

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – October 29, 2021
Telephonic Meeting
9:30 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 Joseph Hrubash
Claims Services	Qual-Lynx Karen Beatty Claudia Acosta
	PERMA Risk Management Services Robyn Walcoff
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Carole Mack
Treasurer	Julie Tarrant
Attorney	John C. Sahradnik, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

ALSO PRESENT:

Antoinette DePaolo, Ocean County
Jennie Bonner, Ocean County
Laura Benson, Esq., Berry Sahradnik, Kotzas & Benson, P.C.
Will Demand, Ocean County Utilities Authority
Jennifer Doderer, Ocean County Library
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 16, 2021

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 16, 2021

Moved:	Commissioner Fiure
Second:	Chair Greitz
Vote:	2 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on August 10 via Zoom. Mr. Prince advised a variety of topics were discussed. Mr. Prince advised the next meeting was scheduled for December 14, 2021 at 1:30. Mr. Prince advised he would coordinate with Ms. DePaola for agenda topics and distribution of the agenda. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee did not meet, as there were no claims that needed payment authority. Ms. Walcoff said a revised Claims Charter would be presented during the Executive Director's report and welcomed Will Demand to the Commission and the Claims Committee. Ms. Walcoff reported the NJCE Best Practices Virtual Workshop was scheduled for Wednesday, November 3, 2021 starting at 9:00 am. Ms. Walcoff looked forwarding to everyone participating in the workshop.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were eight action items and they would be taken individually.

WELCOME MICHELLE GUNTHER: Executive Director said we would like to welcome Ms. Gunther as Commissioner to the Ocean County Insurance Fund Commission. Executive Director reported the County Commissioners appointed Ms. Gunther through a resolution approved on October 6, 2021. Executive Director referred to Commission Resolution 24-21, Certifying the Appointment of Commissioner, which was included in the agenda along with Commission Resolution 25-21, Amending Designating Authorized Signatures for Commission Bank Accounts. Executive Director noted this resolution added Ms. Gunther to the Commission Bank Accounts, replacing Ms. Cilento.

MOTION TO APPROVE RESOLUTION 24-21, CERTIFYING THE APPOINTMENT OF COMMISSIONER

MOTION TO APPROVE RESOLUTION 25-21 AMENDING DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

Moved:	Commissioner Fiure
Second:	Chairman Greitz
Vote:	3 Yes, 0 Nays

WELCOME OCEAN COUNTY UTILITIES AUTHORITY: Executive Director said we would also like to welcome the Ocean County Utilities Authority and William Demand. Executive Director reported the Utilities Authority joined the Commission on 9-30-21 for their workers' compensation coverage. Executive Director advised a Claims Kick-Off meeting was held on September 29, 2021 for the Utilities Authority and the claims reporting procedures were distributed as Ms. Walcoff mentioned. Executive Director stated William Demand would join the Claims Committee and Gregory S. DePaul would join the Safety Committee.

REVISED CLAIMS COMMITTEE CHARTER: Executive Director referred to Resolution 26-21, Authorizing the Adoption of the Revised Claims Committee Charter which was included in the agenda. Executive Director said the revised Charter added William Demand of the Utilities Authority and deleted Mary Ann Noto.

MOTION TO APPROVE RESOLUTION 26-21, AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER

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

REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER: Executive Director referred to a copy of the Revised Safety and Accident Review Committee Charter which was included in the agenda. Executive Director stated the Charter was amended to add Gregory S. DePaul of the Utilities Authority and Matthew Genna of J.A. Montgomery.

MOTION TO APPROVE THE REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

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

OCIFC AMENDED BUDGET: Executive Director referred to a copy of an amended budget in the amount of \$7,619,663 which included the addition of the Ocean County Utilities Authority. Executive Director noted since the assessment revision to add the Utilities Authority was under 5% of the total budget no action was needed at this time.

THIRD PARTY ADMINISTRATOR: Executive Director reported due to the addition of Ocean County Utilities Authority as a member for workers compensation, he was requesting authorization to issue and advertise a Request for Qualifications for a Third Party Administrator to handle the Utilities Authority's claims for fund year 2022. Executive Director said the cost was already contemplated in their assessment. Executive Director advised Qual Lynx provided a proposal for services rendered for the period of October 1, 2021 to December 31, 2021 in the amount of \$4,250. The Fund Office consulted with the Attorney on this process. Executive Director asked Mr. Sahradnik if he wanted to comment. Mr. Sahradnik said after their discussions, this was the best way to handle. Executive Director asked if anyone had any questions, on the procedure.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE
A REQUEST FOR QUALIFICATIONS FOR A THIRD PARTY
ADMINISTRATOR TO HANDLE THE UTILITIES AUTHORITY’S CLAIMS
FOR FUND YEAR 2022**

Moved: Commissioner Gunther
Second: Chairman Greitz
Vote: 3 Yes, 0 Nays

DEFENSE PANEL: Executive Director reported the Ocean County Insurance Fund Commission was responsible for providing a defense to certain claims brought against it members. Executive Director said he was requesting authorization to issue and advertise a Request for Qualifications for a Defense Panel and Conflict Attorney for fund year 2022. Mr. Sahradnik said that it should follow what was done previously with the insurance committee so it was consistent. Executive Director advised he would work with him on drafting the RFQ’s.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE
A REQUEST FOR QUALIFICATIONS FOR A DEFENSE PANEL AND
CONFLICT ATTORNEY FOR FUND YEAR 2022**

Moved: Commissioner Fiure
Second: Chairman Greitz
Vote: 3 Yes, 0 Nays

PROFESSIONAL SERVICES: Executive Director reported the Fund Office has issued draft copies of Request for Qualifications for the positions of Commission Actuary (for legacy and commission claims) and Commission Attorney for fund year 2022. Executive Director advised the Fund Office also issued a draft copy of a Request for Qualifications for Commission Auditor for fund year 2021. Executive Director noted copies of the Request for Qualifications were sent to the Chair, Ms. DePaola, Ms. Tarrant and the Attorney for their review. Executive Director noted these would be for one-year appointments except for Commission Auditor which would be for eight (8) months. Executive Director said the County indicated they would get back to him on whether an RFQ was necessary for Commission Treasurer. Executive Director asked if the Commissioners had a chance to discuss. Commissioner Fiure asked if there was a need for a RFQ for the Treasurer and could it be an appointment. Executive Director advised the other seven Commissions did not put this position out to RFQ and the Treasurers were a County employee. In response to Commissioner Fiure’s inquiry, Ms. Dodd advised the Union County Insurance Fund Commission compensated the Treasurer. Commissioner Fiure said they would talk about this internally and asked to table this for the next meeting. Executive Director asked Ms. Dodd to let the Commissioners know the amount of compensation for the Union Treasurer.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE
REQUESTS FOR QUALIFICATIONS FOR THE POSITIONS OF COMMISSION
ACTUARY AND COMMISSION ATTORNEY FOR FUND YEAR 2022 AND
COMMISSION AUDITOR FOR FUND YEAR 2021**

Moved: Commissioner Fiure
Second: Chairman Greitz
Vote: 3 Yes, 0 Nays

Executive Director said we also discussed with the County issuing a Request for Qualifications for a Commission Risk Management Consultant in light of adding Ocean County Utilities Authority and extending proposals to other affiliated entities.

MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE REQUESTS FOR QUALIFICATIONS FOR THE POSITION OF COMMISSION RISK MANAGEMENT CONSULTANT

Moved:	Commissioner Fiure
Second:	Chairman Greitz
Vote:	3 Yes, 0 Nays

AFFILIATED AGENCY AGREEMENTS: Executive Director said the County has informed us that it was not necessary to continue the self-insured agreements with the BOSS (WC), Library Commission, and Mosquito Extermination Commission since they are now part of the Insurance Commission. We are requesting discussion as to whether we want to recognize these agencies as separate members in the Commission. Chairman Greitz asked that we hold this item. Executive Director said this could be discussed offline.

MERIDEN OCCUPATIONAL HEALTH AND ATLANTIC MEDICAL IMAGING AGREEMENTS: Executive Director reported the County currently has agreements with Meriden Occupational Health and Atlantic Imaging Agreements. Executive Director said Qual Lynx did an analysis of the agreements compared to their own arrangements. Executive Director advised Qual Lynx's analysis indicated that Meriden rates were slightly better than the QL arrangement and the QL One Care rates were slightly better than the Atlantic Medical Imaging rates. Executive Director said after further discussion with the County, he was recommending the current arrangements remain in force and to revisit this at the expiration of the QL TPA contract. Executive Director stated if the Commissioners agreed no action was necessary at this time. Ms. DePaola said they were issuing RFQ's and would only issue contracts for a year. Executive Director said if the figures were not comparable with what they have now, we could discuss again with Qual Lynx.

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 September. Executive Director reported there were (4) four 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 Fiure
Second:	Commissioner Gunther
Vote:	3 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 23, 2021. A written summary report of the meeting was included in the agenda. Executive Director said the NJCE Finance Committee met on October 21 and reviewed a preliminary budget. Executive Director advised they also discussed the factors leading up to a challenging market along with Covid-19 claims, the Department of Labor change in handling accidental pension claims and recent legislation for fire fighter cancer and sexual molestation. Executive Director said the 2022 preliminary budget represented an overall increase of 12.3% over

the 2021 assessed budget which included the 6.7% delta carried forward from the 2021 marketing effort and 5.3% of that was the increase over the 2021 annualized. Executive Director stated the Finance Committee recommend to the Board of Commissioners not to act or introduce the budget yet to give Conner Strong & Buckelew more time to work in the marketplace on the renewal premiums. Executive Director advised the loss funds were solid and the expenses were firm. Executive Director advised the Finance Committee reviewed three dividend options and recommended the Board hold off on acting on the options until the November meeting. Executive Director asked if anyone had any questions.

NJCE CYBER TASK FORCE: Executive Director advised October was Cyber Security Awareness month. Executive Director referred to copies of the weekly releases to the NJCE members, which were included in the agenda. Executive Director encouraged sharing the releases with the IT Department and staff. Executive Director noted this year's overall theme was "Do your Part. #BeCyberSmart".

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director reported as of August 31, 2021 there was a surplus of \$840,402. 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 \$7,594,057.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of August 31, 2021, the NJCE had a surplus of \$14,419,676. Executive Director noted the total cash amount was \$28,849,936. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$5,107,551.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the Fund Office was working closely with Ms. DePaolo and Ms. Sander to wrap up the renewal information and thanked everyone for their efforts.

2022 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES: Executive Director reported the 2022 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director said the NJCE Underwriting Manager's Team would review any certificates, which need to be re-issued for the 2022 renewal.

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director said as Ms. Walcoff mentioned earlier this year's Best Practices Workshop would be taking place virtually again this year. Executive Director advised the key speaker was Harry Earle of J.A. Montgomery and he would provide a presentation on Implicit Bias. Executive Director said they would also be a presentation on technology to identify false worker's compensation claims and COVID-19 vaccine mandates.

2021 INITIATIVES: Executive Director advised Ms. Sander was scheduling a new meeting to review the insurance/indemnification requirements and would present a review of current coverages at a future Commission Meeting. Executive Director said the Fund Office was preparing for the handling of the legacy claims through the Commission as of 1-1-22.

2022 OCEAN COUNTY INSURANCE FUND COMMISSION BUDGET: Executive Director reported the 2021 Ocean County Insurance Fund Commission Budget was set up without the NJCE

Budget. Executive Director recommended the NJCE line be added to the Ocean County Insurance Fund Commission Budget for 2022. Executive Director said he would share the budget with Ms. Tarrant prior to the introduction of the budget.

NOVEMBER MEETING DATE: Executive Director reported the next meeting was scheduled for November 18, 2021. However, there was a need to change the time or the date. After a brief discussion, it was agreed the meeting date would be changed to Friday, November 19 at 9:30 AM. It was noted the meeting should only be for one hour as there were other commitments.

**MOTION TO CHANGE THE NOVEMBER MEETING DATE TO FRIDAY,
NOVEMBER 19, AT 9:30 AM**

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

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 October Bills List and requested a motion to approve Resolution 22-21, October Bill List in the amount of \$12,577.51.

MOTION TO APPROVE RESOLUTION 27-21 OCTOBER BILLS LIST

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

Ms. Tarrant said she had one other request and asked Qual Lynx to produce a report from April 1 through the end of October advising much had been paid for COVID-19 claims. In response to Executive Director's inquiry, Ms. Dodd said we do have a report; however, it was not through the end of October. Executive Director asked Ms. Acosta to run an updated report.

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

CLAIMS ADMINISTRATOR: Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 9/30/21. Ms. Beatty advised there were 26 indemnity claims, 101 medical only claims and 12 report only worker compensation claims for a total of 139 claims. Ms. Beatty reported to date there were 19 COVID-19 Claims. Ms. Beatty referred to a copy of the Cumulative Savings Summary for the month of September and advised there were 40 bills received with a savings of 39% and a penetration rate of 90%. Ms. Beatty noted the yearly penetration rate was 99%. Ms. Beatty advised the year to date savings was \$141,158.94 or 47%. Ms. Beatty advised September was a little off as there was a significant hospital bill for a surgery that required noro monitoring services and typically the discounts for those type of bills were a little less. Ms. Beatty advised the report included the top 10 providers. Ms. Beatty asked if there were any questions and concluded her report.

RISK MANAGERS REPORT: Ms. Mack said she believed the Executive Director covered the items that Ms. Sander was working on for the renewal and did not have anything further to report.

NJCE SAFETY DIRECTOR: Mr. Prince advised the September through November Risk Control Activity report was included in the agenda. Mr. Prince said the report also included all of the Safety Training Programs through December 13. Mr. Prince reported the training sessions were posted on the NJCE website and encouraged any employee who desired to attend a training program in a virtually format to view the opportunities on the website and register accordingly. Mr. Prince advised there were considering a NJCE Safety Committee to be comprised of one member from each member entity in 2022. Mr. Prince noted more information would be distributed next month.

ATTORNEY: Mr. Sahradnik said he was keeping his report brief as the Executive Director spoke about the items he was working on.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Chairman Greitz asked if any other entities were experiencing difficulty in long term out of work employees due to COVID-19. Ms. Acosta said they could review the cases that were currently open and since COVID is so new there was difficulty finding doctors that were comp savvy. Ms. Acosta advised she could provide updates on the open cases and advised the reason why the employee has not returned to work yet. Ms. DePaolo also provided some input on the particular cases involving the jail and detention center. Chairman Greitz suggested we continue this conversation in closed session.

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

CLOSED SESSION: Resolution 28-21, Resolution for Closed Session

MOTION FOR EXECUTIVE SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:43 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary