

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – August 18, 2022
10:00 AM**

Meeting was called to order by Vice Chairman Fiure. Vice Chairman Fiure read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Robert A. Greitz	Present (<i>arrived 10:08 AM</i>)
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 Shai McLeod Robyn Walcoff Jackie Cardenosa
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Keith Hummel

ALSO PRESENT:

Colleen Golin, Esq.
Antoinette DePaola, Ocean County
Tristan J. Collins, Ocean County
Alyssa Fiore, Ocean County Board of Social Services
Will Demand, Ocean County Utilities Authority
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF JULY 21, 2022

MOTION TO APPROVE THE OPEN MINUTES OF JULY 21, 2022

Moved:	Commissioner Gunther
Second:	Vice Chairman Fiore
Vote:	2 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Hummel of J.A. Montgomery referred to the Safety Director’s report which was included in the agenda. Mr. Hummel advised the report included all of the Safety and Risk Control activities for July and August. Mr. Hummel said all of the virtual training opportunities through October were included in the agenda and also on the NJCE website. Mr. Hummel encouraged all members to review all the training opportunities that were available and if anyone had any questions to reach out to him or Mr. Prince. Mr. Hummel also referred to the information included in the agenda regarding the Expo’s that were being held around the state. Mr. Hummel reported a heat advisory memo for law enforcement was issued and noted two police officers were lost recently. Mr. Hummel advised they were in the process of changing vendors for the Learning Management System. Mr. Hummel noted the new system would be more user friendly and provide more capabilities and was less expensive. Mr. Hummel concluded his report unless there were any questions. In response to Executive Director’s inquiry, Mr. Hummel reported the next Safety and Accident Review Committee was scheduled for September 13, 2022 at 1:30.

CLAIMS COMMITTEE: Ms. Walcoff reported the Claims Committee met last week and reviewed the PARS. Ms. Walcoff 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 August 11, 2022.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF AUGUST 11, 2022

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he would start with his first action item.

COUNTY OFFICIAL’S INDEMNIFICATION RESOLUTION: Executive Director referred to a copy of Resolution 28-22, County Official’s Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution which was included in the agenda. Executive Director advised the resolution was prepared by the Commission Attorney and said the resolution was amended to read an investigation in the Willaim Scharfenberg, Esq. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE RESOLUTION 28-22, COUNTY OFFICIAL INDEMNIFICATION SUBJECT TO A RESERVATION OF RIGHTS, PURSUANT TO THE JULY 7, 1982 BOARD OF CHOSEN FREEHOLDERS RESOLUTION

Moved:	Vice Chairman Fiure
Second:	Commissioner Gunther
Roll Call Vote	2 Yes, 1 Abstention

In response to Vice Chairman’s inquiry, Ms. Dodd advised Mr. Greitz did abstain on the original motion. It was agreed that he could still sign the resolution.

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 July, 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:	Vice Chairman 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, September 22, 2022 at 9:30 am via zoom. Executive Director noted there were three counties whose membership was up this year and one was Ocean County. In response to Executive Director’s inquiry regarding a status of the resolution, Ms. Tarrant advised the resolution would be presented to the board on September 7th.

NJCE JIF – CYBER UPDATE: Executive Director reviewed information included in the agenda regarding cyber. Executive Director referred to a copy of the power point presentation and advised the Underwriting Manager, Ed Cooney, provided a webinar on August 15th. Executive Director noted the webinar would be posted to the NJCE website. In response to Executive Director’s inquiry, Ms. DePaola said two members of their IT Department participated in the webinar, the Director and one of the Division Directors. Executive Director reviewed the Cyber Controls page of the power point presentation and expressed the importance of having the controls in place. Ms. Sander provided a brief update of the current cyber marketplace, cost of cyber claims and the

importance of training your employees. Ms. Sander noted she could also provide some information on vendors that can provide training. In response to Executive Director's inquiry about employee awareness Vice Chairman Fiure reviewed some of the items the County was currently doing. Ms. Tarrant noted there was a recent meeting with all of the County entities to bring them up to date with what the County has been doing.

FINANCIAL FAST TRACKS/CLAIM REPORTS: Executive Director reported the Financial Fast Tracks were not available for this meeting and would appear in the next agenda. Executive Director explained the actuary provides actual figures for the month and June and not formula-based figures as in other months between the quarters.

NEW SUBMISSIONS: Executive Director reported he was working with the Risk Manager and NJCE Underwriting Manager to provide proposals to the Board of Social Services and the Utilities Authority. Executive Director advised both entities were currently in the Commission for their workers' compensation coverage. 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 August Bills List and requested a motion to approve Resolution 32-22, August Bills List in the amount of \$46,048.94

MOTION TO APPROVE RESOLUTION 32-22 AUGUST BILLS LIST

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

Ms. Tarrant referred to copies of the Treasurer Reports which were included in the agenda and noted the cash balance was \$15,118,041.66.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to 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 58% or \$1,313,371.01, with a penetration rate was 96%. Ms. Beatty also reviewed the workers' compensation claims reported by claim type which was included in the agenda. Ms. Beatty noted there was a total of 311 claims and 181 were Covid related claims. Ms. Beatty reviewed the 2022 Cumulative Savings Summary Report for the Legacy Claims. Ms. Beatty advised there was a savings of 59% or \$640,499.20 with a penetration rate of 78%. Ms. Beatty noted the agenda also included the top 10 providers for the Commission and the Legacy claims. Ms. Beatty asked if anyone had any questions and concluded her report.

NJCE SAFETY DIRECTOR: Executive Director advised Mr. Hummel provided the Safety Director report earlier.

RISK MANAGERS REPORT: Ms. Sander reported she was in the process of assisting the various county entities in responding to the renewal information. Ms. Sander noted there would be separate inquiries made of the Library Commission as well as the Mosquito Commission. Ms. Sander concluded her report unless anyone had any questions.

ATTORNEY: Mr. Sahradnik advised they were working on the indemnification resolutions which have appeared in the agendas.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

Ms. Dodd confirmed a closed session was not necessary.

Vice Chairman Fiure introduced Mr. Tristan Collins and said Mr. Collins would be his replacement as the Director of Management & Budget and Assistant County Administrator as of September 1st. Vice Chairman Fiure said he believed he would remain on the Insurance Commission, but wanted Mr. Collins to become familiar with all of the different aspects of the County. Vice Chairman Fiure advised he was going to invite him to more of the open meetings.

MOTION TO ADJOURN:

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

Executive Director noted the next meeting was on September 15, 2022.

MEETING ADJOURNED: 10:22 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary