

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 18, 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 10:07 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 Lisa Gallo
	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. Laura Benson, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince
Auditor	

ALSO PRESENT:

Antoinette DePaola, Ocean County
Jenn Doderer, Ocean County Library
Brian Wilkie, Esq., Ocean County Board of Social Services.
Cathy Dodd, PERMA Risk Management Services

CORRESPONDENCE: None

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 21, 2024

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 21, 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 via zoom. Mr. Prince advised a variety of topics were discussed and upcoming training opportunities through April. Mr. Prince said the next meeting was scheduled for June 11, via zoom and the agenda along with the minutes would be sent out electronically. 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 April 11, 2024. Chair Greitz noted there was one question, a PAR indicated that an individual worked at the Toms River Board of Education. It was explained that was their current title and was an error on the document. Chair Greitz said she was an Ocean County employee at the time of incident.

MOTION TO APPROVE THE PARS AS PRESENTED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 11, 2024

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

EXECUTIVE DIRECTOR REPORT:

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on May 5, 2024. Executive Director advised this policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. Executive Director said the annual premium was \$1,198, the same as last year. Executive Director noted the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month’s bill list.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,198

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 March. 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: Commissioner Gunther
Second: Commissioner Fiure
Vote 3 Ayes 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE was scheduled to meet again on Thursday, April 25, 2024, at 9:30 AM.

OCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director noted we picked up a little bit of surplus and thought we were trending in the right direction. Executive Director said there was a strong cash balance of \$24,193,156.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director said the NJCE Financial Fast Track was not available and would appear in the next agenda.

CLAIMS TRACKING REPORT: Executive Director reviewed the Expected Loss Ratio Analysis Report as of January 31, 2024, with the Commission.

SIDEWALKS AND CURBS – At our last meeting we briefly discussed sidewalks and curbs. J. A. Montgomery has provided “best practices” from a risk control standpoint as noted below:

1. Verification of public ownership of the area designated for installation of sidewalks and curbs.
2. Design by a licensed professional engineer.
3. Approval of the design by the governing body by Resolution.
4. Compliance with ADA requirements for new sidewalk construction. The following link is to a Federal Highway Administration guideline: <https://www.nj.gov/transportation/business/localaid/documents/ADA-FHWA.pdf>
5. Final inspection and certification of construction by a licensed professional engineer.

Ms. Benson provided some legal insight on the county’s responsibilities.

2024 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the second assessment payment was due on May 15, 2024. Ms. Tarrant noted one payment was received already,

2024 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director said the 73rd Annual Conference was scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. Executive Director noted the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

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 April Bills List Resolution 21-24, in the amount of \$48,754.36.

MOTION TO APPROVE RESOLUTION 21-24 APRIL BILLS LIST

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

Ms. Tarrant noted Executive Director mentioned the cash balance of \$24,193,156. Ms. Tarrant said the legacy claims are dwindling a little bit, but they are going down.

CLAIMS ADMINISTRATOR: Ms. Beatty referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Beatty advised for this year there were 604 bills, with a savings of 64%. 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 53 bills processed in 2024 with a savings of 76% 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 63 claims and 1 covid claim. Ms. Beatty said she would like to take this opportunity to introduce Lisa Gallo who was on the call today. Ms. Beatty advised Ms. Gallo was a Client Service Manager and works with the Ocean County Joint Insurance Fund. Ms. Beatty reported Ms. Gallo would be taking over the Commission Account as she was retiring the end of May full time. Ms. Beatty said you will be in very good hands with Ms. Gallo. Everyone congratulated Ms. Beatty on her retirement. Ms. Gallo said she was happy to meet everyone and looked forward to working with the group. Ms. Gallo advised she would make sure everybody received her contact information.

NJCE SAFETY DIRECTOR: Mr. Prince advised the March through April 2024 Risk Control Activities were included in the agenda along with Safety Director Bulletins that were distributed. Mr. Prince said the report included all the training opportunities through June 28, 2024, and noted they were posted on the NJCE website for review and registering. Mr. Prince reported open enrollment for the NJCE Leadership Academy would be available during June 1 through June 22 with a start date of July 1, 2024. Mr. Prince said if anyone has any questions they should contact his office. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Sander reported the confirmation for the April 1 ancillary renewal policies were all sent to Ms. DePaola and as the policies were received, they would be uploaded. Ms. Sander said the Ocean County Mosquito Commission had 2 lines of coverages, watercraft and an aircraft that expired in June. Ms. Sander said they were going to be extended until January 1, 2025, and then they would be added into the NJCE program. Ms. Sander advised there was an inquiry about motorcycles and after checking with the NJCE Underwriting Manager there were no restrictions or issues. In response to Ms. Sander's comment, Mr. Prince said they always recommend motorcycle training for law enforcement, and he thought there might be a few in the area. Ms. Sander asked if there was any information available it be sent to Ms. DePaola. Ms. Sander advised there was an inquiry about coverage for underground storage tanks. Ms. Sander said the County does have pollution coverage through the NJCE and included in that is above ground storage tanks if they are on each location, however underground storage tanks were not covered. Ms. Sander said she sent over some old legacy e-mails she pulled out. Ms. Sander advised it was our understanding back then there was a fund for environmental coverage in the tune of about \$2 million dollars of said underground storage tanks. Ms. Sander advised they were always willing to get an indication and noted in 2014 when she quoted it was for specific tanks. Ms. Tarrant said she must sign off every year and she liked to double check to make sure they were complying. Ms. Sander advised they certainly have avenues to obtain coverages if anything changes. Ms. Sander said there was also an inquiry this week regarding insurance requirements, and language for the shooting range. Ms. Sander advised they provided just the standard language that the NJCE provides for contractors, leases, and things like that. Ms. Sander said they were checking with other risk managers in the State to find out on other counties what the agreement looks like. Mr. Fiure said Ms. Benson did prepare a draft but they do not have anything to compare it too. Ms. Sander completed her report unless anyone had any questions.

ATTORNEY: Mr. Sahradek said he did not have anything to report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Commissioner Gunther
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	Commissioner Gunther
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 May 16, 2024, at 10:00 AM and asked for a motion to adjourn.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:30 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary