

ATLANTIC COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 8, 2023 at 11:06 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 Davis
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Alan Cohen appeared for James F. Ferguson
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Treasurer	Bonnie Lindaw
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Safety Director	J.A. Montgomery Risk Control Glenn Prince (by phone)
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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
Dennis Skalkowski, Bowman & Company (by phone)

**APPROVAL OF MINUTES: OPEN MINUTES OF JULY 14, 2023.
MOTION TO APPROVE OPEN MINUTES OF JULY 14, 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 2022 audit report was presented this past Tuesday by Bowman & Company with a good question and answer session. Dennis Skalkowski is on the phone for any follow up questions. There were no questions. Mr. Stokes thanked Bowman & Company for their professionalism and assistance.

**MOTION TO APPROVE RESOLUTION 19-23 CERTIFICATION OF THE ANNUAL
AUDIT REPORT FOR THE PERIOD ENDING DECEMBER 1, 2022.**

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

CERTIFICATES OF INSURANCE: There were 24 certificates issued from June to August of 2023.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

The RFQ's for professional services of the actuary, auditor, and defense panel have been posted and advertised. Proposals are due on October 4, 2023. The RFP's for professional services of Executive Director, Risk Management Consultant, and Claims Administration and Managed Care are also posted and advertised. Proposals are due on September 29, 2023.

The membership in the CEL for the County is up for renewal and is on the Board of County Commissioners' agenda for September 19, 2023. Karen Read provided sample resolutions. Mr. Stokes requested the approved resolution be provided as soon as it is available.

The CEL is next scheduled to meet on September 27, 2023.

We are well into the 2024 renewal and Bob Gemmell reported that the renewal applications have been completed for all three member entities. Mr. Stokes commented the payroll audit is almost complete by Bowman & Company.

The actuary's second quarter report hit our Fund's June financial fast track report and resulted in a \$1.1 million swing with a deficit of \$3.7 million, and cash on hand in the amount of \$4.8 million. Mr. Stokes commented that assessment bills will be coming in which will add to the cash on hand.

The CEL's financial fast track report for May reports a surplus of \$13.7 million and over \$28 million in cash.

The claims activity report has 12 more open claims for June and 26 more open claims for July, which includes 10 workers' comp claims and 13 GL claims. Mr. Stokes asked Kathy Kissane to review the GL claims for any trends.

Best Practices is coming up in October. Jennifer Davis reported that they are working on finalizing the program which will be held virtually because there is better attendance.

CLAIMS SERVICES: Jennifer Davis had nothing new to report.

TREASURER: Bonnie Lindaw presented the Treasurer's report. Resolution 20-23 is the September Bills List with one payment to BH Media in the amount of \$93.60 for advertising from fund year 2023.

The bank reconciliations show the Insurance Commission's admin account has a balance of \$11,282,569.98. Interest earned is \$150,500. The general liability account has outstanding checks in the amount of \$106,823.85, with interest earned of \$609. The workers' compensation account has outstanding checks in the amount of \$332,182.45, with interest earned of \$3,743.66.

MOTION TO APPROVE RESOLUTION 20-23 THE SEPTEMBER BILLS LIST.

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

CEL SAFETY DIRECTOR – JA MONTGOMERY RISK CONTROL: Glenn Prince of JA Montgomery appeared by phone and presented the safety report for July through August 2023. All training through October 31, 2023 have been listed on the website NJCE.org under the safety tab. The media library and online streaming services were converted to the new Learning Management System.

They continue working on their First Amendment Auditor training and distributing it to all members. Mr. Prince thanked Fund Attorney Jim Ferguson for drafting the sample Ordinance, which has been beneficial to others.

The next safety committee meeting is on September 21, 2023. The agenda will go out next week after consulting with the Chair for additional topics.

Mr. Prince provided an update on the Munich Re safety grant. There have been a variety of submissions from most members. The submissions will be reviewed next week at the grant review meeting and awards will be made and announced upon completion of the meeting.

The next CEL safety committee meeting is on September 11, 2023 and agendas will be sent out beforehand. The meeting will cover the new entry level driver CDL rules. The NJMVC provided a seminar which will simplify the process for potential CDL applicants going forward and reviews the changes to the Sections 11 and 12 of the NJ Motor Vehicle Code.

Commissioner Robbins commented with regard to the First Amendment Auditors, that Jim Ferguson assisted with drafting the Ordinance, signs have been posted throughout the County, and training was

provided for County department heads, division directors, key managers, and some of the front line staff. Ret. Chief Keith Hummell presented the training and he was an excellent trainer and speaker.

MANAGED CARE – QUAL-LYNX: Karen Beatty presented the claims services report. The cumulative savings reports show that for July and August we had 67% savings each month. Year to date our average is 69% savings. There was 93% network penetration rate. The intake reporting shows for the year there are 256 claims: 193 for the County, 62 for the ACUA and 1 for the ACIA, with still only one COVID-19 claim.

CLAIMS SERVICES – QUAL-LYNX: Kathy Kissane reported the Claims Committee met prior to the Commission meeting, reviewed 18 PARS, and answered questions that were presented. One PAR will be amended to increase medical. 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 18 PARS AS REVIEWED AND APPROVED DURING THE CLAIMS COMMITTEE MEETING OF SEPTEMBER 8, 2023.

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

RISK MANAGER’S REPORT: Bob Gemmell presented the Risk Management report. The report covers all risk management activities for July through August. The renewal process has been completed for all member entities through the Origami system and Broker Buddha. The fill-in button on Broker Buddha for the previous year’s information was very helpful.

Commissioner Woods commented the safety assessment for the Criminal Courthouse from Zurich will be reviewed and discussed as to options for remediation. Most likely it will be included with a capital improvement within a reasonable amount of time.

Commissioner Kessler confirmed the property values used for the renewals were based on this year’s appraisals.

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 October 13, 2023 at 11:00 A.M.

MOTION TO ADJOURN THE MEETING.

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

MEETING ADJOURNED: 11:24 A.M.
Minutes prepared by: Chandra Anderson, Secretary