ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 11, 2024

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

I. Advertising the notice in the Press of Atlantic City

II. Filing advance written notice of this meeting with the Commissioners of the Atlantic County Insurance Commission; and

III. Posting notice on the Public Bulletin Board in the Atlantic County Office Building

ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES:** September 6, 2024 Open Minutes**….....…....Appendix I**

- ❑ **CORRESPONDENCE – None**

- ❑ **EXECUTIVE SESSION**

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

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

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

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

- ❑ **TREASURER– Bonnie Lindaw**
  Resolution 26-24 – October Bills List…….....……...……...…..... Page 21
  Monthly Report.……. ……..… Verbal

- ❑ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
  Report……..…….……...…..……..Page 22

- ❑ **MANAGED CARE – Qual Lynx…….....…….…….Page 28**

- ❑ **CLAIMS– Qual Lynx…….....……...…….Page 32**

- ❑ **RMC REPORT – Insurance Agencies Inc. ...…….……Page 34**

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

- ❑ **NEXT SCHEDULED MEETING: December 13, 2024**
- ❑ **MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: October 11, 2024

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- **Claims Administration Contract –** At last month's meeting, the Fund Commissioners approved Resolution 24-24 amending Qual Lynx's contract option to extend the term to include an option to approve up to two additional one-year appointments, in addition to the option to extend the term an additional two-year appointment. The Commissioners will discuss these options and another alternative at today's meeting.

- **Certificate of Insurance Issuance Report** – On **pages 3-5** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of August 1, 2024, through September 30, 2024. There was a total of 13 certificates of insurance issued during this time period.

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

- **NJ Counties Excess Joint Insurance Fund (NJCE) –** The NJCE held special meetings on Friday, September 20, 2024. At the meeting, the board reviewed and approved an emergent settlement authority.

  The board held its regularly scheduled meeting on September 26th. The NJCE Report is enclosed on **pages 6-9**.

- **2025 Renewal** The 2025 renewal process began the end of June. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 5th. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

  Attached on **pages 10-12** is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. The Fund Office will follow up with members and/or Risk Managers to have the exposure data completed.

- **2025 Pre-Renewal Webinar -** The NJCE Underwriting Manager held a webinar on the 2025 pre-renewal and the marketplace on September 27th. A copy the presentation and recording of the webinar will be uploaded to the NJCE website.

- **Financial Fast Track –** Included on **pages 13- 16** of the agenda are the Financial Fast Track Reports for June & July for the Insurance Commission. As of July 31, 2024, the Commission has a deficit of $4,824,721**.** Line 11 of the report, "Investment in Joint Venture" is the Commission's share of the equity in the CEL. Total cash on hand is $2,782,723. However, the County recently paid their assessment, so the cash balance is now $10,734,331.

- **NJ CEL Property and Casualty Financial Fast Track (pages 17-19) –** Included in the agenda is the Financial Fast Track Report for the CEL for the month of July. As of July 31, 2024 the NJCE has a surplus of **$8,912,010.** Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **$6,707,551.** The cash amount is **$37,146,127.**

- **Claims Tracking Report (page 20) –** Included in the agenda is the Claims Activity Report for August that tracks open claims.

Atlantic County Insurance Comm.

From 8/1/2024 To 9/1/2024

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Quaremba Hall I - The County of Atlantic	15 North Georgia Avenue Atlantic City, NJ 08401	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: $10,000,000; Company B: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: $260,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: Use of Facilities 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 by the Atlantic County Board of Elections for poll worker training.	8/7/2024 #4783427	GL AU EX WC OTH
H - Dr. Martin Luther King Community I - The County of Atlantic	Center 661 Jackson Road Newtonville, NJ 08346	Company B: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: $10,000,000; Company B: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: $260,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: Use of Facilities 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 by the Atlantic County Board of Elections for poll worker training.	8/7/2024 #4783422	GL AU EX WC OTH
H - NJ Transit and State of New I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: NJ-JARC Round 11 Grant Program NJ Transit, the State of New Jersey, and any other party of interest designated by NJ Transit are 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 any claims arising out of the NJ-JARC service under the SY 2025 (7/1/24 6/30/25) NJ-JARC Round 11 Grant Program.	8/21/2024 #4819439	GL AU EX WC OTH
H - NJ Transit and State of New I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: NJ-JARC Round 11 Grant Program 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 to the NJ-JARC service under the SY 2025 (7/1/24 6/30/25) NJ-JARC Round 11 Grant Program.	8/21/2024 #4819375	GL AU EX WC OTH
H - Township of Hamilton I - The County of Atlantic	6101 13th Street Mays Landing, NJ 08330		8/27/2024 #4820463	GL AU EX WC OTH
Total # of Holders: 5				

Atlantic County Insurance Comm.

From 9/1/2024 To 10/1/2024

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Fred Bowen, Jr. I - The County of Atlantic	301 27th Street South Brigantine, NJ 08203	RE: Atlantic County Regional SWAT Team Evidence of insurance as respects the activities of the Atlantic County Regional SWAT Team training.	9/11/2024 #4842005	GL AU EX WC OTH
H - Dan Bowen I - The County of Atlantic	347 32nd Street South Brigantine, NJ 08203	RE: Atlantic County Regional SWAT Team Evidence of insurance as respects the activities of the Atlantic County Regional SWAT Team training.	9/11/2024 #4842004	GL AU EX WC OTH
H - Atlantic County Improvement I - Atlantic County Utilities Authority	Authority 600 Aviator Research Blvd Egg Harbor Township, NJ 08234		9/20/2024 #4857480	GL AU EX WC OTH
H - Atlantic County Improvement I - Atlantic County Utilities Authority	Authority c/o New Vista Corp 450 Tilton Road, Suite 220 Northfield, NJ 08225		9/20/2024 #4857526	GL AU EX WC OTH
H - City of Northfield I - The County of Atlantic	1600 Shore Road Northfield, NJ 08225		9/20/2024 #4857470	GL AU EX WC OTH
H - Free-man of Somers Point, LLC I - The County of Atlantic	Brahin Management Corporation 331 New Road Condominium Association, Inc 331-365 New Road Somers Point, NJ 08244	RE: Use of Premises The Certificate Holders are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the use of premises for law enforcement training including but not limited to, County SWAT and County Crisis Negotiators during the current calendar year.	9/26/2024 #4859437	GL AU EX WC OTH

Atlantic County Insurance Comm.

From 9/1/2024 To 10/1/2024

Certificate of Insurance Monthly Report

H - State of New Jersey I - The County of Atlantic	401 East State Street Trenton, NJ 08625	RE: CEHA Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the CEHA Grant.	9/26/2024 #4859440	GL AU EX WC OTH
H - Borough of Folsom I - Atlantic County Utilities Authority	1700 Route 54 Folsom, NJ 08037	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/27/2024 #4861013	GL AU EX WC OTH
Total # of Holders: 8				

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

Date: September 26, 2024

Memo to: Commissioners
Atlantic County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

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

December 31, 2023 Audit: The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/24 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

2025 Renewal – Underwriting Data Collection: The 2025 renewal process began early-August with a deadline to complete by September 13th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

Submitted for information was a status chart of the Commission/County's property appraisals as of September 24th. Beginning in 2023, the Fund implemented a regular property appraisal program in response to the excess property market demands. As a reminder, in 2024 the Board of Fund Commissioners approved a reimbursement cap of $20,000 for the appraisal values between $500,000 to $1,000,000 and trending of 2023 locations.

Named Storm Deductible: PERMA Claims is working on scheduling a meeting with representatives from NJ Office of Emergency Management to discuss the FEMA and/or NJEM resources that would be available to the NJCE membership should a named storm occur.

Finance Sub-Committee: Committee met on Tuesday September 17th. Submitted for information were the meeting minutes and the following discussion items were highlighted, two of which required action by the Board of Fund Commissioners:

2025 Pre-Renewal: Deputy Underwriting Manager provided a high-level overview of the 2025 pre-renewal presentation highlighting the commercial market changes and marketing strategy. Underwriting Manager reported that overall, the market is trending positively compared to the last few years. The attached minutes provides more in-depth detail on the discussion. Underwriting Manager is scheduled to hold a 2025 pre-renewal webinar on Friday, September 27th at 10am. The presentation and a recording of the webinar will be uploaded to njce.org following the presentation.

2025 Budget & Renewal Timeline: The Fund Office expects to introduce pre-budget expectations to the Finance Sub Committee in late October/early November, introduce the budget at the November 15th Fund meeting and adopt in January. The Finance Sub Committee will meet as often as needed prior budget introduction/adoption.

Technology Errors & Omissions Liability: Underwriting Manager presented a potential IT related exposure with shared services contracts between members, whether the member is receiving services or providing services to other entities. A survey was distributed, and 25 of 34 member entities responded. Based on the results, Underwriting Manager said the next steps would be to work with the members' risk managers to begin the conversation about what the true exposure is for these services and the coverage would be treated as an ancillary coverage. Members can purchase the coverage on an as needed basis. The Finance Sub Committee agreed to Underwriting Manager's recommended next steps.

EMAS Blocks: At the April 25th Fund meeting the Board of Fund Commissioners approved a resolution amending the Plan of Risk Management to exclude the Engineered Materials Arresting Systems (EMAS) Blocks retroactive to 1/1/24 following a significant 2023 loss at Mercer County Airport. Following an administration change, Mercer County requested the Executive Director and Underwriting Manager propose an action plan to obtain coverage for the EMAS blocks. Underwriting Manager could not secure a commercial placement for this exposure but was successful in securing coverage with the NJCE's excess property insurers to provide full limits for the EMAS blocks excess of a $1 million policy per occurrence subject to contingencies outlined in the committee minutes.

Fund Office was waiting for the County/Insurance Commission's final decision on a self-funding option within the first $1 million so the NJCE would know what it's retention would be. On September 23, 2024, Executive Director met with the Insurance Commission to review the proposed coverage structure as recommended by Finance Sub-Committee: the County will retain the primary $200,000, the Insurance Commission will retain the $300,000 excess $200,000 and the NJCE will provide $500,000 excess of $500,000. This structure allows for the NJCE JIF to provide the excess layer of $500,000 excess of the County and Insurance Commission's combined retention of $500,000.

The Board of Fund Commissioners approved a motion to extend coverage for Mercer County's Engineered Materials Arresting Systems Blocks at limit of $500,000 excess of $500,000 effective 9/26/24. Fund Office will work with the Actuary and excess insurer on the applicable pricing. The County has also indicated their long-term strategy is to look into a replacement system.

2024 Safety Grant Program: At the February 24th Fund meeting, the Board of Fund Commissioners approved the authorization of the NJCE JIF to supplement an additional $30,000 to the $60,000 Munich Re Safety Grant for a total grant of up to $90,000. Safety

Director has since received submissions totaling $136,933. Finance Sub Committee recommended authorization of a "one-time" additional contribution of $46,933 to cover the cost of all submissions. Monies are available in the 2024 budget to fund this additional contribution. The Board of Fund Commissioners approved a motion to authorize the NJCE JIF to contribute an additional $46,933 to the 2024 Safety Grant for a total of $136,933.

NJCE Safety Committee: The Safety Committee met on Monday September 16th; minutes of the meeting were submitted for information. Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, December 9th at 10am via Zoom.

NJCE Jail Risk Management Report: In April 2024, J.A. Montgomery hired a retired warden as a Corrections Risk Control Consultant to address members' needs given the unique exposure inherent to correctional facilities. Submitted for information as part of the Safety Director's report was a brief memo on the warden's principal responsibilities to identify and reduce risks that occurs at correctional facilities.

Claims Resolution Corporation (CRC): Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth's TPA services.

Professional Services Agreements: Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. NJCE Fund Attorney and QPA will start the procurement process late September/early October.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025.

2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 108th annual conference is scheduled for November 19th through November 21st at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 20th. This year's program will be focus on "Local Government Risk Management"; topics include but are not limited to Title 59 immunities and cyber security. In addition, a session on ethics is expected to be co-chaired by a representative from the Department of Banking and Insurance.

Tracking Reports: Submitted for information were the following tracking reports:

Financial Fast Track: This report as of July 31, 2024 reflected a statutory surplus of $8.9 million.

Claims Activity Report: This report as of June 30, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

Closed Session – General Liability Settlement Authority Request (SAR) & Status Update: The Board of Fund Commissioners entered Closed Session to review two General Liability SARs; one was an amended SAR amount (claim #64GL019562) and the other was to review the status of a recently settled SAR (claim #64GL16936).

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting. Submitted for information was a memorandum on the 2025 renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from June – September, planned October activities, bulletins that were distributed and available training sessions through November 2024.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2024.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 24, 2024 at 9:30AM virtually.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

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

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.

- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase ("social inflation"); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the "Judicial Hellholes" list and #2 in tort costs as a percentage of state GDP.

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

- ✓ **Workers' Compensation** – We are all intimately aware of our Workers' Compensation history, but it is worthwhile noting New Jersey is #1 in Workers' Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It's critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).

- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.

- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and some restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.

- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

Other Reminders

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

Conner Strong & Buckelew

Insurance, Risk Management & Employee Benefits

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		ATLANTIC COUNTY INSURANCE COMMISSION				
		FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2024			
		ALL YEARS COMBINED				
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**		**858,960**	**5,153,761**	**74,435,691**	**79,589,451**
2.	**CLAIM EXPENSES**					
		Paid Claims	411,767	4,121,820	34,765,706	38,887,526
		Case Reserves	(73,598)	(2,018,371)	15,579,461	13,561,089
		IBNR	5,652	1,162,247	4,618,927	5,781,172
		Excess Insurance Recoverable	0	(16,385)	(6,858)	(23,243)
		Discounted Claim Value	110,257	8,459	(1,610,628)	(1,602,168)
	TOTAL CLAIMS		**454,079**	**3,257,770**	**53,346,607**	**56,604,376**
3.	**EXPENSES**					
		Excess Premiums	285,180	1,711,082	19,321,071	21,032,153
		Administrative	73,030	438,401	7,614,895	8,053,296
	TOTAL EXPENSES		**358,210**	**2,149,483**	**26,935,967**	**29,085,449**
4.	**UNDERWRITING PROFIT (1-2-3)**		**46,671**	**(253,492)**	**(5,846,883)**	**(6,100,374)**
5.	**INVESTMENT INCOME**		16,465	141,390	624,957	766,347
6.	**PROFIT (4 + 5)**		**63,136**	**(112,103)**	**(5,221,926)**	**(5,334,028)**
7.	**CEL APPROPRIATION CANCELLATION**		0	0	0	0
8.	**DIVIDEND INCOME**		0	0	80,208	80,208
9.	**DIVIDEND EXPENSE**		0	0	(80,208)	(80,208)
10.	**SURPLUS TRANSFER**		0	0	0	0
11.	**INVESTMENT IN JOINT VENTURE**		28,753	(136,854)	588,649	451,795
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**		**91,889**	**(248,957)**	**(4,633,277)**	**(4,882,232)**
SURPLUS (DEFICITS) BY FUND YEAR						
	2015		92,351	74,489	(1,176,925)	(1,102,436)
	2016		21,379	53,131	(146,234)	(93,103)
	2017		42,829	148,684	100,662	249,347
	2018		126,863	(230,403)	(318,282)	(548,685)
	2019		30,648	(19,805)	777,376	757,571
	2020		(20,882)	47,530	611,462	658,992
	2021		(12,912)	34,814	(1,769,220)	(1,734,406)
	2022		(80,118)	(199,116)	(2,055,883)	(2,254,999)
	2023		(168,001)	(384,103)	(656,233)	(1,040,336)
	2024		59,732	225,821		225,821
TOTAL SURPLUS (DEFICITS)			**91,889**	**(248,957)**	**(4,633,277)**	**(4,882,234)**
TOTAL CASH						**4,578,585**

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	4,554	196,826	5,519,654	5,716,480
Case Reserves	(4,554)	(280,440)	1,098,072	817,632
IBNR	(109,423)	(11,317)	132,854	121,537
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	13,452	19,442	(107,722)	(88,280)
TOTAL FY 2015 CLAIMS	**(95,971)**	**(75,489)**	**6,642,858**	**6,567,369**
FUND YEAR 2016				
Paid Claims	4,144	81,285	4,816,957	4,898,242
Case Reserves	(43,104)	(115,385)	921,199	805,814
IBNR	12,234	(12,421)	154,868	142,447
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,983	7,442	(97,360)	(89,918)
TOTAL FY 2016 CLAIMS	**(18,742)**	**(39,080)**	**5,795,664**	**5,756,584**
FUND YEAR 2017				
Paid Claims	19,635	115,297	4,913,928	5,029,225
Case Reserves	(55,695)	(248,134)	681,002	432,868
IBNR	(11,610)	(26,839)	235,933	209,094
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,712	22,913	(83,843)	(60,930)
TOTAL FY 2017 CLAIMS	**(39,958)**	**(136,762)**	**5,747,020**	**5,610,258**
FUND YEAR 2018				
Paid Claims	3,927	490,694	4,138,076	4,628,770
Case Reserves	(3,914)	(228,713)	1,542,525	1,313,812
IBNR	(130,966)	(29,678)	269,925	240,247
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	8,424	10,069	(114,714)	(104,645)
TOTAL FY 2018 CLAIMS	**(122,528)**	**242,373**	**5,835,812**	**6,078,185**
FUND YEAR 2019				
Paid Claims	7,378	167,123	3,410,483	3,577,606
Case Reserves	(6,815)	(118,506)	1,016,313	897,807
IBNR	(33,934)	(13,313)	280,484	267,171
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	9,109	8,807	(91,734)	(82,927)
TOTAL FY 2019 CLAIMS	**(24,262)**	**44,111**	**4,615,546**	**4,659,657**
FUND YEAR 2020				
Paid Claims	58,615	236,231	3,727,053	3,963,284
Case Reserves	(36,245)	(237,275)	675,499	438,224
IBNR	(13,624)	(22,915)	362,058	339,143
Excess Insurance Recoverable	0	(16,385)	(6,858)	(23,243)
Discounted Claim Value	12,244	21,986	(82,275)	(60,289)
TOTAL FY 2020 CLAIMS	**20,989**	**(18,356)**	**4,675,477**	**4,657,121**
FUND YEAR 2021				
Paid Claims	150,011	750,471	3,886,465	4,636,936
Case Reserves	(177,590)	(819,513)	2,734,906	1,915,393
IBNR	(52,306)	(62,169)	627,764	565,595
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	50,815	77,218	(284,971)	(207,753)
TOTAL FY 2021 CLAIMS	**(29,071)**	**(53,993)**	**6,964,164**	**6,910,171**
FUND YEAR 2022				
Paid Claims	24,027	845,376	3,047,248	3,892,624
Case Reserves	(3,631)	(485,462)	3,695,465	3,210,003
IBNR	27,973	(188,070)	919,022	730,952
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	22,502	36,161	(363,286)	(327,125)
TOTAL FY 2022 CLAIMS	**70,871**	**208,005**	**7,298,449**	**7,506,454**
FUND YEAR 2023				
Paid Claims	122,545	1,121,900	1,305,842	2,427,742
Case Reserves	(92,659)	(266,639)	3,214,479	2,947,840
IBNR	204,990	(553,232)	1,636,017	1,082,785
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	21,605	54,286	(384,722)	(330,436)
TOTAL FY 2023 CLAIMS	**256,481**	**356,315**	**5,771,616**	**6,127,931**
FUND YEAR 2024				
Paid Claims	16,932	116,616		116,616
Case Reserves	350,610	781,696		781,696
IBNR	112,317	2,082,201		2,082,201
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(43,589)	(249,866)		(249,866)
TOTAL FY 2024 CLAIMS	**436,270**	**2,730,647**	**0**	**2,730,647**
COMBINED TOTAL CLAIMS	**454,079**	**3,257,770**	**53,346,606**	**56,604,376**

		ATLANTIC COUNTY INSURANCE COMMISSION				
		FINANCIAL FAST TRACK REPORT				
		AS OF	July 31, 2024			
		ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	**UNDERWRITING INCOME**	**858,960**	**6,012,721**	**74,435,691**	**80,448,411**	
2.	**CLAIM EXPENSES**					
	Paid Claims	247,010	4,368,830	34,765,706	39,134,536	
	Case Reserves	130,518	(1,887,853)	15,579,461	13,691,607	
	IBNR	119,224	1,281,472	4,618,927	5,900,397	
	Excess Insurance Recoverabl	0	(16,385)	(6,858)	(23,243)	
	Discounted Claim Value	(38,960)	(30,501)	(1,610,628)	(1,641,128)	
	TOTAL CLAIMS	**457,792**	**3,715,562**	**53,346,607**	**57,062,168**	
3.	**EXPENSES**					
	Excess Premiums	285,180	1,996,262	19,321,071	21,317,333	
	Administrative	73,034	511,435	7,614,895	8,126,331	
	TOTAL EXPENSES	**358,215**	**2,507,697**	**26,935,967**	**29,443,664**	
4.	**UNDERWRITING PROFIT (1-2-3)**	**42,954**	**(210,539)**	**(5,846,883)**	**(6,057,420)**	
5.	**INVESTMENT INCOME**	14,558	155,947	624,957	780,904	
6.	**PROFIT (4 + 5)**	**57,511**	**(54,591)**	**(5,221,926)**	**(5,276,516)**	
7.	**CEL APPROPRIATION CANCELLATION**	0	0	0	0	
8.	**DIVIDEND INCOME**	0	0	80,208	80,208	
9.	**DIVIDEND EXPENSE**	0	0	(80,208)	(80,208)	
10.	**SURPLUS TRANSFER**	0	0	0	0	
11.	**INVESTMENT IN JOINT VENTURE**	0	(136,854)	588,649	451,795	
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**57,511**	**(191,445)**	**(4,633,277)**	**(4,824,721)**	
SURPLUS (DEFICITS) BY FUND YEAR						
	2015	575	75,064	(1,176,925)	(1,101,861)	
	2016	1,358	54,490	(146,234)	(91,744)	
	2017	896	149,580	100,662	250,243	
	2018	1,392	(229,010)	(318,282)	(547,293)	
	2019	2,538	(17,267)	777,376	760,109	
	2020	2,376	49,906	611,462	661,368	
	2021	1,180	35,994	(1,769,220)	(1,733,226)	
	2022	2,207	(196,908)	(2,055,883)	(2,252,792)	
	2023	1,061	(383,042)	(656,233)	(1,039,275)	
	2024	43,928	269,749		269,749	
TOTAL SURPLUS (DEFICITS)		**57,511**	**(191,445)**	**(4,633,277)**	**(4,824,723)**	
TOTAL CASH					**2,782,098**	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	3,481	200,307	5,519,654	5,719,961
Case Reserves	(12,959)	(293,399)	1,098,072	804,673
IBNR	9,478	(1,838)	132,854	131,016
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	19,442	(107,722)	(88,280)
TOTAL FY 2015 CLAIMS	**0**	**(75,489)**	**6,642,858**	**6,567,369**
FUND YEAR 2016				
Paid Claims	35,311	116,596	4,816,957	4,933,553
Case Reserves	29,478	(85,908)	921,199	835,291
IBNR	(64,789)	(77,210)	154,868	77,659
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	7,442	(97,360)	(89,918)
TOTAL FY 2016 CLAIMS	**0**	**(39,080)**	**5,795,664**	**5,756,584**
FUND YEAR 2017				
Paid Claims	1,900	117,197	4,913,928	5,031,125
Case Reserves	(4,756)	(252,890)	681,002	428,112
IBNR	2,856	(23,983)	235,933	211,950
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	22,913	(83,843)	(60,930)
TOTAL FY 2017 CLAIMS	**0**	**(136,762)**	**5,747,020**	**5,610,258**
FUND YEAR 2018				
Paid Claims	5,716	496,410	4,138,076	4,634,486
Case Reserves	(8,679)	(237,392)	1,542,525	1,305,133
IBNR	2,964	(26,714)	269,925	243,211
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	10,069	(114,714)	(104,645)
TOTAL FY 2018 CLAIMS	**0**	**242,373**	**5,835,812**	**6,078,185**
FUND YEAR 2019				
Paid Claims	45,543	212,666	3,410,483	3,623,149
Case Reserves	(47,643)	(166,149)	1,016,313	850,164
IBNR	2,100	(11,213)	280,484	269,271
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,807	(91,734)	(82,927)
TOTAL FY 2019 CLAIMS	**0**	**44,111**	**4,615,546**	**4,659,657**
FUND YEAR 2020				
Paid Claims	34,447	270,678	3,727,053	3,997,731
Case Reserves	(6,750)	(244,025)	675,499	431,474
IBNR	(27,696)	(50,611)	362,058	311,447
Excess Insurance Recoverable	0	(16,385)	(6,858)	(23,243)
Discounted Claim Value	0	21,986	(82,275)	(60,289)
TOTAL FY 2020 CLAIMS	**0**	**(18,356)**	**4,675,477**	**4,657,121**
FUND YEAR 2021				
Paid Claims	30,011	780,482	3,886,465	4,666,947
Case Reserves	80,447	(739,066)	2,734,906	1,995,840
IBNR	(110,457)	(172,627)	627,764	455,137
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	77,218	(284,971)	(207,753)
TOTAL FY 2021 CLAIMS	**0**	**(53,993)**	**6,964,164**	**6,910,171**
FUND YEAR 2022				
Paid Claims	34,781	880,158	3,047,248	3,927,406
Case Reserves	(50,643)	(536,105)	3,695,465	3,159,360
IBNR	15,861	(172,209)	919,022	746,813
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	36,161	(363,286)	(327,125)
TOTAL FY 2022 CLAIMS	**0**	**208,005**	**7,298,449**	**7,506,454**
FUND YEAR 2023				
Paid Claims	5,620	1,127,520	1,305,842	2,433,362
Case Reserves	77,950	(188,689)	3,214,479	3,025,790
IBNR	(83,570)	(636,802)	1,636,017	999,215
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	54,286	(384,722)	(330,436)
TOTAL FY 2023 CLAIMS	**(0)**	**356,315**	**5,771,616**	**6,127,931**
FUND YEAR 2024				
Paid Claims	50,200	166,816		166,816
Case Reserves	74,075	855,771		855,771
IBNR	372,477	2,454,678		2,454,678
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(38,960)	(288,826)		(288,826)
TOTAL FY 2024 CLAIMS	**457,792**	**3,188,438**	**0**	**3,188,438**
COMBINED TOTAL CLAIMS	**457,792**	**3,715,562**	**53,346,606**	**57,062,168**

		NEW JERSEY COUNTIES EXCESS JIF			
		FINANCIAL FAST TRACK REPORT			
		AS OF July 31, 2024			
		ALL YEARS COMBINED			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**3,455,281**	**24,186,966**	**284,494,510**	**308,681,475**
2.	**CLAIM EXPENSES**				
	Paid Claims	419,212	6,015,549	17,153,869	23,169,419
	Case Reserves	(294,231)	1,200,631	15,710,957	16,911,588
	IBNR	645,892	45,179	16,261,220	16,306,399
	Discounted Claim Value	(96,997)	(349,163)	(4,212,682)	(4,561,845)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL CLAIMS	**673,876**	**6,410,093**	**42,983,159**	**49,393,252**
3.	**EXPENSES**				
	Excess Premiums	2,666,166	18,680,270	205,538,373	224,218,643
	Administrative	199,014	1,403,645	20,746,720	22,150,365
	TOTAL EXPENSES	**2,865,181**	**20,083,915**	**226,285,093**	**246,369,008**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(83,776)**	**(2,307,042)**	**15,226,258**	**12,919,216**
5.	**INVESTMENT INCOME**	118,352	541,226	2,159,119	2,700,346
6.	**PROFIT (4+5)**	**34,577**	**(1,765,816)**	**17,385,377**	**15,619,561**
7.	**Dividend**	0	0	(6,707,551)	(6,707,551)
8.	**SURPLUS (6-7)**	**34,577**	**(1,765,816)**	**10,677,826**	**8,912,010**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	481	2,209	66,109	68,317
	2011	1,218	(9,541)	478,587	469,046
	2012	2,523	(6,883)	491,515	484,632
	2013	4,480	16,208	1,098,961	1,115,169
	2014	5,772	(177,788)	1,623,920	1,446,132
	2015	5,517	(68,681)	1,404,062	1,335,382
	2016	7,390	32,616	1,686,719	1,719,335
	2017	9,544	50,710	2,714,322	2,765,031
	2018	10,763	(1,576)	2,317,319	2,315,743
	2019	10,121	33,304	1,991,211	2,024,515
	2020	12,942	102,624	(41,975)	60,649
	2021	12,517	(409,847)	(288,075)	(697,922)
	2022	22,292	(146,719)	1,403,700	1,256,981
	2023	28,920	(486,245)	(4,268,549)	(4,754,793)
	2024	(99,904)	(696,207)		(696,207)
TOTAL SURPLUS (DEFICITS)		**34,577**	**(1,765,816)**	**10,677,825**	**8,912,010**
TOTAL CASH					**37,146,127**

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	1,454	17,866	720,144	738,010
Case Reserves	0	(1,412)	16,412	15,000
IBNR	(1,454)	(1,454)	3,000	1,546
Discounted Claim Value	0	230	(2,480)	(2,250)
TOTAL FY 2011 CLAIMS	**0**	**15,230**	**737,076**	**752,306**
FUND YEAR 2012				
Paid Claims	2,721	148,517	1,598,341	1,746,857
Case Reserves	(2,721)	(148,517)	300,079	151,562
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	19,796	(40,489)	(20,693)
TOTAL FY 2012 CLAIMS	**0**	**19,796**	**1,861,611**	**1,881,406**
FUND YEAR 2013				
Paid Claims	1,067	20,399	1,120,027	1,140,427
Case Reserves	(1,067)	(20,399)	465,996	445,597
IBNR	0	(0)	19,679	19,679
Discounted Claim Value	0	3,753	(67,176)	(63,423)
TOTAL FY 2013 CLAIMS	**0**	**3,753**	**1,538,527**	**1,542,280**
FUND YEAR 2014				
Paid Claims	6,005	39,596	820,087	859,683
Case Reserves	(9,068)	158,879	428,510	587,389
IBNR	3,063	3,063	21,077	24,140
Discounted Claim Value	0	3,217	(64,534)	(61,317)
TOTAL FY 2014 CLAIMS	**(0)**	**204,755**	**1,205,140**	**1,409,895**
FUND YEAR 2015				
Paid Claims	241,543	299,983	2,170,225	2,470,208
Case Reserves	(241,543)	(193,909)	750,401	556,492
IBNR	0	0	76,409	76,409
Discounted Claim Value	0	(11,247)	(87,264)	(98,511)
TOTAL FY 2015 CLAIMS	**0**	**94,827**	**2,909,770**	**3,004,598**
FUND YEAR 2016				
Paid Claims	4,579	32,254	1,340,882	1,373,136
Case Reserves	(3,484)	(31,159)	925,034	893,875
IBNR	(1,095)	(2,431)	40,838	38,408
Discounted Claim Value	0	3,254	(103,043)	(99,789)
TOTAL FY 2016 CLAIMS	**0**	**1,918**	**2,203,711**	**2,205,629**
FUND YEAR 2017				
Paid Claims	1,090	22,274	1,313,614	1,335,888
Case Reserves	(1,090)	(22,274)	627,562	605,288
IBNR	0	(11,929)	76,572	64,644
Discounted Claim Value	0	5,400	(73,852)	(68,451)
TOTAL FY 2017 CLAIMS	**0**	**(6,529)**	**1,943,897**	**1,937,368**

FUND YEAR 2018					
	Paid Claims	1,988	371,342	1,247,927	1,619,269
	Case Reserves	(60,237)	(308,566)	750,478	441,912
	IBNR	58,249	(42,451)	375,153	332,702
	Discounted Claim Value	0	31,257	(116,810)	(85,553)
TOTAL FY 2018 CLAIMS		**0**	**51,583**	**2,256,747**	**2,308,330**
FUND YEAR 2019					
	Paid Claims	6,632	78,977	1,224,373	1,303,351
	Case Reserves	55,599	190,896	1,093,759	1,284,655
	IBNR	(62,231)	(285,126)	551,533	266,407
	Discounted Claim Value	0	28,230	(176,738)	(148,508)
TOTAL FY 2019 CLAIMS		**0**	**12,978**	**2,692,927**	**2,705,905**
FUND YEAR 2020					
	Paid Claims	184	246,490	1,126,067	1,372,557
	Case Reserves	(15,243)	473,697	3,919,181	4,392,878
	IBNR	15,060	(207,106)	1,974,978	1,767,872
	Discounted Claim Value	0	(57,239)	(889,320)	(946,559)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
TOTAL FY 2020 CLAIMS		**0**	**(46,262)**	**4,200,701**	**4,154,439**
FUND YEAR 2021					
	Paid Claims	0	501,016	2,119,936	2,620,952
	Case Reserves	0	389,800	2,159,327	2,549,127
	IBNR	0	(452,576)	2,041,187	1,588,611
	Discounted Claim Value	0	29,056	(652,413)	(623,356)
TOTAL FY 2021 CLAIMS		**0**	**467,296**	**5,668,037**	**6,135,333**
FUND YEAR 2022					
	Paid Claims	(3,669)	445,347	839,542	1,284,889
	Case Reserves	(1,534)	11,444	848,359	859,803
	IBNR	(4,797)	(345,594)	3,693,684	3,348,091
	Discounted Claim Value	0	95,380	(675,990)	(580,610)
TOTAL FY 2022 CLAIMS		**(10,000)**	**206,577**	**4,705,595**	**4,912,172**
FUND YEAR 2023					
	Paid Claims	(6,747)	3,558,433	1,340,865	4,899,297
	Case Reserves	(2,703)	(1,187,337)	3,425,859	2,238,522
	IBNR	(4,044)	(2,047,244)	7,383,429	5,336,185
	Discounted Claim Value	0	233,742	(1,262,574)	(1,028,832)
TOTAL FY 2023 CLAIMS		**(13,494)**	**557,594**	**10,887,578**	**11,445,172**
FUND YEAR 2024					
	Paid Claims	162,365	233,055		233,055
	Case Reserves	(11,139)	1,889,487		1,889,487
	IBNR	643,141	3,438,027		3,438,027
	Discounted Claim Value	(96,997)	(733,992)		(733,992)
TOTAL FY 2024 CLAIMS		**697,370**	**4,826,576**	**0**	**4,826,576**
COMBINED TOTAL CLAIMS		**673,876**	**6,410,093**	**42,983,159**	**49,393,252**

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

August 31, 2024

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	0	0	5	11	7	35	29	87
August-24	0	0	0	0	0	5	11	5	33	46	100
NET CHGE	0	0	0	0	0	0	0	-2	-2	17	13
Limited Reserves											$3,988
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	$0	$0	$0	$0	$0	$5	$13,823	$10,713	$147,511	$116,636	$288,688
August-24	$0	$0	$0	$0	$0	$5	$13,823	$10,754	$122,911	$251,287	$398,780
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$41	($24,600)	$134,651	$110,093
Ltd Incurred	$34,420	$342,419	$248,885	$62,964	$160,139	$535,707	$489,790	$523,497	$368,821	$252,942	$3,019,585

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	1	0	2	2	5	8	19	25	34	96
August-24	0	1	0	2	2	5	8	17	25	35	95
NET CHGE	0	0	0	0	0	0	0	-2	0	1	-1
Limited Reserves											$17,298
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	$0	$7,468	$0	$432,931	$473,311	$165,567	$24,655	$225,510	$148,731	$55,924	$1,534,096
August-24	$0	$7,468	$0	$532,931	$473,261	$165,567	$24,655	$227,957	$153,831	$57,679	$1,643,347
NET CHGE	$0	$0	$0	$100,000	($50)	$0	$0	$2,446	$5,100	$1,755	$109,251
Ltd Incurred	$485,129	$475,272	$139,521	$1,078,636	$621,436	$334,176	$48,294	$239,781	$160,636	$59,159	$3,642,039

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	1	0	0	1	8	6	8	24
August-24	0	0	0	0	0	0	1	8	6	10	25
NET CHGE	0	0	0	-1	0	0	0	0	0	2	1
Limited Reserves											$23,445
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	$0	$0	$0	$267,179	$0	$0	$287,873	$260,527	$48,006	$17,198	$880,782
August-24	$0	$0	$0	$0	$0	$0	$286,123	$225,019	$48,006	$26,978	$586,127
NET CHGE	$0	$0	$0	($267,179)	$0	$0	($1,750)	($35,508)	$0	$9,781	($294,655)
Ltd Incurred	$44,268	$68,659	$37,043	$57,931	$40,015	$40,094	$345,171	$298,039	$105,565	$33,506	$1,070,290

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	8	13	11	9	17	21	35	60	105	137	416
August-24	8	11	11	8	16	21	37	54	94	152	412
NET CHGE	0	-2	0	-1	-1	0	2	-6	-11	15	-4
Limited Reserves											$27,385
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	$804,673	$827,824	$428,112	$605,024	$376,853	$379,506	$1,669,488	$2,662,610	$2,681,543	$666,013	$11,101,646
August-24	$803,005	$820,708	$433,520	$548,887	$364,188	$368,590	$1,636,220	$2,596,482	$2,719,956	$990,990	$11,282,548
NET CHGE	($1,667)	($7,116)	$5,407	($56,136)	($12,665)	($10,916)	($33,268)	($66,128)	$38,413	$324,977	$180,902
Ltd Incurred	$5,957,980	$4,869,456	$5,055,201	$4,564,727	$3,629,903	$3,643,263	$5,777,781	$6,003,063	$4,943,009	$1,233,623	$45,678,007

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	8	14	11	12	19	31	55	94	171	208	623
August-24	8	12	11	10	18	31	57	84	158	243	632
NET CHGE	0	-2	0	-2	-1	0	2	-10	-13	35	9
Limited Reserves											$22,011
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	$804,673	$835,292	$428,112	$1,305,133	$850,164	$545,078	$1,995,839	$3,159,360	$3,025,790	$855,771	$13,805,212
August-24	$803,005	$828,176	$433,520	$1,081,818	$837,449	$534,162	$1,960,821	$3,060,212	$3,044,703	$1,326,935	$13,910,802
NET CHGE	($1,667)	($7,116)	$5,407	($223,315)	($12,715)	($10,916)	($35,018)	($99,147)	$18,913	$471,164	$105,590
Ltd Incurred	$6,521,797	$5,755,807	$5,480,651	$5,764,258	$4,451,493	$4,553,240	$6,661,036	$7,064,379	$5,578,032	$1,579,230	$53,409,921

RESOLUTION NO. 26-24

ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER 2024

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

FUND YEAR 2024

Vendor Name	Comment	Invoice Amount
QUALCARE, INC.	WORKERS COMP-4TH QTR 2024	56,006.25
		56,006.25
QUAL-LYNX	CLAIMS ADJ. SERVICES 4th QTR 2024	79,715.00
		79,715.00
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR- 4TH QTR 2024	32,473.00
		32,473.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEES Q4 2024	2,464.00
		2,464.00
CHANDRA ANDERSON	SECRETARY SERVICES Q4 2024	1,275.00
		1,275.00
HSING-YI DYNAK	TREASURER SERVICES Q4 2024	750.00
		750.00
ASSETWORKS RISK MANAGEMENT INC.	BUILDING APPRAISAL INV 664-18995 08/24	5,365.00
		5,365.00
COLUMN SOFTWARE PBC	A# 8000490 ORD COL7303 AD-9/14/24	185.08
		185.08
INSURANCE AGENCIES, INC.	RMC FEE- Q4 2024	21,250.00
		21,250.00
	Total Payments FY 2024	**199,483.33**
	TOTAL PAYMENTS ALL FUND YEARS	**199,483.33**

_____
Chairperson

Attest:

_____ Dated: _____

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

_____
Treasurer

ATLANTIC COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 4, 2024

DATE OF MEETING: October 11, 2024

ACIC SERVICE TEAM

Paul Shives, Vice President of 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 Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

September – October 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 6:** Attended the ACIC meeting.
- **September 6:** Attended the ACIC Claims Committee meeting.
- **September 6:** Attended the ACIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 11:** Plan to attend the ACIC meeting.
- **October 11:** Plan to attend the ACIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: School Bus Safety - Best Practices – September 9.
- NJCE JIF - JAM SD Bulletin: Emotional Support Animals - Making Reasonable Accommodation Requests – September 10.

- NJCE JIF - JAM Corrections Bulletin: MPOX Health Alert: Risk Mitigation Strategies – September 16.
- NJCE JIF - Training Announcement – September 25.

NJCE EXPOS

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

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

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

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

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

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

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND
LEARNING MANAGEMENT SYSTEM (LM)

New NJCE Learning Management System (LMS)

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

J.A. Montgomery
CONSULTING

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

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

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

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

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

DATE	TRAINING TOPIC	TIME
10/4/24	Flagger Skills and Safety	8:30 - 9:30 am
10/4/24	Chipper Safety	10:00 - 11:00 am
10/4/24	Chainsaw Safety	1:00 - 2:00 pm
10/7/24	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/7/24	CDL: Supervisors' Reasonable Suspicion	10:00 - 12:00 pm
10/7/24	Fire Extinguisher Safety	1:00 - 2:00 pm
~~10/8/24 - 10/9/24~~	~~NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*~~	~~9:00 - 3:30 pm w/lunch brk~~
~~10/8/24~~	~~NJCE: Ethics for NJ Local Government Employees (Middlesex)*~~	~~9:00 - 11:00 am~~
~~10/8/24~~	~~Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*~~	~~1:00 - 3:00 pm~~
10/9/24	Confined Space Entry	8:30 - 11:30 am
10/9/24	Fall Protection Awareness	1:00 - 3:00 pm
~~10/10/24~~	~~NJCE: The Power of Collaboration (JIF 101) (Camden)*~~	~~9:00 - 1:00 pm~~
10/10/24	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/10/24	Personal Protective Equipment	1:00 - 3:00 pm
10/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/11/24	Bloodborne Pathogens	10:30 - 11:30 am
10/11/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/14/24	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/14/24	Asbestos Awareness	1:00 - 3:00 pm
10/14/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/15/24	Hearing Conservation	8:30 - 9:30 am
10/15/24	Special Event Management	1:00 - 3:00 pm
10/16/24	NJCE Expo 2024: Excavation, Trenching, and Shoring (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Flagger Work Zone Safety (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Ocean)*	8:30 - 11:30 am
10/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/17/24	Career Survival for Managers, Business Administrators, and Assistants	10:00 - 11:30 am

10/17/24	Bloodborne Pathogens Administrator Training	10:00 - 12:00 pm
10/17/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/18/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/18/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/24	Fire Safety	8:30 - 9:30 am
10/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
10/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/24	Chipper Safety	8:30 - 9:30 am
10/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/22/24	Chainsaw Safety	10:00 - 11:00 am
10/22/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/24	Leaf Collection Safety Awareness	8:30 - 10:30 am
10/23/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
~~10/24/24 - 10/25/24~~	~~NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*~~	~~9:00 - 3:30 pm w/lunch brk~~
10/24/24	Personal Protective Equipment	1:00 - 3:00 pm
10/25/24	Confined Space Entry	8:30 - 11:30 am
10/25/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/25/24	Flagger Skills and Safety	1:00 - 2:00 pm
10/28/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/24	Shop and Tool Safety	11:00 - 12:00 pm
10/28/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/24	Microlearning Theory and Practice	1:00 - 3:00 pm
10/30/24	Hearing Conservation	8:30 - 9:30 am
10/30/24	Ethical Decision Making	9:00 - 11:30 am
10/30/24	Mower Safety	10:00 - 11:00 am
10/30/24	Playground Safety Inspections	1:00 - 3:00 pm
10/31/24	Disaster Management	9:00 - 10:30 am
10/31/24	Preparing for the Unspeakable	9:00 - 10:30 am
11/1/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/1/24	Introduction to Understanding Conflict	9:00 - 11:00 am
11/1/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/4/24	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/24	Personal Protective Equipment	1:00 - 3:00 pm
11/6/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	9:00 - 11:00 am
11/6/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/6/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/6/24	Fire Extinguisher Safety	11:00 - 12:00 pm
11/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	1:00 - 2:30 pm
11/7/24	Hearing Conservation	7:30 - 8:30 am
11/7/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/8/24	Chainsaw Safety	8:30 - 9:30 am
11/8/24	Chipper Safety	10:00 - 11:00 am
11/8/24	Bloodborne Pathogens	1:00 - 2:00 pm

11/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/12/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/24	Shop and Tool Safety	7:30 - 8:30 am
11/13/24	Flagger Skills and Safety	9:00 - 10:00 am
11/13/24	Fire Safety	10:30 - 11:30 am
11/13/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/14/24	Fall Protection Awareness	8:30 - 10:00 am
11/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
11/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/24	Personal Protective Equipment	1:00 - 3:00 pm
11/15/24	Fire Extinguisher Safety	7:30 - 8:30 am
11/15/24	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/18/24	Confined Space Entry	8:30 - 11:30 am
11/18/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/22/24	Chainsaw Safety	8:30 - 9:30 am
11/22/24	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/22/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/24	Driving Safety Awareness	10:30 - 12:00 pm
11/25/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/26/24	Fire Safety	8:30 - 9:30 am
11/26/24	Bloodborne Pathogens	10:00 - 11:00 am
11/26/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
11/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/2/24	Fire Safety	8:30 - 9:30 am
12/2/24	Fire Extinguisher Safety	10:00 - 11:00 am
12/2/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
12/3/24	Chipper Safety	10:30 - 11:30 am
12/4/24	Confined Space Entry	8:30 - 11:30 am
12/4/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/4/24	Bloodborne Pathogens	1:00 - 2:00 pm
12/5/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
12/5/24	Accident Investigation	1:00 - 3:00 pm
12/5/24	Asbestos Awareness	1:00 - 3:00 pm
12/6/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
12/6/24	Flagger Skills and Safety	11:00 - 12:00 pm
12/6/24	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
12/6/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Bergen)	9:00 - 11:00 am
12/9/24	Hearing Conservation	8:30 - 9:30 am
12/9/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
12/9/24	Driving Safety Awareness	1:00 - 2:30 pm
12/9/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/10/24	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/10/24	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
12/10/24	Ethical Decision Making	9:00 - 11:30 am
12/10/24	Personal Protective Equipment	1:00 - 3:00 pm
12/11/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am

12/11/24	Fall Protection Awareness	1:00 - 3:00 pm
12/12/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
12/12/24	Bloodborne Pathogens	11:00 - 12:00 pm
12/12/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

QUAL-LYNX

ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2024

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	310	$762,818.38	$242,478.45	$520,339.93	68%	92%
FEBRUARY	272	$679,066.79	$268,307.40	$410,759.39	60%	99%
MARCH	248	$302,322.05	$98,964.62	$203,357.43	67%	93%
APRIL	222	$391,672.34	$95,375.42	$296,296.92	76%	98%
MAY	371	$515,312.11	$186,570.48	$328,741.63	64%	97%
JUNE	36	$204,739.41	$96,646.57	$108,092.84	53%	96%
JULY	194	$101,699.05	$27,896.43	$73,802.62	73%	96%
AUGUST	167	$100,207.85	$29,538.16	$70,669.69	71%	97%
SEPTEMBER	568	$642,123.94	$216,617.16	$425,506.78	66%	87%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	2388	$3,699,961.92	$1,262,394.69	$2,437,567.23	66%	

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

QUAL-LYNX

ATLANTIC COUNTY INSURANCE COMMISSION
Cumulative Savings by Entity

COUNTY OF ATLANTIC

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	269	$719,304.28	$233,337.05	$485,967.27	68%	92%
FEBRUARY	231	$625,041.81	$243,937.04	$381,104.77	61%	99%
MARCH	214	$220,345.08	$86,226.61	$134,118.47	61%	91%
APRIL	161	$365,757.68	$87,058.09	$278,699.59	76%	98%
MAY	280	$483,228.37	$174,927.68	$308,300.69	64%	96%
JUNE	30	$48,217.28	$25,068.11	$23,149.17	48%	95%
JULY	157	$86,892.55	$24,416.95	$62,475.60	72%	96%
AUGUST	154	$88,787.85	$26,345.36	$62,442.49	70%	97%
SEPTEMBER	399	$456,900.83	$163,045.69	$293,855.14	64%	84%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1895	$3,094,475.73	$1,064,362.54	$2,030,113.19	65%	95%

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	196	$472,237.13	$107,266.05	$364,971.08	77%	98%
FEBRUARY	264	$333,284.83	$108,863.91	$224,420.92	67%	91%
MARCH	237	$245,565.20	$83,746.00	$161,819.20	66%	94%
APRIL	175	$314,270.68	$102,372.59	$211,898.09	67%	83%
MAY	366	$575,564.56	$188,207.72	$387,356.84	67%	96%
JUNE	287	$233,777.20	$84,130.87	$149,646.33	64%	96%
JULY	219	$213,295.89	$67,095.18	$146,200.71	69%	97%
AUGUST	271	$310,466.28	$99,763.80	$210,702.48	68%	96%
SEPTEMBER	456	$698,113.26	$241,868.06	$456,245.20	65%	59%
OCTOBER	298	$574,808.77	$205,487.98	$369,320.79	64%	58%
NOVEMBER	261	$307,826.74	$76,653.98	$231,172.76	75%	93%
DECEMBER	310	$313,629.45	$100,872.15	$212,757.30	68%	95%
Grand Total	3320	$4,592,839.99	$1,466,328.29	$3,126,511.70	68%	84%

UTILITY AUTHORITY

2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	35	$41,388.10	$8,661.44	$32,726.66	79%	100%
FEBRUARY	36	$51,944.98	$23,970.36	$27,974.62	54%	100%
MARCH	20	$75,839.97	$11,618.01	$64,221.96	85%	99%
APRIL	25	$11,824.66	$5,437.33	$6,387.33	54%	100%
MAY	69	$24,320.74	$9,882.80	$14,437.94	59%	97%
JUNE	6	$156,522.13	$71,578.46	$84,943.67	54%	100%
JULY	12	$4,941.50	$1,479.48	$3,462.02	70%	100%
AUGUST	13	$11,420.00	$3,192.80	$8,227.20	72%	100%
SEPTEMBER	134	$169,445.11	$50,251.47	$119,193.64	70%	95%
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	350	$547,647.19	$186,072.15	$361,575.04	66%	99%

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	42	$42,126.80	$9,609.72	$32,517.08	77%	96%
FEBRUARY	59	$57,469.31	$11,204.38	$46,264.93	81%	100%
MARCH	47	$30,946.56	$13,393.68	$17,552.88	57%	88%
APRIL	40	$35,146.08	$16,256.25	$18,889.83	54%	61%
MAY	131	$120,073.50	$36,103.16	$83,970.34	70%	85%
JUNE	76	$338,976.51	$81,100.31	$257,876.20	76%	86%
JULY	83	$62,514.60	$21,006.58	$31,508.02	60%	99%
AUGUST	119	$89,901.82	$32,546.49	$57,355.33	64%	83%
SEPTEMBER	163	$296,929.47	$97,038.50	$199,890.97	67%	98%
OCTOBER	89	$53,850.18	$25,390.89	$28,459.29	53%	100%
NOVEMBER	33	$25,833.63	$8,001.60	$17,832.03	69%	100%
DECEMBER	37	$32,884.06	$14,707.75	$18,176.31	55%	91%
Grand Total	919	$1,176,652.52	$366,359.31	$810,293.21	69%	92%

IMPROVEMENT AUTHORITY

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

2023	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	0	$0.00	$0.00	$0.00		
APRIL	0	$0.00	$0.00	$0.00		
MAY	0	$0.00	$0.00	$0.00		
JUNE	0	$0.00	$0.00	$0.00		
JULY	0	$0.00	$0.00	$0.00		
AUGUST	0	$0.00	$0.00	$0.00		
SEPTEMBER	0	$0.00	$0.00	$0.00		
OCTOBER	0	$0.00	$0.00	$0.00		
NOVEMBER	0	$0.00	$0.00	$0.00		
DECEMBER	0	$0.00	$0.00	$0.00		
Grand Total	0	$0.00	$0.00	$0.00		

ATLANTIC COUNTY INSURANCE COMMISSION
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2024 – 9/30/2024

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	38	12	50
MEDICAL ONLY	78	56	134
REPORT ONLY-WC	52	1	53
Grand Total	**168**	**69**	**237**

Valued as of 10/02/2024

ATLANTIC COUNTY INSURANCE COMMISSION

QUAL-LYNX

TOP 10 PROVIDERS
1/1/2024 – 9/30/2024

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$152,932.88	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENTER	$147,484.11	Hospital
COOPER HEALTH SYSTEMS	$126,761.40	Ambulatory Surgery Center
INSPIRA MEDICAL CENTER MULLICA HILL	$123,483.88	Hospital
ORTHONJ, LLC	$76,048.22	MRI/Radiology
SHORE MEDICAL CENTER	$52,986.70	Hospital
NEUROBEHAVORIAL REHABILITATION ASSOCIATES LLC	$51,986.00	Physical Therapy
OSPREY REHABILITATION LLC	$39,590.05	MRI/Radiology
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	$34,525.00	Physical Medicine & Rehab
ACCURATE MONITORING, LLC	$33,487.00	Orthopedic Surgery
Grand Total	**$839,285.24**	

COUNTY OF ATLANTIC

	APPROVED	SPECIALTY
JERSEY SHORE AMBULATORY SURGICAL CENTER	$134,252.86	Hospital
COOPER HEALTH SYSTEMS	$126,761.40	Ambulatory Surgery Center
INSPIRA MEDICAL CENTER MULLICA HILL	$123,483.88	Hospital
ATLANTICARE REGIONAL MEDICAL CENTER	$81,893.90	Hospital
ORTHONJ, LLC	$62,072.56	MRI/Radiology
NEUROBEHAVORIAL REHABILITATION ASSOCIATES LLC	$51,986.00	Hospital
SHORE MEDICAL CENTER	$45,551.85	Physical Therapy
ACCURATE MONITORING, LLC	$33,487.00	MRI/Radiology
OSPREY REHABILITATION LLC	$31,550.08	Orthopedic Surgery
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	$26,649.00	Physical Medicine & Rehab
Grand Total	**$717,688.53**	

UTILITY AUTHORITY

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$71,038.98	Hospital
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC	$16,413.25	Orthopedic/Occupational Medicine
HEALTH MED ASSOCIATES PC	$16,285.37	MRI/Radiology
ORTHONJ, LLC	$13,975.66	Hospital
JERSEY SHORE AMBULATORY SURGICAL CENTER	$13,231.25	Occupational Medicine
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	$11,960.00	Anesthesiology
OSPREY REHABILITATION LLC	$8,039.97	Physical Therapy
SHORE MEDICAL CENTER	$7,434.85	Physical Therapy
NEW JERSEY HEALTHCARE SPECIALISTS PC	$5,229.00	MRI/Radiology
ATLANTICARE REGIONAL MEDICAL CENTER	$4,038.82	Ambulatory Surgery Center
Grand Total	**$167,647.15**	

ATLANTIC COUNTY
INSURANCE COMMISSION
QUAL-LYNX ACCOUNT SERVICE TEAM

OVERALL ACCOUNT RESPONSIBILITY

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com

WORKERS' COMPENSATION

Ralph Spencer Account Manager/WC Manager	Ph: 732-576-0518 Fax: 855-475-5764 Cell: 973-908-9597	ralph.spencer@qual-lynx.com
Karen Conway WC Assistant Supervisor	Ph: 609-833-2913 Fax: 609-601-3169	karen.conway@qual-lynx.com
Stephanie Diaz-Santiago WC Lost Time Adjuster	Ph: 858-408-8070 Fax: 732-465-7355	steph.santiago-diaz@qual-lynx.com
Jaszmin Daids WC Lost Time Adjuster	Ph: 609-833-2172 Fax: 609-601-3169	jaszmin.daids@qual-lynx.com
Kristin Heim WC Medical Only Adjuster	Ph: 609-833-9224 Fax: 609-601-3172	kristin.heim@qual-lynx.com

LIABILITY

Karen Berenato Liability Supervisor	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
Susan Lovett Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
Shelini Parikh Liability Senior Claim Analyst	Ph: 609-277-1809 Fax: 609-601-3173	shelini.parikh@qual-lynx.com
Robin Sulzer Liability Senior Claim Analyst	Ph: 609-601-3185 Fax: 609-601-3173	robin.sulzer@qual-lynx.com
Donna Crosson Liability Adjuster	Ph: 609-833-2203 Fax: 855-816-3496	donna.crosson@qual-lynx.com

ATLANTIC COUNTY
INSURANCE COMMISSION
QUAL-LYNX ACCOUNT SERVICE TEAM

PROPERTY

Brian Foster Property Supervisor	Ph: 732-352-9729 Fax: 609-601-3173 Cell: 609-402-5218	brian.foster@qual-lynx.com
Eileen Stasuk Property Adjuster	Ph: 609-833-2091 Fax: 609-601-3193	eileen.stasuk@qual-lynx.com
Doris Moore Property Adjuster	Ph: 609-833-2903 Fax: 609-601-3194	doris.moore@qual-lynx.com
Karen Oliva Property Adjuster	Ph: 609-360-2236 Fax: 609-601-3192	karen.oliva@qual-lynx.com

WORKERS' COMPENSATION MANAGED CARE

Christine Gallagher Client Services Manager	Ph: 609-365-4016	christine.gallagher@qual-lynx.com

NURSE CASE MANAGEMENT

Kelly Roth Nurse Case Manager	Ph: 877-822-9368 x. 22289	kelly.roth@qual-lynx.com
Wendie Szamreta Nurse Case Manager	Ph: 877-822-9368 x. 22344	wendie.szamreta@qual-lynx.com
Eva Taganile Nurse Case Manager	Ph: 877-822-9368 x. 22278	eva.taganile@qual-lynx.com
Stephanie Dionisio Nurse Case Manager Supervisor	Ph: 609-833-9404 Cell: 609-968-4512	stephanie.dionisio@qual-lynx.com

SENIOR MANAGEMENT

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
Lisa Gallo Manager, Client Programs	Ph: 732-465-6364 Cell: 609-380-5288	lisa.gallo@qual-lynx.com
Eileen Luterzo Assistant Vice President, WC Clinical Services	Ph: 732-465-7342 Fax: 732-562-2825 Cell: 908-242-7202	eileen.luterzo@qual-lynx.com
Shelly Long Director, Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928 Cell: 215-460-7799	shelly.long@qual-lynx.com

Office Address:
100 Decadon Drive
Egg Harbor Township, NJ 08234
Main Phone Number: 609-653-8400

Atlantic County Insurance Commission
Risk Manager Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: October 11, 2024

Risk Managers

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

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

Claim # 2024326818 Pedestrian fatality on County Road (aka South Egg Harbor Rd)
Claim # 2020206482 Prosecutor's Office granted Prosecutorial immunity by Court
Claim # 2024330524 Motor Vehicle Fatality – Maryland Ave. In Atlantic City
County Claims no Jurisdiction but County named in Tort Claim
Claim # 2022276128 Inmate at County Justice Facility filed Civil Rights Complaint
alleging use of restraints and failure to provide medicine.

2025 CEL JIF renewal Applications being prepared, updated and submitted for all three entity members of the ACIC

Reviewed Lease/Purchase insurance requirements for 5914 Main Street, Mays landing

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

Reviewed insurance requirements for County Library project in Galloway Township

Reviewed JA Montgomery's Loss Control Survey Report for County Criminal Court and Sheriff's Office.

Reviewed two Certificates of Insurance on behalf of the County for accuracy and Additional Insured status

Work continuing on the renewal process for 2025 policy year.

End of Report

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

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 6, 2024 at 11:00 A.M.
Atlantic County Board of County Commissioners' Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
Timothy Edmunds	*Absent*
Michael Fedorko	*Present*

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	**Brad Stokes**
Claims Administrator	Qual-Lynx **Kathy Kissane** **Christine Gallagher** **Ralph Spencer** PERMA Claims **Jennifer Conicella**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**N. Lynne Hughes**
Treasurer	***Bonnie Lindaw (Absent)***
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Insurance Agencies **Michael Ridge**

ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Arthur Murray, Atlantic County
Angelier Hurt, Atlantic County
Djamal Kirby, Conner Strong
Sharon Hunt, ACUA
Linda Bazemore, ACUA
Dennis Skalkowski, Bowman & Company
Kaleigh Sawers, Bowman & Company

APPROVAL OF MINUTES: OPEN MINUTES OF JULY 12, 2024.
MOTION TO APPROVE OPEN MINUTES OF JULY 12, 2024.

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

CORRESPONDENCE: None.

The 2023 Audit report was prepared by Bowman & Company. Dennis Skalkowski presented a review of the year 2023 audit. There were no findings or recommendations. There were no questions about the presentation.

MOTION TO APPROVE RESOLUTION 22-24 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2023.

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

MOTION TO ENTER INTO EXECUTIVE SESSION TO DISCUSS PARS RELATING TO PENDING OR ANTICIPATED LITIGATION.

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

MOTION TO CLOSE THE EXECUTIVE SESSION AND REOPEN THE PUBLIC MEETING.

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

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

The Claims Administration contract was approved by Resolution 23-24 at the December 8, 2023 meeting. The resolution awarded the contract to Qual-Lynx for fund year 2024 with an option to approve an additional two year appointment for fund years 2025 and 2026. The Commission desires to amend the option to extend the term to include an option to approve up to two additional one year appointments, in addition to the option to extend the term an additional two year appointment.

MOTION TO APPROVE RESOLUTION 24-24 AMENDING RESOLUTION 23-24 APPROVING A SERVICE AGREEMENT WITH QUAL-LYNX FOR CLAIMS ADMINISTRATION SERVICES.

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

Ms. Kissane noted that the liability unit also reviewed claims and there were settlements and denials as well, prompting more closed claims.

Assessment bills were issued and are due March 15, 2023.

The 2024 insurance policies and limit schematics are available on the Conner Strong & Buckelew OneDrive for authorized users.

CLAIMS SERVICES: Jennifer Conicella advised the Claims Committee met on February 8, 2024, and there are two claims addendums for discussion today in closed session.

TREASURER: Bonnie Lindaw provided the monthly report. Resolution 17-24 is the February Bills List for a total of $2,247,308.63 and includes payments from fund year 2023 to PERMA for miscellaneous expenses and payments from fund year 2024 for the first quarter payment of all the professionals which are in line with the budgeted amounts. The first assessment payment is also included.

Ms. Lindaw also reported the bank reconciliations for the month of January have been completed. The admin account balance is $8,659,246.95. Interest earned is $34,139.85. The general liability account has $70,789.58 in outstanding checks and earned interest of $234.68. Workers' compensation has $266,744.40 in outstanding checks and earned $1,049.24 in interest.

Ms. Lindaw thanked PERMA for taking care of the postage paid envelopes.

MOTION TO APPROVE RESOLUTION 17-24 THE FEBRUARY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for January. All training through March 2024 have been listed on the website NJCEL.org and LMS. There are toolbox talks and video briefings available.

Mr. Prince is working with Angelier Hurt on scheduling the 2024 loss control visits. He will also be scheduling ACUA loss control visits with Commissioner Kessler.

A hand out provided information on the 2024 Munich Re safety grant. The underwriting team was able to get an increase from $50,000 to $60,000 which is shared among the 10 insurance commissions in the CEL. Mr. Prince has already had an inquiry about safety grants from Brian Lee who retired from the Prosecutor's Office and recently joined the Sheriff's Office. Mr. Prince will make sure the communications go through Commissioner Woods.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 68% for January with PPO penetration rate of 92%. The intake reporting shows so far this year there are 24 claims.

The Occ-Med provider is still working on a location in Atlantic County. PTSD claims go through Work Comp Psychnet who has now joined PAX Health and Reservoir Health. This will provide additional resources, medication management and monitoring for injured workers. A contract is in the works.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met on February 8, 2024, reviewed 12 PARS, and answered questions that were presented. There are two more claims to discuss which will require a closed session.

MOTION TO ENTER A CLOSED SESSION TO REVIEW PARS.

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

MOTION TO REOPEN THE PUBLIC MEETING.

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

Following the closed session, Ms. Kissane requested a motion for approval of the PARS as reviewed, amended, and approved during the closed session.

MOTION TO APPROVE THE 14 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 8, 2024 AND DURING THE CLOSED SESSION OF FEBRUARY 9, 2024.

Motion: **Commissioner Kessler**
Second: **Commissioner Woods**
Vote: **2 Ayes (Commissioner Robbins Abstained)**

RISK MANAGER'S REPORT: Michael Ridge and Gene Siracusa of Insurance Agencies were present. Mr. Siracusa presented the Risk Management report. He explained that next meeting's report will be more detailed. The risk managers attended the last meeting of the Commission. They will be attending the CEL renewal meeting next week and will also attend the safety committee meeting on March 27, 2024.

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

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for April 12, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:27 A.M.
Minutes prepared by: Chandra Anderson, Secretary

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

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:49 A.M.
Minutes prepared by: Chandra Anderson, Secretary