

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 15, 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
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 Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Carol Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES OF AUGUST 18, 2022

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 18, 2022

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

CORRESPONDENCE: None

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on September 13, 2022 and a variety of safety topics were discussed. Mr. Prince advised the next meeting was scheduled for December 13th via zoom. Mr. Prince concluded his report unless there were any questions. Chair Greitz spoke about the guidance the State just issued on the use of cannabis and had a question on the use of WIRES and asked if there was any training for supervisors suspecting workers of reasonable suspicion. Mr. Prince advised the short answer was yes, however the subject was confusing and they were reviewing other documents such as the State Police Drug Recognition Expert program and other programs. Mr. Prince said his office was continuing to monitor the subject and as information becomes available, they would distribute. Chair Greitz advised they wanted to do more training on this.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last week and reviewed the PARS, however there was one additional PAR to discuss in closed session. Ms. Conicella advised we would hold off on the motion to approve the PARS until after closed session.

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

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 August, which was included in the agenda. Executive Director advised there were (5) five certificates of insurance issued during the month.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Fiure
Second: Commissioner Gunther
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 advised the NJCE Coverage Committee met on September 14, 2022 and discussed the status of the manuscript policies and County-related coverage issues. Executive Director said he also let the group know he was starting to work on the budget. Executive Director advised he did receive the loss funds from the actuary for the NJCE layer along with some of the Commissions and some excess projections from the NJCE Underwriting Manager. Executive Director reported his goal was for a single digit increase in the budget. Executive Director said if someone asked him for an estimate, he would say a 10% increase but feels it could be better. Executive Director reported the NJCE agreed to let the MEL negotiate their Covid settlement with Safety National for the 2020 fund year. Executive Director explained the NJCE and MEL's position is that all COVID claims should be considered one occurrence and the carrier's position was that every claim should have its own deductible.

MEMBERSHIP PROPOSALS: Executive Director reported they were in the process of providing proposals to representatives of the Board of Social Services and the Utilities Authority for other lines of insurance.

2023 RFQ'S FOR PROFESSIONAL SERVICES: Executive Director reported the Insurance Commission professional service agreements for the Actuary, Auditor, Treasurer, Commission Attorney, Third Party Administrator including Managed Care Services and Special Conflict Litigation Counsel expire as of December 31, 2022. Executive Director advised his office would issue draft copies of the Request for Quotes and send to the Commission Attorney for review and approval before they were advertised. Ms. Benson advised the motion should be amended to request for qualifications.

MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR TO ADVERTISE REQUEST FOR QUALIFICATIONS FOR THE POSITIONS OF ACTUARY, AUDITOR, TREASURER, COMMISSION ATTORNEY, THIRD PARTY ADMINISTRATOR INCLUDING MANAGED CARE SERVICES AND SPECIAL CONFLICT LITIGATION COUNSEL

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

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director reported as of June 30, 2022 there was a negative surplus of \$2,478,935. 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 \$15,118,042.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Financial Fast Track was not available and would appear in the next agenda.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Claims Management Report Expected Loss Ration Analysis Report as of June 30, 2022 with the Commission.

2021 INSURANCE COMMISSION REPORT OF AUDIT: Executive Director advised the auditor, Bowman & Company, LLP was preparing the 2021 Report of Audit and would present the audit at the October meeting for approval. Executive Director reported he could arrange for a pre-audit meeting to review the audit prior to the meeting with the Chair and Treasurer.

11TH ANNUAL BEST PRACTICES WORKSHOP 2023 VIRTUAL EDITION: Executive Director said following the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. Executive Director reported we would look to host a virtually interactive webinar again in Spring 2023.

2022 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director advised the 106th annual conference was scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. Executive Director reported the MEL JIF holds its annual elected official's seminar on November 16th and encouraged the commissioners to attend.

NJCE 10TH YEAR ANNIVERSARY: Executive Director reported the NJCE previously discussed that 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. Executive Director said in February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. We are looking into venues to host the luncheon and JIF meeting on April 27, 2023 and more information would follow.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the September Bills List and requested a motion to approve Resolution 33-22, in the amount of \$44,787.29.

MOTION TO APPROVE RESOLUTION 33-22 SEPTEMBER BILLS LIST

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

Ms. Tarrant referred to copies of the Treasurer Reports and advised the June bank balance was \$15,118,041.66.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report showed for the month of August there was a savings of 53% with a penetration rate was 92%. Ms. Beatty reported the year-to-date savings was 58% or \$1,377,158.50 along with the COVID claims. Ms. Beatty also reviewed the 2022 Cumulative Savings Summary Report for the Legacy Claims and noted for August there was a savings of 50%. Ms. Beatty advised the year-to-date savings was 59% or \$654,478.81 and the year-

to-date penetration rate was 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: Mr. Prince advised the August – September 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince reported all of the virtual training through the end of November was included in the agenda and also posted to the NJCE website. Mr. Prince encouraged all department heads to review the training and if anyone had any questions to reach out to him. Mr. Prince said they have been working with Ms. DePaola on updating some policies and coordinating some training for the system engineer and some equipment consultations. In response to Mr. Greitz inquiry, Mr. Prince said he could prepare a report of the attendees of the training classes. Mr. Prince reported that BIS Software was going to replace FirstNet to provide LMS going forward. Mr. Prince advised training webinars would be provided to assist members with new LMS to understand its capabilities, running reports and other system functions. Ms. DePaola said she wanted to thank Mr. Prince when the County had an unexpected visit from PEOH. In response to Mr. Fiure’s inquiry about defensive driving, Mr. Prince said other members were using an online driving course, however it was only for employees. Ms. Dodd advised the cost for 250 usages was approximately \$5,300. Ms. Dodd said if the Commission was interested in this she could list on the next agenda for approval by the Commissioners. Once the expense was approved, she would notify the vendor and the user codes would be released.

ATTORNEY: Ms. Benson advised she did not have anything to report this month, however, they would be working on the request for qualifications next month. In response to Mr. Fiure’s inquiry, Ms. Benson advised the County Proper would still issue their own Special Conflict Litigation Counsel RFQ.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Executive Director reported the GFOA Conference was scheduled for next week and he and Ed Cooney would be doing a presentation on Cyber Security

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

CLOSED SESSION: Resolution 34-22, Resolution for Closed Session.

MOTION FOR EXECUTIVE SESSION

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

MOTION TO APPROVE THE PARS DISCUSSED DURING CLOSED SESSION

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

MOTION TO ADJOURN:

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

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

MEETING ADJOURNED: 10:55 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary