

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – August 17, 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 Jennifer Davis Shai McLeod
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Carole Mack
Treasurer	Julie Tarrant
Attorney	Berry, Sahradnik, Kotzas & Benson Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Mike Brosnan
Auditor	

ALSO PRESENT:

Meredith Sheehan, Ocean County Library
William Demand, Ocean County Utilities Authority
Alyssa Fiore, Ocean County Health Department
Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF JULY 20, 2023

MOTION TO APPROVE THE OPEN MINUTES OF JULY 20, 2023

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan of J.A. Montgomery reported he was attending the meeting on behalf of Mr. Prince. Mr. Brosnan advised the Safety Committee last met on June 15 and the next meeting was scheduled for September 12 at 1:30 pm via zoom. Mr. Brosnan advised his colleague, Glenn Prince, would co-ordinate the agenda topics with Ms. DePaola prior to distribution of the agenda. Mr. Brosnan asked if anyone had any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee met on August 10 and reviewed the PARS. Ms. Davis asked if anyone had any questions on the PARS and requested a motion to accept the Claims Committee’s recommendation to approve the PARS as presented during the Claims Committee Meeting on August 10.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF AUGUST 10, 2023

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

EXECUTIVE DIRECTOR REPORT: Executive Director said his report began on page two of the agenda and he had three action items.

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. Executive Director said there was (1) one certificate 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: Commissioner Fiure
Second: Commissioner Gunther
Vote: 3 Ayes 0 Nays

REVISED PLAN OF RISK MANAGERMENTS: Executive Director reported the Plan of Risk Managements were revised to clarify the County's membership in the NJCE and not the Commission's. Executive Director referred to Resolution 26-23, Revised Plan of Risk Management for 2023 and Resolution No. 27-23 revised Plan of Risk Management for 2022 which were included in the agenda. Executive Director noted the changes were highlighted in yellow and asked if anyone had any questions.

MOTION TO APPROVE RESOLUTION NO. 26-23, REVISED PLAN OF RISK MANAGEMENT AND RESOLUTION NO. 27-23, REVISED 2022 PLAN OF RISK MANAGEMENT

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

RESOLUTION 28-23, ADDENDUM TO SERVICE AGREEMENT FOR GLUCK WALRATH, LLP: Executive Director reported we previously discussed, Gluck Walrath, LLP, who is on the Special Conflict Litigation Counsel Panel merging into the law firm of Dilworth and Paxson LLP. Executive Director referred to Resolution 28-23 authorizing an execution of an addendum to the service agreement with Gluck Walrath. Executive Director noted the resolution and addendum were reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION NO. 28-23, AUTHORIZING EXECUTION OF AN ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE OCEAN COUNTY INSURANCE FUND COMMISSION AND GLUCK WALRATH, LLP

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on Wednesday, September 27, 2023, at 9:30 AM via zoom.

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, 2023 there was a deficit of \$5,880,919 and noted we did pick up some surplus in 2023. Hopefully 2022 will end better than 2021. Executive Director said we have a strong cash balance of \$17,920,166. Executive Director asked if anyone had any questions on the Financial Fast Track.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was not available.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Expected Loss Ratio Analysis Report as of May 31, 2023 with the Commission.

2024 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the 2024 renewal process began the end of June and noted the Origami launch e-mail was sent on July 26. Executive Director advised the Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. Executive Director said as a reminder most ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. In response to Ms. Tarrant and Ms. DePaola’s comments about printing the applications Executive Director said he would discuss with the Underwriting Team. Executive Director reported the Payroll Auditor conducted payroll audits which were being uploaded in Origami. Ms. DePaola said there some issues with the payroll codes for the bus drivers. After a brief discussion, Executive Director suggested speaking offline if there were still any issues.

RFQ’S FOR PROFESSIONAL SERVICES: Executive Director reported there were several professional service agreements which were expiring the end of the year. As we did last year, Executive Director will issue draft copies of the Request for Quotes for the highlighted positions noted in the agenda and send to the Commission Attorney for review. Executive Director noted this year the Executive Director service agreement also expired on 12-31-23. Executive Director said the County issued the RFQ in 2021. Executive Director reported the Fund Office could draft the RFQ for the Commission Attorney’s review and the response could be sent to the County or Commission Attorney.

2024 MEMBERSHIP RENEWAL: Executive Director advised The Ocean County Board of Social Services, the Ocean County Library Commission, and the Ocean County Mosquito Commission’s membership in the Ocean County Insurance Fund Commission renewed on January 1, 2024. Executive Director said the Fund office would send a sample resolution and agreement to the members to renew their membership in the Commission.

SEPTEMBER MEETING: Executive Director reported our next meeting was scheduled for Thursday, September 21, however he did have a conflict for that date and was hoping that the Commissioners were available to change the meeting day and time.

**MOTION TO CHANGE THE SEPTEMBER MEETING TO FRIDAY,
SEPTEMBER 22, 2023 AT 10:00 AM**

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

Executive Director asked if anyone had any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant advised she was requesting approval of the August Bills List in the amount of \$1,693,832.52, Resolution 29-23.

MOTION TO APPROVE RESOLUTION 29-23 AUGUST BILLS LIST

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

Ms. Tarrant noted the Treasurer Reports were included in the agenda and said as the Executive Director mentioned the cash balance is \$17,920,166.06. Ms. Tarrant said the legacy account would be funded shortly.

Ms. DePaola said she wanted to mention that some of their bills with AMI have been overpaid and asked if an audit could be done. After a brief discussion, Ms. Acosta advised Qual Lynx could run some reports to track the payments made. Ms. Acosta said she would reach out to Ms. DePaola after the meeting to discuss further.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised there were 1421 bills, year to date, totaling \$2,988,089.78. Ms. Beatty advised there was a savings of 57%, \$1,709,947.94. Ms. Beatty said the PPO Penetration rate was 91%. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 460 bills for \$2,43,795.00. Ms. Beatty reported there was an overall savings of \$1,500,223.28 or 73%. Ms. Beatty said the PPO Penetration rate was 29%. Ms. Beatty noted in the beginning of the year they negotiated a significant savings for those bills that were not a network provider. Lastly, Ms. Beatty reviewed the Top 10 Providers and the Workers' Compensation Claims Report by Claim Type. Ms. Beatty reviewed the workers' compensation claims reported by claim type and noted there were no Covid claims reported in July. Ms. Beatty asked if there were any questions and concluded her report.

NJCE SAFETY DIRECTOR: Mr. Brosnan referred to a copy of the Safety Director's Report which was included in the agenda. Mr. Brosnan said the report included Risk Control Activities for the months of July and August and also the Safety Director Bulletins that were distributed. meetings that were attended and the loss control visits. Mr. Brosnan advised the agenda also included the live training that was available starting on August 17th through the end of October. Mr. Brosnan also referred to the Leadership Academy and wanted to make a note of the open enrollment dates for new enrollees starting in December. Mr. Brosnan concluded his report unless there were any questions.

RISK MANAGERS REPORT: Executive Director said Ms. Sander was away and Ms. Mack said they did not have anything to report. Executive Director advised Ms. Sander was working with the County on the property appraisal project.

ATTORNEY: Ms. Benson reported they were still very busy working with the appraisers on the fixed assets and thanks to Ms. Tarrant's department as she did not realize they had so many buildings in Ocean County. Ms. Benson said each appraiser has 42 buildings on their list.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Chair Greitz
Second:	Commissioner Fiure
Vote:	3 Ayes, 0 Nays

Seeing no members of the public wishing to speak, Chair Greitz moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Chair Greitz
Second:	Commissioner Fiure
Vote:	3 Ayes, 0 Nays

There was no need for a closed session. Chair Greitz said the next meeting was scheduled for September 22, 2023 at 10:00 AM asked for a motion to adjourn.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:34AM

Minutes prepared by: Cathy Dodd, Assisting Secretary