

**ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 14, 2025**

**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:** January 10, 2025 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 15-25 – February Bills List..... Page 11**
 - Monthly Report..... Verbal**

 - ☐ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
 - Report.....Page 13**

 - ☐ **MANAGED CARE – Qual Lynx.....Page 21**

 - ☐ **CLAIMS– Qual Lynx.....Verbal**

 - ☐ **RMC REPORT – Insurance Agencies Inc.Page 25**

 - ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐
 - ☐ **EXECUTIVE SESSION**

 - ☐ **Motion for Executive Session for Certain Specified Purpose for Contract discussions in accordance with the Open Public Meeting Act.**
-
- ☐ **NEXT SCHEDULED MEETING: April 11, 2025**
 - ☐ **MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: February 14, 2025

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 Risk Management Plan** – Enclosed in **Appendix II** is the draft 2025 Risk Management Plan. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claim payment authority, etc. Any additional changes from last year's Plan are highlighted.

- ❑ **Motion to Adopt Resolution 14-25 Approving the 2025 Plan of Risk Management**

- ❑ **Certificate of Insurance Issuance Report** – On **pages 3-5** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for January 2025. There was a total of 12 certificates of insurance issued during this time period.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held a special meeting on January 31st to appoint Vanguard as the fund's property Claims Administrator effective February 1st. The Fund is scheduled to meet again on Thursday, February 27, 2025 and will conduct their reorganization meeting.

- ❑ **NJCE JIF – 2025 Renewal Webinar** – The NJCE Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF will be conducting the 2025 Renewal Overview Webinar on Monday, February 24th at 10:00 a.m. The Underwriting Manager will detail the successes of the marketing of the NJCE program and coverage changes to be aware of for 2025. An invitation was sent with the link to register. If you need the link or have trouble registering, please reach out to the fund office.

- ❑ **Financial Fast Track** – Included on **pages 6-8** of the agenda is the Financial Fast Track Report for November for the Insurance Commission. As of November 30, 2024, the Commission has a deficit of \$5,546,187. 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 \$10,727,034.

- ❑ **NJ CEL Property and Casualty Financial Fast Track** – The December FFT is not available and will appear in the next agenda.

- ❑ **Claims Tracking Report (page 9)** – Included in the agenda is the Claims Activity Report for December that tracks open claims.
- ❑ **2025 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar** – The 15th Annual Seminar will be conducted virtually again on 2 half-day sessions: Friday, April 25 and Friday, May 2 from 9 a.m. to Noon. There is no fee for employees, insurance producers as well as personnel who work for service companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Michael Chertoff, former Secretary of Homeland Security, and Ed Cooney will be discussing “Protecting Local Government from Insurance Fraud Involving Computers”. We will also have a representative from the NJ Department of Community Affairs discussing “Ethics for Local Government including Joint Insurance Funds”. On page 10 is program & registration information.

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/1/2025 To 2/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TF Mays Landing NJ LLC I - Atlantic County Utilities Authority	c/o Transform Midco LLC 5407 Trillium Blvd, Suite B120 Hoffman Estate, IL 60192	Company D: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #21442702; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 RE: Use of Premises 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 use of premises for drills/training.	1/3/2025 #5011951	GL AU EX WC OTH
H - TF Mays Landing NJ LLC I - The County of Atlantic	c/o Transform Midco LLC 5407 Trillium Blvd, Suite B120 Hoffman Estate, IL 60192	Company D: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #21442702; Policy Limits: \$1,500,000 Less Member Deductible: \$50,000 RE: Use of Premises 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 use of premises for drills/training.	1/3/2025 #5011952	GL AU EX WC OTH
H - NJ Transit Local Programs and I - The County of Atlantic	Minibus Support One Penn Plaza East Newark, NJ 07105-2246	RE: Vehicle List 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 vehicle list below: VIN# / NJT# / COUNTY# 1FDFF4FS7BDA97278 NF-102 204 1FDFF4FS9BDA97279 NF-103 207 1FDFF4FS5DDA95306 CQ-769 212 1FDFF4FS7DDA95307 CQ-770 213 1FDFF4FS2BDA63586 18-115 220 1FDFF4FS4BDA63587 18-116 222 1FDFF4FS2BDB26928 CQ-760 228 1FDFF4FS5BDA97280 NF-104 230 1FDFF4FS4DDA44721 18-139 235 1FDFF4FS1DDA51044 16-1464 237 1FDFF4FS0DDA51049 16-1465 238 1FDFF4FS7DDA51050 16-1466 239 1FDFF4FS4DDA51054 16-1470 240 1FDFF4FS8DDA51042 16-1462 241 1FDFF4FS9DDA51051 16-1467 243 1FDFF4FS0DDA51052 16-1468 244 1FDFF4FS7DDA92987 16-1564 246 1FDFF4FS9BDA97282 NF-105 276 1FDFF4FS6BDA97286 CQ-757 278 5WEASAAM7BH354301 CQ-743 280 5WEASAAM0BH354303 CQ-745 281 1FDFF4FS0BDA63585 16-1447 297 1FDFF4FS7BDA97281 CQ-759 298	1/9/2025 #5022812	GL AU EX OTH
H - NJ Transit Local Programs and I - The County of Atlantic	Minibus Support One Penn Plaza East Newark, NJ 07105-2246	RE: Vehicle List 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 attached list of vehicles: VIN# / NJT# / COUNTY# 1FDFF4FS7BDA97278 NF-102 204 1FDFF4FS9BDA97279 NF-103 207 1FDFF4FS5DDA95306 CQ-769 212 1FDFF4FS7DDA95307 CQ-770 213 1FDFF4FS2BDA63586 18-115 220 1FDFF4FS4BDA63587 18-116 222 1FDFF4FS2BDB26928 CQ-760 228 1FDFF4FS5BDA97280 NF-104 230 1FDFF4FS4DDA44721 18-139 235 1FDFF4FS1DDA51044 16-1464 237 1FDFF4FS0DDA51049 16-1465 238 1FDFF4FS7DDA51050 16-1466 239 1FDFF4FS4DDA51054 16-1470 240 1FDFF4FS8DDA51042 16-1462 241 1FDFF4FS9DDA51051 16-1467 243 1FDFF4FS0DDA51052 16-1468 244 1FDFF4FS7DDA92987 16-1564	1/9/2025 #5022810	GL AU EX OTH

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Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/1/2025 To 2/1/2025

		246 1FD4E4FS9BDA97282 NF-105 276 1FD4E4FS6BDA97286 CQ-757 278 5WEASAAM7BH354301 CQ-743 280 5WEASAAM0BH354303 CQ-745 281 1FD4E4FS0BDA63585 16-1447 297 1FD4E4FS7BDA97281 CQ-759 298 1FD4E4FS8BDA97287 CQ-758 299		
H - NJ Transit and State of New Jersey I - The County of Atlantic	Jersey One Penn Plaza Newark, NJ 07105	RE: FY2025 Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP) (January 1, 2025 to December 31, 2025) NJ Transit, the State of New Jersey are Additional Insureds on the above referenced commercial general liability and excess liability policies if required by written contract as respects the service under FY2025 Senior Citizen and Disabled Resident Transportation Assistance Program (SCDRTAP) (January 1, 2025 to December 31, 2025).	1/16/2025 #5026863	GL AU EX WC OTH
H - Kramer Beverage I - The County of Atlantic	161 South 2nd Road Hammononton, NJ 08037	RE: Use of Facilities- SWAT Training Evidence of insurance with respect to use of facilities for SWAT training during the current calendar year.	1/16/2025 #5026860	GL AU EX WC OTH
H - Fusion Church I - The County of Atlantic	235 Boston Avenue Egg Harbor Township, NJ 08234	RE: Use of Facilities- SWAT Training Evidence of insurance with respect to use of facilities for SWAT training during the current calendar year.	1/16/2025 #5026858	GL AU EX WC OTH
H - Fusion Church I - The County of Atlantic	701 New Hampshire Avenue Somers Point, NJ 08244	RE: Use of Facilities- SWAT Training Evidence of insurance with respect to use of facilities for SWAT training during the current calendar year.	1/16/2025 #5026859	GL AU EX WC OTH
H - Free-man of Somers Point, LLC I - The County of Atlantic	Brahin Management Corporation and 331 New Road Condominium Association, Inc. 331-365 New Road Somers Point, NJ 08244	RE: Use of Facilities- Training Free-man of Somers Point LLC, Brahin Management Corporation, and 331 New Road Condominium Association Inc are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for law enforcement training, including but not limited to County SWAT and County Crisis Negotiators, during the current calendar year.	1/16/2025 #5026857	GL AU EX WC OTH
H - Beacon Church I - The County of Atlantic	420 6th Avenue Galloway, NJ 08205	RE: Use of Facilities- SWAT Training Evidence of insurance with respect to use of facilities for SWAT training during the current calendar year.	1/16/2025 #5026855	GL AU EX WC OTH

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Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 1/1/2025 To 2/1/2025

H - Egg Harbor City Moravian Church I - The County of Atlantic	235 Boston Avenue Egg Harbor City, NJ 08215	RE: Use of Facilities- SWAT Training Evidence of insurance with respect to use of facilities for SWAT training during the current calendar year.	1/16/2025 #5026856	GL AU EX WC OTH
H - Atlantic City Electric Company I - The County of Atlantic	and Pepco Holdings, LLC 5100 Harding Highway Mays Landing, NJ 08330	RE: License Agreement 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 a License Agreement.	1/31/2025 #5077320	GL AU EX WC OTH
Total # of Holders: 12				

02/03/2025

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ATLANTIC COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2024			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		858,960	9,448,561	74,435,691	83,884,252
2.	CLAIM EXPENSES					
		Paid Claims	212,454	5,829,260	34,765,706	40,594,966
		Case Reserves	177,654	(506,846)	15,579,461	15,072,614
		IBNR	20,492	1,433,625	4,618,927	6,052,550
		Excess Insurance Recoverable	0	(17,619)	(6,858)	(24,477)
		Discounted Claim Value	(34,142)	(133,574)	(1,610,628)	(1,744,201)
	TOTAL CLAIMS		376,458	6,604,846	53,346,607	59,951,452
3.	EXPENSES					
		Excess Premiums	285,180	3,136,983	19,321,071	22,458,054
		Administrative	74,863	806,390	7,614,895	8,421,285
	TOTAL EXPENSES		360,043	3,943,373	26,935,967	30,879,340
4.	UNDERWRITING PROFIT (1-2-3)		122,459	(1,099,658)	(5,846,883)	(6,946,540)
5.	INVESTMENT INCOME		31,107	269,124	624,957	894,081
6.	PROFIT (4 + 5)		153,566	(830,534)	(5,221,926)	(6,052,459)
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	(82,378)	588,649	506,272
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		153,566	(912,912)	(4,633,277)	(5,546,187)
SURPLUS (DEFICITS) BY FUND YEAR						
	2015		844	89,532	(1,176,925)	(1,087,393)
	2016		1,826	(134,707)	(146,234)	(280,941)
	2017		1,292	163,658	100,662	264,320
	2018		1,877	25,085	(318,282)	(293,197)
	2019		3,556	7,616	777,376	784,992
	2020		3,334	(84,896)	611,462	526,566
	2021		1,495	(20,174)	(1,769,220)	(1,789,395)
	2022		97,725	(799,328)	(2,055,883)	(2,855,212)
	2023		6,183	(536,219)	(656,233)	(1,192,452)
	2024		35,434	376,522		376,522
TOTAL SURPLUS (DEFICITS)			153,566	(912,912)	(4,633,277)	(5,546,189)
TOTAL CASH					10,727,034	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	19,538	293,410	5,519,654	5,813,064
Case Reserves	(19,538)	(386,503)	1,098,072	711,569
IBNR	0	(25,190)	132,854	107,664
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	29,589	(107,722)	(78,133)
TOTAL FY 2015 CLAIMS	0	(88,694)	6,642,858	6,554,164
FUND YEAR 2016				
Paid Claims	5,402	162,727	4,816,957	4,979,684
Case Reserves	(5,402)	33,159	921,199	954,358
IBNR	0	(48,260)	154,868	106,608
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(5,045)	(97,360)	(102,405)
TOTAL FY 2016 CLAIMS	0	142,582	5,795,664	5,938,246
FUND YEAR 2017				
Paid Claims	4,172	130,263	4,913,928	5,044,191
Case Reserves	28,607	(233,380)	681,002	447,622
IBNR	(32,779)	(63,377)	235,933	172,556
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	24,349	(83,843)	(59,494)
TOTAL FY 2017 CLAIMS	0	(142,146)	5,747,020	5,604,874
FUND YEAR 2018				
Paid Claims	4,631	607,929	4,138,076	4,746,005
Case Reserves	(8,224)	(509,883)	1,542,525	1,032,642
IBNR	3,593	(116,981)	269,925	152,944
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	25,030	(114,714)	(89,684)
TOTAL FY 2018 CLAIMS	0	6,094	5,835,812	5,841,906
FUND YEAR 2019				
Paid Claims	3,896	247,643	3,410,483	3,658,126
Case Reserves	21,571	(217,080)	1,016,313	799,233
IBNR	(25,467)	(6,199)	280,484	274,285
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	14,825	(91,734)	(76,909)
TOTAL FY 2019 CLAIMS	0	39,188	4,615,546	4,654,734
FUND YEAR 2020				
Paid Claims	66,634	372,617	3,727,053	4,099,670
Case Reserves	56,865	(48,450)	675,499	627,049
IBNR	(123,500)	(177,068)	362,058	184,990
Excess Insurance Recoverable	0	(17,619)	(6,858)	(24,477)
Discounted Claim Value	0	14,315	(82,275)	(67,960)
TOTAL FY 2020 CLAIMS	(0)	143,795	4,675,477	4,819,272

FUND YEAR 2021				
Paid Claims	36,277	934,480	3,886,465	4,820,945
Case Reserves	(17,140)	(810,247)	2,734,906	1,924,659
IBNR	(19,137)	(195,891)	627,764	431,873
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	86,169	(284,971)	(198,802)
TOTAL FY 2021 CLAIMS	(0)	14,511	6,964,164	6,978,675
FUND YEAR 2022				
Paid Claims	(104,031)	1,035,807	3,047,248	4,083,055
Case Reserves	(253,470)	(206,478)	3,695,465	3,488,987
IBNR	262,371	(43,752)	919,022	875,270
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	53,646	(363,286)	(309,641)
TOTAL FY 2022 CLAIMS	(95,131)	839,223	7,298,449	8,137,672
FUND YEAR 2023				
Paid Claims	61,529	1,486,937	1,305,842	2,792,779
Case Reserves	225,818	91,523	3,214,479	3,306,002
IBNR	(287,347)	(1,108,246)	1,636,017	527,771
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	59,703	(384,722)	(325,019)
TOTAL FY 2023 CLAIMS	0	529,918	5,771,616	6,301,534
FUND YEAR 2024				
Paid Claims	114,406	557,446		557,446
Case Reserves	148,566	1,780,493		1,780,493
IBNR	242,757	3,218,588		3,218,588
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(34,142)	(436,154)		(436,154)
TOTAL FY 2024 CLAIMS	471,588	5,120,374	0	5,120,374
COMBINED TOTAL CLAIMS	376,458	6,604,846	53,346,606	59,951,452
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$407,747 for COVID 19 Workers Compensation claims.				

Atlantic County Insurance Commission											
CLAIM ACTIVITY REPORT											
December 31, 2024											
COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	0	0	0	5	10	3	29	50	97
December-24	0	0	0	0	0	5	9	3	28	57	102
NET CHGE	0	0	0	0	0	0	-1	0	-1	7	5
Limited Reserves											\$3,357
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$0	\$0	\$0	\$5	\$3,823	\$8,415	\$131,987	\$267,911	\$412,141
December-24	\$0	\$0	\$0	\$0	\$0	\$5	\$1,576	\$8,415	\$131,968	\$200,482	\$342,446
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,247)	\$0	(\$19)	(\$67,429)	(\$69,695)
Ltd Incurred	\$34,420	\$342,419	\$248,885	\$62,964	\$160,139	\$535,707	\$477,543	\$521,157	\$378,491	\$316,656	\$3,078,382
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	1	0	2	2	4	5	17	21	42	94
December-24	0	1	0	2	2	3	5	12	21	44	90
NET CHGE	0	0	0	0	0	-1	0	-5	0	2	-4
Limited Reserves											\$28,765
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$7,468	\$0	\$495,895	\$473,145	\$263,479	\$9,581	\$929,544	\$218,931	\$65,354	\$2,463,397
December-24	\$0	\$7,468	\$0	\$494,685	\$473,163	\$267,776	\$9,581	\$921,585	\$274,931	\$139,623	\$2,588,811
NET CHGE	\$0	\$0	\$0	(\$1,210)	\$18	\$4,298	\$0	(\$7,960)	\$56,000	\$74,269	\$125,414
Ltd Incurred	\$485,129	\$475,254	\$139,521	\$1,078,636	\$621,436	\$415,368	\$32,660	\$935,376	\$281,750	\$142,548	\$4,607,676
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	0	0	0	0	1	6	6	9	22
December-24	0	0	0	0	0	0	1	6	6	10	23
NET CHGE	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves											\$34,009
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$285,773	\$225,943	\$48,006	\$17,176	\$576,899
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$484,971	\$230,943	\$48,006	\$18,276	\$782,196
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$199,198	\$5,000	\$0	\$1,100	\$205,298
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$57,931	\$40,015	\$40,094	\$541,171	\$304,064	\$105,565	\$36,825	\$1,275,634
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	8	11	9	8	15	22	36	47	90	147	393
December-24	8	11	9	8	15	20	35	47	90	151	394
NET CHGE	0	0	0	0	0	-2	-1	0	0	4	1
Limited Reserves											\$28,221
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$711,569	\$946,891	\$447,622	\$536,747	\$326,088	\$363,565	\$1,625,481	\$2,325,084	\$2,894,068	\$1,430,052	\$11,607,168
December-24	\$712,663	\$941,371	\$388,392	\$524,002	\$308,153	\$358,965	\$1,487,634	\$2,223,274	\$2,790,698	\$1,384,015	\$11,119,166
NET CHGE	\$1,094	(\$5,520)	(\$59,231)	(\$12,745)	(\$17,935)	(\$4,600)	(\$137,848)	(\$101,811)	(\$103,371)	(\$46,037)	(\$488,003)
Ltd Incurred	\$5,961,874	\$5,037,924	\$5,081,046	\$4,568,984	\$3,623,222	\$3,735,176	\$5,783,900	\$5,846,123	\$5,368,132	\$2,036,962	\$47,043,343
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	8	12	9	10	17	31	52	73	146	248	606
December-24	8	12	9	10	17	28	50	68	145	262	609
NET CHGE	0	0	0	0	0	-3	-2	-5	-1	14	3
Limited Reserves											\$24,356
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$711,569	\$954,359	\$447,622	\$1,032,642	\$799,233	\$627,049	\$1,924,659	\$3,488,987	\$3,292,991	\$1,780,493	\$15,059,604
December-24	\$712,663	\$948,839	\$388,392	\$1,018,687	\$781,316	\$626,746	\$1,983,761	\$3,384,216	\$3,245,602	\$1,742,397	\$14,832,619
NET CHGE	\$1,094	(\$5,520)	(\$59,231)	(\$13,955)	(\$17,917)	(\$303)	\$59,102	(\$104,770)	(\$47,390)	(\$38,096)	(\$226,985)
Ltd Incurred	\$6,525,691	\$5,924,256	\$5,506,495	\$5,768,515	\$4,444,812	\$4,726,345	\$6,835,273	\$7,606,720	\$6,133,937	\$2,532,991	\$56,005,035



15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

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KEYNOTE SPEAKER

Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

THE POWER OF COLLABORATION

njmel.org

**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

RESOLUTION NO. 15-25

**ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – FEBRUARY 2025**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Atlantic County Insurance Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/24	0.69
PERMA RISK MANAGEMENT SERVICES	2024 AATRIX 1099 FILINGS	17.99
		18.68
	Total Payments FY 2024	18.68

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
QUALCARE, INC.	WORKERS COMP-ACCESS/UM Q1 2025	57,686.25
		57,686.25
QUAL-LYNX	CLAIM ADJ. SERVICES Q1 2025 02/25	82,107.50
		82,107.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/25	1.38
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR Q1 2025	32,473.00
		32,474.38
THE ACTUARIAL ADVANTAGE	ACTUARY SERVICES Q1 2025	2,513.25
		2,513.25
CHANDRA ANDERSON	SECRETARY SERVICE Q1 2025	1,275.00
		1,275.00
HSING-YI DYNAK	TREASURER FEE Q1 2025	750.00
		750.00
COLUMN SOFTWARE PBC	INV AE396ECC-0015 ORD# COL9490 1/12/25	53.52
		53.52
INSURANCE AGENCIES, INC.	RMC FEE Q1 2025 INV 25505 02/25	21,250.00
		21,250.00
	Total Payments FY 2025	198,109.90

TOTAL PAYMENTS ALL FUND YEARS

198,128.58

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: February 7, 2025
DATE OF MEETING: February 14, 2025

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, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

January - February 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 10:** Attended the ACIC meeting.
- **January 10:** Attended the ACIC Claims Committee meeting.
- **February 5:** Attended the ACIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 14:** Plan to attend the ACIC meeting.
- **February 14:** 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 Message: NJOSH 300 Log of Work-Related Injuries and Illnesses – January 6.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording and Reporting Occupational Injuries and Illnesses – January 13.

- NJCE JIF – JAM SD Bulletin: CDL Drivers: Checking Driving Histories and Annual Program Review - Best Practices - February 3.

NJCE LIVE SAFETY TRAINING

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 in 2025 - [2025 Expo Training Schedule Flyer](#).

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. *(February thru April 2025 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.**

NEW! NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:

NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.

Starting January 1, 2025

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should not be completed if the user logged in on their own and viewed the training.

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-In Sheet](#) link or QR Code and complete the form with your groups' information.



Please Submit Within 24 Hours

In addition, the [NJCE LIVE Group Sign-in Sheet](#) link and QR Code are available on the [NJCE LIVE Monthly Training Schedules](#) and in the [NJCE Learning Management System](#) (click the Folders tab, and then the Group Sign-in Sheet folder).

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:

- June 1 - 22, 2025 (Start Date: July 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 Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



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 ([NJCE LIVE Monthly Training Schedules](https://njce.org/safety)).

*** In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**** PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student **MUST** have access to a computer or device with a working Camera and Microphone.

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

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.

February thru April 2025 Safety Training Schedule Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
2/3/25	Shop and Tool Safety	8:30 - 9:30 am
2/3/25	Hearing Conservation	10:00 - 11:00 am
2/3/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/4/25	Designated Employer Representative Training (DER)**	9:00 - 4:00 pm w/ 1 hour lunch brk
2/4/25	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/4/25	Protecting Children from Abuse in New Jersey Local Government Programs	12:00 - 2:00 pm
2/4/25	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
2/5/25	Bloodborne Pathogens	7:30 - 8:30 am
2/5/25	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
2/5/25	Disaster Management	1:00 - 2:30 pm
2/5/25	Driving Safety Awareness	1:00 - 2:30 pm
2/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
2/6/25	Fire Safety	11:00 - 12:00 pm
2/6/25	Fire Extinguisher Safety	1:00 - 2:00 pm
2/7/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/25	Flagger Skills and Safety	10:30 - 11:30 am
2/7/25	Productive Meetings Best Practices**	1:00 - 2:30 pm
2/10/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/10/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/10/25	High Performing Teams**	1:00 - 3:00 pm
2/11/25	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/11/25	Ethical Decision Making	9:00 - 11:30 am
2/11/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/12/25	Fall Protection Awareness	8:30 - 10:30 am
2/12/25	Chipper Safety	11:00 - 12:00 pm
2/12/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
2/12/25	Hearing Conservation	1:00 - 2:30 pm
2/13/25	Personal Protective Equipment	8:30 - 10:30 am
2/13/25	Bloodborne Pathogens	11:00 - 12:00 pm

2/13/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/18/25	Preparing for the Unspeakable	9:00 - 10:30 am
2/18/25	Ladder Safety/Walking & Working Surfaces	12:30 - 2:30 pm
2/19/25	Confined Space Entry	7:30 - 10:30 am
2/19/25	Fire Extinguisher Safety	11:00 - 12:00 pm
2/19/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/19/25	Asbestos Awareness	1:00 - 3:00 pm
2/20/25	Fire Safety	8:30 - 9:30 am
2/20/25	Introduction to Communication Skills**	10:00 - 12:00 pm
2/20/25	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/25	Bloodborne Pathogens	1:00 - 2:00 pm
2/24/25	Playground Safety Inspections	8:30 - 10:30 am
2/24/25	Public Employers: What You Need to Know**	9:00 - 10:30 am
2/24/25	Chainsaw Safety	1:00 - 2:00 pm
2/25/25	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/25/25	Flagger Skills and Safety	11:00 - 12:00 pm
2/25/25	Personal Protective Equipment	2:30 - 4:30 pm
2/26/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/26/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/25	Confined Space Entry	8:30 - 11:30 am
2/27/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/25	Microlearning Theory and Practice**	8:30 - 10:30 am
2/28/25	Indoor Air Quality Designated Person Training**	11:00 - 12:00 pm
2/28/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
3/3/25	Personal Protective Equipment	8:30 - 10:30 am
3/3/25	Bloodborne Pathogens	11:00 - 12:00 pm
3/3/25	Fire Safety	1:00 - 2:00 pm
3/4/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/4/25	CDL Entry Level Driver Training Train-the-Trainer Program**	9:00 - 10:30 am
3/4/25	Hazard Communication/Globally Harmonized System (GHS)	2:30 - 4:00 pm
3/5/25	Hearing Conservation	8:30 - 9:30 am
3/5/25	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
3/5/25	First Responders: Traffic Incident Management	1:00 - 5:00 pm
3/6/25	Sanitation and Recycling Safety	7:30 - 9:30 am
3/6/25	Mower Safety	10:00 - 11:00 am
3/6/25	Chainsaw Safety	1:00 - 2:00 pm
3/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/10/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
3/10/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/11/25	Preparing for First Amendment Audits	9:00 - 11:00 am
3/11/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/12/25	Confined Space Entry	8:30 - 11:30 am
3/12/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
3/12/25	Flagger Skills and Safety	1:00 - 2:00 pm
3/13 - 3/14/25	NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Cape May)*	9:00 - 3:30 pm w/lunch brk
3/13/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
3/13/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm

3/14/25	Fire Safety	8:00 - 9:00 am
3/14/25	Fire Extinguisher Safety	9:30 - 10:30 am
3/14/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/17/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *	8:30 - 11:30 am
3/18/25	Bloodborne Pathogens	8:30 - 9:30 am
3/18/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
3/18/25	Hearing Conservation	10:00 - 11:00 am
3/18/25	Introduction to Understanding Conflict**	1:00 - 3:00 pm
3/19/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/25	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20 - 3/21/25	NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Union)*	9:00 - 3:30 pm w/lunch brk
3/20/25	Shop and Tool Safety	7:30 - 8:30 am
3/20/25	Personal Protective Equipment	9:00 - 11:00 am
3/21/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	2:30 - 4:30 pm
3/24/25	Driving Safety Awareness	1:00 - 2:30 pm
3/25/25	Accident Investigation**	9:00 - 11:00 am
3/25/25	Fall Protection Awareness	1:00 - 3:00 pm
3/26/25	Confined Space Entry	8:30 - 11:30 am
3/26/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/26/25	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/25	Mower Safety	8:30 - 9:30 am
3/27/25	Chipper Safety	10:00 - 11:00 am
3/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/25	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/25	Special Event Management**	1:00 - 3:00 pm
3/31/25	Playground Safety Inspections	8:30 - 10:30 am
4/1/25	Back Safety/Material Handling	9:00 - 10:00 am
4/1/25	Bloodborne Pathogens	10:30 - 11:30 pm
4/1/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
4/2/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/2/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Fast Track to Safety(HazCom, BBP, Fire Safety, Driving Safety) (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*	8:30 - 11:30 am
4/2/-4/3/25	NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*	9:00 - 3:30 pm
4/3/25	Mower Safety	7:30 - 8:30 am
4/3/25	Personal Protective Equipment	9:00 - 11:00 am
4/4/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
4/4/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/4/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/7/25	Confined Space Entry	8:30 - 11:30 am
4/7/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
4/7/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/8/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/9/25	Bloodborne Pathogens	7:30 - 8:30 am

4/9/25	Hearing Conservation	9:00 - 10:00 am
4/9/25	First Responders: Traffic Incident Management	9:00 - 1:00 pm
4/9/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
4/10/25	Implicit Bias in the Workplace	9:00 - 10:30 am
4/10/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/11/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/25	Shop and Tool Safety	10:30 - 11:30 am
4/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/14/25	Fire Safety	7:30 - 8:30 am
4/14/25	Fire Extinguisher Safety	9:00 - 10:00 am
4/14/25	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/25	Playground Safety Inspections	8:30 - 10:30 am
4/15/25	Ethical Decision Making	9:00 - 11:30 am
4/15/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/25	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
4/16/25	Chipper Safety	8:30 - 9:30 am
4/16/25	Chainsaw Safety	10:00 - 11:00 am
4/16/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/17/25	Driving Safety Awareness	8:30 - 10:00 am
4/17/25	Hearing Conservation	10:30 - 11:30 am
4/17/25	CDL: Supervisors' Reasonable Suspicion**	1:00 - 3:00 pm
4/22/25	Confined Space Entry	8:30 - 11:30 am
4/22/25	NJCE The Power of Collaboration Parts 1 & 2 (Ocean)*	9:00 - 1:00 pm
4/22/25	Fall Protection Awareness	2:30 - 4:30 pm
4/23/25	Personal Protective Equipment	8:30 - 10:30 am
4/23/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/25	Introduction to Management Skills**	1:00 - 3:00 pm
4/24/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/24/25	Protecting Children from Abuse in NJ Local Government	9:00 - 11:00 am
4/24/25	Bloodborne Pathogens	10:30 - 11:30 am
4/24/25	Fire Extinguisher Safety	1:00 - 2:00 pm
4/24/2025 - 4/25/25	NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*	9:00 - 3:30 pm w/lunch brk
4/25/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/25/25	Mower Safety	11:00 - 12:00 pm
4/28/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
4/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/28/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	2:30 - 5:30 pm
4/30/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
4/30/25	Fire Safety	1:00 - 2:00 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 cancellations 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 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 ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
 - **NEW - NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:**
NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.

Starting January 1, 2025

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should not be completed if the User logged in on their Own and viewed the training.

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information.



Please Submit Within 24 Hours



**ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2025**

2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	300	\$699,861.41	\$108,029.76	\$591,831.65	85%	98%
FEBRUARY						
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	300	\$699,861.41	\$108,029.76	\$591,831.65	85%	98%

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	415	\$1,143,537.38	\$192,042.38	\$951,495.00	83%	98%
NOVEMBER	378	\$499,479.81	\$128,886.22	\$370,593.59	74%	99%
DECEMBER	239	\$366,090.40	\$165,847.33	\$200,243.07	55%	85%
Grand Total	3420	\$5,709,069.51	\$1,749,170.62	\$3,959,898.89	69%	95%



Cumulative Savings by Entity

COUNTY OF ATLANTIC													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	213	\$633,938.97	\$87,775.08	\$546,163.89	86%	98%	JANUARY	269	\$719,304.28	\$233,337.01	\$485,967.27	68%	92%
FEBRUARY							FEBRUARY	231	\$625,041.81	\$243,937.04	\$381,104.77	61%	99%
MARCH							MARCH	214	\$220,345.08	\$86,226.61	\$134,118.47	61%	91%
APRIL							APRIL	161	\$365,757.68	\$87,058.09	\$278,699.59	76%	98%
MAY							MAY	280	\$483,228.37	\$174,927.68	\$308,300.69	64%	96%
JUNE							JUNE	30	\$48,217.28	\$25,068.11	\$23,149.17	48%	95%
JULY							JULY	157	\$86,892.55	\$24,416.95	\$62,475.60	72%	96%
AUGUST							AUGUST	154	\$88,787.85	\$26,345.36	\$62,442.49	70%	97%
SEPTEMBER							SEPTEMBER	399	\$456,900.83	\$163,045.69	\$293,855.14	64%	84%
OCTOBER							OCTOBER	346	\$1,109,710.90	\$176,510.79	\$933,200.11	84%	99%
NOVEMBER							NOVEMBER	293	\$445,527.93	\$115,811.46	\$329,716.47	74%	95%
DECEMBER							DECEMBER	179	\$330,494.54	\$152,857.29	\$177,637.25	54%	84%
Grand Total	213	\$633,938.97	\$87,775.08	\$546,163.89	86%	98%	Grand Total	2713	\$4,980,209.10	\$1,509,542.08	\$3,470,667.02	70%	94%
UTILITY AUTHORITY													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	87	\$65,922.44	\$20,254.68	\$45,667.76	69%	98%	JANUARY	35	\$41,388.10	\$8,661.44	\$32,726.66	79%	100%
FEBRUARY							FEBRUARY	36	\$51,944.98	\$23,970.36	\$27,974.62	54%	100%
MARCH							MARCH	20	\$75,839.97	\$11,618.01	\$64,221.96	85%	99%
APRIL							APRIL	25	\$11,824.66	\$5,437.33	\$6,387.33	54%	100%
MAY							MAY	69	\$24,320.74	\$9,882.80	\$14,437.94	59%	97%
JUNE							JUNE	6	\$156,522.13	\$71,578.46	\$84,943.67	54%	100%
JULY							JULY	12	\$4,941.50	\$1,479.48	\$3,462.02	70%	100%
AUGUST							AUGUST	10	\$10,346.00	\$2,880.89	\$7,465.11	72%	100%
SEPTEMBER							SEPTEMBER	123	\$149,579.11	\$46,011.30	\$103,567.81	69%	95%
OCTOBER							OCTOBER	40	\$22,504.48	\$11,812.59	\$10,691.89	48%	94%
NOVEMBER							NOVEMBER	60	\$27,655.88	\$9,915.65	\$17,740.23	64%	98%
DECEMBER							DECEMBER	52	\$32,997.36	\$12,179.37	\$20,817.99	63%	98%
Grand Total	87	\$65,922.44	\$20,254.68	\$45,667.76	69%	98%	Grand Total	386	\$479,502.36	\$185,819.31	\$293,683.05	61%	98%
IMPROVEMENT AUTHORITY													
2025	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE	2024	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00			JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY							FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH							MARCH	0	\$0.00	\$0.00	\$0.00		
APRIL							APRIL	0	\$0.00	\$0.00	\$0.00		
MAY							MAY	0	\$0.00	\$0.00	\$0.00		
JUNE							JUNE	0	\$0.00	\$0.00	\$0.00		
JULY							JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST							AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER							SEPTEMBER	0	\$0.00	\$0.00	\$0.00		
OCTOBER							OCTOBER	0	\$0.00	\$0.00	\$0.00		
NOVEMBER							NOVEMBER	0	\$0.00	\$0.00	\$0.00		
DECEMBER							DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	0	\$0.00	\$0.00	\$0.00			Grand Total	0	\$0.00	\$0.00	\$0.00		



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

**WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2025 – 1/31/2025**

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	2	2	4
MEDICAL ONLY	12	8	20
REPORT ONLY-WC	5	0	5
Grand Total	19	10	29



ATLANTIC COUNTY INSURANCE COMMISSION
TOP 10 PROVIDERS
1/1/2025 – 1/31/2025

COUNTY OF ATLANTIC, UTILITY AUTHORITY, AND IMPROVEMENT AUTHORITY COMBINED		
	APPROVED	SPECIALTY
ORTHO NJ LLC	\$19,531.45	Orthopedic Surgery
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$16,300.00	Ambulatory Surgery Center
ARMC ANESTHESIOLOGISTS	\$9,961.00	Anesthesiology
ONE CALL CARE DIAGNOSTICS	\$6,575.19	MRI/Radiology
PROGRESSIVE SPINE AND ORTHOPEDIC	\$5,367.59	Orthopedic Surgery
SOUTH JERSEY REHAB & SPINE INC	\$4,476.16	Physical Medicine & Rehab
ATLANTICARE SURGERY CENTER	\$4,329.91	Orthopedic Surgery
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$3,815.00	Physical Therapy
OSPREY REHABILITATION LLC	\$3,466.01	Physical Therapy
MSC GROUP INC	\$3,385.89	Durable Medical Equipment
Grand Total	\$77,208.20	
COUNTY OF ATLANTIC		
	APPROVED	SPECIALTY
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$16,300.00	Ambulatory Surgery Center
ORTHO NJ LLC	\$15,431.28	Orthopedic Surgery
ARMC ANESTHESIOLOGISTS	\$9,961.00	Anesthesiology
PROGRESSIVE SPINE AND ORTHOPEDIC	\$5,367.59	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	\$3,470.00	MRI/Radiology
MSC GROUP INC	\$3,385.89	Durable Medical Equipment
ATLANTICARE SURGERY CENTER	\$2,962.57	Orthopedic Surgery
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$2,855.00	Physical Therapy
SHREWSBURY AMBULATORY ANESTHESIA LLC	\$2,610.00	Anesthesiology
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES	\$2,369.23	Orthopedic Surgery
Grand Total	\$64,712.56	
UTILITY AUTHORITY		
	APPROVED	SPECIALTY
ORTHO NJ LLC	\$4,100.17	Orthopedic Surgery
ONE CALL CARE DIAGNOSTICS	\$3,105.19	MRI/Radiology
HEALTH MED ASSOCIATES PC	\$2,777.25	Occupational Medicine
SOUTH JERSEY REHAB & SPINE INC	\$2,282.32	Physical Medicine & Rehab
INSPIRA MEDICAL CENTER ELMER	\$1,810.43	Hospital
OSPREY REHABILITATION LLC	\$1,455.58	Physical Therapy
ATLANTICARE SURGERY CENTER	\$1,367.34	Physical Therapy
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$960.00	Physical Therapy
HOWARD HAMMER PSYD LLC	\$495.00	Behavioral Health
ATLANTICARE REGIONAL MEDICAL CENTER	\$463.45	Hospital
Grand Total	\$18,816.73	

Insurance Agencies, Inc.

Atlantic County Insurance Commission

Risk Management Consultant Report

To: Atlantic County Insurance Commission

From : Risk Management Consultants

Date: February 14, 2025

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, CTC, AAI Insurance Agencies, Inc. 609-646-1000 Ext 601 bridge@insuranceagenciesinc.com
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Jan.-Feb Activities

Since our last meeting of January 10th, we reviewed twenty Incidents and Status updates from Liability Excess Reports and Qual-Lynx. Below are the more noteworthy of the reports:

County of Atlantic (Justice Facility), new claim, – 07/31/24, Inmate alleges Bodily Injury and Civil Rights violations with AC Police and Corrections Officers. Plaintiff seeking \$35,000-\$350,000, Liability exposure appears remote.

County of Atlantic new claim - 08/11/24, Fatality at County Justice Facility caused by another inmate. Complaint includes 7 counts, including: Allegation of Failure to Intervene, Failure to Supervise, Civil Rights, etc,

County of Atlantic, new claim - 01/10/25, Personal Injury claim by a County employee claiming Discrimination. County responding to an EEOC Notice of Charge of Discrimination. Matter being investigated by the Human Resources Dep't.

County of Atlantic, new claim - 10/22/24 , Fatality at Meadowview Nursing Home. Patient died after a long battle with Leukemia. County to oppose claim.



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

Insurance Agencies, Inc.

County of Atlantic, Status Update, 10/20/22 Excessive Force claim at Justice Facility
Plaintiff admits to drugs in his system. County using immunity defense..

County of Atlantic Status Update – 11/29/2022 EPL claim. Ex-Employee claims Hostile
Work Environment after 2 days of work. Just received Interrogatories, demand is \$11,700.

Other Activities:

Reviewed JA Montgomery's Loss Control visit to the Atlantic County Justice Facility on
December, 4 2024. In the report were a few interesting items:

- The Warden and Deputy Warden were interviewed
- The facility manages primarily serious offenders
- They have difficulty attracting qualified candidates (salary scale too low)
- JA Montgomery reviewed numerous available Training Programs with Wardens
- Discussed "Use of Force" directives and standards

Reviewed and providing wording for insurance clause in contracts for Lynn's review and
approval

Reviewed Gun Range mediation contract and added certain wording

Attended February 5th JA Montgomery Safety Committee meeting.

Claims Experience: Comparison of 2023 vs 2024 full year.

	2023 Claim Count	Net Incurred	2024 Claim Count	2024 Net Incurred
Auto	39	\$105,565.	24	\$75,100.
Liability/EPL	157	\$1,030,136.	132	\$156,603.
Property	103	\$378,491.	102	\$324,950.
W. Comp	251	\$5,368,194.	222	\$2,070,405.

Lesson's from Losses Bulletin:

TRUCK SAFETY



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[www. Insuranceagenciesinc.com](http://www.Insuranceagenciesinc.com)

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - FEBRUARY 2024

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORN AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT QUICKLY CLIMBED INTO DRIVER'S SIDE OF A TRUCK AND HE HIT THE TOP OF HIS HEAD ON THE DOOR FRAME. CONCUSSION AND HERNIATED DISCS. TOTAL INCURRED IS \$95,000.
- CLAIMANT SLIPPED WHILE ON A TRUCK PERFORMING INSPECTIONS. RUPTURED ACL IN KNEE. TOTAL INCURRED IS \$69,000.
- CLAIMANT IN A BUCKET TRUCK HANGING WREATHS. COWORKERS HOISTING UP MATERIALS AND A POLE SLAMMED INTO HIS SHOULDER. CLAVICLE FX AND DISLOCATED SHOULDER RESULTED. TOTAL INCURRED IS \$75,000
- FIRE TRUCK EXITING FIRE HOUSE AND HIT GARAGE DOOR FRAME. DAMAGE TO THE TRUCK AND DOOR FRAME IS \$66,000 COMBINED

Qual-lynx.com



QUAL-LYNX

APPENDIX I

MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REORGANIZATION MEETING – January 10, 2025 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 (<i>Left Meeting Prior to Executive Session</i>)
Janette Kessler	Present
Timothy Edmunds	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Kathy Kissane Christine Gallagher <u>PERMA Claims</u> Jennifer Conicella (by phone)
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	N. Lynne Hughes
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Brown & Brown Insurance Michael Ridge Gene Siracusa
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ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 13, 2024.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF DECEMBER 13, 2024.

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

CORRESPONDENCE: None.

Commissioner Woods turned the meeting over to the Executive Director to run the meeting for the election of officers.

Ms. Hughes administered the oaths to the Commissioners and Alternate Commissioners, all of whom were present. After administering the oaths, Commissioner Robbins departed from the meeting.

Mr. Stokes opened the meeting for nominations of Chairperson. Commissioner Kessler nominated Jacqueline Woods and was seconded by Commissioner Fedorko. There were no other nominations.

MOTION TO CLOSE NOMINATIONS FOR COMMISSION CHAIRPERSON AND TO ACCEPT THE NOMINATION OF JACQUELINE WOODS AS PRESENTED.

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

Mr. Stokes opened the meeting for nomination of Vice Chairperson. Commissioner Woods nominated Tammi Robbins and was seconded by Commissioner Kessler. There were no other nominations.

MOTION TO CLOSE NOMINATIONS FOR COMMISSION VICE CHAIRPERSON AND TO ACCEPT THE NOMINATION OF TAMMI ROBBINS AS PRESENTED.

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

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

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

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

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

EXECUTIVE DIRECTOR'S REPORT: Brad Stokes presented the Executive Director's report. Mr. Stokes reviewed the reorganization resolutions for 2025.

Resolution 1-25 Certifying the Election of Fund Chairperson Jacqueline Woods
and Vice Chairperson Tammi Robbins
Resolution 2-25 Appointing CEL Commissioner Janette Kessler
Resolution 3-25 Appointing Commission Treasurer Bonnie Lindaw
Resolution 4-25 Appointing Commission Attorney N. Lynne Hughes
Resolution 5-25 Appointing Commission Secretary Chandra Anderson
Resolution 6-25 Designating Citizens Bank as Authorized Depositories for Commission Assets
Resolution 7-25 Designating Authorized Signatures for Commission Bank Accounts
Resolution 8-25 Establishing a Cash Management Plan
Resolution 9-25 Establishing Meeting Dates for 2025
Resolution 10-25 Designating PERMA Agent of Service of Process and Custodian of Records
Resolution 11-25 Designating *The Press of Atlantic City* as the Official Newspaper
Resolution 12-25 Approving Payment of Stipend for Commission Treasurer Services

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-25 THROUGH 12-25.

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

This is the public hearing for the 2025 proposed budget introduced during the December 13, 2024 meeting. The 2025 budget introduced at the December 13, 2024 meeting has been reduced by over \$70,000 and is in the amount of \$11,154,023. The CEL's renewal cost came in lower than expected which lowered their budget.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2025 BUDGET.

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

The revised budget is contained in the agenda packet. Originally, the CEL budget was at a 6.53% increase, but was able to lower that to 4.17%. Commissioner Kessler reported the CEL Finance Committee met several times over the months of November and December refining the CEL's budget. Overall, the changes for the Commission are at an 8.2% increase. The Commission's 2024 renewal had an 11% increase, so hopefully we will continue to see better trends in the coming year.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2025 BUDGET.

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

MOTION TO ADOPT THE 2025 PROPERTY AND CASUALTY BUDGET AND CERTIFY THE ANNUAL ASSESSMENTS.

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

CERTIFICATES OF INSURANCE: There were three certificates issued in December of 2024.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL Finance Committee met on December 30, 2024 to review the 2025 renewal. A special meeting of the CEL was held on January 7, 2025 to formally adopt the 2025 budget, which as previously mentioned, was lower than expected.

The Commission's financial fast track through October has a couple of claims subject to large reserve changes and shows a \$5.6 million deficit, and cash on hand of \$10.7 million.

The CEL's financial fast track report through November has a surplus of \$9.4 million with \$34.1 million in cash.

The claims activity report for November shows 29 less open claims. 18 of those claims were workers' compensation claims.

CLAIMS SERVICES: Jennifer Conicella appeared by phone. A new senior claims manager was hired, Corrine Drumheiser, who comes from the NJCE side of the program. She will be a great addition to the service team.

TREASURER: Bonnie Lindaw presented the Treasurer's report and Resolution 13-25 the January Bills List. The Bills List has one payment from fund year 2024 to Column Software for \$51.68 for advertising.

The Treasurer's report shows the admin account balance is \$10,135,122.37. Interest earned for year 2024 is \$289,297.76. The general liability account has \$1,406.58 in outstanding checks. Interest earned for year 2024 is \$1,214.43. The workers' compensation account has \$209,123.07 in outstanding checks. Interest earned for year 2024 is \$8,374.69.

MOTION TO APPROVE RESOLUTION 13-25 THE JANUARY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety director's report for December 2024 through January 2025. All training through February 2025 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

The last Safety Committee meeting was held on December 11, 2024, and the 2025 Safety Committee meetings will be held quarterly on February 5, 2025, May 21, 2025, August 20, 2025 and November 12, 2025. All meetings will begin at 10:00 A.M. via Zoom. Notices will be sent out.

As to the Munich Re Safety Grant, Mr. Prince was happy to report the availability of funding for 2025 is \$90,000. Safety National will contribute \$75,000 and Munich Re will contribute \$15,000. This will be divided among the CEL's 10 county members. Mr. Prince's office is available to assist any member entity with completing their submission for the Safety Grant.

The schedule for in person expo training for 2025 is being finalized. The first expo is on March 17, 2025 at the Atlantic Cape Community College, Cape May Court House location with topics of excavation, trenching and shoring. The fast track to safety includes haz-com, blood borne pathogens, fire safety, and driver safety will be set up once venues are chosen.

Commissioner Woods asked about the status of payment for the 2024 Safety Grant. An update will be provided at the February meeting.

MANAGED CARE – QUAL-LYNX: Christine Gallagher presented the claims services report. The cumulative savings report for December reflects a 55% savings with 57% PPO penetration. Year to date savings is 69% with 93% PPO penetration rate. There are 292 claims for 2024, with 64 report only, 164 medical only, and 64 lost time. The top provider for 2024 was Jersey Shore Ambulatory Surgical Center.

Commissioner Kessler asked why the PPO penetration rate for December was 57%. Ms. Gallagher did not have an explanation at the time of the meeting and indicated she would look into it further and report findings at the February meeting.

CLAIMS SERVICES – QUAL-LYNX: Ms. Kissane reported an updated team list is included with the agenda packet. One claim was reviewed during Executive Session, questions were presented and answered. Ms. Kissane requested a motion for approval of the PAR as reviewed and approved.

MOTION TO APPROVE ONE PAR AS REVIEWED AND APPROVED DURING EXECUTIVE SESSION.

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

Commissioner Kessler asked about the status of OSHA logs and summaries. Ms. Kissane indicated those reports should be sent out this afternoon. If there are any questions, changes or modifications to be made, please contact her. Once changes are made, the information goes through the night audit and new reports are available the next day. Commissioner Woods reported the County received OSHA logs and summaries, however, they required corrections on department names and a few other issues.

RISK MANAGER'S REPORT: Gene Siracusa of Insurance Agencies presented the Risk Manager report for the month of December. The managers reviewed various excess liability claims, tort claim notices, certificates of insurance, and JA Montgomery's loss control reports. They prepared a comparison of claims from 2023 to 2024 and so far there were 86 less claims for 2024. Ms. Kissane noted that liability claims from the end of 2024 can still be reported through March.

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 February 14, 2025 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:30 A.M.

Minutes prepared by: Chandra Anderson, Secretary

APPENDIX II
2025 PLAN OF RISK MANAGEMENT

RESOLUTION NO. 14-25

**Atlantic County Insurance Commission
2025 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2025 the 2025 Plan of Risk Management shall be:

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

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

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

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

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

2.) The limits of coverage.

- a.) Workers' Compensation limits.
 - Workers' Compensation – Statutory
 - Employer's Liability - \$26,150,000
 - USL&H – Included
 - Harbor Marine/Jones Act – Included
- b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
 - \$22,000,000 each / \$22,000,000 aggregate (Automobile Liability is unaggregated).
 - Subsidence - \$750,000 per occurrence
 - Owned Watercraft 35' in length or less - \$750,000.
 - Garage Liability - \$750,000
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
 - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability
 - The NJC via the commercial market covers public officials liability, school board legal liability (where applicable) and employment practices liability as follows:
 - \$10,000,000 each claim and in the annual aggregate subject to the retentions as outlined below:
 - POL - \$500,000
 - EPL - \$500,000
 - Atlantic County UA - \$15,000 POL/\$35,000 EPL
 - Atlantic County IA - \$10,000 POL/\$10,000 EPL
- e.) Medical Professional General Liability/Excess Medical Professional
 - Limit: \$1,000,000 per claim / \$3,000,000 aggregate

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

f.) Non-Owned Aircraft

- a. \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- b. \$5,000 medical expense for each passenger.
- c. \$5,000,000 Rotor Wing

g.) Property/Equipment Breakdown

- a. All Risk: \$260,000,000 Per Occurrence
- b. Flood: \$100,000,000 Aggregate, except
 - i. Flood, High Hazard: \$75,000,000 Aggregate
- c. Earthquake: \$150,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA, Per Location:
 - Building: Max available NFIP limit (typically \$500,000)
 - Contents: Max available NFIP limit (typically \$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence
 - The NJCE provides 4% x 1%, subject to a \$10M aggregate

g.) Crime

Limit per occurrence:

- County of Atlantic (Including Meadowview Nursing Home) – \$1,500,000
- Atlantic County UA - \$1,000,000
- Atlantic County Improvement Authority - \$1,000,000

Deductible per occurrence:

- County of Atlantic (Including Meadowview Nursing Home) – \$25,000
- Atlantic County UA - \$15,000

- Atlantic County Improvement Authority – \$15,000

h.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate-Atlantic County UA only.
- Member Entity Deductible: \$50,000

i.) Employed Lawyers Professional Liability

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

j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

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

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

3.) The amount of risk to be retained by the Insurance Commission.

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

b.) Excess Liability (all coverages) - \$500,000 CSL

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL

c.) Public Officials Liability/ Employment Practices Liability –

- POL - \$500,000
- EPL - \$500,000
- Atlantic County UA - \$10,000 excess \$15,000 POL/\$65,000 excess \$35,000 EPL
- Atlantic County IA - \$15,000 excess \$10,000 POL/\$25,000 excess \$10,000 EPL

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

- Flood, SFHA: \$500,000

- e.) Equipment Breakdown –
 - \$75,000 excess \$25,000 for Atlantic County
 - \$95,000 excess \$5,000 for Atlantic County Utilities Authority
 - \$95,000 excess \$5,000 for Atlantic County Improvement Authority
- f.) Crime – None
- g.) Pollution Liability – None
- h.) Medical Professional General Liability – None
- i.) Employed Lawyers Liability – None
- j.) Cyber Liability - None

4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

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

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by

the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. **Safety National**, Munich, Berkley, Old Republic, Bowhead and **Obsidian** for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
- b.) Each member entity is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the*

claims service company whose procedures are integrated into the Insurance Commission's claims process.

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

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does not purchase commercial insurance.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

- a.) Not applicable at this time.

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

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

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

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

- \$15,000 for workers compensation claims
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this ____ day of _____, 2025.

ATLANTIC COUNTY INSURANCE COMMISSION

JAQUELINE WOODS, CHAIRPERSON

ATTEST:

TAMMI ROBBINS, VICE- CHAIRPERSON