

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – February 17, 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 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 Brosnan 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
Colleen Golin, Esq., Ocean County Board of Social Services
Peter Van Dyke, Esq., Kelaher, Van Dyke & Moriarty
Pauline Kontomanolis, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JANUARY 20, 2022

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF JANUARY 20, 2022

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan said he was from J. A. Montgomery on behalf of Glenn Prince. Mr. Brosnan reported the Safety and Accident Review Committee last met on December 14, 2021 at 1:30 PM. Mr. Brosnan advised the next meeting would be conducted on March 8 at 1:30 PM via Zoom. Mr. Brosnan said Mr. Prince would co-ordinate the agenda with Ms. DePaola prior to the meeting. Mr. Brosnan reported the meeting would include some available training, Safety Director Bulletins and information on the Munich Re Safety Grant. Mr. Brosnan completed his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported all of the PARS were reviewed during the Claims Committee Meeting last week. Ms. Conicella advised it was decided that we just vote on the PARS based on the recommendation of the Claims Committee and would not present the claims again during closed session. Ms. Conicella said there was however, another matter to discuss during closed session. Ms. Conicella then requested a motion to approve the PARS as discussed during the Claim Committee of Meeting of February 10, 2022.

Chairman Greitz explained to Commissioner Fiure and Commissioner Gunther the Claim Committee did review the claims and asked if they were alright approving the claims based on the Committee’s recommendation. Chairman Greitz noted if there was a particular claim they wanted to review we could pull that one out and continue to discuss during closed session. Commissioner Fiure said he did not need to since that was the purpose of the Claims Committee and he would take their recommendation, however if there was obviously something of importance it would be presented to the full Commission. Commissioner Gunther agreed.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 10, 2022

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had a few action items.

2022 PLAN OF RISK MANAGEMENT: Executive Director reported the Plan of Risk Management was attached in Appendix II of the agenda. Executive Director explained the Plan was an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions and claims payment authority. Executive Director noted the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 21-22 Plan of Risk Management.

MOTION TO APPROVE RESOLUTION 21-22 PLAN OF RISK MANAGEMENT

Moved: Commissioner Fiure
Second: Commissioner Gunther
Roll Call Vote: 3 Yes, 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 January which was included in the agenda. Executive Director advised there were (2) two certificate of insurances issued during the month.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

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

WORKERS COMPENSATION CLAIMS TTD PAYMENTS: Executive Director reported the County makes TTD payments for the first 60 days of an employee’s WC leave. Executive Director advised the payments were added to the Commission’s records by Qual-Lynx manually as “vouchers”. Executive Director said Qual-Lynx indicated that the County requested this many years ago so that these payments would be included in the key ratios that were produced and they were not instructed to stop this process once the Insurance Commission was formed. Executive Director reported the Commission Treasurer met with the Actuary and Perma; and all agreed this process should be discontinued so that the Insurance Commission’s records accurately reflect only payments made by the Insurance Commission. Executive Director said this process did not affect the financials for the Insurance Commission. After a brief discussion it was agreed that this item would be tabled and discussed internally to figure out a mechanism to handle the payments.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the Financial Fast Tracks were not available and would appear in the next agenda.

2022 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director advised the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. Executive Director noted the Limit Schematics were also posted to the site. Executive Director said if anyone had any difficulty in accessing the website, they should contact the Fund Office.

2022 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported in accordance with the Commission's By Law's the Property & Casualty Assessment Bills were e-mailed to the member entities on February 11, 2022. Executive Director advised the first installment was due on March 15, 2022. Executive Director noted future assessments were due on May 15, 2022 and October 15, 2022.

2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 11th Annual Educational Seminar would be held virtually again this year. Executive Director advised this year there would be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. Executive Director noted the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director advised the agenda included more information and if you had any questions or needed assistance in registering to contact Cathy Dodd, cdodd@permainc.com

NJCE JIF CYBER TASK FORCE: Executive Director referred to a copy of an article that focused on Third Party Vulnerabilities, which was one of the top 3 causes of claims. Executive Director said there were four stories we have experienced and the article finished with which NJCE's Cyber Program that directly addressed the four claim examples.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the February Bills List and requested a motion to approve Resolution 22-22, February Bills List in the amount of \$67,799.13.

MOTION TO APPROVE RESOLUTION 22-22 FEBRUARY BILLS LIST

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

Ms. Tarrant advised she reviewed the Library's questions and will be contacting Mr. Hrubash and Ms. Dodd later.

CLAIMS ADMINISTRATOR: Ms. Beatty advised the agenda included the Top 10 Providers for the Commission and Legacy Claims. Ms. Beatty said the report was only for a month so it was not meaningfully right now but would certainly keep an eye on it. Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report was for the month of January and there was an overall savings 63% and a PPO Penetration Rate of 98%. Ms. Beatty reported the agenda also included a 2022 Cumulative Savings Summary for the Legacy claims and there was a savings of 63%. Ms. Beatty advised she was not reporting on the PPO Penetration Rate for the Legacy Claims as some people were out of state, but if the Committee would like to see it, she could add along with any other managed care reports. Ms. Beatty concluded her report unless anyone had any questions.

RISK MANAGERS REPORT: Ms. Sander said she hoped everyone had an opportunity to attend the coverage seminar hosted by PERMA and the NJCE Underwriting Manager. Ms. Sander advised the Limit Schematics have been released to Qual Lynx and to PERMA. Ms. Sander reported she could review those at another session to see what coverage the County has and does not have. Ms. Sander said she did hear from Mr. Fiure regarding the contract insurance requirements and they would be addressed at a meeting tomorrow. Ms. Sander advised she would regroup again on the requirements. Ms. Sander concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Brosnan advised the January through February Risk Control Activity report was included in the agenda. Mr. Brosnan referred to a list of the Safety Director Bulletins that were sent out. Mr. Brosnan reported the agenda also included information regarding accessing the media library which included a library of DVD topics if anybody was still using DVD's for training purposes. Mr. Brosnan said there was also information on accessing the online streaming video service which was an on demand service that could be used at the convenience of the agency or employee. Mr. Brosnan noted there were over 180 titles for viewing. Mr. Brosnan advised the next item was information on how to access the live safety training which was conducted primarily through zoom format along with a few sessions that were conducted live. Mr. Brosnan spoke about the NJCE Expos that were scheduled throughout the state in 2022 and reviewed the topics. Mr. Brosnan reviewed information on the Learning Management System and advised the agenda included the February through April Safety Training Schedule. Mr. Brosnan concluded his report unless anyone had any questions.

ATTORNEY: Ms. Sahradnik advised he did not have anything for open session, however there was an item for closed session.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Ms. Doderer advised she would like to send the Safety Director Report to her facilities department and staff, however, they could not access the links when it comes through in a pdf version. Mr. Brosnan said he would make arrangements to have it done today.

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

CLOSED SESSION: Resolution 23-22, 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: 11:26AM

Minutes prepared by: Cathy Dodd, Assisting Secretary