

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – August 19, 2021
Telephonic Meeting
10:00 AM**

Meeting was called to order by Chairman Greitz. Mr. 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 Kim DeLaurentis
	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:

Carl Block, Ocean County
Antoinette DePaolo, Ocean County
Laura Benson, Esq., Berry Sahradnik, Kotzas & Benson, P.C.
Colleen Golin, Esq., Ocean County Board of Social Services
Rachel Chwastek, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 15, 2021

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 15, 2021

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety Committee and Accident Review Committee last met on August 10 via Zoom. Mr. Prince advised a variety of topics were discussed including safety training and resources available through J.A. Montgomery Consulting. Mr. Price added the following Safety Director bulletins were discussed, Tick and Tick Borne Illnesses, Preventing Heat Related Illnesses, Preparing for Hurricane Season and September is National Preparedness Month. Mr. Prince asked everyone to review the bulletins and distribute to the departments as they see fit. Mr. Prince advised the next meeting was scheduled for December 14, 2021 at 1:30. Mr. Prince said the agenda and minutes would be distributed prior to the meeting. Mr. Prince also said two claims were reviewed to determine if the process which resulted in the claims were discussed and they would be discussed further during the loss control visit at Public Works. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee met on August 12 and reviewed the payment authorization requests which would be discussed during closed session. 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 there were two action items.

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 July. Executive Director reported there were (8) eight 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
Vote:	3 Yes, 0 Nays

PROSPECTIVE MEMBERSHIP: Executive Director reported along with Ms. Sander, Ms. Mack, Mr. Cooney, he met separately with representatives of Ocean County Utilities Authority, Ocean County Board of Social Services and Ocean County Board of Health. Executive Director advised all of the meetings went well, good interaction and many questions. Executive Director said the underwriting information was provided to the Underwriting Team to obtain quotes and the same information was provided to the actuary for loss funding. Executive Director noted once

the information was received he would prepare budgets for the three entities. Executive Director recommended offering membership to the three entities should they accept our budget proposal.

MOTION TO OFFER MEMBERSHIP TO THE OCEAN COUNTY UTILITIES AUTHORITY, OCEAN COUNTY BOARD OF SOCIAL SERVICES AND OCEAN COUNTY BOARD OF HEALTH

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

NJCE VS COMMERCIAL MARKET WEBINAR: Executive Director reported PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. Executive Director advised the webinar was held on Friday, July 23, 2021 at 12:30 PM. Executive Director noted the presentation was posted on the NJCE website, (njce.org) under the Resource Tab.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE was scheduled to meet again on September 23, 2021 at 9:30 AM via Zoom. Executive Director said he and the NJCE Underwriting Manager would provide a preliminary update on the 2022 renewal.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track for the NJCE was included in the agenda. As of May 31, 2021, the NJCE had a surplus of \$13,666,628. Executive Director noted the total cash amount was \$27,392,708. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,107,551. Executive Director noted he hoped to have a Financial Fast Track for the Ocean County Insurance Fund Commission within the next few months. Executive Director said there were also two claim reports, a claim activity report and an expected loss ratio analysis report which measures how the losses were running compared to the actuary’s projection which would appear in the agenda shortly.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director referred to a copy of a memorandum from the NJCE Underwriting Manager Team regarding the Underwriting Information needed for the 2022 renewal. Executive Director said the Cyber and Medical Malpractice applications mentioned in the memorandum were included in the e-mail sent by Origami Risk Management Information System on August 6, 2021. Executive Director said if anyone had any questions as you go through the renewal process to contact one of the Account Team members. Executive Director noted the deadline to complete the data underwriting renewal was Friday, September 17, 2021.

2021 INITIATIVES: Executive Director advised a meeting was scheduled for October 4 to review the insurance/indemnification requirements and with the help of Ms. Sanders a presentation of current coverages was scheduled for the October 21 Commission Meeting. Executive Director noted he was continuing his discussions with the professionals on the legacy claims and he planned to schedule a meeting with the Treasurer.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the August Bills List and requested a motion to approve Resolution 20-21, August Bill List in the amount of \$15,358.51

MOTION TO APPROVE RESOLUTION 20-21 AUGUST BILL LIST

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

CLAIMS ADMINISTRATOR: Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 7/31/21. Ms. Beatty advised there were 13 indemnity claims, 65 medical only claims and 6 report only worker compensation claims for a total of 84 claims. Ms. Beatty referred to a copy of the Cumulative Savings Summary for the month of July and advised there were 41 bills received with a savings of 65% and a penetration rate at 96%. Ms. Beatty noted the yearly penetration rate was 97%. Ms. Beatty advised the report included the top 10 providers. Ms. Beatty concluded her report and asked if anyone had any questions. Executive Director commented that the penetration rate that Qual Care has been successful in obtaining is one of the highest in the County Program.

NJCE SAFETY DIRECTOR: Mr. Prince advised the July through August Risk Control Activity report was included in the agenda. Mr. Prince said the report also included all of the Safety Training Program through October 29. Mr. Prince noted the instructions for registering for the classes were also included in the agenda. Mr. Prince referred to a copy of the Munich Re Safety Grant Program which was included in the agenda and advised any submission requests should be received no later than September 1, 2021. Mr. Prince said if any departments had a submission to reach out to him and he would assist in drafting the submission. Mr. Prince provided some examples of other County's submissions such as body worn cameras for law enforcement, vehicle cameras for some of their emergency service vehicles and possibly some items for the transit system. Mr. Fiure said the County just purchased body worn cameras for their law enforcement department and received a grant from the State for a portion of the cost. After a brief discussion, Mr. Fiure advised he would reach out to Mr. Prince to discuss further. Executive Director said Mr. Cooney was in the process of scheduling a meeting with Munich to discuss the payments directly to the vendor procedure. Mr. Prince advised he would like to see if the deadline for submissions could be extended.

RISK MANAGEMENT REPORT: Ms. Sander advised as the Executive Director mentioned there was an Origami Overview Meeting on July 19 with Mr. Greitz and Ms. DePaola. Ms. Sander said she was working with Ms. DePaola on the renewal information via Origami or sent to her office by e-mail to upload. Ms. Sander reported they continue to work with the Planning Department for some of construction details that the NJCE Underwriter requested. Lastly, Ms. Sander advised she would provide a review of current coverages at the October meeting and see if there were any options the County would like to pursue for the upcoming renewal. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik he had reviewed the claims and was working with Risk Management on the insurance/indemnification requirements and the insurance review.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: No one from the public was in attendance.

CLOSED SESSION: Resolution 21-21, Resolution for Closed Session

MOTION FOR EXECUTIVE SESSION

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

MOTION TO APPROVE THE PARS DISCUSSED IN CLOSED SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:49 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary