

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – July 14, 2017
Freeholders’ Meeting Room
Stillwater Building
201 Shore Road
Northfield, New Jersey 08225
11:00 A.M. (began at 11:07 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
Geraldine Cohen	Not Present

FUND PROFESSIONALS PRESENT:

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

Claims Administrator Qual-Lynx
Karen Beatty
Kathy Kissane
Claudia Acosta

Conner Strong & Buckelew
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
Dave McHale for Glenn Prince

Risk Management Consultant Insurance Agencies, Inc.
Michael Ridge
Gene Siracusa

Glenn Insurance
Michael Thomas

ALSO PRESENT:

Rachel Chwastek, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Rasu Vu, ACUA
Madalena Ruiz, ACUA

APPROVAL OF MINUTES: OPEN MINUTES OF MAY 12, 2017.

MOTION TO APPROVE OPEN MINUTES OF MAY 12, 2017.

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

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: 13 certificates were issued from April 1, 2017 to May 31, 2017.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The Treasurer will need to process contract payments during months when the Commission does not meet. Mr. Stokes presented Resolution 16-17 which will give authorization to the Treasurer to process contract payments during months the Commission does not meet. He noted this resolution will be included in the next reorganization agenda in January.

MOTION TO APPROVE RESOLUTION 16-17 AUTHORIZING THE TREASURER TO PROCESS PAYMENTS.

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

The last CEL meeting was June 22, 2017. The draft audit was approved for filing with the State. TPA proposals were received. Several responses were received and the Board decided to stay with AmeriHealth Casualty through 2020. Several Commission counties are up for renewal, including our own. The CELJIF will forward a request for renewal to the Commission in the near future. After that happens the Commission members will receive renewal packages. The term is three years. Commission Kessler asked when she would be receiving the package and Mr. Stokes advised they will be sent out in August. The next meeting will be held on September 28, 2017.

The Insurance Commission financial fast track as of May 31, 2017 shows the Commission's statutory surplus at \$5.2 million.

The CEL financial fast track report as of May 31, 2017, shows a surplus of almost \$7.4 million, which continues to trend well for the CEL.

Claims Activity Report shows the claims activity for May. 11 claims were closed.

The 2018 Renewal has arrived. Mr. Stokes believes the underwriting team will be working on the renewal spreadsheets in the coming weeks. The ancillary coverages will also be sent out for renewal. They would like to receive everything back by mid-September. Commissioner Kessler confirmed with Mr. Stokes that the renewals will be sent to the member entities and the Risk Managers at the same time.

The property appraisers have completed most of the field work and the reports should be forthcoming shortly, probably at the same time as the renewals. Commissioner Kessler noted she met with the appraisal company and they were very professional. Commissioner Kessler asked who handled the appraisals on behalf of the County and Commissioner Woods advised the Facilities Director handled it with no problems. Mr. Stokes noted that the CEL is looking to do property appraisals in the future and may look to do the same type of program our Commission developed. Vacant properties were also an issue.

Bowman & Company will be working on the 2016 audit and they will be attending the September Commission meeting.

There is no meeting in August and our next meeting will be on September 8, 2017.

CLAIMS SERVICES: The Claim Services report was presented by Danielle Batchelor, Esquire. The CEL members who had losses during Hurricane Jonas were the ACUA, Atlantic County and Gloucester County. The County and the ACUA have both submitted their claim information. However, Gloucester had to go out to bid for its repairs, which is taking longer than expected to submit the claim information. They are following up with Gloucester to see where they stand. Commissioner Kessler was concerned as she has a submission pending with FEMA and is past the FEMA deadline. Whatever insurance isn't covering she wanted to submit to FEMA. There is an appeal time frame through September. Danielle noted that Veri Claim has the draft statement of loss, but they need to confirm the numbers from Gloucester County. Commissioner Kessler noted that FEMA are waiting on the insurance company's position and needs the information before September.

TREASURER:

Julie Sharkey presented Resolution 17-17, the July bills list for a payment to Asset Works for the appraisal services. Resolution 18-17 is the supplemental July bills list for the second installment of the 2017 CELJIF assessment.

MOTION TO APPROVE RESOLUTION 17-17 THE JULY BILLS LIST AND RESOLUTION 18-17 THE SUPPLEMENTAL JULY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Dave McHale of JA Montgomery presented the safety report. The Safety Director’s report covers risk control safety activities for May and June. The Atlantic County Department of Corrections was approved for matching funding through the BRITT Safety Grant Program for the purchase of body worn cameras. Glenn Prince has been in contact with Warden Geraldine Cohen and advised her of the approval.

Meadowview Nursing and Rehabilitation Center received a PEOSHA violation for not having job hazard assessments. Glenn worked with them to get that together for their kitchen and housekeeping staff and the violation has been abated.

JA Montgomery offers a program for law enforcement supervisors titled *Career Survival for Law Enforcement Supervisors*. The program is highly recommended for any supervisors of law enforcement staff. An informational flyer was sent to the County Prosecutor’s office as well as the Sheriff’s office for review. The program will be run by JA Montgomery Risk Control Consultant Keith Hummell who is a retired police chief from Voorhees. The next Safety Committee meeting will be on October 13, 2017 after the Commission meeting.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report for the months of May and June. The cumulative claims summary shows savings for the month of May at 46.6%. The cumulative claims summary shows savings for the month of June at 50.2%. The PPO penetration rate is 99% for both months. Savings for the year are at 57.8% which represents savings of almost \$1.1 million.

There were 42 claims reported for the months of May and June, 35 for the County and 7 for the Utilities Authority. There were zero claims for the Improvement Authority.

CLAIMS SERVICES – QUAL-LYNX:

Claudia Acosta reported that all of their phone numbers have changed. A listing of all updated contacts will be provided. Ms. Acosta reported the Claims Committee met prior to the Commission meeting and reviewed 13 PARS. One PAR will be adjusted as discussed. 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 14, 2017.

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

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 8, 2017 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Robbins
Second: Commissioner Kessler
Vote: 3 Ayes, 0 Nays

MEETING ADJOURNED: 11:25 A.M.

Minutes prepared by: Chandra Anderson, Secretary