

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 22, 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	Excused
Michelle I. Gunther	Present
John P. Kelly (Alternate)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Services	Qual-Lynx Claudia Acosta Karen Beatty
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	PERMA Risk Management Services Jennifer Davis Shai McLeod Robyn Walcoff
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Berry, Sahradnik, Kotzas & Benson Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Mike Brosnan
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Auditor

ALSO PRESENT:

Colleen Golin, Esq., Ocean County Board of Social Services
Antoinette DePaola, Ocean County
Tristin J. Collins, Ocean County
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF AUGUST 17, 2023

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 17, 2023

Moved: Commissioner Gunther
Second: Chair Greitz
Vote: 2 Ayes, 0 Nays

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Brosnan of J.A. Montgomery said he did not have anything significant to report other than the fact that Mr. Prince would be in touch with the committee with regards to the upcoming meetings. Mr. Brosnan asked if anyone had any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee met on September 14 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 September 14.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF SEPTEMBER 14, 2023

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

EXECUTIVE DIRECTOR REPORT: Executive Director said his report was light and had two action items.

COUNTY OFFICIAL’S INDEMNIFICATION RESOLUTION: Executive Director referred to Resolution 30-23, County Official’s Indemnification Subject to a Reservation of Rights, Pursuant to the July 7, 1982 Board of Chosen Freeholders Resolution for two new ethic matters filed against Assistant Prosecutor William Scharfenberg which was included in the agenda. Executive Director noted the resolution was prepared by the Commission Attorney’s office.

MOTION TO APPROVE RESOLUTION 30-23

Moved: Commissioner Gunther
Second: Chair Greitz
Roll Call Vote: 2 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 August. Executive Director said there were (2) two 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 Gunther
Vote:	2 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. Executive Director advised the Finance Committee was scheduled to meet on October 17th to discuss the 2024 budget and introduction in November. Executive Director said at the meeting next week the 2022 audit would be presented again for final approval.

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, 2023 there was a deficit of \$5,863,330. Executive Director said the cash balance of \$16,786,084 was fantastic. Executive Director asked if anyone had any questions on the Financial Fast Track. Executive Director noted that the Treasurer was transferring more money into the legacy account.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track for the NJCE was included in the agenda. As of July 31, 2023 the NJCE had a surplus of \$13,468,292. Executive Director noted the total cash amount was \$26,581,202. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Expected Loss Ratio Analysis Report as of June 30, 2023 with the Commission.

2022 REPORT OF AUDIT: Executive Director reported the auditor, Bowman and Company, LLP, would present the 2022 Report of Audit at our October 19, 2023, meeting. Ms. Tarrant asked if she could review the audit in advance of the meeting.

2023 PROPERTY & CASUALTY ASSESSMENTS: Executive Director said the third assessment payment for 2023 was due on October 15, 2023. Executive Director advised the Fund Office e-mailed the Statement of Accounts on August 28, 2023. Executive Director noted checks should be made payable to the Ocean County Insurance Fund Commission and sent to Julie Tarrant, Treasurer. Ms. Tarrant noted three payments were received so far.

11TH ANNUAL BEST PRACTICES SEMINAR OCTOBER 5, 2023, VIRTUAL EDITION: Executive Director reported this year’s Best Practices Workshop would take place virtually via an interactive webinar on October 5, 2023, from 1pm – 4:30pm.

Ms. Davis said an invite was sent on September 14, 2023 with instruction on how to register. Ms. Davis said if anyone was having any difficulties in registering they should reach out to her. Ms. Davis also reviewed the topics for the workshop which included the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1st Amendment Audits and Changes to the Open Public Records Act (OPRA).

2023 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director advised the 108th annual conference was scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. Executive Director said the MEL JIF holds its annual elected official’s seminar on November 15th. and encouraged our commissioners to attend. Executive Director advised there would also be a cocktail reception at Bally's at 6:00 PM and extended the invitation for everyone to attend.

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 September Bills List in the amount of \$104,461.39, Resolution 31-23. Ms. Tarrant noted there was a check in the amount of \$57,548.84 which represented TTD payments that were going to the Commission instead of to the County. The check on the bill list represented the reimbursement to the County.

MOTION TO APPROVE RESOLUTION 31-23 SEPTEMBER BILLS LIST

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

Ms. Tarrant noted the Treasurer Reports were included in the agenda.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2023 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised there were 1831 bills, year to date, totaling \$3,734,559.79. Ms. Beatty advised there was a savings of 59%, \$2,197,268.58. Ms. Beatty said the PPO Penetration rate was 92%. Ms. Beatty then referred to the Legacy 2023 Cumulative Savings Summary and advised there were 520 bills for \$2,089,619.76. Ms. Beatty reported there was an overall savings of \$1,528,990.93 or 73%. Ms. Beatty said the PPO Penetration rate was 30%. 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 (9) nine year to date Covid claims reported. 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 advised the report included risk control activities conducted by members of the J.A. Montgomery staff as well as upcoming meetings and Loss Control visits that were planned. There was also a list of Safety Director Bulletins included in the agenda that were sent out. Mr. Brosnan said the agenda also included the NJCE live safety training opportunities that were available and noted on the bottom of the page there was information on the Leadership Academy. Mr. Bronson continued to review the training opportunities available and

noted the different hours of the day. Mr. Brosnan concluded his report unless there were any questions. In response to Chair Greitz's inquiry Mr. Brosnan said the on-demand training videos should still be available and some of the links might have changed. Chair Greitz asked Mr. Brosnan to send him an email with any information he found out.

RISK MANAGERS REPORT: Ms. Sander reported she was involved with the appraiser on the protection classes and was fielding questions on the renewal applications. Ms. Sander advised she was working with the other divisions as well and released some budget numbers to the Board of Social Services after verifying with the Executive Director. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Ms. Benson said she had nothing to report other than the appraisers were well on their way with a third of the subject buildings done and in and expect to meet the October deadline.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Chair Greitz
Second:	Commissioner Gunther
Vote:	2 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 Gunther
Vote:	2 Ayes, 0 Nays

There was no need for a closed session. Chair Greitz said the next meeting was scheduled for October 19, 2023 at 10:00 AM asked for a motion to adjourn.

MOTION TO ADJOURN:

Moved:	Chair Greitz
Second:	Commissioner Gunther
Vote:	2 Ayes, 0 Nays

MEETING ADJOURNED: 10:19AM

Minutes prepared by: Cathy Dodd, Assisting Secretary