

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – May 19, 2022  
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>
Claims Services	Qual-Lynx <b>Karen Beatty</b> <b>Claudia Acosta</b> <b>Kim DeLaurentis</b>
	PERMA Risk Management Services <b>Jennifer Conicella</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>

**ALSO PRESENT:**

Colleen Golin, Esq.  
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 APRIL 21, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF APRIL 21, 2022**

Moved: Commissioner Gunther  
Second: Commissioner Fiore  
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 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 via Zoom. Mr. Prince reported he would coordinate with Ms. DePaola regarding the distribution of the minutes and the agenda prior to the meeting. Mr. Prince said they would be focusing on a variety of summer seasonal topics which would enhance the Safety Program. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee last met on Thursday, May 12 and discussed a number of payment authorization requests for both the Commission and Legacy Claims. 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 May 12, 2022.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF MAY 12, 2022.**

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

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

**WORKERS COMPENSATION CLAIMS TTD PAYMENTS:** Executive Director reported last month we continued our discussion on the Workers Compensation Claims TTD Payments. Executive Director advised the Commissioners agreed effective June 1, 2022, the TPA, Qual-Lynx, should reimburse the Ocean County Payroll 70% of the employee’s average weekly wage for the initial sixty (60) days of TTD. Executive Director referred to a copy of Resolution 26-22,

prepared by the Commission Attorney which was included in the agenda and requested a motion for approval.

**MOTION TO APPROVE RESOLUTION 26-22, TTD PAYMENT REIMBURSEMENT**

Moved: Commissioner Fiure  
Second: Commissioner Gunther  
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 April, which was included in the agenda. Executive Director advised there was (1) one certificate of insurance issued during the month.

**MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE:)** Executive Director reported the NJCE met on Thursday, April 28, 2022 and a summary report of the meeting was included in the agenda. Executive Director advised at the meeting the Board of Fund Commissioners accepted the Finance Committee’s recommendation for contract awards for the Litigation Manager, Auditor, Payroll Auditor and Actuary. Executive Director reported the Cyber Task Force Committee and the Coverage Committee met. Executive Director noted that the initiative of the Coverage Committee was to draft manuscript policies. Executive Director advised the Counties of Union, Hudson, Ocean and Mercer were scheduled to renew their three-year membership with the Fund as of January 1, 2023. Executive Director reported the 2022 MEL, MRHIF & NJCE Educational Seminar was held virtually on April 29 and May 6. In response to Ms. Tarrant’s inquiry, Ms. Conicella said the certificate for the seminars should be issued shortly. Executive Director advised the Fund Office created a timeline for the NJCE JIF renewal which would start the renewal process earlier this year to have a more affirmative premium indication in time for budget introductions.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the OCIFC Financial Fast Track was not included in the agenda because it was just finished last evening. Executive Director said he printed a copy of the report at home. Executive Director reported due to the COVID claims discussed during the Claims Committee Meetings those claims created a deficit in the Commission of about \$1.3 million. Executive Director noted it was early in 2022 and most of the deficit was for 2021. Executive Director said a copy of the Financial Fast Track would be distributed by e-mail after the meeting. Executive Director asked Ms. Kontomanolis to comment on the report. Ms. Kontomanolis reported this was the February Financial Fast Track and as a warning the March report may not be much different. Ms. Kontomanolis explained when the actuary sees the incurred has increased the methodology that he uses increases the IBNR. Executive Director asked if there were any questions.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track for the NJCE was included in the agenda. As of February 28, 2022, the NJCE had a surplus of \$14,323,660. Executive Director noted the total cash amount was \$12,413,800. 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 February 28, 2022 with the Commission.

**NJCE CYBER TASK FORCE:** Executive Director referred to a Cyber Bulletin – Prevent Cyber Events: Learn from Each Other which was included in the agenda. Executive Director said the update outlines two claims experienced by members of the MEL and the claims process they experienced.

**AUTO ID CARDS AND WC POSTING NOTICES:** Executive Director reported the NJCE Underwriting Team uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.

**2022 MEL, MRHIF & NJCE JIF EDUCATIONAL SEMINAR:** Executive Director noted he already spoke about the Educational Seminar.

**RESOLUTION TO AMEND BUDGET CAP LAW:** Executive Director spoke about current regulations which state that a governmental entity should limit any increase to its levy to 2% and limit any increase to appropriations to 2.5%, whatever is less over last year’s final budget. Executive Director advised this applied to municipalities, but he wanted to include in the Commission agendas. Ms. Tarrant provided some insight on the subject relating to the Counties. Executive Director referred to a template resolution which was included in the agenda and advised we are urging our members to adopt and submit to their legislative agent. Ms. Tarrant said she would also discuss and make recommendations to the County Finance Officer Associates and GFOA of New Jersey.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant reported she reviewed the May Bills List and requested a motion to approve Resolution 27-22, May Bills List in the amount of \$45,104.94.

**MOTION TO APPROVE RESOLUTION 27-22 MAY BILLS LIST**

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

Ms. Tarrant said she had another item she would like to discuss. Ms. Tarrant advised the legacy recovery checks were being made out to the County and she could not deposit the checks into the Commission account. Ms. Tarrant explained she must deposit the checks into the County account and then issue a voucher to pay the Commission. In response to Ms. Tarrant's inquiry, Ms. Acosta advised when they send a request for a recovery a letter is sent so she will make sure the letter states who the check should be made payable to.

Ms. Tarrant also said she wanted the Commission to be aware in the recent audit there was a question concerning her bond. Ms. Tarrant advised she was only bonded for \$250,000 and the auditors felt at a minimum of \$1 million to \$2 million. Ms. Tarrant said she was concerned because the County revenue for this year for the County Budget was \$469 million. In response to Executive Director's inquiry, Ms. Dodd advised there was an AIG Crime policy and also the Selective Insurance Company Policy which covered the Executive Director, TPA and Treasurer. Ms. Dodd noted the limit was \$1 million. Ms. Tarrant advised she would call Ms. Sander to discuss the County bond further.

**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 was a savings of 59%, \$653,046.17 with a penetration rate was 97%. Ms. Beatty also reviewed the County Legacy Claim report advising there was a savings of 58%, \$452,955 with a penetration rate of 73%. Ms. Beatty also reviewed the workers' compensation claims reported by claim type and the COVID 19 claims for the period of 1/1/22 to 4/30/22. Ms. Beatty asked if there were any questions and concluded her report. Executive Director noted that Qual Lynx has the highest penetration rate amongst the County Commissions and wanted to compliment Qual Lynx on their efforts. In response to Executive Director's inquiry regarding the penetration of 73% for the Legacy Claims, Ms. Beatty advised some of the claimants are out of the area and there were some psych claims in the mix. Ms. Beatty said she could send some more information on the out of network providers.

**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 April and May. Mr. Prince reported all virtual training programs through July 28 were also included in the agenda. Mr. Prince said with the summer season approaching, we wanted to give ample opportunity for those individuals to plan accordingly and to sign up and register for the appropriate courses. Mr. Prince noted they added additional courses that are essential to public works such as work zone training and flagger skills training on multiple dates for those departments. Mr. Prince said as the weather conditions improve employees will be doing more work outside and this is a good opportunity to participate in the training programs. Mr. Prince asked if there were any questions and concluded his report. In response to Executive Director's inquiry regarding the Munich Re Safety Grant, Mr. Prince said the grant was discussed at the Safety Committee Meetings and the due date was not approaching yet. Mr. Prince noted as he mentioned earlier the next Safety Committee Meeting was scheduled for June 14 and he would discuss the topic again and see if there were any submissions. In response to Executive Director's inquiry, Mr. Prince advised they do share the successes of other Counties and also provide some suggestions for submissions.

**RISK MANAGERS REPORT:** Ms. Sander said in line with the Executive Director's comments regarding a timeline for the 2023 renewal she will be reaching out early to all of the various committee members to make sure they have access to Origami so they could load their information.

Ms. Sander reported she was still reviewing the insurance requirements that were reviewed by Mr. Sahradnik, Ms. DePaola and Mr. Fiure to see if there was anything that we can do to perhaps segregate various contract types and limits that that might be required to make it less onerous for smaller job or smaller contractors. However, there are many items that should be put into your program. Ms. Sander advised she would also review the crime coverage. Ms. Sander concluded her report unless anyone had any questions.

**ATTORNEY:** Mr. Sahradnik advised he did not have any report.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS:** In response to Mr. Fiure’s inquiry, Ms. Dodd advised she would update the calendar invite with the agenda when it was available.

Mr. Fiure questioned the war exclusion on the cyber policy. Ms. Sander advised the NJCE Underwriting Manager was reviewing the exclusions on the policy, and she would reach out to him to discuss the war exclusion.

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

Chairman Greitz’s advised a closed session was not necessary.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:30 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary