

**OCEAN COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – November 18, 2022  
1:30 PM**

Meeting was called to order by Chair Greitz. Chair Greitz read the Open Public Meetings notice into record. Chair Greitz noted the meeting was moved to a conference room.

**ROLL CALL OF COMMISSIONERS:**

Robert A. Greitz	Excused
Michael Fiure	Present ( <i>late</i> )
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>Claudia Acosta</b> <b>Karen Beatty</b>
	PERMA Risk Management Services <b>Shai McLeod</b> <b>Jennifer Conicella</b> <b>Jennifer Davies</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Conner Strong & Buckelew <b>Mary Anne Sander</b> <b>Carol 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>Glenn Prince</b>
Auditor	Bowman & Company, LLP

**ALSO PRESENT:**

Colleen Golin, Esq., Board of Social Services  
Antoinette DePaola, Ocean County  
Brian Rumpf, Ocean County Board of Health  
Paul Shives, J.A. Montgomery  
Cathy Dodd, PERMA Risk Management Services

**CORRESPONDENCE: None**

**SAFETY AND ACCIDENT REVIEW COMMITTEE:** Mr. Prince reported the Safety and Accident Review Committee last met on September 13, 2022 at 1:30 pm. Mr. Prince advised the next meeting was scheduled for December 13<sup>th</sup> at 1:30 pm via zoom. Mr. Prince said during that meeting they would discuss the 2023 meeting schedule as well as a variety of safety topics and the most commonly cited PEOSH citations. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Concicella reported the Claims Committee met last Thursday and reviewed a number of PARS. Ms. Concicella said there was one additional PAR to review in closed session today so she would not request a motion to approve the PARS at this time.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and he had a few action items.

**REVISED PLAN OF RISK MANAGEMENT:** Executive Director advised the 2022 Plan of Risk Management was revised to reflect the full membership of the Board of Social Services effective October 25, 2022. Executive Director referred to a copy of the revised plan and noted the changes were highlighted in yellow.

**MOTION TO APPROVE RESOLUTION 37-22, REVISED PLAN OF RISK MANAGEMENT**

Moved: Commissioner Gunther  
Second: Chair Greitz  
Roll Call Vote: 2 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 October. Executive Director said there were (25) twenty-five certificates of insurance issued during the month.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Moved: Commissioner Gunther  
Second: Chair Greitz  
Roll Call Vote: 2 Yes, 0 Nays

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on October 27, 2022 and a written summary report was included in the agenda. Executive Director advised the preliminary budget was reviewed and had not changed. Executive Director noted the budget was introduced at the NJCE meeting earlier today. Executive Director said we also spoke about some developments in the marketplace that could affect us by budget adoption.

Executive Director advised Mr. Kelly attended that meeting and asked Mr. Cooney to provide an update on the insurance market. Mr. Cooney said the marketplace for property was expected to become tough in 2023 due to the numerous disasters including Hurricane Ida, Hurricane Ian and Hurricane Nicole, resulting in less capacity at higher costs. Property insurers may be looking for 25% to 30% rate increases and increased retentions as early as January 1. Mr. Cooney noted there was definitely turmoil in the marketplace.

Executive Director said there was also a discussion on budget options and the Finance Sub-Committee agreed to delay a decision on the 2022 dividend due to the uncertainty of the property marketplace. Executive Director said a dividend recommendation would be made at the December meeting.

Executive Director advised he hoped to have the assessments for the individual Counties and County Commissions for today, however he was not able to do so as some of the Counties were slow in submitting their underwriting information. Executive Director said he was hoping to share that information early next week.

In response to Ms. Tarrant's inquiry, Executive Director said the dividend options were revised to utilize surplus from newer years within the regulations so all of the counties could receive a dividend. Executive Director asked Ms. Dodd to send Ms. Tarrant a copy of the revised dividends.

**FINANCIAL FAST TRACKS:** Executive Director reported the Financial Fast Tracks were not available this month and would appear in the next agenda.

**PROFESSIONAL SERVICES:** Executive Director advised the Fund Office issued and advertised RFQ's for professional services for Fund Year 2023. Executive Director noted the positions included the Actuary, Auditor, Attorney, Treasurer, and Special Conflict Litigation Counsel. Executive Director reported the responses were due back on November 10. Executive Director referred to a copy of the responses that were received which was included in the agenda. Executive Director said once the responses were reviewed recommendations would be made at the December meeting. Executive Director said the Third-Party Administrator RFQ was issued and the responses were due on Wednesday, December 7, 2022 at 3:00pm. Ms. Dodd advised once the responses were received for the TPA position she would send all of the responses to Chair Greitz.

**2022 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the Treasurer advised all the member entities paid the assessment due on October 15, 2022.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Tarrant requested a motion to approve the November Bills List Resolution 38-22, in the amount of \$65,548.07.

**MOTION TO APPROVE RESOLUTION 38-22 NOVEMBER BILLS LIST**

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

Since Mr. Fiure was now in attendance, Chair Greitz said we should approve the minutes.

**APPROVAL OF MINUTES: OPEN MINUTES OF OCTOBER 20, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 20, 2022**

Moved: Commissioner Fiure  
Second: Commissioner Gunther  
Vote: 2 Ayes, 1 Abstention

**CLAIMS ADMINISTRATOR:** Ms. Beatty referred to the 2022 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report showed the year-to-date savings was 56% and the PPO penetration was 96%. Ms. Beatty said the year-to-date savings for the legacy claims was 62% and the penetration rate was 86%. Ms. Beatty noted the agenda also included a list of 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 October through November 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince reported all the virtual training through the end of January 2023 was included in the agenda and also posted to the NJCE website. Mr. Prince asked that all training participants take a look at their computers and make sure they have the latest zoom software. Mr. Prince noted they've encountered some issues where participants were unable to log on because of outdated zoom versions. Mr. Prince said Ms. DePaola submitted a grant application for AED units which was approved. Mr. Prince said he was working with the carrier for the reimbursement. Mr. Prince noted Ocean County would receive a reimbursement of \$7,386.40. Chairman Greitz thanked Mr. Prince and Ms. DePaola for the information on the AED units. Chairman Greitz noted with all the changes to the use of marijuana and other drugs they were scheduling a reasonable suspicion training class for approximately 45 supervisors in the county. Chair Greitz thanked J.A. Montgomery for their efforts in scheduling and hoped to set up some training for others. Mr. Prince said they were aggressively monitoring the Cannabis Regulatory Commission and was hoping they would submit some guidelines shortly.

**RISK MANAGERS REPORT:** Ms. Sander reported they continue to assist all the various entities in collecting the renewal information for the NJCE Underwriting Manager. Ms. Sander advised she was going to receive options from the NJCE Underwriting Manager for a sub-limit for the bridges and dams coverage up to \$10M. Ms. Sander said she was obtaining pricing and would look at the cost because it could be worthwhile as well as physical damage. Ms. Sander concluded her report unless there were any questions.

**ATTORNEY:** Mr. Sahradnik reported his office worked with Mr. Hrubash, Ms. Dodd and Chair Greitz on the RFQ's. Mr. Sahradnik advised there was also a PAR that would be discussed during closed session.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

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

**CLOSED SESSION:** Resolution 39-22, Resolution for Closed Session.

**MOTION FOR EXECUTIVE SESSION**

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

**MOTION TO APPROVE THE PAR DISCUSSED IN CLOSED SESSION AND THE CLAIM COMMITTEE'S RECOMMENDATION TO APPROVE THE CLAIMS AS PRESENTED DURING THE CLAIM COMMITTEE MEETING OF NOVEMBER 10, 2022**

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

**MOTION TO ADJOURN:**

Moved:	Vice Chair Fiure
Second:	Commissioner Gunther
Vote:	2 Yes, 0 Nays

**MEETING ADJOURNED: 10:42AM** Minutes prepared by: Cathy Dodd, Assisting Secretary