

**UNION COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – February 26, 2018  
County of Union  
Administration Building – 6<sup>th</sup> Floor  
Freeholder Conference Room  
10 Elizabethtown Plaza  
Elizabeth, NJ  
2:00 PM**

Meeting was called to order by Chair Wagner. Ms. Dodd read the Open Public Meetings notice into record.

**ROLL CALL OF COMMISSIONERS:**

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> <b>Wayne Dietz</b> <b>Nancy Carrasco</b> <b>Janine Leahy</b>  Conner Strong & Buckelew <b>Michelle Leighton</b> <b>Michael Cusack</b>
Managed Care Services	First MCO <b>Kelly Royce</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Acrisure, LLC
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Robert Barry, Esq.</b>
Safety	J.A. Montgomery Risk Control <b>Glenn Prince</b> T&M Associates <b>Mark Worthington</b>

**ALSO PRESENT:**

Terry Pacheco, Union County

Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JANUARY 23, 2018**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTE OF JANUARY 23, 2018**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Worthington advised there was no report at this time.

**CLAIM COMMITTEE:** Mr. Cusack referred to a draft copy of the Claims Committee Charter which was included in the agenda. Mr. Cusack noted the meeting dates needed to be inserted, however the language was finalized unless anyone had any objections. Mr. Cusack advised the agenda also included sample PAR templates for workers' compensation, general liability and property damage claims. In response to Executive Director's inquiry, Ms. Martins advised the Claims Committee currently meets after the Safety Committee on the third Wednesday of the month. Mr. Worthington confirmed the next Safety Committee Meeting was scheduled for March 21<sup>st</sup>. Executive Director recommended inserting the meeting dates in the Charter and presenting next month for approval. Executive Director asked if anyone had any questions on the PAR templates and the Commissioners advised they did not.

Executive Director introduced Robyn Walcoff, Claims Manager of PERMA, and noted she also oversees the NJCE claims. Executive Director advised Ms. Walcoff recently updated the NJCE 2018 Claim Reporting Requirements which was a tool for the Third Party Administrators. Ms. Walcoff advised the Requirements would be closely reviewed with representatives of D&H Alternatives and expressed the importance of timely reporting of claims. Ms. Leighton reported the excess carriers have tightened the reporting requirement wording for the TPA's criteria for reporting losses and Ms. Leighton reiterated the importance of timely reporting of claims as the carriers have strict provisions for late reporting. Ms. Walcoff noted if a claim was approaching arbitration, mediation or trial the carriers needed to know immediately even if it did not reach their layer so they can monitor the claim. Ms. Leighton stated once the Underwriting Manager released the policies to the authorized representatives of the Commission they should read the policies to become familiar with the reporting requirements. Executive Director suggested the Claim Reporting Requirements be reviewed at the next Claim Committee meeting.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he would begin his report which was included in the agenda and noted he had three action items.

**2018 PROPERTY & CASUALTY PLAN OF RISK MANAGEMENT:** Executive Director referred to a copy of the 2018 Property & Casualty Plan of Risk Management, Resolution 15-18, which was included in the agenda. Executive Director introduced Ed Cooney of Conner Strong & Buckelew, the NJCE Underwriting Manager, and asked him to comment on the Plan. Mr. Cooney

reported the Plan was an outline or overview of the Commission's coverage in the Fund and with the excess carriers. Executive Director noted the document also included reserving philosophy, the method of assessing member contributions and the claim payment authority of the claims administrator. Executive Director asked if there were any questions on the Plan and if not requested a motion to adopt Resolution 15-18, 2018 Plan of Risk Management. Chair Wagner asked the Commissioners and Commission Attorney if they were comfortable with the wording of the Plan and they all replied "yes".

**MOTION TO ADOPT RESOLUTION 15-18 2018 PLAN OF RISK MANAGEMENT**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**RESOLUTION # 16-18:** Executive Director referred to a copy of Resolution 16-18 which was included in the agenda. Executive Director advised he was recommending approval of the resolution to allow the Commission Treasurer to pay certain Commission Contracted payments and expenses during any month the Commission did not meet. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO ADOPT RESOLUTION 16-18, AUTHORIZING COMMISSION TREASURER TO PROCESS CONTRACTED PAYMENTS AND EXPENSES**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of January was included in Appendix III section of the agenda. Executive Director advised there were 51 certificates issued during the month. Chair Wagner asked the Commissioners if they had any questions on the report.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director advised the NJCE held their Reorganization Meeting on February 22, 2018. Executive Director reported Ross Angilella of Camden County would continue as the Chairman and Jack Kelly of Ocean County as the Secretary. Atlantic, Burlington and Cumberland Counties all renewed their membership in the NJCE for another three years. Executive Director advised a request was authorized to release a Request for Qualifications (RFQ) for an online Underwriting/Claim Data system. Executive Director noted the NJCE was scheduled to meet again on April 26, 2018 at 1:00 PM.

**2018 ACTUARY POSITION:** Executive Director reported the Fund Office issued an RFP for the 2018 Actuary position and the responses were due on February 23, 2018 at 2:00. Executive Director distributed a summary of the responses received. Executive Director advised three responses were received, one from The Actuarial Advantage, Inc., who was used to develop the loss funds for the Commission prior to its start and is the actuary firm for the NJCE along with the other Insurance Commissions. The other responses received were from SGRisk Actuaries Consultants and By the Numbers Actuarial Consulting, Inc. Executive Director suggested a recommendation would be made for the next meeting. In response to Chair Wagner's inquiry, Executive Director advised there was a score card that was used for evaluating the responses.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the December Financial Fast Track was included in the agenda. As of December 31, 2017 the Fund had a surplus of \$10,565,661. Executive Director asked if anyone had any questions regarding the Financial Fast Track.

**UNION COUNTY INSURANCE FUND COMMISSION WEBSITE:** Executive Director referred to a copy of Legislation which was included in the agenda which required Joint Insurance Funds to have a website and it must include an extensive list of public documents. Executive Director advised some of the member Commissions utilize an outside vendor Spark Creative Group as their website vendor and a few Commissions use their in-house IT Department. Executive Director distributed a summary of the approximate costs of using an outside vendor along with a list of the other Commission Websites. Chair Wagner stated she was inclined to do in house. In response to Executive Director's inquiry, Chair Wagner advised the contact was Robert Charkowsky and she would forward his contact information. In response to Chair Wagner's inquiry the Commissioners agreed to that suggestion.

**OPRA REQUESTS:** Executive Director reported the NJCE had set up a process for PERMA to handle any Commission related OPRA requests. Executive Director referred to a copy of the form which was included in the agenda with the instructions and contact information. Executive Director noted the form would be posted on the Union County Insurance Fund Commission website once the website was created. Ms. Dodd advised she would send an electronic copy of the request form to Chair Wagner. Ms. Walcoff noted the e-mail address for OPRA Requests should be sent to [opra@permainc.com](mailto:opra@permainc.com) as there was a team that monitored this mailbox.

**EMPLOYEE DISHONESTY CRIME POLICY:** Executive Director advised the Joint Insurance Funds in the State of New Jersey are required by law to carry an employee dishonesty crime policy on their Executive Director, Third Party Administrator and Treasurer. Although an Insurance Commission is not subject to the same regulation Executive Director felt it was prudent for the Commission to purchase this coverage through Selective Insurance Company. Ms. Dodd advised there were some applications that had to be submitted to obtain a quote and she would work with Ms. Taylor to complete the documents. Executive Director indicated the cost of the policy could be paid out of the miscellaneous and expense contingency line of the budget.

**SECTION 111 MANDATORY REPORTING:** Executive Director reported the Commission successfully registered for Section 111 Mandatory Reporting. Executive Director advised this was mandatory to ensure there were no duplicate payments through workers' compensation and Medicare.

**REVISED RESOLUTIONS:** Executive Director advised the Commission Attorney made the necessary revisions to the Resolutions 3-18, Designating Commission Treasurer, 4-18, Designating

Commission Attorney, 5-18, Designating Authorized Depositories for Fund Assets, 6-18, Designating Authorized Signatures for Commission Bank Accounts and 10-18, Approving the Rules & Regulations which were approved at the last meeting. Executive Director noted Ms. Dodd would obtain the signatures of the Chair and Vice Chair after the meeting.

**NJCE BULLETING 18-07:** Executive Director reported the agenda included NJCE Bulletin 18-07 prepared by the NJCE Underwriting Manager listing resources for Employment Practices Liability and Cyber. Mr. Cooney stated the Bulletin included information on how to access EPL Assist which provided a wide variety of legal content, forms and analysis and the ability to interact with Littler lawyers who were dedicated to assisting Chubb insureds. Mr. Cooney noted that currently Union County did not purchase Cyber Coverage so that part of the bulletin was not applicable for Union County.

**2018 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director stated the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew secure website. Executive Director advised the NJCE Underwriting Manager was reviewing the policies and would release an e-mail with instructions to access the website when the policies were available. Executive Director noted the limit/retention schematics and Plan of Risk Management would also be available on the website. The policies were expected to be available by April 1, 2018.

**2018 MEETING SCHEDULE:** Executive Director reported he would like to discuss a meeting date for March and suggested 5 different dates. After a brief discussion it was agreed the next meeting would be scheduled for March 27, 2018 at 10:30 AM. Executive Director advised a draft schedule of meeting dates would be prepared for the next meeting.

Executive Director advised that concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Executive Director advised Resolution 17-18, February Bill List was included in the agenda for approval. Executive Director asked if there were any questions on the first Bill List and if not requested a motion to approve Resolution 17-18.

**MOTION TO APPROVE RESOLUTION 17-18 FEBRUARY BILL LIST IN THE AMOUNT OF \$25,679.60**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**ATTORNEY:** Mr. Barry advised he did not have anything to report at this time.

**CLAIMS SERVICE:** Executive Director reported the Claims Service was discussed earlier. In response to Ms. Leighton's inquiry, Ms. Martins advised the Claim Committee Meeting would start at 10:00 AM.

**MANAGED CARE:** Ms. Royce advised there were 8 bills for the month of January. Ms. Royce explained the bills were low with the recent creation of Commission in January and there were only

17 claims that were case managed for treatment. The total amount of bills were \$4,991, First MCO repriced the bills to \$2,274 for a savings of \$2,717 or 54%. In response to Ms. Leighton's inquiry, Ms. Royce advised she just set up the account so copies of the report would be sent to Ms. Dodd to insert in future agendas. Ms. Royce advised that concluded her report unless anyone had any questions.

**CEL SAFETY DIRECTOR:** Mr. Prince reviewed the January to February Risk Control Activity Report which was included in the agenda. Mr. Prince also referred to two Safety Director Bulletins, "Annual reminder to post 300A Summary Injury Logs" and "Safe Patient Lifting Resources for Emergency Agencies". Mr. Prince reviewed the second page of the NJPEOSH Recording and Reporting of Occupational Injuries and Illnesses noting the matrix was helpful in determining whether a notification should be made to PEOSH regarding any employee illness or injury required by the statute. Lastly, Mr. Prince stated at the NJCE meeting the Commissioners voted to approve the BRIT Safety Grant for all Commissions. Mr. Prince explained the annual grant was available to all nine members in the amount of \$45,000. It was agreed to split the total funding into nine (9) grants of \$5,000. The un-used funds would be allocated proportionately at year-end to those members that were approved for grant funding. Mr. Prince noted this was a matching grant, 50% of the cost of a safety item or service. Mr. Prince reported a letter would be included in the next agenda with all of the pertinent information. Mr. Prince advised that concluded his report unless anyone had any questions. In response to Executive Director's inquiry, Mr. Prince advised there was a Safety meeting at the Jail conducted by Mr. Worthington at 8:30 AM and then another Safety meeting was held at 9:30 AM on the third Wednesday of the month.

**SAFETY:** Mr. Worthington advised he did not have anything to add to Mr. Prince's report.

Correspondence Made Part of Minutes.

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

Executive Director advised there was no need for an Executive Session and requested a motion to adjourn the meeting. Executive Director noted the next meeting was scheduled for Tuesday, March 27, 2018 at 10:30 AM.

**MOTION TO ADJOURN:**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**MEETING ADJOURNED: 2:28 PM**

Minutes prepared by:  
Cathy Dodd, Assisting Secretary