

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 15, 2021
Telephonic Meeting
10:00 AM**

Meeting was called to order by Chairman Greitz. Chairman Greitz read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present
Michael Fiure	Present
Mary Anne Cilento	Present
John P. Kelly (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	Qual-Lynx Kathy Kissane Chris Roselli Karen Beatty Claudia Acosta
	PERMA Risk Management Services Robyn Walcoff
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Carole Mack Mary Anne Sander
Treasurer	Julie Tarrant
Attorney	John C. Sahradnik, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

ALSO PRESENT:

Laura Benson, Esq., Berry, Sahradnik, Kotzas & Benson
Antoinette DePaolo, Ocean County
Pauline Kontomanolis, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 18, 2021

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 18, 2021

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Roll Call Vote:	3 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Committee met on Tuesday, April 13, 2021 and a variety of safety topics were discussed at the Kick Off Meeting. Mr. Prince thanked Ms. DePaolo for her assistance and co-operation in scheduling the meeting. Mr. Prince said the next meeting was scheduled for August 10, 2021 at 1:30 PM. Mr. Prince noted as of now the meeting was scheduled via Zoom and if that changed, the meeting would be in-person. Mr. Prince advised the minutes and agenda would be prepared by his staff and sent out electronically prior to the meeting. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee had not official met yet, however the Claims Committee Charter and resolution were included in the Executive Director's report for approval. Ms. Walcoff reported once the Charter was approved she would set up the meetings for the second Thursday of the month at 2:00 PM. Ms. Walcoff noted the claims discussed during the Committee Meetings would be post April 1, 2021. Ms. Walcoff asked if there were any questions and concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had seven action items.

2021 PROPERTY & CASUALTY BUDGET: Executive Director reported at the March 18, 2021 meeting the 2021 Property & Casualty Budget was introduced and there were no changes. Executive Director advised the budget was advertised in the Commission's official newspapers. Executive Director said the Public Hearing for the budget would be held at this meeting and a copy of the 2021 pro-rated budget in the amount of \$5,856,907 was included in the agenda. Executive Director noted the assessments would be billed in three installments of 40% due 5/01/21, 30% due 8/15/21 and 30% due 10/15/21. Executive Director asked if there were any questions and requested a motion to open the public hearing.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2021 PROPERTY & CASUALTY BUDGET

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Vote:	3 Yes, 0 Nays

MOTION TO CLOSE THE PUBLIC HEARING

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Vote:	3 Yes, 0 Nays

MOTION TO ADOPT THE PROPERTY & CASUALTY BUDGET FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION IN THE AMOUNT OF \$5,856,907 AS PRESENTED FOR THE PERIOD OF 4/1/21 TO 12/31/21 AND CERTIFY THE ASSESSMENTS

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Roll Call Vote:	3 Yes, 0 Nays

RULES AND REGULATIONS: Executive Director reported the Rules & Regulations would be presented at the May meeting.

2021 PLAN OF RISK MANAGEMENT: Executive Director advised a draft copy of the 2021 Plan of Risk Management was presented last month. Executive Director reported the County representatives reviewed the Plan with the Commission Attorney and some suggestions were made and were part of the revised agenda that was e-mailed yesterday. Executive Director noted the changes were highlighted in yellow. Executive Director advised based on the NJCE Underwriting Manager's recommendation the limits for the cyber coverage were removed. Executive Director explained the Plan of Risk Managements were posted on the websites and could serve as an incentive for cyber hacker attacks by identifying coverage limits. Executive Director reported the Commission Attorney suggested adding some wording involving an agent or employee acting as an agent of the State in the performance of a law enforcement function as noted on page 2 of the Plan. Executive Director advised the last change was the Personal Injury Protection (PIP) of \$15,000 also suggested by Commission Attorney.

MOTION TO APPROVE RESOLUTION 13-21 ADOPTING THE PLAN OF RISK MANAGEMENT

DESIGNATING AUTHORIZED SIGNATURES, REVISED RESOLUTION 7-21: Executive Director reported last month we approved Resolution 7-21, Designating Authorized Signatures for Commission Bank Accounts. Executive Director referred to revised Resolution 7-21 which was included in the agenda. Executive Director explained the resolution was revised to include Alice H. Lihou and David S. Ruber of Qual-Lynx as signatories for claim payments along with Julie Tarrant. Executive Director advised also the resolution was revised to eliminate the requirement of three signatures.

MOTION TO APPROVE RESOLUTION 7-21 DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

CLAIMS COMMITTEE CHARTER: Executive Director referred to a copy of the OCIFC Claims Committee Charter, which was included in the agenda. Executive Director advised we were suggesting the Claims Committee meet the second Thursday of the month at 2:00 PM. Executive Director said he was hoping to approve the Charter today, however we still needed to determine the additional representatives from the County Agencies for the committee. Chairman Greitz advised he had the names to add now and suggested approving the Charter with the additional members. Chairman Greitz said to add Mary Jane Bavais for Ocean County, Colleen Golin, Esq. for the Board of Social Services, Mike Senyk for the Mosquito Commission and Jennifer Doderer for the Library Commission. Executive Director advised when we approved the Resolution with the consent motion it would include the additional members just reported.

MOTION TO APPROVE RESOLUTION 14-21 ESTABLISHING CLAIMS COMMITTEE AND CLAIMS COMMITTEE CHARTER INCLUDING THE ADDITIONAL MEMBERS

SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER: Executive Director reported the Safety and Accident Review Committee Charter was revised to include the Chairpersons, Members, Alternate Members and Honorary Member. Executive Director referred to a copy of the amended Safety and Accident Review Committee Charter which was included in the agenda. Executive Director thanked Mr. Prince and Ms. DePaolo for their work with the Charter. Executive Director asked if anyone had any questions on the Charter.

MOTION TO APPROVE THE REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

OPRA REQUEST FORM: Executive Director advised the NJCE had updated their OPRA Request Form to include the Ocean County Insurance Fund Commission. Executive Director reported the form could be faxed or e-mailed to PERMA’s OPRA Department and noted a copy of the form was included in the agenda. Executive Director said the form was on the NJCE website and would be posted to the Commission’s website once it was established. Executive Director asked if there were any questions on the form.

MOTION TO APPROVE THE NJCE OPRA REQUEST FORM

EMPLOYEE DISHONESTY CRIME POLICY: Executive Director reported Joint Insurance Funds in the State of New Jersey are required by law to carry an employee dishonesty crime policy on their Executive Director, Third Party Administrator and Treasurer. Executive Director said the NJCE and its member Insurance Commissions purchased this coverage shortly after their formation. Executive Director explained although an Insurance Commission was not subject to the same regulation; he felt it was prudent for the Ocean County Insurance Fund Commission to consider purchasing this coverage. Executive Director advised the coverage could be purchased with Selective Insurance Company and suggested obtaining a quote for a limit of \$1,000,000 and a \$10,000 per occurrence deductible. Executive Director noted this was the standard limit and deductible the NJCE and its member Commissions purchase. Executive Director said the cost of this coverage could be paid out of the miscellaneous and expense contingency account.

MOTION TO OBTAIN A QUOTE FROM SELECTIVE INSURANCE COMPANY FOR AN EMPLOYEE DISHONESTY CRIME POLICY

Executive Director advised that concluded the action items of his report and requested a motion on the six action items including the additional members to the Claims Committee Charter.

MOTION TO APPROVE SIX CONSENT ITEMS WITH AMENDMENT TO MEMBERS OF THE CLAIM COMMITTEE CHARTER

Moved:	Commissioner Fiure
Second:	Commissioner Cilento
Roll Call Vote:	3 Yes, 0 Naves

INSURANCE COMMISSION WEBSITE: Executive Director advised he was looking for guidance on a website for the Commission. Executive Director explained legislation now required Joint Insurance Funds and Insurance Commissions have a website to post an extensive list of public documents. Executive Director referred to a copy of Chapter 167, which was included in Appendix III of the agenda. Executive Director advised the NJCE and some of the member Insurance Commissions utilized Spark Creative Group as their website vendor. Executive Director said some of the Insurance Commissions used the County’s “in house” representative to create the Insurance Commission Website and post the applicable documents on a regular basis. Chairman Greitz said they did not have any long conversations about the website yet; however, they did have a staff that might be able to handle. Chairman Greitz did not think they could make a decision at this time and suggested holding off until next month. In response to Commissioner Fiure, Executive Director thought the pricing was under \$17,500 so a request for quotes could be done. Ms. Dodd said the cost for the website vendor was well under \$10,000 and she would send the Commissioners links to the Commission Websites handled by Spark Creative Group. Ms. Dodd noted she would also send the links for the websites handled by County staff. Executive Director asked the Commissioners to contact his office with any questions they had after reviewing the websites.

SECTION 111, MANDATORY REPORTING: Executive Director reported we have successfully completed the initial registration step for Section 111 and have been assigned a Responsible Reporting Entity (RRE) number. Executive Director advised Qual Lynx will update the RRE with their information and they will test it in the “test phase” before it can be placed into production.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE 2021 Reorganization Meeting was held on February 25, 2021 via Zoom audio/video. Executive Director referred to a copy of the summary report of the meeting which was included in the agenda. Executive Director reported the NJCE would meet again on April 22, 2021 via Zoom audio/video at 9:30 AM.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track for the NJCE was included in the agenda. As of January 31, 2021, the NJCE had a surplus of \$14,087,324. Executive Director noted the total cash amount was \$14,898,138. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,107,551. Executive Director asked if there were any questions on the Financial Fast Track.

ZURICH INSURANCE COMPANY RISK ENGINEERING VISIT: Executive Director reported Zurich Insurance Company would visit the County’s Complex on Hooper Avenue on April 30 at 9:30. Executive Director noted Ms. DePaola and Mr. Prince would meet with the Zurich representatives for the property assessment.

2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 10th Annual Educational Seminar would be held virtually this year. Executive Director said this year there would be two sessions, Friday, May 14 and Friday, May 21, 9:00 AM to Noon. Executive Director advised the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director referred to a copy of the flyer included in the agenda for more information and advised you could register for the seminars using the below link:

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

Executive Director advised that concluded his report unless there were any questions. Chairman Greitz thanked Ms. DePaolo for her efforts in scheduling the Zurich inspection. Chairman Greitz noted Building and Grounds would also attend the inspection with a few others.

Executive Director's Report Made Part of Minutes.

TREASURER: Ms. Tarrant reported she was still working with the bank to set up the checking accounts, noting opening an account was not as easy as it used to be. Ms. Tarrant advised she spoke with Ms. Dodd at PERMA and there was an emergency plan in place in the event payments needed to be made for any claims. Ms. Tarrant said Ocean County would pay the assessment in full once the bank account was opened. Ms. Tarrant thanked Ms. Dodd for preparing the resolution so quickly for the bank signatures.

CLAIMS SERVICE: Ms. Walcoff advised she had nothing else to add.

CLAIMS SERVICE: Ms. Kissane reported there was a change on the Account Manager position for the Commission. Ms. Kissane advised Claudia Acosta would take over the legacy and the Commission Account. Ms. Kissane noted Ms. Acosta has been with the office for a number of years, has a strong worker compensation program and was great with their system. Executive Director said he was pleased Ms. Acosta was assigned to the account and he worked with Ms. Acosta on some of JIF accounts and she does a great job.

NJCE SAFETY DIRECTOR: Mr. Prince reported as he mentioned earlier, the Safety Committee meeting was held on Tuesday and he wanted to comment on some of the topics that were discussed. Mr. Prince said they discussed training, method of delivery, and loss control visits to identify any hazards and make recommendations for improvement. Mr. Prince advised they also discussed the NJCE website where numerous safety resources are located such as written programs and, the ability to register for webinar training programs. Mr. Prince said they were looking forward to when they could be instructor led training. Mr. Prince reported the committee also spoke about PEOSH and compliance along with the Safety Director Bulletins. Mr. Prince asked if there were any questions and concluded his report. In response to Executive Director's inquiry, Mr. Prince advised they recently embarked on a initiative to provide a Learning Management System to all of the county members in the NJCE Program. Mr. Prince reported the go live date was April 1. Mr. Prince said they were holding webinars for administrators that would be assigned to scheduling the training, documenting training and those who would use all of the resources for the program. Mr. Prince noted the vendor would have a recorded webinar so it could be used for additional appointed administrators. Mr. Prince advised if anyone had any questions on the new Learning Management System to reach out to him.

RISK MANAGEMENT REPORT: Ms. Sander reported soon there would be a collection of data for the renewal of Ocean County Insurance Fund Commission. Ms. Sander advised during that process Origami would be utilized and it might be a good time to determine who at the County would be moving forward to access Origami for schedules, reports and all other sorts of data collection. Ms. Sander indicated she would reach out to Ms. Noto, Ms. DePaolo and Mr. Greitz to see who would be the "Captain" of Origami. Mr. Greitz said they would schedule a meeting about Origami. Ms. Sander said the renewal process starts early and she wanted to be prepared. Mr. Greitz noted they would have someone available from IT. Executive Director said Mr. Kelly and Mr. Block expressed an interest in expanding beyond the County as a member and knew some of the other entities renewed later this year and at the appropriate time should have some dialog on how we want to proceed.

ATTORNEY: Mr. Sahradnik advised he was working with PERMA and the Commission reviewing the documents to make sure everyone was in agreement and certainly looked forward to working with everyone. Executive Director noted Commission Attorney's input has been very valuable.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: No one from the public attended.

Executive Director noted there was no need for a closed session.

Executive Director advised the next meeting was scheduled for May 20, 2021 at 10:00.

MOTION TO ADJOURN:

Moved:	Commissioner Cilento
Second:	Commissioner Fiure
Vote:	3 Yes, 0 Nays

MEETING ADJOURNED: 10:30 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary