ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JULY 8, 2022

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

I. Advertising the notice in the Press of Atlantic City

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

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

ATLANTIC COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES:** May 13, 2022 Open Minutes**….…..………………..Appendix I**

- ❑ **CORRESPONDENCE – None**

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

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

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

- ❑ **TREASURER– Bonnie Lindaw**
  Resolution 20-22 – July Bills List…..………..……...………………………...….. Page 19
  Monthly Report.………………………………………. ……………………..… Verbal

- ❑ **CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
  Report…….……………………….…………………………...…..………..Page 20

- ❑ **MANAGED CARE – Qual Care……………………………………………………Page 27**

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

- ❑ **RMC REPORT – Brown & Brown……...………………….………………………Page 31**

- ❑ **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**

  - ❑ **NEXT SCHEDULED MEETING: September 9, 2022**
  - ❑ **MEETING ADJOURNMENT**

ATLANTIC COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: July 8, 2022

Memo to: Commissioners of the Atlantic County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Issuance Report** – On **Pages 3-6** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of May 1, 2022 through July 1, 2022. There were a total of 13 certificates of insurance issued during this time period.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) –** The NJCE met on June 23, 2022. Included in the agenda on **Pages 7-9** is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via Zoom.

- ❑ **Financial Fast Track –** Included on **Pages 10-14** of the agenda are the Financial Fast Tracks reports for April & May for the Insurance Commission. As of **April 30, 2022** the Commission has a statutory surplus of **$2,394,260.** Line 10 of the report, "Investment in Joint Venture" is the Commission's share of the equity in the CEL. ACIC's equity in the NJCE as of this report is **$812,190.** The total cash balance is **$6,560,425.** As of May 31, the Commission has a surplus of **$2,466,866** and a cash balance of **$6,007,674**.

- ❑ **NJCE Financial Fast Track –-** Included in the agenda on **Pages 15-17** is the NJCE Financial Fast Track Report as of **April 30, 2022,** the report indicates the Fund has a surplus of **$14,700,751.** Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **$5,857,551**. The total cash amount is **$34,378,613.**

- ❑ **Claims Tracking Report (Page 18) –** Included in the agenda are the Claims Activity Report for May that tracks open claims.

- ❑ **2023 Renewal – Underwriting Data Collection -** The Fund office is beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited.

    We are pleased to announce than Conner Strong & Buckelew is utilizing a new platform called Broker Buddha that streamlines the renewal applications for the ancillary coverages. The online portal gives you the ability to save the applications as a draft and finish the application later. The portal will also display last year's information.

The software is pretty intuitive, and instructions are provided when you sign on. More information will follow on this new platform.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. <u>The 2023 renewal process this year will be through mid-August.</u>

- ☐ **Property Appraisals –** Asset Works has contacted member entities to begin the process of performing property appraisals.

From 5/1/2022 To 6/1/2022

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - McNeilus Truck & Manufacturing, Inc. I - Atlantic County Utilities Authority	524 East Highway Street Dodge Center, MN 55927	RE: Truck Demo Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to truck demo. Value: $361,000	5/19/2022 #3465953	GL AU EX WC OTH
H - McNeilus Truck & Manufacturing, Inc. I - Atlantic County Utilities Authority	524 East Highway Street Dodge Center, MN 55927	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $110,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: Truck Demo Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to truck demo. Value: $361,000	5/19/2022 #3465955	GL AU EX WC OTH
Total # of Holders: 2				

06/01/2022

1 of 1

Atlantic County Insurance Comm.

From 6/1/2022 To 7/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Linwood I - Atlantic County Utilities Authority	400 Polar Avenue Linwood, NJ 08221	RE: National Night Out The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respects to Atlantic County governments participation in National Night Out being held during the current calendar year.	6/2/2022 #3476552	GL AU EX WC OTH
H - City of Linwood I - The County of Atlantic	400 Polar Avenue Linwood, NJ 08221	RE: National Night Out The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respects to Atlantic County governments participation in National Night Out being held during the current calendar year.	6/2/2022 #3476590	GL AU EX WC OTH
H - City of Linwood I - The County of Atlantic	400 Polar Avenue Linwood, NJ 08221	RE: National Night Out The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respects to Atlantic County governments participation in National Night Out being held during the current calendar year.	6/2/2022 #3476593	GL AU EX WC OTH
H - NJ DEP I - Atlantic County Utilities Authority	401 E State St PO Box 420 Mail Code 401-02E Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	6/2/2022 #3477701	GL AU EX WC OTH
H - Larry Hanneman, LJH Construction I - The County of Atlantic	23 Waterline Road Toms River, NJ 08755	RE: SWAT training Evidence of Insurance as respects to Atlantic County Regional SWAT Team conducting training at 7301 Marshall Ave, Ventnor, NJ 08406.	6/2/2022 #3477703	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	It's Successors and Assigns ATIMA 12000 Horizon Way 4th FL Mt. Laurel, NJ 08054	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $110,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property	6/20/2022 #3487888	GL AU EX WC OTH

07/01/2022

1 of 1

Atlantic County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2022 To 7/1/2022

		Policy if required by written contract as respects to Account: 40148640, Lease amount- $3,500,000, Account: 40159649, Lease amount - $2,700,000 & Account: 40163600, Lease amount - $2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585		
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch; AIM:NJ5-001-151 2059 Springdale Road Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $110,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: Accounts: #40148640, #40159649, #40163600, and #40174283 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Account: 40148640, Lease amount- $3,500,000, Account: 40159649, Lease amount - $2,700,000 & Account: 40163600, Lease amount - $2,325,000.00 Account: 40148640 - See Below: 2018 Ford F151FTEX1E51JKF37591 2018 Ford F151FTEX1E53JKF37592 2019 Peterbilt Truck 3BPDL20X0KF105580 2019 Peterbilt Truck 3BPDL20X1KF105586 2019 Peterbilt Truck 3BPDL20X2KF105578 2019 Peterbilt Truck 3BPDL20X2KF105581 2019 Peterbilt Truck 3BPDL20X3KF105587 2019 Peterbilt Truck 3BPDL20X4KF105579 2019 Peterbilt Truck 3BPDL20X4KF105582 2019 Peterbilt Truck 3BPDL20X5KF105588 2019 Peterbilt Truck 3BPDL20X6KF105583 2019 Peterbilt Truck 3BPDL20X8KF105584 2019 Peterbilt Truck 3BPDL20XXKF105585	6/20/2022 #3488460	GL AU EX WC OTH
H - Acenda, Inc. I - The County of Atlantic	42 Delsea South Drive Glassboro, NJ 08028	RE: Family Success Centers Evidence of insurance with respect to an MOU with Atlantic County Workforce Development Board for the provision of workforce development services at designated Family Success Centers within Atlantic County.	6/21/2022 #3488722	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Loriann Laquitara, AIM: NJ5-134-403 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	RE: lease #40174398 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease Purchase Agreement 40174398	6/23/2022 #3489607	GL AU EX WC OTH

Atlantic County Insurance Comm.

From 6/1/2022 To 7/1/2022

Certificate of Insurance Monthly Report

H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Loriann Laquitara, AIM: NJ5-134-403 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $110,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). RE: lease #40174398 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to: Lease Purchase Agreement 40174398. Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $15,000,000; Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: $110,000,000; ACIC Property/APD Deductible is $250,000 per occurrence less member deductibles (member deductible: $5000). (See Attached Descriptions)	6/23/2022 #3489625	GL AU EX WC OTH
H - United Healthcare I - The County of Atlantic		Insurer B: Excess Work Comp Policy Number: NJCE20213-10; Policy Term: 01/01/2022 - 01/01/2023; Policy Limits: $850,000 Meadowview Nursing Home has a $1M deductible for MedMal Evidence of Insurance as respects to Meadowview Nursing Home	6/24/2022 #3490047	GL AU EX WC OTH
Total # of Holders: 11				

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

Date: June 23, 2022

Memo to: Fund Commissioners
Atlantic County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: June 23, 2022 NJCE Meeting

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

December 31, 2021 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Learning Management System (LMS): In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee $18,750.

Financial Fast Track: Financial Fast Track: The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is $14.7 million.

NJCE Committees:

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21st at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director's office to pursue quotes for a vendor to provide property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

Safety Committee: The first meeting of the Safety Committee was held June 20th at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

Prospective Membership: Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

COVID-19/Safety National: PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Sewer Backup Coverage: In April, the Board authorized the Executive Director's request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either $250,000 x $250,000 or $400,000 x $100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

NJCE 10th Year Anniversary: As previously discussed, 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and had grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

2022 MEL, MRHIF & NJCE Educational Seminar: Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5th and April 29th had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

NJCE JIF Renewal Timeline: The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Technological implementation: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

Broker Buddha: Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certificial: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certificial, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certificial utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: https://www.certificial.com/company.

Membership Renewal: The Commissions of Mercer County, Ocean County and Union County and the Hudson County are scheduled to renew their three-year membership with the Fund as of January 1, 2023.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report
Safety Director submitted a report reflecting the risk control activities from April to July 2022.

WC Claims Administration Report
A report was submitted noting the billed amount, paid amount, net savings as of May 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 22, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

	ATLANTIC COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 2022		
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	725,569	2,902,274	56,350,609	59,252,883
2.	CLAIM EXPENSES				
	Paid Claims	556,215	1,772,219	22,474,380	24,246,598
	Case Reserves	(415,530)	(525,584)	9,415,111	8,889,527
	IBNR	281,257	958,656	3,853,849	4,812,505
	Excess Insurance Recoverabl	0	0	0	0
	Discounted Claim Value	(5,450)	(12,775)	(387,068)	(399,843)
	TOTAL CLAIMS	416,492	2,192,516	35,356,272	37,548,787
3.	EXPENSES				
	Excess Premiums	169,629	678,516	13,413,320	14,091,835
	Administrative	73,137	292,616	5,958,391	6,251,007
	TOTAL EXPENSES	242,766	971,132	19,371,710	20,342,842
4.	UNDERWRITING PROFIT (1-2-3)	66,311	(261,373)	1,622,627	1,361,254
5.	INVESTMENT INCOME	2,637	11,553	209,265	220,818
6.	PROFIT (4 + 5)	68,948	(249,820)	1,831,892	1,582,071
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	62,149	62,149
9.	DIVIDEND EXPENSE	0	0	(62,149)	(62,149)
10.	INVESTMENT IN JOINT VENTURE	34,228	28,957	783,233	812,190
11.	SURPLUS (6 + 7 + 8 - 9)	103,176	(220,864)	2,615,125	2,394,261
SURPLUS (DEFICITS) BY FUND YEAR					
	2015	(13,665)	(69,845)	(738,565)	(808,410)
	2016	(451)	(10,770)	807,054	796,284
	2017	24,269	(86,945)	254,297	167,352
	2018	12,866	(70,831)	241,412	170,582
	2019	11,321	2,889	1,638,990	1,641,879
	2020	(9,309)	(44,920)	644,614	599,694
	2021	2,422	(240,713)	(232,678)	(473,391)
	2022	75,721	300,271		300,271
TOTAL SURPLUS (DEFICITS)		103,176	(220,864)	2,615,124	2,394,260
TOTAL CASH					6,560,425

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	78,432	117,721	5,046,455	5,164,175
Case Reserves	(119,017)	(105,330)	979,257	873,927
IBNR	40,585	41,099	223,403	264,502
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,364	(38,800)	(36,436)
TOTAL FY 2015 CLAIMS	**0**	**55,853**	**6,210,315**	**6,266,168**
FUND YEAR 2016				
Paid Claims	28,188	77,262	3,879,483	3,956,745
Case Reserves	(53,884)	(90,244)	738,941	648,696
IBNR	25,696	21,186	213,616	234,803
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,644	(29,458)	(26,814)
TOTAL FY 2016 CLAIMS	**(0)**	**10,848**	**4,802,582**	**4,813,430**
FUND YEAR 2017				
Paid Claims	8,029	216,202	4,020,323	4,236,525
Case Reserves	(33,660)	(133,743)	1,215,274	1,081,531
IBNR	25,632	23,052	303,172	326,225
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,824	(50,261)	(44,437)
TOTAL FY 2017 CLAIMS	**0**	**111,335**	**5,488,508**	**5,599,843**
FUND YEAR 2018				
Paid Claims	129,217	201,467	3,387,398	3,588,866
Case Reserves	(230,340)	(211,691)	1,555,428	1,343,737
IBNR	101,123	92,897	368,647	461,544
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,507	(50,207)	(48,700)
TOTAL FY 2018 CLAIMS	**0**	**84,180**	**5,261,266**	**5,345,446**

FUND YEAR 2019				
Paid Claims	46,741	178,697	2,492,374	2,671,071
Case Reserves	(81,309)	(177,647)	896,564	718,918
IBNR	34,568	3,734	373,246	376,980
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,584	(35,708)	(31,123)
TOTAL FY 2019 CLAIMS	**0**	**9,369**	**3,726,476**	**3,735,845**
FUND YEAR 2020				
Paid Claims	89,302	284,686	2,250,927	2,535,613
Case Reserves	38,081	(77,307)	1,677,159	1,599,852
IBNR	(127,383)	(175,226)	611,429	436,203
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,762	(65,331)	(59,569)
TOTAL FY 2020 CLAIMS	**0**	**37,915**	**4,474,184**	**4,512,099**
FUND YEAR 2021				
Paid Claims	119,126	584,610	1,397,421	1,982,031
Case Reserves	(129,579)	(221,616)	2,352,489	2,130,873
IBNR	10,452	(128,795)	1,760,336	1,631,541
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,621	(117,304)	(108,684)
TOTAL FY 2021 CLAIMS	**0**	**242,820**	**5,392,941**	**5,635,761**
FUND YEAR 2022				
Paid Claims	57,180	111,573		111,573
Case Reserves	194,177	491,994		491,994
IBNR	170,584	1,080,708		1,080,708
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(5,450)	(44,079)		(44,079)
TOTAL FY 2022 CLAIMS	**416,491**	**1,640,195**	**0**	**1,640,195**
COMBINED TOTAL CLAIMS	**416,492**	**2,192,516**	**35,356,272**	**37,548,787**

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

ATLANTIC COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF	May 31, 2022			
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	725,568	3,627,842	56,350,609	59,978,451
2. CLAIM EXPENSES				
Paid Claims	359,555	2,131,774	22,474,380	24,606,153
Case Reserves	956,251	430,667	9,415,111	9,845,778
IBNR	(893,865)	64,791	3,853,849	3,918,640
Excess Insurance Recoverabl	0	0	0	0
Discounted Claim Value	(9,564)	(22,339)	(387,068)	(409,407)
TOTAL CLAIMS	412,377	2,604,893	35,356,272	37,961,164
3. EXPENSES				
Excess Premiums	169,629	848,145	13,413,320	14,261,464
Administrative	73,155	365,771	5,958,391	6,324,162
TOTAL EXPENSES	242,784	1,213,915	19,371,710	20,585,626
4. UNDERWRITING PROFIT (1-2-3)	70,408	(190,966)	1,622,627	1,431,661
5. INVESTMENT INCOME	2,198	13,751	209,265	223,016
6. PROFIT (4 + 5)	72,606	(177,215)	1,831,892	1,654,677
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	62,149	62,149
9. DIVIDEND EXPENSE	0	0	(62,149)	(62,149)
10. INVESTMENT IN JOINT VENTURE	0	28,957	783,233	812,190
11. SURPLUS (6 + 7 + 8 - 9)	72,606	(148,258)	2,615,125	2,466,867
SURPLUS (DEFICITS) BY FUND YEAR				
2015	73	(69,772)	(738,565)	(808,337)
2016	329	(10,442)	807,054	796,613
2017	272	(86,673)	254,297	167,624
2018	343	(70,488)	241,412	170,924
2019	501	3,390	1,638,990	1,642,380
2020	585	(44,335)	644,614	600,279
2021	38	(240,675)	(232,678)	(473,353)
2022	70,465	370,736		370,736
TOTAL SURPLUS (DEFICITS)	72,606	(148,258)	2,615,124	2,466,866
TOTAL CASH				6,007,674

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
Paid Claims	54,439	172,159	5,046,455	5,218,614
Case Reserves	(63,174)	(168,505)	979,257	810,752
IBNR	8,736	49,835	223,403	273,238
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,364	(38,800)	(36,436)
TOTAL FY 2015 CLAIMS	**0**	**55,853**	**6,210,315**	**6,266,168**
FUND YEAR 2016				
Paid Claims	26,442	103,704	3,879,483	3,983,187
Case Reserves	117,234	26,990	738,941	765,931
IBNR	(143,676)	(122,490)	213,616	91,127
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,644	(29,458)	(26,814)
TOTAL FY 2016 CLAIMS	**0**	**10,848**	**4,802,582**	**4,813,430**
FUND YEAR 2017				
Paid Claims	14,263	230,465	4,020,323	4,250,788
Case Reserves	152,294	18,551	1,215,274	1,233,825
IBNR	(166,557)	(143,505)	303,172	159,668
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,824	(50,261)	(44,437)
TOTAL FY 2017 CLAIMS	**0**	**111,335**	**5,488,508**	**5,599,843**
FUND YEAR 2018				
Paid Claims	22,822	224,290	3,387,398	3,611,688
Case Reserves	(26,469)	(238,160)	1,555,428	1,317,268
IBNR	3,648	96,545	368,647	465,192
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,507	(50,207)	(48,700)
TOTAL FY 2018 CLAIMS	**0**	**84,181**	**5,261,266**	**5,345,447**
FUND YEAR 2019				
Paid Claims	15,184	193,881	2,492,374	2,686,255
Case Reserves	197,915	20,269	896,564	916,833
IBNR	(213,100)	(209,366)	373,246	163,880
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,584	(35,708)	(31,123)
TOTAL FY 2019 CLAIMS	**0**	**9,369**	**3,726,476**	**3,735,845**
FUND YEAR 2020				
Paid Claims	40,221	324,907	2,250,927	2,575,834
Case Reserves	(26,494)	(103,801)	1,677,159	1,573,358
IBNR	(13,727)	(188,953)	611,429	422,476
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,762	(65,331)	(59,569)
TOTAL FY 2020 CLAIMS	**0**	**37,915**	**4,474,184**	**4,512,099**
FUND YEAR 2021				
Paid Claims	105,478	690,088	1,397,421	2,087,509
Case Reserves	99,773	(121,842)	2,352,489	2,230,647
IBNR	(205,251)	(334,046)	1,760,336	1,426,290
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,621	(117,304)	(108,684)
TOTAL FY 2021 CLAIMS	**(0)**	**242,820**	**5,392,941**	**5,635,761**
FUND YEAR 2022				
Paid Claims	80,706	192,279		192,279
Case Reserves	505,172	997,166		997,166
IBNR	(163,937)	916,771		916,771
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,564)	(53,644)		(53,644)
TOTAL FY 2022 CLAIMS	**412,377**	**2,052,572**	**0**	**2,052,572**
COMBINED TOTAL CLAIMS	**412,377**	**2,604,893**	**35,356,272**	**37,961,164**

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
	AS OF	**April 30, 2022**		
ALL YEARS COMBINED				
	THIS MONTH	**YTD CHANGE**	**PRIOR YEAR END**	**FUND BALANCE**
1. **UNDERWRITING INCOME**	**2,708,337**	**10,833,349**	**216,347,698**	**227,181,047**
2. **CLAIM EXPENSES**				
Paid Claims	77,492	1,258,347	8,997,544	10,255,891
Case Reserves	215,047	(558,096)	10,977,439	10,419,343
IBNR	346,253	787,446	11,375,865	12,163,311
Discounted Claim Value	(48,900)	(82,861)	(1,916,773)	(1,999,633)
Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
TOTAL CLAIMS	**589,892**	**1,338,369**	**28,046,678**	**29,385,047**
3. **EXPENSES**				
Excess Premiums	2,061,080	8,259,358	153,216,375	161,475,734
Administrative	168,717	709,589	16,354,219	17,063,808
TOTAL EXPENSES	**2,229,798**	**8,968,947**	**169,570,594**	**178,539,541**
4. **UNDERWRITING PROFIT (1-2-3)**	**(111,352)**	**526,033**	**18,730,426**	**19,256,459**
5. **INVESTMENT INCOME**	(27,379)	(231,261)	1,533,106	1,301,845
6. **PROFIT (4+5)**	**(138,731)**	**294,772**	**20,263,531**	**20,558,303**
7. **Dividend**	0	0	(5,857,551)	(5,857,551)
8. **SURPLUS (6-7)**	**(138,731)**	**294,772**	**14,405,980**	**14,700,752**
SURPLUS (DEFICITS) BY FUND YEAR				
2010	(161)	(1,570)	163,660	162,090
2011	(398)	(2,997)	666,797	663,800
2012	(620)	(5,663)	690,291	684,628
2013	(1,123)	(11,324)	1,322,965	1,311,641
2014	(1,561)	(34,565)	2,323,116	2,288,551
2015	(1,985)	(184,896)	1,637,394	1,452,498
2016	(2,111)	(19,249)	1,825,687	1,806,438
2017	(2,650)	261,222	1,865,475	2,126,697
2018	(2,439)	129,144	2,701,793	2,830,936
2019	(2,907)	116,146	2,317,154	2,433,300
2020	(2,758)	(123,271)	(1,215,894)	(1,339,164)
2021	(4,068)	25,581	107,541	133,122
2022	(115,949)	146,215		146,215
TOTAL SURPLUS (DEFICITS)	**(138,731)**	**294,772**	**14,405,980**	**14,700,751**
TOTAL CASH				**34,378,613**

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	**0**	**0**	**171,840**	**171,840**
FUND YEAR 2011				
Paid Claims	0	0	538,401	538,401
Case Reserves	0	0	0	0
IBNR	0	(0)	0	(0)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	**0**	**0**	**538,401**	**538,401**
FUND YEAR 2012				
Paid Claims	0	432	1,582,804	1,583,236
Case Reserves	0	(432)	65,616	65,184
IBNR	0	(541)	5,318	4,777
Discounted Claim Value	0	169	(7,374)	(7,206)
TOTAL FY 2012 CLAIMS	**0**	**(373)**	**1,646,363**	**1,645,991**
FUND YEAR 2013				
Paid Claims	9,851	24,226	914,416	938,642
Case Reserves	(9,851)	(26,229)	458,599	432,369
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	2,316	(57,108)	(54,792)
TOTAL FY 2013 CLAIMS	**0**	**312**	**1,390,659**	**1,390,972**
FUND YEAR 2014				
Paid Claims	1,224	180,039	476,289	656,328
Case Reserves	6,776	(146,966)	388,283	241,317
IBNR	(8,000)	(32,839)	43,550	10,711
Discounted Claim Value	0	18,353	(37,267)	(18,914)
TOTAL FY 2014 CLAIMS	**0**	**18,587**	**870,855**	**889,442**
FUND YEAR 2015				
Paid Claims	53,397	87,034	1,175,139	1,262,174
Case Reserves	(452,205)	(325,659)	1,460,651	1,134,992
IBNR	398,808	409,164	106,456	515,621
Discounted Claim Value	0	(5,093)	(100,358)	(105,451)
TOTAL FY 2015 CLAIMS	**0**	**165,447**	**2,641,889**	**2,807,335**
FUND YEAR 2016				
Paid Claims	4,991	22,576	844,767	867,342
Case Reserves	13,552	(3,999)	1,681,779	1,677,781
IBNR	(18,543)	(23,840)	54,558	30,719
Discounted Claim Value	0	3,842	(113,121)	(109,279)
TOTAL FY 2016 CLAIMS	**0**	**(1,421)**	**2,467,984**	**2,466,562**
FUND YEAR 2017				
Paid Claims	1,672	7,346	393,930	401,276
Case Reserves	12,994	6,709	1,372,320	1,379,029
IBNR	(14,666)	(308,376)	1,211,149	902,773
Discounted Claim Value	0	7,285	(135,864)	(128,579)
TOTAL FY 2017 CLAIMS	**0**	**(287,036)**	**2,841,535**	**2,554,499**

FUND YEAR 2018				
Paid Claims	5,908	6,698	742,774	749,471
Case Reserves	308,277	243,105	384,006	627,112
IBNR	(314,185)	(419,093)	1,013,968	594,875
Discounted Claim Value	0	16,403	(132,597)	(116,193)
TOTAL FY 2018 CLAIMS	**0**	**(152,887)**	**2,008,151**	**1,855,264**
FUND YEAR 2019				
Paid Claims	0	1,554	673,118	674,672
Case Reserves	(5,218)	67,733	590,241	657,973
IBNR	5,218	(236,802)	1,923,599	1,686,796
Discounted Claim Value	0	23,061	(263,678)	(240,617)
TOTAL FY 2019 CLAIMS	**0**	**(144,455)**	**2,923,280**	**2,778,825**
FUND YEAR 2020				
Paid Claims	429	36,025	636,007	672,031
Case Reserves	163,594	303,659	3,478,036	3,781,695
IBNR	(164,024)	(191,011)	3,149,860	2,958,849
Discounted Claim Value	0	14,151	(547,421)	(533,270)
Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
TOTAL FY 2020 CLAIMS	**(1)**	**96,355**	**5,329,085**	**5,425,440**
FUND YEAR 2021				
Paid Claims	0	892,247	848,061	1,740,308
Case Reserves	(3,802)	(859,951)	1,097,909	237,957
IBNR	3,802	(152,819)	3,792,655	3,639,836
Discounted Claim Value	0	50,772	(521,987)	(471,215)
Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS	**0**	**(69,751)**	**5,216,637**	**5,146,887**
FUND YEAR 2022				
Paid Claims	19	171		171
Case Reserves	180,930	183,934		183,934
IBNR	457,844	1,743,603		1,743,603
Discounted Claim Value	(48,900)	(214,118)		(214,118)
TOTAL FY 2022 CLAIMS	**589,893**	**1,713,590**	**0**	**1,713,590**
COMBINED TOTAL CLAIMS	**589,892**	**1,338,369**	**28,046,678**	**29,385,047**

Atlantic County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2022

COVERAGE LINE - PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	0	0	1	0	3	14	53	13	84
May-22	0	0	1	0	3	14	52	15	85
NET CHGE	0	0	0	0	0	0	-1	2	1
Limited Reserves									$3,129
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	$0	$0	$1	$0	$2	$4,408	$178,967	$41,681	$225,059
May-22	$0	$0	$1	$0	$2	$4,408	$167,686	$93,828	$265,925
NET CHGE	$0	$0	$0	$0	$0	$0	($11,282)	$52,147	$40,866
Ltd Incurred	$34,420	$342,419	$248,808	$62,964	$178,540	$539,434	$625,378	$112,808	$2,144,771
COVERAGE LINE - GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	0	2	2	3	11	15	31	34	98
May-22	0	2	2	3	7	15	27	37	93
NET CHGE	0	0	0	0	-4	0	-4	3	-5
Limited Reserves									$13,468
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	$0	$94,498	$2,279	$439,301	$257,701	$357,464	$63,348	$60,625	$1,275,216
May-22	$0	$93,248	$2,279	$430,437	$242,170	$357,464	$57,886	$69,038	$1,252,523
NET CHGE	$0	($1,250)	$0	($8,864)	($15,531)	$0	($5,462)	$8,413	($22,694)
Ltd Incurred	$485,129	$281,070	$141,800	$473,030	$356,224	$362,376	$73,243	$73,191	$2,246,062
COVERAGE LINE - AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	0	0	0	3	0	0	10	16	29
May-22	0	0	0	3	0	0	9	15	27
NET CHGE	0	0	0	0	0	0	-1	-1	-2
Limited Reserves									$7,340
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	$0	$0	$0	$145,612	$0	$0	$25,231	$36,655	$207,498
May-22	$0	$0	$0	$145,612	$0	$0	$23,231	$29,332	$198,175
NET CHGE	$0	$0	$0	$0	$0	$0	($2,000)	($7,324)	($9,324)
Ltd Incurred	$44,268	$68,659	$37,043	$195,364	$40,015	$40,094	$73,792	$40,431	$539,666
COVERAGE LINE - WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	12	19	22	21	33	69	117	68	361
May-22	14	19	22	20	33	67	116	91	382
NET CHGE	2	0	0	-1	0	-2	-1	23	21
Limited Reserves									$21,281
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	$873,927	$554,198	$1,079,251	$758,824	$461,215	$1,237,979	$1,863,328	$353,032	$7,181,753
May-22	$810,752	$672,682	$1,231,545	$741,218	$674,660	$1,211,485	$1,981,845	$804,968	$8,129,156
NET CHGE	($63,174)	$118,484	$152,294	($17,606)	$213,446	($26,494)	$118,517	$451,936	$947,402
Ltd Incurred	$5,465,550	$4,102,901	$5,058,224	$4,188,668	$3,033,339	$3,200,422	$3,556,332	$966,505	$29,571,940
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	12	21	25	27	47	98	211	131	572
May-22	14	21	25	26	43	96	204	158	587
NET CHGE	2	0	0	-1	-4	-2	-7	27	15
Limited Reserves									$16,773
Year	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	$873,927	$648,696	$1,081,531	$1,343,737	$718,918	$1,599,851	$2,130,873	$491,994	$8,889,526
May-22	$810,752	$765,931	$1,233,825	$1,317,268	$916,833	$1,573,357	$2,230,647	$997,166	$9,845,777
NET CHGE	($63,174)	$117,234	$152,294	($26,469)	$197,915	($26,494)	$99,773	$505,172	$956,251
Ltd Incurred	$6,029,366	$4,795,049	$5,485,875	$4,920,027	$3,608,117	$4,142,326	$4,328,745	$1,192,934	$34,502,439

RESOLUTION NO. 20-22

ATLANTIC COUNTY INSURANCE COMMISSION
BILLS LIST – JULY 2022

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 2022

Check Number	Vendor Name	Comment	Invoice Amount
001139			
001139	QUALCARE, INC.	WORKERS COMP - 3RD QTR 2022	53,550.00
			53,550.00
001140			
001140	QUAL-LYNX	CLAIM ADJ SERVICES - 3RD QTR 2022	75,876.25
			75,876.25
001141			
001141	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR - 3RD QTR 2022	31,836.25
			31,836.25
001142			
001142	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 3RD QTR 2022	2,368.50
			2,368.50
001143			
001143	CHANDRA ANDERSON	SECRETARY - 3RD QTR 2022	1,275.00
			1,275.00
001144			
001144	HSING-YI CHOU	TREASURER FEE - 3RD QTR 2022	750.00
			750.00
001145			
001145	BH MEDIA GROUP, INC.	ACCT#8000490 - AD - 5.21.22	23.20
			23.20
001146			
001146	BROWN & BROWN METRO, LLC	RMC - 3RD QTR 2022	30,000.00
			30,000.00
		Total Payments FY 2022	**195,679.20**
		TOTAL PAYMENTS ALL FUND YEARS	**195,679.20**

____
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: July 1, 2022

DATE OF MEETING: July 8, 2022

ACIC SERVICE TEAM

Paul Shives, Vice President of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

April - July 2022
RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 22**: Conducted Loss Control Surveys at the following locations: Firearms Range, Anthony "Tony" Canale Training Center and Municipal Court Building.
- **May 13**: Attended the ACIC meeting via teleconference.
- **May 13**: Attended the ACIC Claims Committee meeting via teleconference.
- **June 17**: Attended a Water Wastewater Air Quality Meeting with the ACUA Safety and Risk Manager.
- **June 22**: Two sessions of Practical Leadership - 21 Irrefutable Laws training was conducted for ACIC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 8**: Plan to attend the ACIC meeting.
- **July 8**: Plan to attend the ACIC Claims Committee meeting.
- **July 8**: Plan to attend the ACIC Safety Committee meeting.

- **July 28:** One session of Forklift Train the Trainer is scheduled for ACUA

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 - Training Announcement: Public Works and Utilities - Safety and Regulatory Awareness Live Virtual Training – May 9.
- NJCE JIF - Live Safety Training – July 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 9.
- NJCE JIF - SD Message: Risk Management Strategies for Lifeguard Operations – May 13.
- NJCE JIF - SD Bulletin: Lightning Safety Best Practices – May 18.
- NJCE JIF - SD Bulletin: Crane Truck Regulations – May 24.
- NJCE JIF - SD Message: Heat Related Illnesses – May 25.
- NJCE JIF - SD Message: Violence in the Workplace Training and Resources – May 26.
- NJCE JIF - Live Safety Training – August 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 31.
- NJCE JIF - SD Bulletin: Heat Related Illnesses Best Practices – June 6.
- NJCE JIF - SD Bulletin: Permit-Required Confined Space Best Practices – June 10.
- NJCE JIF – Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 20.
- NJCE JIF - SD Bulletin: Poison Ivy Best Practices – June 21.
- NJCE JIF - SD Bulletin: Tick & Tick-Borne Diseases Best Practices – June 22.
- NJCE JIF - JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade – June 27.

NJCE MEDIA LIBRARY

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

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

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

2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the "Learning On Demand" Workplace College located on the Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

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 mentioned below)

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: NJCE Monthly Training Schedules. Please register early, under-attended classes will be canceled. (The July thru September 2022 Live Training schedules and registration links are also 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 importantly 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.**

MSI-NJCE EXPOS (In-Person Training)

The MSI/ NJCE Expos (In-Person training) scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Personal Protective Equipment (1 hour)
  - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
  - Ethics for NJ Government Employees (2 hour)
  - Practical Leadership – 21 Irrefutable Laws (2 hour)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/7/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register go to the: https://firstnetcampus.com/njce/entities/njce/logon.htm
(PLEASE NOTE: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS County Training Administrator or you can contact the NJCE LMS Helpdesk at publicrisk@jamontgomery.com; 877 398-3046)

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. For more information and details on the Program please visit the NJCE Leadership Academy webpage: https://njce.org/safety/njce-leadership-academy/. If a 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 yet, so please check back.

(***Note***: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)

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

NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.

- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS County Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: https://firstnetcampus.com/njce/entities/njce/logon.htm

J.A.Montgomery
CONSULTING

Please Note: 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 via the MSI/NJCE Expos as mentioned below. For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: https://njce.org/safety/

In-Person training is being held via the MSI/NJCE Expos (*). These Expos are scheduled throughout the state in 2022 and for training programs that are not available virtually.

July thru August 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
7/1/22	Mower Safety	8:30 - 9:30 am
7/1/22	Hearing Conservation	10:00 - 11:00 am
7/6/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
7/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
7/6/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/6/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
7/7/22	Back Safety / Material Handling	7:30 - 8:30 am
7/7/22	HazCom w/GHS	9:00 - 10:30 am
7/8/22	Fire Safety	7:30 - 8:30 am
7/8/22	Fall Protection Awareness	9:00 - 11:00 am
7/11/22	Flagger Skills and Safety	8:30 - 9:30 am
7/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
7/12/22	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/22	Introduction to Management Skills	10:00 - 12:00 pm
7/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/13/22	Personal Protective Equipment (PPE)	7:30 -9:30 am
7/13/22	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
7/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/14/22	Driving Safety Awareness	1:00 - 2:30 pm
7/15/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
7/15/22	Shop & Tool Safety	9:00 - 10:00 am
7/18/22	Confined Space Entry for Entrants & Attendants	7:30 - 9:30 am
7/18/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
7/18/22	HazCom w/GHS	1:00 - 2:30 pm
7/19/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/19/22	Jetter/Vacuum Safety Awareness	8:00 - 10:00 am
7/19/22	Hearing Conservation	10:30 - 11:30 am
7/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/22	Safety Committee Best Practices	8:30 - 10:00 am
7/20/22	Implicit Bias in the Workplace	11:00 - 12:30 pm
7/21/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
7/22/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am

7/22/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/25/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/25/22	Fire Safety	10:00 - 11:00 am
7/26/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
7/26/22	HazCom w/GHS	10:00 - 11:30 am
7/27/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/22	Dealing with Difficult People	9:00 - 10:30 am
7/28/22	Mower Safety	7:30 - 8:30 am
7/28/22	Chain Saw Safety	9:00 - 10:00 am
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	Fire Safety	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	Chipper Safety	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 -12:00 pm
8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm
8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm
8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	Fire Safety	8:30 - 9:30 am

8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/22	Chain Saw Safety	10:00 - 11:00 am

Zoom Safety Training Guidelines:

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

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

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. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please click here for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
    - Please have one person register for the safety training webinar.
    - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. *NJCE Live Virtual Training Group Sign in Sheet*

ATLANTIC COUNTY INSURANCE COMMISSION
COMBINED CUMULATIVE SAVINGS
2022

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						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	**2155**	**$3,126,043.65**	**$938,901.67**	**$2,187,141.98**	**70%**	**97%**

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	333	$390,633.12	$154,268.22	$236,364.90	61%	98%
FEBRUARY	207	$579,477.26	$216,426.49	$363,050.77	63%	99%
MARCH	373	$476,503.91	$151,613.69	$324,890.22	68%	95%
APRIL	179	$190,993.43	$61,915.86	$129,077.57	68%	99%
MAY	117	$144,356.94	$37,205.29	$107,151.65	74%	99%
JUNE	326	$531,604.31	$150,891.03	$380,713.28	72%	96%
JULY	254	$452,352.02	$147,012.44	$305,339.58	68%	96%
AUGUST	178	$353,739.87	$120,526.09	$233,213.78	66%	96%
SEPTEMBER	244	$351,877.62	$98,122.00	$253,755.62	72%	98%
OCTOBER	260	$299,959.49	$81,331.16	$218,628.33	73%	99%
NOVEMBER	241	$356,339.20	$105,703.37	$250,635.83	70%	96%
DECEMBER	416	$780,330.54	$217,886.98	$562,443.56	72%	97%
Grand Total	**3128**	**$4,908,167.71**	**$1,542,902.62**	**$3,365,265.09**	**69%**	**97%**

ATLANTIC COUNTY INSURANCE COMMISSION
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED
1/1/2022 – 6/30/2022

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	IMPROVEMENT AUTHORITY	Grand Total
INDEMNITY	42	14		56
MEDICAL ONLY	48	40	1	89
REPORT ONLY-WC	30	2		32
Grand Total	**120**	**56**	**1**	**177**

COVID-19 CLAIMS REPORTED
1/1/2022 – 6/30/2022

	COUNTY OF ATLANTIC	ATLANTIC COUNTY UTILITY AUTHORITY	Grand Total
INDEMNITY	17	3	20
MEDICAL ONLY	5		5
REPORT ONLY-WC	4	1	5
Grand Total	**26**	**4**	**30**

ATLANTIC COUNTY INSURANCE COMMISSION
TOP 10 PROVIDERS 1/1/2022 – 6/30/2022

COUNTY OF ATLANTIC, UTILITY AUTHORITY AND IMPROVEMENT AUTHORITY COMBINED

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$158,104.20	Hospital
ORTHOPAEDICS NEW JERSEY, LLC	$69,390.71	Orthopedics
KENNEDY HEALTH	$62,337.93	Occupational Medicine
SHORE AMBULATORY SURGICAL CTR, LLC	$49,515.02	Ambulatory Surgery Center
NEUROSURGICAL AND SPINE SPECIALIST LLC	$47,429.85	Neurosurgery/Physical Med & Rehab
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	$41,120.00	Physical Therapy
ATLANTICARE SURGERY CENTER EHT	$37,032.53	Ambulatory Surgery Center
FERNANDO J. DELASOTTA MD	$36,945.00	Neurosurgery
ONE CALL CARE DIAGNOSTICS	$35,171.12	MRI/Radiology
BACHARACH INSTITUTE FOR REHABILITATION, INC	$31,785.00	Inpatient Rehabilitation
Grand Total	**$568,831.36**	

COUNTY OF ATLANTIC

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$106,027.87	Hospital
KENNEDY HEALTH	$62,337.93	Occupational Medicine
ORTHOPAEDICS NEW JERSEY, LLC	$52,308.83	Orthopedics
NEUROSURGICAL AND SPINE SPECIALIST LLC	$40,254.10	Neurosurgery/Physical Med & Rehab
ATLANTICARE SURGERY CENTER EHT	$33,158.40	Ambulatory Surgery Center
SHORE AMBULATORY SURGICAL CTR, LLC	$32,148.02	Ambulatory Surgery Center
BACHARACH INSTITUTE FOR REHABILITATION, INC	$30,969.00	Inpatient Rehabilitation
SHORE MEDICAL CENTER	$30,557.30	Hospital
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	$29,680.00	Physical Therapy
ONE CALL CARE DIAGNOSTICS	$28,341.06	MRI/Radiology
Grand Total	**$445,782.51**	

UTILITY AUTHORITY

	APPROVED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	$52,076.33	Hospital
FERNANDO J. DELASOTTA MD	$34,130.00	Neurosurgery
INSPIRA MEDICAL CENTER VINELAND	$31,169.68	Hospital
SHORE AMBULATORY SURGICAL CTR, LLC	$17,367.00	Ambulatory Surgery Center
ORTHOPAEDICS NEW JERSEY, LLC	$17,081.88	Orthopedics
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	$11,440.00	Physical Therapy
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC	$10,848.52	Orthopedics
NEUROSURGICAL AND SPINE SPECIALIST LLC	$7,175.75	Neurosurgery/Physical Med & Rehab
ONE CALL CARE DIAGNOSTICS	$6,830.06	MRI/Radiology
ARMC ANESTHESIOLOGISTS	$6,549.87	Anesthesiology
Grand Total	**$194,669.09**	

IMPROVEMENT AUTHORITY

	APPROVED	SPECIALTY
ATLANTICARE PHYSICIAN GROUP P A	$320.81	Occupational Medicine
Grand Total	**$320.81**	

ATLANTIC COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS BY ENTITY

COUNTY OF ATLANTIC

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						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	**1627**	**$2,363,646.95**	**$687,248.39**	**$1,676,398.56**	**71%**	**96%**

COUNTY OF ATLANTIC

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	241	$327,286.18	$128,280.15	$199,006.03	6%	98%
FEBRUARY	146	$156,628.91	$53,809.49	$102,819.42	66%	99%
MARCH	266	$238,701.91	$80,393.81	$158,308.10	66%	93%
APRIL	142	$157,720.81	$49,957.88	$107,762.93	68%	99%
MAY	99	$126,503.80	$32,882.67	$93,621.13	74%	99%
JUNE	234	$426,692.80	$125,836.64	$300,856.16	71%	96%
JULY	157	$261,726.09	$75,458.52	$186,267.57	71%	95%
AUGUST	91	$60,951.78	$24,053.69	$36,898.09	61%	96%
SEPTEMBER	156	$306,033.52	$80,425.57	$225,607.95	74%	99%
OCTOBER	173	$261,497.57	$67,873.64	$67,873.64	26%	99%
NOVEMBER	191	$305,998.66	$92,259.62	$92,259.62	30%	95%
DECEMBER	293	$664,408.20	$183,333.90	$481,074.30	72%	97%
Grand Total	**2189**	**$3,294,150.23**	**$994,565.58**	**$2,052,354.94**	**62%**	**97%**

UTILITY AUTHORITY

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						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	**526**	**$761,955.70**	**$251,332.47**	**$510,623.23**	**67%**	**99%**

UTILITY AUTHORITY

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	92	$63,346.94	$25,988.07	$37,358.87	59%	97%
FEBRUARY	61	$422,848.35	$162,617.00	$260,231.35	62%	100%
MARCH	106	$233,173.00	$66,590.88	$166,582.12	71%	100%
APRIL	37	$33,272.62	$11,957.98	$21,314.64	64%	100%
MAY	18	$17,853.14	$4,322.62	$13,530.52	76%	99%
JUNE	92	$104,911.51	$25,054.39	$79,857.12	76%	100%
JULY	97	$190,625.93	$71,553.92	$119,072.01	62%	98%
AUGUST	87	$292,788.09	$96,472.40	$196,315.69	67%	96%
SEPTEMBER	88	$45,844.10	$17,696.43	$28,147.67	61%	94%
OCTOBER	87	$38,461.92	$13,457.52	$25,004.40	65%	100%
NOVEMBER	50	$50,340.54	$13,443.75	$36,896.79	73%	98%
DECEMBER	123	$115,922.34	$34,553.08	$81,369.26	70%	95%
Grand Total	**938**	**$1,609,388.48**	**$543,708.04**	**$1,065,680.44**	**66%**	**98%**

IMPROVEMENT AUTHORITY

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						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	**2**	**$441.00**	**$320.81**	**$120.19**	**27%**	**100%**

IMPROVEMENT AUTHORITY

2021	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	$0.00	$0.00	$0.00		
FEBRUARY	0	$0.00	$0.00	$0.00		
MARCH	1	$4,629.00	$4,629.00	$0.00	0%	0%
APRIL	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	**1**	**$4,629.00**	**$4,629.00**	**$0.00**	**0%**	**0%**

Atlantic County Insurance Commission
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: July 8, 2022

Brown & Brown Contacts

Bob Gemmell (Cell) 610-737-2250 bob.gemmell@bbrown.com	Sean Gormley (Cell) 609-605-4656 sean@irsteam.com
Wayne Ring (office) 973-549-1975 wayne.ring@bbrown.com	Crystal Robinson (office) 973-531-292 crystal.robinson@bbrown.com
Suzanne Bridge (office) 973-549-1875 suzanne.bridge@bbrown.com	

Activities since May 13, 2022:

1. Claims Review/Updates from Mark Rudisill from Qual Lynx
2. Safety Manual Review – Targeted for Department/Job Description
3. Participated in the continued conversation Sewer Backup Coverage extension for ACUA
4. Reviewed insurance requirements for leasing of a garbage truck
5. Involved in Board of Elections building loss
6. Review of insurance requirements/loss control for NJDOT Agreement – staging area
7. Participate in Internal Safety Meeting following this meeting
8. Reviewed numerous insurance requirements/Certificate Reviews
9. Reviewed numerous Law Enforcement and Safety Bulletins provided by Natalie Dougherty, Sr. Administrative Coordinator from JA Montgomery for the NJCEL JIF
10. Begin renewal process

APPENDIX I
MEETING MINUTES

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – May 13, 2022 at 11:00 A.M.
MEETING HELD VIRTUALLY via ZOOM

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
John Lamey	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	**Brad Stokes**
Claims Administrator	Qual-Lynx **Karen Beatty** **Kathy Kissane** PERMA Claims **Jennifer Conicella**
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	**James F. Ferguson**
Treasurer	**Bonnie Lindaw**
Safety Director	J.A. Montgomery Risk Control **Glenn Prince**
Risk Management Consultant	Brown & Brown Insurance **Bob Gemmell**

ALSO PRESENT:
Karen Read, PERMA Risk Management Services
Alan Cohen, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 8, 2022.

MOTION TO APPROVE OPEN MINUTES OF APRIL 8, 2022.
Motion: Commissioner Robbins
Second: Commissioner Fedorko
Vote: 5 Ayes

CORRESPONDENCE: None.

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

Mr. Stokes noted that we had hoped to meet in person today, however, in light of COVID increases in the area, the venue change to Zoom was necessary. Notices were posted in the appropriate locations and the advertisement was sent to *The Press of Atlantic City*. We are hopeful to begin in person meetings in July and through the remainder of the year. The notice changing the meetings to in person will be published in *The Press of Atlantic City*.

MOTION TO APPROVE RESOLUTION 18-22 AMENDING RESOLUTION 9-22 ESTABLISHING MEETING DATES.

Motion: Commissioner Fedorko
Second: Commissioner Woods
Vote: 5 Ayes

CERTIFICATES OF INSURANCE: There were 22 certificates issued through April 30, 2022.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL met on April 28, 2022. Various contracts were awarded for litigation manager, auditor, payroll auditor, and actuary. Commissioner Kessler commented that members were advised that pollution liability was removed from their policies for the 2022 renewal. The CEL was asked to get pollution coverage quotes for the utilities authorities in Atlantic, Camden, Cumberland and Gloucester counties. Mr. Stokes commented that some counties may maintain pump stations so that this may not be limited to just the four Utility Authorities. Perma is working on getting additional data and numbers.

The Fund's financial fast track for February 2022 shows a $2.5 million surplus. March 2022 shows a decrease to $2 million surplus, which is as a result of diverse reserve changes in older claims. There is $8.7 million in cash.

The CEL financial fast track for February 2022 shows a $14.3 million surplus and $12 million in cash.

Claim tracking for March has 5 less open claims. The April report was not accurate so it was pulled and will be reviewed during the next meeting.

The CEL Cyber Task Force issued a couple of bulletins on learning from each other, reviewing claims experienced by other members.

Auto ID's and workers' compensation posters are all available on the Origami platform. You can go to the Origami site and print out what you need.

The actuary has completed his report of fund year 2021. Mr. Stokes asked if there was interest in meeting with the actuary to review his report and trends with the insurance committee. The Commissioners responded they would like to have a meeting and Mr. Stokes will follow up to arrange it.

Commissioner Kessler had a question about experience modification. She does not recall ever reviewing a report of the payroll audits and how that is affecting the member entities. Mr. Stokes indicated he would request a comparison report from when the member entities would provide the payroll information and when Bowman took over that process and compare.

CLAIMS SERVICES:

Jennifer Conicella advised there was nothing to report for Claims Services.

TREASURER:

Bonnie Lindaw provided the monthly report. Resolution 19-22 is the May Bills List and includes quarterly payments by the Commission in the amount of $195,673.60. Ms. Lindaw reported the checks have not been delivered to her office yet.

Ms. Lindaw also reported the bank account reconciliations. The admin account balance for April is $6,553,569.67 with one outstanding check number 1091 to Safety Serve. Year to date interest is $11,294.02. The general liability account has $32,731.62 in outstanding checks. Year to date interest on that account is $20.14. The workers' comp account for April has $175,499.95 in outstanding checks. Interest to date is $238.69.

MOTION TO APPROVE RESOLUTION 19-22 THE MAY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for April and May. The media library and online streaming services remain available. All training through July 2022 has been listed on the website NJCE.org. Instructor led programs may also be available. If that method is requested then members should contact Glenn Prince's office.

JA Montgomery has been working on an expo schedule for training expos around the State. This is a good way for employees to get a variety of training completed in one day. Some of the courses are hands on and are led by in person instructors. For year 2023 they will be having one of these training programs at the Atlantic Cape Community College.

Loss control visits with Angelier Hurt are ongoing. Visits in April included the Pistol Range, Anthony Canale Training Center, and the One Stop Career Center.

A request was received from Zurich to visit the County's Criminal Courthouse on 4997 Unami Boulevard. Mr. Prince is in the process of scheduling that visit and will report back on their findings.

The wellness grant program is an opportunity for members to apply to the Commission for a grant. There are $1,000 grants available per member entity. Commissioner Kessler indicated she would be making a submission for the ACUA. Mr. Prince was not sure if there was a deadline for the submissions.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. She pointed out an error on the savings summary. For April it shows 30%, but it should actually be 68%. The PPO penetration rate is 81%, because of out of network provider bills that were processed. There are letters of agreement to pay those providers at negotiated prices so there is a savings. So far this year 112 claims were reported. 17 claims were COVID related. 15 of the COVID claims were from the County and two were from the ACUA.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 11 PARS. Questions presented were answered. The PARS were recommended for approval by the Committee. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

MOTION TO APPROVE THE 11 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF MAY 13, 2022.

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

RISK MANAGER'S REPORT: Bob Gemmell presented the Risk Management report. The report covers all risk management activities which includes review of claims, coverages, certificates, and contracts. They continue to work on the safety manual for targeted departments and job descriptions. He noted that he participated in the conversation about the pollution coverage for the ACUA. He contacted Ed Cooney for more information and clarification. They are still waiting for some additional information to present options to the CEL members.

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 July 8, 2022 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

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