

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 20, 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: JUNE 20, 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: May 16, 2018 Open MinutesAppendix I
May 16, 2018 Closed MinutesHandout
- CORRESPONDENCE:

- COMMITTEE REPORTS
Safety Committee: Verbal
Claims Committee: Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 3-9

- TREASURER – Bibi Taylor
Resolution 22-18 June Bill List -Motion.....Page 10
April Treasurer Reports.....Page 11-12

- ATTORNEY – Robert Barry, Esq. Verbal

- CLAIMS SERVICE – D&H Alternate Risk Solutions, Inc. Verbal

- MANAGED CARE – First MCO
Monthly Report -May Pages 13-14

- RISK MANAGER – Acirusure, LLC Verbal

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control
Monthly Report.....Page 15
Safety Director Bulletin – Ticks and Tick-borne Diseases.....Pages 16-17

- 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.....Page 18

- APPROVAL OF PARS - Motion

- MEETING ADJOURNMENT
- NEXT SCHEDULED MEETINGS: July 18, 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: June 20, 2018
Memo to: Commissioners of the Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Certificate of Insurance Report (Page 4) - Attached on page 4 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of May. There were 4 certificates issued.

Motion to approve the certificate of insurance report

RFP for Commission Auditor – The Fund Office issued and advertised the RFP for the 2018 Commission Auditor position. The responses are due on June 26, 2018 at 2:00 PM. A recommendation will be made at the July meeting.

NJ Counties Excess Joint Insurance Fund (NJCE) – The next NJCE meeting is scheduled for June 28, 2018 at 1:00 PM at the Camden County College Regional Training Center. A summary report will appear in the next agenda.

UCIFC Financial Fast Track (Page 5) – Included in the agenda on page 5 is a copy of the Financial Fast Track for the month of April. As of April 30, 2018 the Commission has a surplus of **\$1,764,500**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$1,489,944**. The cash balance is **\$1,540,334**.

NJCE Property & Casualty Financial Fast Track (Pages 6-7) – Included in the agenda on pages 6-7 is a copy of the Financial Fast Track for the month of April. As of April 30, 2018 the Fund as a surplus of **\$10,812,288**. The cash amount is **\$26,722,826**.

Claims Tracking Reports (Pages 8-9) – Included in the agenda on page 8 is the first Claim Activity Report as of April 30, 2018. Also included in the agenda on page 9 is the Claims Management Report Expected Loss Ratio Analysis Report as of April 30, 2018. This report measures how the losses are running compared to the actuary’s projections for 2018. Executive Director will review both reports at the meeting.

2019 Renewals – The Fund Office will start the data collection process for the 2019 renewal in order to provide the relevant information to the underwriters. It is important that we have accurate and complete information. The Fund Office will work with the Commission Risk Manager to collect the data.

Certificate of Insurance Monthly Report
Union County Insurance Commission

From 5/1/2018 To 5/31/18

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Union County Paratransit System I - County of Union	79 W. Grand Street Elizabeth, NJ 07202	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. All operations usual to County Governmental Entity as respects the Union County Paratransit System.	5/7/2018 #1896731	GL AU EX WC OTH
H - County of Union I - County of Union	Admin. Bldg, 10 Elizabethtown Plaza 6th fl Elizabeth, NJ 07207	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 as respects to employee blanket bond coverage	5/10/2018 #1897338	GL AU EX WC OTH
H - County of Union I - County of Union	Admin. Bldg, 10 Elizabethtown Plaza 6th fl Elizabeth, NJ 07207	Evidence of insurance as respects to employee blanket bond coverage	5/10/2018 #1897339	OTH
H - County of Union I - County of Union	Admin. Bldg, 10 Elizabethtown Plaza 6th fl Elizabeth, NJ 07207	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: POL/EPL Limits: \$10,000,000 Policy Term: 01/01/2018 - 01/01/2019 Policy Number: EONG29007949001 Evidence of insurance as respects to the Union County Local Advisory Committee on Alcoholism and Drug Abuse (LACADA)	5/24/2018 #1903731	GL AU EX WC OTH
Total # of Holders: 4				

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	688,213	2,752,854	0	2,752,854
2.	CLAIM EXPENSES				
	Paid Claims	59,067	126,387	0	126,387
	Case Reserves	153,815	221,136	0	221,136
	IBNR	189,396	1,264,998	0	1,264,998
	Discounted Claim Value	(6,886)	(29,329)	0	(29,329)
	TOTAL CLAIMS	395,392	1,583,191	0	1,583,191
3.	EXPENSES				
	Excess Premiums	209,883	839,534	0	839,534
	Administrative	15,154	59,886	0	59,886
	TOTAL EXPENSES	225,037	899,419	0	899,419
4.	UNDERWRITING PROFIT (1-2-3)	67,784	270,243	0	270,243
5.	INVESTMENT INCOME	1,984	4,314	0	4,314
6.	PROFIT (4 + 5)	69,769	274,557	0	274,557
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	1,489,944	1,489,944	0	1,489,944
11.	SURPLUS (6 + 7 + 8)	1,559,712	1,764,500	0	1,764,500
SURPLUS (DEFICITS) BY FUND YEAR					
	2018	1,559,712	1,764,500		1,764,500
TOTAL SURPLUS (DEFICITS)		1,559,712	1,764,500	0	1,764,500
TOTAL CASH					1,540,334
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	59,067	126,387		126,387
	Case Reserves	153,815	221,136		221,136
	IBNR	189,396	1,264,998		1,264,998
	Discounted Claim Value	(6,886)	(29,329)		(29,329)
	TOTAL FY 2018 CLAIMS	395,392	1,583,191	0	1,583,191
COMBINED TOTAL CLAIMS		395,392	1,583,191	0	1,583,191
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.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2018			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,762,787	7,012,385	118,535,964	125,548,349	
2.	CLAIM EXPENSES					
	Paid Claims	101,265	188,406	3,142,296	3,330,702	
	Case Reserves	(27,164)	281,510	3,560,908	3,842,418	
	IBNR	238,329	536,513	10,479,791	11,016,304	
	Discounted Claim Value	(17,461)	(19,246)	(777,744)	(796,990)	
	TOTAL CLAIMS	294,968	987,184	16,405,251	17,392,434	
3.	EXPENSES					
	Excess Premiums	1,295,960	5,145,079	82,005,406	87,150,485	
	Administrative	140,628	558,129	8,815,738	9,373,868	
	TOTAL EXPENSES	1,436,588	5,703,208	90,821,144	96,524,352	
4.	UNDERWRITING PROFIT (1-2-3)	31,231	321,993	11,309,569	11,631,562	
5.	INVESTMENT INCOME	6,299	24,685	263,592	288,277	
6.	PROFIT (4+5)	37,530	346,677	11,573,162	11,919,839	
7.	Dividend	0	0	500,000	500,000	
8.	Cancelled Appropriations	0	0	607,551	607,551	
9.	SURPLUS (6-7-8)	37,530	346,677	10,465,611	10,812,288	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	210	10,626	487,880	498,506	
	2011	364	930	986,002	986,932	
	2012	407	5,767	670,408	676,175	
	2013	728	(27,697)	1,684,539	1,656,842	
	2014	879	(57,978)	2,114,583	2,056,605	
	2015	979	(233,503)	1,304,973	1,071,470	
	2016	1,122	154,753	2,228,683	2,383,435	
	2017	1,962	364,178	988,542	1,352,720	
	2018	30,878	129,602		129,602	
	TOTAL SURPLUS (DEFICITS)	37,530	346,677	10,465,610	10,812,287	
	TOTAL CASH				26,722,826	

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 2018	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	990	165,365	166,355
Case Reserves	(48,645)	(49,635)	84,636	35,001
IBNR	48,645	38,645	224,999	263,644
Discounted Claim Value	0	254	(12,655)	(12,400)
TOTAL FY 2010 CLAIMS	0	(9,746)	462,345	452,599
FUND YEAR 2011				
Paid Claims	2,960	14,020	435,147	449,167
Case Reserves	2,040	(8,324)	341,117	332,793
IBNR	(5,000)	(5,696)	238,736	233,040
Discounted Claim Value	0	591	(31,362)	(30,772)
TOTAL FY 2011 CLAIMS	0	591	983,638	984,228
FUND YEAR 2012				
Paid Claims	3,881	14,719	1,466,690	1,481,410
Case Reserves	16,420	17,076	180,069	197,145
IBNR	(20,301)	(36,796)	623,240	586,444
Discounted Claim Value	0	903	(45,106)	(44,203)
TOTAL FY 2012 CLAIMS	0	(4,097)	2,224,893	2,220,796
FUND YEAR 2013				
Paid Claims	64,199	93,108	306,969	400,076
Case Reserves	(136,689)	(116,357)	752,266	635,909
IBNR	72,490	53,250	680,765	734,015
Discounted Claim Value	0	732	(78,671)	(77,939)
TOTAL FY 2013 CLAIMS	0	30,732	1,661,329	1,692,061
FUND YEAR 2014				
Paid Claims	5,372	27,844	401,039	428,883
Case Reserves	(5,293)	122,652	410,814	533,466
IBNR	(79)	(90,496)	1,268,147	1,177,651
Discounted Claim Value	0	1,643	(81,671)	(80,028)
TOTAL FY 2014 CLAIMS	0	61,643	1,998,329	2,059,972
FUND YEAR 2015				
Paid Claims	25,020	37,879	345,381	383,260
Case Reserves	43,164	384,823	1,255,154	1,639,977
IBNR	(68,184)	(187,701)	1,619,464	1,431,763
Discounted Claim Value	0	2,585	(157,891)	(155,306)
TOTAL FY 2015 CLAIMS	0	237,585	3,062,109	3,299,694
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	198	192	250,120	250,312
IBNR	(198)	(165,192)	2,394,880	2,229,688
Discounted Claim Value	0	12,765	(162,270)	(149,505)
TOTAL FY 2016 CLAIMS	0	(152,235)	2,482,730	2,330,495
FUND YEAR 2017				
Paid Claims	(167)	(154)	21,705	21,551
Case Reserves	101,038	(70,126)	286,733	216,606
IBNR	(101,038)	(319,887)	3,429,559	3,109,672
Discounted Claim Value	0	31,184	(208,119)	(176,935)
TOTAL FY 2017 CLAIMS	(167)	(358,984)	3,529,878	3,170,894
FUND YEAR 2018				
Paid Claims	0	0		0
Case Reserves	603	1,210		1,210
IBNR	311,994	1,250,387		1,250,387
Discounted Claim Value	(17,461)	(69,902)		(69,902)
TOTAL FY 2018 CLAIMS	295,135	1,181,694	0	1,181,694
COMBINED TOTAL CLAIMS	294,968	987,184	16,405,251	17,392,434

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 Commissions		
CLAIM ACTIVITY REPORT		
AS OF 4/30/18		
COVERAGE LINE- PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
March-18	8	8
April-18	15	15
NET CHGE	7	7
Limited Reserves		\$4,597
Year	2018	TOTAL
March-18	\$16,968	\$16,968
April-18	\$68,961	\$68,961
NET CHGE	\$51,993	\$51,993
Ltd Incurred	\$88,958	\$88,958
COVERAGE LINE- GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
March-18	9	9
April-18	26	26
NET CHGE	17	17
Limited Reserves		\$1,053
Year	2018	TOTAL
March-18	\$7,624	\$7,624
April-18	\$27,386	\$27,386
NET CHGE	\$19,761	\$19,761
Ltd Incurred	\$27,386	\$27,386
COVERAGE LINE- AUTOLIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
March-18	5	5
April-18	7	7
NET CHGE	2	2
Limited Reserves		\$1,143
Year	2018	TOTAL
March-18	\$6,000	\$6,000
April-18	\$8,000	\$8,000
NET CHGE	\$2,000	\$2,000
Ltd Incurred	\$8,000	\$8,000
COVERAGE LINE- WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
March-18	0	0
April-18	26	26
NET CHGE	26	26
Limited Reserves		\$4,492
Year	2018	TOTAL
March-18	\$36,904	\$36,904
April-18	\$116,789	\$116,789
NET CHGE	\$79,885	\$79,885
Ltd Incurred	\$224,314	\$224,314
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
March-18	22	22
April-18	74	74
NET CHGE	52	52
Limited Reserves		\$2,988
Year	2018	TOTAL
March-18	\$67,496	\$67,496
April-18	\$221,136	\$221,136
NET CHGE	\$153,639	\$153,639
Ltd Incurred	\$348,658	\$348,658

**Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF **April 30, 2018**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		4		MONTH TARGETE	Last Month		3		MONTH TARGETE	Last Year		-8		MONTH TARGETE
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-18	Unlimite d		Limited Incurred	Actual 31-Mar-18	Unlimite d	Limited Incurred		Actual 29-Apr-17				
PROPERTY	320,021	88,958	88,958	27.80%	96,006	30.00%	26,242	26,242	8.20%	73,605	23.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	427,942	27,386	27,386	6.40%	42,794	10.00%	7,624	7,624	1.78%	25,677	6.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	259,693	8,000	8,000	3.08%	25,969	10.00%	6,000	6,000	2.31%	15,582	6.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,546,370	224,314	224,314	4.93%	272,782	6.00%	94,774	94,774	2.08%	136,391	3.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,554,026	348,658	348,658	6.28%	437,552	7.88%	134,640	134,640	2.42%	251,254	4.52%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$127,522					2.30%										

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-18

JUNE 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>
001015			
001015	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 0618	12,807.16
			12,807.16
001016			
001016	THE ACTUARIAL ADVANTAGE	ACTUARY 0618	737.50
			737.50
001017			
001017	WESTFIELD LEADER	LEGAL ADVERTISING 0618	28.56
			28.56
001018			
001018	NJ ADVANCE MEDIA	ADVERTISING 0518	60.45
			60.45

TOTAL PAYMENTS FY 2018 13,633.67

TOTAL PAYMENTS ALL FUND YEARS \$ 13,633.67

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
UNION COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2018			
	Description:		Administrative Account- Investors	Claims Account - Investors
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$1,610,493.95	1,620,541.55	-	10,047.60
Opening Interest Accrual Balance	\$0.00	0	\$	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$1,984.31	\$1,970.46	\$13.85
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$1,984.31	\$1,970.46	\$13.85
9	Deposits - Purchases	\$36,598.92	\$0.00	\$36,598.92
10	(Withdrawals - Sales)	-\$108,743.67	-\$49,676.50	-\$59,067.17
	Ending Cash & Investment Balance	\$1,540,333.51	\$1,572,835.51	-\$32,502.00
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$40,566.65	\$0.00	\$40,566.65
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$1,580,900.16	\$1,572,835.51	\$8,064.65

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2018 Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	115,836.28	167,535.24	101,667.35	1,721,989.86	(525,151.94)	28,617.17	1,610,493.96
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	107.63	155.66	94.46	1,599.97	0.00	26.59	1,984.31
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	107.63	155.66	94.46	1,599.97	0.00	26.59	1,984.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	107.63	155.66	94.46	1,599.97	0.00	26.59	1,984.31
EXPENSES							
Claims Transfers	9,413.16	0.00	0.00	49,654.01	0.00	0.00	59,067.17
Expenses	0.00	0.00	0.00	0.00	0.00	13,077.58	13,077.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,413.16	0.00	0.00	49,654.01	0.00	13,077.58	72,144.75
END BALANCE	106,530.75	167,690.90	101,761.81	1,673,935.82	(525,151.94)	15,566.18	1,540,333.52



First Managed Care Option, Inc.

Case Management Monthly Activity Report

May 2018

UNION COUNTY INS FUND COMM
NJ

Reported Claims											
Year/Month	# of Claims > 2 days to report	Total Reported*	Medical Only**	Lost Time**	Total Case Managed	Field Case Managed	% Case MO	% Case LT	% Case Field	Active Files	Closed Files
Jan-18		17	10	4	14	0	71.43%	28.57%	0.00%	2	12
Feb-18	4	16	9	2	11	0	81.82%	18.18%	0.00%	0	11
Mar-18	6	25	14	2	16	0	87.50%	12.50%	0.00%	2	14
Apr-18	2	27	19	1	20	0	95.00%	5.00%	0.00%	7	13
May-18	2	21	18	1	19	0	94.74%	5.26%	0.00%	4	15
Total 2018	14	106	70	10	80	0	87.50%	12.50%	0.00%	15	65

Open Claims						
Medical Only	Lost Time	Telephonic Case Mgmt	Field Case Mgmt	Total Case Managed	Lost Time Returned to Work	Lost Time Out of Work
10	5	15	0	15	1	4

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 Wor	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 06/01/2018

* 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.





First Managed Care Option, Inc.

**First MCO Bill Review Services
UNION COUNTY INS FUND COMM**

Medical Savings by Month

NJ

Month of Reprice	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetratio	# of Appeal		
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		
Apr-18	\$204,316	\$75,305	\$250,090	\$129,011	63%	104	91	13	88%	0		
May-18	\$76,908	\$32,390	\$88,135	\$44,518	58%	147	110	37	75%	0		
Total 2018	\$371,502	\$149,813	\$452,955	\$221,690	60%	393	329	64	84%	0		
Total to Date	\$371,502	\$149,813	\$452,955	\$221,690	60%	393	329	64	84%	0		



**UNION COUNTY INSURANCE FUND COMMISSION
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 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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May - June 2018

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 16:** Attended the UCIFC Executive Safety Committee Meeting in Elizabeth.
- **May 16:** Attended the UCIFC Jail Sub Safety Committee Meeting in Elizabeth.
- **May 16:** Attended the UCIFC Meeting in Elizabeth.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 20:** Plan to attend the UCIFC Executive Safety Committee Meeting in Elizabeth.
- **June 20:** Plan to attend the UCIFC Jail Sub Safety Committee Meeting in Elizabeth.
- **June 20:** Plan to attend the UCIFC Meeting in Elizabeth.

CEL MEDIA LIBRARY

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

Ticks and Tick-borne Diseases – May 11.

Tick and Tick-Borne Diseases

The New Jersey Department of Agriculture reported an exotic tick has been newly found in our state. The Longhorned or Bush Tick was first identified in Hunterdon County last autumn. This spring the tick was also found in Union County, and the Department of Agriculture confirmed the tick survived the Jersey winter. How the tick arrived in New Jersey remains a mystery. Tests on the exotic tick in November failed to reveal any tick-borne diseases.

Like deer ticks, the nymphs of the Longhorned tick are very small (resembling tiny spiders) and can easily go unnoticed on animals and people. This tick is known to infest deer and a wide range of other hosts. Therefore, it has the potential to infect multiple North American wildlife species.

The three most common ticks in New Jersey are the dog tick, the deer tick, and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. According to N.J. Department of Health, ticks in the State can carry a variety of diseases.

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia, and STARI.

Lyme disease bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than the national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment.

Early symptoms of Lyme disease include:

- A bullseye-shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

While Lyme disease is the most prevalent tick-borne disease, there are several other tick-borne diseases that are present in New Jersey according to the State Department of Health:

- **Tularemia** – a bacterial disease
- **Ehrlichiosis** – a general name used to describe several bacterial diseases
- **Powassan (POW)** - a virus that can cause encephalitis or meningitis
- **Babesiosis** – a parasite that infects red blood cells.
- **Anaplasmosis** – a bacterial disease that can be a serious illness if not treated properly
- **Rocky Mountain spotted fever (RMSF)** – a bacterial infection increasing in frequency in New Jersey.
- **Southern tick-associated rash illness (STARI)** – the cause of STARI remains unknown

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

Employers

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing, grass and brush from around buildings.
- Use an exterminating service to control rodents
- Discourage deer and other animal activity in the proximity of facilities (ex. - do not feed wildlife)
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable.

Employees

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Work whenever possible from mowed areas when performing tasks near wood lines. Use the middle of trails when in the woods.
- Wear light-colored clothing, including long-sleeved shirts and long pants. This makes ticks easy to spot before they find a place to bite you. Tuck pant legs into shoes or sock, and shirttails into pants.
 - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
 - When you get home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks; then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 – 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Be sure to re-apply during the day as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
 - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
 - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
 - Wash the area with soap and warm water.

Do not use petroleum jelly, hot matches, nail polish remover, or other products to remove a tick.

Employees should report tick bites to their employer and closely monitor their health. They should immediately consult their physician if they experience a rash, fever, headache, joint or muscle pains, or swollen lymph nodes within 30 days of a tick bite. Be sure to tell the doctor about your recent tick bite, when the bite occurred, and where you most likely acquired the tick.

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: **UCICWC062515, UCICWC062983, 062595, 062716, 063134, 06243001, 06243002, 06319501, 06326101, 063543, 062888**

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 – May 16, 2018
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:00 AM**

Meeting was called to order by Chair Wagner. Executive Director 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. Kathleen Guze Jayne Keefe
	Conner Strong & Buckelew Michael Cusack
Managed Care Services	First MCO
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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
Robert Charkowsky, Union County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF APRIL 18, 2018

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 18, 2018

Moved: Commissioner Martins
Second: Commissioner Scutari
Vote: 2 Yes, 1 Abstained

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington advised there was a Corrections Safety Meeting earlier in the morning and an Executive Meeting was scheduled after the Commission Meeting. Mr. Worthington reported evacuation drills were successfully conducted last week for 10 Elizabethtown Plaza and the Justice Complex across the street along with the Ruotolo Building and the Annex. Lastly, Mr. Worthington advised they were going to schedule the Right to Know Training. Mr. Worthington advised that concluded his report unless anyone had any questions.

CLAIM COMMITTEE: Mr. Cusack reported the Claims Committee met immediately prior to this meeting and D&H discussed five worker compensation PARS along with 2 SARS for property claims. The Committee recommended approval of the claims. Mr. Cusack advised the Committee also discussed three property damage claims which were within D&H’s authority of \$5,000. Mr. Cusack advised that concluded his report unless anyone had any questions.

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of April was included in the agenda. Executive Director advised there were 3 certificates issued during the month and stated the NJCE Underwriting Manager was in attendance to answer any questions.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

RFP FOR COMMISSION AUDITOR: Executive Director advised the Commission would require the services of an auditor to perform the 2018 Commission Audit. Executive Director reported the Fund Office would prepare and advertise the RFP. Executive Director asked if anyone had any questions and requested a motion to authorize the Fund Office to prepare and issue the RFP.

**MOTION TO AUTHORIZE THE FUND OFFICE TO PREPARE AND
ISSUE AN RFP FOR THE 2018 COMMISSION AUDITOR POSITION**

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

Executive Director advised the Fund Office would work with the Fund Attorney on the RFP.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on April 26, 2018. Executive Director referred to a copy of the summary report which was included in the agenda. Executive Director reported it was announced Tim Sheehan was the new Fund Commissioner representing the County of Gloucester, replacing Gerald White who retired. Executive Director advised the firm of Citta, Holzapfel & Zabarski, PA was reappointed for Litigation Management Services for a one year term. Executive Director reported Actuarial Advantage was also reappointed. Executive Director advised a resolution was approved authorizing the use of competitive contracting to issue an RFP for the online Risk Management Information System. Executive Director explained the RIMIS was comprised of two components, underwriting data collection and claims. Executive Director noted the NJCE Underwriting Manager submitted a report advising Zurich would be increasing the property deductible from \$100,000 to \$250,000 as well as a rate increase for the 2019 renewal due to significant loss activity for the period of 2015-2017. Executive Director advised the NJCE would insure the 150x100 which will require a third party property administrator at the NJCE level. Executive Director advised the next NJCE meeting was scheduled for June 28, 2018 at 1:00 PM at the Camden County College Regional Training Center. Executive Director asked if anyone had any questions.

UCIFC FINANCIAL FAST TRACK: Executive Director reported the agenda included the first Financial Fast Track for the Union County Insurance Fund Commission. Executive Director advised he was pleased to report as of March 31, 2018 the Commission had a surplus of \$204,788 which appeared on line 11 of the Financial Fast Track. Executive Director reviewed the line items of the report and indicated the Investment in Joint Venture figure, (line 10) was missing from the report. Executive Director stated this amount would be included in future reports and noted the figure was currently just under \$1.5 million.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. As of March 31, 2018 the Fund had a surplus of \$10,774,758. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks. Executive Director noted the NJCE would most likely be issuing dividends again this year.

CLAIMS MANAGEMENT REPORT: Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report as of March 31, 2018 which was included in the agenda. Executive Director advised this report correlates to the Financial Fast Track. Executive Director reported this report measures how the losses are running compared to the actuary's projections. Executive Director explained column 6 was the actuary's projections of the loss funds allocated for the Commission and column 4 referred to the actual incurred amount. Executive Director reported the losses were less than the actuary's projection which led to the surplus noted on the Financial Fast Track.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director reported Resolution 21-18, May Bill List was included in the agenda for approval. Ms. Taylor advised sufficient funds were available to make the payment for the resolution.

MOTION TO APPROVE RESOLUTION 21-18 MAY BILL LIST IN THE AMOUNT OF \$15,326.28

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

Executive Director advised the monthly Treasurer reports were included in the agenda.

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

CLAIMS SERVICE: Mr. Cusack advised he did not have anything further to report.

CLAIMS SERVICE: Ms. Guze reported for the month of April there were 29 new worker comp claims of which 1 was denied, 6 were “report only” and 12 were currently “closed for treatment” and 10 were treating. Ms. Guze advised she did not see any negative trends or any safety issues. Ms. Guze noted it appeared all of the injuries by the employees were in the performance of their job.

MANAGED CARE: Executive Director advised a representative from First MCO was not in attendance, however their report was included in the agenda. Executive Director reported the total provider bill amount for the month of April was \$204,316 and First MCO repriced the bills to \$75,305 for a savings of \$129,011 or 63%. Executive Director noted the PPO penetration rate was 88%. Executive Director asked if anyone had any questions on the Managed Care Report.

RISK MANAGER: Ms. Racioppi reported she expected to have their recommendation today on the cyber liability coverage, however she just received some additional quote and program information which was favorable to the County. Ms. Racioppi advised she wanted to take some more time to do the analysis and noted the recommendation would be available for the next meeting.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the April – May Risk Control Activity Report which was included in the agenda. Mr. Prince advised some training opportunities would be discussed at the Safety Committee Meeting following this meeting. Mr. Prince reminded the Commission the Media Library was also available and if anyone needed information on accessing the Library they should reach out to Mr. Prince. Executive Director asked Mr. Prince to discuss the Media Library further during the Safety Committee Meeting. Mr. Prince advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes.

SAFETY: Mr. Worthington advised he had nothing further to report.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director advised there was a need for a closed session. Commission Attorney stated that pursuant to the provisions of the Open Public Meetings Act, a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. Commission Attorney then read the below statement which was included in the agenda.

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: UCICWC062179, UCICWC061625, UCICWC061595, UCICWC061497, UCICWC062617, VAUCICGA062902, VAUCICGA062635, VAUCICGA06264,

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.

Mr. Cusack pointed out there were two additional property claims which were added after the agenda was issued. Commission Attorney advised there would also be discussion on claim numbers UCICGA061429 & UCICGA062596.

MOTION TO RETURN TO OPEN SESSION

Motion:	Chair Wagner
Second:	Commissioner Martins
	3 Yes, 0 Nays

Executive Director requested a motion to approve the PARS as presented in Executive Session.

MOTION TO APPROVE THE PARS AS PRESENTED IN EXECUTIVE SESSION

Motion: Commissioner Wagner
Second: Commissioner Martins
3 Yes, 0 Nays

Executive Director advised the next meeting date was June 20, 2018 at 10:00 AM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:26 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary