

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 12, 2015
Freeholders' Meeting Room
Stillwater Building
201 Shore Road
Northfield, New Jersey 08225
11:00 A.M.

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	Absent

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services **Bradford C. Stokes**

Claims Administrator Qual-Lynx
Kathy Kissane
Karen Beatty
Katie Perry

Conner Strong & Buckelew
Robyn Walcoff
Danielle Batchelor

CEL Underwriting Manager Conner Strong & Buckelew

Attorney **James F. Ferguson**

Treasurer **Julie Sharkey for Bonnie Lindaw**

Safety Director J.A. Montgomery Risk Control
Glenn Prince

Risk Management Consultant Insurance Agencies, Inc.
Michael Ridge

Glenn Insurance
Michael Thomas

ALSO PRESENT:

Joseph J. Giraldo, Atlantic County Improvement Authority
Rachel Chwastek, PERMA Risk Management Services
James T. Dugan, Atlantic County
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF MAY 8, 2015

MOTION TO APPROVE OPEN MINUTES OF MAY 8, 2015.

Motion: Commissioner Woods
Second: Commissioner Robbins
Vote: 2 Ayes, 0 Nays

CORRESPONDENCE: June 1, 2015 Memo from PERMA regarding account transitions. Mary Lou Doner, Vice President of Claims for the NJCEL JIF is retiring July 1, 2015. Robyn Walcoff of Conner Strong & Buckelew will succeed her. Danielle Batchelor will succeed Robyn Walcoff. Ms. Walcoff will still be available. James Ferguson expressed thanks to Ms. Walcoff for her assistance during the initial set up of the Atlantic County Insurance Commission. Commissioner Woods expressed thanks for Ms. Walcoff’s input and knowledge.

EXECUTIVE DIRECTOR’S REPORT:

Executive Director Stokes presented the Executive Director’s report. He reviews that the Risk Management Plan revisions were tabled at the last meeting for outstanding items. Since the May meeting there were additional questions about the Plan and policy received from the Risk Management team and the consultant, Mr. English, which were presented to the Underwriter. The Underwriters requested additional time to allow for the clarifications and recommended tabling the Motion to approve the amendments. Michael Ridge questioned whether there was anything in particular that the Underwriters are questioning or had issues with. Mr. Stokes advised that they were going back to Zurich to make sure they are reviewing all the items. It is expected the outstanding items will all have been addressed by the next meeting.

MOTION TO TABLE APPROVAL OF RESOLUTION 24-15 AMENDMENT TO THE 2015 RISK MANAGEMENT PLAN UNTIL THE NEXT MEETING.

Motion: Commissioner Robbins
Second: Commissioner Woods
Vote: 2 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT:

Executive Director Stokes reported there were five Certificates of Insurance issued during the period of April 30, 2015 to June 1, 2015. James Ferguson commented that the process for getting the Certificates of Insurance issued is running very well with a quick turnaround time. Commissioner Woods stated that a Certificate of Insurance was received for Brigantine Public School District and they were noted as the certificate holder, however, Brigantine is requesting to be listed as an “additional insured” on the Certificate. Rachel advised that the Certificate can be worded to show Brigantine as an additional insured and requested an email be sent requesting the change.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

Motion: Commissioner Robbins
Second: Commissioner Woods
Vote: 2 Ayes, 0 Nays

Executive Director Stokes reported the CEL committee did not meet in May. The next meeting is on June 25, 2015. Commissioner Kessler is the representative for that meeting.

The CEL’s financial fast track is showing that as of March 31, 2015 there is a surplus of over \$5.7 million. A litigation management firm was brought on to assist with the claims that have pierced the SIR. There are approximately eight or nine claims that have reached this level.

Claims activity report shows a summary of total claims for each coverage line that were open and closed since the prior month. There were 11 claims closed, most of which were workers’ compensation claims.

The property casualty assessments are due on June 15th. The Treasurer needs to confirm whether they have been received.

The ACIC website is up and running. It is routinely updated for minutes, agenda, and resolutions.

The 2016 renewals will be going out soon to the Risk Managers. The vehicles, schedule of buildings, etc. will need to be reviewed for changes. The new system will be used and it is very user friendly. The timing is imperative to return the renewal forms as soon as possible as they are the basis for the budget.

CLAIMS SERVICES:

Robyn Walcoff, Esq. presented the claims services report. She noted the Claims Committee met just prior to the Commission meeting. The agenda notes a closed session is only needed if there are questions on the PARS presented. It was agreed the PARS will be addressed further down on this agenda.

TREASURER:

Julie Sharkey from the Atlantic County Treasurer’s Office reviewed the bill list for June 2015 which includes the second quarter bills and totals \$150,813.90. Commissioner Woods questioned the postage fee for PERMA. Mr. Stokes advised PERMA needs to mail out notices from time to time and is reimbursed for the expense.

MOTION TO ADOPT RESOLUTION 27-15 ADOPTING THE JUNE 2015 BILLS LIST.

Motion: Commissioner Robbins
Second: Commissioner Woods
Vote: 2 Ayes, 0 Nays

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince provided the safety report. On June 8th a BRIT safety team platform demonstration was presented for the ACUA. Commissioner Kessler is previewing the program to see if it is beneficial and will address it further when she returns from vacation. Once feedback is received on this training Mr. Prince would like to see if this is something the County would like to use as well for online training. The

quarterly Safety Committee Meeting is on July 10th following the next Insurance Commission meeting at 12:00 P.M. James Ferguson commented that the June 9th session of the reasonable suspicion training for Atlantic County transportation employees was very well done. Don Ruprecht did a great job and was very helpful. Commissioner Woods commented that she received a phone call from the Division Director of that unit who was very pleased with the training. Mr. Prince noted that Atlantic County is taking advantage of the training available. Commissioner Robbins questioned what training is available under the BRIT. Mr. Prince responded that there is regulatory compliance training, office safety for every work setting, uploaded videos to comply with the community right to know law, Haz. Comm. with GHS which is the Global Harmonization Standard and incorporates the numerical placards and pictograms for those individuals who could be exposed to chemical hazards and the right to know law. It is a 14 minute and 20 second video, which has been simplified down from two hours, and every work setting can use it.

MANAGED CARE – QUAL-LYNX:

Karen Beatty provided the claims services report today. Ms. Beatty reported there were 14 claims reported in May, 12 were from the County, 2 from the ACUA and zero from the ACIA. The top 10 provider list included with the agenda packet is for the Atlantic County stand-alone account only and she provided an updated top 10 provider report for the Commission. There were 87 bills processed in May and year to date savings of 69.5% and 98.4% PPO penetration rate for the year.

Ms. Beatty noted they are noticing a trend with pain management doctors sending out very expensive lab tests when they start treating patients. They are doing an in office screening, and then sending out extensive testing. Qual-Lynx is having their provider contracting department investigate this. Qual-Lynx is working on where the doctors are sending those extensive lab tests and that the labs are in-network. Their preferred lab is Quest, and Qual-Lynx is in contact with Quest to determine they are able to do all the testing. If Quest cannot, then Qual-Lynx will contract with a lab that can do the very specific testing that is being requested. Ms. Walcoff noted this seems to be happening across the nation and has heard this very topic at various other claims committee meetings. Ms. Walcoff questioned whether Qual-Lynx was tracking patients being sent to pain management. Ms. Beatty and Ms. Kissane both confirmed they are closely monitoring pain management. Ms. Kissane wants to make sure all this additional testing is necessary and required. Ms. Beatty noted that Dr. Barbella is a pain management doctor used previously and Qual-Lynx is contracting with him to bring him on board.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed three workers' compensation PARS. The Committee voted to approve the PARS, with the caveat that one Atlantic County claim will be investigated as to whether it needs to be transferred to the Atlantic County prior year claims or remain within the Commission. Ms. Kissane asked for a Motion to approve the PARS as reviewed during Claims Committee meeting.

MOTION TO APPROVE THE PARS AS REVIEWED DURING THE CLAIMS COMMITTEE MEETING OF JUNE 12, 2015.

Motion: Commissioner Woods
Second: Commissioner Robbins
Vote: 2 Ayes, 0 Nays

EXECUTIVE SESSION: None.

OLD BUSINESS: None.

NEW BUSINESS: Ms. Walcoff reported the CEL JIF puts together a Best Practices Work Shop every year. Michelle Leighton coordinates the work shop. The tentative date for this year's work shop is Tuesday, October 6, 2015. It is a three hour session with breakfast and lunch held in Conner Strong's Marlton office. Ms. Walcoff invited any Commission members who would like to be involved in the planning to contact Ms. Leighton. Last year the work shop was focused on repeaters. Glenn Prince is also involved. Invitations will be mailed.

Zurich Environmental Emergency Response is a resource available through the pollution liability program with Zurich. The ACUA purchased this coverage which is an ancillary coverage. The Zurich Environmental Emergency Response gives access to emergency response and the phone numbers will be provided.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having heard nor seen any public comment the public session is closed. The next meeting will be held on July 10, 2015 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Woods
Second: Commissioner Robbins
Vote: 2 Ayes, 0 Nays

MEETING ADJOURNED: 11:25 A.M.
Minutes prepared by: Chandra Anderson, Secretary