

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 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 Jacqueline Cardenosa
NJCE Underwriting Manager	Conner Strong & Buckelew
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 Glenn Prince Paul Shives

ALSO PRESENT:

Jennifer Doderer, Ocean County Library
Colleen Golin, Esq., Ocean County Board of Social Services
Pauline Kontomanolis, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 17, 2022

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 17, 2022

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince advised the Safety and Accident Review Committee continues to meet quarterly and the next meeting was scheduled for June 14 at 1:30 PM. Mr. Prince said we are aggressively monitoring where we are in terms of meeting in person, and he would co-ordinate with Ms. DePaola to determine if we were going to continue to meet by Zoom or meet in person. Mr. Prince said he would send out the minutes and agenda prior to the meeting advising all of the members how the meeting would take place. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last Thursday and reviewed several payment authority requests and the Committee recommended approval. Ms. Conicella said unless any of the Commissioners had any questions about the claims that were sent out, we should not have to go into closed session. Ms. Conicella asked if anyone had any questions and concluded her report.

Executive Director advised if the Commissioners felt there was no need to go into closed session, the Commissioner should consider a motion to approve the PARS at this time.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF MARCH 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 potentially 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 February, which was included in the agenda. Executive Director advised there were (6) six certificate of insurances issued during the month.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

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

WORKERS COMPENSATION CLAIMS TTD PAYMENTS: Executive Director reported last month we discussed TTD payments the County issues for the first 60 days of an employee’s WC leave. Executive Director advised we also had an internal meeting with Chairman Greitz, Commission Treasurer, Ms. DePaola, Ms. Kontomanolis and the Perma Claims Team. Ms. Tarrant said she spoke with Ms. Kontomanolis last week and she wanted to pull the original bylaws of the insurance committee because she thought that was where the procedure designated. In response to Ms. Tarrant’s inquiry, Ms. Acosta said they do include the amount paid by the County for the first sixty days. Ms. Acosta advised Ms. DePaola keeps track of those payments and the moment that the County paid out the sixty days, she notifies Kim DeLaurentis, Supervisor of the Unit, and she enters the voucher and initiates the TTD payments. Executive Director said after the insurance committee bylaws are reviewed to learn the historic reason for the sixty-day TTD paid by the County, we need to decide if the Insurance Commission should reimburse the County for the payments.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE:) Executive Director reported the NJCE conducted the Reorganization Meeting on February 24, 2022 and a written summary report of the meeting was included in the agenda. Executive Director advised the JIF awarded several renewal contracts to certain vendors and were also working on RFP’s for some of the other vendors. Executive Director said the Origami contract, the online underwriting and claim database, was expiring in March 2022 and PERMA completed the contract renewal with Origami. Executive Director reported the NJCE was scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.

2022 BUDGET DELTA: Executive Director advised the NJCE Finance Committee met on February 22, 2022 to discuss the 2022 Budget Delta in the amount of \$744,455. Executive Director reported the NJCE Board of Commissioners accepted the recommendation of the Finance Committee to charge an additional premium to cover the delta. Executive Director referred to a copy of the agenda explaining the 2022 Budget Delta and the payment options for the member Counties and Insurance Commissions. Executive Director said the agenda included the Ancillary Coverages Reconciliation to Actual for the members of the Ocean County Insurance Fund Commission. Executive Director pointed out the increase in the cyber liability premium. Executive Director noted the Fund Office would confirm the payment option with each member entity.

KEY TASKS FOR 2022: Executive Director referred to a copy of the Key Tasks for 2022 from the Underwriting Manager that we need to give more attention to in preparation for the 2023 renewal. Executive Director explained the importance of obtaining the COPE information. Ms. Sander said the County Proper has had an Asset Appraisal for many years and is very detailed with COPE information and she believed most of their information was up to date. Ms. Sander also said she participated in the Cyber Task Force Meeting last week and they continue to look for alternatives for coverage, preventing losses in the first place, and standardizing guidelines.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director reported as of December 31, 2021 there was a surplus of \$40,675. 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 \$6,747,450.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track for the NJCE was included in the agenda. As of December 31, 2021, the NJCE had a surplus of \$14,368,342. Executive Director noted the total cash amount was \$30,590,981. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$5,857,551.

DEFENSE COUNSEL BILLING PROCEDURES: Executive Director reported the County has decided on a procedure for submitting all Defense Counsel Billings. Executive Director referred to a summary of the procedure which was included in the agenda. Executive Director noted the Commission Attorney's office was sending confirming letters to all defense attorneys of the procedure.

- **General Liability** matters will be submitted to Antoinette DePaola @ OC Risk Management. Her office will review and then submit to Karen Berenato at Qual Lynx for payment processing.
- **Worker's Compensation** will be submitted directly to Kim DeLaurentis at Qual-Lynx for payment processing.

AVASCI TECHNOLOGY: Executive Director reported a NJCE Member County was using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers' compensation claims. Executive Director advised AvaSci provided a virtual demonstration during the Best Practices Webinar and provided an in-person demonstration to representatives of Gloucester and Cumberland Counties recently. Executive Director asked if the Commission was interested in having an in-person demonstration or had any comments. In response to the Chairman's inquiry, Executive Director said Ms. Dodd would send some additional information. Mr. Shives reported AvaSci was already under contract with Monmouth County. Mr. Shives said he saw the demonstration three times and it is well worth consideration.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant reported she reviewed the March Bills List and requested a motion to approve Resolution 24-22, March Bills List in the amount of \$2,601,305.94. Ms. Tarrant noted the amount included the first installment to the NJCE.

MOTION TO APPROVE RESOLUTION 24-22 MARCH 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 included the months of January and February and there was an overall savings 57% and a Network 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 53%. Ms. Beatty advised the report did not include the Network Penetration Rate for the Legacy Claims; however, she would include going forward. Ms. Beatty concluded her report unless anyone had any questions.

RISK MANAGERS REPORT: Ms. Sander said as she mentioned earlier, she attended the Cyber Task Force Committee Meeting and would be attending the NJCE Coverage Committee later this afternoon to go over any coverages that may be missing from the overall program. Ms. Sander reported she would be working with Mr. Fiure regarding the insurance requirements. Mr. Fiure advised he did receive a response back from Purchasing and they were good with the language with a few recommendations and he was waiting for a response from Risk Management. Mr. Fiure said he would follow up with that department. Ms. Sander advised she would also reach out to the Library Commission to review their contract language as well as there were a few items to tweak. Ms. Sander concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the February through March Risk Control Activity report was included in the agenda. Mr. Prince reported the agenda included all the virtual training programs that were available through May 31. Mr. Prince noted there were 138 training programs available and any departments that desire to attend any of the programs should visit the NJCE website to register. Mr. Prince concluded his report unless anyone had any questions.

ATTORNEY: Mr. Sahradnik advised as Mr. Hrubash mentioned his office worked on the procedure for the Defense Panel billings.

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 April 21. Chairman Greitz said if anyone had any strong objections, they should send an e-mail to Mr. Hrubash or him.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:31 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary