

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – January 20, 2022
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
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 Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Mike Bronsan Paul Shives

ALSO PRESENT:

Antoinette DePaola, Ocean County
Brian Rumpf, Ocean County Board of Health
Alyssa Fiore, Ocean County Board of Health
Jennifer Doderer, Ocean County Library
Jennie Bonner, Ocean County
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 MINUTES OF DECEMBER 16, 2021 AND DECEMBER 29, 2021 AND CLOSED MINUTES OF DECEMBER 16, 2021

MOTION TO APPROVE THE OPEN MINUTES OF DECEMBER 16, 2021 AND DECEMBER 29, 2021 AND THE CLOSED MINUTES OF DECEMBER 16, 2021

Moved:	Commissioner Fiure
Second:	Commissioner Gunther
Roll Call 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. Mr. Bronsan reported the Safety and Accident Review Committee was scheduled to meet again on March 8 at 1:30 and the agenda and additional zoom information would be distributed at a later date.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last Thursday and discussed several claims that we will be reviewing in closed session. Ms. Conicella said that as of January 11 the Governor reinstated the State of Emergency due to COVID and that does reinstate the essential workers presumption for COVID being contracted at work. Ms. Conicella advised Qual Lynx does a really great job investigating every claims so we would not be taking everything carte blanche. Ms. Conicella thought there would be an influx of claims. Ms. Conicella concluded her report and asked if anyone had any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and this was the Reorganization of the Commission.

REORGANIZATION RESOLUTIONS: Executive Director reported the OCIFC is required to reorganize at the January Board of Commissioners meeting as per the Commission By Laws. Executive Director advised the Reorganization Resolutions were included in the agenda and noted the resolutions were reviewed by the Commission Attorney. Executive Director said with the Chairs permission, he would review the Resolutions and then ask to approve as a consent. Chair Greitz agreed.

- Resolution 1-22 Certifying the Appointment of OCIFC Commissioners
- Resolution 2-22 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 3-22 Designating Authorized Signatures for Bank Accounts
- Resolution 4-22 Designating Authorized Signatures for Legacy Bank Account
- Resolution 5-22 Designating Custodian of Records
- Resolution 6-22 Designating Official Newspapers
- Resolution 7-22 Indemnify Ocean County Insurance Fund Commission
- Resolution 8-22 Authorizing Commission Treasurer to Process Contracted Payment and Expenses
- Resolution 9-22 2022 Meeting Schedule

Executive Director asked if anyone had any questions and request a motion to approve the Reorganization Resolutions.

MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-22 THROUGH 9-22

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

2022 PROPERTY AND CASUALTY BUDGET: Executive Director advised the next action item was the 2022 Property and Casualty Budget which was introduced at the December 16, 2021 meeting. Executive Director reported in accordance with the regulations, the budget was advertised in the Commission’s official newspapers. Executive Director said the budget was amended since it was introduced to add the Ocean County Board of Health as a new member. Executive Director noted we also included a new line in the expense section to include the County’s TPA fee of \$259,896.17 and a few minor changes to the expenses. Executive Director advised the Commission Attorney was preparing a resolution to transfer the County’s TPA fee to the Commission. Executive Director referred to a copy of the 2022 Property and Casualty Budget in the amount of \$11,943,210 which was included in the agenda. Executive Director said a copy of the assessments were also included the agenda. Executive Director advised the agenda also included Resolution 10-22 Adopting the Property & Casualty Budget. Executive Director requested a motion to Open the Public Hearing.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 PROPERTY & CASUALTY BUDGET

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

Executive Director asked if anyone had any questions on the budget or wished to discuss further.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 10-22 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE OCEAN COUNTY INSURANCE FUND COMMISSION FOR THE YEAR 2022 IN THE AMOUNT OF \$11,943,210 AND CERTIFY THE 2022 ASSESSMENTS

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

In response to Ms. Tarrant’s inquiry regarding the assessment bills, Ms. Dodd advised she would send the assessment bills to the members.

Executive Director reported Ms. Dodd e-mailed Resolution 21-22, Maintaining Ocean County Third Party Claims Administration Services yesterday afternoon. Executive Director advised the contract with the County and TPA expires the end of 2022. Executive Director said as he mentioned earlier the budget was amended to include that TPA fee. Executive Director advised the Commission Attorney drafted Resolution 21-22. Executive Director asked if anyone had any questions and requested a motion for approval.

MOTION TO APPROVE RESOLUTIONS 21-22

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

2022 PROFESSIONAL SERVICES RESOLUTIONS: Executive Director reported at the December 29th Commission meeting the Commissioners approved a three year appointment for the Risk Management Consultant position and one year appointments for the Commission Attorney, Auditor, Actuary, Treasurer, Third Party Administration Services and the Special Conflict/Litigation Services. Executive Director advised the resolutions appointing the 2022 Professional Vendors were included in the agenda. Executive Director said with the Chair’s permission, he would review the Resolutions and ask to approve as a consent. Chair Greitz agreed.

- Resolution 11-22 Appointing Commission Attorney
 - *Berry, Sahradnik, Kotzas & Benson, P.C.*
- Resolution 12-22 Appointing Commission Treasurer
 - *Julie N Tarrant*
- Resolution 13-22 Appointing Commission Actuary
 - *The Actuarial Advantage*
- Resolution 14-22 Appointing Commission Auditor

- *Bowman & Company, LLP.*
- Resolution 15-22 Appointing Special Conflict/Litigation Counsel Services
 - *Kelahaer, VanDyke & Moriarty*
 - *Rothstein, Mandell, Strohm, Halm & Cipriani, P.A.*
 - *Citta, Halzpfel & Zabarsky*
 - *Gluck Walrath LLP*
 - *Dasti, Murphy, McGuckin, Ulaky, Koutsouris & Connors*
 - *Apruzzese, McDermott, Mastro & Murphy*
- Resolution 16-22 Appointing Third Party Administration Services
 - *Scibal Associates, Inc. dba as Qual-Lynx.*
- Resolution 17-22 Appointing Risk Manager Consultant
Conner Strong & Buckelew

MOTION TO APPROVE RESOLUTIONS 11-22 THROUGH 17-22

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

CLAIMS COMMITTEE CHARTER: Executive Director referred to a copy of a revised Claims Committee Charter which was included in the agenda. Executive Director advised the Charter was revised to add representatives from the Board of Health and also accepting the transfer of the Ocean County Legacy Claims. Executive Director reported the agenda also included Resolution 18-22, Adopting the Revised Claims Committee Charter. Executive Director asked if anyone had any questions and requested a motion for approval.

MOTION TO APPROVE RESOLUTION 18-22 AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER

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

SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER: Executive Director advised the Safety and Accident Review Committee Charter was also revised to add representatives from the Ocean County Board of Health. Executive Director referred to a copy of the revised Safety and Accident Review Committee Charter which was included in the agenda. Executive Director asked if anyone had any questions and requested a motion for approval.

MOTION TO APPROVE THE REVISED SAFETY AND ACCIDENT REVIEW COMMITTEE CHARTER

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE Finance Committee met on December 13th to review the status of the 2022 renewal. Executive Director advised the NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting was included in the agenda on pages 37-40. The Executive Director said the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

2022 NJCE EXCESS RENEWAL OVERVIEW AND CHANGES: Executive Director reported the Underwriting Manager completed the 2022 Renewal marketing and there were a number of changes which were summarized in the renewal overview in Appendix II. Executive Director asked Mr. Cooney to talk about the renewal. Mr. Cooney advised the coverage were pretty status quo especially the main limits and main coverages. Mr. Cooney said they were scheduling two zoom meetings to review the changes with the membership and Risk Managers. Mr. Cooney advised more information on the dates would follow and encouraged everyone to attend.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director reported as of November 30, 2021 there was a surplus of 720,207. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$707,567 of the surplus was the OCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$7,341,238.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the November Financial Fast Track for the NJCE was included in the agenda. As of November 30, 2021, the NJCE had a surplus of \$12,987,213. Executive Director noted the total cash amount was \$31,395,191. 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 November 30, 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.

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 January Bills List and requested a motion to approve Resolution 19-22, January Bills List in the amount of \$20,487.10.

MOTION TO APPROVE RESOLUTION 19-22 JANURY BILLS LIST

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

Ms. Tarrant advised the Treasurer's Reports for the month of October were included in the agenda. Ms. Tarrant said the County would be putting approximately \$8 million in the legacy claims account this Friday.

CLAIMS ADMINISTRATOR: Ms. Beatty reviewed the Cumulative Savings Summary which was included in the agenda. Ms. Beatty advised the report was for the period of June through December and there was an overall savings \$785,316.07 or 53%. Ms. Beatty reviewed the top ten providers which was included in the agenda. Ms. Beatty said she also added the Cumulative Savings Summary for the Ocean County Legacy Claims for 2021. Ms. Beatty advised there was an overall savings of \$2,410,700 or 67%. Ms. Beatty concluded her report unless anyone had any questions.

RISK MANAGERS REPORT: Ms. Sander reported the Board of Health did have their Kick-Off Meeting with the Claims Committee the end of December said to review the workers compensation process. Ms. Sander noted she would make sure they continue to get an additional Kick-Off Meeting for the rest of their claims. Ms. Sander reported one of the items that was pushed off to 2022 was a review of the insurance requirements for bids with Mike Fiure and Jack Sahradnik. Ms. Sander said she did commence that document and released it to them. Ms. Sander noted she would continue to monitor the status and once it was accepted and rolled out we could utilize the document for other members such as the OCUA, Board of Health and Board of Social Services to make sure everyone is utilizing some of the same language that is current. Ms. Sander advised she would continue to review coverages. Ms. Sander said as Mr. Cooney mentioned he is rolling out the updated limit schematics of coverages and would continue to review and keep all of the members informed of coverages they have and do not have. Ms. Sander asked if anyone had any questions and concluded her report. Executive Director asked Ms. Sander to keep Mr. Cooney in the loop when they discussed the insurance requirements.

NJCE SAFETY DIRECTOR: Mr. Bronson advised the December and January Risk Control Activity report was included in the agenda. Mr. Bronson referred to a list of the Safety Director Bulletins that were sent out. Mr. Bronson reported the agenda also included a training overview for the Safety Training Webinars and how to access the Media Library. Mr. Bronson advised the agenda included the January through March Safety Training Schedule. Mr. Bronson concluded his report unless anyone had any questions.

ATTORNEY: Ms. Sahradnik advised he worked with Executive Director and his staff putting together the agenda and reviewing the resolutions. Mr. Sahradnik thanked Executive Director and Ms. Dodd for their work.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

CLOSED SESSION: Resolution 20-22, 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
Roll Call Vote:	3 Yes, 0 Nays

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:26AM

Minutes prepared by: Cathy Dodd, Assisting Secretary