

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 9, 2020 at 11:00 A.M.
MEETING HELD TELEPHONICALLY via ZOOM
*In consideration of Executive Order No. 103 declaring a
Public Health Emergency in the State of New Jersey which was extended by
Executive Orders 119, 138, 151, 162, 171, 180, and 186.*

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	Present
Michael Fedorko	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
Claims Administrator	<u>Qual-Lynx</u> Karen Beatty Kathy Kissane
	<u>Conner Strong & Buckelew</u> Jennifer Conicella Robyn Walcoff
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	James F. Ferguson
Treasurer	Bonnie Lindaw (Amy Stover appearing)
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Risk Management Consultant	Insurance Agencies, Inc. Michael Ridge Eugene Siracusa
	Glenn Insurance Michael Thomas

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES OF SEPTEMBER 11, 2020.

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 11, 2020.

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

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT:

Brad Stokes presented the Executive Director's report.

CERTIFICATES OF INSURANCE: There was 1 certificate issued between August 1, 2020 and September 1, 2020.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL meeting was held on September 24, 2020 via Zoom conference. The 2019 audit was approved and adopted. Amerihealth was reappointed as the third-party administrator for a three year term. Atlantic, Burlington, and Cumberland counties have all renewed their membership in the JIF. The next meeting is on October 22, 2020 and will be held via Zoom.

The financial fast track reports for the Commission as of June 30, 2020 and July 31, 2020 show the surplus to be \$4.6 million for both months.

The CEL's financial fast track report for June 30, 2020 shows the surplus to be \$17.5 million and the July 31, 2020 report shows the surplus to be \$16.6 million. All years are in the positive.

The claims activity report shows that as of August 31, 2020 there were 24 more open claims than the prior month. Kathy Kissane explained there were a few COVID claims, and the majority are standard incidents in the workplace.

Assetworks completed the appraisals and delivered the reports.

The 2021 renewal and underwriting data collection has been ongoing. The deadline for completion was September 9th. Brad requested that any outstanding items should be completed in the next few days.

The 9th Annual Best Practices Workshop will be held on Thursday, October 29, 2020 via Zoom webinar. Jennifer Conicella commented the workshop will be held virtually and more people will be able to attend. Topics will include NJCELJIF renewal overviews, BRIT safety grants, and implications of COVID-19. Invitations will be sent out by the Conner Strong marketing department.

The 2020 New Jersey Association of Counties conference has been replaced with a series of educational virtual workshops on COVID-19 matters and are being held beginning September 30th.

2020 is the 10th anniversary since the JIF's inception. They are looking to schedule a luncheon honoring the milestone in early 2021.

RFP's were issued for all professional positions. Multiple responses were received and are in the review process. For auditor we received one proposal from Bowman and Company. For actuary, we received proposals from Actuarial Advantage and Madison Consulting Group. For Executive Director, one proposal was received from PERMA. For Claims Administration and Managed Care, four proposals were received from Qual-Lynx, Inservco, Claims Resolution Corporation, and Innovative Claims Strategies. The response from Innovative Claims Strategies was rejected because they did not include claims administration services. For Risk Management Consultants there were three responses received from Insurance Agencies, Brown & Brown, and Hardenberg Insurance Group. For the defense panel we received proposals from the Barker firm, Birchmeier & Powell, Brown & Connery, Parker McCay, Eric Bernstein, Cooper Levenson, and Savitz Law. The proposals will be reviewed by a committee and we will most likely have a special meeting later this month to make those appointments.

The next Commission meeting is scheduled for December 11, 2020.

CLAIMS SERVICES: Jennifer Conicella provided the report. The Claims Committee met prior to this Commission meeting and reviewed PARS which will be submitted later for approval. Senate Bill 2380 was passed right after our last meeting. It seeks to expand the definition of an essential worker during the COVID crisis. An essential worker is anyone still working who is exposed to the public during the COVID crisis. Their workers' compensation claim for COVID is presumed to have occurred while at work and would be covered under workers' compensation. It is on the carrier to prove the claim is not related. We may see more claims as a result. Kathy Kissane commented there has not been an increase yet.

TREASURER: Amy Stover reviewed Resolution 22-20 the October bills list. There is a payment from the 2019 fund in the amount of \$9,960 and payments from the 2020 fund in the amount of \$205,679.75 for a total of \$215,639.75.

The administrative account has a balance of \$9,924,448 with no outstanding checks. The general liability account has approximately \$3,619.95 in outstanding checks. The workers' compensation account has a balance of \$77,523.11.

MOTION TO APPROVE RESOLUTION 22-20 THE OCTOBER BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report. Webinar training programs are scheduled through the end of October. JA Montgomery is working on transitioning their instructor lead training programs to webinar format. The World Health Organization will be extending the emergency to January 22, 2021. 2021 initiatives include a flagger work zone training program which is a four hour training. They are transitioning the four hour training sessions to four one hour webinars for employees.

The Safety Committee last met on June 18, 2020 and the next meeting is scheduled right after this Commission meeting via Zoom.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The Cumulative Summary shows to date, there were savings of 67% or \$1,424,496. The breakdown by entity is on page 27. The intake reporting shows year to date there are 212 claims. The COVID-19 claim report has a change of 5 for the County and 12 for the Utilities Authority. Med Express Urgent Care in the Vineland area was bought out by another company and they are working to have them included in the provider network. Commissioner Kessler noted that the Utilities Authority has a unit for Cumberland County waste pick up and they need medical services in that area.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 16 PARS. The PARS were recommended for approval by the Committee with one modification as discussed on a workers’ compensation claim. 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 16 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF OCTOBER 9, 2020.

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

RISK MANAGER’S REPORT:

Gene Siracusa presented the Risk Manager’s report for September. The Risk Managers reviewed claims summaries presented by Qual-Lynx, the monthly ACIA loss summaries, loss histories, insurance requirements for various projects for the ACIA and the County, certificates of insurance, and various safety bulletins from JA Montgomery.

OLD BUSINESS: None.

NEW BUSINESS: None.

PUBLIC COMMENT:

Commissioner Woods opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting will be held on December 11, 2020 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:42 A.M.

Minutes prepared by: Chandra Anderson, Secretary