

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – July 21, 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>
	PERMA Risk Management Services <b>Jennifer Conicella</b> <b>Robyn Walcoff</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b> <b>Carole Mack</b>
Treasurer	<b>Julie Tarrant</b>
Attorney	<b>Jack Sahradnik, Esq.</b> <b>Laura Benson, Esq.</b>
Safety Director	J.A. Montgomery Consulting <b>Mike Brosnan</b>

**ALSO PRESENT:**

Colleen Golin, Esq.  
Antoinette DePaola, Ocean County  
Alyssa Fiore, Ocean County Board of Social Services  
Will Demand, Ocean County Utilities Authority  
Patrick Connor, Conner Strong & Buckelew  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 16, 2022**

Ms. Benson said she had something to add and advised that Resolution 28-22 that was previously part of those minutes need to be corrected. Ms. Benson said there was an error on her part, when she put in the OAE versus Scharfenberg, it was not a complaint, it was an investigation. Ms. Benson asked that the minutes reflect the amendment, and the rest were fine.

**MOTION TO APPROVE THE OPEN MINUTES OF JUNE 16, 2022 WITH THE AMENDMENT**

Moved: Chairman Greitz  
Second: Commissioner Gunther  
Vote: 3 Ayes, 0 Nays

**CORRESPONDENCE: None**

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Brosnan of J.A. Montgomery advised he was attending the meeting on behalf of Glenn Prince, who had a conflict. Mr. Brosnan reported the Safety and Accident Review Committee last met on Tuesday, June 14 at 1:30 pm via zoom and would be meeting again on September 13 at 1:30 PM. Mr. Brosnan reported the agenda and minutes would be distributed electronically prior to the meeting. Mr. Bronsan concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee met last week and had a great conversation about all of the 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 July 14, 2022.

**MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF JULY 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 and he would start with his first action item.

**COUNTY OFFICIAL’S INDEMNIFICATION RESOLUTION:** Executive Director referred to a copy of Resolution 30-22, 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 said the resolution was prepared by the Commission Attorney’s office.

**MOTION TO APPROVE RESOLUTION 30-22, COUNTY OFFICIAL INDEMNIFICATION SUBJECT TO A RESERVATION OF RIGHTS, PURSUANT TO THE JULY 7, 1982 BOARD OF CHOSEN FREEHOLDERS RESOLUTION**

Moved:	Commissioner Gunther
Second:	Commissioner Fiure
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 certificate issued for the month of June, 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 June 23, 2022 at 9:30AM via zoom and a written summary of the report was included in the agenda. Executive Director reviewed some of the highlights of the meeting and said the 2021 audit was approved with no recommendations. Executive Director reported J.A. Montgomery was transitioning from First Net to a new vendor for the Learning Management System. Executive Director noted that was going well and should be ready to use at the end of the year. Executive Director reported the Fund office continues to work closely with Safety National to determine a recovery from the 2020 COVID-19 claims for both the MEL and NJCE JIFs. Executive Director advised the NJCE was looking to place coverage for some of the Utility Authorities for sewer backup coverage, however this did not affect this Commission. Executive Director mentioned the Fund office was attempting to plan a NJCE 10 Year Anniversary Luncheon, even though it was now 12 years, and more information would follow. Executive Director spoke about a NJCE JIF renewal timeline for the renewal process to establish firm renewal numbers in November and no later than December. Executive Director said that Conner Strong & Buckelew is using Broker Buddha for the renewal application process this year. Broker Buddha would streamline the renewal application process limiting the need for hard copy applications and the portal can also save the application as a draft and edit later. Ms. Sander said she was familiar with Broker Buddha and it has the ability to separate questions so you can send the section to others to complete. Executive Director also spoke about another online platform, Certificial to streamline the certificate of insurance renewal process and allow members to issue their own certificates.

**2023 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reviewed a copy of a memorandum from the NJCE Underwriting Manager Team which was included in the agenda. Executive Director stressed the importance of including the COPE information for buildings. Executive Director reported an e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. Executive Director noted the deadline to complete the data underwriting renewal was Friday, August 19, 2022.

**OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director reported as of May 31, 2022 there was a deficit of \$2,465,820. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$904,126 of the surplus was the OCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$15,352,520.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track for the NJCE was included in the agenda. As of May 31, 2022, the NJCE had a surplus of \$14,790,254. Executive Director noted the total cash amount was \$26,655,729. 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 for the month of May were included in the agenda. Executive Director reviewed the Expected Loss Ratio Analysis Report with the Commission.

Executive Director said he wanted to add one more item before he concluded his report. Executive Director advised he was talking with Ms. Sander prior to the meeting and reported they were going to work on new proposals this year for the Board of Social Services and also the Utilities Authority. Executive Director advised both entities were currently in the Commission for workers’ compensation only.

**TREASURER REPORT:** Ms. Tarrant reported she reviewed the July Bills List and requested a motion to approve Resolution 31-22, July Bills List in the amount of \$48,109.88 .

**MOTION TO APPROVE RESOLUTION 31-22 JULY BILLS LIST**

Moved:	Commissioner 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 they were prepared by PERMA.

**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 60%, with a penetration rate was 96%. Ms. Beatty also reviewed the County Legacy Claim report advising there was a savings of 59% and a penetration rate of 76%. Ms. Beatty noted the rate was

slightly lower because there were some claimants that were treating out of state, some long-term issues so that does impact the numbers a bit. 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 291 claims and 179 Covid claims. Ms. Beatty asked if anyone had any questions and concluded her report. In response to Executive Director's inquiry, Ms. Beatty said the few that are not in network will do single agreements, however for some reason they do not want to do a contract. Ms. Beatty stated we still get a discount on the bills.

**NJCE SAFETY DIRECTOR:** Mr. Brosnan advised the Safety Director's report was included in the agenda and included All Risk Control and Safety activities for June and July. Mr. Brosnan advised there was a listing of the Safety Director's bulletins as well as information regarding the training media library, the video service and life safety training. Mr. Brosnan advised the agenda also included an extensive listing of the training that was available and noted some of the classes were offered both morning and afternoon hours to try to accommodate everybody as much as possible. Mr. Brosnan concluded his report unless there were any questions.

**RISK MANAGERS REPORT:** Ms. Sander reported as Executive Director noted the Utilities Authority will be obtaining quotes from the NJCE as well as the Board of Social Services. Ms. Sander advised they were in the process of assisting the various other committee members with gathering their renewal data as well as working with Ms. DePaola in getting the County's data into Origami. Ms. Sander reported Bowman & Company is reaching out for payroll information specifically to the county and also the committee members. This information is used for last year's audit as well as projections going forward. Ms. Tarrant said they already submitted the information. Ms. Sander concluded her report unless anyone had any questions.

**ATTORNEY:** Mr. Sahradnik advised they were working on the indemnification resolutions which were in the last agenda and this agenda. Mr. Sahradnik said they were also working with Ms. Gunther on some OPRA requests.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**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 Naves

**MEETING ADJOURNED: 10:23 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary