

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – February 9, 2024 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
<i>Timothy Edmunds</i>	<i>Absent</i>
<i>Michael Fedorko</i>	<i>Absent</i>

FUND PROFESSIONALS PRESENT:

Executive Director PERMA Risk Management Services **Brad Stokes**

Claims Administrator Qual-Lynx
Karen Beatty
Kathy Kissane

PERMA Claims
Jennifer Conicella

CEL Underwriting Manager Conner Strong & Buckelew

Attorney **Alan Cohen for James F. Ferguson**

Treasurer **Bonnie Lindaw**

Safety Director J.A. Montgomery Risk Control
Glenn Prince

Risk Management Consultant Insurance Agencies
Michael Ridge
Gene Siracusa

ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County
Jonathon Tavares, Underwriting (by phone)

**APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 12, 2024.
MOTION TO APPROVE OPEN MINUTES OF JANUARY 12, 2024.**

**Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 Ayes**

CORRESPONDENCE: None.

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

The 2024 Plan of Risk Management had minor changes. Jonathon Tavares of the underwriting office appeared by phone and reviewed the plan changes. Commissioner Robbins and Michael Ridge had questions that were asked and answered about the cyber limits and the flood limits. There were no other questions.

MOTION TO APPROVE RESOLUTION 16-24 THE 2024 PLAN OF RISK MANAGEMENT.

**Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 3 Ayes**

CERTIFICATES OF INSURANCE: There were 11 certificates issued for the month of January 2024.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

**Motion: Commissioner Robbins
Second: Commissioner Woods
Vote: 3 Ayes**

The CEL met on January 11th and adopted the budget. The CEL reorganization meeting will be held on February 22, 2024 via Zoom. Mr. Stokes noted the CEL was successful in lowering the property retention. The finance committee met on several occasions during the renewal process.

The CEL is reimbursing local commissions for their property appraisals. Initially they were going back to July 2022, but Mr. Stokes was able to argue for a bigger reimbursement for our Commission back to 2018 since we started property appraisals as soon as the commission was formed. The Commission will receive \$17,516. Bonnie Lindaw confirmed the check was received.

The 14th annual JIF educational seminar is being held on Friday, April 19, 2024 and Friday, April 26, 2024 from 9:00 A.M. to 12:00 P.M. Continuing education credits are available. Brandon Tracy sent out registration notices.

The November financial fast track report for the Commission shows a \$5.2 million deficit and \$10 million in cash. The cash will increase once the assessments are paid. The CEL’s November financial fast track shows a surplus of \$11.2 million and \$32.3 million in cash.

Claims tracking for December shows 29 less open claims. Commissioner Kessler commented that she prepared an internal audit of ACUA claims and sent a list requesting 15 claims be closed, and they were.

Ms. Kissane noted that the liability unit also reviewed claims and there were settlements and denials as well, prompting more closed claims.

Assessment bills were issued and are due March 15, 2023.

The 2024 insurance policies and limit schematics are available on the Conner Strong & Buckelew OneDrive for authorized users.

CLAIMS SERVICES: Jennifer Conicella advised the Claims Committee met on February 8, 2024, and there are two claims addendums for discussion today in closed session.

TREASURER: Bonnie Lindaw provided the monthly report. Resolution 17-24 is the February Bills List for a total of \$2,247,308.63 and includes payments from fund year 2023 to PERMA for miscellaneous expenses and payments from fund year 2024 for the first quarter payment of all the professionals which are in line with the budgeted amounts. The first assessment payment is also included.

Ms. Lindaw also reported the bank reconciliations for the month of January have been completed. The admin account balance is \$8,659,246.95. Interest earned is \$34,139.85. The general liability account has \$70,789.58 in outstanding checks and earned interest of \$234.68. Workers' compensation has \$266,744.40 in outstanding checks and earned \$1,049.24 in interest.

Ms. Lindaw thanked PERMA for taking care of the postage paid envelopes.

MOTION TO APPROVE RESOLUTION 17-24 THE FEBRUARY BILLS LIST.

Motion: Commissioner Robbins
Second: Commissioner Kessler
Vote: 3 Ayes

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery presented the safety report for January. All training through March 2024 have been listed on the website NJCE.org and LMS. There are toolbox talks and video briefings available.

Mr. Prince is working with Angelier Hurt on scheduling the 2024 loss control visits. He will also be scheduling ACUA loss control visits with Commissioner Kessler.

A hand out provided information on the 2024 Munich Re safety grant. The underwriting team was able to get an increase from \$50,000 to \$60,000 which is shared among the 10 insurance commissions in the CEL. Mr. Prince has already had an inquiry about safety grants from Brian Lee who retired from the Prosecutor's Office and recently joined the Sheriff's Office. Mr. Prince will make sure the communications go through Commissioner Woods.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 68% for January with PPO penetration rate of 92%. The intake reporting shows so far this year there are 24 claims.

The Occ-Med provider is still working on a location in Atlantic County. PTSD claims go through Work Comp Psychnet who has now joined PAX Health and Reservoir Health. This will provide additional resources, medication management and monitoring for injured workers. A contract is in the works.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met on February 8, 2024, reviewed 12 PARS, and answered questions that were presented. There are two more claims to discuss which will require a closed session.

MOTION TO ENTER A CLOSED SESSION TO REVIEW PARS.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 ayes

MOTION TO REOPEN THE PUBLIC MEETING.

Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 3 Ayes

Following the closed session, Ms. Kissane requested a motion for approval of the PARS as reviewed, amended, and approved during the closed session.

MOTION TO APPROVE THE 14 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF FEBRUARY 8, 2024 AND DURING THE CLOSED SESSION OF FEBRUARY 9, 2024.

Motion: Commissioner Kessler
Second: Commissioner Woods
Vote: 2 Ayes (Commissioner Robbins Abstained)

RISK MANAGER’S REPORT: Michael Ridge and Gene Siracusa of Insurance Agencies were present. Mr. Siracusa presented the Risk Management report. He explained that next meeting’s report will be more detailed. The risk managers attended the last meeting of the Commission. They will be attending the CEL renewal meeting next week and will also attend the safety committee meeting on March 27, 2024.

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 April 12, 2024 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

Motion: Commissioner Kessler
Second: Commissioner Robbins
Vote: 3 Ayes

MEETING ADJOURNED: 11:27 A.M.
Minutes prepared by: Chandra Anderson, Secretary