

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – February 10, 2023 at 11:00 A.M.  
Atlantic County Board of County Commissioners’ Meeting Room  
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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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
Timothy Edmunds	Present
Michael Fedorko	Absent

**FUND PROFESSIONALS PRESENT:**

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

Karen Read, PERMA Risk Management Services  
Chandra Anderson, Atlantic County

**APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 13, 2023.  
MOTION TO APPROVE OPEN MINUTES OF JANUARY 13, 2023.**

<b>Motion:</b>	<b>Commissioner Robbins</b>
<b>Second:</b>	<b>Commissioner Kessler</b>
<b>Vote:</b>	<b>4 Ayes</b>

**CORRESPONDENCE:** None.

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

The 2023 Plan of Risk Management had minor changes. The County's retention for EPL coverage was increased to \$500,000. The aggregate for pollution liability was increased from \$10 million to \$25 million, and sewer back up coverage is back on board. There were no questions.

**MOTION TO APPROVE RESOLUTION 14-23 THE 2023 PLAN OF RISK MANAGEMENT.**

**Motion:** Commissioner Kessler  
**Second:** Commissioner Robbins  
**Vote:** 4 Ayes

The underwriting manager's renewal overview is provided in the appendix and covers changes to renewal marketing. The review meeting will be posted on the CEL website.

**CERTIFICATES OF INSURANCE:** There were 18 certificates issued for the month of January 2023.

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

**Motion:** Commissioner Woods  
**Second:** Commissioner Robbins  
**Vote:** 4 Ayes

The CEL met on January 12<sup>th</sup> to approve the budget. The CEL reorganization meeting will be held on February 23, 2023 via Zoom.

Property appraisals are a hot topic and the CEL is looking to incorporate an appraisal program because there is a need to collect Construction, Occupancy, Protection and Exposure characteristics (COPE) information for larger county owned properties to establish a threshold. The goal is for the member entities to establish their own insurable values rather than the insurer and capture the necessary COPE information which will help obtain broader coverage at the best price. Our Commission may save some money once this is implemented since we already have a yearly appraisal program.

The CEL is going to procure cyber security expert services. They are waiting for a final proposal from the Chertoff Group for consideration.

2020 was the CEL's 10<sup>th</sup> anniversary. The celebration plans were delayed due to COVID. A celebration luncheon and NJCELJIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ. Invitations will be sent out.

The financial fast track reports for the Commission and the NJCEL are not available, because the Actuary is in the process of finalizing the fourth quarter reserve valuation reports for the Commission and the CEL. Commissioner Kessler requested the reports to be circulated once they are available.

Claim tracking for December has 9 more open claims. Eight were workers' compensation claims.

The MEL 2023 Educational Seminar will be held on April 21st and April 28th from 9:00 A.M. to 12:00 P.M. by Zoom. The seminar qualifies for continuing education credits. Invitations to register will be sent out in the near future.

Assessment bills were issued and are due March 15, 2023.

The 2023 insurance policies and limit schematics will be posted shortly on the Conner Strong & Buckelew Egnyte website for authorized users.

**CLAIMS SERVICES:** Jennifer Davis advised there was nothing to report for Claims Services.

**TREASURER:** Bonnie Lindaw provided the monthly report by telephone. Resolution 15-23 is the February Bills List for a total of \$2,076,411.13 and includes payments from fund year 2019 for the dividend payment for year 2019 to Atlantic County, payments from year 2022 for postage and advertising, and payments from 2023 for the first quarter payment of all the professionals.

Ms. Lindaw also reported the bank reconciliations for the month of January have been completed. The admin account balance is \$8,342,226.30. Interest earned is \$18,066.00. The general liability account has \$23,748.06 in outstanding checks and interest of \$51.10. This is a flow through account so it earns less interest. Workers' compensation has \$115,423.30 in outstanding checks and \$318.33 in interest. Ms. Lindaw appreciates being able to call in today.

**MOTION TO APPROVE RESOLUTION 15-23 THE FEBRUARY BILLS LIST.**

**Motion:** Commissioner Kessler  
**Second:** Commissioner Robbins  
**Vote:** 4 Ayes

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery presented the safety report for January. The media library and online streaming services remain available. All training through March 31, 2023 have been listed on the website NJCE.org.

Mr. Prince attended a loss control visit for the County Office Building, the Civil Courts Building, and the Ventnor library. Previous recommendations for improvement were completed.

The Safety Committee will meet quarterly, however, we will change the format to Zoom. The schedule will be distributed. He believes this will increase attendance.

The training slides for the entry level driver training program for CDL applicants has been completed and is now in peer review. Once the peer review process has been completed we should be able to schedule dates for train the trainer sessions. This is going to be a great program for the member entities as the driver schools are very expensive at \$4,000 to \$6,000 per student, and this program will be offered at no cost to the member entities. This is a federal mandate affecting public and private entities and is the prerequisite to getting a New Jersey CDL license. The instructor must have a CDL license and be competent to train. The instructor can only train with the license held (Class A to Class A, etc.). Mr. Prince recommends the members start choosing a trainer within your organizations. He also noted that while a lot of students will pass the written test, there are a lot of failures, because of the pre-trip inspection which is the hardest part of the CDL testing.

**MANAGED CARE – QUAL-LYNX:** Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 77% for January. While the PPO penetration rate is listed as 100% on the report, it should be 98% which still resulted in savings. The intake reporting shows so far this year there are 23 claims, 20 for the County and 3 for the ACUA. The ACIA has no claims. No COVID-19 claims have been reported.

Bacharach Institute for Rehab is closing its doors March 31, 2023. Bacharach provided speech therapy, which is hard to find in our area. There is limited availability for outpatient speech therapy with Shore Medical Center. Local physical therapy companies are actively trying to recruit speech therapists. Driver testing is another area that will be affected. Bacharach was the only provider in our area, because special computer equipment and a special car are involved in the testing. The next closest provider would be outside of Philadelphia or North Jersey, and both are well over an hour drive. They are researching new providers.

**CLAIMS SERVICES – QUAL-LYNX:** Kathy Kissane reported the Claims Committee met prior to the Commission meeting, reviewed 9 PARS, and answered questions that were presented. One property claim was amended and the PARS were 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, revised, and recommended by the Claims Committee.

**MOTION TO APPROVE THE 9 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 10, 2023.**

**Motion:** Commissioner Kessler  
**Second:** Commissioner Robbins  
**Vote:** 4 Ayes

**RISK MANAGER’S REPORT:** Bob Gemmell presented the Risk Management report. Mr. Gemmel expressed his thanks for the Commission allowing him to report by telephone for the last meeting. The report covers all risk management activities since January 13, 2023, including review of claims, coverages, certificates, and contracts. He complimented Ed Cooney and the underwriters with a great job working up the renewal in such a tough market. The new claim with the library will be worked through to determine whether coverage lies within the Commission.

**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 April 14, 2023 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

**Motion:** Commissioner Robbins  
**Second:** Commissioner Kessler  
**Vote:** 4 Ayes

**MEETING ADJOURNED: 11:20 A.M.**  
Minutes prepared by: Chandra Anderson, Secretary