

**OCEAN COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 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
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 Lisa Gallo
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	PERMA Risk Management Services Shai McLeod Jennifer Conicella
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Conner Strong & Buckelew Carole Mack
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Treasurer	Julie Tarrant
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Attorney	Jack Sahradnik, Esq. Laura Benson, Esq.
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Safety Director	J.A. Montgomery Consulting Glenn Prince Harry Earle
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Auditor

ALSO PRESENT:

Antoinette DePaola, Ocean County
Tristin J. Collins, 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 JUNE 20, 2024

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 20, 2024

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

SAFETY AND ACCIDENT REVIEW COMMITTEE: Mr. Prince reported the Safety and Accident Review Committee last met on June 11, 2024, at 1:30 via zoom. Mr. Prince said a variety of safety topics were discussed including all our training opportunities through the end of September. Mr. Prince advised the next meeting was scheduled for September 10 and the minutes and agenda would be distributed electronically to all members. 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 July 11, 2024.

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

Moved: Commissioner Gunther
Second: Chair Greitz
Roll Call Vote 3 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 June. 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: Chair Greitz
Second: Commissioner Gunther
Vote: 3 Ayes 0 Nays

CLAIMS COMMITTEE CHARTER REVISION: Executive Director reported at the last Claims Committee Meeting Qual Lynx suggested we set up a Subrogation Policy. Executive Director advised Subrogation was addressed in the Claim Committee Charter and not the Risk Management Plan. Executive Director said we are suggesting we amend the Charter to include the following verbiage:

- The TPA has discretion up to \$5,000 to waive subrogation if file is properly documented with the efforts.
- Requests for subrogation waiver valued over \$5,000 to \$15,000, TPA will e-mail Commission Attorney, Executive Director, and Chair for authority waiver/compromise.
- Requests for subrogation waiver excess of \$15,000 should be submitted to the Claims Committee for approval through a PAR.

**MOTION TO REVISE THE CLAIMS COMMITTEE CHARTER
TO INCLUDE A SUBROGATION POLICY AND REVISE THE
COMMITTEE MEMBERS FOR THE OCEAN COUNTY BOARD
OF SOCIAL SERVICES**

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on Thursday, June 27, 2024 and a summary report of the meeting was included in the agenda. Executive Director advised the 2023 Report of Audit was presented and there were no recommendations. Executive Director said the Total Net Position of the Fund as of year-end was \$10.6 million. Executive Director reported the Underwriting Manager discussed one area of potential exposure with shared service contracts where the County was providing IT related services to a third part. The Underwriting Manager will develop and distribute a survey to determine the need for this coverage. Executive Director reported the Fund Office received correspondence from AmeriHealth regarding a pending agreement between Comp Services, Inc., t/a AmeriHealth Casualty Service and CRC/Independence Health Group to purchase the TPA business. Executive Director said the Fund Office was scheduling a meeting with all parties to discuss further. Executive Director noted the NJCE was scheduled to meet again on Thursday, September 26, 2024 at 9:30 a.m.

OCIFC FINANCIAL FAST TRACK: Executive Director referred to a copy of the Financial Fast Track for the month of April which was included in the agenda. Executive Director reported we were certainly turning the corner as a commission, and he thought the actuary has saw this as well and he has already reduced the IBNR. Executive Director said this was good news and hopefully we will continue in that direction.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the 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 April 30, 2024, with the Commission.

2025 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director advised the Underwriting Team would be sending out a memorandum highlighting the 2025 renewal. Executive Director said applications for Optional Ancillary Coverages would be completed again online via Broker Buddha and an e-mail would be sent out on the application process to identified renewal users. Executive Director noted the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

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 July Bills List Resolution 24-24, in the amount of \$1,708,347.32. Ms. Tarrant said the reason why the Bills List was higher than previous months was the second installment payment due to the NJCE was included.

MOTION TO APPROVE RESOLUTION 24-24 JULY BILLS LIST

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

Ms. Tarrant pointed out the Treasurer Reports were also included in the agenda and noted the balance was \$26,391,678.12. Ms. Tarrant said there was not too much activity with the legacy claims as in the first year. Ms. Tarrant advised Ms. DiPaola and herself review all the check registers issued by Qual Lynx.

CLAIMS ADMINISTRATOR: Ms. Gallo announced Qual Lynx was migrating to a new bill price system. Ms. Gallo said you might notice the claim count might be a bit lower and that is just while we are migrating and doing a subsequent audit. Ms. Gallo referred to the 2024 Cumulative Savings Summary Report which was included in the agenda. Ms. Gallo advised for the month of June we processed 81 bills with total charges of \$233,993.52. Ms. Gallo said the bills were reduced to \$79,701.21 with a savings \$154,292.25 or 66%. Ms. Gallo then referred to the Legacy Cumulative Savings Summary and advised there were 28 bills processed in June with a PPO penetration rate of 93%. Ms. Gallo said they were able to reduce the payments to \$79,418.79 with a savings of \$95,516.32 or 55%. Lastly, Ms. Gallo referred to the Top 10 Providers which were included in the agenda. Ms. Gallo reviewed the workers' compensation claims reported by claim type. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the June through July 2024 Risk Control Activities were included in the agenda. Mr. Prince said he added a flyer for the 2024 MSI-NJCE Expo. Mr. Prince noted an Expo was scheduled in the Toms River area on October 16. Mr. Prince noted the topics included Excavation, Flagger and Work Zone Safety, Fast Track to Safety and Practical Leadership. Mr. Prince advised a Loss Control Survey was conducted at the Department of Solid Waste Management on June 26 by Mr. Genna. the members. Mr. Prince concluded his report unless there were any questions.

RISK MANAGERS REPORT: Ms. Mack said Executive Director mentioned earlier the 2025 Renewal Underwriting Data Collection was starting. In response to Ms. Mack’s inquiry, Commissioner Fiure said the project would not be completed until next year.

ATTORNEY: Mr. Sahradnik said he did not have anything to report. After a brief discussion, regarding the appraisals, Ms. Dodd advised she would work with Ms. Benson on issuing an RFP.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS:

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	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 August 15, 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: 10:38 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary