

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – July 13, 2018  
Freeholders' Meeting Room  
Stillwater Building  
201 Shore Road  
Northfield, New Jersey 08225  
11:04 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	Present
Joseph Giraldo	Not Present

**FUND PROFESSIONALS PRESENT:**

Executive Director PERMA Risk Management Services	<b>Brad Stokes</b>
Claims Administrator	<u>Qual-Lynx</u> <b>Karen Beatty</b> <b>Kathy Kissane</b>
	<u>Conner Strong &amp; Buckelew</u> <b>Michael Cusak</b>
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	<b>James F. Ferguson</b>
Treasurer	<b>Amy Stover for Bonnie Lindaw</b>
Safety Director	J.A. Montgomery Risk Control <b>Robert Garish for Glenn Prince</b>
Risk Management Consultant	Insurance Agencies, Inc. <b>Michael Ridge</b> <b>Gene Siracusa</b>
	Glenn Insurance <b>Michael Thomas (Not Present)</b>

**ALSO PRESENT:**

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

**APPROVAL OF MINUTES: OPEN MINUTES OF MAY 11, 2018.**

**MOTION TO APPROVE OPEN MINUTES OF MAY 11, 2018.**

**Motion:** Commissioner Robbins  
**Second:** Commissioner Kessler  
**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 17 certificates were issued from April 1, 2018 through May 31, 2018.

**MOTION TO APPROVE CERTIFICATE OF INSURANCE ISSUANCE REPORT.**

**Motion:** Commissioner Woods  
**Second:** Commissioner Kessler  
**Vote:** 3 Ayes

**MOTION TO APPROVE RESOLUTION 17-18 AUTHORIZING THE TREASURER TO PROCESS CONTRACTED PAYMENTS AND EXPENSES.**

**Motion:** Commissioner Kessler  
**Second:** Commissioner Robbins  
**Vote:** 3 Ayes

The CEL held a meeting on June 28, 2018. The auditor was present and presented his preliminary report. The risk management information system (RMIS) was supposed to be an online program to allow a more streamlined renewal process, however, there was a delay and it will not be ready until next year. The renewal process for 2019 will be undertaken as it has been in past years using the Excel spreadsheets. Commissioner Kessler served on the CEL subcommittee and this is moving in the right direction.

The Insurance Commission financial fast track as of April 30, 2018 shows the Commission's statutory surplus at \$5.9 million. All years have been in the positive and continue to trend very well.

The CEL financial fast track report as of April 30, 2018, shows a surplus of approximately \$10.8 million.

The Claims Activity Report for April to May 2018 shows 34 claims were closed which included some pothole and minor snow plow claims that were resolved.

Mr. Stokes gave approval to Asset Works to begin working on the property appraisals for 2018. Asset Works should be contacting the member entities in the near future.

The 2019 renewal requests will be sent out to the member entities in the next few weeks. The information should be provided in the September-October time frame.

Bowman and Company was appointed by the CEL to perform the payroll audit this year. Representatives from Bowman and Company will be attending the September meeting to present the 2017 audit report. A conference call will be scheduled before hand to review the report.

There is no meeting in August. The next meeting will be on September 14, 2018.

**CLAIMS SERVICES:** Michael Cusak reported that the Claims Committee met prior to this Commission meeting and discussed PARS for approval. The Best Practices Work Shop will be held in late October, early November. They are looking for volunteers from the member entities to discuss topics and provide other insight. There will be a conference call on August 1, 2018. If you are interested in participating, contact Mike Cusak by either phone or email.

**TREASURER:** Amy Stover reported that as of June 30, 2018 the Commission admin account has \$2,209,977.62; the general liability account has four outstanding checks of \$3,544.24; and the workers' compensation account has 31 outstanding checks totaling \$22,838.23.

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:**

Rob Garish of JA Montgomery presented the safety report. The Safety Director's report covers loss control services for May, June and July. In May, a loss control visit was conducted at the County Office Building. Another loss control visit will be conducted at the end of July at the Anthony "Tony" Canale Training Center. Three training videos were rented by members. Safety Director's bulletins went out in May and June with a special highlight to the tick and tick borne diseases which show good preventative measures. There is also a bulletin on hurricane season.

**CLAIMS SERVICES – QUAL-LYNX:**

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 18 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 JULY 13, 2018.**

**Motion:** Commissioner Kessler  
**Second:** Commissioner Robbins  
**Vote:** 3 Ayes

**MANAGED CARE – QUAL-LYNX:**

Karen Beatty presented the claim services report. The Cumulative Summary shows 61.4% savings in the month of May, and the savings for June were 62.5%. Savings for the year are at 58.9%. The intake reporting shows that for the month of May there were 19 new claims reported for the County and 7 for the ACUA. There were no claims for the ACIA. For the month of June there were 23 new claims for the

County, 10 for the ACUA and 1 for the ACIA. There have been 147 claims reported for the year, 103 for the County, 43 for the ACUA and 1 for the ACIA.

Commissioner Kessler asked whether HealthMed would be used more instead of AtlantiCare. She noted she has been using HealthMed during hours when AtlantiCare is closed, with good success. Commissioner Woods confirmed she has advised all County departments of the Urgent Care centers available, including HealthMed and their extended hours and locations. She also pointed out that unless it is an emergency, employees should be directed to go to an Urgent Care center.

**RISK MANAGER'S REPORT:**

Gene Siracusa presented the Risk Manager's report. The Risk Managers reviewed claim summary reports by Qual-Lynx. For the ACIA, they reviewed the cyber claim, a tort claim notice and incident reports, and insurance requirements for the Ventnor Shared Services Agreement with the ACIA. Insurance specifications were reviewed with the County for a vendor at Estell Manor Park and insurance specifications for an RFP for Lenape Park East Catering Hall. They also attended a meeting with the County with regard to the Stillwater boiler claim and the claim was finalized.

Jim Ferguson noted Mike Ridge was very helpful and assisted with resolving the boiler claim. Mike Trump was also very good to work with.

Mike Ridge noted that he was contacted by Randy Lafferty, the attorney handling the cyber claim for the ACIA. Additional information was requested by AIG and it is being provided. Commissioner Robbins asked what the value is of the claim and Mr. Cusak advised it is approximately \$200,000.

Commissioner Woods asked about the Stillwater boiler claim check. Mike Ridge reported the check was issued, but addressed to the wrong entity. A corrected check has been requested. The replacement check will be delivered to Mike Ridge and made payable to the County of Atlantic. Mr. Ridge will then deliver the check to the County Treasurer.

**OLD BUSINESS:** None.

**NEW BUSINESS:** None.

**PUBLIC COMMENT:**

Commissioner Woods 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 September 14, 2018 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

**Motion:** Commissioner Kessler  
**Second:** Commissioner Woods  
**Vote:** 3 Ayes

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