

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
APRIL 18, 2018**

**COUNTY OF UNION
ADMINISTRATION BUILDING – 6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETHTOWN PLAZA
ELIZABETH, NJ
10:00 AM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Star Ledger and Westfield Leader**
- II. Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: APRIL 18, 2018
ADMINISTRATION BUILDING –6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETHTOWN PLAZA
ELIZABETH, NJ
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: March 27, 2018 Open Minutes.....Appendix I**
March 27, 2018 Closed MinutesHandout
- ☐ **CORRESPONDENCE:**
- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal**
 - Claims Committee: Verbal**
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 4-20**
- ☐ **TREASURER – Bibi Taylor**
 - Resolution 20-18 April Bill List -Motion.....Page 21**
- ☐ **ATTORNEY – Robert Barry, Esq. Verbal**
- ☐ **CLAIMS SERVICE – Conner Strong & Buckelew Verbal**
- ☐ **CLAIMS SERVICE – D&H Alternate Risk Solutions, Inc. Verbal**
- ☐ **MANAGED CARE – First MCO**
 - Monthly Report -March Pages 22-23**
- ☐ **RISK MANAGER – Acirusure, LLC Verbal**
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 24**
- ☐ **SAFETY – T&M Associates**
 - Monthly Report..... Verbal**
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **EXECUTIVE SESSION – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)**
 - N.J.S.A 10:4-12 Statement – (if needed).....Page 25**
- ☐ **APPROVAL OF PARS - Motion (if needed)**

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- ☐ MEETING ADJOURNMENT
 - ☐ NEXT SCHEDULED MEETINGS: May 16, 2018 ADMINISTRATION BUILDING, 6TH FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETH PLAZA, ELIZABETH, NJ

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 18, 2018
Memo to: Commissioners of the Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ☐ **2018 Meeting Schedule (Pages 6-7)** – Attached on page 6 is a copy of the 2018 Annual Meeting Notice. Also attached on page 7 is Resolution 19-18, the 2018 Regular Meeting Schedule. The Commission is not scheduled to meet in August or November, however the Commissioners can decide with enough notice to schedule additional meetings or cancel any meeting.

☐ **Motion to adopt Resolution 19-18, 2018 Regular Meeting Schedule**

- ☐ **Employee Dishonesty Crime Policy (Pages 8-13)** – Attached on pages 8-13 is a copy of Employee Dishonesty Crime Policy quote with the Selective Insurance Company. The annual premium is \$1,642 and covers the Executive Director, Commission Treasurer and the Commission Claim Administrator. If the Commissioners agree to have the policy issued the premium will be paid out of the Miscellaneous and Expense Account line of the 2018 budget.

☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,642**

- ☐ **Certificate of Insurance Report (Pages 14-18)** - Attached on pages 14-18 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of March. There were 18 certificates issued.

☐ **Motion to approve the certificate of insurance report**

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE did not meet in March. The next NJCE meeting is scheduled for April 26, 2018 at 1:00 PM at the Camden County College Regional Training Center.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 19-20)** – Included in the agenda on pages 19-20 is a copy of the Financial Fast Track for the month of February. As of February 28, 2018 the Fund as a surplus of \$10,515,477. The cash amount is \$19,331,388. The Financial Fast Track for the Commission should be available for the May agenda.

- ❑ **Union County Insurance Fund Commission Website** – The hosting of the website was purchased and the template has been designed. Robert Charkowsky of the County is working with the hosting vendor to log into the site and for set up. The website will be ucifc.org.

UNION COUNTY INSURANCE FUND COMMISSION

9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2018 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Union County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
10:00 AM	April 18, 2018	County of Union Administration Building Freeholder Conference Room 6 th Floor 10 Elizabethtown Plaza Elizabeth, NJ	Regular Meeting
10:00 AM	May 16, 2018	“	Regular Meeting
10:00 AM	June 20, 2018	“	Regular Meeting
10:00 AM	July 18, 2018	“	Regular Meeting
10:00 AM	September 19, 2018	“	Regular Meeting
10:00 AM	October 18, 2018	“	Regular Meeting
10:00 AM	December 19, 2018	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator

UNION COUNTY INSURANCE FUND COMMISSION

RESOLUTION NO. 19-18

**UNION COUNTY INSURANCE FUND COMMISSION
2018 REGULAR MEETING SCHEDULE**

WHEREAS, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter "UCIFC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Union County Insurance Fund Commission as follows:

1. The schedule of regular meetings of the UCIFC for the year 2018 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Administration Building, Elizabeth, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Star Ledger and the Westfield Leader newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Union County Clerk.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 18, 2018.

ADOPTED:

BY: _____
VICE CHAIR

DATE

ATTEST:

DATE



Quotation of Commercial Insurance

Prepared for:
UNION COUNT INSURANCE FUND COMMISSION
9 CAMPUS DR STE 216
PARSIPPANY, NJ 070544408

Presented By:
CONNER STRONG & BUCKELEW COMPANIES INC

Proposal Print Date:03/29/2018

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Quotation of Commercial Insurance
New Business

Prepared for:
UNION COUNT INSURANCE FUND COMMISSION
9 CAMPUS DR STE 216
PARSIPPANY, NJ 070544408

Presented By:
CONNER STRONG & BUCKELEW COMPANIES INC

The following quotation of insurance has been developed for the above captioned risk.
IT IS AGREED AND UNDERSTOOD NO COVERAGE HAS BEEN BOUND.

This quotation will expire after (30) days or the effective date of requested coverages unless otherwise notified.

Proposal Print Date: 03/29/2018
Underwritten By:
Selective Fire and Casualty Ins Co

Page 2



Providing Insurance Solutions Clients Can Trust Since 1926

Since its founding, Selective has built a reputation of honesty, efficiency and quality service among agents and customers alike. As of 1930, that reputation has been backed by an "A" (Excellent) or better rating from A.M. Best – a premier financial rating organization.

Combining great products and service, coupled with an exemplary record of responsiveness is the Selective advantage that will keep you coming back for more. Whether you need an insurance expert in your field, the continual support of 24/7 claims service, the convenience of paying your bill online or customized coverage designed to fit your unique needs, Selective is the answer.

Selective Insurance Group, Inc. is primarily a holding company for ten customer-focused property and casualty (P&C) insurance companies and ranked as the 49th largest P&C insurance group in the United States by A.M. Best Co. These companies offer a broad range of insurance and alternative risk management services. Selective provides value-added products and services to businesses, public entities and individuals through approximately 990 independent agents in 22 primary eastern and Midwestern states. Our approximately 1,900 employees create the competitive advantages that make Selective one of the best regional insurance organizations in the marketplace.

©2012 Selective Ins. Group, Inc. (Branchville, NJ). "Selective" insurers include: Selective Ins. Co. of America, Selective Ins. Co. of New England, Selective Ins. Co. of N.Y., Selective Ins. Co. of S.C., Selective Ins. Co. of the Southeast, Selective Way Ins. Co., Selective Cas. Ins. Co., Selective Fire and Cas. Ins. Co. and Selective Auto Ins. Co. of N.J. Insurers and products available vary by jurisdiction. These descriptions are summaries and not offers to sell insurance; the actual policies show complete coverage, exclusions and limitations details. Policy issuance is subject to underwriting approval.

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SI-12-223



Quotation of Commercial Insurance

UNION COUNT INSURANCE FUND COMMISSION

Quote # 21949800

Policy Period: 03/28/18 to 03/28/19

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Crime Fidelity.....	7

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

UNION COUNT INSURANCE FUND COMMISSION

Quote # 21949800

Policy Period: 03/28/18 to 03/28/19

Premium Summary

<u>Coverage</u>	<u>Premium</u>
Crime Fidelity	\$1,642.00
Total Premium	\$1,642.00

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

UNION COUNT INSURANCE FUND COMMISSION

Quote # 21949800

Policy Period: 03/28/18 to 03/28/19

Crime Fidelity

Policy Level

Coverage Type	Governmental Crime Coverage		
<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
Employee Theft - Per Loss	\$10,000.00	1,000,000	\$1,642.00
<u>Amendment Coverages</u>			
Agents - Include Designated As Employees			
<u>Scheduled</u>			
1 Agents		1,000,000	Included
Excess Limit of Insurance for Spec Employee or Position			
<u>Scheduled</u>			
1 Employees		1,000,000	Included
Treasurers or Tax Collectors			Included

Total Crime Fidelity Premium	\$1,642.00
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This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Rahway I - County of Union	1 City Hall Plaza Rahway, NJ 07065	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Rahway Recreation Center for Union County Mass Prophylaxis Point of Dispensing (POD) exercise on July 21st by Union County Office of Health Management	3/9/2018 #1868579	GL AU EX WC OTH
H - Township of Scotch Plains I - County of Union		Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course	3/14/2018 #1869917	GL AU EX WC OTH
H - Township of Scotch Plains I - County of Union		The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course	3/14/2018 #1869921	OTH
H - Township of Scotch Plains I - County of Union		Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course	3/15/2018 #1871003	GL AU EX WC OTH

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

H - Township of Scotch Plains I - County of Union		The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course	3/15/2018 #1871013	OTH
H - Township of Scotch Plains I - County of Union		The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course	3/16/2018 #1871294	OTH
H - Township of Scotch Plains I - County of Union		Evidence of insurance with respect to a shared service agreement on management of their golf course	3/16/2018 #1871299	OTH
H - Township of Scotch Plains I - County of Union		Evidence of insurance with respect to a shared service agreement on management of their golf course	3/16/2018 #1871301	OTH
H - Township of Scotch Plains I - County of Union		Evidence of insurance with respect to a shared service agreement on management of their golf course	3/16/2018 #1871304	OTH
H - Township of Scotch Plains I - County of Union	430 Park Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Property Limits: \$110,000,000	3/16/2018 #1871310	GL AU EX WC OTH

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

		per occ Policy Term: 01/01/18 to 01/01/19 Policy #: ERP980616205 Company E: Pollution Limits: \$10M Each Incident Policy Term: 01/01/2016 to 01/01/2019 Policy #: ZRE554295501 Company F: POL/EPL Limits: \$10,000,000 Policy Term: 01/01/18 to 01/01/19 Policy #: EONG29007949001 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course		
H - Township of Scotch Plains I - County of Union	430 Park Ave Scotch Plains, NJ 07076	Evidence of insurance with respect to a shared service agreement on management of their golf course	3/16/2018 #1871456	OTH
H - Township of Scotch Plains I - County of Union	430 Park Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Property Limits: \$110,000,000 Per Occ Policy Term: 01/01/2018 to 01/01/2019 Policy #: ERP980616205 Company E: Pollution Limits: \$10M Each Incident Policy Term: 01/01/16 to 01/01/19 Policy #: ZRE554295501 Company F: POL/EPL Limits: \$10,000,000 Policy Term: 01/01/2018 to 01/01/2019 Policy #: EONG29007949001 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course.	3/16/2018 #1871459	GL AU EX WC OTH
H - Township of Scotch Plains I - County of Union	430 Park Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Property Limits: \$110,000,000 Per Occ Policy Term: 01/01/2018 to 01/01/2019 Policy #: ERP980616206 Company E: Pollution Limits: \$10M Each Incident Policy Term: 01/01/16 to 01/01/19 Policy #: ZRE554295501 Company F: POL/EPL Limits:	3/16/2018 #1871480	GL AU EX WC OTH

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

		\$10,000,000 Policy Term: 01/01/2018 to 01/01/2019 Policy #: EONG29007949001 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course		
H - Township of Scotch Plains I - County of Union	430 Park Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Property Limits: \$110,000,000 Per Occ Policy Term: 01/01/2018 to 01/01/2019 Policy #: ERP980616206 Company E: Pollution Limits: \$10M Each Incident Policy Term: 01/01/16 to 01/01/19 Policy #: ZRE554295501 Company F: POL/EPL Limits: \$10,000,000 Policy Term: 01/01/2018 to 01/01/2019 Policy #: EONG29007949001 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course	3/16/2018 #1871563	GL AU EX WC OTH
H - Berkeley Heights Board of I - County of Union	Education 345 Plainfield Avenue Berkeley Heights, NJ 07922	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to USE OF FACILITIES AT HUGHES SCHOOL	3/19/2018 #1871709	GL AU EX WC OTH
H - Wells Fargo Corporate Trust I - County of Union	Services 600 S 4th st Minneapolis, MN 55415	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance with respects to Family Courthouse Building (Cherry St) Lease Agreement	3/20/2018 #1871793	GL AU EX WC OTH
H - Township of Scotch Plains I - County of Union	430 Park Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company E: Property Limits: \$110,000,000	3/26/2018 #1877466	GL AU EX WC OTH

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2018 To 3/31/2018

		Per Occ Policy Term: 01/01/2018 to 01/01/2019 Policy #: ERP980616206 Company E: Pollution Limits: \$10M Each Incident Policy Term: 01/01/16 to 01/01/19 Policy #: ZRE554295501 Company F: POL/EPL Limits: \$10,000,000 Policy Term: 01/01/2018 to 01/01/2019 Policy #: EONG29007949001 The Township of Scotch Plains, its officers, officials, employees, and volunteers are an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared service agreement on management of their golf course.		
H - IKEA I - County of Union	1000 Ikea Drive Elizabeth, NJ 07201	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Traffic Safety Education Presentation on April 6th, 2018	3/26/2018 #1877483	GL AU EX WC OTH
Total # of Holders: 18				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF February 28, 2018						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,749,866	3,499,732	118,535,964	122,035,696
2.	CLAIM EXPENSES					
	Paid Claims		36,844	59,183	3,142,296	3,201,479
	Case Reserves		76,079	76,035	3,560,908	3,636,943
	IBNR		209,574	514,451	10,479,791	10,994,242
	Discounted Claim Value		(22,223)	(44,809)	(777,744)	(822,553)
	TOTAL CLAIMS		300,275	604,860	16,405,251	17,010,111
3.	EXPENSES					
	Excess Premiums		1,283,040	2,566,079	82,005,406	84,571,485
	Administrative		139,604	280,209	8,815,738	9,095,948
	TOTAL EXPENSES		1,422,643	2,846,289	90,821,144	93,667,433
4.	UNDERWRITING PROFIT (1-2-3)		26,948	48,583	11,309,569	11,358,153
5.	INVESTMENT INCOME		2,629	1,283	263,592	264,876
6.	PROFIT (4+5)		29,577	49,867	11,573,162	11,623,028
7.	Dividend		0	0	500,000	500,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		29,577	49,867	10,465,611	10,515,477
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		106	51	487,880	487,931
	2011		173	84	986,002	986,086
	2012		180	88	670,408	670,495
	2013		332	161	1,684,539	1,684,700
	2014		398	193	2,114,583	2,114,776
	2015		442	215	1,304,973	1,305,188
	2016		(1,650)	(1,908)	2,228,683	2,226,775
	2017		497	244	988,542	988,786
	2018		29,099	50,738		50,738
	TOTAL SURPLUS (DEFICITS)		29,577	49,867	10,465,610	10,515,477
	TOTAL CASH					19,331,388

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2018	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	640	990	165,365	166,355
Case Reserves	(640)	(990)	84,636	83,646
IBNR	0	0	224,999	224,999
Discounted Claim Value	0	0	(12,655)	(12,655)
TOTAL FY 2010 CLAIMS	0	0	462,345	462,345
FUND YEAR 2011				
Paid Claims	2,960	7,400	435,147	442,547
Case Reserves	(2,962)	(7,402)	341,117	333,715
IBNR	2	2	238,736	238,738
Discounted Claim Value	0	0	(31,362)	(31,362)
TOTAL FY 2011 CLAIMS	0	0	983,638	983,638
FUND YEAR 2012				
Paid Claims	4,483	7,806	1,466,690	1,474,497
Case Reserves	517	(2,806)	180,069	177,263
IBNR	(5,000)	(5,000)	623,240	618,240
Discounted Claim Value	0	0	(45,106)	(45,106)
TOTAL FY 2012 CLAIMS	0	0	2,224,893	2,224,893
FUND YEAR 2013				
Paid Claims	19,446	25,331	306,969	332,300
Case Reserves	(19,447)	(16,048)	752,266	736,217
IBNR	0	(9,284)	680,765	671,481
Discounted Claim Value	0	0	(78,671)	(78,671)
TOTAL FY 2013 CLAIMS	(1)	(1)	1,661,329	1,661,328
FUND YEAR 2014				
Paid Claims	8,272	16,030	401,039	417,069
Case Reserves	142,166	134,408	410,814	545,222
IBNR	(150,438)	(150,438)	1,268,147	1,117,709
Discounted Claim Value	0	0	(81,671)	(81,671)
TOTAL FY 2014 CLAIMS	0	0	1,998,329	1,998,329
FUND YEAR 2015				
Paid Claims	1,043	1,613	345,381	346,994
Case Reserves	(30,945)	(31,512)	1,255,154	1,223,642
IBNR	29,902	29,899	1,619,464	1,649,363
Discounted Claim Value	0	0	(157,891)	(157,891)
TOTAL FY 2015 CLAIMS	0	0	3,062,109	3,062,109
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	0	0	250,120	250,120
IBNR	0	0	2,394,880	2,394,880
Discounted Claim Value	0	0	(162,270)	(162,270)
TOTAL FY 2016 CLAIMS	0	0	2,482,730	2,482,730
FUND YEAR 2017				
Paid Claims	0	13	21,705	21,718
Case Reserves	(11,811)	(2,816)	286,733	283,917
IBNR	11,807	2,803	3,429,559	3,432,362
Discounted Claim Value	0	0	(208,119)	(208,119)
TOTAL FY 2017 CLAIMS	(4)	0	3,529,878	3,529,878
FUND YEAR 2018				
Paid Claims	0	0		0
Case Reserves	(799)	3,201		3,201
IBNR	323,301	646,469		646,469
Discounted Claim Value	(22,223)	(44,809)		(44,809)
TOTAL FY 2018 CLAIMS	300,280	604,861	0	604,861
COMBINED TOTAL CLAIMS	300,275	604,860	16,405,251	17,010,111

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 20-18

APRIL 2018

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Union County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001005			
001005	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2018	1.63
001005	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2018	12,807.16
			12,808.79
001006			
001006	UNION COUNTY	REIMBURSEMENT FOR AD IN THE STAR LEDGER	62.00
			62.00
001007			
001007	NJ ADVANCE MEDIA	ACCT: XUNIO4142042 - 2/1/18 - ADV BDGT	102.96
001007	NJ ADVANCE MEDIA	ACCT: XUNIO4142042 - 2/1/18 - MTG FEB	32.55
			135.51
001008			
001008	AMY WAGNER	REIMBURSEMENT FOR WEB HOSTING/DOMAIN	71.28
			71.28
TOTAL PAYMENTS FY 2018			13,077.58

TOTAL PAYMENTS ALL FUND YEARS \$ 13,077.58

Chairperson

Attest:

Dated:_____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer



Case Management Monthly Activity Report
March 2018
UNION COUNTY INS FUND COMM

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
PWF Facilities Management / 775-570	1	1	100%
County Counsel / 712-140	1	1	100%

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to Work:	File is a lost time claim and the injured worker has returned to work
Telephonic Case Mgmt:	Number of new referrals for case management
Active Files:	Number of all open files currently case managed

Report run on 04/02/2018

* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims
 ** Any Change in MO or LT will be reflected in the original reported month.



Page 2 of 2



First Managed Care Option, Inc.

First MCO Bill Review Services

UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals		
Jan-18	\$4,991	\$2,274	\$5,855	\$2,717	54%	8	6	2	75%	0		
Feb-18	\$35,372	\$19,161	\$41,510	\$16,211	46%	58	54	4	93%	0		
Mar-18	\$49,915	\$20,683	\$67,365	\$29,232	59%	76	68	8	89%	0		
Total 2018	\$90,278	\$42,118	\$114,730	\$48,160	53%	142	128	14	90%	0		
Total to Date	\$90,278	\$42,118	\$114,730	\$48,160	53%	142	128	14	90%	0		

Report Run Date:04/02/2018

UCI





UNION COUNTY INSURANCE FUND COMMISSION SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: April 11, 2018

UCIFC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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March - April 2018

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 27:** Attended the UCIFC Claims Committee Meeting in Elizabeth.
- **March 27:** Attended the UCIFC Meeting in Elizabeth.
- **March 27:** Conducted a loss control survey of the County Board of Social Services.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 18:** Plan to attend the UCIFC Executive Safety Committee Meeting in Elizabeth.
- **April 18:** Plan to attend the UCIFC Jail Sub Safety Committee Meeting in Elizabeth.
- **April 18:** Plan to attend the UCIFC Meeting in Elizabeth.

CEL MEDIA LIBRARY

No Videos have been utilized in 2018.

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:

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.

APPENDIX I
OPEN MINUTES

**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

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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