

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 13, 2023 at 11:00 A.M.
Atlantic County Board of County Commissioners’ Meeting Room
Stillwater Building, 201 Shore Road, Northfield, New Jersey

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	Present

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services	Brad Stokes
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Claims Administrator	<u>Qual-Lynx</u> Kathy Kissane Karen Beatty
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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 SEPTEMBER 8, 2023.
MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 8, 2023.**

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

CORRESPONDENCE: None.

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

The RFP for professional services of Actuary, Auditor, and Defense Panel were advertised last month. All incumbents responded in a timely manner. The defense panel responses increased a few dollars an hour which is in line with other insurance commissions. Actuary Advantage responded for actuary. Bowman and Company was the only company to respond for auditor with a 30% increase to their fees spread over the three years of the contract. The Commissioners were concerned about the significant increase.

The County issued RFP’s for professional services of Executive Director, Risk Management Consultant and Claims Administration. Jim Ferguson reported that the RFP’s are still under review and will be presented during the December meeting.

The County is seeking reimbursement for the attorney services. Mr. Stokes requests a motion to approve resolution 21-23 which will amend resolution 4-23 and allow Atlantic County to be paid the budgeted funds for Commission attorney services in the amount of \$18,289.

**MOTION TO APPROVE RESOLUTION 21-23 AMENDING RESOLUTION 4-23
ALLOWING ATLANTIC COUNTY TO BE PAID BUDGETED FUNDS FOR COMMISSION
ATTORNEY SERVICES.**

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

CERTIFICATES OF INSURANCE: There were 17 certificates issued from August to September of 2023.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The membership in the CEL for the County is up for renewal. The County has provided its resolution approving the renewal. The agreement has been signed by the CEL and provided to the County to circulate for County signatures. Commissioner Kessler reported the ACUA was waiting for the minutes of their Board meeting in order to approve their renewal resolution. The agreement has been signed.

The CEL met on September 27, 2023. The audit was formalized and approved. Amerihealth was reappointed as the claims administrator. Mr. Hrubash reported on the budget timelines and finance

committee meetings. They continue to work on the budget. It is anticipated that 2024 will be another tough renewal year. More information will follow once it is available.

The Commission's financial fast track for July shows some decrease on the reserves, a \$3.8 million deficit, and cash on hand is increased to \$11.9 million because the County paid their assessment.

The CEL's financial fast track report for July reports a surplus of \$13.4 million and \$26.5 million in cash.

The claims activity report for August has 5 more open claims. There were 14 less workers' comp claims and 12 more liability claims. Kathy Kissane reported the increase in liability claims are some claims naming the County, however, it does not own or control the property the accident occurred on.

The auto identification cards and workers' compensation postings will be issued in early December.

The League of Municipalities is coming up in November. Dave Grubb will be presenting on November 15th.

CLAIMS SERVICES: Jennifer Conicella reported that the Best Practices seminar was a success. It provided valuable information regarding OPRA. Keith Hummell reported on Daniel's Law. Their property supervisor Zarina covered weather prevention techniques. Dr. Kuzmarski reported on long COVID and neuro and pulmonary. Best Practices is posted on the NJCE website for those who could not attend.

TREASURER: Bonnie Lindaw presented the Treasurer's report. Resolution 22-23 is the October Bills List with payments to the professionals in the amount of \$198,933.33. All payments are in line with the quarterly budgeted payments to the professionals.

The bank reconciliations show the Insurance Commission's admin account has a balance of \$10,764,412.51. Interest earned is \$192,120.96. The general liability account has outstanding checks in the amount of \$30,136.01, with interest earned of \$743.88. The workers' compensation account has outstanding checks in the amount of \$177,398.61, with interest earned of \$4,656.89.

MOTION TO APPROVE RESOLUTION 22-23 THE OCTOBER BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery appeared by phone and presented the safety report for September through October 2023. All training through December 2023 have been listed on the website NJCE.org and LMS.

The next Safety Committee meeting is scheduled for December 13, 2023 and will be held either by Teams or Zoom. The agenda will be sent out in advance.

The Munich Re safety grant committee met on September 26, 2023 to discuss the submissions of the various commissions. Atlantic County will be awarded \$5,856.91 to be divided between the ACUA for three AED units and battery cartridges and since the County firearms range is used by both civilians and law enforcement, the use of clearing barrels was recommended as the best practice for clearing a firearm. The County will be awarded funding for one clearing barrel in the amount of \$1,735. Mr. Prince has started the reimbursement process with collecting invoices and purchase orders to get the money distributed.

Mr. Stokes commented that the managers and supervisors training which is about a two hour course, is going to be on the website.

Bonnie Lindaw wanted to confirm there is no match requirement for the grants. Mr. Prince confirmed.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings reports shows that September was a large month with 619 bills and 66% savings. PPO penetration rate went down to 77%, because of a PAR presented last month for a surgery ordered by a Judge. It included two separate procedures by out of network doctors. QL was able to negotiate the bills down significantly. By using the Qual-Care network the Commission members are getting key savings from the providers. The intake reporting shows for the year there are 289 claims this year with only one COVID-19 claim.

Commissioner Kessler asked what is the percentage of increase costs for the actual medical treatment. Ms. Beatty acknowledged that the medical costs are increasing, however, their providers are under contract and once the contracts have to be renegotiated we may see some increases.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane provided an amended claim contacts list. They are looking to fill another position and she'll provide an update when that occurs.

Ms. Kissane also reviewed how the new digital online claim reporting system for Qual-Lynx works. New users confirm it is user friendly. The appendix to the agenda has copies of the forms. There can be several users and training is available. Commissioner Kessler has already submitted her form.

The Claims Committee met prior to the Commission meeting, reviewed 23 PARS, and answered questions that were presented. 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.

Commissioner Woods asked if claims can still be reported through the intake department, and Ms. Kissane confirmed they can.

MOTION TO APPROVE THE 23 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF OCTOBER 13, 2023.

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 for September through October. The renewals are complete. He thanked the Commissioners for being able to provide risk management services for 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 December 8, 2023 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:28 A.M.

Minutes prepared by: Chandra Anderson, Secretary