

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 16, 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 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:

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF AUGUST 19, 2021

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 19, 2021

Moved:	Commissioner Cilento
Second:	Commissioner Fiure
Vote:	3 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 including safety training, NJCE website, Loss Control Visits, Mobile MEL App and the new Learning Management System. Mr. Prince said 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 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. Dodd advised the Claims Committee met on September 9 and reviewed the payment authorization requests, which would be presented during closed session.

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 August. Executive Director reported there were (5) five 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:	Chairman Greitz
Vote:	3 Yes, 0 Nays

PROFESSIONAL CONTRACTS: Executive Director reported he was working with County Representatives on issuing Request for Quotes for various professional contracts, which expire the end of the year. Executive Director said he had a meeting with County representatives yesterday and any contracts expiring would now run through the Commission.

OCEAN COUNTY UTILITIES AUTHORITY: Executive Director reported a formal proposal was presented to the OCUA on Friday, September 10th. Executive Director said the proposal to become a member of OCIFC offered a significant savings to OCUA for the insurance program. Executive Director noted a meeting was scheduled with their Insurance Committee on Monday

September 20th. Executive Director noted he would attend that meeting along with Ms. Sander and Mr. Cooney to answer any last minute questions.

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.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director advised Ms. Dodd e-mailed a revised June Financial Fast Track prior to the meeting. Executive Director reported as of June 30, 2021 there was a surplus of \$765,766. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$762,508 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$7,720,483. Executive Director advised this report would be updated monthly and appear in the agendas.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Financial Fast Track was not available and would appear in the next agenda

CLAIMS TRACKING REPORTS: Executive Director referred to two Claim Tracking Reports which were included in the agenda. Executive Director said the Claim Activity Report included the open and closed claims from the prior month. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis Report as of June 30, 2021, which was also included in the agenda. Executive Director said this report measured how the losses were running compared to the actuary’s projections for 2021. Executive Director reviewed the reports with the Commission.

CYBER AWARENESS MONTH (OCTOBER): Executive Director advised October was Cyber Awareness Month. Executive Director referred to a copy of memorandum from the NJCE Underwriting Manager Team. Executive Director said this year’s overall theme was “Do your Part. #BeCyberSmart”. In response to Executive Director’s inquiry regarding a representative for the NJCE Task Force, Ms. Sander advised the County did have a representative.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported an e-mail was sent on August 6, 2021 to designated users with the link to the 2022 NJCE Exposure Renewal, which was hosted online via Origami Risk Management Information System. The deadline to complete the data underwriting renewal is Friday, September 17, 2021. Ms. Sander said the Planning Department and the County did update their values and added in the codes that were required.

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director reported this year’s Best Practices Workshop would be taking place virtually via an interactive webinar on November 3, 2021. Executive Director said more information would follow shortly. Executive Director advised the key speaker was Harry Earle of J.A. Montgomery and he would provide a presentation on Implicit Bias.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. Executive Director said the MELJIF holds its annual elected officials seminar on November 18 and this year’s program will

be “Local Government Risk Management”. Executive Director encouraged all of our commissioners to attend.

2021 INITIATIVES: Executive Director advised a meeting was scheduled for October 4 to review the insurance/indemnification requirements and with the help of Ms. Sander 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 provided an update of a recent meeting. Executive Director advised the legacy claims would be reviewed and approved by the Insurance Commissioners effective January 1, 2022. There would be one claims committee meeting on the 3rd Thursday of the month to discuss current claims and legacy claims. Executive Director said a separate bank account would be set up with Investors Bank for the legacy claims. Executive Director said the County would make a lump sum payment to Qual Lynx to fund the legacy account or in different intervals. Executive Director said the County Commissioners should approve a resolution to move the authority of the legacy claims to the Insurance Commission. Executive Director advised the Fund Office would review the governing documents to see if any amendments were needed. Executive Director indicated the actuary would continue to provide information for the legacy claims. Executive Director also suggested the County amend their contract with Qual Lynx to include the handling of Commission Claims. In response to Ms. DePaola’s inquiry, Executive Director said he would contact Ms. Kissane at Qual Lynx to discuss the Meriden Occupational Health and Atlantic Medical Imaging agreements.

OCTOBER MEETING DATE: Executive Director said the next meeting was scheduled for October 21, 2021; however, there was a need to change the date. Executive Director asked the Commissioners to consider changing the date to Wednesday, October 27 at 1:00 or Friday, October 29 at 10:00. After a brief discussion it was agreed to change the meeting to Friday, October 29 at 9:30.

**MOTION TO CHANGE THE OCTOBER MEETING DATE TO FRIDAY,
OCTOBER 29 AT 9:30**

Moved:	Commissioner Cilento
Second:	Commissioner Fiure
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 September Bills List and requested a motion to approve Resolution 22-21, September Bill List in the amount of \$12,558.71

MOTION TO APPROVE RESOLUTION 22-21 SEPTEMBER BILL LIST

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

Ms. Tarrant advised the Treasurer’s Reports for the month of June were included in the agenda.

CLAIMS ADMINISTRATOR: Ms. Beatty reviewed the Claims Reported by Claim Type for the period of 4/1/21 to 8/31/21. Ms. Beatty advised there were 18 indemnity claims, 86 medical only

claims and 7 report only worker compensation claims for a total of 111 claims. Ms. Beatty referred to a copy of the Cumulative Savings Summary for the month of August and advised there were 49 bills received with a savings of 49% and a penetration rate of 100%. Ms. Beatty noted the yearly penetration rate was 99%. Ms. Beatty advised the report included the top 10 providers. Chairman Greitz had a question on a check issued by Qual Lynx, # 10142 in the amount of \$79,773 for claim number 2021236194. Ms. Beatty indicated she was looking for the information and Ms. Dodd suggested we continue the conversation in closed session.

RISK MANAGERS REPORT: Ms. Sander reported as stated previously they were working on presenting a proposal to the Utilities Authority. Ms. Sander advised the Origami System was updated by the Planning Department entering the construction codes. Ms. Sander said they continue to work with Ms. DePaola with renewal requests and was contacting the Mosquito Commission for their renewal information as well. Ms. Sander advised she was planning to present the coverage overview at the next meeting. Ms. Sander concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince advised the August through September Risk Control Activity report was included in the agenda. Mr. Prince said the report also included all of the Safety Training Program through November 29. Mr. Prince reviewed the instructions for registering for the classes. In addition, Mr. Prince said if any department desires live training he was willing to discuss depending on the topic and the location. Mr. Prince advised an update of the Learning Management System was also included in the agenda. Lastly, Mr. Prince said he placed a call and sent an e-mail to Mr. Scott Waters of the Roads Departments to schedule a future Loss Control Visit. Without any questions, Mr. Prince concluded his report. Chairman Greitz said he hoped to utilize the LMS by the beginning of year. Mr. Prince offered to come out to their facility with Ms. Dougherty to provide assistance with the system.

ATTORNEY: Mr. Sahradnik said he was working with the County staff and PERMA on the Insurance Commission.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

CLOSED SESSION: Resolution 23-21, 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: 10:43 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary