

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – February 18, 2022 at 11:00 A.M.
MEETING HELD VIRTUALLY via ZOOM

Meeting was called to order by Commissioner Robbins. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Absent
Tammi Robbins	Present
Janette Kessler	Present
John Lamey	Present
Michael Fedorko	Absent

FUND PROFESSIONALS PRESENT:

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

Claims Administrator

Qual-Lynx
Karen Beatty
Kathy Kissane

PERMA Claims
Jacqueline Cardenosa

CEL Underwriting Manager

Conner Strong & Buckelew

Attorney

James F. Ferguson (Not Present)

Treasurer

Bonnie Lindaw

Safety Director

J.A. Montgomery Risk Control
Tom Reilly appeared for Glenn Prince

Risk Management Consultant

Brown & Brown Insurance
Bob Gemmell

ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Crystal Chuck, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Alan Cohen, Atlantic County
James Dugan, Atlantic County

Commissioner Robbins introduced Alan Cohen, Assistant County Counsel, who will be replacing Jim Dugan once he retires.

APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 14, 2022.

MOTION TO APPROVE OPEN MINUTES OF JANUARY 14, 2022.

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

CORRESPONDENCE: None.

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

The 2022 Plan of Risk Management had a few changes with regard to flood, pollution and EPL. There were no questions.

MOTION TO APPROVE RESOLUTION 14-22 THE 2022 PLAN OF RISK MANAGEMENT.

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

The underwriting manager's renewal overview is provided in the appendix and covers changes to renewal marketing. The CEL held two Zoom meetings to review the difficulties encountered during the renewal.

CERTIFICATES OF INSURANCE: There were 3 certificates issued for the month of January 2022.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The next meeting of the CEL will be held on February 24, 2022 at 9:30 A.M. This will be their reorganization meeting.

2022 Educational Seminar will be held on April 29th and May 6th from 9:00 A.M. to 12:00 P.M. The keynote speaker is the Director of the Division of Local Government Services. The seminar qualifies for continuing education credits. Invitations to register will be sent out in the near future.

The Cyber Task Force issued a memorandum about third-party vulnerabilities.

The Fund's financial fast track from November 30, 2021 shows a \$2.2 million surplus and \$10.3 million in cash.

The CEL financial fast track is not available for this report.

Claim tracking for December has 29 less open claims. A lot of workers' compensation claims closed.

Assessment bills were sent out and are due March 15, 2022. Future assessments are due in May and October.

2022 insurance policies will be available on the Conner Strong & Buckelew Egnite website for authorized users.

Request was made for a list of yearly property appraisals from the member entities.

Welcome to Crystal Chuck who recently joined PERMA. She was previously on Ed Cooney's underwriting department team. Crystal will be working with Karen on the Atlantic County account.

CLAIMS SERVICES:

Jacqueline Cardenosa advised there was nothing to report for Claims Services.

TREASURER:

Bonnie Lindaw provided the monthly report. Resolution 15-22 is the February Bills List and includes payments from fund year 2021 in the amount of \$52,536.61 and payments from fund year 2022 in the amount of \$195,688.00. Resolution 16-22 is the Dividend Bills List for dividends that are being issued to Atlantic County and the Atlantic County Improvement Authority in the total amount of \$7,998.00.

Ms. Lindaw also reported the bank reconciliations for the month of January have been completed. The admin account balance for December is \$9,212,185.94 with one outstanding check. The general liability account has \$4,838.85 in outstanding checks. For workers' compensation there were \$121,656.08 in outstanding checks.

MOTION TO APPROVE RESOLUTION 15-22 THE FEBRUARY BILLS LIST AND RESOLUTION 16-22 THE DIVIDEND BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Tom Reilly of JA Montgomery is covering for Glenn Prince and presented the safety report for January. The next Safety Committee Meeting is scheduled for April 8th and will meet following the regularly scheduled commission meeting. Future meetings are scheduled for July 8, 2022, September 9, 2022 and December 9, 2022.

JA Montgomery is providing safety expos around the state which provides member entities with a variety of training associated with their jobs. It is focused on public works, parks and streets departments. It also includes bloodborne pathogens, PPE, and fire safety. Registration can be found at NJCE.org.

The media library and online streaming services remain available. All training through February 28, 2022 has been listed on the website NJCE.org. Instructor led programs may also be available. If that method is requested then members should contact Glenn Prince's office.

Commissioner Kessler commented that a loss control visit was conducted at the ACUA. They visited various pump stations and provided a very thorough report.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 71% for January. The intake reporting shows so far this year there are 28 claims, 20 for the County and 8 for the ACUA. There were 10 COVID-19 claims reported.

Commissioner Kessler commented on COVID claims and reporting. Most accounts report claims regardless of the CDC guidelines for quarantine.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane provided an updated team list for Qual-Lynx. Colleen Pulverenti joined the liability team and is an attorney by training. Tanya Johnson joined the property team. She reported the Claims Committee met prior to the Commission meeting, reviewed 13 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.

MOTION TO APPROVE THE 13 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 18, 2022.

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

RISK MANAGER’S REPORT: Bob Gemmell presented the Risk Management report. The report covers all risk management activities since January 14, 2022, including review of claims, coverages, certificates, and contracts. They continue to work on the safety manual for targeted departments and job descriptions. Still waiting on dates for the cyber provider to conduct the cyber hygiene review. He also met with Commissioner Kessler to review some coverages available outside of the JIF.

OLD BUSINESS: None.
NEW BUSINESS: None.
PUBLIC COMMENT: None.

Commissioner Robbins opened the meeting to public comment. Having heard no public comment the public session is closed. The next meeting is scheduled for April 8, 2022 at 11:00 A.M. via Zoom.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:23 A.M.
Minutes prepared by: Chandra Anderson, Secretary