%. Therefore, it was necessary for NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. The resulting delta (budget versus actual) for 2021 is in excess of $2 million. Based on a recommendation of the Finance Committee, the Board of Fund Commissioners agreed to absorb the final delta for 2021 at the December 29, 2020 Budget Adoption meeting. Executive Director said a meeting of the Finance Committee will be scheduled in the coming weeks to discuss strategies on addressing the budget delta.

Underwriting Manager reported the projected overall rate increase was 15-20% due to market conditions. A widespread marketing effort on all lines of coverage was conducted, as well as, a restructuring of the program with increased retentions resulted in a final overall rate increase of 6%. However, this does not contemplate increases in the loss funds to cover the higher retentions on multiple lines of insurance absorbed by the NJCE.

Underwriting Manager submitted a 2021 Market Renewal Summary Report detailing the 2021 coverage changes and highlighted the following:

- Excess Property – renewed with Zurich. Carrier provided slightly broader coverage than other carriers despite the marketplace and poor claims experience.
- Excess Liability – replaced BRIT with Munich Re. Public entity marketplace has cut back on capacity and limits for the past 2 years based on increasing social inflation factors, such as, defense costs. Carrier has been a MEL partner for 35 years and coverage changes are in line with marketplace.
- Excess Workers' Compensation – renewed with Safety National with NJCE attachment point at $1,150,000 eliminating the buffer policy. A notable coverage change is the removal of "Same Communicable Disease" endorsement, which historically treated bodily injury by disease as separate occurrences. Safety National and other markets have not surprisingly removed this endorsement affecting public entity and health markets. Underwriting Manager noted there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. The NJCE will post this as a claims reserve within the financials until matter is confirmed.
- Cyber Liability – The deductibles for cyber liability for 2021 increased for a number of members. The NJCE is absorbing the differential between the 2020 deductibles and the 2021 deductibles for the 2021 fund year.
- POL/EPL – The POL/EPL deductibles increased for a number of member entities. Their respective Insurance Commission are reviewing the feasibility of funding the deductible differential.

Underwriting Manager concluded review by noting the 2021 renewal was accomplished due to the financial stability of the NJCE JIF and long-standing relationships with carriers. Underwriting Manager's office will issue a detailed bulletin to address the change in coverages and any applicable conditions of the policy.

Ms. Robyn Walcoff of PERMA reviewed a memorandum on 2021 retention changes and the expected impact on claims, payments and/or settlements to be reviewed by the Claims Committee. The memorandum provided a summary of the limits and retentions by coverage as well as recommendations on claims management and changes in claim reporting procedures.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2021 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

2021 Claims Committee Charter: The 2021 Claims Committee Charter was amended to reflect changes to the 2021 insurance program and broader range of claims to be reviewed by the Claims Committee. The Board of Fund Commissioners accepted the changes to the charter.

NJCE Financial Fast Track: Executive Director reviewed the Financial Fast Track as of December 31, 2020, which reflected a statutory surplus of $14,058,330. Executive Director reported the change in surplus since November 2020 is a result of the posting of COVID claim reserves and issuance of the 2020 dividend.

Pollution Liability Coverage: Executive Director reported Zurich has informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will be doing a widespread marketing on this line of coverage. Part of the marketing effort will be exploring the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). This is a MEL-affiliated program, managed by PERMA and consists of 13 New Jersey Joint Insurance Funds.

Mr. Steve Sacco, EJIF Executive Director, reported the EJIF provides expertise in environmental risk control, training & educational programs. As of September 30, 2020 the EJIF's statutory surplus was $21.6 million and distributed a $2.5 million dividend to its members. Mr. Sacco reported the EJIF Actuary and Underwriters will work with NJCE to review options and provide additional information at a later date. Executive Director stated that one of the many strengths of the EJIF program is their extensive engineering services, training and education.

Professional Contracts/Services/Competitive Contracts: The contracts for services for Auditor, Payroll Auditor and Actuary will expire on or about April, 23, 2021 for the Auditor, and June 25, 2021 for the Payroll Auditor and Actuary. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and take action.

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

NJ Senate Bill 3375: Executive Director reported on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects workers' compensation. Executive Director noted the MEL has begun to work with John Geaney Esq., NJM, other JIFs and some private entities to develop a strategy to oppose this bill. The Fund office will contact NJ Association of Counties (NJAC) for collaborative efforts, as well as distribute a summary of Mr. Geaney's legislative alert for reference.

County of Ocean: Effective April 1, 2021, the County of Ocean will become a full member of the NJCE as the 8th underlying Insurance Commission as the Ocean County Insurance Commission with multiple entities.

2021 MEL, MRHIF and NJCE JIF Educational Seminar: For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provides members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits with attendance at both sessions.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14th and Friday, May 21st - and an invitation will be emailed in the coming weeks. The seminar agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members. We hope to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend when circumstances allow.

2021 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Risk Control Report
Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2020 to February 2021.

Safety Director submitted a memorandum on the 2021 Safety Grant Program now offered by Munich Re in which Counties may receive reimbursement up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is $50,000. The Safety director is also transitioning the BRIT on-line training program to a JAM on-line training program.
Safety Director reported the NJCE online Learning Management System (LMS) is currently being developed with an anticipated target and launch date of April 1st. All applicable content and online trainings will be uploaded and an instructional webinar on how to navigate the LMS will be provided for members.

WC Claims Administration Report
A report was submitted noting the billed amount, paid amount, net savings as of January 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 22, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
	AS OF	**January 31, 2021**		
ALL YEARS COMBINED				
	THIS MONTH	**YTD CHANGE**	**PRIOR YEAR END**	**FUND BALANCE**
1. UNDERWRITING INCOME	**2,257,568**	**2,257,568**	**188,496,467**	**190,754,035**
2. CLAIM EXPENSES				
Paid Claims	281,547	281,547	7,089,259	7,370,806
Case Reserves	664,645	664,645	9,041,576	9,706,221
IBNR	(493,501)	(493,501)	9,477,682	8,984,181
Discounted Claim Value	(58,670)	(58,670)	(1,764,902)	(1,823,571)
TOTAL CLAIMS	**394,021**	**394,021**	**23,843,615**	**24,237,637**
3. EXPENSES				
Excess Premiums	1,676,020	1,676,020	132,722,487	134,398,508
Administrative	160,689	160,689	14,328,097	14,488,786
TOTAL EXPENSES	**1,836,709**	**1,836,709**	**147,050,585**	**148,887,294**
4. UNDERWRITING PROFIT (1-2-3)	**26,838**	**26,838**	**17,602,267**	**17,629,105**
5. INVESTMENT INCOME	4,757	4,757	1,561,013	1,565,770
6. PROFIT (4+5)	**31,594**	**31,594**	**19,163,280**	**19,194,875**
7. Dividend	**0**	**0**	5,107,551	5,107,551
8. SURPLUS (6-7-8)	**31,594**	**31,594**	**14,055,729**	**14,087,324**
SURPLUS (DEFICITS) BY FUND YEAR				
2010	92	92	313,887	313,979
2011	135	135	817,020	817,155
2012	191	191	774,598	774,789
2013	269	269	1,427,740	1,428,009
2014	470	470	2,365,101	2,365,570
2015	496	496	1,454,230	1,454,725
2016	544	544	2,610,015	2,610,559
2017	603	603	1,260,627	1,261,230
2018	607	607	2,217,096	2,217,703
2019	655	655	1,604,522	1,605,177
2020	697	697	(789,107)	(788,410)
2021	26,838	26,838		26,838
TOTAL SURPLUS (DEFICITS)	**31,594**	**31,594**	**14,055,729**	**14,087,323**
TOTAL CASH				**14,898,138**

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	**0**	**0**	**171,840**	**171,840**
FUND YEAR 2011				
Paid Claims	0	0	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	0	65	65
Discounted Claim Value	0	0	(9)	(9)
TOTAL FY 2011 CLAIMS	**0**	**0**	**538,517**	**538,517**
FUND YEAR 2012				
Paid Claims	350	350	1,581,076	1,581,426
Case Reserves	(350)	(350)	55,743	55,393
IBNR	0	0	6,513	6,513
Discounted Claim Value	0	0	(5,628)	(5,628)
TOTAL FY 2012 CLAIMS	**0**	**0**	**1,637,704**	**1,637,704**
FUND YEAR 2013				
Paid Claims	11,142	11,142	884,946	896,087
Case Reserves	(11,142)	(11,142)	449,993	438,851
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	0	(47,613)	(47,613)
TOTAL FY 2013 CLAIMS	**0**	**0**	**1,362,078**	**1,362,078**
FUND YEAR 2014				
Paid Claims	304	304	475,133	475,437
Case Reserves	(305)	(305)	468,318	468,013
IBNR	1	1	82,005	82,006
Discounted Claim Value	0	0	(44,834)	(44,834)
TOTAL FY 2014 CLAIMS	**0**	**0**	**980,622**	**980,622**
FUND YEAR 2015				
Paid Claims	53,462	53,462	879,632	933,094
Case Reserves	(53,464)	(53,464)	1,970,599	1,917,135
IBNR	2	2	110,856	110,858
Discounted Claim Value	0	0	(133,992)	(133,992)
TOTAL FY 2015 CLAIMS	**0**	**0**	**2,827,095**	**2,827,095**
FUND YEAR 2016				
Paid Claims	31,813	31,813	678,557	710,370
Case Reserves	(74,518)	(74,518)	1,006,194	931,676
IBNR	42,705	42,705	233,390	276,095
Discounted Claim Value	0	0	(82,331)	(82,331)
TOTAL FY 2016 CLAIMS	**0**	**0**	**1,835,809**	**1,835,809**
FUND YEAR 2017				
Paid Claims	12,555	12,555	367,768	380,323
Case Reserves	(77,100)	(77,100)	1,687,621	1,610,521
IBNR	64,545	64,545	1,606,476	1,671,021
Discounted Claim Value	0	0	(212,833)	(212,833)
TOTAL FY 2017 CLAIMS	**0**	**0**	**3,449,032**	**3,449,032**
FUND YEAR 2018				
Paid Claims	3,017	3,017	358,016	361,033
Case Reserves	12,176	12,176	563,782	575,957
IBNR	(15,193)	(15,193)	1,803,479	1,788,287
Discounted Claim Value	0	0	(229,814)	(229,814)
TOTAL FY 2018 CLAIMS	**0**	**0**	**2,495,463**	**2,495,463**
FUND YEAR 2019				
Paid Claims	4,506	4,506	704,297	708,804
Case Reserves	54,491	54,491	589,734	644,225
IBNR	(58,997)	(58,997)	2,688,900	2,629,903
Discounted Claim Value	0	0	(344,192)	(344,192)
TOTAL FY 2019 CLAIMS	**0**	**0**	**3,638,740**	**3,638,740**
FUND YEAR 2020				
Paid Claims	164,399	164,399	449,634	614,032
Case Reserves	814,056	814,056	2,249,493	3,063,549
IBNR	(978,455)	(978,455)	2,871,245	1,892,790
Discounted Claim Value	0	0	(663,657)	(663,657)
TOTAL FY 2020 CLAIMS	**0**	**0**	**4,906,715**	**4,906,715**
FUND YEAR 2021				
Paid Claims	0	0		0
Case Reserves	800	800		800
IBNR	451,891	451,891		451,891
Discounted Claim Value	(58,670)	(58,670)		(58,670)
TOTAL FY 2021 CLAIMS	**394,021**	**394,021**	**0**	**394,021**
COMBINED TOTAL CLAIMS	**394,021**	**394,021**	**23,843,615**	**24,237,637**

Atlantic County Insurance Fund Commission

CLAIM ACTIVITY REPORT

As of January 31, 2021								
COVERAGE LINE-PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	0	0	1	0	7	39	0	47
January-21	0	0	1	0	7	36	3	47
NET CHGE	0	0	0	0	0	-3	3	0
Limited Reserves								$5,654
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	$0	$0	$1	$0	$5,433	$104,890	$0	$110,324
January-21	$0	$0	$1	$0	$344	$246,090	$19,302	$265,737
NET CHGE	$0	$0	$0	$0	($5,089)	$141,200	$19,302	$155,413
Ltd Incurred	$34,420	$342,419	$248,808	$62,964	$181,182	$572,508	$19,302	$1,461,604
COVERAGE LINE-GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	0	3	6	7	24	38	0	78
January-21	0	2	3	5	18	36	6	70
NET CHGE	0	-1	-3	-2	-6	-2	6	-8
Limited Reserves								$10,187
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	$0	$107,102	$63,600	$24,315	$115,051	$96,941	$0	$407,009
January-21	$0	$102,623	$63,600	$357,325	$112,198	$70,752	$6,600	$713,099
NET CHGE	$0	($4,479)	$0	$333,010	($2,853)	($26,190)	$6,600	$306,089
Ltd Incurred	$485,129	$281,070	$203,070	$367,186	$164,569	$92,901	$6,600	$1,600,525
COVERAGE LINE-AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	0	0	0	3	1	13	0	17
January-21	0	0	0	3	1	12	5	21
NET CHGE	0	0	0	0	0	-1	5	4
Limited Reserves								$2,546
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	$0	$0	$12	$12,815	$3,589	$28,277	$0	$44,692
January-21	$0	$0	$0	$11,998	$3,589	$27,177	$10,700	$53,463
NET CHGE	$0	$0	($12)	($817)	$0	($1,100)	$10,700	$8,771
Ltd Incurred	$44,268	$68,659	$37,043	$43,301	$36,067	$57,642	$10,700	$297,679
COVERAGE LINE-WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	24	25	27	39	70	139	0	324
January-21	23	25	27	39	65	128	13	320
NET CHGE	-1	0	0	0	-5	-11	13	-4
Limited Reserves								$18,741
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	$1,469,345	$765,383	$829,784	$1,324,974	$1,082,725	$938,983	$0	$6,411,196
January-21	$1,356,077	$781,294	$794,568	$1,247,719	$958,347	$846,713	$12,562	$5,997,279
NET CHGE	($113,269)	$15,911	($35,217)	($77,255)	($124,379)	($92,271)	$12,562	($413,917)
Ltd Incurred	$5,329,045	$3,905,035	$3,994,657	$3,792,458	$2,595,951	$1,783,262	$14,500	$21,414,908
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	24	28	34	49	102	229	0	466
January-21	23	27	31	47	91	212	27	458
NET CHGE	-1	-1	-3	-2	-11	-17	27	-8
Limited Reserves								$15,348
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
December-20	$1,469,345	$872,485	$893,397	$1,362,104	$1,206,798	$1,169,091	$0	$6,973,221
January-21	$1,356,077	$883,918	$858,169	$1,617,042	$1,074,478	$1,190,731	$49,164	$7,029,578
NET CHGE	($113,269)	$11,432	($35,228)	$254,938	($132,320)	$21,640	$49,164	$56,357
Ltd Incurred	$5,892,862	$4,597,184	$4,483,577	$4,265,909	$2,977,768	$2,506,314	$51,102	$24,774,715

Atlantic County Insurance Fund Commission

CLAIM ACTIVITY REPORT

As of February 28, 2021								
COVERAGE LINE-PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	1	0	7	36	3	47
February-21	0	0	1	0	7	33	4	45
NET CHGE	0	0	0	0	0	-3	1	-2
Limited Reserves								$1,792
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	$0	$0	$1	$0	$344	$246,090	$19,302	$265,737
February-21	$0	$0	$1	$0	$139	$76,946	$3,554	$80,639
NET CHGE	$0	$0	$0	$0	($205)	($169,144)	($15,748)	($185,098)
Ltd Incurred	$34,420	$342,419	$248,808	$62,964	$175,846	$578,641	$22,802	$1,465,900
COVERAGE LINE-GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	2	6	5	24	37	6	80
February-21	0	2	3	5	16	25	13	64
NET CHGE	0	0	-3	0	-8	-12	7	-16
Limited Reserves								$11,584
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	$0	$102,623	$63,600	$357,325	$112,198	$70,752	$6,600	$713,099
February-21	$0	$102,612	$63,589	$357,325	$108,050	$91,106	$18,700	$741,381
NET CHGE	$0	($12)	($12)	$0	($4,149)	$20,354	$12,100	$28,282
Ltd Incurred	$485,129	$281,070	$203,070	$367,198	$161,126	$113,385	$18,956	$1,629,933
COVERAGE LINE-AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	0	3	1	12	5	21
February-21	0	0	0	3	3	10	14	30
NET CHGE	0	0	0	0	2	-2	9	9
Limited Reserves								$2,469
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	$0	$0	$0	$11,998	$3,589	$27,177	$10,700	$53,463
February-21	$0	$0	$0	$11,300	$7,789	$31,187	$23,800	$74,075
NET CHGE	$0	$0	$0	($698)	$4,200	$4,010	$13,100	$20,612
Ltd Incurred	$44,268	$68,659	$37,043	$43,301	$40,267	$61,927	$24,300	$319,764
COVERAGE LINE-WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	23	25	27	39	65	128	13	320
February-21	23	25	28	38	62	120	28	324
NET CHGE	0	0	1	-1	-3	-8	15	4
Limited Reserves								$17,808
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	$1,356,077	$781,294	$794,568	$1,247,719	$958,347	$846,713	$12,562	$5,997,279
February-21	$1,245,048	$765,753	$764,263	$1,157,833	$978,178	$822,490	$36,248	$5,769,813
NET CHGE	($111,029)	($15,541)	($30,305)	($89,887)	$19,831	($24,222)	$23,686	($227,466)
Ltd Incurred	$5,329,945	$3,894,475	$3,978,850	$3,793,842	$2,680,154	$1,893,067	$49,000	$21,619,331
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	23	27	34	47	97	213	27	468
February-21	23	27	32	46	88	188	59	463
NET CHGE	0	0	-2	-1	-9	-25	32	-5
Limited Reserves								$14,397
Year	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	$1,356,077	$883,918	$858,169	$1,617,042	$1,074,478	$1,190,731	$49,164	$7,029,578
February-21	$1,245,048	$868,364	$827,853	$1,526,458	$1,094,155	$1,021,729	$82,302	$6,665,909
NET CHGE	($111,029)	($15,553)	($30,316)	($90,584)	$19,677	($169,002)	$33,138	($363,669)
Ltd Incurred	$5,893,762	$4,586,623	$4,467,770	$4,267,304	$3,057,392	$2,647,019	$115,058	$25,034,929

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon
Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

MEL

MRHIF Municipal Reinsurance Health Insurance Fund

NJCE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

J.A. Montgomery
CONSULTING

SAFETY DIRECTOR REPORT

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 5, 2021

DATE OF MEETING: April 9, 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

FEBRUARY – APRIL 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 16:** Conducted 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:** Attended the ACIC meeting via teleconference.
- **February 19:** Attended the ACIC Claims Committee meeting via teleconference.
- **March 2:** Conducted loss control surveys of Estell Manor Park, Lake Lenape East, and Lake Lenape West.
- **March 9:** Conducted loss control surveys of the Anthony "Tony" Canale training center and Firearms Range
- **March 11:** Attended the ACIC Safety Committee meeting via teleconference.
- **March 16:** Conducted loss control surveys of the County Animal Shelter, One Stop Career Center and County Farmington Facilities Building.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 9:** Plan to attend the ACIC meeting via teleconference.
- **April 9:** 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 - SD Bulletin: OSHA and NIEHS Publish New COVID Resources – February 19.
- NJCE JIF - SD Message: Toro Recalls Power Max Snowthrowers due to Amputation Hazard – February 20.
- NJCE JIF - SD Message: Safety Alert – Scott SCBA AV-3000 HT Facepiece – March 2.
- NJCE JIF - SD New Bulletin: OSHA Guidance for Returning to Work – March 8.
- NJCE JIF - SD New Bulletin: Best Housekeeping Practices – March 16.

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 out of the utmost concern for our public employers and employees, the New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

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 April – May Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- 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.

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s). A Training Administrator webinar invite has been sent to the designated Training Admins to register for one of the sessions.

J.A. Montgomery CONSULTING

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

April & May Safety Training Schedule – Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
4/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/21	Hearing Conservation	1:00 - 2:00 pm
4/2/21	Shop & Tool Safety	8:30 - 9:30 am
4/2/21	HazCom w/GHS	10:00 - 11:30 am
4/5/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/5/21	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
4/6/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
4/6/21	Playground Safety Inspections	10:00 - 12:00 pm
4/7/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/21	Shop & Tool Safety	11:00 - 12:00 pm
4/7/21	HazCom w/GHS	1:00 - 2:30 pm
4/8/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
4/8/21	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
4/8/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/9/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
4/9/21	Flagger Skills and Safety Considerations	11:00 - 12.00 pm
4/12/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
4/12/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/13/21	Hazard Identification / Making Observations Count	8:30 - 10:30 am
4/13/21	Shift Briefing Essentials	1:00 - 2:30 pm
4/14/21	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
4/14/21	Hearing Conservation	11:00 - 12:00 pm
4/15/21	CDL-Reasonable Suspion for Supervisors	8:30 - 10:30 am
4/15/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/16/21	Heavy Equipment - Trucks & Trailer Safety	8:30 - 9:30 am
4/16/21	Playground Safety Inspections	10:00 - 12:00 pm
4/16/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
4/19/21	Fire Safety	8:30 - 9:30 am
4/19/21	Fire Extinguisher	10:00 - 11:00 am
4/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/20/21	Preparing for First Amendment Audits	9:00 - 11:00 am
4/20/21	Back Safety / Material Handling	11:00 - 12:00 pm
4/21/21	HazCom w/GHS	8:30 - 10:00 am

Date	Course Topic	Time
4/21/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/21	Designated Employer Representative Training (DER) - *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/23/21	Fall Protection Awareness	8:30 - 10:30 am
4/23/21	Traffic Control in Work Zones	1:00 - 3:00 pm
4/26/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/21	Implicit Bias in the Workplace	9:00 - 10:30 am
4/27/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
4/28/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
4/28/21	Fire Safety	11:00- 12:00 pm
4/28/21	Fire Extinguisher	1:00 - 2:00 pm
4/29/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/21	Driving Safety Awareness	1:00 - 2:30 pm
4/30/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
4/30/21	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
5/3/21	Shop & Tool Safety	8:30 - 9:30 am
5/3/21	HazCom w/GHS	10:00 - 11:30 am
5/3/21	Accident Investigation	1:00 - 3:00 pm
5/4/21	Preparing for First Amendment Audits	9:00 - 11:00 am
5/4/21	Back Safety / Material Handling	11:00 - 12:00 pm
5/4/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
5/5/21	Heavy Equipment - Tractor Safety	8:30 - 9:30 am
5/5/21	Dealing with Difficult People	9:00 - 11:00 am
5/5/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/6/21	Sanitation/Recycling Safety	8:30 - 10:30 am
5/6/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
5/6/21	Heavy Equipment - Trucks & Trailer Safety	1:00 - 2:00 pm
5/7/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/7/21	Shop & Tool Safety	11:00 - 12:00 pm
5/10/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
5/10/21	Hearing Conservation	11:00 - 12:00 pm
5/10/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
5/11/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/11/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
5/11/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/12/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
5/12/21	Shift Briefing Essentials	10:00 - 11:30 am
5/12/21	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
5/13/21	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/13/21	Hearing Conservation	11:00 - 12:00 pm
5/13/21	HazCom w/GHS	1:00 - 2:30 pm
5/14/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am

Date	Course Topic	Time
5/14/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
5/17/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/17/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/18/21	Fire Safety	8:30 - 9:30 am
5/18/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
5/18/21	Fire Extinguisher	10:00 - 11:00 am
5/19/21	Flagger Skills and Safety	8:30 - 9:30 am
5/19/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/19/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/20/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/20/21	HazCom w/GHS	1:00 - 2:30 pm
5/21/21	Back Safety / Material Handling	8:30 - 9:30 am
5/21/21	Driving Safety Awareness	1:00 - 2:30 pm
5/24/21	Fire Safety	8:30 - 9:30 am
5/24/21	Fire Extinguisher Safety	10:00 - 11:00 am
5/24/21	Playground Safety Inspections	1:00 - 3:00 pm
5/25/21	Fall Protection Awareness	8:30 - 10:30 am
5/25/21	Flagger Skills and Safety	11:00 - 12:00 pm
5/26/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/26/21	Work Zone: Safety for Supervisors	1:00 - 2:00 pm
5/27/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/27/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
5/28/21	Implicit Bias in the Workplace	9:00 - 10:30 am

***4/22/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before April 9, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***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.***
The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

About Zoom Training:

- 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.

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please click here for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar so Certificates of Participation can be made available in a timely manner.

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			

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	207	$579,477.26	$216,426.49	$363,050.77	63%	99%
MARCH	373	$476,503.91	$151,613.69	$324,890.22	68%	95%
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	913	$1,446,614.29	$522,308.40	$924,305.89	64%	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
Claim Reporting
1/1/2021 - 3/31/2021

Claims Reported 1/1/2021 - 3/31/2021

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
ATLANTIC COUNTY UTILITY AUTHORITY	2	15	1	18
COUNTY OF ATLANTIC	6	30	10	46
Grand Total	**8**	**45**	**11**	**64**

COVID-19 Claims Reported 1/1/2021 - 3/31/2021

	# Of Claims Reported
February	1
March	1
Grand Total	**2**

QUAL-LYNX

ATLANTIC COUNTY INSURANCE COMMISSION
Top 10 Providers
1/1/2021 - 3/31/2021

COMBINED

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$235,578.53	Hospital
SHORE MEDICAL CENTER	$38,695.10	Hospital
ATLANTICARE SURGERY CENTER EHT	$21,498.40	Ambulatory Surgery Center
BACHARACH INSTITUTE FOR REHABILITATION, INC	$19,645.00	Inpatient Rehab/Physical Therapy
ROTHMAN ORTHOPAEDICS	$19,217.25	Orthopedics
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	$18,770.67	Orthopedics
NOVACARE REHABILITATION	$18,515.00	Physical Therapy
COASTAL PHYSICIANS & SURGEONS, P.C.	$14,591.65	Neurosurgery
ONE CALL CARE DIAGNOSTICS	$14,045.06	MRI/Radiology
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	$10,994.55	Occ Med/Urgent Care
TOTAL	**$411,551.21**	

COUNTY OF ATLANTIC

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$68,404.41	Hospital
ATLANTICARE SURGERY CENTER EHT	$19,367.55	Ambulatory Surgery Center
BACHARACH INSTITUTE FOR REHABILITATION, INC	$15,868.00	Inpatient Rehab/Physical Therapy
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	$15,418.11	Orthopedics
COASTAL PHYSICIANS & SURGEONS, P.C.	$14,591.65	Neurosurgery
ONE CALL CARE DIAGNOSTICS	$12,055.00	MRI/Radiology
ROTHMAN ORTHOPAEDICS	$11,056.28	Orthopedics
NOVACARE REHABILITATION	$9,500.00	Durable Medical Equipment
NEUROSURGICAL AND SPINE SPECIALIST LLC	$8,838.89	Neurosurgery/Phys Med & Rehab
REMOTE NEUROMONITORING PHYSICIANS	$7,623.20	Neurology
TOTAL	**$182,723.09**	

UTILITY AUTHORITY

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$167,174.12	Hospital
SHORE MEDICAL CENTER	$36,080.60	Hospital
NOVACARE REHABILITATION	$9,015.00	Physical Therapy
ROTHMAN ORTHOPAEDICS	$8,160.97	Orthopedics
BACHARACH INSTITUTE FOR REHABILITATION, INC	$3,777.00	Inpatient Rehab/Physical Therapy
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	$3,499.26	Occ Med/Urgent Care
TWIN BORO PHYSICAL THERAPY	$3,390.00	Physical Therapy
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	$3,352.56	Orthopedics
SHORE AMBULATORY SURGICAL CTR, LLC	$2,636.00	Ambulatory Surgery Center
ATLANTICARE SURGERY CENTER EHT	$2,130.85	Ambulatory Surgery Center
TOTAL	**$239,216.36**	

IMPROVEMENT AUTHORITY

	ALLOWED	SPECIALTY
CROZER CHESTER MEDICAL CENTER	$4,629.00	Hospital
TOTAL	**$4,629.00**	

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	28%	98%
FEBRUARY	146	$156,628.91	$53,809.49	$102,819.42	66%	99%
MARCH	266	$238,701.91	$80,393.81	$158,308.10	66%	93%
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	653	$722,617.00	$262,483.45	$460,133.55	64%	97%

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	61	$422,848.35	$162,617.00	$260,231.35	62%	100%
MARCH	106	$233,173.00	$66,590.88	$166,582.12	71%	100%
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	259	$719,368.29	$255,195.95	$464,172.34	65%	100%

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	0	$0.00	$0.00	$0.00		
MARCH	1	$4,629.00	$4,629.00	$0.00	0%	0%
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1	$4,629.00	$4,629.00	$0.00	0%	0%

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: April 9, 2021

Brown & Brown Contacts

Bob Gemmell (Cell) 610-737-2250 bgemmell@bbmetro.com	Sean Gormley (Cell) 609-605-4656 sean@irsteam.com
Shakirah Stanford (office) 973-549-1974 sstanford@bbmetro.com	Crystal Robinson (office) 973-531-292 crobinson@bbmetro.com

Activities since Feb 10:

1. Claims Review from Mark Rudisill from Qual Lynx
   - Ruberton vs. County
   - Estate of M. Santo vs County
   - Estate of Malave vs County
   - Green vs ACUA
   - Estate of Stratton vs County
   - Estate of Lawson vs County
   - Mulvhill vs ACUA
   - Gaines vs County
   - Cedan-Degene vs County
   - Sheets vs County
   - Guadalupe vs County
   - Derecky vs County
   - Walsh vs County
   - Jones vs County
   - Witherspoon vs County
   - Teruso Jr vs County
   - Henry vs ACUA

2. Review Risk Management Plan and potential retention options
3. Reviewed Bid Bonds for Supplemental Electrical Work for the County.
4. Reviewed Safety Manual

Atlantic County Insurance Commission
Risk Managers Report – Continued

5. 3/2/2021 - Conducted Loss Control and Safety Walk Through inspections with Angelier Hurt from the County Law Department and Glenn Prince from JA Montgomery that included:
    - Estelle Manor Parks
    - Lenape East
    - Lenape West
    - Veterans Museum
6. 3/3/2021 – Met with Jeanette Kessler. Toured the landfill and Sewerage Treatment Plant
7. 3/3/2021 – Met with members of ACIC to discuss Risk Management Plan
8. 3/11/2021 – Participated in the Internal Safety Meeting
9. Reviewed numerous insurance requirements
10. 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 – February 19, 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, 210, 215 and 222.

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Absent
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 **Ed Cooney**
Attorney	**James F. Ferguson**
Treasurer	**Bonnie Lindaw**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince** **Jonathan Czarnecki**
Risk Management Consultant	Brown & Brown Insurance **Bob Gemmel**

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

APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 8, 2021.

MOTION TO APPROVE OPEN MINUTES OF JANUARY 8, 2021.

Motion:	**Commissioner Fedorko**
Second:	**Commissioner Kessler**
Vote:	**4 Ayes**

CORRESPONDENCE: None

Brad Stokes provided the Executive Director's report.

Review of the 2021 Risk Management Plan. Changes include deductibles for equipment breakdown and POL/EPL retentions. He apologized for the delay in discussing these changes. Ed Cooney reviewed the changes for equipment breakdown under property insurance. Zurich increased the equipment breakdown deductible from $25,000 to $50,000. It is proposed that ACUA and ACIA will continue to receive lower deductibles and would be responsible for $5,000 with the remaining $45,000 being covered by the Insurance Commission. This proposal would need a vote.

EPL/POL coverages are with CHUBB. Across the entire industry and the CEL, the deductibles are increased across the program. EPL had a large increase. Deductibles are driven by the employee counts. The Insurance Commission is reviewing the proposal to take part of the retention so the individual members would have their same deductible as last year, then the Insurance Commission would self-insure the next piece before it hits the excess insurance company. The actuary is reviewing that all numbers are correct.

Cyber coverage. The breach coach deductible now has a $10,000 deductible which is part of overall claims. The cyber deductible is $75,000, and the breach coach deductible is $10,000 and is included in the $75,000. The maximum deductible for all members on a single claim is $75,000.

Commissioner Kessler asked if there was an option to have higher premiums for a lower deductible on EPL claims prior to binding this coverage. Mr. Cooney confirmed there was no such option. Mr. Cooney assured this was the best option and there should have been more communication.

Equipment breakdown and the EPL/POL deductibles in the Risk Management Plan are being severed from the plan at this time which will require a motion, then vote by Commissioners on approving the amendment.

MOTION TO AMEND RESOLUTION #12-21 APPROVING THE 2021 PLAN OF RISK MANAGEMENT TO SEVER THOSE PORTIONS OF THE RESOLUTION DEALING WITH THE INCREASES IN THE SELF-INSURED RETENTION FOR EQUIPMENT BREAKDOWN AND THE INCREASE IN THE SELF-INSURED RETENTION FOR PUBLIC OFFICIALS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY COVERAGES SO AS TO DEFER ACTION ON THOSE ISSUES UNTIL THE APRIL 9, 2021 COMMISSION MEETING. THE AMENDMENT TO THE RESOLUTION ALLOWS FOR THE APPROVAL OF THE ENTIRE RISK MANAGEMENT PLAN, SUBJECT TO THE EXCEPTIONS NOTED ABOVE.

Motion:	**Commissioner Giralo**
Second:	**Commissioner Fedorko**
Vote:	**4 Ayes**

CERTIFICATES OF INSURANCE: There were 14 certificates issued from December 1, 2020 through February 1, 2021 and 226 renewal certificates were issued for 2021.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

Motion:	**Commissioner Fedorko**
Second:	**Commissioner Robbins**
Vote:	**4 Ayes**

The CEL met on December 29, 2020 and approved the final 2021 budget. The reorganization meeting is scheduled for February 25, 2021 via Zoom.

The financial fast track reports for the Commission as of November 30, 2020 shows the surplus to be $4.7 million and the December 31, 2020 report shows the surplus to be $4.9 million.

The CEL's financial fast track report for November 30, 2020 shows the surplus to be $17.5 million. This report includes the dividends paid by the CEL to the member entities.

The claims activity report shows that as of December 2020 23 general liability claims closed. Kathy Kissane commented that a few were pothole claims and others were jurisdictional questions which were denied.

Assessment bills were issued and are due on March 15, 2021.

The next meeting is on April 9, 2021.

The proposed subrogation policy changes brought up last month were reviewed and there were no questions.

MOTION TO APPROVE THE REVISED SUBROGATION POLICY EFFECTIVE 2/19/21 AS CONTAINED IN THE EXHIBIT PRODUCED BY QUAL-LYNX.

Motion:	**Commissioner Kessler**
Second:	**Commissioner Giralo**
Vote:	**4 Ayes**

Commissioner Kessler inquired when the next POL/EPL bills would be issued to the member entities. The bills will be issued next week.

CLAIMS SERVICES:

Jennifer Conicella provided the report. The Claims Committee met prior to this meeting. She reported that they are in the process of updating the Claims Charter for 2021, which will include the amendment to the subrogation policy. It will also amend the authority Qual-Lynx has to reserve claims, and prepare PARS when payment authority is needed. The amendments will be submitted for review and can be ratified at the next meeting.

Bonnie Lindaw asked why the changes were being made now if the Commissioners previously agreed to them. Ms. Conicella explained the Claims Charter amendments were tabled in light of the pandemic and are now moving forward.

New COVID-19 claims have been minimal.

TREASURER:

Bonnie Lindaw provided the monthly report. The January bank reconciliations for the admin account has a current balance of $8,443,608.20. The workers' comp account has outstanding checks in the amount of $165,448.95 and $867.66 interest was earned in 2020. The GL account has $134,110.07 in outstanding checks and $189.86 interest was earned in 2020. It has been a pleasure working with Investor's Bank.

Resolution 13-21 is the February bills list. There are payments listed to Qual-Lynx for fund years 2018 and 2019, however, the list indicates the dates of the fees are 2020, they should be corrected to reflect dates of 2018 and 2019. Brad explained these are fees charged by Qual-Lynx in the prior contract to handle POL/EPL claims for 2018 and 2019. The Commission was not billed until now, so the fees were not paid. The list will be corrected.

There were no other questions.

MOTION TO APPROVE RESOLUTION 13-21 THE FEBRUARY BILLS LIST AS AMENDED.

Motion:	**Commissioner Giralo**
Second:	**Commissioner Kessler**
Vote:	**4 Ayes**

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for January and February. Munich Re has agreed to provide the safety grant as has been done in past years. Two new items are the carrier wants to review all submissions prior to approval, and they will now also cover auto liability, general liability, and law enforcement liability. The grant has been increased to $50,000 to be split with 10 counties. Forward submissions to Mr. Prince.

The Safety Committee meeting dates are proposed to be held by Zoom until further notice.

Commissioner Robbins asked whether the Safety Committee would be considering the wellness grant for 2021. Mr. Prince suggested reviewing that at the next meeting and forwarding a plan to the Executive Director for consideration. Mr. Stokes indicated that should be included.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. There were 333 bills processed in January and there were savings of 61% or $236,364.90. The high savings are attributable to the 98% penetration rate. The intake reporting shows for January there are 17 claims, 13 for the County, 4 for the Utilities Authority, and 0 for the Improvement Authority. There were 17 COVID-19 claims reported from January 2020 through January 2021.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported that at the last claims meeting Commissioner Kessler had inquired about the deductible apportionment or reimbursement on a CAT loss. Not all CAT losses have been finalized from April 2020. Once that is complete, if there is any additional reimbursement to the members it will take place at that time. The Claims Committee met prior to the Commission meeting and reviewed 20 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 20 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 19, 2021.

Motion:	**Commissioner Giralo**
Second:	**Commissioner Robbins**
Vote:	**4 Ayes**

RISK MANAGER'S REPORT:

Bob Gemmell provided the Risk Manager's report. He has been reviewing older claims. He has provided insurance language on lease agreements and answered questions on workers' comp limits. He attended loss control visits at Drexel Avenue, the Civil Courthouse, the County Office Building, and the Ventnor library. He also reviewed various Safety Bulletins from JA Montgomery pertinent to the Commission. Commissioner Kessler indicated she would like to schedule loss control visits and would be contacting him.

OLD BUSINESS: None.
NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Robbins opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting will be held on April 9, 2021 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion:	**Commissioner Giralo**
Second:	**Commissioner Fedorko**
Vote:	**4 Ayes**

MEETING ADJOURNED: 11:33 A.M.
Minutes prepared by: Chandra Anderson, Secretary

ATLANTIC COUNTY INSURANCE COMMISSION
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2021
ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**687,379**	**687,379**	**48,039,893**	**48,727,272**
2.	**CLAIM EXPENSES**				
	Paid Claims	439,373	439,373	17,266,890	17,706,263
	Case Reserves	68,353	68,353	6,961,226	7,029,579
	IBNR	(79,226)	(79,226)	4,357,685	4,278,459
	Excess Insurance Recoverable	0	0	(11,996)	(11,996)
	Discounted Claim Value	(12,250)	(12,250)	(353,927)	(366,176)
	TOTAL CLAIMS	**416,250**	**416,250**	**28,219,878**	**28,636,128**
3.	**EXPENSES**				
	Excess Premiums	169,629	169,629	11,063,079	11,232,708
	Administrative	69,441	69,441	4,990,546	5,059,987
	TOTAL EXPENSES	**239,070**	**239,070**	**16,053,625**	**16,292,696**
4.	**UNDERWRITING PROFIT (1-2-3)**	**32,059**	**32,059**	**3,766,389**	**3,798,448**
5.	**INVESTMENT INCOME**	3,799	3,799	170,340	174,139
6.	**PROFIT (4 + 5)**	**35,857**	**35,857**	**3,936,730**	**3,972,587**
7.	**CEL APPROPRIATION CANCELLATION**	0	0	0	0
8.	**DIVIDEND INCOME**	0	0	50,758	50,758
9.	**DIVIDEND EXPENSE**	0	0	(50,758)	(50,758)
10.	**INVESTMENT IN JOINT VENTURE**	2,543	2,543	704,936	707,479
11.	**SURPLUS (6 + 7 + 8 - 9)**	**38,401**	**38,401**	**4,641,666**	**4,680,066**
	SURPLUS (DEFICITS) BY FUND YEAR				
	2015	387	387	(642,240)	(641,853)
	2016	694	694	1,115,371	1,116,066
	2017	725	725	1,084,995	1,085,720
	2018	945	945	1,172,012	1,172,956
	2019	1,191	1,191	1,922,866	1,924,057
	2020	157	157	(11,339)	(11,181)
	2021	34,300	34,300		34,300
	TOTAL SURPLUS (DEFICITS)	**38,401**	**38,401**	**4,641,665**	**4,680,066**
	TOTAL CASH				**8,446,249**
	CLAIM ANALYSIS BY FUND YEAR				
	FUND YEAR 2015				
	Paid Claims	46,023	46,023	4,490,762	4,536,785
	Case Reserves	(113,269)	(113,269)	1,469,345	1,356,077
	IBNR	67,246	67,246	223,403	290,648
	Discounted Claim Value	0	0	(59,923)	(59,923)
	TOTAL FY 2015 CLAIMS	**0**	**0**	**6,123,587**	**6,123,587**
	FUND YEAR 2016				
	Paid Claims	16,760	16,760	3,650,336	3,667,096
	Case Reserves	11,433	11,433	872,485	883,918
	IBNR	(28,192)	(28,192)	87,416	59,223
	Discounted Claim Value	0	0	(31,631)	(31,631)
	TOTAL FY 2016 CLAIMS	**0**	**0**	**4,578,605**	**4,578,605**
	FUND YEAR 2017				
	Paid Claims	36,428	36,428	3,588,980	3,625,408
	Case Reserves	(35,228)	(35,228)	893,397	858,169
	IBNR	(1,200)	(1,200)	178,192	176,992
	Discounted Claim Value	0	0	(35,407)	(35,407)
	TOTAL FY 2017 CLAIMS	**0**	**0**	**4,625,162**	**4,625,162**
	FUND YEAR 2018				
	Paid Claims	32,417	32,417	2,616,450	2,648,867
	Case Reserves	254,938	254,938	1,362,104	1,617,042
	IBNR	(287,355)	(287,355)	381,615	94,260
	Discounted Claim Value	0	0	(56,686)	(56,686)
	TOTAL FY 2018 CLAIMS	**0**	**0**	**4,303,483**	**4,303,483**
	FUND YEAR 2019				
	Paid Claims	108,942	108,942	1,794,300	1,903,242
	Case Reserves	(132,320)	(132,320)	1,206,798	1,074,478
	IBNR	23,378	23,378	450,728	474,106
	Discounted Claim Value	0	0	(49,855)	(49,855)
	TOTAL FY 2019 CLAIMS	**(0)**	**(0)**	**3,401,971**	**3,401,971**
	FUND YEAR 2020				
	Paid Claims	196,865	196,865	1,126,062	1,322,927
	Case Reserves	33,636	33,636	1,157,096	1,190,732
	IBNR	(230,501)	(230,501)	3,036,332	2,805,831
	Excess Insurance Recoverable	0	0	(11,996)	(11,996)
	Discounted Claim Value	0	0	(120,424)	(120,424)
	TOTAL FY 2020 CLAIMS	**(0)**	**(0)**	**5,187,070**	**5,187,070**
	FUND YEAR 2021				
	Paid Claims	1,938	1,938		1,938
	Case Reserves	49,164	49,164		49,164
	IBNR	377,398	377,398		377,398
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(12,250)	(12,250)		(12,250)
	TOTAL FY 2021 CLAIMS	**416,250**	**416,250**	**0**	**416,250**
	COMBINED TOTAL CLAIMS	**416,250**	**416,250**	**28,219,878**	**28,636,128**

ATLANTIC COUNTY INSURANCE COMMISSION
DIVIDEND BILLS LIST

Resolution No. 15-21 **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 2016

Check Number	Vendor Name	Comment	Invoice Amount
001075			
001075	ATLANTIC COUNTY	DIVIDEND 2020	10,335.00
			10,335.00
001076			
001076	ATLANTIC COUNTY IMPROVEMENT AUTH	DIVIDEND 2020	330.00
			330.00
001077			
001077	ATLANTIC COUNTY UTILITY AUTHORITY	DIVIDEND 2020	4,524.00
			4,524.00
		Total Payments FY 2016	**15,189.00**
		TOTAL PAYMENTS ALL FUND YEARS	**$15,189.00**

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Chairperson

Attest:

__________________________________ Dated: ____________________________

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

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Treasurer