ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JANUARY 8, 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 January 8, 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:** December 11, 2020 Open Minutes…**……..…….....Appendix I**

❑ **CORRESPONDENCE – None**

<u>2021 REORGANIZATION</u>

<u>Chairperson asks Executive Director to run the meeting for Election of Officers</u>

❑ **ELECTION OF CHAIRPERSON & VICE CHAIRPERSON (Executive Director to call for nominations)**

❑ **ATTORNEY TO ADMINISTER OATH OF OFFICES**

❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**

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

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

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

❑ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
Report…….……………………….……………………………...…..………..Page 25

❑ **MANAGED CARE – Qual Care……………………………………………………Page 31**

❑ **CLAIMS SERVICE – Qual Lynx……......………………………………………… Verbal**

❑ **RMC REPORT – Brown & Brown Metro.………………….………………………Page 35**

❑ **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: February 19, 2021

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

Date:	January 8, 2021
Memo to:	Commissioners of the Atlantic County Insurance Commission
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

- ❑ **Re-Organizational Resolutions (Pages 3-16) –** Listed below are the necessary Re-Organizational Resolutions for the Atlantic County Insurance Commission for 2021.

  - Resolution 1-21 Certifying the Election of Fund Chairperson and Vice Chairperson
  - Resolution 2-21 Appointing CEL Commissioner
  - Resolution 3-21 Appointing Commission Treasurer
  - Resolution 4-21 Appointing Commission Attorney
  - Resolution 5-21 Appointing Commission Secretary
  - Resolution 6-21 Designating Authorized Depositories for Commission Assets
  - Resolution 7-21 Designating Authorized Signatures for Commission Bank Accounts
  - Resolution 8-21 Establishing a Cash Management Plan
  - Resolution 9-21 Establishing Meeting Dates for 2021
  - Resolution 10-21 Designating Custodian of Records
  - Resolution 11-21 Designating Official Newspaper

    - ❑ **Motion to approve Resolutions 1-21 through 11-21**

- ❑ **2021 Property & Casualty Budget Adoption** – At the December 11th meeting, the 2021 Property & Casualty Budget was introduced. In accordance with regulations, the budget has been advertised in the Commission's official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the proposed budget in the amount of $8,233,509 is included in the agenda on **page 17**; a copy of the assessments are on **page 18**.

    - ❑ **Motion to open the Public Hearing of the 2021 Budget**
    - ❑ **Discussion of Budget and Assessments**
    - ❑ **Motion to Close the Public Hearing**
    - ☐ **Motion to adopt the 2021 Budget and Certify Annual Assessments**

- ❑ **Certificate of Insurance Issuance Report** – There is no certificate of insurance report available for this agenda.

- ❑ **NJ Counties Excess Joint Insurance Fund –** The NJCE held a special meeting on December 29, 2020 to approve the 2021 Budget**.** The Fund also approved a $1.5 million dividend; the allocation of the dividend appears on **Page 19**.

Members will have an option of taking their dividend as a check or as an offset to their 2021 assessment. The Fund Office will send a letter to each member entity to find out their preference.

The next meeting of the Fund is scheduled on February 25, 2021 via Zoom.

- **Financial Fast Track –** Included on **Page 20** of the agenda is the Financial Fast Track for October for the Insurance Commission. As of October 31, 2020 the Commission has a statutory surplus of **$4,479,142.** 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 21-22) –** Included in the agenda is the Financial Fast Track Report for the CEL for October. The report indicates the Fund has a surplus of **$18,953,122.**

- **Claims Tracking Report (Page 23) –** Included in the agenda are the Claims Activity Report for October & November that tracks open claims.

- **Next Meeting –** The next meeting of the Fund will be on February 19, 2021.

RESOLUTION NO. 1-21

ATLANTIC COUNTY INSURANCE COMMISSION

CERTIFYING THE ELECTION OF
CHAIRPERSON AND VICE CHAIRPERSON

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

BE IT RESOLVED by the Atlantic County Insurance Commission that the following persons have been elected as Chairperson and Vice-Chairperson:

_________________________ Chairperson

_________________________ Vice Chairperson

BE IT FURTHER RESOLVED that the Chairperson and Vice Chairperson shall serve through 2022 ACIC Reorganization.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 2-21

APPOINTING A COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2021

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

WHEREAS, the New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

WHEREAS, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

WHEREAS, Janette Kessler is an employee of a constituent member of the ACIC, the ACIC having deemed it appropriate to designate **Janette Kessler** as the commissioner to the Fund, and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission that **Janette Kessler** is designated Commissioner to the New Jersey Counties Excess Joint Insurance Fund until the New Jersey Counties Excess Joint Insurance Fund 2022 Reorganization.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 3-21

ATLANTIC COUNTY INSURANCE COMMISSION DESIGNATING COMMISSION TREASURER

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

WHEREAS, the ACIC requires the services of a Treasurer, and

WHEREAS, Bonnie Lindaw has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Bonnie Lindaw** as ACIC Treasurer for the term commencing upon adoption of the within resolution through 2022 ACIC Reorganization; and

BE IT FURTHER RESOLVED that **Bonnie Lindaw** shall receive no compensation to serve as Treasurer to the ACIC.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 4-21

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION ATTORNEY

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

WHEREAS, the ACIC requires the services of an Attorney, and

WHEREAS, James F Ferguson has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **James F. Ferguson** as ACIC Attorney for the term commencing upon adoption of the within resolution through 2022 ACIC Reorganization; and

BE IT FURTHER RESOLVED that **James F. Ferguson** shall receive no compensation to serve as Commission Attorney to the ACIC.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 5-21

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION SECRETARY

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

WHEREAS, the ACIC requires the services of an Secretary, and

WHEREAS, Chandra Anderson has demonstrated the skill and possesses the qualifications to perform the duties of Commission Secretary for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Chandra Anderson** as ACIC Secretary for the term commencing upon adoption of the within resolution through 2022 ACIC Reorganization; and

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 6-21

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS

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

BE IT RESOLVED that **Investors Bank**, is hereby designated as the depository for assets of the Fund.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 7-21

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

BE IT RESOLVED by the ATLANTIC COUNTY INSURANCE COMMISSION (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of $100,000 or more and in that instance at least three signatures shall be required; and

Jacqueline Woods

Janette Kessler

Tammi Robbins

Bonnie Lindaw

BE IT FURTHER RESOLVED all Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two(2) (or one signature and one facsimile signature) of the following persons, duly authorized pursuant to this Resolution

Jacqueline Woods

Janette Kessler

Tammi Robbins

Bonnie Lindaw

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021**.**

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 8-21

ATLANTIC COUNTY INSURANCE COMMISSION
ESTABLISHING A CASH MANAGEMENT PLAN

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

BE IT RESOLVED that the attached Cash Management and Investment Policy, are hereby adopted.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

ATLANTIC COUNTY INSURANCE COMMISSION
2021 CASH MANAGEMENT AND INVESTMENT POLICY

1.) ***Cash Management and Investment Objectives***

The ATLANTIC COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

a.) Preservation of capital.
b.) Adequate safekeeping of assets.
c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
e.) Maximization of total return, consistent with risk levels specified herein.
f.) Investment of assets in accordance with State and Federal Laws and Regulations.
g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
h.) Where legally permissible, cooperation with other local municipal joint insurance funds/commissions, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
i.) Stability in the value of the Commission's economic surplus.

2.) ***Permissible Investments***

Investments shall be limited to the investments authorized under New Jersey Statues 40A:5-15.1.

3.) ***Authorized Depositories***

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) ***Authority for Investment Management***

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the COMMISSION.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

5.) ***Preservation of Capital***

Securities shall be purchased with the ability to hold until maturity.

6.) ***Safekeeping***

Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.

7.) ***Selection of Asset Managers, Custodial Banks and Operating Banks***

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) ***Reporting***

If the Commission utilizes the services of asset managers, they will submit written statements to the Treasurer and Executive Director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commissions portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) ***Audit***

This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.

10.) ***Cash Flow Projections***

Asset maturity decisions shall be guided by cash flow factors and payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.

11.) ***Cash Management***

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-14.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.

b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

RESOLUTION NO. 9-21

ATLANTIC COUNTY INSURANCE COMMISSION
ESTABLISHING MEETING DATES

2021 PROPOSED ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Atlantic County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
11:00 AM	February 19, 2021	Zoom Conference Call (until further notice)	Regular Meeting
11:00 AM	April 9, 2021	"	Regular Meeting
11:00 AM	May 14, 2021	"	Regular Meeting
11:00 AM	July 9, 2021	"	Regular Meeting
11:00 AM	September 10, 2021	"	Regular Meeting
11:00 AM	October 8, 2021	"	Regular Meeting
11:00 AM	December 10, 2021	"	Regular Meeting
11:00 AM	January 14, 2022	"	Re-Organizational Meeting

Such other meetings as may be required shall be scheduled and held but pursuant to and with such additional notice as may be required by statute.

In addition, the Atlantic County Insurance Commission's Claims Committee will meet to discuss pending litigation and claims on the same day as regular meeting dates at 10:30 AM on Zoom conference calls.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021**.**

ADOPTED:

BY:____

CHAIRPERSON

ATTEST:

____

VICE CHAIRPERSON

RESOLUTION NO. 10-21

ATLANTIC COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE COMMISSION

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

WHEREAS, the ACIC has deemed it necessary and appropriate to formally organize for the 2021 commission year; and

NOW THEREFORE be it resolved by the Atlantic County Insurance Fund Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the ACIC, at its offices located at 2 Cooper Street, Camden, NJ 08102 and 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2021 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the ACIC.

BE IT FURTHER RESOLVED that **PERMA Risk Management Services** shall also be the Custodian of Records at no cost to the ACIC.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021**.**

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 11-21

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION

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

WHEREAS, the ACIC has deemed it necessary and appropriate to formally organize for the 2021 commission year; and

BE IT RESOLVED by the ACIC, the **Press of Atlantic City** is hereby designated as the official newspaper for the Commission and all official notices required to be published and shall be published in this newspapers.

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution through the 2022 re-organization of the ACIC.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the ACIC shall give notice of said meetings to the **Press of Atlantic City.**

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 8, 2021**.**

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

	ATLANTIC COUNTY INSURANCE COMMISSION				
	2021 PROPOSED BUDGET :			Annualized vs Proposed	
		ANNUALIZED	PROPOSED BUDGET	Increase/Decrease	
	APPROPRIATIONS	BUDGET FY2020	FY2021	$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	317,726	296,000	(21,726)	-6.84%
2	Liability	325,000	311,000	(14,000)	-4.31%
3	Auto	204,000	193,000	(11,000)	-5.39%
4	Workers' Comp.	4,358,000	4,342,000	(16,000)	-0.37%
5					
6	**Subtotal - Claims**	**5,204,726**	**5,142,000**	**(62,726)**	**-1.21%**
7					
8	**Premiums**				
9	CEL JIF	1,507,097	1,628,076	120,979	8.03%
10					
11	**SubTotal Premiums**	**1,507,097**	**1,628,076**	**120,979**	**8.03%**
12	**Total Loss Fund**	**6,711,823**	**6,770,076**	**58,253**	**0.87%**
13					
14	**II. Expenses, Fees & Contingency**				
15					
16	Claims Adjustment	291,720	297,554	5,834	2.00%
17	Managed Care	193,800	210,000	16,200	8.36%
18	General Expense				
19	Exec. Director	122,400	124,848	2,448	2.00%
20	Actuary	9,109	9,288	179	1.97%
21	Auditor	10,160	10,159	(1)	-0.01%
22	Attorney	18,289	18,289	0	0.00%
23	Treasurer	8,238	8,238	0	0.00%
24	Secretary	5,000	5,100	100	2.00%
25					
26	Misc. Expense & Contingency	15,000	15,000	0	0.00%
27					
28	**Total Fund Exp & Contingency**	**673,715**	**698,476**	**24,761**	**3.68%**
29	Risk Managers	190,000	120,000	(70,000)	-36.84%
30					
31					
32	XS JIF Ancilliary Coverage				
33	Excess Liability	55,163	153,317	98,154	177.93%
34	Property 150 x 110	60,450	54,484	(5,966)	-9.87%
35	POL/EPL	149,359	147,602	(1,757)	-1.18%
36	Crime Program	35,713	38,215	2,502	7.01%
37	Medical Malpractice	131,005	145,030	14,025	10.71%
38	Pollution Liabilty	19,537	19,537	0	0.00%
39	Employed Lawyers Liab	28,322	29,739	1,417	5.00%
40	Cyber Liability/Special Coverages	45,499	54,599	9,100	20.00%
41	Aviation	3,402	2,434	(968)	-28.45%
42	Marina Operators Liability	0	0	0	0.00%
43					
44	**Total Ancilliary Coverages**	**528,450**	**644,957**	**116,507**	**22.05%**
45					
46	**Total FUND Disbursements**	**8,103,988**	**8,233,509**	**129,521**	**1.60%**

ATLANTIC COUNTY INSURANCE COMMISSION				
2021 PROPOSED ASSESSMENTS -				
	2020	2021	Change $	Change %
Member Name	Total	Total	Total	Total
Atlantic County	6,349,165	6,451,991	102,826	1.62%
Atlantic County Utility Authority	1,667,608	1,692,638	25,030	1.50%
Atlantic County Improvement Authority	87,215	88,880	1,665	1.91%
Grand Totals:	**8,103,988**	**8,233,509**	**129,521**	**1.60%**

12/11/2020 ACIC ASSM_2021

NJ CEL 2020 Dividend									
	FUND YEAR								
Member Name	2010	2011	2012	2013	2014	2015	2016	2017	Total
Atlantic County	$ -	$ -	$ -	$ -	$ -	$ -	$ 10,335	$ -	$ 10,335
Atlantic County Utility Authority	$ -	$ -	$ -	$ -	$ -	$ -	$ 4,524	$ -	$ 4,524
Atlantic County Improvement Authority	$ -	$ -	$ -	$ -	$ -	$ -	$ 330	$ -	$ 330
Subtotal ACIC	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 15,189**	**$ -**	**$ 15,189**

	ATLANTIC COUNTY INSURANCE COMMISSION			
	FINANCIAL FAST TRACK REPORT			
	AS OF	October 31, 2020		
	ALL YEARS COMBINED			
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	675,332	6,753,324	39,935,904	46,689,228
2. CLAIM EXPENSES				
Paid Claims	503,070	3,929,751	12,646,856	16,576,607
Case Reserves	(384,310)	(279,534)	6,995,737	6,716,203
IBNR	605,834	1,407,349	3,426,169	4,833,517
Excess Insurance Recoverabl	0	0	0	0
Discounted Claim Value	(13,147)	(30,968)	(314,494)	(345,462)
TOTAL CLAIMS	711,448	5,026,598	22,754,268	27,780,865
3. EXPENSES				
Excess Premiums	169,629	1,696,289	9,027,532	10,723,822
Administrative	83,359	722,208	4,155,041	4,877,249
TOTAL EXPENSES	252,988	2,418,497	13,182,574	15,601,071
4. UNDERWRITING PROFIT (1-2-3)	(289,104)	(691,771)	3,999,063	3,307,292
5. INVESTMENT INCOME	4,155	58,934	103,543	162,477
6. PROFIT (4 + 5)	(284,949)	(632,837)	4,102,605	3,469,768
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	35,569	35,569
9. DIVIDEND EXPENSE	0	0	(35,569)	(35,569)
10. INVESTMENT IN JOINT VENTURE	10,066	254,306	755,068	1,009,374
11. SURPLUS (6 + 7 + 8 - 9)	(274,883)	(378,530)	4,857,673	4,479,143
SURPLUS (DEFICITS) BY FUND YEAR				
2015	417	(59,068)	(605,183)	(664,251)
2016	(6,147)	(226,397)	1,326,776	1,100,379
2017	784	(295,770)	1,318,374	1,022,605
2018	984	(327,670)	1,441,843	1,114,173
2019	(8,717)	639,445	1,375,862	2,015,307
2020	(262,203)	(109,071)		(109,071)
TOTAL SURPLUS (DEFICITS)	(274,883)	(378,530)	4,857,673	4,479,142
TOTAL CASH				9,660,516
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	36,636	426,559	3,979,832	4,406,391
Case Reserves	46,095	(245,596)	1,887,014	1,641,418
IBNR	(82,730)	(107,618)	262,632	155,014
Discounted Claim Value	0	4,649	(68,707)	(64,058)
TOTAL FY 2015 CLAIMS	0	77,995	6,060,771	6,138,765
FUND YEAR 2016				
Paid Claims	21,770	373,417	3,243,859	3,617,276
Case Reserves	(45,538)	(178,675)	1,091,734	913,059
IBNR	23,767	2,097	121,086	123,183
Discounted Claim Value	0	5,889	(39,079)	(33,189)
TOTAL FY 2016 CLAIMS	(0)	202,729	4,417,600	4,620,329
FUND YEAR 2017				
Paid Claims	85,591	572,619	2,909,320	3,481,939
Case Reserves	(171,881)	(279,360)	1,233,875	954,515
IBNR	86,290	(536)	278,383	277,847
Discounted Claim Value	0	2,101	(44,721)	(42,621)
TOTAL FY 2017 CLAIMS	(0)	294,824	4,376,856	4,671,680
FUND YEAR 2018				
Paid Claims	100,154	737,990	1,828,154	2,566,145
Case Reserves	(28,332)	(147,297)	1,661,955	1,514,657
IBNR	(71,822)	(226,183)	586,839	360,656
Discounted Claim Value	0	5,411	(68,239)	(62,828)
TOTAL FY 2018 CLAIMS	0	369,922	4,008,709	4,378,631
FUND YEAR 2019				
Paid Claims	103,776	930,960	685,691	1,616,651
Case Reserves	(150,536)	(11,837)	1,121,161	1,109,324
IBNR	46,760	(1,537,488)	2,177,229	639,741
Discounted Claim Value	0	40,102	(93,748)	(53,646)
TOTAL FY 2019 CLAIMS	0	(578,262)	3,890,332	3,312,069
FUND YEAR 2020				
Paid Claims	155,143	888,205		888,205
Case Reserves	(34,117)	583,230		583,230
IBNR	603,569	3,277,076		3,277,076
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(13,147)	(89,120)		(89,120)
TOTAL FY 2020 CLAIMS	711,448	4,659,390	0	4,659,390
COMBINED TOTAL CLAIMS	711,448	5,026,598	22,754,268	27,780,865

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
	AS OF	October 31, 2020			
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,082,582	20,825,822	163,505,481	184,331,303
2.	CLAIM EXPENSES				
	Paid Claims	17,665	1,152,346	4,975,775	6,128,120
	Case Reserves	679,535	2,931,675	5,846,623	8,778,298
	IBNR	(75,122)	(233,633)	9,810,443	9,576,809
	Discounted Claim Value	(51,354)	(200,213)	(1,471,830)	(1,672,043)
	TOTAL CLAIMS	570,724	3,650,174	19,161,011	22,811,185
3.	EXPENSES				
	Excess Premiums	1,269,354	12,694,919	113,746,590	126,441,509
	Administrative	212,499	1,659,082	12,402,903	14,061,986
	TOTAL EXPENSES	1,481,853	14,354,001	126,149,494	140,503,495
4.	UNDERWRITING PROFIT (1-2-3)	30,005	2,821,647	18,194,976	21,016,623
5.	INVESTMENT INCOME	3,126	423,566	1,120,484	1,544,050
6.	PROFIT (4+5)	33,131	3,245,213	19,315,460	22,560,674
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	33,131	3,245,213	15,707,909	18,953,123
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	59	19,498	543,904	563,401
	2011	(91,192)	136,721	836,289	973,010
	2012	126	59,540	1,013,486	1,073,026
	2013	173	(28,980)	1,438,925	1,409,945
	2014	302	(36,620)	2,887,430	2,850,810
	2015	320	146,300	1,229,755	1,376,055
	2016	(83,606)	(434,432)	3,388,065	2,953,633
	2017	413	(161,579)	1,257,423	1,095,843
	2018	391	281,804	2,119,126	2,400,929
	2019	(19)	756,321	993,507	1,749,829
	2020	206,163	2,506,641		2,506,641
TOTAL SURPLUS (DEFICITS)		33,131	3,245,213	15,707,909	18,953,122
TOTAL CASH					32,254,290

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	(10,295)	10,466	170
Discounted Claim Value	0	970	(983)	(13)
TOTAL FY 2011 CLAIMS	**0**	(9,325)	**181,322**	**171,997**
FUND YEAR 2011				
Paid Claims	543	19,133	519,228	538,361
Case Reserves	91,236	(120,570)	214,527	93,957
IBNR	(500)	(46,091)	46,091	0
Discounted Claim Value	0	24,653	(24,930)	(277)
TOTAL FY 2011 CLAIMS	91,279	(122,875)	754,916	632,042
FUND YEAR 2012				
Paid Claims	927	4,903	1,551,733	1,556,635
Case Reserves	(927)	5,095	75,090	80,185
IBNR	0	(54,036)	64,097	10,061
Discounted Claim Value	0	4,508	(12,804)	(8,296)
TOTAL FY 2012 CLAIMS	0	(39,530)	1,678,116	1,638,585
FUND YEAR 2013				
Paid Claims	6,552	245,745	646,873	892,619
Case Reserves	(6,553)	(180,394)	644,280	463,886
IBNR	1	(30,320)	105,073	74,753
Discounted Claim Value	0	24,303	(76,642)	(52,338)
TOTAL FY 2013 CLAIMS	0	59,335	1,319,585	1,378,919
FUND YEAR 2014				
Paid Claims	561	9,291	442,532	451,823
Case Reserves	(11,209)	158,911	332,716	491,628
IBNR	10,648	(77,868)	178,256	100,388
Discounted Claim Value	0	(7,734)	(42,871)	(50,604)
TOTAL FY 2014 CLAIMS	0	82,601	910,633	993,234
FUND YEAR 2015				
Paid Claims	5,974	91,234	763,735	854,969
Case Reserves	(56,983)	101,519	1,897,750	1,999,269
IBNR	51,009	(317,254)	511,194	193,941
Discounted Claim Value	0	27,866	(172,551)	(144,685)
TOTAL FY 2015 CLAIMS	0	(96,635)	3,000,129	2,903,494
FUND YEAR 2016				
Paid Claims	1,246	(35,933)	320,211	284,278
Case Reserves	250,450	845,049	647,770	1,492,819
IBNR	(167,702)	(305,258)	305,258	(0)
Discounted Claim Value	0	(17,407)	(69,661)	(87,068)
TOTAL FY 2016 CLAIMS	83,994	486,452	1,203,578	1,690,029
FUND YEAR 2017				
Paid Claims	572	617	68,152	68,768
Case Reserves	145,615	752,170	1,525,070	2,277,240
IBNR	(146,187)	(558,894)	2,088,218	1,529,324
Discounted Claim Value	0	28,363	(292,128)	(263,765)
TOTAL FY 2017 CLAIMS	0	222,255	3,389,312	3,611,567
FUND YEAR 2018				
Paid Claims	1,290	79,476	243,786	323,262
Case Reserves	198,509	408,888	161,698	570,586
IBNR	(199,799)	(771,657)	2,419,495	1,647,838
Discounted Claim Value	0	58,374	(290,608)	(232,234)
TOTAL FY 2018 CLAIMS	0	(224,918)	2,534,370	2,309,452
FUND YEAR 2019				
Paid Claims	0	452,845	247,685	700,529
Case Reserves	63,782	(111,530)	347,722	236,192
IBNR	(63,782)	(1,172,440)	4,082,295	2,909,856
Discounted Claim Value	0	136,673	(488,652)	(351,979)
TOTAL FY 2019 CLAIMS	0	(694,452)	4,189,050	3,494,598
FUND YEAR 2020				
Paid Claims	0	285,035		285,035
Case Reserves	5,615	1,072,536		1,072,536
IBNR	441,190	3,110,479		3,110,479
Discounted Claim Value	(51,354)	(480,783)		(480,783)
TOTAL FY 2020 CLAIMS	395,451	3,987,266	0	3,987,266
COMBINED TOTAL CLAIMS	**570,724**	**3,650,174**	**19,161,011**	**22,811,185**

Atlantic County Insurance Fund Commission CLAIM ACTIVITY REPORT							
As of October 31, 2020							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	0	0	1	0	8	20	29
October-20	0	0	1	0	8	30	39
NET CHGE	0	0	0	0	0	10	10
Limited Reserves							**$3,173**
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	$0	$0	$1	$0	$41,495	$66,391	$107,887
October-20	$0	$0	$1	$0	$36,495	$87,253	$123,749
NET CHGE	$0	$0	$0	$0	($5,000)	$20,862	$15,862
Ltd Incurred	$34,420	$342,419	$248,808	$62,964	$187,173	$396,531	$1,272,316
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	0	4	8	9	24	43	88
October-20	0	4	5	10	19	44	82
NET CHGE	0	0	-3	1	-5	1	-6
Limited Reserves							**$4,318**
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	$0	$159,602	$72,837	$28,668	$45,348	$90,577	$397,031
October-20	$0	$107,102	$72,837	$28,756	$47,487	$97,871	$354,052
NET CHGE	$0	($52,500)	$0	$88	$2,139	$7,294	($42,979)
Ltd Incurred	$485,129	$285,549	$212,102	$38,605	$89,657	$98,371	$1,209,414
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	1	0	0	3	3	14	21
October-20	0	0	0	3	2	12	17
NET CHGE	-1	0	0	0	-1	-2	-4
Limited Reserves							**$3,225**
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	$15,000	$0	$12	$14,579	$6,822	$35,242	$71,655
October-20	$0	$0	$12	$14,567	$5,677	$34,577	$54,833
NET CHGE	($15,000)	$0	$0	($12)	($1,145)	($665)	($16,822)
Ltd Incurred	$44,268	$68,659	$37,043	$43,301	$38,155	$61,130	$292,556
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	25	22	32	42	69	116	306
October-20	25	24	31	41	69	126	316
NET CHGE	0	2	-1	-1	0	10	10
Limited Reserves							**$21,100**
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	$1,580,323	$798,995	$1,053,546	$1,499,742	$1,166,195	$458,921	$6,557,723
October-20	$1,559,957	$787,008	$978,857	$1,410,616	$1,120,661	$810,409	$6,667,507
NET CHGE	($20,367)	($11,987)	($74,689)	($89,127)	($45,534)	$351,489	$109,785
Ltd Incurred	$5,402,531	$3,860,929	$4,035,693	$3,875,214	$2,512,033	$1,362,907	$21,049,307
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	26	26	41	54	104	193	444
October-20	25	28	37	54	98	212	454
NET CHGE	-1	2	-4	0	-6	19	10
Limited Reserves							**$15,859**
Year	2015	2016	2017	2018	2019	2020	TOTAL
September-20	$1,595,323	$958,597	$1,126,396	$1,542,989	$1,259,860	$651,130	$7,134,296
October-20	$1,559,957	$894,110	$1,051,707	$1,453,939	$1,210,320	$1,030,110	$7,200,142
NET CHGE	($35,367)	($64,487)	($74,689)	($89,050)	($49,540)	$378,980	$65,846
Ltd Incurred	$5,966,348	$4,557,556	$4,533,646	$4,020,084	$2,827,019	$1,918,939	$23,823,592

			Atlantic County Insurance Fund Commission				
			CLAIM ACTIVITY REPORT				
As of November 30, 2020							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	0	1	0	8	30	39
November-20	0	0	1	0	7	35	43
NET CHGE	0	0	0	0	-1	5	4
Limited Reserves							$2,741
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	$0	$0	$1	$0	$36,495	$87,253	$123,749
November-20	$0	$0	$1	$0	$5,433	$112,436	$117,870
NET CHGE	$0	$0	$0	$0	($31,062)	$25,183	($5,880)
Ltd Incurred	$34,420	$342,419	$248,808	$62,964	$186,271	$426,644	$1,301,527
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	4	8	10	25	44	91
November-20	0	3	5	10	18	46	82
NET CHGE	0	-1	-3	0	-7	2	-9
Limited Reserves							$4,306
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	$0	$107,102	$72,837	$28,756	$47,487	$97,871	$354,052
November-20	$0	$107,102	$72,837	$28,376	$40,269	$104,471	$353,054
NET CHGE	$0	$0	$0	($380)	($7,218)	$6,600	($998)
Ltd Incurred	$485,129	$285,549	$212,102	$38,225	$87,069	$106,596	$1,214,669
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	0	0	3	2	14	19
November-20	0	0	0	3	1	13	17
NET CHGE	0	0	0	0	-1	-1	-2
Limited Reserves							$2,767
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	$0	$0	$12	$14,567	$5,677	$34,577	$54,833
November-20	$0	$0	$12	$13,460	$3,589	$29,977	$47,037
NET CHGE	$0	$0	$0	($1,108)	($2,088)	($4,600)	($7,796)
Ltd Incurred	$44,268	$68,659	$37,043	$43,301	$36,067	$59,418	$288,756
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	25	24	31	41	69	126	316
November-20	24	24	28	40	70	140	326
NET CHGE	-1	0	-3	-1	1	14	10
Limited Reserves							$19,872
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	$1,559,957	$787,008	$978,857	$1,410,616	$1,120,661	$810,409	$6,667,507
November-20	$1,510,986	$770,636	$893,514	$1,384,120	$1,115,451	$803,458	$6,478,165
NET CHGE	($48,971)	($16,372)	($85,343)	($26,495)	($5,210)	($6,952)	($189,343)
Ltd Incurred	$5,396,291	$3,860,929	$4,031,879	$3,865,146	$2,534,976	$1,454,371	$21,143,590
			TOTAL ALL LINES COMBINED				
			CLAIM COUNT - OPEN CLAIMS				
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	25	28	40	54	104	214	465
November-20	24	27	34	53	96	234	468
NET CHGE	-1	-1	-6	-1	-8	20	3
Limited Reserves							$14,949
Year	2015	2016	2017	2018	2019	2020	TOTAL
October-20	$1,559,957	$894,110	$1,051,707	$1,453,939	$1,210,320	$1,030,110	$7,200,142
November-20	$1,510,986	$877,738	$966,364	$1,425,956	$1,164,742	$1,050,341	$6,996,125
NET CHGE	($48,971)	($16,372)	($85,343)	($27,983)	($45,578)	$20,231	($204,016)
Ltd Incurred	$5,960,108	$4,557,556	$4,529,831	$4,009,636	$2,844,382	$2,047,029	$23,948,542

J.A. Montgomery CONSULTING

SAFETY DIRECTOR REPORT

ATLANTIC COUNTY INSURANCE COMMISSION

TO:	Fund Commissioners
FROM:	J.A. Montgomery Consulting, Safety Director
DATE:	January 4, 2021
DATE OF MEETING:	January 8, 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

December 2020 – January 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 11:** Attended the ACIC Claims Committee meeting via teleconference.
- **December 11:** Attended the ACIC meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 8:** Plan to attend the ACIC meeting via teleconference.
- **January 8:** 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 JIF - Live Safety Training Webinars – January Registration Now Open! – December 8.
- NJCE JIF - New Bulletin: PEOSH Reporting and Recording COVID-Related Illness Guidance – December 11.
- NJCE JIF - New Bulletin – Executive Order 192 Guidance – November 13.
- NJCE JIF - ATTENTION Employers of CDL Holders- Designated Employer Representative Training 2021 – December 17.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

- The January - February Live Training Webinar schedule and registration links are attached

NJCE MEDIA LIBRARY

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

ACIC Usage:

- No Videos were utilized in 2020.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

J.A.Montgomery CONSULTING

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

January and February Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
1/5/2021	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
1/5/2021	Hearing Conservation	10:30 - 11:30 pm
1/5/2021	Fire Extinguisher	1:00 - 2:00 pm
1/6/2021	Fire Safety	8:30 - 9:30 am
1/6/2021	HazCom w/GHS	10:00 11:30am
1/6/2021	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
1/7/2021	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/7/2021	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
1/7/2021	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
1/8/2021	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/8/2021	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/11/2021	Back Safety / Material Handling	8:30 - 9:30 am
1/11/2021	Traffic Control in Work Zones	10:00 12:00 pm
1/11/2021	Implicit Bias in the Workplace	1:00 - 2:30 pm
1/12/2021	HazCom w/GHS	8:30 - 10:00 am
1/12/2021	Shop & Tool Safety	10:30 11:30am
1/12/2021	Accident Investigation	1:00 - 3:00 pm
1/13/2021	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
1/13/2021	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
1/13/2021	Bloodborne Pathogens (BBP) - Evening	7:30- 8:30 pm
1/14/2021	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hr lunch brk
1/15/2021	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
1/15/2021	Shift Briefing Essentials	1:00 2:30 pm
1/19/2021	Preparing for First Amendment Audits	9:00 - 11:00 am
1/19/2021	Fire Safety	8:30 - 9:30 am
1/19/2021	Fire Extinguisher	10:00 - 11:00 am
1/19/2021	Implicit Bias in the Workplace	1:00 - 2:30 pm
1/20/2021	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
1/20/2021	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
1/21/2021	Personal Protective Equipment (PPE)	8:30 - 10:30 am
1/21/2021	Driving Safety Awareness	1:00 - 2:30 pm
1/21/2021	HazCom w/GHS - Evening	6:30 - 8:00 pm
1/22/2021	Shop & Tool Safety	8:30 - 9:30 am
1/22/2021	Confined Space for Entrants & Attendants	10:00 12:00 pm
1/22/2021	HazCom w/GHS	1:00 - 2:30 pm
1/25/2021	Sanitation/Recycling Safety	8:30 - 10:30 am
1/25/2021	Hearing Conservation	11:00 - 12:00 pm

Date	Webinar Topic	Time
1/25/2021	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2:30 - 4:30 pm
1/26/2021	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/26/2021	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/26/2021	CDL - Supervisors Reasonable Suspicion	10:00 - 12:00 pm
1/26/2021	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/2021	Dealing with Difficult People	1:00 - 3:00 pm
1/27/2021	Safety Coordinators' Skills Training	8:30 - 12:30 pm
1/27/2021	Ladder Safety/Walking Surfaces	9:00 - 11:00 am
1/27/2021	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
1/28/2021	Fall Protection Awareness	8:30 - 10:30 am
1/28/2021	Back Safety / Material Handling	11:00 - 12:00 pm
1/28/2021	Traffic Control in Work Zones	1:00 - 3:00 pm
1/29/2021	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/29/2021	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
2/1/2021	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/2021	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
2/1/2021	Hearing Conservation	1:00 - 2:00 pm
2/2/2021	Shop & Tool Safety	8:30 - 9:30 am
2/2/2021	HazCom w/GHS	10:00 - 11:30 am
2/2/2021	Traffic Control in Work Zones	1:00 - 3:00 pm
2/3/2021	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
2/3/2021	Flagger Skills and Safety Considerations	10:00 - 11:00 am
2/3/2021	Safety Committee Best Practices	1:00 - 2:30 pm
2/4/2021	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/4/2021	Fire Safety	11:00 - 12:00 pm
2/4/2021	Fire Extinguisher	1:00 - 2:00 pm
2/5/2021	Back Safety / Material Handling	8:30 - 9:30 am
2/5/2021	Lock Out/Tag Out (LOTO)	10:00 12:00 pm
2/8/2021	HazCom w/GHS	8:30 - 10:00 am
2/8/2021	Shop & Tool Safety	10:30 - 11:30 am
2/9/2021	Preparing for First Amendment Audits	9:00 - 11:00 am
2/9/2021	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/10/2021	Hazard Identification / Make Observations Count	8:30 - 10:30 am
2/10/2021	Shift Briefing Essentials	1:00 - 2:30 pm
2/11/2021	Fire Safety	8:30 - 9:30 am
2/11/2021	Fire Extinguisher	10:00 - 11:00 am
2/11/2021	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/12/2021	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/12/2021	Bloodborne Pathogens (BBP)	11:00 - 12.00 pm
2/12/2021	Driving Safety Awareness	1:00 - 2:30 pm
2/16/2021	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/2021	Hearing Conservation	11:00 - 12:00 pm
2/17/2021	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/17/2021	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
2/17/2021	CDL-Supervisors Reasonable Suspicion	10:00 - 12:00 pm
2/18/2021	Flagger Skills and Safety Considerations	8:30 - 9:30 am

Date	Webinar Topic	Time
2/18/2021	HazCom w/GHS	1:00 - 2:30 pm
2/19/2021	Dealing with Difficult People	9:00 - 11:00 am
2/19/2021	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	12:00 - 2:00 pm
2/22/2021	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/2021	Safety Committee Best Practices	1:00 - 2:30 pm
2/23/2021	Fall Protection Awareness	8:30 - 10:30 am
2/23/2021	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/2021	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
2/24/2021	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/2021	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/24/2021	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/25/2021	Confined Space Entry for Supervisors	9:00 - 12:00 pm
2/25/2021	Playground Inspections	1:00 - 3:00 pm
2/26/2021	Safety Coordinator Skills	8:30 - 12:30 pm
2/26/2021	Confined Space for Entrants & Attendants	1:00 - 3:00 pm

***1/14/21 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 December 31, 2020.**
- 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.

Live Webinar Guidelines:

To maintain the integrity of the live webinar training and our ability to offer CEUs, J.A Montgomery Consulting 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:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded.
- Please click here for informative Zoom operation details.
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Please complete the Group sign in sheet and send it to ndougherty@jamontgomery.com within 24 hours of training completion.

  https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf

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

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

CEU's for County/Municipal Finance Officers

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

CEU's for Certified Recycling Professionals

MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP
Hazard Recognition- Making your Observations Count	2 / CRP
Heavy Equipment	3 / CRP
Sanitation and Recycling Safety	2 / CRP

CEU's for Qualified Purchasing Agents

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

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	

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ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2020

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%

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	223	$418,038.44	$136,729.46	$281,308.98	67%	98%
FEBRUARY	285	$334,950.78	$103,827.61	$231,123.17	69%	96%
MARCH	210	$230,944.10	$71,210.09	$159,734.01	69%	97%
APRIL	226	$521,309.65	$190,060.69	$331,248.96	64%	97%
MAY	326	$450,785.96	$131,555.76	$319,230.20	71%	99%
JUNE	326	$292,371.18	$104,163.14	$188,208.04	64%	90%
JULY	298	$324,703.19	$95,378.65	$229,324.54	71%	97%
AUGUST	248	$477,978.89	$124,073.67	$353,905.22	74%	91%
SEPTEMBER	220	$140,187.65	$51,687.87	$88,499.78	63%	94%
OCTOBER	386	$390,051.57	$113,290.24	$276,761.33	71%	94%
NOVEMBER	220	$171,791.41	$72,804.67	$98,986.74	58%	96%
DECEMBER	176	$364,541.08	$77,059.11	$287,481.97	79%	99%
Grand Total	3143	$4,117,413.90	$1,271,840.96	$2,845,572.94	69%	96%

ATLANTIC COUNTY INSURANCE COMMISSION
Claims Reporting

December

	# Of Claims Reported
ATLANTIC COUNTY UTILITY AUTHORITY	**2**
INDEMNITY	1
MEDICAL ONLY	1
COUNTY OF ATLANTIC	**8**
MEDICAL ONLY	2
REPORT ONLY-WC	6
Grand Total	**10**

1/1/2020 - 12/31/2020

	# Of Claims Reported
ATLANTIC COUNTY UTILITY AUTHORITY	**82**
INDEMNITY	28
MEDICAL ONLY	42
REPORT ONLY-WC	12
COUNTY OF ATLANTIC	**189**
INDEMNITY	49
MEDICAL ONLY	75
REPORT ONLY-WC	65
IMPROVEMENT AUTHORITY	**2**
MEDICAL ONLY	2
Grand Total	**273**

ATLANTIC COUNTY INSURANCE COMMISSION Top 10 Providers
1/1/2020 - 12/31/2020

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED

	UNITS OF SERVICE	ALLOWED	SPECIALTY
SHORE AMBULATORY SURGICAL CTR, LLC	15	$149,287.45	Ambulatory Surgery Center
ATLANTICARE REGIONAL MEDICAL CENTER	41	$137,252.89	Hospital
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	466	$113,609.66	Orthopedics
BACHARACH INSTITUTE FOR REHABILITATION, INC	153	$95,197.00	Inpatient Rehab/Physical Therapy
ONE CALL CARE DIAGNOSTICS	149	$74,184.69	MRI/Radiology
FERNANDO DELASOTTA MD	41	$68,002.00	Neurosurgery
INSPIRA MEDICAL CENTER VINELAND	10	$63,009.22	Hospital
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	278	$38,895.13	Urgent Care/Occupational Medicine
AMBULATORY SURGERY CENTER AT VIRTUA	16	$36,366.00	Ambulatory Surgery Center
TWIN BORO PHYSICAL THERAPY	389	$31,120.00	Orthopedics
Grand Total	**1558**	**$806,924.04**	

COUNTY OF ATLANTIC

	UNITS OF SERVICE	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	36	$124,697.89	Hospital
SHORE AMBULATORY SURGICAL CTR, LLC	12	$117,053.45	Ambulatory Surgery Center
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	338	$83,990.11	Orthopedics
INSPIRA MEDICAL CENTER VINELAND	8	$59,946.76	Hospital
ONE CALL CARE DIAGNOSTICS	99	$51,091.71	MRI/Radiology
BACHARACH INSTITUTE FOR REHABILITATION, INC	106	$49,550.50	Inpatient Rehab/Physical Therapy
AMBULATORY SURGERY CENTER AT VIRTUA	15	$34,713.00	Ambulatory Surgery Center
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC	35	$27,953.82	Orthopedics
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	182	$25,578.47	Urgent Care/Occupational Medicine
TWIN BORO PHYSICAL THERAPY	295	$23,600.00	Physical Therapy
Grand Total	**1126**	**$598,175.71**	

UTILITY AUTHORITY

	UNITS OF SERVICE	ALLOWED	SPECIALTY
FERNANDO DELASOTTA MD	20	$63,677.00	Neurosurgery
BACHARACH INSTITUTE FOR REHABILITATION, INC	47	$45,646.50	Inpatient Rehab/Physical Therapy
SHORE AMBULATORY SURGICAL CTR, LLC	3	$32,234.00	Ambulatory Surgery Center
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	128	$29,619.55	Orthopedics
ONE CALL CARE DIAGNOSTICS	50	$23,092.98	MRI/Radiology
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	93	$12,932.92	Urgent Care/Occupational Medicine
ATLANTICARE REGIONAL MEDICAL CENTER	5	$12,555.00	Hospital
INSPIRA MEDICAL CENTER ELMER	1	$12,357.00	Hospital
REMOTE NEUROMONITORING PHYSICIANS	1	$11,784.00	Surgical Monitoring
PROFESSIONAL PAIN MANAGEMENT ASSOC	25	$11,304.66	Pain Management
Grand Total	**373**	**$255,203.61**	

IMPROVEMENT AUTHORITY

	UNITS OF SERVICE	ALLOWED	SPECIALTY
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	3	$383.74	Urgent Care/Occupational Medicine
ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION	1	$14.89	MRI/Radiology
Grand Total	**4**	**$398.63**	

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ATLANTIC COUNTY INSURANCE COMMISSION

Cumulative Savings By Entity

2020

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%

COUNTY OF ATLANTIC

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	190	$380,332.69	$119,386.11	$260,946.58	69%	98%
FEBRUARY	224	$296,264.84	$85,925.31	$210,339.53	71%	96%
MARCH	132	$169,104.50	$50,906.39	$118,198.11	70%	98%
APRIL	144	$283,640.29	$71,736.55	$211,903.74	75%	99%
MAY	201	$188,188.67	$48,723.02	$139,465.65	74%	97%
JUNE	241	$231,394.74	$80,145.91	$151,248.83	65%	96%
JULY	250	$242,341.17	$75,896.51	$166,444.66	69%	98%
AUGUST	194	$316,715.28	$88,709.79	$228,005.49	72%	94%
SEPTEMBER	165	$104,686.62	$39,310.05	$65,376.57	62%	94%
OCTOBER	317	$356,357.91	$99,621.33	$256,736.58	72%	94%
NOVEMBER	167	$125,220.99	$51,037.26	$74,183.73	59%	96%
DECEMBER	132	$325,509.27	$66,631.50	$258,877.77	80%	99%
Grand Total	2357	$3,019,750.97	$878,029.73	$2,141,721.24	71%	96%

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%	95%
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%

UTILITY AUTHORITY

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	31	$37,340.75	$17,155.55	$20,185.20	54%	100%
FEBRUARY	61	$38,685.94	$17,902.30	$20,783.64	54%	98%
MARCH	78	$61,839.60	$20,303.70	$41,535.90	67%	96%
APRIL	82	$237,669.36	$118,324.14	$119,345.22	50%	96%
MAY	125	$262,597.29	$82,832.74	$179,764.55	68%	100%
JUNE	85	$60,976.44	$24,017.23	$36,959.21	61%	71%
JULY	47	$82,223.02	$19,379.37	$62,843.65	76%	100%
AUGUST	54	$161,263.61	$35,363.88	$125,899.73	78%	86%
SEPTEMBER	55	$35,507.03	$12,377.82	$23,129.21	65%	92%
OCTOBER	69	$33,693.66	$13,668.91	$20,024.75	59%	99%
NOVEMBER	53	$46,570.42	$21,767.41	$24,803.01	53%	98%
DECEMBER	44	$39,031.81	$10,427.61	$28,604.20	73%	99%
Grand Total	783	$1,097,158.93	$393,520.66	$703,638.27	64%	95%

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%

IMPROVEMENT AUTHORITY

2019	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	2	$365.00	$187.80	$177.20	49%	100%
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	1	$139.00	$102.77	$36.23	26%	100%
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	3	$504.00	$290.57	$213.43	42%	100%

Atlantic County Insurance Commission
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: January 8, 2021

Brown & Brown Contacts

Bob Gemmell	Sean Gormley
(Cell) 610-737-2250	(Cell) 609-605-4656
bgemmell@bbmetro.com	sean@irsteam.com

First and foremost, thank you. We look forward to working with everyone.

Below is a review of our activity since we have been appointed:

- Met with ACIC representatives on 11/23/20 as a way to introduce ourselves and our services.
- Discussed Holly Street Property Acquisition with Anthony Pagano, Esq on 12/29/20. Will add to schedule for liability purposes
- Reviewed potential ACUA EPL Issues from 2020 – carrier on notice
- Received access to Origami System to make any exposure changes
- Reviewed a 5 year loss history as received from Qual Lynx
- Will review Safety Manual(s) with JA Montgomery

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 11, 2020 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, and 200.

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
Joseph Giralo	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	**Brad Stokes**
Claims Administrator	Qual-Lynx **Karen Beatty** **Kathy Kissane**
	Conner Strong & Buckelew **Jennifer Conicella**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**James F. Ferguson**
Treasurer	**Bonnie Lindaw**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Insurance Agencies, Inc. **Michael Ridge (not present)** **Eugene Siracusa**
	Glenn Insurance **Michael Thomas (not present)**

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

APPROVAL OF MINUTES: OPEN MINUTES OF OCTOBER 9, 2020 AND NOVEMBER 13, 2020.

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 9, 2020 AND NOVEMBER 13, 2020.

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

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report. Mr. Stokes introduced the 2021 budget, which is at a 1.6% increase. Zero is the ultimate goal, however, in light of the state of the nation, this increase is less than what they were anticipating. The loss runs which are provided by the actuary are decreased by 1.2% or $62,000; the CEL Finance Committee granted a 30 day extension for the CEL budget to allow for further marketing investigation, and as a result CELJIF premiums are down 8%. The increases for the CEL are commercially driven. It is very hard market right now. Another item that drove up the CEL budget was the company that provided the second layer of excess coverage was withdrawing from the market and it cost the CEL $1 million to replace that layer of coverage. The CEL Commissioners chose not to pass that expense on to the underlying insurance commissions and absorbed the cost.

Expenses and contingencies are contractual increases. The auditor fee also went up. The Risk Manager change comes with a substantial savings. Other ancillary coverages are up and down. Cyber coverage is a very volatile market right now and is up 20%; however, when you look on the municipal side their cyber is up 100%.

Overall the budget is $8,233,510. There were no questions.

MOTION TO INTRODUCE THE 2021 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF $8,233,510 AND SCHEDULE A PUBLIC HEARING ON JANUARY 8, 2021 AT 11:00 A.M.

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

It is anticipated the CEL will be issuing a $2 million dividend which the member entities can have paid in either a credit on their assessment or by check. A form will be provided to the entities to make the decision on how they will receive it.

CERTIFICATES OF INSURANCE: There were 8 certificates issued between October 1, 2020 and December 1, 2020.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL met in October and November, 2020 with the primary focus on the budget.

The financial fast track reports for the Commission as of September 30, 2020 show the surplus to be $4.7 million.

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

The claims activity report shows that as of September 30, 2020 there were 20 more open claims than the prior month. 14 were workers' compensation claims. Bonnie Lindaw asked about the reports for October and November, and they are not yet available.

The next Commission meeting is scheduled for January 8, 2021. Mr. Stokes wished everyone a safe and happy holiday season.

Bonnie Lindaw made a request for the budget to be broken down by entity. Mr. Stokes indicated he would provide that to her.

Mr. Stokes later received the October report and there were 10 additional workers' compensation claims from September.

CLAIMS SERVICES: Jennifer Conicella provided the report. The year end claim sweep memo is provided and she reminded everyone to report all claims from ancillary lines. She noted most are on a claims made basis so she encouraged members to report their claims prior to the end of the year.

TREASURER: Bonnie Lindaw reviewed Resolution 25-20 the December bills list which includes two payments, one to PERMA for postage and the other to BH Media Group for advertising. Total payments from 2020 fund year were in the amount of $84.45. There were no questions.

MOTION TO APPROVE RESOLUTION 25-20 THE DECEMBER BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for October through December. Webinar training programs are now scheduled through January 29, 2021. The DER (Designated Employee Representative) training is scheduled for January 14, 2021. He encourages early registration as training materials must be mailed out to the attendees. Safety Committee last met on October 9, 2020, and the 2021 meetings will be scheduled on a quarterly basis.

Commissioner Woods submitted a Brit safety grant for $1,872.12 and Atlantic County will receive a 50% reimbursement in the amount of $935.56. All required documentation has been received and Mr. Prince will initiate the reimbursement process.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The Cumulative Summary shows to date, there were savings of 67% or $2,205,275. The intake reporting shows year to date there are 264 claims, 182 for the County, 80 for the Utilities Authority, and 2 for the Improvement Authority. Top 10 providers are ready to provide virtual care during the pandemic. She wished everyone a happy and healthy holiday.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 13 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 13 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF DECEMBER 11, 2020.

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

RISK MANAGER'S REPORT:

Gene Siracusa presented the Risk Manager's report. The Risk Managers have no formal report for November activities, but stated they are ready to help with the transition to the new risk managers. It's been a pleasure working with everyone for the last six years.

OLD BUSINESS: None.
NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting will be held on January 8, 2021 at 11:00 A.M. She wished everyone a happy and healthy holiday season.

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

MEETING ADJOURNED: 11:20 A.M.
Minutes prepared by: Chandra Anderson, Secretary