ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JANUARY 12, 2024

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:** December 8 and December 19, 2023 Open Minutes……… **Appendix I**
  December 8 and December 19, 2023 Closed Minutes..… **Distributed**

- ❑ **CORRESPONDENCE – None**

2024 REORGANIZATION

- ❑ **ATTORNEY TO ADMINISTER OATH OF OFFICES**

- ❑ **ELECTION OF CHAIRPERSON & VICE CHAIRPERSON**

- ❑ **RFP for Professional Services –** The County issued an RFP for Executive Director and Risk Management Consultant. At last month's meeting, the decision was made to table the appointments until this meeting. A report will be provided at the meeting.

  - ❑ **Motion to Approve Resolution 1-24 Designating the Executive Director for the Atlantic County Insurance Commission (Page 1)**

  - ❑ **Motion to Approve Resolution 2-24 Designating the Risk Management Consultant for the Atlantic County Insurance Commission (Page 2)**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR**

  Executive Director's Report……………………………………………...............Page 3

- ❑ **CLAIMS SERVICES……………………………………….………...…..………… Verbal**

- ❑ **TREASURER– Bonnie Lindaw**
  Resolution 15-24 – January Bill List………………..…………..…..…………....... Page 32
  Monthly Report……………………………………. …..…………………..… Verbal

- ❑ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
  Report…….…………………………..…………………………...…..………..Page 33

- ❑ **MANAGED CARE – Qual Care……………………………………………………Page 41**

- ❑ **CLAIMS SERVICE – Qual Lynx……….......………………………………………… Page 45**

- ❑ **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 9, 2024

RESOLUTION NO. 1-24

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING PROFESSIONAL SERVICES OF THE EXECUTIVE DIRECTOR

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 Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4, et seq.; and

WHEREAS, the County on behalf of the Commission has advertised and published an RFP for the position of Executive Director and the Commissioners having duly reviewed and considered all responses to said RFP; and

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the ACIC that the following appointment award is hereby made for fund years 2024, 2025 and 2026:

Executive Director ___________________________________

1/1/24-12/31/24	$
1/1/25-12/31/25	$
1/1/26-12/31/26	$

BE IT FURTHER RESOLVED by the Commissioners that the ACIC is hereby authorized to execute contracts between the ACIC and the approved professionals with the terms and conditions as required by the ACIC.

BE IT FURTHER RESOLVED by the Commissioners of said ACIC, approved professionals acting as a "servicing organization" as defined in the ACIC's rules and regulations shall execute said contract prepared by the ACIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the ACIC.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 12, 2024.

BY:____
JAQUELINE WOODS, CHAIRPERSON

ATTEST:

____
TAMMI ROBBINS, VICE-CHAIRPERSON

RESOLUTION NO. 2-24

ATLANTIC COUNTY INSURANCE COMMISSION
DESIGNATING PROFESSIONAL SERVICES OF A
RISK MANAGEMENT CONSULTANT

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 Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4, et seq.; and

WHEREAS, the County on behalf of the Commission has advertised and published an RFP for the position of Risk Management Consultant and the Commissioners having duly reviewed and considered all responses to said RFP; and

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the ACIC that the following appointment is hereby made for fund years 2024, 2025 and 2026:

Risk Management Consultant ________________________ $_______________ each year for 2024-2026

BE IT FURTHER RESOLVED by the Commissioners that the ACIC is hereby authorized to execute contracts between the ACIC and the approved professionals with the terms and conditions as required by the ACIC.

BE IT FURTHER RESOLVED by the Commissioners of said ACIC, approved professionals acting as a "servicing organization" as defined in the ACIC's rules and regulations shall execute said contract prepared by the ACIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the ACIC.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 12, 2024.

BY:____
JAQUELINE WOODS, CHAIRPERSON

ATTEST:

____
TAMMI ROBBINS, VICE-CHAIRPERSON

ATLANTIC COUNTY INSURANCE COMMISSION

Date: January 12, 2024

Memo to: Commissioners of the Atlantic County Insurance Commission

Subject Executive Directors Report

- ❑ **Re-Organizational Resolutions (Pages 5-18) –** Listed below are the necessary Re-Organizational Resolutions for the Atlantic County Insurance Commission for 2024.

  - Resolution 3-24 Certifying the Election of Fund Chairperson and Vice Chairperson
  - Resolution 4-24 Appointing CEL Commissioner
  - Resolution 5-24 Appointing Commission Treasurer
  - Resolution 6-24 Appointing Commission Attorney
  - Resolution 7-24 Appointing Commission Secretary
  - Resolution 8-24 Designating Authorized Depositories for Commission Assets
  - Resolution 9-24 Designating Authorized Signatures for Commission Bank Accounts
  - Resolution 10-24 Establishing a Cash Management Plan
  - Resolution 11-24 Establishing Meeting Dates for 2024
  - Resolution 12-24 Designating Custodian of Records
  - Resolution 13-24 Designating Official Newspaper

    - ❑ **Motion to approve Resolutions 3-24 through 13-24**

- ❑ **Approving a Stipend for Treasurer Services –** The Atlantic County Treasurers Office performs various accounting services for the Insurance Commission that are necessary and beneficial to the Commission. Hsing-Yi Chou has been assigned to perform those tasks and the Board of Fund Commissioners desire to compensate her for those duties. **Page 19**.

    - ❑ **Motion to Approve Resolution 14-24 Approving payment of a stipend to Hsing-Yi Chou for Commission Treasurer Services**

- ❑ **2024 Property & Casualty Budget Adoption –** At the December 8th meeting, the 2024 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 $10,312,521 is included in the agenda on **Page 20**; a copy of the assessments are on **Page 21**.

    - ❑ **Motion to open the Public Hearing of the 2024 Budget**
    - ❑ **Discussion of Budget and Assessments**
    - ❑ **Motion to Close the Public Hearing**
    - ☐ **Motion to adopt the 2024 Budget and Certify Annual Assessments**

- **Certificate of Insurance Issuance Report –** Enclosed on **Page 22** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the month of December; 1 certificate was issued.

    - **Motion to approve the certificate of insurance report**

- **NJ Counties Excess Joint Insurance Fund –** The NJCE Finance Committee met on December 27th and January 5th to review the status of the 2024 renewal. The NJCE held a special meeting yesterday to formally adopted their 2024 Budget. A summary of that meeting will appear in next month's agenda.

- **Financial Fast Track –** Included on **Pages 24-27** of the agenda are the Financial Fast Tracks for September & October for the Insurance Commission. As of October 31, 2023, the Commission has a deficit of $5,272,957**.** Line 10 of the report, "Investment in Joint Venture" is the Commission's share of the equity in the CEL. Total cash on hand is $10,681,129.

- **NJ CEL Property and Casualty Financial Fast Track (Pages 28-30) –** Included in the agenda is the Financial Fast Track Report for the CEL for October. The report indicates the Fund has a surplus of **$12,228,427** and over $32.9 million in cash.

- **Claims Tracking Report (Page 31) –** Included in the agenda is the Claims Activity Report for November that tracks open claims.

RESOLUTION NO. 3-24

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 2025 ACIC Reorganization.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 12, 2024.

ADOPTED:

BY:____

CHAIRPERSON

ATTEST:

____

VICE CHAIRPERSON

RESOLUTION NO. 4-24

APPOINTING A COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2024

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 2025 Reorganization.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 12, 2024.

ADOPTED:

BY:____

CHAIRPERSON

ATTEST:

____

VICE CHAIRPERSON

RESOLUTION NO. 5-24

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 2025 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 12, 2024.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 6-24

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 2025 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 12, 2024.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 7-24

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 2025 ACIC Reorganization; and

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 12, 2024.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 8-24

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 **Citizens 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 12, 2024.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 9-24

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 12, 2024**.**

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 10-24

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 12, 2024.

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

1.) ***<u>Cash Management and Investment Objectives</u>***

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.) ***<u>Permissible Investments</u>***

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

3.) ***<u>Authorized Depositories</u>***

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 <u>et seq</u>. (GUDPA).

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

4.) ***<u>Authority for Investment Management</u>***

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. 11-24

ATLANTIC COUNTY INSURANCE COMMISSION
ESTABLISHING MEETING DATES

2024 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 9, 2024	Stillwater Building 201 Shore Road Northfield, NJ 08225	Regular Meeting
11:00 AM	April 12, 2024	“	Regular Meeting
11:00 AM	May 10, 2024	“	Regular Meeting
11:00 AM	July 12, 2024	“	Regular Meeting
11:00 AM	September 6, 2024	“	Regular Meeting
11:00 AM	October 11, 2024	“	Regular Meeting
11:00 AM	December 13, 2024	“	Regular Meeting
11:00 AM	January 10, 2025	“	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 at the Stillwater Building.

ADOPTED by THE ATLANTIC COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 12, 2024**.**

ADOPTED:

BY:____

CHAIRPERSON

ATTEST:

____

VICE CHAIRPERSON

RESOLUTION NO. 12-24

ATLANTIC COUNTY INSURANCE COMMISSION
APPOINTING AN 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 2024 commission year; and

NOW THEREFORE be it resolved by the Atlantic County Insurance Fund Commission that ____is hereby appointed as agent for service of process upon the ACIC, at its offices located at ____ for the year 2024 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the ACIC.

BE IT FURTHER RESOLVED that ______________________________________ 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 12, 2024**.**

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 13-24

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 2024 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 2025 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 12, 2024**.**

ADOPTED:

BY:____
CHAIRPERSON

ATTEST:

____
VICE CHAIRPERSON

RESOLUTION NO. 14-24

ATLANTIC COUNTY INSURANCE COMMISSION
RESOLUTION APPROVING PAYMENT OF A STIPEND TO
HSING-TI CHOU FOR COMMISSION TREASURER SERVICES

WHEREAS, the Atlantic County Insurance Commission adopted Resolution No. 3-23 designating Atlantic County Treasurer, Bonnie Lindaw, as treasurer for the Atlantic County Insurance Commission (ACIC); and

WHEREAS, the Atlantic County Treasurer has been designated as the treasurer for the ACIC; and

WHEREAS, the Atlantic County Treasurer's Office performs a number of accounting services for the ACIC; and

WHEREAS, the Commission, since its inception has budgeted on an annual basis the sum of $8,238.00 as compensation for those services; and

WHEREAS, the Atlantic County Treasurer, Bonnie Lindaw, has designated Hsing-Yi Chou in the Treasurer's Office to perform various accounting services which are necessary for and beneficial to the Commission's activities; and

WHEREAS, the County Treasurer seeks to have Hsing-Yi Chou receive a $3,000.00 annual stipend to be paid at the sum of $750.00 per quarter to Ms. Chou and shall be paid by quarterly check directly to Ms. Chou for the calendar year 2024; and

WHEREAS, the balance of the budgeted funds following the deduction of the stipend will be paid to the Atlantic County Treasurer's Office;

NOW, THEREFORE, BE IT RESOLVED that the Atlantic County Insurance Commission, does hereby authorize the payment of a $3,000.00 annual stipend to be disbursed $750.00 per quarter to Hsing-Yi Chou,

ADOPTED by the Atlantic County Insurance Commission at a properly noticed meeting held on January 12, 2024.

ADOPTED:

BY:__________________________________
Jacqueline R. Woods, Chairperson

ATTEST:

____
Tammi Robbins, Vice Chairperson

	ATLANTIC COUNTY INSURANCE COMMISSION				
	2024 PROPOSED BUDGET :			Annualized vs Proposed	
				Total	
				Increase/Decrease	
	APPROPRIATIONS	ANNUALIZED BUDGET FY2023	PROPOSED BUDGET FY2024	$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	322,000	394,572	72,572	22.54%
2	Liability	321,000	366,883	45,883	14.29%
3	Auto	154,000	174,047	20,047	13.02%
4	Workers' Comp.	4,640,000	5,124,497	484,497	10.44%
5					
6	**Subtotal - Claims**	**5,437,000**	**6,059,999**	**622,999**	**11.46%**
7					
8	**Premiums**				
9	CEL JIF	2,411,655	2,690,316	278,661	11.55%
10					
11	**SubTotal Premiums**	**2,411,655**	**2,690,316**	**278,661**	**11.55%**
12	**Total Loss Fund**	**7,848,655**	**8,750,315**	**901,660**	**11.49%**
13					
14	**II. Expenses, Fees & Contingency**				
15					
16	Claims Adjustment	309,575	318,860	9,285	3.00%
17	Managed Care	218,484	224,025	5,541	2.54%
18	General Expense				
19	Exec. Director	129,892	129,892	0	0.00%
20	Actuary	9,663	9,856	193	2.00%
21	Auditor	10,569	11,097	528	5.00%
22	Attorney	18,289	18,289	0	0.00%
23	Treasurer	8,238	8,238	0	0.00%
24	Secretary	5,100	5,100	0	0.00%
25					
26	Misc. Expense & Contingency	15,002	15,002	0	0.00%
27					
28	**Total Fund Exp & Contingency**	**724,812**	**740,359**	**15,547**	**2.14%**
29	Risk Managers	120,000	90,000	(30,000)	-25.00%
30					
31	**Total NJCE Ancilliary Coverages**	**684,792**	**731,847**	**47,055**	**6.87%**
32					
33	**Total FUND Disbursements**	**9,378,259**	**10,312,521**	**934,262**	**9.96%**

ATLANTIC COUNTY INSURANCE COMMISSION
2024 PROPOSED ASSESSMENTS

	2023			2024			Change $			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Atlantic County	6,800,678	522,797	7,323,475	7,494,718	564,180	8,058,898	694,040	41,383	735,423	10.21%	7.92%	10.04%
Atlantic County Utility Authority	1,815,246	130,725	1,945,971	2,000,500	135,788	2,136,288	185,254	5,063	190,317	10.21%	3.87%	9.78%
Atlantic County Improvement Authority	77,542	31,270	108,812	85,456	31,879	117,335	7,914	609	8,523	10.21%	1.95%	7.83%
Grand Totals:	**8,693,466**	**684,792**	**9,378,258**	**9,580,674**	**731,847**	**10,312,521**	**887,208**	**47,055**	**934,263**	**10.21%**	**6.87%**	**9.96%**

Atlantic County Insurance Comm.

From 12/1/2023 To 1/1/2024

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - The County of Atlantic	One Penn Plaza Newark, NJ 07105	RE: 2024 Ford Champion Challenger, VIN#1FDFE4FNXRDD21468 NJ Transit and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following Mini Bus Schedule: VIN: NJ Transit #: 1FDFE4FS7BDA97278 NF-102 1FDFE4FS9BDA97279 NF-103 1FDFE4FS5DDA95306 CQ-769 1FDFE4FS7DDA95307 CQ-770 1FDFE4FS2BDA63586 18-115 1FDFE4FS4BDA63587 18-116 1FDFE4FS2BDB26928 CQ-760 1FDFE4FS5BDA97280 NF-104 1FDFE4FS4DDA44721 18-139 1FDFE4FS1DDA51044 16-1464 1FDFE4FS0DDA51049 16-1465 1FDFE4FS7DDA51050 16-1466 1FDFE4FS4DDA51054 16-1470 1FDFE4FS8DDA51042 16-1462 1FDFE4FS9DDA51051 16-1467 1FDFE4FS0DDA51052 16-1468 1FDFE4FS7DDA92987 16-1564 1FDFE4FS9BDA97282 NF-105 1FDFE4FS6BDA97286 CQ-757 5WEASAAM7BH354301 CQ-743 5WEASAAM0BH354303 CQ-745 1FDFE4FS0BDA63585 16-1447 1FDFE4FS7BDA97281 CQ-759	12/15/2023 #4347714	GL AU EX OTH
H - State of New Jersey. Div of I - The County of Atlantic	Family Development PO Box 718 Trenton, NJ 08625	Insurer B: Excess Work Comp Policy Number: NJCE20243-10; Policy Term: 01/01/2024 - 01/01/2025; Policy Limits: $400,000 RE: Social Services for the Homeless (SSH) contract Evidence of insurance. All operations usual to County Governmental Entity as respects to the current calendar year Social Services for the Homeless (SSH) contract through the Division of Family Development	12/27/2023 #4364322	GL AU EX WC OTH
H - WellCare Health Plans of New I - The County of Atlantic	Jersey, Inc. 550 Broad Street, 12th Floor Newark, NJ 07102	Insurer B: Excess Work Comp Policy Number: NJCE20243-10; Policy Term: 01/01/2024 - 01/01/2025; Policy Limits: $400,000 RE: contract with WellCare Health Plans of New Jersey Evidence of Insurance with respects to contract with WellCare Health Plans of New Jersey, Inc.	12/27/2023 #4364324	GL AU EX WC OTH
H - United Healthcare I - The County of Atlantic		Insurer B: Excess Work Comp Policy Number: NJCE20243-10; Policy Term: 01/01/2024 - 01/01/2025; Policy Limits: $400,000 Evidence of Insurance	12/27/2023 #4364325	GL AU EX WC OTH
H - Horizon NJ Health I - The County of Atlantic	1700 American Blvd Pennington, NJ 08534	Insurer B: Excess Work Comp Policy Number: NJCE20243-10; Policy Term: 01/01/2024 - 01/01/2025; Policy Limits: $400,000 Re: Re-credentialing of Meadowview Nursing and Rehabilitation Center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	12/27/2023 #4364326	GL AU EX WC OTH

Atlantic County Insurance Comm.

From 12/1/2023 To 1/1/2024

Certificate of Insurance Monthly Report

H - Horizon BCBSNJ I - The County of Atlantic	Provider Data Management PP-14C 3 Penn Plaza East Newark, NJ 07105	Insurer B: Excess Work Comp Policy Number: NJCE20243-10; Policy Term: 01/01/2024 - 01/01/2025; Policy Limits: $400,000 Re: Re-credentialing of Meadowview Nursing and Rehabilitation Center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	12/27/2023 #4364327	GL AU EX WC OTH
Total # of Holders: 6				

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
	AS OF	September 30, 2023			
ALL YEARS COMBINED					
1.	UNDERWRITING INCOME	781,522	7,033,694	65,057,432	72,091,126
2.	CLAIM EXPENSES				
	Paid Claims	559,644	4,885,454	28,129,616	33,015,070
	Case Reserves	442,917	2,779,173	12,571,827	15,351,001
	IBNR	808,487	425,109	4,268,186	4,693,294
	Excess Insurance Recoverabl	(1,150)	(3,108)	0	(3,108)
	Discounted Claim Value	(316)	13,886	(462,608)	(448,721)
	TOTAL CLAIMS	1,809,581	8,100,514	44,507,021	52,607,536
3.	EXPENSES				
	Excess Premiums	258,037	2,322,335	16,224,627	18,546,962
	Administrative	69,244	622,505	6,778,950	7,401,455
	TOTAL EXPENSES	327,282	2,944,841	23,003,577	25,948,417
4.	UNDERWRITING PROFIT (1-2-3)	(1,355,342)	(4,011,661)	(2,453,166)	(6,464,827)
5.	INVESTMENT INCOME	42,628	197,522	309,562	507,084
6.	PROFIT (4 + 5)	(1,312,714)	(3,814,139)	(2,143,604)	(5,957,743)
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.	INVESTMENT IN JOINT VENTURE	(78,098)	(203,174)	930,546	727,372
11.	SURPLUS (6 + 7 + 8 - 9)	(1,390,812)	(4,017,313)	(1,213,058)	(5,230,371)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	101	(237,153)	(651,885)	(889,038)
	2016	(400,748)	(563,400)	303,043	(260,356)
	2017	(29,231)	(211,577)	103,742	(107,835)
	2018	10,452	(518,848)	101,297	(417,551)
	2019	(3,388)	(405,008)	1,045,198	640,190
	2020	129,602	320,076	287,405	607,481
	2021	171,973	(136,058)	(1,861,145)	(1,997,203)
	2022	(849,941)	(1,873,643)	(540,714)	(2,414,357)
	2023	(419,632)	(391,701)		(391,701)
TOTAL SURPLUS (DEFICITS)		(1,390,812)	(4,017,313)	(1,213,059)	(5,230,372)
TOTAL CASH					10,773,323

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	6,955	230,890	5,277,754	5,508,644
Case Reserves	(5,560)	29,650	694,651	724,301
IBNR	(19,046)	(40,516)	182,614	142,099
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,286	(2,502)	(25,121)	(27,623)
TOTAL FY 2015 CLAIMS	**(15,365)**	**217,522**	**6,129,899**	**6,347,421**
FUND YEAR 2016				
Paid Claims	48,665	506,578	4,278,853	4,785,431
Case Reserves	322,699	118,313	890,706	1,009,019
IBNR	43,574	(19,144)	176,319	157,174
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(10,577)	(10,532)	(25,060)	(35,591)
TOTAL FY 2016 CLAIMS	**404,361**	**595,216**	**5,320,818**	**5,916,034**
FUND YEAR 2017				
Paid Claims	11,487	259,698	4,585,278	4,844,977
Case Reserves	(11,487)	9,164	890,723	899,888
IBNR	35,142	(30,489)	275,274	244,785
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,191	418	(37,275)	(36,857)
TOTAL FY 2017 CLAIMS	**37,333**	**238,792**	**5,714,000**	**5,952,792**
FUND YEAR 2018				
Paid Claims	23,029	73,495	3,798,920	3,872,414
Case Reserves	(21,039)	510,215	1,316,191	1,826,406
IBNR	(4,222)	(28,535)	305,001	276,467
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	91	(7,230)	(39,823)	(47,053)
TOTAL FY 2018 CLAIMS	**(2,141)**	**547,945**	**5,380,290**	**5,928,235**
FUND YEAR 2019				
Paid Claims	13,323	345,584	3,022,009	3,367,593
Case Reserves	24,414	29,031	1,042,401	1,071,432
IBNR	(16,236)	8,964	285,477	294,441
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	729	9,218	(36,309)	(27,090)
TOTAL FY 2019 CLAIMS	**22,230**	**392,797**	**4,313,579**	**4,706,375**
FUND YEAR 2020				
Paid Claims	14,464	496,432	3,080,626	3,577,057
Case Reserves	(22,781)	(748,103)	1,434,937	686,834
IBNR	(91,704)	(44,000)	432,632	388,632
Excess Insurance Recoverable	(1,150)	(3,108)	0	(3,108)
Discounted Claim Value	5,665	28,026	(52,646)	(24,621)
TOTAL FY 2020 CLAIMS	**(95,507)**	**(270,755)**	**4,895,549**	**4,624,795**
FUND YEAR 2021				
Paid Claims	39,751	825,553	2,913,014	3,738,567
Case Reserves	(76,473)	(389,467)	3,238,691	2,849,224
IBNR	(167,065)	(344,172)	983,316	639,143
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	3,383	39,819	(118,844)	(79,025)
TOTAL FY 2021 CLAIMS	**(200,404)**	**131,732**	**7,016,177**	**7,147,909**
FUND YEAR 2022				
Paid Claims	192,473	1,378,763	1,173,161	2,551,924
Case Reserves	(48,769)	967,358	3,063,526	4,030,885
IBNR	719,625	(522,212)	1,627,553	1,105,341
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(9,593)	35,651	(127,531)	(91,880)
TOTAL FY 2022 CLAIMS	**853,737**	**1,859,560**	**5,736,710**	**7,596,270**
FUND YEAR 2023				
Paid Claims	209,498	768,462		768,462
Case Reserves	281,913	2,253,012		2,253,012
IBNR	308,419	1,445,213		1,445,213
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	5,509	(78,981)		(78,981)
TOTAL FY 2023 CLAIMS	**805,338**	**4,387,705**	**0**	**4,387,705**
COMBINED TOTAL CLAIMS	**1,809,581**	**8,100,514**	**44,507,021**	**52,607,536**

	ATLANTIC COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF	October 31, 2023			
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	781,522	7,815,216	65,057,432	72,872,648
2.	CLAIM EXPENSES				
	Paid Claims	547,107	5,432,561	28,129,616	33,562,177
	Case Reserves	143,633	2,922,806	12,571,827	15,494,633
	IBNR	(145,472)	279,637	4,268,186	4,547,822
	Excess Insurance Recoverabl	0	(3,108)	0	(3,108)
	Discounted Claim Value	(7,090)	6,796	(462,608)	(455,812)
	TOTAL CLAIMS	538,178	8,638,692	44,507,021	53,145,713
3.	EXPENSES				
	Excess Premiums	258,037	2,580,373	16,224,627	18,804,999
	Administrative	69,156	691,661	6,778,950	7,470,611
	TOTAL EXPENSES	327,193	3,272,033	23,003,577	26,275,610
4.	UNDERWRITING PROFIT (1-2-3)	(83,849)	(4,095,510)	(2,453,166)	(6,548,676)
5.	INVESTMENT INCOME	41,264	238,785	309,562	548,348
6.	PROFIT (4 + 5)	(42,585)	(3,856,724)	(2,143,604)	(6,000,328)
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.	INVESTMENT IN JOINT VENTURE	0	(203,174)	930,546	727,372
11.	SURPLUS (6 + 7 + 8 - 9)	(42,585)	(4,059,898)	(1,213,058)	(5,272,956)
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	1,136	(236,017)	(651,885)	(887,902)
	2016	3,022	(560,378)	303,043	(257,335)
	2017	2,324	(209,253)	103,742	(105,511)
	2018	4,339	(514,509)	101,297	(413,212)
	2019	5,644	(399,364)	1,045,198	645,834
	2020	5,853	325,929	287,405	613,334
	2021	5,044	(131,014)	(1,861,145)	(1,992,159)
	2022	7,907	(1,865,736)	(540,714)	(2,406,450)
	2023	(77,855)	(469,556)		(469,556)
TOTAL SURPLUS (DEFICITS)		(42,585)	(4,059,898)	(1,213,059)	(5,272,957)
TOTAL CASH					10,681,129
CLAIM ANALYSIS BY FUND YEAR					
	FUND YEAR 2015				
	Paid Claims	6,589	237,479	5,277,754	5,515,234
	Case Reserves	(6,839)	22,811	694,651	717,462
	IBNR	250	(40,266)	182,614	142,348
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(2,502)	(25,121)	(27,623)
	TOTAL FY 2015 CLAIMS	0	217,522	6,129,899	6,347,421
	FUND YEAR 2016				
	Paid Claims	6,921	513,500	4,278,853	4,792,352
	Case Reserves	(6,917)	111,397	890,706	1,002,103
	IBNR	(4)	(19,148)	176,319	157,170
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(10,532)	(25,060)	(35,591)
	TOTAL FY 2016 CLAIMS	0	595,216	5,320,818	5,916,034
	FUND YEAR 2017				
	Paid Claims	6,199	265,897	4,585,278	4,851,176
	Case Reserves	(6,199)	2,965	890,723	893,689
	IBNR	0	(30,489)	275,274	244,785
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	418	(37,275)	(36,857)
	TOTAL FY 2017 CLAIMS	0	238,792	5,714,000	5,952,792

FUND YEAR 2018				
Paid Claims	17,390	90,885	3,798,920	3,889,804
Case Reserves	(24,628)	485,587	1,316,191	1,801,778
IBNR	7,238	(21,297)	305,001	283,705
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(7,230)	(39,823)	(47,053)
TOTAL FY 2018 CLAIMS	**(0)**	**547,945**	**5,380,290**	**5,928,235**
FUND YEAR 2019				
Paid Claims	21,412	366,995	3,022,009	3,389,004
Case Reserves	(12,952)	16,079	1,042,401	1,058,480
IBNR	(8,460)	504	285,477	285,981
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	9,218	(36,309)	(27,090)
TOTAL FY 2019 CLAIMS	**0**	**392,797**	**4,313,579**	**4,706,375**
FUND YEAR 2020				
Paid Claims	14,135	510,566	3,080,626	3,591,192
Case Reserves	161,875	(586,228)	1,434,937	848,709
IBNR	(176,010)	(220,010)	432,632	212,622
Excess Insurance Recoverable	0	(3,108)	0	(3,108)
Discounted Claim Value	0	28,026	(52,646)	(24,621)
TOTAL FY 2020 CLAIMS	**0**	**(270,755)**	**4,895,549**	**4,624,795**
FUND YEAR 2021				
Paid Claims	65,771	891,324	2,913,014	3,804,338
Case Reserves	(16,228)	(405,695)	3,238,691	2,832,996
IBNR	(49,543)	(393,715)	983,316	589,600
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	39,819	(118,844)	(79,025)
TOTAL FY 2021 CLAIMS	**0**	**131,732**	**7,016,177**	**7,147,909**
FUND YEAR 2022				
Paid Claims	195,418	1,574,180	1,173,161	2,747,342
Case Reserves	(204,267)	763,091	3,063,526	3,826,618
IBNR	8,849	(513,363)	1,627,553	1,114,190
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	35,651	(127,531)	(91,880)
TOTAL FY 2022 CLAIMS	**(0)**	**1,859,560**	**5,736,710**	**7,596,270**
FUND YEAR 2023				
Paid Claims	213,272	981,734		981,734
Case Reserves	259,787	2,512,799		2,512,799
IBNR	72,208	1,517,421		1,517,421
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(7,090)	(86,072)		(86,072)
TOTAL FY 2023 CLAIMS	**538,178**	**4,925,883**	**0**	**4,925,883**
COMBINED TOTAL CLAIMS	**538,178**	**8,638,692**	**44,507,021**	**53,145,713**

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF October 31, 2023					
ALL YEARS COMBINED					
1.	**UNDERWRITING INCOME**	**3,026,139**	**30,092,309**	**248,899,924**	**278,992,232**
2.	**CLAIM EXPENSES**				
	Paid Claims	216,601	2,719,268	12,514,366	15,233,634
	Case Reserves	(465,772)	2,779,325	12,686,874	15,466,199
	IBNR	1,116,396	3,695,840	11,414,958	15,110,798
	Discounted Claim Value	(133,914)	(791,369)	(2,262,516)	(3,053,885)
	Excess Recoveries	0	70,566	(2,167,310)	(2,096,744)
	TOTAL CLAIMS	**733,312**	**8,473,631**	**32,186,372**	**40,660,003**
3.	**EXPENSES**				
	Excess Premiums	2,350,011	23,524,081	177,502,257	201,026,339
	Administrative	183,542	1,862,022	18,460,731	20,322,752
	TOTAL EXPENSES	**2,533,553**	**25,386,103**	**195,962,988**	**221,349,091**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(240,726)**	**(3,767,425)**	**20,750,564**	**16,983,138**
5.	**INVESTMENT INCOME**	89,310	573,628	1,379,212	1,952,840
6.	**PROFIT (4+5)**	**(151,416)**	**(3,193,797)**	**22,129,775**	**18,935,978**
7.	**Dividend**	0	0	(6,707,551)	(6,707,551)
8.	**SURPLUS (6-7)**	**(151,416)**	**(3,193,797)**	**15,422,224**	**12,228,427**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	383	2,718	62,481	65,199
	2011	(99,505)	(93,491)	572,420	478,929
	2012	2,337	(212,402)	686,619	474,216
	2013	3,456	(16,588)	1,090,793	1,074,205
	2014	5,239	(402,327)	2,077,841	1,675,514
	2015	5,699	(323,787)	1,679,406	1,355,618
	2016	6,604	167,124	1,710,308	1,877,432
	2017	7,914	152,515	2,614,589	2,767,104
	2018	(40,939)	16,063	2,321,638	2,337,702
	2019	57,920	(474,239)	2,164,699	1,690,459
	2020	7,194	192,040	(689,222)	(497,182)
	2021	9,966	(431,270)	(204,057)	(635,327)
	2022	11,537	(374,039)	1,334,709	960,670
	2023	(129,220)	(1,396,113)		(1,396,113)
TOTAL SURPLUS (DEFICITS)		**(151,416)**	**(3,193,797)**	**15,422,224**	**12,228,427**
TOTAL CASH					**32,940,252**

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	**0**	**0**	**171,840**	**171,840**
FUND YEAR 2011				
Paid Claims	6,118	24,760	552,636	577,396
Case Reserves	94,774	76,131	83,028	159,160
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	1,918	(7,983)	(6,065)
TOTAL FY 2011 CLAIMS	**100,892**	**102,810**	**630,681**	**733,491**
FUND YEAR 2012				
Paid Claims	1,164	7,727	1,589,807	1,597,534
Case Reserves	(1,164)	242,273	58,613	300,886
IBNR	0	558	3,122	3,680
Discounted Claim Value	0	(22,683)	(6,056)	(28,738)
TOTAL FY 2012 CLAIMS	**0**	**227,875**	**1,645,486**	**1,873,361**
FUND YEAR 2013				
Paid Claims	9,547	113,777	995,819	1,109,596
Case Reserves	(9,547)	(72,792)	549,219	476,428
IBNR	0	(9,872)	29,551	19,679
Discounted Claim Value	0	9,599	(60,165)	(50,565)
TOTAL FY 2013 CLAIMS	**0**	**40,712**	**1,514,426**	**1,555,138**
FUND YEAR 2014				
Paid Claims	931	15,469	659,816	675,285
Case Reserves	(931)	471,512	138,364	609,876
IBNR	0	0	21,077	21,077
Discounted Claim Value	0	(49,394)	(15,330)	(64,724)
TOTAL FY 2014 CLAIMS	**0**	**437,588**	**803,927**	**1,241,514**
FUND YEAR 2015				
Paid Claims	39,850	174,774	1,822,647	1,997,420
Case Reserves	(39,850)	217,736	734,986	952,722
IBNR	0	(17,729)	94,138	76,409
Discounted Claim Value	0	(13,883)	(67,627)	(81,511)
TOTAL FY 2015 CLAIMS	**0**	**360,897**	**2,584,143**	**2,945,040**
FUND YEAR 2016				
Paid Claims	7,026	275,857	1,030,094	1,305,951
Case Reserves	25,483	(379,729)	1,339,694	959,964
IBNR	(32,510)	(33,880)	42,209	8,329
Discounted Claim Value	0	18,065	(94,522)	(76,457)
TOTAL FY 2016 CLAIMS	**0**	**(119,687)**	**2,317,474**	**2,197,788**
FUND YEAR 2017				
Paid Claims	0	114,306	1,181,145	1,295,451
Case Reserves	99	(209,242)	854,966	645,725
IBNR	(99)	(27,895)	114,476	86,581
Discounted Claim Value	0	22,958	(78,364)	(55,406)
TOTAL FY 2017 CLAIMS	**0**	**(99,873)**	**2,072,224**	**1,972,352**

FUND YEAR 2018				
Paid Claims	19,746	250,503	987,489	1,237,993
Case Reserves	(57,248)	(187,111)	950,586	763,475
IBNR	37,502	(101,383)	552,963	451,580
Discounted Claim Value	0	32,648	(120,565)	(87,917)
TOTAL FY 2018 CLAIMS	**0**	**(5,342)**	**2,370,473**	**2,365,131**
FUND YEAR 2019				
Paid Claims	43,794	357,881	684,365	1,042,246
Case Reserves	(45,407)	143,755	1,205,018	1,348,773
IBNR	1,613	(529,720)	1,263,761	734,041
Discounted Claim Value	0	48,288	(198,523)	(150,235)
TOTAL FY 2019 CLAIMS	**0**	**20,204**	**2,954,620**	**2,974,825**
FUND YEAR 2020				
Paid Claims	0	243,902	881,863	1,125,765
Case Reserves	(102,512)	138,388	3,856,203	3,994,592
IBNR	102,512	(421,495)	2,706,198	2,284,704
Discounted Claim Value	0	(175,056)	(494,451)	(669,507)
Excess Recoveries	0	70,566	(2,167,310)	(2,096,744)
TOTAL FY 2020 CLAIMS	**0**	**(143,694)**	**4,782,503**	**4,638,809**
FUND YEAR 2021				
Paid Claims	330	411,217	1,705,091	2,116,308
Case Reserves	(1,731)	97,742	2,095,279	2,193,020
IBNR	1,401	5,754	2,146,905	2,152,659
Discounted Claim Value	0	(16,968)	(453,414)	(470,382)
Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS	**0**	**497,745**	**5,493,861**	**5,991,605**
FUND YEAR 2022				
Paid Claims	88,095	520,421	251,754	772,175
Case Reserves	(489,151)	(253,111)	820,919	567,808
IBNR	401,055	(129,393)	4,437,558	4,308,165
Discounted Claim Value	0	140,927	(665,517)	(524,590)
TOTAL FY 2022 CLAIMS	**(0)**	**278,844**	**4,844,714**	**5,123,558**
FUND YEAR 2023				
Paid Claims	0	208,674		208,674
Case Reserves	161,412	2,493,772		2,493,772
IBNR	604,922	4,960,895		4,960,895
Discounted Claim Value	(133,914)	(787,790)		(787,790)
TOTAL FY 2023 CLAIMS	**632,420**	**6,875,551**	**0**	**6,875,551**
COMBINED TOTAL CLAIMS	**733,312**	**8,473,631**	**32,186,372**	**40,660,003**

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

November 30, 2023

COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	0	1	7	16	12	49	85
November-23	0	0	0	0	1	7	16	10	52	86
NET CHGE	0	0	0	0	0	0	0	-2	3	1
Limited Reserves										$4,396
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	$0	$0	$0	$0	$1	$7	$3,829	$134,604	$317,819	$456,260
November-23	$0	$0	$0	$0	$1	$7	$3,829	$105,731	$268,516	$378,085
NET CHGE	$0	$0	$0	$0	$0	$0	$0	($28,873)	($49,303)	($78,176)
Ltd Incurred	$34,420	$342,419	$248,885	$62,964	$160,140	$535,706	$491,440	$466,492	$10	$2,342,476
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	2	2	2	4	7	12	23	63	115
November-23	0	1	2	2	3	7	11	24	54	104
NET CHGE	0	-1	0	0	-1	0	-1	1	-9	-11
Limited Reserves										$16,084
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	$0	$63,766	$2,279	$502,885	$596,084	$305,785	$40,973	$227,535	$156,927	$1,896,233
November-23	$0	$7,468	$2,279	$502,635	$490,946	$257,336	$38,391	$226,771	$146,959	$1,672,784
NET CHGE	$0	($56,298)	$0	($250)	($105,137)	($48,449)	($2,582)	($765)	($9,968)	($223,449)
Ltd Incurred	$485,129	$475,272	$141,800	$609,476	$623,822	$310,429	$56,998	$237,605	$237,605	$3,178,136
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	2	0	0	2	14	16	34
November-23	0	0	0	2	0	0	2	14	16	34
NET CHGE	0	0	0	0	0	0	0	0	0	0
Limited Reserves										$18,030
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	$0	$0	$0	$379,315	$0	$0	$101,373	$97,260	$26,523	$604,470
November-23	$0	$0	$0	$379,315	$0	$0	$101,359	$96,523	$35,808	$613,004
NET CHGE	$0	$0	$0	$0	$0	$0	($14)	($737)	$9,285	$8,534
Ltd Incurred	$44,268	$68,659	$37,043	$432,395	$40,015	$40,094	$151,934	$146,459	$146,459	$1,107,326
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	12	14	20	13	24	36	68	100	135	422
November-23	12	14	20	13	24	36	67	102	134	422
NET CHGE	0	0	0	0	0	0	-1	2	-1	0
Limited Reserves										$31,948
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	$717,462	$938,336	$891,410	$919,579	$462,395	$680,932	$2,686,821	$3,367,220	$2,011,531	$12,675,686
November-23	$1,157,788	$928,063	$858,452	$823,236	$537,855	$680,206	$2,629,072	$3,348,252	$2,519,303	$13,482,228
NET CHGE	$440,327	($10,273)	($32,957)	($96,343)	$75,460	($726)	($57,749)	($18,968)	$507,772	$806,542
Ltd Incurred	$6,108,358	$4,839,416	$5,332,007	$4,577,515	$3,590,273	$3,670,756	$5,936,011	$5,847,064	$5,847,064	$45,748,464
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	12	16	22	17	29	50	98	149	263	656
November-23	12	15	22	17	28	50	96	150	256	646
NET CHGE	0	-1	0	0	-1	0	-2	1	-7	-10
Limited Reserves										$24,994
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	$717,462	$1,002,103	$893,689	$1,801,778	$1,058,480	$986,724	$2,832,996	$3,826,619	$2,512,799	$15,632,649
November-23	$1,157,788	$935,531	$860,732	$1,705,185	$1,028,803	$937,548	$2,772,652	$3,777,276	$2,970,585	$16,146,100
NET CHGE	$440,327	($66,571)	($32,957)	($96,593)	($29,678)	($49,176)	($60,344)	($49,343)	$457,786	$513,451
Ltd Incurred	$6,672,175	$5,725,766	$5,759,735	$5,682,351	$4,414,249	$4,556,985	$6,636,384	$6,697,620	$6,231,138	$52,376,402

03-Jan-24

RESOLUTION NO. 15-24

ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – JANUARY 2024

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

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

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

FUND YEAR 2023

Check Number	Vendor Name	Comment	Invoice Amount
001203			
001203	CHANDRA ANDERSON	REIMB. ADVERTISING- MEETING 12/23	40.18
001203	CHANDRA ANDERSON	REIMB. FOR ADVERTISING 12/23	62.26
			102.44
001204			
001204	ATLANTIC COUNTY UTILITIES AUTHORITY	2023 WELLNESS GRANT	1,000.00
			1,000.00
001205			
001205	ASSETWORKS RISK MANAGEMENT INC	2023 PROPERTY APPRAISAL VALUATION	3,652.00
			3,652.00
001206			
001206	ATLANTIC COUNTY	2023 WELLNESS GRANT	1,000.00
			1,000.00
		Total Payments FY 2023	**5,754.44**

FUND YEAR 2024

Check Number	Vendor Name	Comment	Invoice Amount
001207			
001207	CHANDRA ANDERSON	REIMB. DOMAIN NAME RENEWAL 01/24	128.97
			128.97
		Total Payments FY 2024	**128.97**

TOTAL PAYMENTS ALL FUND YEARS **5,883.41**

____
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: January 4, 2024

DATE OF MEETING: January 12, 2024

ACIC SERVICE TEAM

<table>
<tr><td>Paul Shives,
Vice President of Safety Services
pshives@jamontgomery.com
Office: 732-736-5213</td><td>Glenn Prince,
Associate Public Sector Director
gprince@jamontgomery.com
Office: 856-552-4744
Cell: 609-238-3949</td><td>Natalie Dougherty,
Senior Risk Operations Analyst
ndougherty@jamontgomery.com
Office: 856-552-4738</td></tr>
<tr><td colspan="3">Mailing Address:
TRIAD 1828 CENTRE
Cooper Street, 18th Floor
Camden, NJ 08102
P.O. Box 99106
Camden, NJ 08101</td></tr>
</table>

December – January 2024
RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 5 & 6:** Conducted Forklift Certification training for ACIC.
- **December 7:** Attended the ACIC Claims Committee meeting.
- **December 8:** Attended the ACIC meeting.
- **December11:** Conducted a Workstation Assessment at the ACIC Board of Elections.
- **December11:** Conducted a Workstation Assessment at the ACIC Correctional Facility.
- **December 13:** Attended the ACIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 12:** Plan to attend the ACIC meeting.
- **January 12:** Plan to attend the ACIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Winter Slip/Fall Prevention Best Practices – December 5.
- NJCE JIF - JAM SD Bulletin: Black Bear Best Practices – December 12.
- NJCE JIF - JAM SD Bulletin: Crane Truck Regulations – December 20.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 Hours)

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

- June 1 - 22, 2024 (Start Date: July 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: NJCE Leadership Academy.

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

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

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

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 and a webinar recording of the new LMS Administrator Overview Training to https://njce.org/safety/. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A.Montgomery CONSULTING

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

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

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

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.**

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

DATE	TRAINING TOPIC	TIME
1/3/24	Fire Safety	8:30 - 9:30 am
1/3/24	Implicit Bias in the Workplace	9:00 - 10:30 am
1/3/24	Fire Extinguisher Safety	10:00 - 11:00 am
1/3/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/4/24	Fall Protection Awareness	8:30 - 10:30 am
1/4/24	Hearing Conservation	11:00 - 12:00 pm
1/4/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
1/5/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/8/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/8/24	Chipper Safety	11:00 - 12:00 pm
1/9/24	Back Safety/Material Handling	9:00 - 10:00 am
1/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
1/9/24	Jetter/Vacuum Safety Awareness	10:30 - 12:30 pm
1/9/24	Chainsaw Safety	1:00 - 2:00 pm
1/10/24	Bloodborne Pathogens	8:30 - 9:30 am
1/10/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/10/24	Driving Safety Awareness	1:00 - 2:30 pm
1/11/24	Confined Space Entry	8:30 - 11:30 am
1/11/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
1/11/24	Personal Protective Equipment	1:00 - 3:00 pm
1/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
1/16/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/16/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
1/17/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am
1/19/24	Introduction to Management Skills	9:00 - 11:00 am

1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	The Power of Collaboration (JIF 101) (Middlesex)*	9:00 – 1:00 pm
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 – 11:00 am
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
2/1/24	Bloodborne Pathogens	7:30 - 8:30 am
2/1/24	Personal Protective Equipment	9:00 - 11:00 am
2/1/24	Hearing Conservation	1:00 - 2:00 pm
2/2/24	Asbestos Awareness	8:30 - 10:30 am
2/2/24	Fire Safety	11:00 - 12:00 pm
2/2/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/5/24	Disaster Management	9:00 - 10:30 am
2/5/24	Shop and Tool Safety	11:00 - 12:00 pm
2/5/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
2/6/24	Driving Safety Awareness	10:00 - 11:30 am
2/6/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/7/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/24	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/7/24	Flagger Skills and Safety	10:30 - 11:30 am
2/7/24	Productive Meetings Best Practices	1:00 - 2:30 pm
2/8/24	Fire Extinguisher Safety	8:30 - 9:30 am
2/8/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
2/9/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/24	Bloodborne Pathogens	10:30 - 11:30 am
2/12/24	Chipper Safety	8:30 - 9:30 am
2/12/24	Hearing Conservation	10:00 - 11:00 am
2/12/24	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
2/13/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
2/13/24	Ethical Decision Making	9:00 - 11:30 am
2/13/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/14/24	Safety Committee Best Practices	8:30 - 10:00 am
2/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/24	Confined Space Entry	7:30 - 10:30 am
2/15/24	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/24	Chainsaw Safety	1:00 - 2:00 pm
2/20/24	Fire Safety	8:30 - 9:30 am

2/20/24	Introduction to Communication Skills	9:00 - 11:00 am
2/20/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/21/24	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/24	Bloodborne Pathogens	1:00 - 2:00 pm
2/22/24	Housing Authority Sensibility	8:30 - 12:00 pm
2/22/24	Playground Safety Inspections	1:00 - 3:00 pm
2/22/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/23/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
2/23/24	Personal Protective Equipment	1:00 - 3:00 pm
2/26/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/24	Confined Space Entry	8:30 - 11:30 am
2/27/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/24	Microlearning Theory and Practice	8:30 - 10:30 am
2/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/29/24	Public Employers: What You Need to Know	8:30 - 10:00 am
2/29/24	Fall Protection Awareness	1:00 - 3:00 pm
3/1/24	Personal Protective Equipment	8:30 - 10:30 am
3/1/24	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/24	Fire Safety	1:00 - 2:00 pm
3/4/24	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/4/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/5/24	Safety Committee Best Practices	8:30 - 10:30 am
3/5/24	Hearing Conservation	11:00 - 12:00 pm
3/5/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
3/6/24	Mower Safety	11:00 - 12:00 pm
3/6/24	Chainsaw Safety	1:00 - 2:00 pm
3/7/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/7/24	Playground Safety Inspections	1:00 - 3:00 pm
3/8/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
3/8/24	Implicit Bias in the Workplace	9:00 - 10:30 am
3/11/24	Fire Safety	8:00 - 9:00 am
3/11/24	Fire Extinguisher Safety	9:30 - 10:30 am
3/11/24	Flagger Skills and Safety	1:00 - 2:00 pm
3/12/24	Confined Space Entry	8:30 - 11:30 am
3/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
3/12/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/13/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws*	8:30 - 11:30 am
3/14/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/15/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm

3/15/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/18/24	Hearing Conservation	8:30 - 9:30 am
3/18/24	Bloodborne Pathogens	10:00 - 11:00 am
3/18/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
3/19/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/24	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/24	Shop and Tool Safety	7:30 - 8:30 am
3/20/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/20/24	Personal Protective Equipment	1:00 - 3:00 pm
3/21/24	Accident Investigation	9:00 - 11:00 am
3/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/22/24	Driving Safety Awareness	1:00 - 2:30 pm
3/25/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/25/24	Fall Protection Awareness	1:00 - 3:00 pm
3/26/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
3/26/24	Confined Space Entry	8:30 - 11:30 am
3/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/24	Mower Safety	8:30 - 9:30 am
3/27/24	Chipper Safety	10:00 - 11:00 am
3/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/24	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/24	Special Event Management	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please click here for informative Zoom operation details.

- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same

- Group Training procedures:
  - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. ***NJCE Live Virtual Training Group Sign in Sheet***

ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2023

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

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	265	$575,076.55	$168,875.14	$406,201.41	71%	93%
FEBRUARY	354	$478,324.86	$127,018.16	$351,306.70	73%	97%
MARCH	367	$366,715.33	$140,353.26	$226,362.07	62%	96%
APRIL	285	$369,060.16	$117,674.14	$251,386.02	68%	81%
MAY	416	$456,815.47	$121,958.79	$334,856.68	73%	98%
JUNE	468	$880,051.28	$263,022.18	$617,029.10	70%	99%
JULY	247	$276,992.78	$76,049.89	$200,942.89	73%	99%
AUGUST	315	$602,397.28	$230,181.07	$372,216.21	62%	75%
SEPTEMBER	346	$390,013.36	$126,085.68	$263,927.68	68%	94%
OCTOBER	350	$607,632.63	$186,755.26	$420,877.37	69%	93%
NOVEMBER	377	$354,401.08	$120,345.48	$234,055.60	66%	95%
DECEMBER	324	$448,960.24	$152,379.64	$296,580.60	66%	82%
Grand Total	4114	$5,806,441.02	$1,830,698.69	$3,975,742.33	68%	93%

ATLANTIC COUNTY INSURANCE COMMISSION
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2023 – 12/31/2023

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	IMPROVEMENT AUTHORITY	Grand Total
INDEMNITY	71	23	0	94
MEDICAL ONLY	102	59	0	161
REPORT ONLY-WC	101	1	1	103
Grand Total	**274**	**83**	**1**	**358**

COVID-19 CLAIMS REPORTED
1/1/2023 – 12/31/2023

	COUNTY OF ATLANTIC	Grand Total
INDEMNITY	1	1
MEDICAL ONLY	1	1
Grand Total	**2**	**2**

ATLANTIC COUNTY INSURANCE COMMISSION

QUAL-LYNX

TOP 10 PROVIDERS
1/1/2023 - 11/30/2023

COUNTY OF ATLANTIC, UTILITY AUTHORITY AND IMPROVEMENT AUTHORITY COMBINED

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$154,680.74	Hospital
ORTHONJ, LLC	$103,640.73	Orthopedic Surgery
VINCERA SURGERY CENTER LLC	$92,459.52	Ambulatory Surgery Center
SOUTH JERSEY REHAB & SPINE INC	$86,588.76	Physical Medicine & Rehab
SHORE MEDICAL CENTER	$85,718.30	Hospital
ONE CALL CARE DIAGNOSTICS	$82,814.93	Diagnostic Radiology
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	$61,540.46	Hospital
ATLANTICARE PHYSICIAN GROUP P A	$58,012.92	Multi-Specialty
FERNANDO J. DELASOTTA MD	$56,004.65	Neurosurgery
LALL ORTHOPEDICS LLC	$56,000.00	Orthopedic Surgery
Grand Total	**$837,461.01**	

COUNTY OF ATLANTIC

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$134,777.39	Hospital
VINCERA SURGERY CENTER LLC	$92,459.52	Ambulatory Surgery Center
ORTHONJ, LLC	$87,621.17	Orthopedic Surgery
SHORE MEDICAL CENTER	$84,421.85	Hospital
SOUTH JERSEY REHAB & SPINE INC	$62,741.86	Physical Medicine & Rehab
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	$61,540.46	Hospital
ONE CALL CARE DIAGNOSTICS	$59,949.55	Diagnostic Radiology
LALL ORTHOPEDICS LLC	$56,000.00	Orthopedic Surgery
FERNANDO J. DELASOTTA MD	$54,854.65	Neurosurgery
SHORE AMBULATORY SURGICAL CTR, LLC	$53,400.75	Ambulatory Surgery Center
Grand Total	**$747,767.20**	

UTILITY AUTHORITY

	APPROVED	SPECIALTY
SOUTH JERSEY REHAB & SPINE INC	$23,846.90	Physical Medicine & Rehab
COOPER HEALTH SYSTEMS	$22,995.75	Hospital
SURGICAL CENTER OF SOUTH JERSEY	$22,880.00	Ambulatory Surgery Center
ONE CALL CARE DIAGNOSTICS	$22,865.38	Diagnostic Radiology
COASTAL SPINE, PC.	$22,694.47	Neurosurgery
NEUROPHYSIOLOGIC INTERPRETIVE	$22,400.00	Other
ATLANTICARE REGIONAL MEDICAL CENTER	$19,903.35	Hospital
HOME CARE CONNECT LLC	$16,197.68	Durable Medical Equipment
ORTHONJ, LLC	$16,019.56	Orthopedic Surgery
ATLANTICARE PHYSICIAN GROUP P A	$14,139.66	Multi-Specialty
Grand Total	**$203,942.75**	

QUAL-LYNX

ATLANTIC COUNTY INSURANCE COMMISSION

Cumulative Savings By Entity

COUNTY OF ATLANTIC

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	196	$472,237.13	$107,266.05	$364,971.08	77%	98%
FEBRUARY	264	$333,284.83	$108,863.91	$224,420.92	67%	91%
MARCH	237	$245,565.20	$83,746.00	$161,819.20	66%	94%
APRIL	175	$314,270.68	$102,372.59	$211,898.09	67%	83%
MAY	366	$575,564.56	$188,207.72	$387,356.84	67%	96%
JUNE	267	$233,777.20	$84,130.87	$149,646.33	64%	96%
JULY	219	$213,295.89	$67,095.18	$146,200.71	69%	97%
AUGUST	271	$310,466.28	$99,763.80	$210,702.48	68%	98%
SEPTEMBER	456	$698,113.26	$241,868.06	$456,245.20	65%	59%
OCTOBER	298	$574,808.77	$205,487.98	$369,320.79	64%	58%
NOVEMBER	261	$307,826.74	$76,653.98	$231,172.76	75%	93%
DECEMBER	310	$313,629.45	$100,872.15	$212,757.30	68%	95%
Grand Total	**3320**	**$4,592,839.99**	**$1,466,328.29**	**$3,126,511.70**	**68%**	**84%**

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	196	$534,303.55	$153,759.64	$380,543.91	71%	93%
FEBRUARY	266	$429,378.91	$108,332.83	$321,046.08	75%	98%
MARCH	265	$298,098.67	$115,366.38	$182,732.29	61%	96%
APRIL	234	$226,907.58	$70,513.00	$156,394.58	69%	90%
MAY	315	$375,003.89	$87,229.60	$287,774.29	77%	98%
JUNE	351	$499,954.35	$152,046.94	$347,907.41	70%	99%
JULY	182	$212,486.27	$56,666.77	$155,819.50	73%	99%
AUGUST	228	$418,717.03	$187,525.87	$231,191.16	55%	64%
SEPTEMBER	228	$260,809.62	$78,565.18	$182,244.44	70%	93%
OCTOBER	245	$486,605.22	$156,823.76	$329,781.46	68%	97%
NOVEMBER	285	$242,177.87	$83,035.80	$159,142.07	66%	93%
DECEMBER	239	$400,207.35	$132,303.53	$267,903.82	67%	81%
Grand Total	**3034**	**$4,384,650.31**	**$1,382,169.30**	**$3,002,481.01**	**68%**	**92%**

UTILITY AUTHORITY

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	42	$42,126.80	$9,609.72	$32,517.08	77%	96%
FEBRUARY	59	$57,469.31	$11,204.38	$46,264.93	81%	100%
MARCH	47	$30,946.56	$13,393.68	$17,552.88	57%	88%
APRIL	40	$35,146.08	$16,256.25	$18,889.83	54%	61%
MAY	131	$120,073.50	$36,103.16	$83,970.34	70%	85%
JUNE	76	$338,976.51	$81,100.31	$257,876.20	76%	86%
JULY	83	$52,514.60	$21,006.58	$31,508.02	60%	99%
AUGUST	119	$89,901.82	$32,546.49	$57,355.33	64%	83%
SEPTEMBER	163	$296,929.47	$97,038.50	$199,890.97	67%	98%
OCTOBER	89	$53,850.18	$25,390.89	$28,459.29	53%	100%
NOVEMBER	33	$25,833.63	$8,001.60	$17,832.03	69%	100%
DECEMBER	37	$32,884.06	$14,707.75	$18,176.31	55%	91%
Grand Total	**919**	**$1,176,652.52**	**$366,359.31**	**$810,293.21**	**69%**	**92%**

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	69	$40,773.00	$15,115.50	$25,657.50	63%	97%
FEBRUARY	88	$48,945.95	$18,685.33	$30,260.62	62%	95%
MARCH	102	$68,616.66	$24,986.88	$43,629.78	64%	97%
APRIL	51	$142,152.58	$47,161.14	$94,991.44	67%	98%
MAY	101	$81,811.58	$34,729.19	$47,082.39	58%	100%
JUNE	115	$379,655.93	$110,654.43	$269,001.50	71%	99%
JULY	65	$64,506.51	$19,383.12	$45,123.39	70%	99%
AUGUST	86	$183,541.25	$42,552.43	$140,988.82	77%	99%
SEPTEMBER	118	$129,203.74	$47,520.50	$81,683.24	63%	97%
OCTOBER	105	$121,027.41	$29,931.50	$91,095.91	75%	99%
NOVEMBER	92	$112,223.21	$37,309.68	$74,913.53	67%	99%
DECEMBER	85	$48,752.89	$20,076.11	$28,676.78	59%	92%
Grand Total	**1077**	**$1,421,210.71**	**$448,105.81**	**$973,104.90**	**68%**	**99%**

IMPROVEMENT AUTHORITY

2023	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	$0.00	$0.00	$0.00		
FEBRUARY	0	$0.00	$0.00	$0.00		
MARCH	0	$0.00	$0.00	$0.00		
APRIL	0	$0.00	$0.00	$0.00		
MAY	0	$0.00	$0.00	$0.00		
JUNE	0	$0.00	$0.00	$0.00		
JULY	0	$0.00	$0.00	$0.00		
AUGUST	0	$0.00	$0.00	$0.00		
SEPTEMBER	0	$0.00	$0.00	$0.00		
OCTOBER	0	$0.00	$0.00	$0.00		
NOVEMBER	0	$0.00	$0.00	$0.00		
DECEMBER	0	$0.00	$0.00	$0.00		
Grand Total	**0**	**$0.00**	**$0.00**	**$0.00**		

2022	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	$0.00	$0.00	$0.00		
FEBRUARY	0	$0.00	$0.00	$0.00		
MARCH	0	$0.00	$0.00	$0.00		
APRIL	0	$0.00	$0.00	$0.00		
MAY	0	$0.00	$0.00	$0.00		
JUNE	2	$441.00	$320.81	$120.19	27%	100%
JULY	0	$0.00	$0.00	$0.00		
AUGUST	1	$139.00	$102.77	$36.23	26%	100%
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**	**$580.00**	**$423.58**	**$156.42**	**27%**	**100%**

QUAL-LYNX

LINKING YOU TO QUALITY CLAIM SERVICES

ATLANTIC COUNTY
INSURANCE COMMISSION
QUAL-LYNX ACCOUNT SERVICE TEAM

OVERALL ACCOUNT RESPONSIBILITY

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

WORKERS' COMPENSATION

Claudia Acosta Account Manager/Acting WC Manager	Ph: 732-507-6729 Fax: 732-465-7355 Cell: 609-380-5297	claudia.acosta@qual-lynx.com
Karen Conway WC Assistant Supervisor	Ph: 609-833-2913 Fax: 609-601-3169	karen.conway@qual-lynx.com
Stephanie Diaz-Santiago WC Lost Time Adjuster	Ph: 858-408-8070 Fax: 732-465-7355	steph.santiago-diaz@qual-lynx.com

LIABILITY

Karen Berenato Liability Supervisor	Ph: 609-833-2931 Fax: 609-601-3173	karen.berenato@qual-lynx.com
Susan Lovett Assistant Liability Supervisor	Ph: 609-833-2185 Fax: 609-601-3173	susan.lovett@qual-lynx.com
Shelini Parikh Liability Senior Claim Analyst	Ph: 609-277-1809 Fax: 609-601-3173	shelini.parikh@qual-lynx.com
Brian Foster Liability Senior Claim Analyst	Ph: 732-352-9729 Fax: 609-601-3173	brian.foster@qual-lynx.com
Donna Crosson Liability Adjuster	Ph: 609-833-2203 Fax: 855-816-3496	donna.crosson@qual-lynx.com

PROPERTY

Joseph Lisciandri Property Supervisor	Ph: 609-601-3191 Fax: 609-601-3192 Cell: 609-402-5218	joseph.lisciandri@qual-lynx.com
Eileen Stasuk Property Adjuster	Ph: 609-833-2091 Fax: 609-601-3193	eileen.stasuk@qual-lynx.com
Doris Moore Property Adjuster	Ph: 609-833-2903 Fax: 609-601-3194	doris.moore@qual-lynx.com
Karen Oliva Property Adjuster	Ph: 609-360-2236 Fax: 609-601-3192	karen.oliva@qual-lynx.com

QUAL-LYNX

LINKING YOU TO QUALITY CLAIM SERVICES

ATLANTIC COUNTY
INSURANCE COMMISSION
QUAL-LYNX ACCOUNT SERVICE TEAM

WORKERS' COMPENSATION MANAGED CARE

Karen Beatty Client Services Manager	Ph: 609-365-4999 Cell: 609-626-1023	karen.beatty@qual-lynx.com

NURSE CASE MANAGEMENT

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

SENIOR MANAGEMENT

Kathleen M. Kissane Assistant Vice President, Account Management	Ph: 609-833-2178 Fax: 609-653-2928 Cell: 609-457-3752	kathleen.kissane@qual-lynx.com
Stephen McNamara Assistant Vice President, Client Services	Ph: 609-833-9256 Fax: 609-653-2928 Cell: 609-626-4230	stephen.mcnamara@qual-lynx.com
Eileen Luterzo Assistant Vice President, WC Clinical Services	Ph: 732-465-7342 Fax: 732-562-2825 Cell: 908-242-7202	eileen.luterzo@qual-lynx.com
Shelly Long Director, Claims Operations	Ph: 609-833-9267 Fax: 609-653-2928 Cell: 215-460-7799	shelly.long@qual-lynx.com

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

APPENDIX I
MEETING MINUTES

December 8, 2023 Regular Meeting
and
December 19, 2023 Special Meeting

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 8, 2023 at 11:00 A.M.
Atlantic County Board of County Commissioners' Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	**Brad Stokes**
Claims Administrator	Qual-Lynx **Kathy Kissane (not present)** **Karen Beatty**
	PERMA Claims **Jennifer Conicella (appeared by phone)**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**James F. Ferguson**
Treasurer	**Bonnie Lindaw**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Brown & Brown Insurance **Bob Gemmell (not present)**

ALSO PRESENT:
Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Paul Miola, PRIME
Don Purdy, Galloway Township
D. Valenti
Vince Polistina, Senator

APPROVAL OF MINUTES: OPEN MINUTES OF OCTOBER 13, 2023.
MOTION TO APPROVE OPEN MINUTES OF OCTOBER 13, 2023.

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

CORRESPONDENCE: None.

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

This is the 2024 budget introduction. The loss funds are at 11.46%. The CEL premium is at 11.94%. Commissioner Kessler commented that there will be one more meeting before the end of the year to approve coverages before they are bound. The professionals had an increase of 2.14%. On the risk manager side there was a proposal $30,000 lower than the incumbent. The ancillary coverages came in at 5.52%. Overall there is an increase of 9.96% for $10,312,521. The assessments are just under 10% increase.

Commissioner Fedorko questioned the risk manager selection based on lowest bid. The incumbent, Brown & Brown, has served for three years. The company with the lower proposal, Insurance Agencies, Inc., served for the six years prior to the incumbent serving. Both companies have excellent service and knowledge of the Commission.

Don Purdy requested the Commissioners to open the budget discussions for public comment. Jim Ferguson will permit public comment.

MOTION TO INTRODUCE THE 2024 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF $10,312,521 AND SCHEDULE A PUBLIC HEARING ON JANUARY 12, 2024 AT 11:00 A.M.

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

The RFP for professional services of Actuary, Auditor, and Defense Panel were advertised in October.

The County advertised RFP's for professional services of Executive Director, Risk Management Consultant and Claims Administration in September. Mr. Ferguson provided a summary of the review committees' review of the various proposals. With regard to Executive Director, there were two responses. One from the incumbent, PERMA, and the other from Paul Miola's firm. The proposals were reviewed by Commissioner Robbins and Commissioner Woods. Mr. Miola's proposal listed him as the person servicing the account. PERMA listed multiple people who would be servicing the account, along with the services of the underwriters who purchase the excess insurance, and JA Montgomery for safety matters. While Mr. Miola's proposal was lower in price, it was the recommendation of the review committee to stay with the incumbent due to the thoroughness and completeness of their proposal, and that they have been with the Commission for the past nine years. Commissioner Robbins agreed with Mr. Ferguson's comments. Commissioner Robbins and Commissioner Woods confirmed that Mr. Ferguson was not involved in the review of the proposals.

Mr. Ferguson offered the public time to comment.

Senator Vince Polistina thanked the Commission for its service and added that this whole charade is bullshit.

Don Purdy from Galloway Township commented that PERMA has been in place for nine years. All addresses for the company are the same in Camden and the manager is managing itself. He does not believe public meetings are being held with the Board of County Commissioners. He believes boiler plate approvals are being made, and states do your due diligence. Mr. Purdy requested a stay on the vote for approval of the contract for Executive Director to PERMA.

Paul Miola commented. Mr. Miola is responsible for the formation of the Atlantic County Municipal Joint Insurance Fund back in 1987 and served as their executive director since that time. He retired in January 2023. Mr. Miola advised he was approached by an organization that formed a wholly owned subsidiary of a very large insurance organization in South Jersey that currently serves 88 municipalities and four insurance commissions here in southern New Jersey. With joining PRIME he has access to the staff currently servicing all those accounts. His proposal indicated he would be the key employee with a support staff. He would not perform the work by himself. He also formed the Gloucester, Salem, and Cumberland counties Joint Insurance Fund and served as their executive director, along with the Burlington County Joint Insurance Fund and three school district joint insurance funds. He states he has the experience. The current executive director is the same company providing the excess program for the CEL, and the same company providing the loss control services to the Commission. He is concerned about checks and balances. The surplus is in a deficit, and a year ago it was $167,000.

Mr. Ferguson asked Mr. Stokes if would comment with regard to the deficit. Mr. Stokes reported that financial reports and claims information are provided with every meeting agenda. There have been in depth claims reviews which revealed the driving factor is workers' compensation re-opener claims. Claims are reviewed to find trends to identify what can be prevented. Best practices are being applied. Mr. Stokes confirmed that workers' compensation re-opener claims and general liability claims are driving up the costs of other counties, Atlantic County has been hit hard with claims. This Commission is reported to the State Commissioner of Insurance and everything has been approved. Nothing is being done that is illegal.

Commissioner Fedorko asked whether this award can be tabled. Mr. Ferguson explained this is the final meeting of the year.

Don Purdy provided public comment regarding the Risk Manager Consultant RFP and the difference of $30,000. Mr. Purdy commented that year 2017 also had differing bids and a bidder was asked to lower their bid, the company lowered the bid, and the work was awarded to that company. He questions why the bids are so much lower now then they were in 2017 and earlier. He states the economy does not support the lower rate. Commissioner Kessler responded that she sat on the review committee for the risk manager proposals. The committee is aware the rate was very low, and perhaps more was paid for the service in earlier years. Mr. Purdy questioned who is reporting to the Board of County Commissioners. Mr. Purdy requested the meeting be stayed until all information is brought forth and the Board of County Commissioners are advised of the status of the Commission.

Senator Polistina provided public comment. The Senator confirmed with Mr. Stokes that PERMA is an affiliate of Conner Strong, and also questioned whether it was appropriate when considering contracts to have the current executive director on the dais. The Senator stated that Commissioner Kessler admitted that the Commission overpaid for the risk manager contract in prior years, and the executive director should have advised the Commission the fee was too high. Mr. Stokes stated that the industry standard for risk managers fee is 6% of the assessment, so back in 2015 their bid was well under what the fee could have been. The Senator stated the Commissioners should go into closed session to discuss the contracts.

It is the desire of the Board to hold a closed session.

MOTION TO ENTER A CLOSED SESSION.

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

MOTION TO REOPEN THE PUBLIC MEETING.

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

Mr. Ferguson advised the public that the Board went into closed session to discuss items brought up during the open session of the meeting. Based upon those closed session discussions, the Board will defer action on the award of the Executive Director's contract. Interviews will be scheduled for the incumbent, PERMA, and Mr. Paul Miola with the Commissioners during the week of December 11, 2023. Action will be taken at the January 12, 2024 meeting. The Board Secretary will assist with scheduling the interviews. Mr. Miola and PERMA can bring any documentation and individuals they would like to their interview. The current Executive Director's contract will be extended until the January 12, 2024 meeting.

MOTION TO TABLE ACTION ON THE EXECUTIVE DIRECTOR'S CONTRACT, SCHEDULE AN INTERVIEW SESSION, AND THE VOTE FOR THE CONTRACT WILL OCCUR AT THE JANUARY 12, 2024 MEETING.

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

The next professional services contract is Claims Administrator and Managed Care. There were three responses that were reviewed by Commissioner Woods and Commissioner Kessler. Commissioner Kessler reported they reviewed all three responses and the recommendation was to continue with the incumbent, Qual-Lynx. Since the review of the RFP responses, there was a development with Qual-Lynx as to the resumes they submitted and who is handling the account. Two of their workers' compensation supervisors suddenly left. Assurances were provided by Qual-Lynx that staffing would be shifted in order to make sure there was coverage. Due to the staffing changes, a contract will be offered to Qual-Lynx for year 2024 with the option to renew for years 2025 and 2026. This will provide time to make sure there are no problems with handling of the claims.

Mr. Ferguson confirmed that during their review of the responses, CRC's response did not have Shore Orthopedics on their medical panel. Shore Orthopedics are the main orthopedic doctors currently used for the injured workers. Changing to a provider without Shore Orthopedics on the panel would result in out of network fees and employees having to change doctors in the middle of their treatment.

MOTION TO APPROVE RESOLUTION 23-24 TO AWARD A CONTRACT FOR YEAR 2024 TO QUAL-LYNX FOR CLAIMS MANAGEMENT AND MANAGED CARE WITH THE OPTION TO RENEW FOR YEARS 2025 AND 2026.

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

The Risk Management Consultant contract had two bidders, the incumbent, Brown & Brown, who have held the position for the last three years and came in at $120,000. The other bidder was Insurance Agencies, Inc., and they held the position for the first six years of the Commission and came in at $90,000. Both companies are known and have performed very well for the Commission. With the substantial price difference it was decided to award to Insurance Agencies with the lower bid.

Commissioner Fedorko questioned why Brown & Brown were not given the opportunity to lower their bid. Mr. Ferguson explained that is possible, however, the price difference is significant at $30,000. The Commission is familiar with both of the bidders and they both provide excellent service. If the lower bidder was unknown to the Commission it would be a different situation. After further discussion, it was ultimately decided to contact Brown & Brown and give them the opportunity to reduce their bid. If they do not then the contract will be awarded to the lowest bidder. The contract for Risk Management Consultant will be extended until the new contract is awarded at the January 12, 2024 meeting.

As to the Actuary and Auditor, only the incumbents submitted bids.

MOTION TO APPROVE RESOLUTION 23-23 TO APPROVE THE ACTUARY AND AUDITOR ONLY. THE EXECTIVE DIRECTOR AND RISK MANAGEMENT CONSULTANT WILL BE REMOVED FROM RESOLUTION 23-23 AND VOTED ON AT THE JANUARY 12, 2024 MEETING.

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

Mr. Stokes reported that all the defense panel incumbent firms responded along with one additional firm.

MOTION TO APPROVE RESOLUTION 23-25 TO APPROVE THE DEFENSE PANEL FOR FUND YEARS 2024, 2025, AND 2026.

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

CERTIFICATES OF INSURANCE: There were 7 certificates issued from October to November of 2023.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL met on November 17, 2023 and presented their budget. Commissioner Kessler reported that it is a hard market with earthquakes and active volcanos happening around the world which affects our Commission. We are in the best position we can be. There is one more meeting prior to the coverage being bound.
The Commission's financial fast track for August shows a $3.8 million deficit, and cash on hand is $11.1 million.

The CEL's financial fast track report for September reports a surplus of $12.7 million and $34.5 million in cash. The CEL had a couple of large property loss claims during 2023.

The claims activity report for September and October has 16 less open claims in September. There were 4 more workers' compensation claims in October.

CLAIMS SERVICES: Jennifer Conicella appeared by phone. Ms. Conicella reminded everyone of the year end mandatory claims reporting for EPL/POL, employed lawyers, cyber, healthcare and general liability, crime, and pollution claims as they are on a claims made basis. Ms. Conicella reported that the Claims Committee met on Thursday, December 7, 2023 and reviewed 25 PARS. One PAR was modified and questions were answered. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and approved by the Claims Committee.

MOTION TO APPROVE THE 25 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF DECEMBER 7, 2023.

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

TREASURER: Bonnie Lindaw presented the Treasurer's report. Resolution 23-26 is the October Bills List with a payment from fund year 2019 to the CEL for a 2019 property refund, a payment from fund year 2022 to Bowman & Company for the final bill for the 2022 year end audit, and a payment from fund year 2023 to Atlantic County in reimbursement of the attorney fee and the treasurer fee. The total payments are $34,242.51.

The bank reconciliations show the Insurance Commission's admin account has a balance of $10,166,939.86. Interest earned is $270,099.54. The general liability account has outstanding checks in the amount of $42,453.52, with interested earned of $11,009.92. The workers' compensation account has outstanding checks in the amount of $223,560.80, with interested earned of $61,066.17.

MOTION TO APPROVE RESOLUTION 23-26 THE DECEMBER BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince presented the safety report for October through December 2023. All training through January 2024 have been listed on the website NJCE.org. Video briefings are also on the website.

NJ Leadership Academy open enrollment is from December 1 through December 22, 2023. The start date is January 1, 2024.

The next Safety Committee meeting is scheduled for December 13, 2023 and will be held via Zoom.

They are negotiating to increase the Munich Re safety grant from $50,000 to $100,000 which is worthwhile for the safety of employees. Mr. Prince will provide a further update in 2024. Commissioner Kessler asked about receiving this year's grant payment. Mr. Prince advised that a voucher is being sent to the CEL which will then go to the Commission and then payment will be issued to the member entities that were awarded.

The Wellness Grant of $1,000 for the wellness room for County and ACUA employees funding comes from the Commission.

Mr. Prince is working with Angie Hurt of the County to schedule loss control visits for 2024.

MOTION TO APPROVE THE WELLNESS GRANT.

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

Mr. Stokes noted a supplemental bills list will be issued for the wellness grant payments.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings reports shows that through November there was a 68% savings or $3,705,871.00 which is very close to the 2022 savings. PPO penetration rate is at 85%, which is in light of some out of network providers that negotiated their fees down significantly.

The cost of spine surgeries has increased because there is a neurosurgeon, an assistant surgeon or co-surgeon and now neuromonitoring. Neuromonitoring will not negotiate to be on the medical panel. They are now an industry standard.

Commissioner Kessler asked about the status of occupational medicine. Ms. Beatty reported she is following up on that end and is hopeful to have something in place by the end of the year. Commissioner Kessler has been sending employees to HealthMed in Atlantic City in lieu of using the emergency room whenever possible.

The intake reporting shows for the year there are 337 claims with two COVID-19 claims.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane was not present.

RISK MANAGER'S REPORT: Bob Gemmell was not present.

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 January 12, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 12:34 P.M.
Minutes prepared by: Chandra Anderson, Secretary

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES OF SPECIAL MEETING
December 19, 2023 at 9:03 A.M.
Atlantic County Board of County Commissioners' Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

ALSO PRESENT:
James Ferguson, Attorney
Chandra Anderson, Atlantic County
Dan F. Romantine

Mr. Ferguson reported that Commissioner Edmunds had contacted him earlier to advise that he was ill and would not be available for the meeting.

Mr. Ferguson reported that the interviews of candidates for the Executive Director position would be held during Executive Session. During Executive Session the candidates will provide their presentations and documents, followed by a question and answer period for the Commissioners. Mr. Miola is scheduled to begin at 9:30 A.M., however, if his team is ready before then we can start earlier. Mr. Stokes is scheduled to begin at 10:45 A.M. Once interviews are completed a Motion will be called to reopen the public meeting. The Commissioners will take everything under advisement and make their decisions in due course. The Commissioners will provide Mr. Ferguson with a memo providing their decision and the basis for their decision. As the alternate commissioner, Commissioner Fedorko, was requested to also prepare a memo of his decision in case he is required to vote at the January meeting, should there be a need. The award of the contract will occur during the January 12, 2024 meeting.

MOTION TO ENTER A CLOSED SESSION TO CONDUCT INTERVIEWS.

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

MOTION TO REOPEN THE PUBLIC MEETING.

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

Mr. Ferguson reported the Board went into closed session to conduct the interviews of the candidates for the Executive Director of the Atlantic County Insurance Commission. The interviews began with the PRIME team, consisting of Paul Miola, Joseph Haggerty, Dina Zawadski who were present, and John Sharp who was not present. Mr. Miola provided a brochure, resumes, and a presentation. Mr. Miola and his team answered questions from all of the Commissioners. This interview went from 9:25 A.M. until 10:16 A.M.

The next interview of PERMA representatives were led by Joe Hrubash, the financial team who is led by Pauline Kontomanolis who is a CPA, Ed Cooney who is in underwriting and travels to meet the insurance companies in London and Germany, the claims team, and safety. A presentation from each of their teams was provided and questions were answered from the Commissioners. This interview went from 10:23 A.M. until 11:28 A.M.

The official award of this contract will occur during the January 12, 2024 meeting. The Commissioners present will submit a memo indicating their decision on the contract and the basis for that decision. Commissioner Fedorko was requested to also provide a memo of his decision since he sat through the interviews and reviewed the candidates.

In accordance with the bylaws, at the January meeting only the regular commissioners will vote, unless there is an absence of a regular commissioner, which will require the vote of an alternate commissioner.

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 January 12, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:30 A.M.
Minutes prepared by: Chandra Anderson, Secretary