

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – February 16, 2023
10:00 AM**

Meeting was called to order by Chair Greitz. Chair 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 Joseph Hrubash
Claims Services	Qual-Lynx Claudia Acosta Karen Beatty
	PERMA Risk Management Services Shai McLeod Zareena Majeed Jennifer Davis
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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 Mike Brosnan
Auditor	

ALSO PRESENT:

Alyssa Fiore, Ocean County Board of Health
Brian Rumpf, Ocean County Board of Health
Colleen Golin, Esq, Ocean County Board of Social Services
Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Jenn Doderer, Ocean County Library
Paul Shives, J.A. Montgomery
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 19, 2023

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 19, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan said he was attending the meeting on behalf of Mr. Prince. Mr. Brosnan reported the Safety and Accident Review Committee last met on December 13, 2022 via zoom. Mr. Brosnan advised the next meeting was scheduled for March 14, 2023 at 1:30 via zoom. Mr. Brosnan said a variety of topics would be discussed including safety training opportunities through April 30 of this year and the most commonly cited citations for the fourth quarter of 2022 to allow any preparations for surprise inspections that may take place. Mr. Brosnan concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee met last week and reviewed the PARS. Ms. Davis 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 February 9, 2023. Chair Greitz asked if anyone had any questions and if not requested a motion to approve the PARS.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 9, 2023

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

Executive Director reported based on some discussion from the last meeting regarding where the losses were coming from and how to share the information with the risk control people so they can focus on areas where they could help, the claims department ran some reports. Executive Director asked Ms. Davis to review the reports and said the take away from the reports was to dig down a little deeper in certain areas. Ms. Davis said PERMA ran two reports to provide further in-depth knowledge of costs spent on preventable injuries as well as a comparison report. Ms. Davis pointed out that the reports were run exclusively for workers compensation accidents from 2017 to present.

Ms. Davis noted the claim information at this time was mostly for Ocean County. Ms. Davis said as expected Covid was the highest paid line and was followed next by fall, slip, and trip from the same level and then strain and injury by lifting. Ms. Davis referred to the second report and said the number of injuries was classified by cause and is further broken down per year. Ms. Davis noted Covid claims were eliminated from the spreadsheet to give a clearer picture of preventable injuries. Ms. Davis referred to the top of the report and said you will notice that the years are in order of total cost paid to date again excluding Covid costs. Ms. Davis advised the top four claims remain similar year after year. They mainly include in no specific order, struck, injured by animal or insect, strain injury by lifting and twisting, struck or injured by a fellow worker and then fall, slip and trip. The reports were provided to J.A. Montgomery and we plan to work with them to drill down and determine where risk control can help mitigate and eliminate some of the losses. Ms. Davis said the last thing she would point out is that one example is the high number of claims for struck or injured by animal and insects. Ms. Davis advised in one of our member counties we had great success in working with risk control to significantly reduce these types of losses. Executive Director thanked Ms. Davis for the reports and asked if anyone had any comments. Ms. Sanders reported she was working with Ms. Davis and Mr. Prince behind the scenes to control some of the workers' compensation claims and provide targeted training. A brief discussion followed expressing some of the challenges the County faced with workers' compensation claims.

EXECUTIVE DIRECTOR REPORT:

NJCE 2023 RENEWAL OVERVIEW: Executive Director reported the NJCE Underwriting Manager presented a 2023 Renewal Overview Webinar on January 31st. Executive Director advised the NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Executive Director referred to a copy of the overview which was included in the agenda. Executive Director noted a recording would be posted to the NJCE website and Ms. Sander said the recording was already posted. Executive Director spoke about some of the items they were working on. The NJCE Board authorized the Fund Attorney to pursue a property appraisal vendor to acquire up-to-date building values and COPE information. Executive Director reported cyber remain a top issue everywhere and the NJCE Board authorized the Underwriting Manager in consultation with the Fund Attorney to secure a vendor for Cyber Security Services. The Chertoff Group was identified, and a proposal was submitted. Executive Director advised the MEL JIF recently formed the NJ Cyber JIF. The JIF's by laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration. Executive Director reported the NJCE JIF would explore this option. Executive Director advised he would work with Conner Strong & Buckelew to work on the renewal early this year. Executive Director noted Zurich was probably moving out of our line of business and we're going to try to put together a quota share program.

2023 PLAN OF RISK MANAGEMENT: Executive Director referred to a copy of the Plan of Risk Management which was included in the appendix section of the agenda. Executive Director advised the Plan was an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director noted the changes were highlighted in yellow. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 18-23.

MOTION TO APPROVE RESOLUTION 18-23, PLAN OF RISK MANAGEMENT

Moved: Commissioner Fiure
Second: Commissioner Gunther
Roll Call Vote: 3 Ayes, 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 January. Executive Director said there were (7) seven certificates of insurance issued during the month. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Chair Greitz
Second: Commissioner Fiure
Roll Call Vote: 3 Ayes 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to hold their Reorganization Meeting on Thursday, February 23, 203 at 9:30 AM via zoom.

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

2023 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics would also be posted to the site. Executive Director noted if anyone had any difficulty in accessing the website, they should contact the Fund Office.

2023 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised in accordance with the Commission's By Law's the Property & Casualty Assessment Bills were e-mailed to the member entities on February 2. Executive Director noted the first installment was due on March 31, 2023. Future assessments would be due on May 15, 2023 and October 15, 2023.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director advised the 12th Annual Seminar would be conducted virtually on 2 half-day sessions: Friday, April 21st, and Friday April 28th from 9AM to 12PM. Executive Director referred to a copy of a flyer included in the agenda with more information on the seminar. Executive Director said a link to register would be sent once it became available. Executive Director advised if you had any questions or needed assistance in registering, to contact Cathy Dodd, cdodd@permainc.com.

2023 NJCE CLAIM REPORTING REQUIREMENTS: Executive Director referred to the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims which was included in

the appendix of the agenda. Executive Director noted the reporting requirements were sent to Qual Lynx.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the February Bills List, Resolution 19-23, in the amount of \$49,331.89.

MOTION TO APPROVE RESOLUTION 19-23 FEBRUARY BILLS LIST

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

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised the report was for the month of January and showed the savings was 30% and the PPO penetration was 93%. Ms. Beatty said for the month of January the savings for the legacy claims was 51% and the penetration rate was 100%. Ms. Beatty noted the agenda also included a list of the top 10 providers for the Commission and the Legacy claims. Ms. Beatty advised they met with a new provider group that was contracted by Qual Care. The name of the group is called Garden State Medical. Ms. Beatty advised they have different types of providers and during the conversations they spoke of their need for a neurologist. The group said they will actively try to recruit one in their practice for us. Ms. Beatty said they will start to test them out and they anticipate some good results. Ms. Beatty asked if anyone had any questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Brosnan directed everyone's attention to the Safety Director's Report which included all risk control activities for January and February, including meetings, attendance, training and lost control visits that were conducted as well as the Safety Director Bulletins that were distributed. Mr. Brosnan referred to the NJCE Medica Library and the NJCE Online Streaming Videos Services information which was included in the agenda. Mr. Brosnan said the Leadership Academy was available and noted the open enrollment dates. Mr. Brosnan also referred to the training opportunities available through March 31. Lastly, Mr. Brosnan reviewed the Munich Safety Grant Program which was included in the agenda. Mr. Brosnan asked if anyone had any questions and concluded his report.

RISK MANAGERS REPORT: Ms. Sander said she did not have anything to report.

ATTORNEY: Ms. Benson said she did not have anything to report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

There was no need for a closed session, so Chair Greitz asked for a motion to adjourn.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:46 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary