

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 14, 2022 at 11:00 A.M.
Atlantic County Board of County Commissioners’ Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Present
Tammi Robbins	Present
Janette Kessler	Present
John Lamey	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Kathy Kissane
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	<u>PERMA Claims</u> Jennifer Conicella
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	James F. Ferguson
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Risk Management Consultant	Brown & Brown Insurance Bob Gemmell
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ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Alan Cohen, Atlantic County
Tim Edmunds, ACIA

APPROVAL OF MINUTES: OPEN MINUTES OF SEPTEMBER 9, 2022.

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 9, 2022.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 5 Ayes

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT: Brad Stokes presented the Executive Director's report.

CERTIFICATES OF INSURANCE: There were six certificates issued for August 2022.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 5 Ayes

The CEL last met on September 22, 2022. The audit was officially approved and filed. There was an audit presentation. Brad thanked everyone for their assistance. The 2023 budget was discussed and the Finance Committee meeting was on Monday. Commissioner Kessler commented there was nothing to report with regard to the Finance Committee meeting, except that it was the first time an ACIC claim hit the CEL level and was discussed.

The next CEL meeting is on October 27, 2022. The budget may be pushed to December in order to continue to work on the renewals. We are hoping for no surprises in January or February.

The Fund's financial fast track has a GL claim from 2016 that had a significant increase in reserves and affected the surplus. Currently the surplus is \$622,000. There is \$11.9 million in cash. We are doing very well in the cash front. There was discussion of having a claims review which will be addressed by claims services.

The CEL's financial fast track from July shows a \$15.2 million surplus. All years look good except for 2020 which has the COVID claims.

Claims activity report shows August to September with two additional open claims and nine less open workers' compensation claims.

The CEL renewal webinar was conducted this week. Ed Cooney provided good insight into the insurance issues affecting this year's renewal process.

The annual Best Practices Workshop is being pushed back to Spring of 2023.

The League of Municipalities has elected officials training on November 16th. Members are invited to stop by.

The 10th anniversary of the CEL is tentatively being rescheduled on April 27, 2023 in the Central New Jersey area.

CLAIMS SERVICES: Jennifer Conicella provided the claims services report. She introduced Jennifer Davis who is new to the PERMA claims team as a senior claims consultant and will be assigned to our Commission. Jennifer Conicella has been promoted to workers' compensation supervisor with PERMA and will be managing workers' compensation claims.

Ms. Conicella is looking at dates for the claim review as either October 28th or November 4th, by either Zoom or in person. Jim Ferguson commented he is previously engaged on October 28th at the County's Key Managers Training and prefers November 4th. Ms. Conicella will send an email invitation.

TREASURER: Bonnie Lindaw presented the Treasurer's report. Resolution 23-22 the September Bills List has been withdrawn as the check has been voided. Resolution 24-22 is the October Bills List and has various payments, including quarterly payments to the professionals. Ms. Lindaw explained the check issued for the audit was issued under fund year 2021 instead of fund year 2020. The check from fund year 2021 was voided and reissued under fund year 2020. The payment for auditor fees from fund year 2020 is being made in this bills list. There are various payments from fund year 2022 which are in line with the approved budget.

The bank reconciliations were completed but she did not bring them. Reconciliations will be reported at the next meeting.

MOTION TO APPROVE RESOLUTION 24-22 THE OCTOBER BILLS LIST.

Motion: Commissioner Robbins
Second: Commissioner Fedorko
Vote: 5 Ayes

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for September through October. The media library and online streaming services remain available. All training through December 15, 2022 have been listed on the website NJCE.org. Safety Committee will have its final meeting of the year on December 9, 2022 and will discuss the 2023 meeting schedule.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. In July there were 346 bills processed resulting in a 68% savings. Year to date savings are at 69%, which is over \$3 million. There are 269 claims for the year with 35 COVID claims. There were a couple of changes on the top 10 providers list as a couple of doctors went out on their own and Qual-Lynx wanted to continue using them. Dr. Paul was one of the doctors who now has his own practice.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 18 PARS. The PARS were reviewed and recommended for approval by the Committee. Unless there are any other questions which would require a closed session, she requested a motion for approval of the PARS as reviewed and recommended by the Claims Committee.

Ms. Kissane also put forth a request that the PARS do not need to be individually signed by the Commissioners. Since COVID, a lot of their other Commissions have dispensed with the need for signatures on PARS. Qual-Lynx continues to enter the approval of the PARS and the authorized amount into each of their claim files. Jim Ferguson advised that procedure would be acceptable.

MOTION TO APPROVE THE 18 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF OCTOBER 14, 2022.

Motion: Commissioner Kessler
Second: Commissioner Fedorko
Vote: 5 Ayes

RISK MANAGER'S REPORT: Bob Gemmell presented the Risk Management report. The report covers all risk management activities which includes review of claims, coverages, certificates, and contracts. He provided requested information to Zurich following the property inspection of the Criminal Courthouse. At this time he has not received a request for anything additional. Mr. Gemmell continues to work on the renewal. There are a few minor items needed which he is working through on Broker Buddah.

Commissioner Woods indicated that with regard to the Criminal Courthouse, she received information from the Sheriff's Office and is still waiting on additional information from the Prosecutor's Office. Once she receives that information she will forward it along to Mr. Gemmell for discussion.

OLD BUSINESS: None.
NEW BUSINESS: None.
PUBLIC COMMENT: None.

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for December 9, 2022 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko
Second: Commissioner Robbins
Vote: 5 Ayes

MEETING ADJOURNED: 11:16 A.M.
Minutes prepared by: Chandra Anderson, Secretary