

UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 27, 2018
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:30 AM

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 Joseph Hrubash
Claims Service	D&H Alternative Risk Solutions, Inc. Nancy Carrasco Janine Leahy
	Conner Strong & Buckelew Michelle Leighton Michael Cusack
Managed Care Services	First MCO Kelly Royce
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	Bibi Taylor
Attorney	Robert Barry, Esq.
Safety	J.A. Montgomery Risk Control Glenn Prince T&M Associates Mark Worthington

ALSO PRESENT:

Terry Pacheco, Union County

James McCrady, Union County

Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF MARCH 27, 2018

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 27, 2018

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington advised the meeting scheduled for last week was cancelled. Mr. Worthington reported since the last Commission meeting there were three Tool Box Talks. As a result of the recent Nor'easters he received input from the DPW regarding downed wires so a Tool Box Talk was drafted on how to work in and around downed wires. Mr. Worthington advised he would be working with Mr. McCrady on updating the annual Health and Safety Plans and also working on the evacuation plans for several buildings. Lastly, Mr. Worthington noted more Tool Box Talks would be released next week on Indoor Air Quality and First Aid Kits.

CLAIM COMMITTEE: Mr. Cusack reported the Claims Committee met prior to the Commission Meeting and reviewed the property damage claims within the \$5,000 threshold. There were no worker compensation or general liability claims which met the threshold. Mr. Cusack advised the Committee also reviewed the TPA reporting requirements.

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

CLAIMS COMMITTEE MEETING SCHEDULE, ASSIGNMENTS AND CLAIMS CHARTER: Executive Director referred to a copy of the Claims Committee Charter which was included in the agenda. Executive Director advised the Charter noted the meetings would be held at 10:00 AM, however there was a discussion during the Claims Committee Meeting regarding the start time. The Committee recommended the meetings start at 9:30 AM with the Executive Committee Meeting following at 10:00 AM. Executive Director asked for a motion to approve the Claims Committee Charter with the new start time of 9:30 AM. Ms. Wagner advised she would not be available to attend the meeting scheduled for April 18th. Executive Director indicated the meeting date could be changed or held if the two Commissioners were available. Ms. Martins and Ms. Scutari advised they were available. Ms. Wagner agreed the meeting date did not have to be changed.

MOTION TO APPROVE THE CLAIMS COMMITTEE MEETING SCHEDULE, ASSIGNMENTS AND CLAIMS CHARTER WITH A START TIME OF 9:30 AM

Moved:	Chair Wagner
Second:	Commissioner Scutari
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 February was included in Appendix II section of the agenda. Executive Director advised there were 60 certificates issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

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 PM. Executive Director referred to a summary copy of the responses received and the proposed fees. Executive Director stated the Fund Office reviewed and evaluated each response. Executive Director advised The Actuarial Advantage, Inc had the highest grade score. Executive Director reported copies of the responses and evaluation sheets were available for the Commissioners review. Executive Director advised he was recommending the services of The Actuarial Advantage, Inc. and asked if anyone had any questions. Executive Director requested a motion to approve The Actuarial Advantage, Inc for 2018 actuarial services with a fee of \$5,900 which was the lowest cost if the Commissioners agreed.

MOTION TO APPROVE THE ACTUARIAL ADVANTAGE, INC FOR ACTUARIAL SERVICES FOR 2018 WITH OF FEE OF \$5,900

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. Executive Director noted Michael Yuska of Union County was an alternate on the NJCE Executive Committee. 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. Executive Director asked if there were any questions on the NJCE report.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. As of January 31, 2018 the Fund had a surplus of \$10,485,901. Executive Director asked if anyone had any questions regarding the Financial Fast Track.

UNION COUNTY INSURANCE FUND COMMISSION WEBSITE: Executive Director reported the Fund Office had contacted Robert Charkowsky of the County to start the creation of the Union County Insurance Fund Commission Website to post the items required by law. In response to the Chair's inquiry regarding the cost of the hosting site, Ms. Dodd advised if agreeable with the Commission Treasurer, someone at the County could pay for the cost of the host site by credit card and then the Commission would reimburse that individual on the Commission monthly bill list.

EMPLOYEE DISHONESTY CRIME POLICY: Executive Director advised the Fund Office was in the process of obtaining the necessary applications to obtain a quote from Selective Insurance Company. Executive Director reported the quote should be available for the next meeting. Executive Director noted the policy would cover the Executive Director, Third Party Administrator and the Treasurer.

2018 LIMIT SCHEMATICS: Executive Director reported the 2018 Limit Schematics for Union County Insurance Fund Commission were included in the Appendix III section of the agenda. Ms. Racioppi advised the schematics still included the Board of Social Services, however they were a division of the County and should be taken off. Executive Director indicated the Fund Office would contact the NJCE Underwriting Team to have the schematics corrected.

2018 MEETING SCHEDULE: Executive Director advised the last item in his report was the 2018 Meeting Schedule. Executive Director noted Resolution 16-18 was passed to allow the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Executive Director reported seven meetings were set up starting with the April 18th meeting. Executive Director noted the only change he would like to make was changing the start time to 10:00 AM to follow the Claims Committee Meeting.

**MOTION TO APPROVE 2018 MEETING DATE SCHEDULE WITH A
START TIME OF 10:00 AM**

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

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 18-18, March Bill List was included in the agenda for approval. Commission Treasurer advised she reviewed the March Bill List. Executive Director requested a motion to approve Resolution 18-18.

**MOTION TO APPROVE RESOLUTION 18-18 MARCH BILL LIST IN
THE AMOUNT OF \$20,823.99**

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: Ms. Leighton advised she did not have anything further to report during open session.

CLAIMS SERVICE: Ms. Leahy advised she did not have anything to report at this time.

MANAGED CARE: Ms. Royce reported there were 16 claims reported in February, 10 were medical only, 1 lost time and 11 were total care managed. The total amount of bills were \$35,372, First MCO repriced the bills to \$19,161 for a savings of \$16,211 or 46%. Ms. Royce noted the PPO penetration rate was 93%. Ms. Royce advised that concluded her report unless anyone had any questions.

RISK MANAGER: Ms. Racioppi advised she wanted to report on the Cyber Liability Coverage. Ms. Racioppi reported the County currently did not purchase any Cyber Liability Coverage through the NJCE or outside market and she recommended they do so. Ms. Racioppi stated she was in the process of obtaining an updated quote from the NJCE as well as from Beckerman Associates. Ms. Racioppi advised once the quotes were received she would evaluate and make a recommendation at the next meeting.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the February - March Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin on "Comprehensive Playground Inspection Programs" which aids the Park Departments in identifying hazards commonly found in playgrounds. Mr. Prince also reviewed his letter regarding the BRIT Safety Grant Program which was included in the agenda. Mr. Prince stated Counties in the NJCE Program can receive reimbursement up to 50% of the cost of a safety item or service. Mr. Prince advised the grant available to all nine members was \$45,000 and the NJCE Board of Fund Commissioners agreed with a suggestion to split the total funding into nine grants of \$5,000 each. Mr. Prince noted the un-used funds would be allocated proportionately at year-end to those members that were approved for funding. In response to Executive Director's inquiry, Mr. Prince advised some Counties have purchased body worn cameras as an initiative in their law enforcement community including the Corrections Department, American National Standards Institute compliant vests for DPW's and personal protective equipment. Executive Director asked Mr. McCrady to discuss some items with Mr. Prince and Mr. Worthington.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director asked Mr. Barry to read the statement for Closed Session. Mr. Barry read the statement which included the claims that were being presented. N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claims: 061519, 062073, 061675, 061676, 061905, 061912, 061915

The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes

until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

Executive Director advised the next meeting was scheduled for April 18, 2018 at 10:00 AM.

MOTION TO RETURN TO OPEN SESSION:

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:10 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary