

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
MAY 14, 2021**

**MEETING BEING HELD TELEPHONICALLY**

**CALL IN NUMBER: 929-205-6099**

**Meeting ID: 948 4794 8059**

**or**

**Join Zoom Video Meeting via Computer Link**

<https://permainc.zoom.us/j/94847948059>

**1:00 PM**

The Atlantic County Insurance Commission will conduct its May 14, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

- I. Advertising the notice in the Press of Atlantic City**
- II. Filing advance written notice of this meeting with the Commissioners of the Atlantic County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board in the Atlantic County Office Building**

**ATLANTIC COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - FLAG SALUTE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES: April 9, 2021 Open Minutes.....Appendix I**
  
  - CORRESPONDENCE – None**
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
    - Executive Director’s Report.....Page 1
  
  - CLAIMS SERVICES – PERMA**
  - TREASURER– Bonnie Lindaw**
    - Resolution 15-21 – May Bill List..... Page 22
  - CEL SAFETY DIRECTOR – JA Montgomery Risk Control**
    - Report.....Page 23
  - MANAGED CARE – Qual Care.....Page 29**
  - CLAIMS SERVICE – Qual Lynx**
  - RMC REPORT – Brown & Brown.....Page 33**
  - 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: July 9, 2021**

**ATLANTIC COUNTY INSURANCE COMMISSION**

2 Cooper Street  
Camden, NJ 08102

Date: May 14, 2021  
Memo to: Commissioners of the Atlantic County Insurance Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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- ❑ **Amendment to the 2021 Plan of Risk Management** – At last month’s meeting, the Commissioners reviewed increases in the self-insured retention for Public Officials & Employment Practices Liability and Equipment Breakdown that were carved out of the Plan of Risk Management for further review and discussion. It was decided that Commission entities would remain at their previously set deductibles and the Commission will make up the difference for the remainder of Fund Year 2021.

Also, the Underwriting Manager is recommending to all Insurance Commissions that the Cyber Coverage Limits be removed from the Plan of Risk Management. Since the plans are posted on Commission websites, this information could serve as an incentive for cyber hacker attacks by identifying coverage limits. The revised plan with highlighted changes appear in **Appendix II**.

- ❑ **Motion to Adopt Resolution 14-21 Amending the 2021 Plan of Risk Management**

- ❑ **Certificate of Insurance Issuance Reports** – Enclosed on **Page 3-11** are the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 1, 2021 to April 1, 2021, 21 certificates were issued in this time period and for the period of April 1, 2021 to May 1, 2021, 10 certificates were issued in this time period.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE Finance Sub-Committee met on April 9, 2021 to discuss the NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. A copy of the minutes are including in **Appendix III** of the agenda.

The NJCE met on April 22, 2021 and a written summary of the meeting is included in the agenda on **Pages 12-15**. At the meeting, the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$609,437. Atlantic County Insurance Commission’s share of the delta is \$62,165. The NJCE will meet again on June 24, 2021 at 9:30 AM.

- ❑ **Financial Fast Track (Pages 16-17)** – Included on Pages 16-17 of the agenda are the Financial Fast Track for February for the Insurance Commission. As of February 28, 2021, the Commission has a statutory surplus of \$5,231,505. Line 10 of the report, “Investment in Joint Venture” is the Commission’s share of the equity in the CEL.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 18-19)** – Included in the agenda on pages 18-19 is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 28, 2021 the NJCE has a surplus of \$15,349,550. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$19,534,623.
- ❑ **Claims Tracking Report (Pages 20)** – Included in the agenda is the Claims Activity Report for March that tracks open claims.
- ❑ **MEL, Municipal Reinsurance HIF & NJCE Educational Seminar.** The 10<sup>th</sup> annual seminar will be conducted virtually on 2 half day sessions, the first session was held this morning, the next is scheduled for Friday, May 21<sup>st</sup> from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Attached on **Page 21** is the agenda. A Zoom invite with registration instructions has been emailed to members and is listed below.

[https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)

- ❑ **Property Appraisals** – Members entities are asked to please submit their list of properties to the Fund office for this year’s appraisal program.
- ❑ **Next Meeting** – This is a reminder that our next meeting will be on July 9<sup>th</sup>.

## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Jesco, Inc. I - Atlantic County Utilities Authority	1790 Route 38 Lumberton, NJ 08048	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Contract: 062494: Rental of Jesco, Inc's water truck The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to rental of Jesco, Inc's water truck: JD410E 410E Articulated Dump Truck S/N: 690253 Value: 801,692.01 Contract: 062494	3/10/2021 #2816103	GL AU EX WC OTH
H - Casino Reinvestment Development I - Atlantic County Improvement Authority	Authority 15 South Pennsylvania Avenue Atlantic City, NJ 08401	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Aviation Park Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to aviation park.	3/10/2021 #2816102	GL AU EX WC OTH
H - VERMEER NORTH ATLANTIC SALES & I - Atlantic County Utilities Authority	SERVICE 7 MAPLE AVENUE Lumberton, NJ 08048	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Vermeer TR516 Trommel SR#: 56S8412M2FF003009 value: \$145,950 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 Vermeer TR516 Trommel SR#: 56S8412M2FF003009 value: \$145,950	3/10/2021 #2816104	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Rd. Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Account #:40124403 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 #:40124403 Equipment Description: Asset #: 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF5GKD59590 40124816 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF7GKD59591 40124815 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59589 40124817 2016 F150 4WD SUPER CAB 8' BED1FTEX1EF9GKD59592 40124814 2016 F450 4X4 SD REGULAR CAB - MINI DUMP1FD0W4HY 40124818	3/10/2021 #2816105	GL AU EX WC OTH

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## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

		2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR0H 40124809 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR2H 40124808 2017 7400 INTERNATIONAL CAB & CHASSIS3HAWDSTR9H 40124810 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124811 VIKING 10' METRO FULL TRIP POWER PLOW W/PLOW LOAD 40124812 VIKING 10' METRO TRIP EDGE POWER REV PLOW W/PLOW 40124813		
H - Traffic Lane Closures, LLC I - Atlantic County Utilities Authority	1214 Route 52 Carmel, NY 105012	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Equipment#: LIGHTT-044, Serial#: 5F13D1413G1009806 Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Nam onsite testing, Equipment#: LIGHTT-044, Serial#: 5F13D1413G1009806, Wanco Light Tower with Air Star, Ring Halogen Head.	3/10/2021 #2816107	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM:NJ5-001-151 2059 Springdale Rd Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; 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 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 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	3/10/2021 #2816106	GL AU EX WC OTH
H - NJ Historical Commission I - The County of Atlantic	P.O. Box 305 Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Grant Contract with the NJ Historical Commission The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by	3/10/2021 #2816108	GL AU EX WC OTH

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## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

		written contract as respects the Grant Contract with the NJ Historical Commission.		
H - TD Equipment Finance, Inc. I - The County of Atlantic	Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Rd. Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Account#:40155995 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 #.40155995 Equipment List: 1 2019 Isuzu NPR. HD Box Truck Bid awarded, truck delivered 54DC4W1B7KS808353 1 2020 Ford F-550 Reg Cab Bid awarded, truck delivered 1FDUF5HN9LDA00276 5 2020 4WD Mini Dump Trucks Bid awarded, trucks delivered: 1FDUF4HN8LDA00280 1FDUF4HNXLDAA00281 1FDUF4HN1LDA00282 1FDUF4HN3LDA00283 1FDUF4HN5LDA00284 1 Basin Cleaner Vac Truck Truck mounted basin cleaner, delivered 1FVHG3DV7LHLH5878 1 Street Sweeper 2019 Elgin Broom Bear/M2 106 Truck mounted street sweeper, delivered 1FVACXFE1KHKL0159 5 Roll Off Trash Containers 25 yd. Metal Roof Received Serial Number for containers: 228820, 228821, 228822, 228823, 228827 1 Auto Crane Anticipate unit order being placed 1st qtr. 2020 5 2020 7400 International Dump Trucks Anticipate truck orders being placed 1st qtr. 2020	3/10/2021 #2816109	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - The County of Atlantic	Attn: Suzanne Clark P.O. Box 1400 Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Trailers: Serial# 438858-9 & Serial# 667369-0 HALE TRAILER BRAKE & WHEEL INC. is an Additional Insured ATIMA 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 trailers listed below: 1.Trailer #27960; 2006 storage container; Serial# 438858-9; Value \$5,500.00 2.Trailer #15797; 1992 storage container; Serial# 667369-0; Value \$2,250.00	3/10/2021 #2816111	GL AU EX WC OTH
H - NJ State Council on the Arts I - The County of Atlantic	P.O. Box 306 Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects the grant contract with the New Jersey State Council on the Arts	3/10/2021 #2816110	GL AU EX WC OTH
H - HOPE ONE ATLANTIC LLC	4 East Jimmie Leeds Road, Suite 3	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000;	3/10/2021	GL AU EX WC OTH

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## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

I - The County of Atlantic	Galloway, NJ 08205	Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Mobile Health Clinic - Ford F-53 chassis, VIN #1F66F5DY4K0A01177 Hope One Atlantic, LLC(Owner) Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Loss Payee/Lessor on the Property Policy if required by written contract as respects to a customized Mobile Health Clinic vehicle constructed on a Ford F-53 chassis, VIN #1F66F5DY4K0A01177 leased to Atlantic County	#2816113	
H - Jesco, Inc. I - Atlantic County Utilities Authority	1790 Route 38 Lumberton, NJ 08048	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Equipment Rental: 2018 JD 1050K Production Crawler. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to equipment being rented: 2018 JD 1050K Production Crawler.	3/10/2021 #2816114	GL AU EX WC OTH
H - Jesco, Inc. I - Atlantic County Utilities Authority	1790 Route 38 Mt Holly, NJ 08060	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: 744K JOHN DEERE WHEEL LOADER Contract #: 063605 Jesco Inc 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 744K JOHN DEERE WHEEL LOADER Serial #:689802, Contract #:063605, Value: \$51,2450	3/10/2021 #2816117	GL AU EX WC OTH
H - Egg Harbor Leasing, LLC I - The County of Atlantic	PO Box 1 Titusville, NJ 08560	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Lease: 6821 Black Horse Pike - Child Advocacy Center Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the Lease to utilize the space located at 6821 Black Horse Pike, Egg Harbor Township, NJ 08234 for the Child Advocacy Center.	3/10/2021 #2816116	GL AU EX WC OTH
H - Enterprise FM Trust I - The County of Atlantic	PO BOX 16805 St Louis, MO 63105	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Leased vehicles to Atlantic County Certificate Holder is an Additional Insured on the above-	3/10/2021 #2816118	GL AU EX WC OTH

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## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

		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 Leased vehicles to Atlantic County		
H - Jesco Inc I - Atlantic County Utilities Authority	1798 Route 38 Mt Holly, NJ 08060	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Rental Contract: 063695 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 Rental Contract: 063695, M2 106 Freightliner 2K Gal Watertruck U75257, Value \$102,500.00	3/10/2021 #2816119	GL AU EX WC OTH
H - Key Government Finance ISAOA I - The County of Atlantic	1000 South McCaslin Boulevard Superior, CO 80027	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the insured in its role as first lienholder on Lease #1800122851 for various vehicles/equipment purchased by Atlantic County	3/10/2021 #2816129	GL AU EX WC OTH
H - FORESITE COMMERCIAL REALTY, LLC I - The County of Atlantic	2408 NEW ROAD Northfield, NJ 08225	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Board of Elections use of office space Foresite Commercial Realty, LLC, 5218 Property LLC - Landlord 2236 Nostrand Ave., Brooklyn NY 11210 & Landmark Commercial Property Management LLC - Property Manager POB 92, Townsends Inlet NJ 08243 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to under the Lease for the Atlantic County Board of Elections to utilize the office space located at Hamilton Office Center, 5218 Atlantic Avenue, Mays Landing, NJ 08330	3/10/2021 #2816120	GL AU EX WC OTH
H - Township of Hamilton I - Atlantic County Utilities Authority	6101 Thirteenth Street Mays Landing, NJ 08330	RE: participation in the Hamilton Township Green Fair The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to participation in the Hamilton Township Green Fair.	3/24/2021 #2823201	GL AU EX WC OTH
H - Cape May County Municipal	Utilities Authority 1523 Route 9 North	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies	3/24/2021	GL AU EX WC OTH

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## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

I - Atlantic County Utilities Authority	Cape May Court House, NJ 08210	if required by written contract.	#2823208	
H - TD Equipment Finance, Inc. I - Atlantic County Utilities Authority	Attn: Lisa Branch AIM: NJ5-001-151 2059 Springdale Rd Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #: ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #: ERP980616209; 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 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	3/25/2021 #2874246	GL AU EX WC OTH
<b>Total # of Holders: 21</b>				

## Atlantic County Insurance Comm.

### Certificate of Insurance Monthly Report

From 4/1/2021 To 5/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJDCF I - The County of Atlantic	50 East State St, Floor 3, POB 717 Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to cars, vans, or trucks.	4/12/2021 #2895376	GL AU EX WC OTH
H - Township of Hamilton I - The County of Atlantic	6101 13th St. Mays Landing, NJ 08330	RE: Celebration of Earth Day The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to for Celebration of Earth Day.	4/12/2021 #2895552	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - The County of Atlantic	2059 Springdale Rd. Cherry Hill, NJ 08003	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Account #:40155995 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 #:40155995 Equipment List: (1) 2019 Isuzu NPR. HD Box Truck Bid awarded, truck delivered 54DC4W1B7KS808353 (1) 2020 Ford F-550 Reg Cab Bid awarded, truck delivered 1FDUF5HN9LDA00276 (5) 2020 4WD Mini Dump Trucks Bid awarded, trucks delivered: 1FDUF4HN8LDA00280 1FDUF4HNXLDAA00281 1FDUF4HN1LDA00282 1FDUF4HN3LDA00283 1FDUF4HN5LDA00284 (1) Basin Cleaner Vac Truck Truck mounted basin cleaner, delivered 1FVHG3DV7LHLH5878 (1) Street Sweeper 2019 Elgin Broom Bear/M2 106 Truck mounted street sweeper, delivered 1FVACXFE1KHKL0159	4/13/2021 #2895946	GL AU EX WC OTH
H - State of New Jersey. Div of I - The County of Atlantic	Family Development PO Box 718 Trenton, NJ 08625	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	4/20/2021 #2902451	GL AU EX WC OTH
H - London Court Condominium I - The County of Atlantic	Association 6839 Old Egg Harbor Road Egg Harbor Township, NJ 08234	RE: use of their clubhouse facility as an election polling place The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of their clubhouse facility as an	4/21/2021 #2903312	GL AU EX WC OTH

05/03/2021

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## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 4/1/2021 To 5/1/2021

		election polling place.		
H - U-Haul International, Inc. I - The County of Atlantic	2727 N Central Avenue Phoenix, AZ 85004	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). RE: Rental Fleet U-Haul International Inc., its parent corporations, its affiliates, and U-Haul International Inc. independent dealers/rental agents and each of their Officers, Directors, and subsidiaries are an Additional Insured on a Primary/Non-Contributory basis 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 rental fleet, rented equipment. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract	4/22/2021 #2903790	GL AU EX WC OTH
H - NJ Sate Mosquito Cntrl Comm. I - The County of Atlantic	c/o NJDEP Office of Mosquito Cntrl Coordination Mail Code 501-03 P.O. Box 420 Trenton, NJ 08625	RE: Atlantic County Office of Mosquito Controls Virus Surveillance Monitoring Program The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Atlantic County Office of Mosquito Controls Virus Surveillance Monitoring Program in a white cedar swamp area located within Wildlife Management areas. Once a week using Atlantic County owned and insured 4 wheel drive pickup trucks, Atlantic County personnel will visit the Resting Box sites to collect mosquito samples to be tested for virus activity in a wild and pristine environment. Locations are; 1)Green Bank Rd., Mullica Twp., Lat. 39.602936, Lon. -74.596896 Hammonton Creek Wildlife Management area; and 2)Grissom Mill Rd., Estell Manor, Lat. 39.326540, Long. -74.751670 Tuckahoe Wildlife Management.	4/23/2021 #2904816	GL AU EX WC OTH
H - NJ Sate Mosquito Cntrl Comm. I - The County of Atlantic	c/o NJDEP Office of Mosquito Cntrl Coordination Mail Code 501-03 P.O. Box 420 Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000; Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000; ACIC Property/APD Deductible is \$250,000 per occurrence less member deductibles (member deductible: \$5000). Evidence of insurance with respects to the lease agreement with the NJ State Mosquito Control Commission for equipment provided to the Atlantic County Office of Mosquito Control.	4/23/2021 #2905000	GL AU EX WC OTH
H - NJ Sate Mosquito Cntrl Comm. I - The County of Atlantic	c/o NJDEP Office of Mosquito Cntrl Coordination Mail Code 501-03 P.O. Box 420 Trenton, NJ 08625	Evidence of insurance with respects to the lease agreement with the NJ State Mosquito Control Commission for equipment provided to the Atlantic County Office of Mosquito Control.	4/23/2021 #2905003	GL AU EX WC OTH
H - Stockton University	101 Vera King Farris Drive	Stockton University and the State of New Jersey an Additional	4/27/2021	GL AU EX

05/03/2021

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## Atlantic County Insurance Comm. Certificate of Insurance Monthly Report

From 4/1/2021 To 5/1/2021

I - Atlantic County Utilities Authority	Galloway, NJ 08205	Insures on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	#2906393	WC OTH
<b>Total # of Holders: 10</b>				



**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:** April 22, 2021  
**To:** Atlantic County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**NJCE Financial Fast Track:** Executive Director reviewed the revised Financial Fast Tracks (FFT) as of December 31, 2020 and February 28, 2021. Executive Director reported the Financial Fast Tracks were amended to reflect an anticipated recoverable amount from Safety National, the excess workers compensation insurer, for 2020 Covid-19 workers compensation claims.

**COVID-19:** Ms. Robyn Walcoff of PERMA provided an update on COVID-19 claim activity noting that as of March 31, 2021 for 2020 there were a total of 1,751 claims and 279 for 2021; total paid for both years was \$1.7 million. Ms. Walcoff reported a review of claims development will be conducted to evaluate if reserves on open claims may be reduced and/or closed.

Executive Director reported there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. Executive Director reported Safety National removed this endorsement for 2021 so each COVID-19 claim will be considered a single occurrence; however, the NJCE JIF is committed to applying one retention to its Commission and County members for any 2021 COVID-19 claims and seeking reimbursement from the carrier.

**Finance Sub-Committee:** Executive Director reported the Finance sub-committee met on April 9, 2021 to discuss on the 2021 NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. Copies of the meeting minutes were submitted for information.

**Budget delta**

Executive Director reported the budget delta was first addressed in late 2019 due to the hard insurance market and replacement of excess liability insurer; the NJCE absorbed the difference of \$1 million for 2020 which has already improved as of 12/31/20. Executive Director reported the 2021 renewal at expiring retentions would have resulted in significantly higher member premiums in excess of 25% increase and a number of changes in the excess program structure were done to control that pricing. Executive Director reported the NJCE adopted a 2021 budget with an 8% increase; however, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67% increase. Executive Director reported the budget delta is comprised of approximately \$600K in excess premium and the balance related to short fall in the loss funds.

Executive Director reported the fund is currently financially stable and there was no emergent need to take action; however, the Finance sub-committee met to review options to address the delta for 2021 fund year.

Finance sub-committee recommended the option of C1 to declare an additional assessment for the premium portion of delta of \$609,437; this will be billed in mid-September as a 3<sup>rd</sup> separate installment and due on November 1<sup>st</sup>. Included with the agenda was an exhibit of premium delta by member. No action to be taken at this time on the balance of the delta of \$1,925,777, which represents the short fall in the loss funds. Executive Director reported PERMA in conjunction with the Finance sub-committee, will monitor and re-evaluate the development of the balance of the delta on an annual basis. Executive Director reported, that based on prior history, the reserves and claims may improve over time, which would ultimately reduce the balance of the delta. Executive Director reported surplus may be gained as older years mature and the Finance sub-committee could consider an inter-fund transfer of that surplus to offset deficit years to close out the remaining delta. The Board of Fund Commissioners accepted the recommendation of the Finance sub-committee to declare an additional assessment in the total amount of \$609,437.

### **Professional Services/Procurement**

Executive Director reported the Finance sub-committee reviewed responses to professional services, which were procured with the guidance of the Fund Attorney.

Finance sub-committee made the following recommendations:

- Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract.
- Auditor – Award Bowman & Company for a 1-year contract.
- Payroll Auditor - Award Bowman & Company for a 1-year contract.
- Actuary – Award The Actuarial Advantage for a 1-year contract.

The Board of Fund Commissioners accepted the recommendations of the Finance sub-committee as noted; action was taken via Motion for Litigation Manager and Auditor and via adoption of Resolutions for Payroll Auditor and Actuary.

**2021 Plan of Risk Management Amendment:** Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the NJCE JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. The Board of Fund Commissioners adopted a Resolution to amend the 2021 Plan of Risk Management as presented.

**Prospective Membership:** The County of Essex and Middlesex County Insurance Commission are renewing mid-2021 and have been identified as potential members for the NJCE program. Executive Director reported initial membership efforts are being taken now so as not to miss an opportunity to increase NJCE membership. The Board of Fund Commissioners adopted Resolutions to offer membership to County of Essex and Middlesex County Insurance Commission.

**Membership Renewal:** The Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents will be sent to each respective County following the meeting.

**NJ Senate Bill 3375:** Executive Director reported proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care including nurse case management as respects workers' compensation. Executive Director reported there has been considerable opposition to this bill and more information will be provided at future meetings.

**Pollution Liability Coverage:** As last reported, Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). Executive Director reported any additional information will be reported at future meetings.

**NJCE Cyber Task Force:** A meeting of this task force will be scheduled in May to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Commissioners that currently serve are Commissioner Sheehan and Commissioner Block.

**NJCE Claims Review Committee:** The Claims Review Committee met prior to this 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.

**Marijuana Legislation and Effects on the Workplace & Mandatory Vaccinations:** Submitted as part of the agenda were copies of memorandums drafted by the Municipal Excess Liability Joint Insurance Fund Attorney Fred Semrau, Esq. for our municipal clients. Executive Director reported these were included for informational purposes as they are also pertinent to NJCE membership.

**Dividend:** Deputy Executive Director reported this Board authorized the release of a \$1.5 million dividend, which was distributed in late January.

**December 31, 2020 Audit:** Deputy Executive Director reported following today's appointment, the Fund office will work with the Auditor to provide necessary report to complete the 2020 Audit. As in the past, a draft report is expected to be presented at the June meeting and the final at the September meeting.

**2021 New Jersey Association of Counties Conference:** The 71<sup>st</sup> Annual Conference is scheduled to be held from October 11<sup>th</sup> – October 14<sup>th</sup> at Caesar's in Atlantic City. NJAC will also be celebrating its 100 year anniversary.

**2021 MEL, MRHIF and NJCE JIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup>. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.



**2021 Financial Disclosures:** Deputy Executive Director reported Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. It is expected the Division of Local Government Services will distribute a notice with filing instructions. As of 4/14/21 the Local Finance Board voted to extend the enforcement date to take action against non-filers until June 30, 2021 from the statutory deadline of April 30, 2021.

### **Underwriting Manager Report**

Underwriting Manager provided a brief report on benefits of JIF membership versus commercial market especially during a hard market. Underwriting Manager reported while there may have been higher renewal costs for 2021, the NJCE and other JIFs are outpacing the commercial market in terms of comparing premium dollars. Underwriting Manager said an analysis report would be presented at the June meeting; Executive Director noted this analysis was suggested by Commissioner Wood at the Finance sub-committee meeting.

### **Risk Control Report**

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February to May 2021. Safety Director reported the NJCE online Learning Management System (LMS) is in the final stages of implementation; each Commission and County has been asked to designate an LMS Training Administrator(s) and an instructional webinar on how to navigate the LMS will be provided for members. Safety Director reported the 2021 safety grant program with Munich Re is modeled similar to the expiring program with two noted changes: 1) funding pool increased to \$50,000 to share among members that submit and 2) is applicable to efforts related to general liability, auto liability and law enforcement liability.

### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of March 2021.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 24, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

ATLANTIC COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	697,740	1,385,119	48,039,893	49,425,012
2.	CLAIM EXPENSES				
	Paid Claims	623,883	1,063,256	17,266,890	18,330,146
	Case Reserves	(363,669)	(295,316)	6,961,226	6,665,910
	IBNR	(252,233)	(331,459)	4,357,685	4,026,226
	Excess Insurance Recoverable	(750)	(750)	(11,996)	(12,746)
	Discounted Claim Value	885	(11,365)	(353,927)	(365,291)
	<b>TOTAL CLAIMS</b>	<b>8,116</b>	<b>424,366</b>	<b>28,219,878</b>	<b>28,644,244</b>
3.	EXPENSES				
	Excess Premiums	169,629	339,258	11,063,079	11,402,337
	Administrative	74,517	143,958	4,990,546	5,134,504
	<b>TOTAL EXPENSES</b>	<b>244,146</b>	<b>483,216</b>	<b>16,053,625</b>	<b>16,536,842</b>
4.	UNDERWRITING PROFIT (1-2-3)	445,479	477,537	3,766,389	4,243,927
5.	INVESTMENT INCOME	3,180	6,979	170,340	177,319
6.	PROFIT (4 + 5)	448,658	484,516	3,936,730	4,421,245
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	50,758	50,758
9.	DIVIDEND EXPENSE	0	0	(50,758)	(50,758)
10.	INVESTMENT IN JOINT VENTURE	(1,981)	562	809,698	810,260
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>446,677</b>	<b>485,078</b>	<b>4,746,428</b>	<b>5,231,506</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2015	283	670	(642,240)	(641,570)
	2016	553	1,248	1,115,371	1,116,619
	2017	565	1,290	1,084,995	1,086,285
	2018	3,445	4,389	1,172,012	1,176,401
	2019	(1,752)	(560)	1,922,866	1,922,306
	2020	(7,206)	(7,048)	93,423	86,375
	2021	450,789	485,089		485,089
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>446,677</b>	<b>485,078</b>	<b>4,746,427</b>	<b>5,231,505</b>
	<b>TOTAL CASH</b>				<b>7,805,532</b>

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2015</b>				
Paid Claims	111,929	157,952	4,490,762	4,648,714
Case Reserves	(111,029)	(224,297)	1,469,345	1,245,048
IBNR	(900)	66,346	223,403	289,748
Discounted Claim Value	0	0	(59,923)	(59,923)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>6,123,587</b>	<b>6,123,587</b>
<b>FUND YEAR 2016</b>				
Paid Claims	4,993	21,752	3,650,336	3,672,089
Case Reserves	(15,553)	(4,121)	872,485	868,364
IBNR	10,561	(17,632)	87,416	69,784
Discounted Claim Value	0	0	(31,631)	(31,631)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>4,578,605</b>	<b>4,578,605</b>
<b>FUND YEAR 2017</b>				
Paid Claims	14,509	50,938	3,588,980	3,639,917
Case Reserves	(30,316)	(65,545)	893,397	827,853
IBNR	15,807	14,607	178,192	192,799
Discounted Claim Value	0	0	(35,407)	(35,407)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>4,625,162</b>	<b>4,625,162</b>
<b>FUND YEAR 2018</b>				
Paid Claims	91,980	124,396	2,616,450	2,740,847
Case Reserves	(90,584)	164,354	1,362,104	1,526,458
IBNR	(1,384)	(288,738)	381,615	92,877
Discounted Claim Value	0	0	(56,686)	(56,686)
<b>TOTAL FY 2018 CLAIMS</b>	<b>12</b>	<b>12</b>	<b>4,303,483</b>	<b>4,303,495</b>
<b>FUND YEAR 2019</b>				
Paid Claims	59,947	168,889	1,794,300	1,963,189
Case Reserves	19,677	(112,643)	1,206,798	1,094,155
IBNR	(79,624)	(56,246)	450,728	394,482
Discounted Claim Value	0	0	(49,855)	(49,855)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>3,401,971</b>	<b>3,401,971</b>
<b>FUND YEAR 2020</b>				
Paid Claims	309,708	506,573	1,126,062	1,632,635
Case Reserves	(169,002)	(135,366)	1,157,096	1,021,730
IBNR	(132,737)	(363,238)	3,036,332	2,673,094
Excess Insurance Recoverable	(750)	(750)	(11,996)	(12,746)
Discounted Claim Value	0	0	(120,424)	(120,424)
<b>TOTAL FY 2020 CLAIMS</b>	<b>7,219</b>	<b>7,219</b>	<b>5,187,070</b>	<b>5,194,289</b>
<b>FUND YEAR 2021</b>				
Paid Claims	30,818	32,756		32,756
Case Reserves	33,138	82,302		82,302
IBNR	(63,956)	313,442		313,442
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	885	(11,365)		(11,365)
<b>TOTAL FY 2021 CLAIMS</b>	<b>885</b>	<b>417,135</b>	<b>0</b>	<b>417,135</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>8,116</b>	<b>424,366</b>	<b>28,219,878</b>	<b>28,644,244</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,257,045	4,514,613	188,496,467	193,011,080
2.	CLAIM EXPENSES				
	Paid Claims	111,731	393,278	7,089,259	7,482,537
	Case Reserves	(312,732)	351,912	9,041,576	9,393,488
	IBNR	653,692	160,192	9,477,682	9,637,873
	Discounted Claim Value	(58,670)	(117,339)	(1,764,902)	(1,882,241)
	Excess Recoveries			(1,286,205)	(1,286,205)
	<b>TOTAL CLAIMS</b>	<b>394,021</b>	<b>788,043</b>	<b>22,557,410</b>	<b>23,345,453</b>
3.	EXPENSES				
	Excess Premiums	1,676,854	3,352,874	132,722,487	136,075,361
	Administrative	209,203	369,892	14,328,097	14,697,989
	<b>TOTAL EXPENSES</b>	<b>1,886,056</b>	<b>3,722,766</b>	<b>147,050,585</b>	<b>150,773,350</b>
4.	UNDERWRITING PROFIT (1-2-3)	(23,033)	3,805	18,888,472	18,892,277
5.	INVESTMENT INCOME	(946)	3,811	1,561,013	1,564,824
6.	PROFIT (4+5)	(23,978)	7,616	20,449,485	20,457,101
7.	Dividend	0	0	5,107,551	5,107,551
8.	<b>SURPLUS (6-7)</b>	<b>(23,978)</b>	<b>7,616</b>	<b>15,341,934</b>	<b>15,349,550</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	(12)	80	313,887	313,967
	2011	(21)	115	817,020	817,134
	2012	(31)	160	774,598	774,758
	2013	(55)	214	1,427,740	1,427,954
	2014	(92)	378	2,365,101	2,365,479
	2015	(101)	395	1,454,230	1,454,624
	2016	(106)	438	2,610,015	2,610,453
	2017	(124)	478	1,260,627	1,261,105
	2018	(126)	481	2,217,096	2,217,577
	2019	(135)	519	1,604,522	1,605,041
	2020	(144)	552	497,098	497,650
	2021	(23,032)	3,806		3,806
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(23,978)</b>	<b>7,616</b>	<b>15,341,934</b>	<b>15,349,550</b>
	<b>TOTAL CASH</b>				<b>19,534,623</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2021				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
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
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	0	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	0	65	65
Discounted Claim Value	0	0	(9)	(9)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>538,517</b>	<b>538,517</b>
<b>FUND YEAR 2012</b>				
Paid Claims	23	372	1,581,076	1,581,449
Case Reserves	(10,023)	(10,372)	55,743	45,371
IBNR	10,000	10,000	6,513	16,513
Discounted Claim Value	0	0	(5,628)	(5,628)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,637,704</b>	<b>1,637,704</b>
<b>FUND YEAR 2013</b>				
Paid Claims	5,251	16,392	884,946	901,338
Case Reserves	(31,143)	(42,284)	449,993	407,709
IBNR	25,892	25,892	74,752	100,644
Discounted Claim Value	0	0	(47,613)	(47,613)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,362,078</b>	<b>1,362,078</b>
<b>FUND YEAR 2014</b>				
Paid Claims	733	1,037	475,133	476,170
Case Reserves	(21,834)	(22,139)	468,318	446,179
IBNR	21,101	21,102	82,005	103,107
Discounted Claim Value	0	0	(44,834)	(44,834)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>980,622</b>	<b>980,622</b>
<b>FUND YEAR 2015</b>				
Paid Claims	13,493	66,955	879,632	946,587
Case Reserves	(13,493)	(66,957)	1,970,599	1,903,642
IBNR	0	2	110,856	110,858
Discounted Claim Value	0	0	(133,992)	(133,992)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,827,095</b>	<b>2,827,095</b>
<b>FUND YEAR 2016</b>				
Paid Claims	16	31,829	678,557	710,386
Case Reserves	82	(74,436)	1,006,194	931,758
IBNR	(98)	42,607	233,390	275,997
Discounted Claim Value	0	0	(82,331)	(82,331)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,835,809</b>	<b>1,835,809</b>
<b>FUND YEAR 2017</b>				
Paid Claims	91,179	103,734	367,768	471,502
Case Reserves	(253,302)	(330,402)	1,687,621	1,357,219
IBNR	162,122	226,668	1,606,476	1,833,143
Discounted Claim Value	0	0	(212,833)	(212,833)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>3,449,032</b>	<b>3,449,032</b>
<b>FUND YEAR 2018</b>				
Paid Claims	1,036	4,053	358,016	362,069
Case Reserves	72,954	85,130	563,782	648,911
IBNR	(73,990)	(89,183)	1,803,479	1,714,297
Discounted Claim Value	0	0	(229,814)	(229,814)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,495,463</b>	<b>2,495,463</b>
<b>FUND YEAR 2019</b>				
Paid Claims	0	4,506	704,297	708,804
Case Reserves	35,133	89,624	589,734	679,358
IBNR	(35,133)	(94,130)	2,688,900	2,594,770
Discounted Claim Value	0	0	(344,192)	(344,192)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>3,638,740</b>	<b>3,638,740</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	164,399	449,634	614,032
Case Reserves	(90,307)	723,749	2,249,493	2,973,242
IBNR	90,307	(888,148)	2,871,245	1,983,097
Discounted Claim Value	0	0	(663,657)	(663,657)
Excess Recoveries	0	0	(1,286,205)	(1,286,205)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,620,510</b>	<b>3,620,510</b>
<b>FUND YEAR 2021</b>				
Paid Claims	0	0	0	0
Case Reserves	(800)	0	0	0
IBNR	453,491	905,382	0	905,382
Discounted Claim Value	(58,670)	(117,339)	0	(117,339)
<b>TOTAL FY 2021 CLAIMS</b>	<b>394,021</b>	<b>788,043</b>	<b>0</b>	<b>788,043</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>394,021</b>	<b>788,043</b>	<b>22,557,410</b>	<b>23,345,453</b>

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,286,205 due from the reinsurer for COVID-19 WC claims.

**Atlantic County Insurance Fund Commission  
CLAIM ACTIVITY REPORT**

As of March 31, 2021								
<b>COVERAGE LINE - PROPERTY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	0	0	1	0	7	33	4	45
March-21	0	0	1	0	7	29	13	50
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-4</b>	<b>9</b>	<b>5</b>
Limited Reserves								<b>\$1,883</b>
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	\$0	\$0	\$1	\$0	\$139	\$76,946	\$3,554	\$80,639
March-21	\$0	\$0	\$1	\$0	\$1,008	\$45,122	\$48,006	\$94,136
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$869</b>	<b>(\$31,824)</b>	<b>\$44,452</b>	<b>\$13,497</b>
Ltd Incurred	\$34,420	\$342,419	\$248,808	\$62,964	\$177,596	\$568,051	\$67,654	\$1,501,912
<b>COVERAGE LINE - GENERAL LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	0	2	6	5	22	25	13	73
March-21	1	2	3	5	15	24	31	81
<b>NET CHGE</b>	<b>1</b>	<b>0</b>	<b>-3</b>	<b>0</b>	<b>-7</b>	<b>-1</b>	<b>18</b>	<b>8</b>
Limited Reserves								<b>\$9,416</b>
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	\$0	\$102,612	\$63,589	\$357,325	\$108,050	\$91,106	\$18,700	\$741,381
March-21	\$2,100	\$101,364	\$63,539	\$358,699	\$104,260	\$87,418	\$45,310	\$762,689
<b>NET CHGE</b>	<b>\$2,100</b>	<b>(\$1,248)</b>	<b>(\$50)</b>	<b>\$1,374</b>	<b>(\$3,789)</b>	<b>(\$3,688)</b>	<b>\$26,610</b>	<b>\$21,309</b>
Ltd Incurred	\$487,229	\$281,070	\$203,070	\$368,709	\$157,938	\$109,708	\$51,456	\$1,659,180
<b>COVERAGE LINE - AUTO LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	0	0	0	3	3	10	17	33
March-21	0	0	0	3	3	7	10	23
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-3</b>	<b>-7</b>	<b>-10</b>
Limited Reserves								<b>\$7,116</b>
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	\$0	\$0	\$0	\$11,300	\$7,789	\$31,187	\$23,800	\$74,075
March-21	\$0	\$0	\$0	\$116,553	\$7,789	\$23,025	\$16,300	\$163,666
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$105,252</b>	<b>\$0</b>	<b>(\$8,162)</b>	<b>(\$7,500)</b>	<b>\$89,591</b>
Ltd Incurred	\$44,268	\$68,659	\$37,043	\$150,050	\$40,267	\$60,536	\$16,907	\$417,730
<b>COVERAGE LINE - WORKERS COMP.</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	23	25	28	38	62	120	28	324
March-21	23	25	29	38	62	110	52	339
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>-10</b>	<b>24</b>	<b>15</b>
Limited Reserves								<b>\$19,701</b>
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	\$1,245,048	\$765,753	\$764,263	\$1,157,833	\$978,178	\$822,490	\$36,248	\$5,769,813
March-21	\$1,252,461	\$809,957	\$963,327	\$1,222,373	\$997,591	\$1,230,131	\$202,896	\$6,678,737
<b>NET CHGE</b>	<b>\$7,413</b>	<b>\$44,204</b>	<b>\$199,064</b>	<b>\$64,540</b>	<b>\$19,413</b>	<b>\$407,640</b>	<b>\$166,648</b>	<b>\$908,923</b>
Ltd Incurred	\$5,395,427	\$3,962,249	\$4,330,953	\$3,957,722	\$2,740,984	\$2,417,420	\$241,729	\$23,046,483
<b>TOTAL ALL LINES COMBINED</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	23	27	35	46	94	188	62	475
March-21	24	27	33	46	87	170	106	493
<b>NET CHGE</b>	<b>1</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>-7</b>	<b>-18</b>	<b>44</b>	<b>18</b>
Limited Reserves								<b>\$15,617</b>
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>TOTAL</b>
February-21	\$1,245,048	\$868,364	\$827,853	\$1,526,458	\$1,094,155	\$1,021,729	\$82,302	\$6,665,909
March-21	\$1,254,561	\$911,321	\$1,026,867	\$1,697,624	\$1,110,648	\$1,385,695	\$312,512	\$7,699,228
<b>NET CHGE</b>	<b>\$9,513</b>	<b>\$42,957</b>	<b>\$199,014</b>	<b>\$171,166</b>	<b>\$16,493</b>	<b>\$363,966</b>	<b>\$230,211</b>	<b>\$1,033,320</b>
Ltd Incurred	\$5,961,344	\$4,654,397	\$4,819,873	\$4,539,445	\$3,116,784	\$3,155,716	\$377,746	\$26,625,305

## ***2021 MEL, MRHIF & NJCE Educational Seminar***

**Virtual**

**Friday, May 21, 9:00 to Noon**

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10<sup>th</sup> annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

### **Friday, May 21<sup>st</sup>:**

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.



**RESOLUTION NO. 15-21**

**ATLANTIC COUNTY INSURANCE COMMISSION  
BILLS LIST – MAY - 2021**

**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 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001078			
001078	QUALCARE, INC.	WORKERS COMP - 2ND QTR 2021	52,500.00
			<b>52,500.00</b>
001079			
001079	QUAL-LYNX	CLAIM ADJ SERVICES - 2ND QTR 2021	74,388.50
			<b>74,388.50</b>
001080			
001080	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/21	6.12
001080	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE - 2ND QTR 2021	31,212.00
			<b>31,218.12</b>
001081			
001081	THE ACTUARIAL ADVANTAGE	ACTUARY FEE - 2ND QTR 2021	2,322.00
			<b>2,322.00</b>
001082			
001082	CHANDRA ANDERSON	SECRETARY SERVICES - 2ND QTR 2021	1,275.00
			<b>1,275.00</b>
001083			
001083	BH MEDIA GROUP, INC.	ACCT#8000490 - AD - 5.14.21	21.00
			<b>21.00</b>
001084			
001084	BROWN & BROWN METRO, LLC	RMC FEE - 2ND QTR 2021	30,000.00
			<b>30,000.00</b>
		<b>Total Payments FY 2021</b>	<b>191,724.62</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$191,724.62</b>

\_\_\_\_\_  
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:** May 7, 2021  
**DATE OF MEETING:** May 14, 2021

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### ACIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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### APRIL - MAY 2021

#### RISK CONTROL ACTIVITIES

##### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **April 9:** Attended the ACIC meeting via teleconference.
- **April 9:** Attended the ACIC Claims Committee meeting via teleconference.

##### *UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED*

- **May 14:** Plan to attend the ACIC meeting via teleconference.
- **May 14:** Plan to attend the ACIC Claims Committee meeting via teleconference.

##### *SAFETY DIRECTOR BULLETINS*

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

- NJCE JIF - SD Message - National Stand-Down to Prevent Falls - April 21.
- NJCE JJIF - SD Bulletin: National Stand-Down for Fall Prevention Resources - April 27.
- NJCE JJIF - SD Bulletin: FD Training in Acquired Structures - April 28.
- NJCE JIF - Day 1 - Day 5 National Safety Stand-Down to Prevent Falls - May 3 - May 7.
- NJCE JJIF - SD Bulletin: Latest Reopening New Jersey Limits, Restrictions & Guidance - May 5.

### ***NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS***

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

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

- The May - June Live Virtual Training schedules and registration links are attached.

### ***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 <https://nice.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) or call 856-552-4900.

- No videos utilized.

### ***NJCE ONLINE STREAMING VIDEO SERVICE***

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

To access the streaming “on demand videos”, go to the NJCE website <https://nice.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.



NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s). A Training Administrator webinar invite has been sent to the designated Training Admins to register for one of the sessions.

# J.A. Montgomery

## CONSULTING

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

**May and June Safety Training Schedule – Click on the Training Topic to Register and for the Course Description**

Date	Training Topic	Time
5/3/21	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
5/3/21	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
5/3/21	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
5/4/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/4/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
5/4/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
5/5/21	<a href="#">Heavy Equipment - Tractor Safety</a>	8:30 - 9:30 am
5/5/21	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
5/5/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
5/6/21	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
5/6/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
5/6/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	1:00 - 2:00 pm
5/7/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/7/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
5/10/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
5/10/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/10/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
5/11/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
5/11/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
5/11/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/12/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
5/12/21	<a href="#">Shift Briefing Essentials</a>	10:00 - 11:30 am
5/12/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	1:00 - 3:00 pm
5/13/21	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/13/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/13/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
5/14/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
5/14/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
5/17/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
5/17/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
5/18/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/18/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
5/18/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
5/19/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/19/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/19/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/20/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am

Date	Training Topic	Time
5/20/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/20/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
5/21/21	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
5/21/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/24/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/24/21	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
5/24/21	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
5/25/21	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
5/25/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
5/26/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/26/21	<a href="#">Work Zone: Safety for Supervisors</a>	1:00 - 2:00 pm
5/27/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/27/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
5/28/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/1/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/1/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
6/2/21	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
6/2/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	1:00 - 3:00 pm
6/3/21	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
6/3/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/4/21	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
6/4/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/7/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
6/7/21	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/8/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
6/8/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
6/8/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
6/9/21	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
6/9/21	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	10:00 - 11:30 am
6/10/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
6/10/21	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am
6/10/21	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
6/11/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
6/11/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/14/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/14/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
6/14/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
6/15/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
6/15/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/16/21	<a href="#">HazCom w/GHS</a>	11:00 - 12:30 pm
6/16/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
6/17/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
6/17/21	<a href="#">Confined Space Entry for Supervisors</a>	1:00 - 3:00 pm
6/18/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
6/18/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
6/21/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am

Date	Training Topic	Time
6/21/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
6/22/21	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	8:30 - 10:30 am
6/22/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
6/23/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/23/21	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
6/23/21	<a href="#">Shop &amp; Tool Safety</a>	1:00 - 2:00 pm
6/24/21	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
6/24/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
6/25/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/25/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/28/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/28/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/29/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
6/29/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
6/30/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
6/30/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm

**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.

**About Zoom Training:**

- 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 so Certificates of Participation can be made available in a timely manner.

<b>CEU's for Certified Publics Works Managers</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving -6 Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T -.5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
<b>CEU's for Registered Municipal Clerks</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
<b>TCH's For Water/ Wastewater</b>			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving -6 Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
<b>CEU's for Certified Recycling Professionals</b>		<b>CEU's for Qualified Purchasing Agents</b>	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
<b>CEU's for Park and Rec Professionals</b>			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
<b>***Categories</b>		<b>***Categories(cont.)</b>	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			



**ATLANTIC COUNTY INSURANCE COMMISSION  
COMBINED CUMULATIVE SAVINGS**

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						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
<b>Grand Total</b>	<b>1092</b>	<b>\$1,637,607.72</b>	<b>\$584,224.26</b>	<b>\$1,053,383.46</b>	<b>64%</b>	<b>98%</b>

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	212	\$245,652.03	\$87,698.46	\$157,953.57	64%	99%
FEBRUARY	184	\$146,183.09	\$48,705.23	\$97,477.86	67%	90%
MARCH	174	\$203,135.02	\$69,648.22	\$133,486.80	66%	98%
APRIL	225	\$196,211.24	\$67,882.38	\$128,328.86	65%	96%
MAY	130	\$152,427.57	\$50,367.92	\$102,059.65	67%	98%
JUNE	84	\$129,108.95	\$28,752.54	\$100,356.41	78%	91%
JULY	167	\$525,345.39	\$138,855.20	\$386,490.19	74%	97%
AUGUST	160	\$146,286.61	\$55,256.14	\$91,030.47	62%	87%
SEPTEMBER	256	\$383,797.46	\$156,484.48	\$227,312.98	59%	94%
OCTOBER	274	\$439,699.33	\$144,759.35	\$294,939.98	67%	95%
NOVEMBER	477	\$736,322.15	\$250,493.00	\$485,839.15	66%	98%
DECEMBER	356	\$369,585.75	\$124,272.15	\$245,313.60	66%	94%
<b>Grand Total</b>	<b>2699</b>	<b>\$3,673,754.59</b>	<b>\$1,223,175.07</b>	<b>\$2,450,589.52</b>	<b>67%</b>	<b>98%</b>



ATLANTIC COUNTY INSURANCE COMMISSION  
WORKERS' COMPENSATION CLAIMS REPORT

WORKERS' COMPENSATION CLAIMS REPORTED  
1/1/2021 - 4/30/2021

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
COUNTY OF ATLANTIC	12	45	9	66
ATLANTIC COUNTY UTILITY AUTHORITY	5	19	4	28
<b>Grand Total</b>	<b>17</b>	<b>64</b>	<b>13</b>	<b>94</b>

COVID-19 CLAIMS REPORTED  
1/1/2021 - 4/30/2021

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	1			1
March	1			1
April		4	4	8
<b>Grand Total</b>	<b>2</b>	<b>4</b>	<b>4</b>	<b>10</b>





ATLANTIC COUNTY INSURANCE COMMISSION

Top 10 Providers

1/1/2021 - 4/30/2021

COMBINED

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$243,111.53	Hospital
SHORE MEDICAL CENTER	\$47,219.85	Hospital
BACHARACH INSTITUTE FOR REHABILITATION, INC	\$26,362.00	Inpatient Rehab/Physical Therapy
ATLANTICARE SURGERY CENTER EHT	\$21,498.40	Ambulatory Surgery Center
NOVACARE REHABILITATION	\$20,320.00	Physical Therapy
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	\$20,073.37	Orthopedics
ROTHMAN ORTHOPAEDICS	\$19,807.22	Orthopedics
ONE CALL CARE DIAGNOSTICS	\$18,425.06	MRI/Radiology
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	\$17,073.35	Occ Med/Urgent Care
COASTAL PHYSICIANS & SURGEONS, P.C.	\$14,771.29	Neurosurgery
<b>TOTAL</b>	<b>\$448,662.07</b>	

COUNTY OF ATLANTIC

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$75,937.41	Hospital
BACHARACH INSTITUTE FOR REHABILITATION, INC	\$21,463.00	Inpatient Rehab/Physical Therapy
ATLANTICARE SURGERY CENTER EHT	\$19,367.55	Ambulatory Surgery Center
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	\$16,599.01	Orthopedics
ONE CALL CARE DIAGNOSTICS	\$15,465.00	MRI/Radiology
COASTAL PHYSICIANS & SURGEONS, P.C.	\$14,771.29	Neurosurgery
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	\$11,792.06	Occ Med/Urgent Care
ROTHMAN ORTHOPAEDICS	\$11,277.98	Orthopedics
SHORE MEDICAL CENTER	\$11,139.25	Hospital
NOVACARE REHABILITATION	\$11,115.00	Physical Therapy
<b>TOTAL</b>	<b>\$208,927.55</b>	

UTILITY AUTHORITY

	ALLOWED	SPECIALTY
ATLANTICARE REGIONAL MEDICAL CENTER	\$167,174.12	Hospital
SHORE MEDICAL CENTER	\$36,080.60	Hospital
NOVACARE REHABILITATION	\$9,205.00	Physical Therapy
ROTHMAN ORTHOPAEDICS	\$8,529.24	Orthopedics
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC	\$6,036.24	Orthopedics
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	\$5,281.29	Occ Med/Urgent Care
BACHARACH INSTITUTE FOR REHABILITATION, INC	\$4,899.00	Physical Therapy
TWIN BORO PHYSICAL THERAPY	\$3,830.00	Physical Therapy
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	\$3,474.36	Orthopedics
ONE CALL CARE DIAGNOSTICS	\$2,960.06	MRI/Radiology
<b>TOTAL</b>	<b>\$247,469.91</b>	

IMPROVEMENT AUTHORITY

	ALLOWED	SPECIALTY
CROZER CHESTER MEDICAL CENTER	\$4,629.00	Hospital
<b>TOTAL</b>	<b>\$4,629.00</b>	



**ATLANTIC COUNTY INSURANCE COMMISSION  
CUMULATIVE SAVINGS BY ENTITY**

**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	23%	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						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	795	\$880,337.81	\$312,441.33	\$567,896.48	65%	97%

**COUNTY OF ATLANTIC**

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	165	\$178,855.87	\$66,817.09	\$112,038.78	63%	99%
FEBRUARY	152	\$120,483.09	\$41,092.63	\$79,390.46	66%	93%
MARCH	147	\$193,046.02	\$65,519.09	\$127,526.93	66%	98%
APRIL	150	\$123,641.22	\$46,901.14	\$76,740.08	62%	96%
MAY	72	\$128,793.57	\$39,766.43	\$89,027.14	69%	98%
JUNE	51	\$30,179.95	\$12,684.51	\$17,495.44	58%	88%
JULY	114	\$348,543.80	\$90,180.40	\$258,363.40	74%	97%
AUGUST	117	\$98,707.84	\$38,407.03	\$60,300.81	61%	85%
SEPTEMBER	200	\$321,690.49	\$131,556.98	\$190,133.51	59%	97%
OCTOBER	210	\$303,363.01	\$96,457.45	\$206,905.56	68%	93%
NOVEMBER	359	\$484,328.07	\$163,798.79	\$320,529.28	66%	98%
DECEMBER	252	\$244,305.89	\$77,663.28	\$166,642.61	68%	98%
Grand Total	1989	\$2,575,938.82	\$870,844.82	\$1,705,094.00	66%	98%

**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						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	296	\$752,640.91	\$267,153.93	\$485,486.98	65%	100%

**UTILITY AUTHORITY**

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	47	\$66,796.16	\$20,881.37	\$45,914.79	69%	99%
FEBRUARY	32	\$25,700.00	\$7,612.60	\$18,087.40	70%	74%
MARCH	26	\$10,043.00	\$4,114.24	\$5,928.76	59%	100%
APRIL	75	\$72,570.02	\$20,981.24	\$51,588.78	71%	95%
MAY	58	\$23,634.00	\$10,601.49	\$13,032.51	55%	92%
JUNE	33	\$98,929.00	\$16,068.03	\$82,860.97	84%	94%
JULY	53	\$176,801.59	\$48,674.80	\$128,126.79	72%	98%
AUGUST	43	\$47,578.77	\$16,849.11	\$30,729.66	65%	94%
SEPTEMBER	55	\$61,834.97	\$24,749.30	\$37,085.67	60%	83%
OCTOBER	63	\$136,197.32	\$48,199.13	\$87,998.19	65%	99%
NOVEMBER	117	\$251,865.08	\$86,591.44	\$165,273.64	65%	99%
DECEMBER	104	\$125,279.86	\$46,608.87	\$78,670.99	63%	96%
Grand Total	706	\$1,097,229.77	\$351,931.62	\$745,298.15	68%	97%

**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						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	1	\$4,629.00	\$4,629.00	\$0.00	0%	0%

**IMPROVEMENT AUTHORITY**

2020	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	PPO PENETRATION RATE
JANUARY	0	\$0.00	\$0.00	\$0.00		
FEBRUARY	0	\$0.00	\$0.00	\$0.00		
MARCH	1	\$46.00	\$14.89	\$31.11	68%	100%
APRIL	0	\$0.00	\$0.00	\$0.00		
MAY	0	\$0.00	\$0.00	\$0.00		
JUNE	0	\$0.00	\$0.00	\$0.00		
JULY	0	\$0.00	\$0.00	\$0.00		
AUGUST	0	\$0.00	\$0.00	\$0.00		
SEPTEMBER	1	\$272.00	\$178.20	\$93.80	34%	100%
OCTOBER	1	\$139.00	\$102.77	\$36.23	26%	100%
NOVEMBER	1	\$139.00	\$102.77	\$36.23	26%	100%
DECEMBER	0	\$0.00	\$0.00	\$0.00		
Grand Total	4	\$596.00	\$398.83	\$197.37	33%	100%



**Atlantic County Insurance Commission**  
Risk Managers Report

To: Atlantic County Insurance Commission

From: Brown & Brown Insurance

Date: May 14, 2021

Brown & Brown Contacts

Bob Gemmell (Cell) 610-737-2250 <a href="mailto:bgemmell@bbmetro.com">bgemmell@bbmetro.com</a>	Sean Gormley (Cell) 609-605-4656 <a href="mailto:sean@irsteam.com">sean@irsteam.com</a>
Shakirah Stanford (office) 973-549-1974 <a href="mailto:sstanford@bbmetro.com">sstanford@bbmetro.com</a>	Crystal Robinson (office) 973-531-292 <a href="mailto:crobinson@bbmetro.com">crobinson@bbmetro.com</a>
Suzanne Bridge (office) 973-549-1875 <a href="mailto:sbridge@bbmetro.com">sbridge@bbmetro.com</a>	

Activities since April 1, 2021:

1. Claims Review from Mark Rudisill from Qual Lynx
  - o Martyn - WC
  - o Wolverton vs County
  - o Bell vs County
  - o Cooper vs County
  - o Powell vs Tyner
  - o Concepcion vs County
  - o Luna vs County
  - o Lynnwood Hannah vs ACUA
  - o Hope vs ACUA
  - o Wilson vs ACUA
  - o Lee vs County



**Atlantic County Insurance Commission**  
Risk Managers Report – Continued

2. Reviewed and issued Bond Certificate for County
3. Participated in continued discussion of SIR buydown options
4. Reviewed lending agreement for Weymouth Rd, Buena, NJ
5. Reviewed AtlantiCare Wellness program insurance requirements
6. Participated in Finance Committee meeting – 4/29/21
7. Reviewed numerous insurance requirements/Certificate Reviews
8. Reviewed numerous Law Enforcement and Safety Bulletins provided by Natalie Dougherty, Sr. Administrative Coordinator from JA Montgomery for the NJCEL JIF

**APPENDIX I**  
***MEETING MINUTES***

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 9, 2021 at 11:00 A.M.  
MEETING HELD TELEPHONICALLY via ZOOM  
*In consideration of Executive Order No. 103 declaring a  
Public Health Emergency in the State of New Jersey which was extended by  
Executive Orders 119, 138, 151, 162, 171, 180, 186, 200, 210, 215, 222 and 231.*

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director PERMA Risk Management Services	<b>Brad Stokes</b>
Claims Administrator	<u>Qual-Lynx</u> <b>Karen Beatty</b> <b>Kathy Kissane</b>
	<u>Comer Strong &amp; Buckelew</u> <b>Jennifer Conicella</b>
CEL Underwriting Manager	Comer Strong & Buckelew <b>Ed Cooney</b> <b>Joe Hrubash</b>
Attorney	<b>James F. Ferguson</b>
Treasurer	<b>Amy Stover</b> for Bonnie Lindaw
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
Risk Management Consultant	Brown & Brown Insurance <b>Bob Gemmel</b>

**ALSO PRESENT:**

Rachel Chwastek, PERMA Risk Management Services  
Chandra Anderson, Atlantic County  
James Dugan, Atlantic County

April 9, 2021

Atlantic County Insurance Commission OPEN Minutes

**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 19, 2021.**

**MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 19, 2021.**

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

**CORRESPONDENCE:** None

Brad Stokes provided the Executive Director's report.

The Risk Management Plan was approved at the last meeting with a carve out of the self-insured retentions for POL/EPL and equipment breakdown under property damage. There have been many meetings over the past several weeks regarding this subject and the matter is turned over to Jim Ferguson.

Mr. Ferguson explained the Risk Management Plan has changes in it dealing with changing the SIR on the equipment breakdown under the property damage and the SIR for EPL/POL. The changes affect the ACUA and the ACIA as the County's SIR remained the same at \$250,000. The ACUA SIR is increased from \$35,000 to \$100,000. There was a substantial change for the ACIA SIR. It was proposed that there would be an allowance for each of those entities to make a payment developed by the actuary and allow them to stay at the level of their retentions as previously set and the difference would be made up by the Atlantic County Insurance Commission. The County questioned that proposal. During the February meeting the resolution approving the Risk Management Plan was approved on an amended basis which severed out those two SIR changes. Over the past several weeks there were several conferences with representatives of all the entities and as a result the County Administrator agreed in order to keep things moving forward smoothly the County would agree for this year only to allow the resolution to pass as originally worded. The County reserves all rights going forward going into 2022. Mr. Stokes passed this information along to Commissioner Kessler.

Commissioner Kessler indicated that she and the ACUA are very appreciative of the decision to proceed as it provides relief from the potential exposure as they did not budget for the increase. Hopefully there will be more options by the end of the year and going into 2022.

Mr. Stokes advised changes will be made to the Risk Management Plan according to the agreement and will be distributed to the members for review. Resolution 14-21 will be tabled until the May meeting.

**CERTIFICATES OF INSURANCE:** There were 35 certificates issued from February 1, 2021 through March 1, 2021.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.**

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

The CEL held the reorganization meeting on February 25, 2021 via Zoom. Ross Angilella remains the Chair and Timothy Sheehan is the Secretary. Commissioner Kessler has been appointed to the finance committee and their first meeting is this afternoon. Joe Hrubash commented that they've been reporting they are in the hardest insurance market since the mid-1980's and this has affected every line of insurance. Due to the

financial strength of the CEL, they were able to look into higher retentions and changing up the structure. At the end of the day, 2021 ended up with a significant delta between the budget approved and where they ended up. There is no immediate concern to act on anything right now. The finance committee will be talking about that this afternoon.

Senate Bill 3375 deals with the employer's right to control medical care with regard to workers' compensation claims. This Bill has a lot of opposition and it appears it will be defeated for now. It could resurface in another form in the future.

Ocean County has joined the CEL as a full member with an Insurance Commission.

The financial fast track reports for the Commission as of January 31, 2021 the surplus is \$4.6 million, an increase from the prior month.

The CEL's financial fast track report for January 31, 2021 shows the surplus to be over \$14 million. All years are in the positive.

The claims activity report shows that as of December to January there were eight less open claims from December to January. The January to February report shows there are five less open claims.

The renewal policies are posted on Egnyte. The schematics will be updated now that the retentions have been approved at today's meeting.

The MEL and the CEL educational seminar is divided into two days, May 14, 2021 and May 21, 2021 with a lot of good topics and speakers. There are 5 credits to be issued with this program.

Ed Cooney commented underwriting is tracking trends and increases appear to be slowing down. More information with regard to buildings will be required on the renewals from the entity members. Mr. Stokes commented that our Commission has been getting appraisals of properties every year since 2015 so a lot of that information has already been gathered. Bridges and dams are becoming a hot topic right now along with policy and procedures at jails. There will be a lot memos issued with regard to this subject.

The next meeting is on May 14, 2021.

Commissioner Kessler noted that since the CEL educational seminar is also scheduled for May 14 from 9:00 A.M. to 12:00 P.M., she suggested we move the time of our Commission meeting so it does not conflict with the seminar. Once a new time is agreed on we will advertise for the new time.

#### **CLAIMS SERVICES:**

Jennifer Conicella provided the report. The Claims Committee met prior to this meeting. She has nothing else to report.

#### **TREASURER:**

Amy Stover provided the monthly report. Resolution 15-21 is the dividend bill list in the amount of \$15,189 which is the payment of dividends from 2020.



The bank reconciliations for the admin account has a balance of \$7,406,984.84. The general liability account has a balance of \$5,884.68 with outstanding checks of \$5,810.00. The workers' compensation account has a balance of \$185,075.45 and outstanding checks of \$184,823.52.

There were no questions.

**MOTION TO APPROVE RESOLUTION 15-21 THE DIVIDEND BILLS LIST.**

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

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:**

Glenn Prince of JA Montgomery presented the safety report for February through April. There were a variety of safety and loss control visits. A memo is provided regarding their learning management system. All training continues to be through webinars at this time and they are looking forward to the date they can go back to in person training.

They have received a lot of requests for defensive driving, however, they have not been providing those courses as they are in person training programs. Other county insurance commissions are purchasing online codes to complete the six hour program until we can resume instructor lead programs. He has a quote of \$39.95 each for codes 1-49; 50-99 are \$37.95 each; for another 100 it drops significantly. He does not believe we need that many codes, but they are receiving requests for the agencies who operate vehicles such as the Prosecutor's Office and the Sheriff's Office. Those offices use the defensive driving course as remedial training. The code provides for the instruction and certification. Camden, Gloucester, and Burlington County are current using this method.

Mr. Prince requested approval to purchase codes in order to provide this training to the departments and member entities who have requested them. He requests approval for 49 codes at \$39.95 each for a total of \$1,957.55.

Commissioner Fedorko asked if this was just for law enforcement and Mr. Prince confirmed the course is for all employees. It is an alternative method for the DDC-6 course since we are not doing instructor lead courses at this time.

Mr. Stokes noted there is money in the miscellaneous appropriated account which handles the appraisals and wellness grant.

**MOTION TO APPROVE THE PURCHASE OF 49 DDC-6 CODES FOR DEFENSIVE DRIVING COURSES IN THE TOTAL AMOUNT OF \$1,957.55.**

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

April is national distracted driving month. Please use caution when operating your vehicles.

Commissioner Kessler asked if the CEU's provided for the TCH for water and wastewater are distributed by JA Montgomery to DEP. Mr. Prince explained the employee is provided with the certificate and it is up to them to handle it on their own.

**MANAGED CARE – QUAL-LYNX:**

Karen Beatty presented the claims services report. There were 913 bills processed so far this year with savings of \$924,305.89 or 64%. The intake reporting shows so far this year there are 64 claims, 46 for the County, 18 for the Utilities Authority, and 0 for the Improvement Authority. There were 2 COVID-19 claims reported, one in February and one in March.

**CLAIMS SERVICES – QUAL-LYNX:**

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 14 PARS. The PARS were recommended for approval by the Committee. Unless there are any other questions which would require a closed session, she requests a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

**MOTION TO APPROVE THE 14 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 9, 2021.**

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

**RISK MANAGER'S REPORT:**

Bob Gemmell provided the Risk Manager's report. The report covers all risk management actions completed in the past couple of months, including claims review, loss control and safety visits, and insurance requirement reviews. Also streamlining some standard contract language for the ACIA. He is happy to serve the Commission and appreciates the opportunity.

**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 May 14, 2021 at 11:00 A.M. However, the scheduled time will change to 1:00 P.M. in light of the CEL's webinar scheduled for May 14, 2021 from 9:00 A.M. to 12:00 P.M. The change will be advertised.

**MOTION TO ADJOURN THE MEETING.**

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

**MEETING ADJOURNED: 11:36 A.M.**

Minutes prepared by: Chandra Anderson, Secretary

**APPENDIX II**  
***RESOLUTION 14-21***  
***RISK MANAGEMENT PLAN***

**Atlantic County Insurance Commission**  
**2021 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 05/14/2021 the 2021 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
  - a.) The Insurance Commission insures the following perils or liability:
    - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
    - Property, Auto Physical Damage and Boiler & Machinery.
  - b.) The following coverages are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF):
    - Excess Workers' Compensation
    - Excess Liability
    - Excess Property including Boiler and Machinery
    - Public Officials Liability/Employment Practices Liability
    - Crime
    - Pollution Liability – Atlantic County Utilities Authority only
    - Medical Professional and General Liability
    - Employed Lawyers Liability
    - Cyber Liability
    - Non-Owned Aircraft Liability
- 2.) The limits of coverage.
  - a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
  - Employer's Liability - \$26,150,000
  - USL&H – Included
  - Harbor Marine/Jones Act – Included
- b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits, Sexual Abuse Liability) limits.
- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
    - Subsidence - \$750,000 per occurrence
    - Owned Watercraft 35' in length or less - \$750,000.
    - Garage Liability - \$750,000
    - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
    - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability
- The NJC via the commercial market covers public officials liability, school board legal liability (where applicable) and employment practices liability as follows:
    - \$10,000,000 each claim and in the annual aggregate subject to the retentions as outlined below:
      - POL - \$500,000
      - EPL - \$250,000
      - Atlantic County UA - \$15,000 POL/\$35,000 EPL
      - Atlantic County IA - \$10,000 POL/\$10,000 EPL
- e.) Medical Professional General Liability/Excess Medical Professional
- Limit: \$1,000,000 per claim / \$3,000,000 aggregate
  - Excess Limit: \$20,000,000 per claim / \$20,000,000 aggregate
  - Member Entity Retention GL and PL: \$1,000,000

f.) Employed Lawyers Professional Liability

- Limit: \$5,000,000 per claim / \$10,000,000 aggregate
- Retention: \$25,000

g.) Non-Owned Aircraft. \$9,000,000 CSL for Bodily Injury and Property Damage Liability

- \$5,000 medical expense for each passenger.
- \$5,000,000 Rotor Wing

h.) Property/Equipment Breakdown

- All Risk: \$110,000,000 Per Occurrence with Zurich American Insurance Company
- Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
- Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
  - Flood, SFHA: \$25,000,000 Aggregate
- Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
- Vehicles (PD Only): \$15,000,000
  - Time Element/Extra Expense: \$500,000 (NJCE/Member)

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
  - Building: \$500,000
  - Contents: \$500,000
  - Time Element: \$500,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
  - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
  - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
  - Minimum Deductible: \$500,000 per occurrence
  - Maximum Deductible: \$5,000,000

g.) Crime

Limit per occurrence:

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

- Atlantic County UA - \$1,000,000
- Atlantic County Improvement Authority - \$1,000,000

Deductible per occurrence:

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

h.) Pollution Liability

- Limit of Liability: \$1,500,000 per claim and \$1,500,000 annual aggregate-Atlantic County UA only.
- Member Entity Deductible: \$25,000

i.) Employed Lawyers Professional Liability

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

j.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director, Underwriting Manager or Risk Manager

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

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

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

- a.) Workers' Compensation (all coverages) - \$750,000 CSL
- b.) Excess Liability (all coverages) - \$500,000 CSL
  - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
  - Personal Injury Protection - \$250,000 CSL
- c.) Public Officials Liability/ Employment Practices Liability –
  - POL - \$500,000
  - EPL - \$250,000

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

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

- Flood, SFHA: \$500,000
- Named Storm, High Hazard: \$500,00

e.) Equipment Breakdown –

- \$25,000 excess \$25,000 for Atlantic County
- \$45,000 excess \$5,000 for Atlantic County Utilities Authority
- \$45,000 excess \$5,000 for Atlantic County Improvement Authority

f.) Crime – None

g) Pollution Liability – None

h) Medical Professional General Liability – None

i) Employed Lawyers Liability – None

j) Cyber Liability - None

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

a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

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



- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
  - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
  - c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
  - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
  - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
  - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's five major excess insurers (i.e. Underwriters at Lloyds and Old Republic for excess liability; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
  - b.) Each member entity is provided with a claims reporting procedure and appropriate forms.
  - c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
  - d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
- The Insurance Commission does not purchase commercial insurance.
- 8.) Reinsurance to be purchased.
- The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses

yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

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

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

Adopted by the Governing Body this \_\_\_ day of \_\_\_\_\_, 2021.

**ATLANTIC COUNTY INSURANCE COMMISSION**

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**JAQUELINE WOODS, CHAIRPERSON**

**ATTEST:**

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**TAMMI ROBBINS, VICE- CHAIRPERSON**

**APPENDIX III**  
***FINANCE COMMITTEE MINUTES***



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

### Finance Sub-Committee Minutes

April 9, 2021 – 1:00PM via Zoom

#### Attendees:

Tim Sheehan, Committee Chairman, Commissioner Gloucester County  
Jack Kelly, Commissioner Ocean County  
Kim Wood, Commissioner Cumberland County  
Edmund Shea, Commissioner Hudson County  
Janette Kessler, Commissioner Atlantic County  
Laura J. Paffenroth, Esq., Fund Attorney  
Joseph Hrubash, Executive Director, PERMA  
Bradford Stokes, Executive Director PERMA  
Nancy Ghani, Account Executive, PERMA  
Pauline Kontomanolis, Chief Accounting Officer PERMA  
Robyn Walcoff, Claims Manager PERMA  
Edward Cooney, Underwriting Manager Conner Strong & Buckelew  
Brandon Tracy, Account Analyst, PERMA

The purpose of this meeting is to have a discussion on the 2021 NJCE budget delta and review procurement responses for various JIF professional services.

#### 2021 Budget Delta Review:

Executive Director Hrubash reported the budget delta was first addressed in late 2019, with this committee and subsequently the NJCE Board of Commissioners, with the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. Executive Director Hrubash said the NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.

Executive Director Hrubash said the 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal.

In addition, Executive Director Hrubash said what we learned from the 2021 renewal marketing efforts is that we are in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance. In consultation with this committee through various meetings, an 8% budget increase was recommended for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases.

Executive Director Hrubash said unfortunately, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Executive Director Hrubash highlighted the NJCE's statutory surplus is \$14,058,330 with a cash balance of \$28,740,251 as reflected in the Financial Fast Track as of December 31, 2020. Executive Director Hrubash noted that based on the solid financials of NJCE there are no immediate or short term concerns.

Executive Director Hrubash said it would be appropriate to develop a strategy for the 2021 fund year to address the delta, which can be initiated now or at a later date based on the committee's review and recommendation. Executive Director Hrubash said that we can expect an increase of 10% to 15% or more to reset the budget for the 2022 depending on the market conditions.

Executive Director Hrubash presented the following options for the committee to consider to address the delta for 2021 fund year:

- **Option A** – Take no action now, monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Potential action may include (1) declare an additional assessment payable over a 5 or 10 year period and/or (2) consider issuing a dividend(s) from certain fund years in a surplus position at the appropriate time and in compliance with State mandated formulas to cover some or all of the delta.
  
- **Option B**
  1. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 5 year period.
  - OR**
  2. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 10 year period.
  
- **Option C**
  1. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and take no action now on the balance of the delta, monitor the claims activity versus loss funding on an annual basis with potential action at a future date.
  2. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and declare an additional assessment for the balance of the delta but payable over a 5 year period.
  - OR**
  3. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta due in 2021 and declare an additional assessment for the balance of the delta but payable over a 10 year period.

Enclosed with the committee agenda was an exhibit which noted assessments by County/County Commission for Options B1, B2 and Options C1, C2 and C3. For the purposes of making a strategic recommendation, the attachment did not identify each County. Executive Director Hrubash said if any of these options were recommended then exhibit would be updated to identify County/County Commission and their respective additional assessment. *See attached exhibit.*

A lengthy discussion ensued. Commissioner Sheehan inquired if the 2022 budget would include increase premiums despite the higher retentions and deductibles that were implemented this year. In response, Executive Director Hrubash reiterated that we can expect an increase to reset the budget for 2022; however, noted it is hard to estimate additional increases at this time since it will depend on the commercial insurance marketplace. Executive Director Hrubash said this finance committee meeting was scheduled now to get a head start on the 2022 renewal; Commissioner Sheehan agreed that the NJCE JIF should take action now in preparation of next year.

Underwriting Manager said current marketplace trends have not changed much so far in 2021. Despite this, Underwriting Manager said from a global view it is beneficial to analyze our actual loss

experience versus the market adjustments. Underwriting Manager said the program structure changes to the NJCE program in 2020 and 2021 were necessary to offset rate increases due to the hard market conditions exacerbated by excess liability carrier changes, reduced capacity affecting liability limits and the impact of natural disasters on property, but does not expect another major adjustment to the program structure for 2022. In addition, Underwriting Manager said the retention changes made to the excess property program for 2021 has put the NJCE JIF in a more advantageous position for the 2022 renewal. Underwriting Manager said at this point we can expect rate increases for 2022; however, pending claim activity Underwriting Manager does not foresee any significant adjustment or carrier changes for the upcoming renewal.

Executive Director Hrubash said if an additional assessment is eventually implemented for the entire 2021 delta and paid over a 5 or 10 year period that his hope is that surplus continues to accumulate in older fund years that can be used to offset some of the additional assessment. Executive Director Hrubash referred to the Financial Fast Track as of 12/31/20; Fund Year 2020 started off with a \$1 million delta and as of 12/31/20 that deficit was down to \$786,000. Ms. Kontomanolis noted the NJCE JIF is currently financially stable and referred to the recent \$1.5 million dividend issued to members; however, noted it is too early to forecast how the 2020 and 2021 fund years will end.

Commissioner Wood said while this review is at the NJCE level, it would be important to understand the impact at the County/member level and suggested a report be provided on savings in areas, such as, accident prevention and loss control efforts. Executive Director Hrubash said that report could be developed and noted the NJCE surplus and strong financial position is a direct result of risk control and claims management working effectively. Underwriting Manager said he could provide a review of marketplace impact comparing an entity within a JIF versus a self-insured in the marketplace.

Commissioner Sheehan asked Executive Director Hrubash if there was any one option to recommend; in response Executive Director Hrubash said they are all viable group options. Commissioner Kelly said he would be in favor of taking some action now to protect the Fund from potential issues at next renewal; Commissioner Kessler agreed and noted it would be better to take some action versus no action.

Based on Commissioner comments, Executive Director Hrubash recommended Option C1 which would declare an additional assessment for the premium portion of the delta of \$609,437 to be due in 2021 and take no action on the balance of the delta and instead monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Commissioners agreed with this course of action. Discussion ensued on appropriate due date and committee agreed to issue a 3<sup>rd</sup> separate assessment on/about mid-September to provide ample notice for November 1<sup>st</sup> budget transfers. Executive Director Hrubash said the exhibit showing the delta portions due from each County will be shared at next JIF meeting when recommendations are considered.

**Professional Services Procurement Results:**

Executive Director Hrubash reported the contract for services for Auditor will expire on April 23, 2021, the contract services for the Litigation Manager will expire on May 1<sup>st</sup> and the contract for services for Payroll Auditor and the Actuary expire June 25<sup>th</sup>. Executive Director Hrubash noted the respective expiring contract amounts were as follows: Auditor \$16,500, Litigation Manager \$195 per hour, Payroll Auditor \$19,500 and Actuary \$23,431. Fund Attorney advised these services be solicited by obtaining quotes for each position in lieu of a Request for Qualifications, which were due back on March 31<sup>st</sup>.

Executive Director Hrubash referred to the attached summary of quotes received for each position and reviewed each for action:

1. The firm of Citta, Holzapfel & Zabarsky responded to Litigation Manager. Executive Director Hrubash noted the hourly fee is slightly higher than the average as compared to other JIFs; however, the overall paid to date over 6 years is reasonable. Ms. Walcoff agreed and said Judge Millard is a real asset and good conduit for defense counsel especially considering the complex litigation that he has helped settle; Fund Attorney agreed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Citta, Holzapfel & Zabarsky at the next JIF meeting; no objections were noted.
2. The position of Actuary received three responses and Executive Director Hrubash reviewed each briefly. Fund Attorney confirmed that the lowest quote is not automatically selected with this procurement and the committee may select the vendor based on other qualifications. Commissioner Wood expressed she would be in favor of awarding the contract to the incumbent over a firm that may sub-contract work out to other firms; Commissioner Sheehan agreed. Mr. Stokes noted the incumbent has provided actuarial services to the Fund since its inception and Executive Director Hrubash said the firm's database of loss funds is comprehensive, as well as, knowledge of the Fund's risks are detailed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to The Actuarial Advantage at the next JIF meeting; no objections were noted.
3. The position of Auditor received two responses – one from Bowman & Company (incumbent) and one from Holman Frenia Allison P.C. Executive Director Hrubash said both firms are qualified to provide audit services. In addition, Executive Director Hrubash noted Bowman & Company also submitted for Payroll Auditor. The Fund Attorney noted that the Auditor and Payroll Auditor may not be awarded to one firm as the aggregate fees would exceed the bid limit of \$17,500, which is calculated by vendor and not by position. Fund Attorney said the dual appointment to Bowman & Company may only be done if they are able to execute pay-to-play forms. Alternatively, the committee may recommend the incumbent for Auditor and issue a RFP for Payroll Auditor, which may require a special meeting to be scheduled in order to meet the 2021 renewal deadlines to start the payroll collection process as soon as possible.

Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Bowman & Company for Auditor at the next JIF meeting; no objections were noted. Executive Director Hrubash said the next step is to contact Bowman & Company to ask if they are able to execute pay-to-play forms in order to also be awarded a contract for Payroll Auditor. If they are not able to, then the recommendation by this committee will be to issue an RFP for these services; committee agreed with the next steps as outlined.

Executive Director Hrubash thanked the Commissioners and the professionals for their time today and said the minutes would be distributed for the committee's review.

**Meeting adjourned: 1:45PM**