

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – December 16, 2021  
Telephonic Meeting  
11:00 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
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Services	Qual-Lynx <b>Karen Beatty</b> <b>Claudia Acosta</b>
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	PERMA Risk Management Services <b>Robyn Walcoff</b> <b>Jennifer Conicella</b>
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b> <b>Carole Mack</b>
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Treasurer	<b>Julie Tarrant</b>
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Attorney	<b>Laura Benson, Esq.</b>
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Safety Director	J.A. Montgomery Consulting <b>Mike Bronsan</b> <b>Paul Shives</b>
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**ALSO PRESENT:**

Antoinette DePaola, Ocean County  
Brian Rumpf, Ocean County Board of Health  
Alyssa Fiore, Ocean County Board of Health  
Mary McCarthy, Ocean County Board of Health  
Jennie Bonner, Ocean County  
Laura Benson, Esq., Berry Sahradnik, Kotzas & Benson, P.C.  
Will Demand, Ocean County Utilities Authority  
Colleen Golin, Esq., Ocean County Board of Social Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF NOVEMBER 19, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF NOVEMBER 19, 2021**

Moved:	Commissioner Fiore
Second:	Commissioner Gunther
Vote:	3 Ayes, 0 Nays

**MOTION TO APPROVE THE CLOSED MINUTES OF NOVEMBER 19, 2021**

Moved:	Commissioner Fiore
Second:	Commissioner Gunther
Vote:	3 Ayes, 0 Nays

**CORRESPONDENCE: None**

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Bronsan said he was from J. A. Montgomery on behalf of Glenn Prince who had a conflict. Mr. Bronsan reported the Safety and Accident Review Committee met on December 14, 2021 at 1:30 and a variety of topics were discussed including training opportunities and some recent Safety Director Bulletins. Mr. Bronsan referred to a copy of the 2022 Safety and Accident Review Committee Meeting Schedule that was included in the agenda. Mr. Bronsan asked if there were any questions and completed his report.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee met on December 9<sup>th</sup> and discussed several claims which we will discuss in closed session. Ms. Conicella referred to a copy of the 2022 Claims Committee Meeting Schedule that was included in the agenda. Ms. Conicella noted the Claims Meeting would be held virtually until further notice. Ms. Conicella concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and wanted to start by welcoming the Ocean County Board of Health to the Commission. Executive Director thanked the Ocean County Board of Health for accepting the proposal.

Executive Director also thanked Brian Rumpf, Director of Administration, Mary McCarthy, Director of Finance, and Alyssa Fiore, Administration/Personnel for attending the meeting.

**2021 PLAN OF RISK MANAGEMENT:** Executive Director referred to a copy of a revised 2021 Plan of Risk Management, Resolution 31-21, which was included in the agenda. Executive Director reported the Plan of Risk Management was revised for the addition of the Ocean County Board of Health effective December 31, 2021. Executive Director noted the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 31-21.

**MOTION TO APPROVE RESOLUTION 31-21, 2021 PLAN OF RISK MANAGEMENT**

Moved:	Commissioner Fiore
Second:	Commissioner Gunther
Roll Call Vote:	3 Ayes, 0 Nays

**2022 PROPERTY AND CASUALTY BUDGET INTRODUCTION:** Executive Director referred to a copy of the 2022 Property and Casualty Budget in the amount of \$11,041,957. Executive Director reported the budget was reviewed with the Chair, Treasurer and Risk Manager prior to the meeting. Executive Director said the budget did not include the Ocean County Board of Health and indicated the budget would be amended to reflect the new entity.

Executive Director reviewed lines 1 through 6 of the budget and said the figures for the loss funds were projected by the Actuary and there was a 4.9% increase. Executive Director said line 11 of the budget was the premium from the NJCE that was a combination of self-insurance, commercial excess premiums and expenses. Executive Director reported the NJCE adopted their budget earlier with an 11.9% increase and noted our budget was below the average.

Executive Director referred to the Expense lines of the budget and said line 18, Claims Adjustment was the figure from Qual Lynx to handle the workers compensation claims for the OCUA who joined the Commission on September 30<sup>th</sup>. Executive Director advised the amount on line 18 would be adjusted to include services for the Ocean County Board of Health. Executive Director reported the gray areas of the budgets were placeholders for the Actuary, Auditor, Commission Attorney and Risk Manager fees. Executive Director advised the County would speak to the vendors to finalize those numbers. Executive Director noted the figure of \$5,000 was agreed upon with the Treasurer.

Executive Director then reviewed the ancillary coverage portion of the budget with the Commission. Executive Director said the budget now stands at \$11,041,957, however we needed to firm up some of the expense figures. In response to Executive Director's inquiry, Chairperson Greitz advised they were reviewing the responses and should be able to tally up the scores by the end of the week. In response to Executive Director's inquiry, Chairperson Greitz thought we should schedule a special meeting to review the responses from the RFQ's. Executive Director asked if it would be appropriate to introduce the budget that was included in the agenda and any changes forthcoming could be picked up on adoption. Chairperson Greitz agreed. Executive

Director asked for a motion to introduce the 2022 Property and Casualty Budget in the amount of \$11,041,957.

**MOTION TO INTRODUCE THE 2022 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$11,041,957 AND SCHEDULE A PUBLIC HEARING ON THURSDAY, JANUARY 20, 2022 AT 10:00 AM**

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

**NJCE DIVIDEND:** Executive Director reported the NJCE Finance Committee recommended that the JIF authorize a \$750,000 dividend. Executive Director advised the Fund Commissioners accepted the recommendation of the Finance Committee and adopted a resolution to authorize a dividend in the amount of \$750,000 from various Fund years subject to State approval. Executive Director noted Ocean County’s share of the dividend was \$22,646.

**OCEAN COUNTY CARE GRANT:** Executive Director referred to Resolution 32-21, Resolution for Accepting Ocean County Agreement for Ocean County Care Grant Program for the Ocean County Insurance Fund Commission. The Executive Director reported the Committee of the OCIFC was authorized to execute an agreement to proceed with applying to the County for the Stimulus Funds. The resolution was reviewed by the Commission Attorney. Ms. Tarrant advised this allowed all worker compensation cases related to COVID 19 and claimed against the Insurance Commission and also the Insurance Committee for all expenses. Ms. Tarrant said she needed to obtain an updated print out of claims from Qual Lynx and the monies would be paid in 2022.

**MOTION TO APPROVE RESOLUTION 32-21, RESOLUTION FOR ACCEPTING OCEAN COUNT AGREEMENT FOR OCCARES PROGRAM FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION**

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

**OCEAN COUNTY LEGACY CLAIMS:** Executive Director referred to Resolution 33-21, Accepting Ocean County Legacy Claims which was included in the agenda. Executive Director advised we previously discussed , the OCIFC would review, process and approve any and all open claims prior to April 1, 2021 on behalf of Ocean County. Executive Director said the claims would be reviewed by the Insurance Commission Claims Committee and then presented to the Insurance Commissioners for approval. Executive Director noted the resolution was reviewed by the Commission Attorney. Chairman Greitz said the Ocean County Commissioners formerly known as the Freeholders passed a resolution agreeing to pass the legacy claims to the Insurance Fund Commission. Ms. Tarrant noted she would send Ms. Dodd a copy of the resolution.

**MOTION TO APPROVE RESOLUTION 33-21, ACCEPTING OCEAN COUNTY LEGACY CLAIMS**

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

**OCEAN COUNTY LEGACY CLAIMS BANK ACCOUNT:** Executive Director advised the agenda included Resolution 34-21, Designating Authorized Signatures for Commission Bank Account. Executive Director explained this resolution authorized signatures for the Legacy Claims Bank Account. Executive Director thanked Ms. Tarrant for her efforts in opening the bank account and Qual Lynx.

**MOTION TO APPROVE RESOLUTION 34-21, DESIGNATING AUTHORIZED SIGNATURE FOR COMMISSION BANK ACCOUNT**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported there were no certificate of insurances requested for the month of November.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director advised the NJCE met on November 18, 2021 and introduced the 2022 Budget and a summary report of the meeting was included in the agenda. Executive Director reported the NJCE also met earlier this morning and adopted the 2022 budget and certified the assessments. Executive Director advised the Finance Committee would meeting one more time to review the final marketing results to determine a final program structure and program insurers.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director reported as of October 31, 2021 there was a surplus of \$836,636. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$823,715 of the surplus was the OCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$7,427,189.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the October Financial Fast Track for the NJCE was included in the agenda. As of October 31, 2021, the NJCE had a surplus of \$13,399,622. Executive Director noted the total cash amount was \$31,702,239. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$5,107,551.

**CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis Report as of October 31, 2021. Executive Director reviewed the Expected Loss Ratio Analysis Report and said the report measured how the losses were running compared to the actuary's projections for 2021.

**PROFESSIONAL SERVICES:** Executive Director reported we talked briefly about the professional services and advised we would have a special meeting to finalize the positions.

**2022 MEETING DATES:** Executive Director advised the agenda included the proposed meeting dates for 2022. Executive Director noted the 2022 OCIFC Reorganization Meeting was scheduled for January 20, 2022. Executive Director said if the dates were acceptable, a resolution would be prepared for approval with the Reorganization Resolutions in January. Executive Director advised meetings were scheduled for every month, however if there were no action items for a particular month we could cancel a meeting. After a brief discussion, it was agreed that the meetings would continue to be held virtually.

*January 20, February 17, March 17, April 21, May 19, June 16, July 21, August 18, September 22, November 17 & December 22*

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

Executive Director's Report Made Part of Minutes.

**CLAIMS SERVICE:** Ms. Conicella referred to a copy of a memorandum that was included in the agenda regarding Mandatory Year-End Claims Reporting. Ms. Conicella reviewed the letter and requested any claims relating to Public Officials, Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime or Pollution claims, suits and or incidents of which you may be aware be reported prior to the policy expiration of 12/31/21.

**TREASURER REPORT:** Ms. Tarrant reported she reviewed the December Bills List and requested a motion to approve Resolution 35-21, December Bill List in the amount of \$17,006.03

**MOTION TO APPROVE RESOLUTION 35-21 DECEMBER BILLS LIST**

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

Ms. Tarrant also said she received the purchase order from the Board of Social Services to sign and they will be able to pay their assessment.

Ms. Tarrant advised the Treasurer's Reports for the month of October were included in the agenda.

**CLAIMS ADMINISTRATOR:** Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 11/30/21. Ms. Beatty advised there were 6 indemnity claims reported in November, 15 medical only claims and 8 report only worker compensation claims for a total of 29 claims. Ms. Beatty advised she was going to skip the COVID-19 Claims as it was not correct. Ms. Beatty noted there were some duplicate entries and she would request an updated report to distribute

after the meeting. Ms. Beatty referred to a copy of the Cumulative Savings Summary and advised there was an overall savings of 52% or \$250,907.68. Ms. Beatty reported 93% of the bills that were submitted fell in the network. Ms. Beatty also reviewed the Top 10 Provider Information that was included in the agenda. In response to Executive Director's inquiry, Ms. Beatty advised she would have separate reports for the legacy claims. Ms. Beatty asked if there were any questions and concluded her report.

**RISK MANAGERS REPORT:** Ms. Sander said she wanted to echo the welcoming of the Ocean County Board of Health to the Commission. Ms. Sander said once the coverages were renewed and established for everyone she work on a coverage summary and review additional coverages for consideration, items that may not be included in the program. Ms. Sander advised she would work closely with the Claims Department to make sure there was a Kickoff Meeting for the Ocean County Board of Health as well as if there are any changes to the claim reporting for the Ocean County Board of Social Services for their workers compensation. Lastly, Ms. Sander said she would regroup with them on any updated procedures on requesting certificate of insurances and concluded her report.

**NJCE SAFETY DIRECTOR:** Mr. Bronson advised the November through December Risk Control Activity report was included in the agenda. Mr. Bronson noted on November 2 a Loss Control Survey was competed at the Utilities Authority by Risk Control Associate, Matt Genna. Mr. Bronson reported the agenda also included a list of Safety Director Bulletins that were distributed. Mr. Bronson referred to the Leadership Academy for Managers, Administrators, Department Heads and Supervisors and noted open enrollment started on December 1 through December 22. Mr. Bronson said with regards to the continued training they were continuing the live safety training webinars as well as starting in in February some in person classes that would be offered depending upon the subject matter and would be in in a zoom webinar platform. Mr. Bronson advised they were still offering the media library, which was a vast library of DVD's covering topics to make it more convenient for training. Mr. Bronson continued to review his report and asked if anyone had any questions.

Mr. Shives said he wanted to point out that three of the mandatory courses in the Leadership Academy were in person classes and strongly encouraged anyone interested in attending to register as the classroom size might be limited and they wanted to try their best to accommodate everyone.

**ATTORNEY:** Ms. Benson advised she did not have anything official to report, however wanted to thank Ms. Dodd for being so responsive to Mr. Sahradnik and herself on e-mails and able to coordinate items. Ms. Dodd thanked Ms. Benson.

Correspondence Made Part of Minutes

**OLD BUSINESS:** None

**NEW BUSINESS:** None

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

**CLOSED SESSION:** Resolution 36-21, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

**MOTION TO APPROVE THE PARS DISCUSSED DURING CLOSED SESSION**

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

Executive Director said he would follow up with the County on the grading of the RFQ responses and also to set up a special meeting to discuss and recommend the professional vendors for 2022.

In response to Chairperson Greitz’s inquiry, Executive Director said that any claims settlements for any of the legacy claims would now be discussed and presented to the Commissioners for payment or settlement requests.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 11:48 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary