

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – April 21, 2022  
Telephonic Meeting  
10:00 AM**

Meeting was called to order by Chairman Greitz. Chairman 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> <b>Jacqueline Cardenosa</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>Carol 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>Glenn Prince</b> <b>Paul Shives</b> <b>Mike Brosnan</b> <b>Matt Genna</b>
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**ALSO PRESENT:**

Jennifer Doderer, Ocean County Library  
Brian Rumpf, Ocean County Health Department  
Antoinette DePaola, Ocean County  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 17, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF MARCH 17, 2022**

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

**CORRESPONDENCE: None**

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince advised the Safety and Accident Review Committee last met on March 8<sup>th</sup> via Zoom. Mr. Prince said a variety of topics were discussed including training opportunities available through J. A. Montgomery Consulting. Mr. Prince noted the next meeting was scheduled for June 14 at 1:30 and he would coordinate with Ms. DePaola regarding the distribution of the minutes and the agenda prior to the meeting. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee last met on Thursday, April 14 and had a lively discussion on 19 claims so it was a very busy day. Ms. Conicella noted the meeting went very well. Ms. Conicella asked if anyone had any questions on the claims and requested a motion to accept the Claims Committee’s recommendation to approve the claims as presented during the claims committee meeting on April 14<sup>th</sup>.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 14, 2022**

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

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda.

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on May 5, 2022. Executive Director advised this policy covered the positions of Executive Director, Third Party Administrator and Treasurer. Executive Director said the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director noted the annual premium was \$2,135 and the premium was the same as last year. Executive Director reported the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month’s bill list.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$2,135**

Moved: Commissioner Fiure  
Second: Chairman Greitz  
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 March, which was included in the agenda. Executive Director advised there were (3) three certificates of insurance issued during the month.

**MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT**

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

**WORKERS COMPENSATION CLAIMS TTD PAYMENTS:** Executive Director reported we've had ongoing discussions about the TTD payments the County issues for the first 60 days of an employee's workers compensation claim and also internal meetings. Executive Director advised the County looked for some records but could not find any documentation to support how the TTD payments we're being paid now. Executive Director said we agreed we would discuss the payments again today and asked the Commissioners if they wanted to decide on how they wanted to proceed going forward. Ms. Tarrant reported that she did go back to the establishment of the original Insurance Committee and there was nothing within the guidelines that indicated the 60 days or any other time. Ms. Tarrant said if the Commission wants to reimburse the county for the 60 days that would be up to the Commissioners to decide. After a discussion it was agreed that Ms. Acosta would discuss internally to see if there was a report to run to capture the 60-day mark. Ms. Acosta noted her system tracked the number of days already. Executive Director asked if the Commissioners wanted to have the Commission reimburse the County and if so, what the start date should be. It was discussed the start date would be June 1. In response to Executive Director's inquiry, Ms. Benson said we could approve the change by motion today and she would issue a resolution for the May meeting.

**MOTION TO AMEND THE TTD PAYMENT REIMBRUSEMENT PROCEDURE**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE:)** Executive Director reported the NJCE was scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director reported as of January 31, 2022 there was a surplus of \$254,933. Executive Director referred to line 10 of the report,

“Investment in Joint Venture” and indicated \$865,964 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$6,953,606.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the January Financial Fast Track for the NJCE was included in the agenda. As of January 31, 2022, the NJCE had a surplus of \$14,381,174. Executive Director noted the total cash amount was \$16,183,236. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$5,857,551.

**CLAIMS TRACKING REPORTS:** Executive Director reported the claims tracking reports were included in the agenda. Executive Director reviewed the Expected Loss Ratio Analysis Report as of January 31, 2022 with the Commission.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant reported she reviewed the April Bills List and requested a motion to approve Resolution 25-22, April Bills List in the amount of \$45,750.22.

**MOTION TO APPROVE RESOLUTION 25-22 APRIL BILLS LIST**

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

**CLAIMS ADMINISTRATOR:** Ms. Beatty advised the agenda included the Top 10 Providers for the Commission and Legacy Claims. Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report showed for year to date there were 297 bills totaling \$687,813.07 with a savings of 58% or \$397,128.42. Ms. Beatty noted the penetration rate was 98%. Ms. Beatty also reviewed the County Legacy Claim report advising there were 320 bills processed totaling \$599,448.20 with a savings of 56% or \$334,940.66 with a penetration rate of 71%. Ms. Beatty also reviewed the summary of claims reported by claim type and also noted there were 60 COVID claims reported this year. Ms. Beatty asked if there were any questions and concluded her report. Executive Director commented that the penetration rate of 98% was outstanding and probably the highest we see in the Commission program.

**RISK MANAGERS REPORT:** Ms. Sander reported she had a couple quick items and noted she was still working with Ms. DiPaolo and Mr. Fiure on coming up with the concept on how to classify and pass along some stronger insurance requirements that were invoked through many industries today. Ms. Sander advised she also passed along to Ms. DiPaola information on a special event insurance program as spring was coming and the County had a lot of folks that try to use the parks and not all people will have their own insurance coverage. Ms. Sander said there was a program called Tulip that she believed the Parks Department may have passed along. Ms. Sander advised that program was rebranded as Gather Guard, a special events coverage, which the County should be aware of for anyone that's coming in and hosting weddings and larger parties that a typical homeowner’s policy may not have coverage for. Ms. Sander said it was just another layer of protection before the County would come in. Ms. Sander asked if anyone had any questions and concluded her report. Mr. Fiure thanked Ms. Sander and said she was very kind, and noted she

was working with Ms. DePaolo. Mr. Fiure also thanked Ms. DePaola for spearheading with Laura and the Purchasing Department. Ms. DePaola said she did pass along the Gather Guard information to the Parks Department.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the Safety Director's report was included in the agenda and included All Risk Control and Safety activities for March and April. Mr. Prince reported all virtual training programs through June 30<sup>th</sup> were also included in the agenda. Mr. Prince said as the weather gets nicer and more of our public works crew spend more time outdoors with roadway construction and repairs, we've included work zone training and flagger skills training on multiple dates for those departments to take advantage of those training opportunities. Mr. Prince advised the agenda also included the Expo training schedule flyer for 2022. Mr. Prince noted the Expo's were an excellent opportunity for employees to get a variety of training in one day. Mr. Prince reported any departments that desired to participate in the Expo could visit the NJCE website. Mr. Prince asked if there were any questions and concluded his report.

**ATTORNEY:** Ms. Benson advised she did not have any report.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

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

In response to Chairman Greitz's inquiry, Ms. Dodd advised a closed session was not necessary.

Mr. Hrubash asked if anyone was interested in meeting in-person for our next meeting on May 20. After a brief discussion it was agreed there would be an in-person meeting with Zoom availability for those who were not attending in person.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:38 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary