

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 6, 2018
Freeholders' Meeting Room
Stillwater Building
201 Shore Road
Northfield, New Jersey 08225
11:04 A.M.

Meeting was called to order by Commissioner Robbins. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

| | |
|------------------|-------------|
| Jacqueline Woods | Not Present |
| Tammi Robbins | Present |
| Janette Kessler | Present |
| Joseph Giraldo | Present |
| Geraldine Cohen | Not Present |

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services **Brad Stokes**

Claims Administrator

Qual-Lynx
Karen Beatty
Karen Berenato
Katie Perry

Conner Strong & Buckelew
Michael Cusak

CEL Underwriting Manager

Conner Strong & Buckelew

Attorney

James F. Ferguson

Treasurer

Bonnie Lindaw (Not Present)

Safety Director

J.A. Montgomery Risk Control
Glenn Prince

Risk Management Consultant

Insurance Agencies, Inc.
Michael Ridge
Gene Siracusa

Glenn Insurance

ALSO PRESENT:

Rachel Chwastek, PERMA Risk Management Services
Chandra Anderson, Atlantic County
James Dugan, Atlantic County

Mr. Ferguson indicated that since Commissioner Woods was not present, Commissioner Giraldo will be an acting Commissioner during this meeting and Commissioner Robbins will act as the Chair.

APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 9, 2018.

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 9, 2018.

Motion: Commissioner Kessler
Second: Commissioner Giraldo
Vote: 3 Ayes

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: The report shows 19 certificates were issued for the time period of February 1, 2018 through February 28, 2018.

MOTION TO APPROVE CERTIFICATE OF INSURANCE ISSUANCE REPORT.

Motion: Commissioner Giraldo
Second: Commissioner Kessler
Vote: 3 Ayes

The CEL met on February 22, 2018. Jerry White from Gloucester County retired. He was a good promoter and spokesman of the CEL program.

The Insurance Commission financial fast track for January 31, 2018 shows the Commission's statutory surplus at over \$5.2 million. All years have been in the positive and continue to trend very well.

The CEL financial fast track report as of January 31, 2018, shows a surplus of \$10.4 million.

The first assessment bills were delayed and actually mailed the day after they were due. Mr. Stokes apologized for that. The second installment payment will be due in June and the third installment payment will be due in September.

Payroll audits for the members will be reviewed by Bowman & Company for renewals. Commissioner Kessler asked whether there would be any assessment adjustments based on the payroll audits. Mr. Stokes noted there could be since the estimate and the actual numbers could have differences.

Property appraisals are coming up for this year. Mr. Stokes received one list so far.

The Claims Activity Report has claims from January to February. There were six new workers' compensation claims and five new general liability claims.

Appendix II attached to the agenda are the limit schematics. The policies will be available next week on the Conner Strong web site.

Next month Eric Bause will be present to review the report on the 2017 Fund year. Commissioner Robbins asked whether there will be anything provided in advance. Mr. Stokes noted he would ask Mr. Bause.

Mr. Stokes thanked the Commissioners for moving this meeting up.

CLAIMS SERVICES: Michael Cusak reported that the Claims Committee met prior to the Commission meeting, discussed the open PARS and decided on an action plan.

TREASURER: Bonnie Lindaw was not present. Commissioner Robbins noted that Ms. Lindaw did correspond with the Commissioners and recommended approval of resolution 15-18 which is the April bills list. Ms. Lindaw will bring the bank statement to the next meeting.

MOTION TO APPROVE RESOLUTION 15-18.

Motion: Commissioner Kessler
Second: Commissioner Giraldo
Vote: 3 Ayes

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for February through April. He included JA Montgomery's comprehensive playground inspection program. As the weather warms up playgrounds should be inspected. Adam Witcraft of the Atlantic County Parks Department is a Certified Playground Safety Inspector (CPSI) and is well aware of the procedures. There were a variety of loss control visits conducted throughout the County. Once a report is received back from PEOSHA then the County can determine if any actions are required. Mr. Prince is working with Mr. Thomas on the safety agenda.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The Cumulative Summary shows 437 bills were processed for the Commission with 56.9% in savings. 96.7% of the bills were in network.

HealthMed Associates is now in network and they currently have two locations, one in Atlantic City and one in Northfield. Their Absecon location is not open yet. Commissioner Kessler noted she is very happy HealthMed is on the panel. Their office hours are much more accommodating than AtlantiCare as they are open until 9:00 P.M. If she has to send someone to Urgent Care after AtlantiCare is closed for the day at 4:30 P.M. the employee then needs to follow up the next day with Occupational Medicine. HealthMed is a good option for afterhours evaluations. Mr. Ferguson asked whether Dr. Patel was on their staff. Commissioner Kessler noted that she had a discussion with Dr. Stern who advised that Dr. Patel is working on a project in North Jersey and should be available by the summer.

The intake reporting shows there are 37 new claims for January and February, 27 were medical only, 8 were report only and there were 2 lost time claims.

Mr. Stokes requested that 2017 numbers be listed on the Claim Summary report so the Commissioners can track month to month.

CLAIMS SERVICES – QUAL-LYNX:

Karen Berenato reported the Claims Committee met prior to the Commission meeting and reviewed 12 PARS. The PARS were recommended for approval by the Committee. Unless there are any other questions which would require a closed session she requests a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

MOTION TO APPROVE THE PARS AS REVIEWED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 6, 2018.

Motion: Commissioner Robbins
Second: Commissioner Giraldo
Vote: 3 Ayes

RISK MANAGER’S REPORT:

Gene Siracusa presented the Risk Manager’s report for January and February. They reviewed various RFP’s, made insurance recommendations and developed insurance requirements for RFP candidates. Commissioner Kessler asked for clarification with regard to the review of month end claims reports for the ACIA from the CEL. Mike Ridge explained this is the monthly report the CEL generates for all Commissions which they are reviewing. Their report should have indicated ACIC, not ACIA. They also reviewed the month end claims report from Qual-Lynx. Mike Ridge commented on the Stillwater boiler claim and the cybercrime liability claim. They are ongoing claims. There is no definitive answer as of yet on the boiler claim. He hopes to have discussions with the prior carrier, AIG, on the cyber claim.

OLD BUSINESS: None.

NEW BUSINESS: Mr. Ferguson noted the County has a new Right to Know Project Specialist, Angelier Hurt, starting on Monday, April 9, 2018. He also thanked Commissioner Robbins for filling in as the Chair today.

PUBLIC COMMENT:

Commissioner Robbins opened the meeting to public comment. Having neither heard nor seen any public comment the public session is closed. The next meeting will be held on May 11, 2018 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Giraldo
Second: Commissioner Kessler
Vote: 3 Ayes

MEETING ADJOURNED: 11:25 A.M.

Minutes prepared by: Chandra Anderson, Secretary