

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
REORGANIZATION MEETING – January 14, 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:

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

FUND PROFESSIONALS PRESENT:

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

Claims Administrator	<u>Qual-Lynx</u>
	Karen Beatty
	Kathy Kissane

<u>PERMA Claims</u>
Jennifer Conicella

CEL Underwriting Manager	Conner Strong & Buckelew
--------------------------	--------------------------

Attorney	James F. Ferguson
----------	--------------------------

Treasurer	Bonnie Lindaw
-----------	----------------------

Safety Director	J.A. Montgomery Risk Control Glenn Prince
-----------------	---

Risk Management Consultant	Brown & Brown Insurance Bob Gemmell
----------------------------	---

ALSO PRESENT:

Karen Read, PERMA Risk Management Services
Chandra Anderson, Atlantic County

APPROVAL OF MINUTES: OPEN MINUTES OF DECEMBER 10, 2021.

MOTION TO APPROVE OPEN MINUTES OF DECEMBER 10, 2021.

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

CORRESPONDENCE: None.

Commissioner Woods turned the meeting over to the Executive Director to run the meeting for the election of officers.

James Ferguson administered the oaths to the Commissioners.

Mr. Stokes opened the meeting for nominations of Chairperson. Commissioner Kessler nominated Jacqueline Woods and was seconded by Tammi Robbins. There were no other nominations.

MOTION TO CLOSE NOMINATIONS FOR COMMISSION CHAIRPERSON AND TO ACCEPT THE NOMINATIONS AS PRESENTED.

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

Mr. Stokes opened the meeting for nomination of Vice Chairperson. Commissioner Woods nominated Tammi Robbins and was seconded by Commissioner Fedorko. There were no other nominations.

MOTION TO CLOSE NOMINATIONS FOR COMMISSION VICE CHAIRPERSON AND TO ACCEPT THE NOMINATIONS AS PRESENTED.

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

EXECUTIVE DIRECTOR'S REPORT: Brad Stokes presented the Executive Director's report. Mr. Stokes reviewed the reorganization resolutions.

Resolution 1-22 Certifying the Election of Fund Chairperson and Vice Chairperson
Resolution 2-22 Appointing CEL Commissioner Janette Kessler
Resolution 3-22 Appointing Commission Treasurer Bonnie Lindaw
Resolution 4-22 Appointing Commission Attorney James Ferguson
Resolution 5-22 Appointing Commission Secretary Chandra Anderson
Resolution 6-22 Designating Authorized Depositories for Commission Assets
Resolution 7-22 Designating Authorized Signatures for Commission Bank Accounts
Resolution 8-22 Establishing a Cash Management Plan
Resolution 9-22 Establishing Meeting Dates for 2022
Resolution 10-22 Designating PERMA as Custodian of Records
Resolution 11-22 Designating *The Press of Atlantic City* as Official Newspaper

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-22 THROUGH 11-22.

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

MOTION TO APPROVE RESOLUTION 12-22 APPROVING PAYMENT OF A STIPEND TO HSING-YI CHOU FOR COMMISSION TREASURER SERVICES.

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

Public hearing for the 2022 budget which was introduced during the December 10, 2021 meeting.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2022 BUDGET.

Motion: Commissioner Robbins
Second: Commissioner Fedorko
Vote: not taken

The 2022 budget is in the amount of \$8,600,426. There was discussion regarding the various changes to the budget from last year. The ancillary coverages were up and down, however, cyber had a large increase. Overall there was an increase of 3.49%. The assessments were sent out. No members of the public had any comment.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2022 BUDGET.

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

MOTION TO ADOPT THE 2022 PROPERTY AND CASUALTY BUDGET AND CERTIFY THE ANNUAL ASSESSMENTS.

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

CERTIFICATES OF INSURANCE: There were 9 certificates issued for the months of November and December 2021.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

There was a special meeting of the CEL on December 16, 2021 to approve the 2022 budget. The CEL approved a \$750,000 dividend. Karen Read sent out notices to the members inquiring if they want their share of the dividend in a check or as an offset to their 2022 assessment.

The Fund's financial fast track from September 30, 2021 shows a \$2.7 million surplus which is a decrease. The October 31, 2021 report shows \$2.5 million in surplus which is due to reserve changes and is common for this time of year.

The CEL financial fast track for the month of November shows a surplus of \$12.9 million and over \$31 million in cash.

Claim tracking for November has 20 new open claims. Half of those open claims are workers' compensation claims.

The next meeting is February 18, 2022.

CLAIMS SERVICES:

Jennifer Conicella provided the Claims Services report. On January 11, 2022 the Governor reissued the Public Health State of Emergency for the State which restarts the provisions for essential workers and COVID exposure. Qual-Lynx is closely monitoring this development.

TREASURER:

Bonnie Lindaw provided the monthly report. Resolution 13-22 is the January Bills List. There are two checks to BH Media Group for a total of \$54.40.

Ms. Lindaw also reported the bank reconciliations for the month of December have been completed. For workers' compensation there were \$199,150.20 in outstanding checks. Interest earned on that account for 2021 was \$725.11. The general liability account has \$5,825.60 in outstanding checks and total interest earned for 2021 was \$136.46. The admin account balance for December is \$9,510,766.98. There is one outstanding check for \$1,957.55 and total interest earned for 2021 was \$38,063.12.

MOTION TO APPROVE RESOLUTION 13-22 THE JANUARY BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL:

Glenn Prince of JA Montgomery presented the safety report for December and January. JA Montgomery is providing a safety expo around the state which provides a quick way for member entities to receive a variety of training associated with their jobs. It is focused on public works, parks and streets departments. It also includes bloodborne pathogens and PPE.

The media library and online streaming services remain available. All training through February 28, 2022 has been listed on the website NJCE.org. Mr. Prince encouraged any departments to review available training. Instructor led programs may also be available. If that method is requested then members should contact Glenn Prince's office.

No information is available on a 2022 Safety Grant, however, an update will be provided when that information is received.

Bonnie Lindaw asked if 2021 grants were awarded. Mr. Prince confirmed they were and he will send an email to Ms. Lindaw with that information.

MANAGED CARE – QUAL-LYNX:

Karen Beatty presented the claims services report. The cumulative savings report reflects savings of 69% for 2021. 97% of the care was within the provider network. The intake reporting shows so far this year there are 320 claims, 103 were lost time; 167 were medical only, and 50 were report only. There are 40 COVID-19 claims reported.

CLAIMS SERVICES – QUAL-LYNX:

Kathy Kissane reported the Claims Committee met prior to the Commission meeting, reviewed 15 PARS, and answered questions that were presented. 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 15 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF JANUARY 14, 2022.

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

RISK MANAGER’S REPORT: Bob Gemmell was not present.

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 February 18, 2022 at 11:00 A.M. via Zoom.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:23 A.M.

Minutes prepared by: Chandra Anderson, Secretary