

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 10, 2021 at 11:00 A.M.
MEETING HELD VIRTUALLY via ZOOM

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
John Lamey	Present
Michael Fedorko	Absent

FUND PROFESSIONALS PRESENT:

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

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

APPROVAL OF MINUTES: OPEN MINUTES OF OCTOBER 8, 2021.

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 8, 2021.

Motion:	Commissioner Robbins
Second:	Commissioner Kessler
Vote:	3 Ayes; 1 Abstain (John Lamey)

CORRESPONDENCE: None.

Jim Ferguson reported that John Lamey was appointed as Alternate Commissioner since Joe Giraldo had to step down upon being elected the County Clerk. Mr. Ferguson administered the oath and John Lamey was sworn in.

CERTIFICATES OF INSURANCE: There were 8 certificates issued for the months of October and November 2021.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

EXECUTIVE DIRECTOR'S REPORT: Brad Stokes presented the Executive Director's report. The 2022 budget was introduced. A revised budget will be issued since the 2% increase for the attorney fee was removed. The total budget is \$8,600,426.

The CEL expense went up because the 2021 budget delta is being made up in this budget. COVID-19 and a hurricane are also factors in the increase. The professionals had contractual 2% increases. There were increases on the ancillary coverages. Cyber had a 75% increase. The budget has a 3.49% increase over last year. Assessments will be sent out by Karen Read.

MOTION TO INTRODUCE THE 2022 BUDGET AND SCHEDULE THE PUBLIC HEARING FOR JANUARY 14, 2022.

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

There were several meetings of the CEL Finance Committee on October 28, 2021, November 15, 2021, and November 18, 2021. The next meeting is scheduled for December 13, 2021. Commissioner Kessler explained that everything that has been done thus far was done with the best interest in mind for all of the Commissions. A dividend of \$750,000 will be issued to the Commissions and our Commission's share is \$11,392, which can be received by check or a credit to the assessment. The Finance Committee will advise well in advance if any changes are going to be made to deductibles, retentions or premiums. The CEL meets again on December 16, 2021.

The Fund's financial fast track from July 31, 2021 shows a \$2.9 million surplus which is a decrease of \$28,000 from the prior month. The August 31, 2021 report shows \$2.8 million in surplus which is a slight decrease due to reserve changes and there is \$11 million in cash.

The CEL financial fast track for the month of July shows a surplus of \$14.4 million. The decrease is due a 2012 Camden County claim. Most years are in the positive and cash amount is \$28 million.

Claim tracking for September has 13 less open claims. Seven property claims and six general liability claims were closed. For the month of October there were six less open claims. Most closed claims were auto liability claims.

The next meeting is January 14, 2022. Happy holidays to everyone.

CLAIMS SERVICES:

Jennifer Conicella reported the Claims Committee met prior to the Commission meeting, and there is no need for a closed session. Ms. Conicella reported that mandatory year end claims reporting must be completed since all policies are claims made policies. She wished everyone a happy new year.

TREASURER:

Bonnie Lindaw provided the monthly report. Resolution 24-21 is the December Bills List. There are payments from 2018, 2019, 2020, and 2021. The payments are related to the treasurer banking services and total \$9,007.95. The 2018 reissue check for treasurer and attorney fees from the last meeting is included. Commissioner Woods questioned why the 2018 payment total was zero. Ms. Lindaw explained that was a void for the total amount and the net adjustment from last bills list to this bills list is zero.

Ms. Lindaw also reported the bank reconciliations have the admin account balance of \$10,315,009.38. \$34,700.13 in interest was earned from January to November 2021. The general liability account earned \$116.82 in interest and there are \$5,734.30 in outstanding checks. The workers' compensation account has \$60,788.81 in outstanding checks. The oldest is from October 28, 2020. Interest was earned from January to November 2021 in the amount of \$664.17. Commissioner Kessler commented that in light of the large amount of interest earned, it was a great move changing banks from Wells Fargo.

MOTION TO APPROVE RESOLUTION 24-21 THE DECEMBER 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 October and November. The media library and online streaming services remain available. All training through February 28, 2022 has been listed on the website NJCE.org. Mr. Prince encouraged any departments to review available training. Instructor led programs may also be available. If that method is requested then members should contact Glenn Prince's office.

Angelier Hurt has prepared a 2022 loss control visit schedule for 57 County locations. This will consist of indoor air quality testing, right to know, employee compliance centers, and safety data sheets. Commissioner Kessler commented that JA Montgomery did a great job with indoor air quality testing done recently for the ACUA.

On December 13, 2021 there is a meeting of the Grant Committee for discussion of the 2022 submissions. Five counties out the 10 have made submissions. The \$50,000 from the carrier has been awarded for distribution to five members. Mr. Prince is hopeful to get the vote of the Grant Committee to the CEL for their meeting on December 17, 2021. The Atlantic County Justice Facility provided a submission for body worn cameras in the amount of \$13,980.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 68%. There are no changes in the top 10 providers. The intake reporting shows so far this year there are 289 claims, 93 were lost time; 156 were medical only, and 40 were report only. There are 90 COVID-19 claims reported.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting, reviewed 18 PARS, and answered questions that were presented. 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 and recommended by the Claims Committee. Ms. Kissane wished everyone happy holidays.

MOTION TO APPROVE THE 18 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF DECEMBER 10, 2021.

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

RISK MANAGER’S REPORT:

Bob Gemmell provided the Risk Manager’s report. The report covers all risk management actions completed, including claims review, loss control and safety visits, review of certificates of insurance, and insurance requirement reviews. He continues to work with Commissioner Woods and Angelier Hurt on the safety manual and job titles within the County departments to coordinate mandatory OSHA training.

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 January 14, 2022 at 11:00 A.M. via Zoom.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:34 A.M.
Minutes prepared by: Chandra Anderson, Secretary