

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – May 13, 2022 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:

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

FUND PROFESSIONALS PRESENT:

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| 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
Alan Cohen, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 8, 2022.

MOTION TO APPROVE OPEN MINUTES OF APRIL 8, 2022.

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

CORRESPONDENCE: None.

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

Mr. Stokes noted that we had hoped to meet in person today, however, in light of COVID increases in the area, the venue change to Zoom was necessary. Notices were posted in the appropriate locations and the advertisement was sent to *The Press of Atlantic City*. We are hopeful to begin in person meetings in July and through the remainder of the year. The notice changing the meetings to in person will be published in *The Press of Atlantic City*.

MOTION TO APPROVE RESOLUTION 18-22 AMENDING RESOLUTION 9-22 ESTABLISHING MEETING DATES.

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

CERTIFICATES OF INSURANCE: There were 22 certificates issued through April 30, 2022.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The CEL met on April 28, 2022. Various contracts were awarded for litigation manager, auditor, payroll auditor, and actuary. Commissioner Kessler commented that members were advised that pollution liability was removed from their policies for the 2022 renewal. The CEL was asked to get pollution coverage quotes for the utilities authorities in Atlantic, Camden, Cumberland and Gloucester counties. Mr. Stokes commented that some counties may maintain pump stations so that this may not be limited to just the four Utility Authorities. Perma is working on getting additional data and numbers.

The Fund's financial fast track for February 2022 shows a \$2.5 million surplus. March 2022 shows a decrease to \$2 million surplus, which is as a result of diverse reserve changes in older claims. There is \$8.7 million in cash.

The CEL financial fast track for February 2022 shows a \$14.3 million surplus and \$12 million in cash.

Claim tracking for March has 5 less open claims. The April report was not accurate so it was pulled and will be reviewed during the next meeting.

The CEL Cyber Task Force issued a couple of bulletins on learning from each other, reviewing claims experienced by other members.

Auto ID's and workers' compensation posters are all available on the Origami platform. You can go to the Origami site and print out what you need.

The actuary has completed his report of fund year 2021. Mr. Stokes asked if there was interest in meeting with the actuary to review his report and trends with the insurance committee. The Commissioners responded they would like to have a meeting and Mr. Stokes will follow up to arrange it.

Commissioner Kessler had a question about experience modification. She does not recall ever reviewing a report of the payroll audits and how that is affecting the member entities. Mr. Stokes indicated he would request a comparison report from when the member entities would provide the payroll information and when Bowman took over that process and compare.

CLAIMS SERVICES:

Jennifer Conicella advised there was nothing to report for Claims Services.

TREASURER:

Bonnie Lindaw provided the monthly report. Resolution 19-22 is the May Bills List and includes quarterly payments by the Commission in the amount of \$195,673.60. Ms. Lindaw reported the checks have not been delivered to her office yet.

Ms. Lindaw also reported the bank account reconciliations. The admin account balance for April is \$6,553,569.67 with one outstanding check number 1091 to Safety Serve. Year to date interest is \$11,294.02. The general liability account has \$32,731.62 in outstanding checks. Year to date interest on that account is \$20.14. The workers' comp account for April has \$175,499.95 in outstanding checks. Interest to date is \$238.69.

MOTION TO APPROVE RESOLUTION 19-22 THE MAY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for April and May. The media library and online streaming services remain available. All training through July 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.

JA Montgomery has been working on an expo schedule for training expos around the State. This is a good way for employees to get a variety of training completed in one day. Some of the courses are hands on and are led by in person instructors. For year 2023 they will be having one of these training programs at the Atlantic Cape Community College.

Loss control visits with Angelier Hurt are ongoing. Visits in April included the Pistol Range, Anthony Canale Training Center, and the One Stop Career Center.

A request was received from Zurich to visit the County's Criminal Courthouse on 4997 Unami Boulevard. Mr. Prince is in the process of scheduling that visit and will report back on their findings.

The wellness grant program is an opportunity for members to apply to the Commission for a grant. There are \$1,000 grants available per member entity. Commissioner Kessler indicated she would be making a submission for the ACUA. Mr. Prince was not sure if there was a deadline for the submissions.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. She pointed out an error on the savings summary. For April it shows 30%, but it should actually be 68%. The PPO penetration rate is 81%, because of out of network provider bills that were processed. There are letters of agreement to pay those providers at negotiated prices so there is a savings. So far this year 112 claims were reported. 17 claims were COVID related. 15 of the COVID claims were from the County and two were from the ACUA.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting and reviewed 11 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 11 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF MAY 13, 2022.

Motion: Commissioner Fedorko
Second: Commissioner Woods
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. They continue to work on the safety manual for targeted departments and job descriptions. He noted that he participated in the conversation about the pollution coverage for the ACUA. He contacted Ed Cooney for more information and clarification. They are still waiting for some additional information to present options to the CEL members.

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 July 8, 2022 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:20 A.M.
Minutes prepared by: Chandra Anderson, Secretary