

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 21, 2024
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 (<i>arrived 10:09 am</i>)
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 Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Conner Strong & Buckelew Mary Anne Sander Carole Mack
Treasurer	Julie Tarrant
Attorney	Jack Sahradnik, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince
Auditor	

ALSO PRESENT:

Antoinette DePaola, Ocean County
Tristan J. Collins, Ocean County
Will Demand, Ocean County Utility Authority
Jenn Doderer, Ocean County Library
Brian Wilkie, Ocean County Board of Social Services.
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 15, 2024

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 15, 2024

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on March 12, 2024, at 1:30 and a variety of topics were discussed including future expos which is live training and the schedule. Mr. Prince noted they were conducting those trainings around the State. Mr. Prince advised the next meeting was scheduled for June 11 at 1:30. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met last week and reviewed the PARS. Ms. Conicella 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 March 14, 2024.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF MARCH 14, 2024

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

EXECUTIVE DIRECTOR REPORT:

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 February. Executive Director said there were (5) five 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: Commissioner Gunther
Second: Chair Greitz
Vote: 2 Ayes 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE conducted its Reorganization Meeting on February 22, 2024. Executive Director advised the resolutions were adopted to conduct business of the Fund, and the Chair and Secretary were re-appointed. Executive Director said the Fund Office would take appropriate procurement action to secure services for the contracts which were expiring. Executive Director noted the NJCE would approach the NJ Cyber JIF to reconsider a membership in 2025. Executive Director said the NJCE was scheduled to meet again on Thursday, April 25, 2024, at 9:30 AM.

BOILER INSPECTIONS: Executive Director advised Chubb, the NJCE's Equipment Breakdown insurer, would be conducting the annual boiler inspections. Executive Director said the frequency of inspections was based on a statutory schedule, which Chubb would review, and contact members as needed. Chubb has a team of 12 Equipment Breakdown Risk Engineers who hold the State of NJ Commission to perform inspections. Executive Director noted the agenda included the contact information for the account leads. Executive Director reported Chubb would generate a post-inspection report that would be distributed to Fund Commissioners and Risk Managers where applicable. Ms. Sander noted that someone already went to the Park Department and the Library.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director noted in Fund year 2023 we were running a surplus of slightly over \$1M so he was hoping we were trending in the right direction. Executive Director said there was a strong cash balance of \$24,539,472.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track for the NJCE was included in the agenda. As of December 31, 2023, the NJCE had a surplus of \$11,104,936. Executive Director noted it came to his attention there might be one property claim that hasn't been accounted for, so that may be amended for the audit. Executive Director said there was a strong cash balance of \$33,184,775. Executive Director asked if there were any questions on the Financial Fast Tracks.

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

CLAIMS MEETING: Executive Director reported we are in the process of scheduling a meeting between the County and the Qual Lynx team that will include their Director of Claims Operations to discuss claims adjusting concerns.

2024 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the Property & Casualty Assessment Bills were e-mailed to the member entities on February 15, 2024. Executive Director noted the first installment was due on March 31, 2024.

2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reminded the Commission the 14th Annual Educational Seminar would be held virtually again this year. Executive Director said this year there would be two sessions, Friday, April 19 and Friday, April 26, 9:00 AM to 12:00 PM. The link to register was e-mailed on March 1. Executive Director noted if anyone needed the link or needed assistance in registering, they should contact Cathy Dodd.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Tarrant requested a motion to approve the March Bills List Resolution 20-24, in the amount of \$47,373.69.

MOTION TO APPROVE RESOLUTION 20-24 MARCH BILLS LIST

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

Ms. Tarrant referred to copies of the Year End Treasurer’s report which were included in the agenda and advised the cash balance was \$24,539,472. Ms. Tarrant noted the legacy claims were slowly dwindling and there was hope. Ms. Tarrant said she had an item for new business.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised so far for this year there were 402 bills, with a savings of 61%. Ms. Beatty noted 98% of the care was rendered in the QualCare Provider Network. Ms. Beatty then referred to the Legacy Cumulative Savings Summary and advised there were 34 bills processed in 2024 with a savings of 78% and 99% of the care was in the QualCare Provider Network. Lastly, Ms. Beatty referred to the Top 10 Providers which were included in the agenda. Ms. Beatty reviewed the workers’ compensation claims reported by claim type and noted there were 42 claims and no covid claims. Ms. Beatty advised she had one final item and wanted to let everyone know she was retiring the end of the month. Ms. Beatty said she would stay on in a reduced capacity for a time to transition a new person to the account. Ms. Beatty some they had some very strong candidates and was sure it would be a smooth transition.

NJCE SAFETY DIRECTOR: Mr. Prince advised the February through March 2024 Risk Control Activities were included in the agenda along with all the training opportunities through May 31, 2024. Mr. Prince reported all the items were posted on the NJCE website and encouraged all departments to review the training opportunities and schedule their employees for classes and programs that would affect their job and tasks they perform. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported the April 1 ancillary renewal policies were all bound. Ms. Sander noted the policies were in the Commission but with different renewal dates and included the hull policy, watercraft, petty cash bond, accident coverage and aviation and heliport policies. Ms. Sander said she assisted this month in reviewing some contracts regarding the garage renovations and she thought that was on the right track now. Ms. Sander advised she worked with Ms. DePaola and PERMA with some additional training on the origami system to add a new location, a shooting range. Ms. Sander reported they were still going to discuss the shooting range and how it may be utilized by other public entities, but there might be a contractual issue which has to be resolved. Executive Director said they would have to indemnify the County. Mr. Fiure said anyone that used the shooting range would need a pre-approved agreement. Ms. Sander advised the assessment bills were issued and asked Ms. Tarrant if she needed any assistance with collections or allocations she would assist. Ms. Sander concluded her report unless there were any questions.

ATTORNEY: Mr. Sahradnik reported his office was working on a draft usage agreement for the shooting range. Mr. Sahradnik concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Ms. Tarrant said she had two items, first as probably everyone knows she was also the Treasurer for the Ocean County Municipal JIF. Ms. Tarrant said at their last meeting they approved contracts for appraisals, and she thought after the cost of their appraisals she would like to get a look at what was approved. Executive Director noted they came across a newer vendor and thought the market was opening a bit. Ms. Tarrant advised the County currently does not put curbs or sidewalks on county roads. Ms. Tarrant asked if the County should entertain starting to put sidewalks on all county roads. Ms. Tarrant also asked if there was any history with the Municipal JIF of how many sidewalk issues there were and trip and falls incidents. Executive Director said he could not think of anything now but said there has been. Executive Director advised once sidewalks were installed there was also the question of who was responsible, the homeowner, county, or town. Executive Director said he could share some documentation with Ms. Tarrant. In response to Ms. Tarrant's inquiry, Executive Director said a separate policy was not needed.

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 April 18, 2024 at 10:00 AM and asked for a motion to adjourn.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:37 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary