

ATLANTIC COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – July 8, 2022 at 11:00 A.M.  
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
John Lamey	Present
Michael Fedorko	Present

**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 Conicella</b>
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>James F. Ferguson</b>
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Treasurer	<b>Bonnie Lindaw</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  
Alan Cohen, Atlantic County

**APPROVAL OF MINUTES: OPEN MINUTES OF MAY 13, 2022.**

**MOTION TO APPROVE OPEN MINUTES OF MAY 13, 2022.**

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

**CORRESPONDENCE:** None.

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

**CERTIFICATES OF INSURANCE:** There were 13 certificates issued for May and June 2022.

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

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

The CEL met on June 23, 2022. Bowman & Company made a presentation of the draft audit report. A resolution was passed authorizing the Fund to file the draft audit and request an extension to file the final audit report with the State. Glenn Prince discussed the Learning Management System. Mr. Prince explained that the current company is FirstNet, however, a new company, BIS Safety Software will be contracted to administer the training program. The contract with BIS came in significantly under budget. He explained that the BIS Safety Software is very user friendly, employees will be able to register directly in BIS, and employers can easily track their employees' training records. JA Montgomery will be offering tutorials on how to use the system. Commissioner Kessler commented that she checked out the system and was very impressed with how it works.

The sewer back up coverage fell off January 1<sup>st</sup> and the underwriting team was working on finding a new policy. Unfortunately, they were not successful in getting that coverage at an affordable price. They will attempt again for the renewal. Commissioner Kessler expressed thanks for their efforts.

The Fund's financial fast track for April 2022 shows just under \$2.4 million surplus. The May 2022 report shows an increase to just over \$2.4 million surplus. There is \$6.5 million in cash.

The CEL financial fast track for April 2022 shows a \$14.7 million surplus and \$34 million in cash.

Claims tracking for May has 15 more open claims.

The 2023 renewal has arrived. Email notifications to the member entities will be going out. Please update property schedules in the Origami site. The appraisals are underway and reports should be received in a timely manner.

A new platform called Broker Buddha will streamline the application process. The program allows you to save the application as a draft and go back later to complete it. Also new, is applications will not have to be printed out and signed. The Cumberland County Risk Manager, Hardenberg, is currently doing a dry run of the system.

Bowman & Company will be conducting payroll audits for the renewal which will be uploaded to Origami. Commissioner Kessler had requested a comparison report from when Bowman first started the audit in 2018. Mr. Stokes provided the comparison report and there was virtually no change in assessments due to the payroll audits. Commissioner Kessler commented that it is important for her to have employee counts for contract purposes.

The actuary provided a short presentation for Atlantic County's insurance meeting earlier in the week.

Practical leadership training was conducted by JA Montgomery for Atlantic County. Prosecutor Reynolds was in attendance at one of the trainings and requested a session for the Atlantic County Prosecutor's Office. A book was handed out as part of the program. The cost associated with that was \$12 per book for all three sessions, for a total of \$1,800. Mr. Stokes requested the Commission to pay for the books. Mr. Ferguson attended the training and noted it was very well received. The book provided is *21 Irrefutable Laws of Leadership*. Mr. Prince commented that Keith Hummel is his associate at JA Montgomery who conducts the training. He is a retired Police Chief from Voorhees Township, and he does a variety of law enforcement training for Joint Insurance Funds around the State. Commissioner Kessler and Commissioner Lamey expressed interest in the training. Mr. Ferguson commented the training would be appropriate for individuals such as Rick Dovey, Brian Lefke, and the CFO at the ACUA.

**MOTION TO APPROVE THE PAYMENT OF \$1,800 FOR BOOKS TO PROVIDE WITH LEADERSHIP TRAINING CONDUCTED BY JA MONTGOMERY.**

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

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

**TREASURER:** Ms. Lindaw reported the bank account reconciliations. The admin account balance is \$11,739,454.23, with \$16,373.59 in interest for the year. The general liability account has outstanding checks of \$12,888.42 and interest earned is \$31.09. The workers' comp account has \$331,555.85 in outstanding checks and interest earned is \$395.05.

Resolution 20-22 is the July Bills List and includes quarterly professional payments by the Commission in the amount of \$195,679.20.

**MOTION TO APPROVE RESOLUTION 20-22 THE JULY BILLS LIST.**

**Motion:** Commissioner Fedorko  
**Second:** Commissioner Kessler  
**Vote:** 5 Ayes

**CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:** Glenn Prince of JA Montgomery presented the safety report for April to July. The media library and online streaming services remain available. All training through August 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. On September 7, 2022, a training expo will be held at the Camden County Emergency Training Center. On October 5, 2022, another training expo will be held at the Atlantic Cape Community College. Any department that would like to attend should register beforehand.

**MANAGED CARE – QUAL-LYNX:** Karen Beatty presented the claims services report. In June there were 70% savings with 99% of care within network. Total claims for the year are 120 claims for the County, 56 for the ACUA, and one for the ACIA. There have been 30 COVID claims since January.

**CLAIMS SERVICES – QUAL-LYNX:** Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 22 PARS. Questions presented were answered. 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 22 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF JULY 8, 2022.**

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

**RISK MANAGER’S REPORT:** Bob Gemmell presented the Risk Management report. The report covers all risk management activities which includes review of claims, coverages, certificates, and contracts. He thanked Brad, Ed, and Joe for their efforts in trying to find sewer back up coverage. He will continue to push for getting that coverage back in place. The Board of Elections claim is also being monitored. He reviewed coverage for the staging areas. The renewal process has begun for 2023. Mr. Gemmell commented that during last year’s renewal in Origami he found over a hundred items that should have been removed from the schedule and he also removed multiple duplicates. The value of the items removed was over \$1 million. This will help with future premiums. Next week he will participate in the walk through with Zurich. He will be working on the training manual. The appraisals are provided to Mr. Gemmell and he will incorporate the new information into Origami.

**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 9, 2022 at 11:00 A.M.

**MOTION TO ADJOURN THE MEETING.**

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

**MEETING ADJOURNED: 11:22 A.M.**  
Minutes prepared by: Chandra Anderson, Secretary