



**APPROVAL OF MINUTES: OPEN MINUTES OF MAY 14, 2021.**

**MOTION TO APPROVE OPEN MINUTES OF MAY 14, 2021.**

**Motion:** Commissioner Robbins  
**Second:** Commissioner Kessler  
**Vote:** 4 Ayes, 1 Abstain Commissioner Giraldo

**CORRESPONDENCE:** Memorandum from Qual-Lynx and Qual Care (QANI) explaining the companies have been acquired by Coventry. They will remain under Cigna through the end of the year. There will be a seamless transition with the same team handling the accounts. If there are any changes going forward, they will advise.

Brad Stokes provided the Executive Director's report.

**CERTIFICATES OF INSURANCE:** There were 3 certificates issued from May 1, 2021 to June 1, 2021.

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

**Motion:** Commissioner Woods  
**Second:** Commissioner Robbins  
**Vote:** 5 Ayes

The Treasurer requires approval to process payments on months the Commission does not meet. Resolution 17-21 gives the Treasurer authorization to process those payments.

**MOTION TO APPROVE RESOLUTION 17-21 AUTHORIZING THE TREASURER TO PROCESS PAYMENTS.**

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

The CEL had a special meeting on May 27, 2021 and introduced the amended 2021 budget. In order to cover premium due, the JIF will charge additional assessments in the amount of \$609,000. The amended budget was approved on June 24, 2021. The audit was also introduced by Bowman.

Potential new members to the JIF were Essex and Middlesex counties. Essex has decided to stay where they are, and talks continue with Middlesex County. Burlington County added two new members. There are now 29 entities in the program.

Joe Hrubash commented on the CEL financial fast track and the 2020 audit. Safety National has an endorsement, which as interpreted by underwriting, provides that all COVID claims are one occurrence. This is beneficial to all the underlying insurance commissions in the CEL. However, Safety National is now challenging that interpretation. The CEL and the MEL are going to take this to litigation if it is necessary. He is confident we will recover 60% of the \$10 million in projected costs for COVID.

The CEL financial fast track has a surplus of \$13.8 million. Year 2020/2021 had to be adjusted to reflect the anticipated recovery on COVID claims. Year 2016 was also adjusted in light of additional reserves and IBNR changes. There are a few big claims for that year.

Mr. Hrubash noted that being in the CEL program is more beneficial than being out in the open market. The Finance Committee has put together a presentation which discusses the state of the commercial market and the benefits of being in the CEL program vs. the commercial market. They are looking to hold this presentation by webinar on July 22, 2021 and July 23, 2021. Commissioner Kessler commented that it was a helpful presentation.

A Cyber Task Force update is provided highlighting recent cyber attacks. Ed Cooney commented that they are coordinating with the MEL for pertinent updates in light of the headline events. This shows that cyber attacks come in all shapes and sizes, and something as simple as a stronger password policy can help protect the entity.

Commissioner Kessler asked about a proposal distributed a couple of years ago involving best practices for cyber policy, where if the entity adheres to the minimum cyber protection standards they could obtain a lower premium, and whether that ever materialized. Mr. Cooney explained the document with a check list is still being developed and will be a good cyber security tool. The document has changed a bit since COVID and significant changes in the commercial market. It is anticipated the program could provide relief for deductibles, or perhaps just keep coverages at a good and consistent level. Possible release is in September. The next Cyber Task Force meeting is on July 19, 2021.

The financial fast track report for the Commission as of March 2021, shows is a deficit of \$1.5 million, which is the result of significant reserve changes for years 2016, 2017, 2018, and 2019. The month of April rebounded a little bit with an increase of a little over \$25,000.

The claims activity report shows that for March to April there were six less claims and from April to May there were 27 less claims.

Asset Works has the lists for appraisals and should be contacting the member entities to set up the yearly property appraisals.

The 2022 renewal is approaching and the fund office is beginning the collection of information process. Worksheets will be distributed within the next week requesting confirmation of the specific construction of each entity's buildings.

The May MEL educational seminar was a big success with over 200 attendees. Upcoming conferences include the Government Finance Officers Association of New Jersey which has invited JA Montgomery and Joe Hrubash's PERMA team to present on current risk management issues at its conference at the Golden Nugget in September. The New Jersey Association of Counties will be held in October at Caesar's and the New Jersey League of Municipalities will be held in November at the Atlantic City Convention Center.

We do not meet in August, and the next meeting is September 10, 2021.

#### **CLAIMS SERVICES:**

Jennifer Conicella provided the report. The Governor ended the State of Emergency for COVID and as of July 3, 2021 essential employees are no longer presumed to have contracted COVID at the work place.

They have to prove they contracted COVID at work. Public safety workers are still covered under the Canzanella Act.

**TREASURER:**

Bonnie Lindaw provided the monthly report. There are no bills this month. The bank reconciliation reports for May are complete. The insurance admin account has a balance of \$6,623,694.20. There is one outstanding check for the actuarial services in the amount of \$2,322. The general liability account has outstanding checks in the amount of \$16,229.73 and earned interest in the amount of \$84.90. As of May, the admin account earned interest of \$15,836.06. The workers' comp account has outstanding checks of \$66,566.30 and earned interest year to date of \$389.74.

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:**

Glenn Prince of JA Montgomery presented the safety report for May through July. All trainings conducted by webinar have been included in the agenda. Training is available on the website NJCE.org. The Safety Committee last met on June 10<sup>th</sup>. The next meeting is scheduled for September 9, 2021.

With regard to the Munich Grant, he was asked to contact the local law enforcement agencies. Warden Kelsey at the Atlantic County Justice Facility has already purchased body cameras, but is looking for other possible submissions. The Warden will contact Commissioner Woods with regard to other possible submissions. Lt. Ade from the Atlantic County Sheriff's Office is also looking to purchase body cameras and has a pending request for a federal grant for approximately \$236,000. The Attorney General's office has issued a mandate that all New Jersey law enforcement offices who provide officers for control purposes must wear a body camera.

The protecting children program was placed on DVD and provided to Elizabeth D'Ancona, the County's Human Resources Director for distribution to employees.

Commissioner Woods asked about the ACJF body camera grant request of \$13,000 and Mr. Prince advised he contacted the carrier and they wanted to make the payment directly to the vendor instead of reimbursing the County. Commissioner Woods asked whether the vendor could reimburse the County once payment is received from the carrier. He will follow up with the underwriting manager and advise.

Commissioner Fedorko asked about the body cameras and a discussion followed about the Attorney General's mandate and the local law enforcement offices.

Mr. Hrubash asked why the carrier wants to pay the vendor directly. Mr. Cooney explained that the carrier made a legal decision to do so. A request was made for the carrier to issue written procedures and provisions of the grant program, and it is expected it will in the near future.

**MANAGED CARE – QUAL-LYNX:**

Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 72% with 98% of the care being in network. The intake reporting shows so far this year there are 144 claims, and include 88 medical only, 20 report only, and 36 lost time. There were 12 COVID-19 claims, with a steady decline in claims.

**CLAIMS SERVICES – QUAL-LYNX:**

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 18 PARS. 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 18 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF JULY 9, 2021.**

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

**RISK MANAGER’S REPORT:**

Bob Gemmell provided the Risk Manager’s report. The report covers all risk management actions completed in the past couple of months, including claims review, loss control and safety visits, and insurance requirement reviews. He had a recent phone conference with Commissioner Woods and Angie Hurt to discuss the Atlantic County Safety Manual. They are working toward getting the manual in line with the various departments and put into action. Commissioner Woods commented they have gathered all job titles within the County departments to make sure all mandatory OSHA training is being completed.

**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 September 10, 2021 at 11:00 A.M. via Zoom.

**MOTION TO ADJOURN THE MEETING.**

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

**MEETING ADJOURNED: 11:36 A.M.**  
Minutes prepared by: Chandra Anderson, Secretary