

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 14, 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 Robbins. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Jacqueline Woods	Absent
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> Karen Beatty Kathy Kissane
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<u>PERMA Claims</u> Jennifer Davis
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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 (Not Present)
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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:

Brandon Tracy, PERMA Risk Management Services
Chandra Anderson, Atlantic County

**APPROVAL OF MINUTES: OPEN MINUTES OF FEBRUARY 10, 2023.
MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 10, 2023.**

Motion:	Commissioner Fedorko
Second:	Commissioner Kessler
Vote:	4 Ayes

CORRESPONDENCE: None.

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

CERTIFICATES OF INSURANCE: There were 15 certificates issued from February to March of 2023.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

Motion: Commissioner Edmunds
Second: Commissioner Fedorko
Vote: 4 Ayes

The CEL held their reorganization meeting on February 25th. Ross Angilella continues as chair and Tim Sheehan is secretary. The next meeting of the CEL will be held on April 27, 2023 at Forsgate Country Club in Monroe, NJ. It is also the much delayed celebration of the CEL's 10th anniversary.

The 11th Annual MEL 2023 Educational Seminar will be held on April 21st and April 28th from 9:00 A.M. to 12:00 P.M. by Zoom. The seminar qualifies for continuing education credits. Information on how to register is included in the agenda.

The financial fast track reports for the Commission shows that as of January 31st, the Commission has a deficit of \$1.2 million. There is total cash on hand of \$8.3 million. The February report is a handout and has a small gain of about \$28,000 with a little less cash of \$5.6 million.

The CEL's financial fast track for January shows the Fund has a surplus of \$14.3 million and over \$12 million in cash.

Claim tracking for January has 26 less open claims. February also has 15 less open claims. Many of the closed claims were workers' compensation claims.

The 72nd annual NJAC Conference is scheduled to be held at Caesar's Atlantic City from May 3rd to May 5th. The NJCELJIF will have a booth at the conference.

Property appraisals. AssetWorks has been out to the County properties and also to the ACUA properties. Commissioner Kessler asked if the CEL would take over funding the appraisals for our Commission. Mr. Stokes confirmed it would be a CEL expense, however, initially the CEL will only be authorizing properties with value over \$500,000. Since our Commission has smaller valued properties we can continue to fund our own yearly appraisals. Our Commission has been ordering our own appraisals since 2016.

CLAIMS SERVICES: Jennifer Davis reported that during the next Claims Committee meeting she will be presenting a spreadsheet with an analysis of costs over the past year.

TREASURER: Commissioner Robbins presented the Treasurer's report in Bonnie Lindaw's absence. Commissioner Robbins confirmed with Ms. Lindaw that in April 2022 we were earning interest at the rate of 0.40%, and as of April 2023 we are earning interest at the rate of 2.75%, which is a very nice increase.

The administrative account has a balance of \$5,972,625.35, with zero outstanding checks, and interest earned of \$46,181.01. The general liability account has \$36,535.37 in outstanding checks with interest earned of \$193.54. The workers' compensation account has \$105,488.45 in outstanding checks with interest earned of \$1,016.17.

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for February to April 2023. The media library and online streaming services remain available. All training through May 31, 2023 have been listed on the website NJCE.org.

The training slides for the entry level driver training program for CDL applicants has been completed and is available. This program for the member entities is offered at no cost. This is a federally mandated program affecting public and private entities and is the prerequisite to getting a New Jersey CDL license. Commissioner Kessler is hosting a training session on April 18th at the ACUA at 11:00 A.M. Four other classes have already been conducted around the State and there was good feedback from the participants.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings report has an error. The total billed should be \$1,181,629.83 and reflects overall savings of 72%. The dollar amount saved was \$847,546.09. The intake reporting shows so far this year there are 62 claims, and only one was related to COVID-19. There were no changes with the top ten providers.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met prior to the Commission meeting, reviewed 17 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.

MOTION TO APPROVE THE 17 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF APRIL 14, 2023.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 4 Ayes

RISK MANAGER’S REPORT: Bob Gemmell presented the Risk Management report. The report covers all risk management activities, including review of claims, coverages, certificates, loss control reports, work station assessments, and contracts. The Atlantic City Library claim continues to be monitored.

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 May 12, 2023 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Fedorko
Second: Commissioner Edmunds
Vote: 4 Ayes

MEETING ADJOURNED: 11:13 A.M.
Minutes prepared by: Chandra Anderson, Secretary