

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 20, 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 Ann Cilento	Present
John P. Kelly (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Antoinette DePaolo, Ocean County
Jenny Bonner, Ocean County
Colleen Golin, Esq., Ocean County Board of Social Services
Jennifer Doderer, Ocean County Library
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 15, 2021

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 15, 2021

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Committee last met on April 13 via Zoom and a variety of safety topics were discussed as well as the resources available through J. A. Montgomery Consulting such as the media library, webinar training programs and loss control visits. Mr. Prince said the next meeting was scheduled for August 10 at 1:30 PM via Zoom. Mr. Prince advised the minutes and agenda would be sent out electronically prior to the meeting. Mr. Prince noted he would co-ordinate with Ms. DePaolo prior to the agenda being established. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee has not had the need to meet yet, however she was looking forward to the first meeting on June 10. Ms. Walcoff thought at that time there might be some PARS to discuss prior to the next Insurance Commission Meeting. 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 four action items.

RULES & REGULATIONS: Executive Director reported his first item was the approval of the Rules & Regulations. Executive Director advised Resolution 15-21, Approving the Rules and Regulations were included in the agenda. Executive Director said there were some last minute revisions to the Rules and Regulations and Ms. Dodd e-mailed a revised agenda yesterday. Executive Director thanked the Commission Attorney and the County representatives for their time and efforts in reviewing the document. Executive Director asked if anyone had any questions. Chairman Greitz advised the Rules and Regulations now referred to Insurance Fund Commission and Insurance Fund Commissioners and County Commissioners referred to the Ocean County Board of County Commissioners.

MOTION TO APPROVE RESOLUTION 15-21, APPROVING RULES AND REGULATIONS

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of April. Executive Director reported there were (6) six certificate of insurances issued during the month. Executive Director asked if there were any questions and requested a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

EMPLOYEE DISHONESTY CRIME POLICY: Executive Director advised a copy of the quote received from Selective Insurance Company was included in the agenda. Executive Director reported the annual premium was \$2,135 and covered the positions of the Executive Director, Third Party Administrator and Treasurer with a limit of \$1,000,000 and a \$10,000 per occurrence deductible. Executive Director said if the Commissioners agreed to purchase the policy, the cost of this coverage could be paid out of the miscellaneous expense and contingency account.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$2,135

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

INSURANCE COMMISSION WEBSITE: Executive Director reported at our last meeting we discussed the Legislation that required Joint Insurance Funds and Insurance Commissions to have a website to post an extensive list of public documents. Executive Director reported a copy of a quote from Spark Creative Group to create and maintain the website was included in the agenda. Executive Director said this was the vendor used by the Camden County Insurance Commission, Gloucester County Insurance Commission, Mercer County Insurance Fund Commission and the NJCE. Executive Director reviewed the quote and indicated if the Commissioners agreed the Fund Office would work with the vendor to set up the website. Executive Director indicated the cost for the website would be allocated to the miscellaneous expense and contingency account. Executive Director advised some of the Commissions used their IT department to set up the Commission website. Executive Director asked the Commissioners if they had a preference. Chairman Greitz suggested using Spark Creative Group. Executive Director confirmed the cost of \$2800 was a one-time fee to set up the website.

MOTION TO ACCEPT QUOTE FROM SPARK CREATIVE GROUP TO SET UP COMMISSION WEBSITE

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

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported 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. Executive Director advised a copy of the minutes were included in Appendix III of the agenda. Executive Director reported the NJCE also met on April 22, 2021 and a written summary of the meeting was included in the agenda. Executive Director said the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$609,437. Executive Director referred to a copy of an exhibit which was included in the agenda displaying

the premium delta by member. Executive Director noted Ocean County's share of the delta was \$43,420. Executive Director advised this amount would be billed as a third installment in the September to October range. Executive Director reported with regard to the balance of the delta the Finance Committee recommended the Executive Committee take no action on the balance of the delta and monitor the claims activity versus loss funding on an annual basis. Executive Director asked if anyone had any questions.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track for the NJCE was included in the agenda. As of February 28, 2021, the NJCE had a surplus of \$15,349,550. Executive Director noted the total cash amount was \$19,534,623. Executive Director reported line 7 of the report "Dividend" presented the figure released by the NJCE of \$5,107,551. Executive Director asked if there were any questions on the Financial Fast Track.

ESTABLISHING COMMISSION BANK ACCOUNTS: Executive Director reported he spoke with the Commission Treasurer and the Commission Bank accounts were opened. Executive Director noted the May Bills List was included in the agenda. Commission Treasurer confirmed both accounts were opened and Qual Lynx had access to the claims account and was funded. Commission Treasurer advised the County funded 100% of the assessment instead of the pro rata amount. Executive Director suggested approving the May Bills List now. Commission Treasurer requested the Commission approve the Bills List for May 2021 in the amount of \$25,382.02.

MOTION TO APPROVE RESOLUTION 16-21, MAY BILLS LIST

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

INTERGOVERNMENTAL AGREEMENTS: Executive Director reported Ms. DePaolo shared with him copies of the Intergovernmental Agreements and provided some comments. Executive Director advised the agreements were consistently written, however he did notice the expiration dates varied and suggested if possible, there be a common expiration date. Executive Director said going forward there might have to be separate agreement for Commission related assessment and a separate agreement for pre-commission assessment. However, it might be possible to consider consolidating which would require some amendments. Executive Director advised the actuary should continue to work on providing pre-commission and Commission allocations. Ms. DePaolo added the Ocean County PIC was no longer pooling in with the County and went their own separate way. Ms. DePaolo did not know the reason; however, they were no longer covering them for worker compensation. Ms. DePaolo advised the PIC gave jobs to disadvantaged youths during the summer and there were very few claims. Ms. DePaolo said the agreement for the Mosquito Commission was already drafted and approved prior to receiving Executive Director's note. Ms. DePaolo advised the dates of the various agreements were based on their operating calendar or fiscal year. Ms. DePaolo advised we could try to negotiate to make them all have a common expiration date. Executive Director said it was only a suggestion. Commission Treasurer said about three or four years ago the State of New Jersey changed how the grants were handled and PIC was now considered a vendor and not part of the County so the insurance was dropped.

EXPOSURE AND CLAIMS DATA COLLECTION: Executive Director reported the NJCE utilized Origami, an online platform to capture underwriting exposure data and historical claims data. Executive Director advised PERMA had started importing data in 2019 for the 2020 renewal

data, (property, payroll, etc.) into the system. Executive Director said Ocean County would have to address the use of the Origami platform. Executive Director noted most member counties have user access such as fund commissioners and risk management consultant or other individuals who actually enter and update the information. Executive Director suggested scheduling a separate meeting with Mary Anne Sander to discuss Origami training and identify users. Executive Director advised he would reach out to the Chairman to schedule a meeting. Executive Director noted the gathering of the renewal information would start within the next month.

UPDATING INSURANCE REQUIREMENTS: Executive Director reported he spoke with Mary Ann Sander and Carol Mack and they thought it might be a good time to set up a working group to revisit insurance requirements and hold harmless wording in contracts with 3rd parties and vendors and develop a standard wording for the County's reference. As part of this project, we would also review coverages currently in place. Executive Director recommended setting up a task force including Mary Ann Sander, Ed Cooney, himself and one Commissioner. Commissioner Fiure volunteered to be part of the task force.

TULIP PROGRAM: Executive Director reported the MEL offered access to a program that would help ensure that "low risk" vendors who participated in County sponsored events or 3rd party events held on County property had the proper insurance in place to prevent the County's insurance program from vicarious liability. Executive Director advised the NJCE members also had access to this program. Executive Director referred to a copy of the bulletin, which was included in the agenda. Executive Director said TULIP (Tenant User Liability Insurance Program) was great for operations like Parks where there was a high volume of low risk users. Executive Director explained with TULIP, instead of the user bringing their own insurance, they would just go onto the TULIP website and purchase a Liability policy for the day(s) of the event. Ocean County would give their member code and a website to any users of their property. Executive Director said the user would enter the information online themselves and bind a GL policy for the event, and the 3rd party would pay it themselves. Executive Director stated there was no cost to Ocean County.

AFFILIATED ENTITIES – Executive Director said he understood that the Ocean County Board of Social Services was interested in membership with the Ocean County Insurance Fund Commission. Executive Director advised he would start the process with Conner Strong & Buckelew. Chairman Greitz said the Ocean County Board of Health was also looking into becoming a full member of the Commission.

LEGACY CLAIMS – Executive Director advised the Ocean County Administrator would like to look at the process of bringing the funding and liabilities for the legacy claims into the Ocean County Insurance Fund Commission. Executive Director said he spoke to Chairman Greitz and discussed a January 1, 2022 date. Executive Director advised this would require assistance from the Actuary. Chairman Greitz agreed January 1, 2022 was a good date. Executive Director indicated he would keep the Commission updated on the progress of the legacy claims initiative.

ZURICH INSURANCE COMPANY RISK ENGINEERING VISIT: Executive Director reported the excess property carrier, Zurich Insurance Company, met with representatives of Ocean County and Mr. Prince of J.A. Montgomery to visit the County's Complex on Hooper Avenue on April 30. Mr. Prince said the Zurich representative was concerned with the life safety and property and casualty items that were in place. Mr. Prince advised the inspection went well and the representative was pleased with what he saw and what the County had in place. Mr. Prince thanked Ms. DiPaola for coordinating the visit. Mr. Prince also thanked Mr. Yezzi and Mr. Young

of the County who were instrumental in providing a variety of information that was needed for Zurich to complete the inspection.

2021 MEL, MRHIF & NJCE 2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the first session of the 10th Annual Educational Seminar was held virtually on Friday, May 14. Executive Director noted there were 265 guests that attend the seminar. Executive Director advised the second session was scheduled for tomorrow, May 21 starting at 9:00.

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

CLAIMS SERVICE: Ms. Walcoff advised the Claims Team was monitoring the COVID-19 claims throughout the state.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to a copy of the report included in the agenda displaying the workers' compensation claims reported for the month of April. Executive Director advised Qual Care was in the process of being acquired by Mitchell | Genex | Coventry or M|G|C and asked Ms. Acosta to comment. Ms. Acosta referred to a copy of the announcement which was shown on the screen. Ms. Acosta said the change was effective in 2022 and would not have any impact on their clients. Executive Director advised he did speak with Alice Lihou and he felt very comfortable and thought this would be a great enhancement. Executive Director asked the County to look at their contact at the appropriate time to see if an amendment was necessary due to the change in ownership.

NJCE SAFETY DIRECTOR: Mr. Prince advised the April through May Risk Control Activity report was included in the agenda. Mr. Prince referred to the list of Safety Director Bulletins, which were distributed by e-mail to the Fund Commissioners, Risk Managers and Training Administrators. Mr. Prince said the report also included the May through July Training Schedules. Mr. Prince noted the schedule and registration process was on the NJCE website. Mr. Prince asked if there were any questions and concluded his report. In response to Commissioner Fiure's inquiry, Chairman Greitz said it was their plan over the summer to utilize the available online training sessions. Mr. Prince added that PEOSH has a minimum amount of training required for certain work settings and he could certainly view that as well. Mr. Prince advised he could assist the departments going forward. Ms. DePaola stated the County needed to decide how they would facilitate on line training for the blue collars who did not have access to a computer. It was discussed that some of the newer facilities had training rooms that could accommodate training. Mr. Prince said hopefully they would be able to provide instructor led training soon to accommodate larger groups.

ATTORNEY: Ms. Benson wanted to echo thanks to County staff and PERMA in assisting with the Rules Regulations for the meeting. Executive Director noted Commission Attorney's input was very helpful and could be used elsewhere.

RISK MANAGEMENT REPORT: Ms. Sander advised she and Ms. Mack were attending the meeting. Ms. Sander advised she was corresponding with the Executive Director on the Origami system and the insurance requirements issues and suggested they prepare an update on the coverages through the NJCE and also the coverages the County chose not to purchase. Ms. Sander advised for example the County did not purchase coverage for their fleet of vehicles since they were self-insured

or did not purchase pollution coverage. Executive Director recommended doing a presentation during one of the Commission Meetings, perhaps when there was a light agenda. Chairman Greitz agreed and requested this be done within the next two months.

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 June 17, 2021 at 10:00.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:41 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary