

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 19, 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: SEPTEMBER 19, 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: July 18, 2018 Open MinutesAppendix I
July 18, 2018 Closed Minutes.....Handout**

- CORRESPONDENCE:**

- COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Pre-Commission Claims Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 4-13**

- TREASURER – Bibi Taylor**
 - Resolution **25-18** August Bill List – Confirmation of Payment -Motion.....Page 14
 - Resolution **26-18** September Bill List – Motion.....Page 15
 - July Treasurer Reports Pages 16-17

- ATTORNEY – Robert Barry, Esq. Verbal**

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

- MANAGED CARE – First MCO**
 - Monthly Report –July & August Pages 18-20

- RISK MANAGER – Acirusure, LLC Verbal**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 21- 22
 - Safety Director Bulletins..... Pages 23-25

- 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 26**

- APPROVAL OF PARS - Motion**

- MEETING ADJOURNMENT**

- **NEXT SCHEDULED MEETINGS: October 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: September 19, 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 (Pages 6-7) - Attached on pages 6-7 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the months of July and August. There were 2 certificates issued during July and 1 for the month of August.

Motion to approve the certificate of insurance report

RFP for Commission Auditor (Page 8) – The Fund Office issued and advertised the RFP for the 2018 Commission Auditor position. The responses were due on June 26, 2018 at 2:00 PM. An Evaluation Committee reviewed the responses and make a recommendation to appoint Suplee, Clooney & Company to prepare the 2018 Commission Audit. Included in the agenda on page 8 is Resolution 24-18, Designating Commission Auditor. The resolution was reviewed by the Commission Attorney

Motion to approve Resolution 24-18, Designating Commission Auditor

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE held a special meeting on August 16, 2018 to approve 3 PARS. The NJCE is scheduled to meet again on September 27, 2018 at 1:00 PM. The NJCE will introduce the 2019 Budget on October 25, 2018 and Budget Adoption is scheduled for November 15, 2018.

UCIFC Financial Fast Track (Page 9) - Included in the agenda on page 9 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2018** there is a statutory surplus of **\$1,452,190**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Commission’s share of the equity in the NJCE, **\$1,905,474**. The total cash amount is **\$2,971,720**.

NJCE Property & Casualty Financial Fast Track (Pages 10-11) – Included in the agenda on pages 10-11 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2018** the Fund as a surplus of **\$13,888,553**. The cash amount is **\$24,934,281**.

Claims Tracking Reports (Pages 12-13) – Included in the agenda on page 12 is the Claim Activity Report as of July 31, 2018. Also included in the agenda on page 13 is the Claims Management Report Expected Loss Ratio Analysis Report as of July 31, 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 Renewal Application and Updated Exposure Information** – The 2019 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. We are working with the Commission Risk Manager to obtain the renewal information.

- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – The seventh annual Joint Insurance Claims Committees Best Practice Workshop is scheduled for Wednesday, October 31, 2018 at the Conner Strong & Buckelew office in Marlton, NJ. This year's topics include an overview of controlled insurance programs, body worn cameras in law enforcement and topics related to the opioid epidemic. We ask that you hold the date for the Workshop and watch for the e- mail invitation.

**Certificate of Insurance Monthly Report
Union County Insurance Commission**

From 7/1/2018 to 7/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Union	Attn: Section 5310 Program One Penn Plaza East - 4th Floor Newark, NJ 07105	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 Certificate Holder is an Additional Insured ATIMA on the above-referenced Commercial General Liability and Excess Liability Policies pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and Loss Payee on the Property Policy if required by written contract as respects to Section 5310 vehicles leased to Union County as follows: 1) 2014 MV-1 Wagon 57WMD1A62EM100515 16-1667 2) 2013 Ford Champion Challenger 1FDFE4FS8DDA92996 16-1570 3) 2013 Ford Champion Challenger 1FDFE4FS6DDB19273 16-1609 4) 2013 Ford Champion Challenger 1FDFE4FS8DDB12650 16-1589 5) 2013 Ford Supreme Startrans 1FDFE4FS7EDA13545 16-1695 6) 2017 Ford E-350 1FDEE3FS5HDC57222 16-1792 7) 2017 Ford E-350 1FDEE3FS7HDC57223 16-1793 8) 2014 MV-1 Wagon 57WMD1A63EM101253 16-1716 9) 2017 Ford E-350 1FDEE3FS7HDC65919 16-1872 10)2017 Ford E-350 1FDEE3FS9HDC61922 16-1893 11)2013 Ford Supreme Startrans 1FDFE4FS3DDA64264 16-1507 12)2013 Ford Champion Challenger 1FDFE4FS9DDB36441 16-1675	7/2/2018 #1930751	GL AU EX WC OTH
H - Simplicity Engineering (N.E.), I - County of Union	Inc./ Komptech Americas LLC c/o 249 Union Street Westfield, MA 01085	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 RE: Make: Komptech Model: Nemus Serial No.: 28062 Value of Equipment: \$295,000 Replacement Value: \$295,000 Simplicity Engineering (N.E.), Inc./ Komptech Americas LLC is an Additional Insured on the above-referenced Commercial General Liability Policy, and Excess Liability Policies if required by written contract as respects to the above-referenced equipment.	7/18/2018 #1940732	GL AU EX WC OTH
Total # of Holders: 2				

**Certificate of Insurance Monthly Report
Union County Insurance Commission**

From 8/1/2018 to 8/31/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Plainfield Board of Education I - County of Union	1200 Myrtle Ave Plainfield, NJ 07060	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	8/28/2018 #1958324	GL AU EX WC OTH
Total # of Holders: 1				

RESOLUTION NO. 24-18

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION AUDITOR**

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 Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. seq.: and

WHEREAS, the Union County Insurance Fund Commission advertised and published an RFP for the position of Auditor, issued on May 30, 2018 and received on June 26, 2018, and the Review Committee having duly reviewed and considered all responses to said RFP; and

WHEREAS, the Review Committee recommends retaining Suplee, Clooney & Company for auditing services to prepare the Commission Audit for Fund Year 2018. The audit as of December 30, 2018 shall be completed and presented no later than September 30, 2019.

NOW THEREFORE BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairman is hereby authorized to execute a contract between the UCIFC and Suplee, Clooney & Company for a one year term commencing on September 30, 2018 and ending September 30, 2019 in an amount not to exceed \$9,000.

BE IT FURTHER RESOLVED by the Commissioners of said UCIFC, Suplee, Clooney & Company acting as a “servicing organization” as defined in the UCIFC’s rules and regulations shall execute said contract prepared by the UCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of UCIFC; and

BE IT FURTHER RESOLVED that the not to exceed amount of \$9,000 shall be charged to the Administrative Account of the Union County Insurance Fund Commission.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 19, 2018.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST: _____
VICE CHAIR

DATE

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	688,213	4,817,494	0	4,817,494
2.	CLAIM EXPENSES				
	Paid Claims	302,857	672,694	0	672,694
	Case Reserves	(24,929)	928,812	0	928,812
	IBNR	264,705	2,166,098	0	2,166,098
	Discounted Claim Value	(6,596)	(56,891)	0	(56,891)
	TOTAL CLAIMS	536,038	3,710,714	0	3,710,714
3.	EXPENSES				
	Excess Premiums	209,883	1,469,184	0	1,469,184
	Administrative	14,905	106,428	0	106,428
	TOTAL EXPENSES	224,789	1,575,612	0	1,575,612
4.	UNDERWRITING PROFIT (1-2-3)	(72,613)	(468,831)	0	(468,831)
5.	INVESTMENT INCOME	4,922	15,548	0	15,548
6.	PROFIT (4 + 5)	(67,691)	(453,284)	0	(453,284)
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	6,890	1,905,474	0	1,905,474
11.	SURPLUS (6 + 7 + 8)	(60,801)	1,452,190	0	1,452,190
SURPLUS (DEFICITS) BY FUND YEAR					
	2018	(60,801)	1,452,190		1,452,190
TOTAL SURPLUS (DEFICITS)		(60,801)	1,452,190	0	1,452,190
TOTAL CASH					2,971,720
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	302,857	672,694		672,694
	Case Reserves	(24,929)	928,812		928,812
	IBNR	264,705	2,166,098		2,166,098
	Discounted Claim Value	(6,596)	(56,891)		(56,891)
	TOTAL FY 2018 CLAIMS	536,038	3,710,714	0	3,710,714
COMBINED TOTAL CLAIMS		536,038	3,710,714	0	3,710,714
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	July 31, 2018			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,773,976	12,417,831	118,535,964	130,953,796	
2.	CLAIM EXPENSES					
	Paid Claims	19,693	228,487	3,142,296	3,370,783	
	Case Reserves	357,599	1,096,413	3,560,908	4,657,321	
	IBNR	(87,706)	(2,511,523)	10,479,791	7,968,268	
	Discounted Claim Value	(16,294)	127,272	(777,744)	(650,472)	
	TOTAL CLAIMS	273,292	(1,059,351)	16,405,251	15,345,900	
3.	EXPENSES					
	Excess Premiums	1,306,259	9,143,812	82,005,406	91,149,217	
	Administrative	150,468	984,900	8,815,738	9,800,638	
	TOTAL EXPENSES	1,456,727	10,128,711	90,821,144	100,949,855	
4.	UNDERWRITING PROFIT (1-2-3)	43,957	3,348,471	11,309,569	14,658,041	
5.	INVESTMENT INCOME	12,137	74,471	263,592	338,063	
6.	PROFIT (4+5)	56,094	3,422,942	11,573,162	14,996,104	
7.	Dividend	0	0	500,000	500,000	
8.	Cancelled Appropriations	0	0	607,551	607,551	
9.	SURPLUS (6-7-8)	56,094	3,422,942	10,465,611	13,888,553	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	395	144,950	487,880	632,830	
	2011	680	125,538	986,002	1,111,540	
	2012	760	252,331	670,408	922,739	
	2013	1,340	380,693	1,684,539	2,065,232	
	2014	1,650	457,472	2,114,583	2,572,055	
	2015	1,829	240,511	1,304,973	1,545,484	
	2016	2,110	734,594	2,228,683	2,963,277	
	2017	2,308	748,201	988,542	1,736,743	
	2018	45,021	338,651		338,651	
	TOTAL SURPLUS (DEFICITS)	56,094	3,422,942	10,465,610	13,888,552	
	TOTAL CASH				24,934,281	

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2018				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	1,220	165,365	166,585
Case Reserves	(25,000)	(74,866)	84,636	9,770
IBNR	25,000	(76,354)	224,999	148,645
Discounted Claim Value	0	7,542	(12,655)	(5,112)
TOTAL FY 2010 CLAIMS	0	(142,458)	462,345	319,887
FUND YEAR 2011				
Paid Claims	4,440	24,380	435,147	459,527
Case Reserves	(4,440)	(7,687)	341,117	333,430
IBNR	0	(145,131)	238,736	93,605
Discounted Claim Value	0	7,200	(31,362)	(24,162)
TOTAL FY 2011 CLAIMS	0	(121,238)	983,638	862,400
FUND YEAR 2012				
Paid Claims	13,018	36,134	1,466,690	1,502,824
Case Reserves	(13,018)	(101,438)	180,069	78,631
IBNR	0	(198,468)	623,240	424,772
Discounted Claim Value	0	16,219	(45,106)	(28,887)
TOTAL FY 2012 CLAIMS	0	(247,553)	2,224,893	1,977,340
FUND YEAR 2013				
Paid Claims	2,249	98,355	306,969	405,324
Case Reserves	(9,249)	(128,620)	752,266	623,646
IBNR	7,000	(367,735)	680,765	313,030
Discounted Claim Value	0	25,805	(78,671)	(52,866)
TOTAL FY 2013 CLAIMS	0	(372,195)	1,661,329	1,289,134
FUND YEAR 2014				
Paid Claims	6,279	35,764	401,039	436,803
Case Reserves	(17,598)	152,477	410,814	563,291
IBNR	11,318	(662,242)	1,268,147	605,906
Discounted Claim Value	0	26,922	(81,671)	(54,749)
TOTAL FY 2014 CLAIMS	0	(447,078)	1,998,329	1,551,251
FUND YEAR 2015				
Paid Claims	0	39,058	345,381	384,439
Case Reserves	174,900	804,547	1,255,154	2,059,701
IBNR	(174,900)	(1,112,604)	1,619,464	506,860
Discounted Claim Value	0	40,025	(157,891)	(117,866)
TOTAL FY 2015 CLAIMS	0	(228,975)	3,062,109	2,833,134
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	1,098	262,357	250,120	512,477
IBNR	(1,098)	(1,042,357)	2,394,880	1,352,523
Discounted Claim Value	0	56,525	(162,270)	(105,745)
TOTAL FY 2016 CLAIMS	0	(723,475)	2,482,730	1,759,255
FUND YEAR 2017				
Paid Claims	(6,293)	(6,424)	21,705	15,280
Case Reserves	250,501	181,923	286,733	468,656
IBNR	(250,501)	(977,792)	3,429,559	2,451,767
Discounted Claim Value	0	61,483	(208,119)	(146,636)
TOTAL FY 2017 CLAIMS	(6,293)	(740,811)	3,529,878	2,789,067
FUND YEAR 2018				
Paid Claims	0	0		0
Case Reserves	405	7,720		7,720
IBNR	295,475	2,071,160		2,071,160
Discounted Claim Value	(16,294)	(114,448)		(114,448)
TOTAL FY 2018 CLAIMS	279,586	1,964,432	0	1,964,432
COMBINED TOTAL CLAIMS	273,292	(1,059,351)	16,405,251	15,345,900

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 July 31, 2018		
COVERAGE LINE - PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
June-18	12	12
July-18	8	8
NET CHGE	-4	-4
Limited Reserves		\$1,586
Year	2018	TOTAL
June-18	\$211,872	\$211,872
July-18	\$12,691	\$12,691
NET CHGE	(\$199,181)	(\$199,181)
Ltd Incurred	\$263,809	\$263,809
COVERAGE LINE - GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
June-18	41	41
July-18	40	40
NET CHGE	-1	-1
Limited Reserves		\$791
Year	2018	TOTAL
June-18	\$32,195	\$32,195
July-18	\$31,645	\$31,645
NET CHGE	(\$550)	(\$550)
Ltd Incurred	\$31,645	\$31,645
COVERAGE LINE - AUTO LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
June-18	14	14
July-18	16	16
NET CHGE	2	2
Limited Reserves		\$681
Year	2018	TOTAL
June-18	\$7,650	\$7,650
July-18	\$10,900	\$10,900
NET CHGE	\$3,250	\$3,250
Ltd Incurred	\$14,681	\$14,681
COVERAGE LINE - WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
June-18	30	30
July-18	42	42
NET CHGE	12	12
Limited Reserves		\$20,799
Year	2018	TOTAL
June-18	\$702,024	\$702,024
July-18	\$873,576	\$873,576
NET CHGE	\$171,552	\$171,552
Ltd Incurred	\$1,285,257	\$1,285,257
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
June-18	97	97
July-18	106	106
NET CHGE	9	9
Limited Reserves		\$8,762
Year	2018	TOTAL
June-18	\$953,741	\$953,741
July-18	\$928,812	\$928,812
NET CHGE	(\$24,929)	(\$24,929)
Ltd Incurred	\$1,595,393	\$1,595,393

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF July 31, 2018

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		7	Actual	MONTH	Last Month		6	Actual	MONTH	Last Year		-5	Actual	MONTH
		Unlimited	Limited	Actual			Unlimited	Limited	Actual			Unlimited	Limited	Actual		
		Incurred	Incurred	31-Jul-18		TARGETED	Incurred	Incurred	30-Jun-18		TARGETED	Incurred	Incurred	30-Jul-17		TARGETED
PROPERTY	320,021	263,809	263,809	82.44%	169,611	53.00%	259,904	259,904	81.21%	144,009	45.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	427,942	31,645	31,645	7.39%	106,986	25.00%	32,195	32,195	7.52%	81,309	19.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	259,693	14,681	14,681	5.65%	64,923	25.00%	13,157	13,157	5.07%	51,939	20.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,546,370	1,285,257	1,285,257	28.27%	863,810	19.00%	1,013,886	1,013,886	22.30%	636,492	14.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,554,026	1,595,393	1,595,393	28.72%	1,205,330	21.70%	1,319,142	1,319,142	23.75%	913,749	16.45%	0	0	N/A	N/A	N/A

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 25-18 Confirmation of Payment

AUGUST 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>
001023			
001023	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/18	12,807.16
			12,807.16
001024			
001024	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES 8/18	737.50
			737.50
001025			
001025	COUNTY OF UNION	REIMBURSMENT: POSTAGE-INVOICE DATE:7/12/18	27.10
			27.10
		Total Payments FY 2018	13,571.76

TOTAL PAYMENTS ALL FUND YEARS \$13,571.76

Chairperson

Attest:

Dated: _____

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

Treasurer

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 26-18

SEPTEMBER 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>
001026			
001026	PERMA RISK MANAGEMENT SERVICES	AUGUST POSTAGE	1.10
001026	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/18	12,807.16
			12,808.26
001027			
001027	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES 9/18	737.50
			737.50
001028			
001028	COUNTY OF UNION	REIMBURSEMNT: POSTAGE-INVOICE DATE:8/8/18	37.20
			37.20
		Total Payments FY 2018	13,582.96

TOTAL PAYMENTS ALL FUND YEARS \$13,582.96

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	July		
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	\$3,283,221.28	3417657.4	-134436.12
Opening Interest Accrual Balance	\$0.00	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$4,922.32	\$4,770.41
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$4,922.32	\$4,770.41
9	Deposits - Purchases	\$624,719.51	\$0.00
10	(Withdrawals - Sales)	-\$941,143.35	-\$638,286.07
	Ending Cash & Investment Balance	\$2,971,719.76	\$2,784,141.74
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$188,146.69	\$759.40
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$3,159,866.45	\$2,784,901.14
			\$374,965.31

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2018 Month Ending: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	151,097.75	272,295.65	159,731.22	2,580,553.93	87,634.18	31,908.55	3,283,221.28
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	226.53	408.24	239.47	3,868.86	131.38	47.84	4,922.32
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	226.53	408.24	239.47	3,868.86	131.38	47.84	4,922.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	226.53	408.24	239.47	3,868.86	131.38	47.84	4,922.32
EXPENSES							
Claims Transfers	203,016.28	0.00	23.00	99,818.00	0.00	0.00	302,857.28
Expenses	0.00	0.00	0.00	0.00	0.00	13,566.56	13,566.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	203,016.28	0.00	23.00	99,818.00	0.00	13,566.56	316,423.84
END BALANCE	(51,692.00)	272,703.89	159,947.69	2,484,604.79	87,765.56	18,389.83	2,971,719.76



First Managed Care Option, Inc.

Case Management Monthly Activity Report

August 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%	1	13
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%	1	15
Apr-18	2	27	17	3	20	0	85.00%	15.00%	0.00%	3	17
May-18	2	21	18	1	19	0	94.74%	5.26%	0.00%	1	18
Jun-18	3	20	11	4	15	0	73.33%	26.67%	0.00%	4	11
Jul-18	5	31	20	7	27	0	74.07%	25.93%	0.00%	6	21
Aug-18	2	29	22	3	25	0	88.00%	12.00%	0.00%	10	15
Total 2018	24	186	121	26	147	0	82.31%	17.69%	0.00%	26	121

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
11	15	26	0	26	5	10

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 09/04/2018

* 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 1 of 2



First Managed Care Option, Inc.

**Case Management Monthly Activity Report
August 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
ECON Information Tech / 717-050	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 09/04/2018

* 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 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		
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		
Jun-18	\$311,096	\$109,666	\$339,968	\$201,431	65%	128	108	20	84%	0		
Jul-18	\$192,147	\$84,846	\$2,458,905	\$107,301	56%	129	102	27	79%	0		
Aug-18	\$323,860	\$135,146	\$371,099	\$188,714	58%	263	219	44	83%	0		
Total 2018	\$1,198,605	\$479,471	\$3,622,927	\$719,134	60%	913	758	155	83%	0		
Total to Date	\$1,198,605	\$479,471	\$3,622,927	\$719,134	60%	913	758	155	83%	0		

Report Run Date:09/04/2018

UCI



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: September 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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**July - September 2018
 RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 18:** Attended the UCIFC Executive Safety Committee Meeting in Elizabeth.
- **July 18:** Attended the UCIFC Jail Sub Safety Committee Meeting in Elizabeth.
- **July 18:** Attended the UCIFC Meeting in Elizabeth.
- **August 15:** One session of Heavy Equipment Safety training was conducted for UCIFC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 19:** Plan to attend the UCIFC Executive Safety Committee Meeting in Elizabeth.
- **September 19:** Plan to attend the UCIFC Jail Sub Safety Committee Meeting in Elizabeth.
- **September 19:** Plan to attend the UCIFC Meeting in Elizabeth.

CEL MEDIA LIBRARY

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

- Fall Protection for Fixed Ladders – August 9
- Buckle Up – August 14
- Fatalities and Distracted Driving – August 16

Fixed Ladder Inspection & Evaluation

Agency Name _____

<p>Fixed ladders must be inspected regularly and as necessary, and maintained in a safe condition. Annual inspections are sufficient for many fixed ladders, though conditions may require more frequent inspections. Effective November 2018,</p> <ul style="list-style-type: none"> OSHA requires new or replacement fixed ladders over 24 feet long must be provided with a Ladder Safety System Existing fixed ladders over 24 feet above a lower level must be provided with a cage, well, personal fall protection system or Ladder Safety System By 2036, all fixed ladders over 24 feet must be provided with a personal fall protection or a ladder safety system. 	
Inspector:	Inspection Date:
Location Surveyed:	Ladder Identifier: #
Total length of ladder: feet inches	Date ladder installed:
Recommended inspection frequency: (Based on environmental conditions & situational use)	Date Ladder Safety System installed:
500# Drop Test results on file: <input type="checkbox"/> YES <input type="checkbox"/> NO (Initial and subsequent periodic retesting)	
Fall protection currently provided by <input type="checkbox"/> Cage / Well <input type="checkbox"/> Personal Fall Protection <input type="checkbox"/> Ladder Safety System <input type="checkbox"/> None	
Ladder & Landing Inspection	
Ladder material: <input type="checkbox"/> Wood <input type="checkbox"/> Steel <input type="checkbox"/> Aluminum	Is ladder painted / treated: <input type="checkbox"/> YES <input type="checkbox"/> NO
Are rungs slip resistant, evenly spaced, level, and in good condition? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Is there clearance (min. 7") behind and to the sides of the ladder for hands and feet? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Does the ladder extend 3 feet above top landing or provide handholds at top? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Is access to the ladder restricted by locked security gate or perimeter fence? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Is there at least 30" clearance from rungs to cage or well? (minimum 24" clearance for a spot obstruction. Deflection plate required.) <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Is anchor point for the ladder personal fall protection rated for 5,000 lb.? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Are landing platforms properly provided, secure and in good condition? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Cage & Well Inspection	
Is the bottom of the cage 7 - 8 feet above the grade or landing? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
For through-ladders, rungs are omitted from extension & side rails are 24-30" wide? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Does the well hatch cover opens with sufficient clearance to access ladder? <input type="checkbox"/> n/a <input type="checkbox"/> YES <input type="checkbox"/> NO	
Corrective Action Plan	
<input type="checkbox"/> No action needed at time of this inspection	
<input type="checkbox"/> Sanding <input type="checkbox"/> painting of <input type="checkbox"/> ladder <input type="checkbox"/> cage is needed. Ladder is structurally sound and firmly mounted.	
<input type="checkbox"/> The following in-house repairs are needed (continue on rear of page if needed):	
<input type="checkbox"/> The ladder should be evaluated by a qualified ladder contractor. Describe concern(s) on rear of page.	
<input type="checkbox"/> The ladder should be upgraded / replaced. Fixed ladders without personal fall protection or Ladder Safety System must be upgraded by 2036. Describe concern(s) on rear of page.	

June 2018

Buckle Up! It Could Save Your Life!

This is the message that the National Highway Traffic Safety Administration (NHTSA) is sending out to all drivers. NHTSA believes the consequences of not wearing or improperly wearing a seatbelt are clear. Of the 37,461 people killed in motor vehicle crashes in 2016, 48% of passenger vehicle occupants killed were unrestrained.ⁱ

What can we do? According to NHTSA:

- Buckling up is the single most effective thing you can do to protect yourself in a crash. The NHTSA offers the following guidelines to properly wear your seat belt:
 - The lap belt and shoulder belt are secured across the pelvis and rib cage, which are better able to withstand crash forces than other parts of your body
 - Place the shoulder belt across the middle of your chest and away from your neck
 - The lap belt rests across your hips, not your stomach
 - NEVER put the shoulder belt behind your back or under an armⁱⁱ
- Airbags are designed to work with seat belts, not replace them

Special Note for Law Enforcement Officers:

Law Enforcement Officers are at relatively high risk of back pain and other musculoskeletal disorders. The risk is exacerbated by the poor accommodation provided by their vehicles and the required body-worn equipment.ⁱⁱⁱ See the J.A. Montgomery Law Enforcement March 12, 2018 Bulletin on seat belts for additional information on seat belts, body worn equipment, and vehicle designs.

In New Jersey failure to wear a seatbelt may result in a summons being issued to the vehicle operator and passengers. Title 39:3-76.2 provides details on the law and how it applies to persons under the age of 18 years.

Public employees, law enforcement officers, firefighters and EMS personnel are not exempt from this statute.

The consequences of failing to wear your seatbelt can lead to serious bodily injury or death. The Safety Director offers the following recommendations:

- Develop a policy on the use of seat belts that complies with Federal and State Law
- Identify the consequences
- Educate personnel and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law and or your policies.

ⁱ National Highway Traffic Safety Administration. www.nhtsa.gov/risky-driving/seat-belts.

ⁱⁱ Ibid.

ⁱⁱⁱ Jones, M, Ebert, S. & Reed, M. - "UMTRI-2015-21" - "A Pilot Study of Law Enforcement Officer (LEO) Anthropometry with Applications to Vehicle Design for Safety and Accommodation." (2015).

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.

Fatalities from Distracted Driving Increase

Motor vehicle accidents that result in fatalities are on the rise in New Jersey. According to the New Jersey State Police Fatal Accident Investigation Unit, there were 625 fatalities in 2017. This includes drivers, passengers, cyclists, and pedestrians. The most common contributing circumstance for these fatalities is reported to be driver inattention.¹ Driver inattention includes distractions that may cause the driver to lose focus on the task at hand. One common type of distraction is the illegal use of a cellular phone or electronic device. Distracted driving is a leading cause of accidents that lead to serious bodily injury or death. The New Jersey State Legislature has recognized this challenge and responded by passing N.J.S.A. 2C:11-5 and N.J.S.A. 2C:12-1. These laws establish that the illegal use of a cell phone while driving is recklessness under the vehicular homicide and assault by auto statutes. This law makes it easier to obtain convictions for vehicular homicide or assault by auto against a person who illegally uses a cell phone while driving and, as a result, kills or injures someone.

N.J.S.A.39:4-97.3 prohibits the use of handheld electronic devices (e.g., cellular telephones) while driving a motor vehicle on any public road or highway. Using a hand-held cellular telephone or texting device is a primary offense. Law enforcement may stop and cite a motorist specifically for these actions. Motorists are permitted to use a hands-free cellular telephone if it does not interfere with any federally required safety equipment or with the safe operation of the vehicle. Although the use of a hands-free cellular telephone is legal, it is strongly discouraged. A handheld cellular telephone may be used only in certain emergency situations, which include: fire, traffic accident, serious road hazard, medical emergency, or a hazardous material emergency. Motorists in the above-mentioned circumstances must keep one hand on the steering wheel while using a handheld device.ⁱⁱ

Public employees are not exempt from N.J.S.A. 39:4-97.

If a serious motor vehicle accident occurs that involves serious bodily injury and or death; accident investigators are trained on how to obtain information about cell phone usage. Metadata, phone call information, Wi-Fi connectivity, and text data can be obtained from a subscriber's cell phone carrier. This information will identify the date, time, and location of when the cell phone was being operated.

The consequences of illegally using a cell phone while operating a motor vehicle are serious. The Safety Director offers the following recommendations:

- Develop a policy on the use of cell phones that minimally complies with Federal and State Law.
- Further, consider prohibiting all non-emergency use of cell phones while operating any vehicle
- Identify the consequences
- Educate employees and provide strong policy guidance
- Lead by example and take enforcement action when personnel fail to follow the law or your organization's policies.

When developing your rules, look beyond the "driving" aspect and assess other work tasks that may be affected by an employee's use of a cell phone while working. Examples include, but are not limited to, Lifeguards, Flaggers, Public Works, Crossing Guards, Police, Fire, and EMS.

¹ New Jersey State Police, 2016 Fatal Motor Vehicle Crash Comparative Data Report For The State of New Jersey

ⁱⁱ New Jersey Motor Vehicle Commission, "The New Jersey Driver Manual." p. 78-79.

<https://driving-tests.org/new-jersey/nj-mvc-drivers-handbook-manual/>

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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: 4407, 4251-01, 3195-02, 064544, 4245-01, 3719, 46669-01, 4116, 4144, 4201, 3653, and 3782. 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 – July 18, 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 Karen Workman Alyson Cronk
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Acrisure, LLC
Treasurer	
Attorney	Robert Barry, Esq.
Safety	J.A. Montgomery Risk Control Glenn Prince T&M Associates Mark Worthington

ALSO PRESENT:

Terry Pacheco, Union County
Mishood Muftau, Esq., Union County
James McCrady, Union County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF JUNE 20, 2018 AND CLOSED MINUTES OF MAY 16, 2018 AND JUNE 20, 2018

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 20, 2018 AND THE CLOSED MINUTES OF MAY 16, 2018 AND JUNE 20, 2018

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington advised the labor meeting was cancelled, however, J.A. Montgomery and T&M Associates met at the jail. Mr. Worthington reported there was an incident at the quarry and he was going to schedule some heavy equipment training. Mr. Worthington noted Mr. Prince would provide some more information on the training and also discuss their joint investigation at 342 Westminster Avenue.

CLAIM COMMITTEE: Mr. Cusack reported the Claims Committee did not meet prior to the Commission Meeting and the PARS were scheduled to be presented during the Executive Session of the meeting. Mr. Cusack advised the Best Practice Workshop was being scheduled for the Fall and noted if anyone wanted to participate in the topic planning a conference call was planned for August 1st. Ms. Martins advised she would participate in the call.

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of June was included in the agenda. Executive Director advised there was 1 certificate issued during the month. Executive Director advised the Underwriting Manager was in attendance if anyone had any questions regarding the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on June 28, 2018 and a summary report of the meeting was included in the agenda. Executive Director advised some of the highlights of the meeting were Bowman & Company reviewed a draft copy of the December 31, 2017 Audit and there were no recommendations or

July 18, 2018 Union County Insurance Fund Commission OPEN Minutes

findings and Bowman also continues to survey the members for the 2017 payroll verification. Executive Director reported he had previously mentioned that the NJCE had issued a RFQ for a RMIS which would assist with data collection and a claim system. Executive Director advised the responses were rejected as they were non-compliant. Executive Director reported the sub-committee recommended PERMA negotiate directly with a vendor and felt Origami was the best vendor. Executive Director advised PERMA was setting up a meeting. In response to Commission Attorney's comment about only one solicitation, Executive Director advised the NJCE took direction from the sub-committee which included County representatives with 20 years of procurement experiences as well as the NJCE Commission Attorney. Executive Director noted the 2018 Best Practice Workshop for the Fall was also discussed at the NJCE meeting as Mr. Cusack discussed previously.

RFP FOR COMMISSION AUDITOR: Executive Director advised the Fund Office issued and advertised the RFP for the 2018 Commission Auditor position. Executive Director noted the responses were due on June 26, 2018 and two responses were received, one from Suplee, Clooney & Company who is the County Auditor and the other from Bowman & Company, LLP. Executive Director advised Bowman & Company, LLP was the auditor for the NJCE and also handled several of the Commissions in the program. Executive Director suggested a sub-committee be appointed to review and evaluate the responses. In response to Chair Wagner's inquiry, Executive Director suggested the committee include one Commissioner, Commission Attorney and Commission Treasurer. Chair Wagner suggested Ms. Scuatri serve on the committee along with Commission Attorney, Commission Treasurer and Executive Director. Ms. Dodd advised she had copies of the responses and would distribute to the sub-committee and also send an electronic copy to the sub-committee.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the May Financial Fast Track was not available to include in the agenda however a report would be included in the next agenda.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. As of May 31, 2018 the Fund had a surplus of \$10,876.43. Executive Director asked if anyone had any questions regarding the Financial Fast Track.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of May 31, 2018 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report as of May 31, 2018 which was included in the agenda. Executive Director advised this report measured how the losses were running compared to the actuary's projections. Executive Director explained the actuary's projections were 11.28% and the actual amount was 15.23%. Executive Director advised this was not abnormal as there were usually more claims during the winter months.

CYBER COVERAGE: Executive Director advised Ms. Racioppi was not in attendance but wanted to advise the County of Union purchased the Chubb Cyber Enterprise Risk Management Policy with limits of \$2,000,000 with a \$25,000 deductible effective 6-26-16 through Beckerman & Company. Executive Director referred to a copy of Ms. Racioppi's e-mail which was included in the agenda. Executive Director noted there was no action necessary by the Commission. Commission Attorney suggested there be some discussion prior to the expiration date of the cyber coverage next year so the coverage could be placed within the Commission.

2018 MEETING SCHEDULE: Executive Director advised the Commission was not scheduled to meet in August and the next meeting was scheduled for September 19, 2018. Executive Director noted the Commission previously adopted Resolution 16-18, Authorizing the Commission Treasurer to Process Contracted Payments and Expenses when the Commission did not meet.

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 23-18, July Bill List was included in the agenda for approval. Chair Wagner advised Ms. Taylor was not at the meeting but did receive a message that she would have her secretary deliver the checks to the meeting. Ms. Dodd advised she had sent the bill list and checks to Ms. Taylor prior to the meeting. Chair Wagner stated she was sure if Ms. Taylor had any issues with the bill list she would have said so in advance of the meeting.

MOTION TO APPROVE RESOLUTION 23-18 JULY BILL LIST IN THE AMOUNT OF \$13,566.56

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, other than Executive Session.

CLAIMS SERVICE: Ms. Guze reported for the month of June there were only 14 worker compensation claims. Ms. Guze advised of those claims 14 claims, 2 were for reporting purposes, 8 were closed and 4 were treating. Ms. Guze noted 4 of those claims were for poison ivy and insect bites. Ms. Guze advised there were no safety issues.

MANAGED CARE: Ms. Workman advised their report was included in the agenda and wanted to introduce Alyson Cronk of her office as a new account manager who would be attending the meetings. Ms. Workman stated in response to an inquiry that was made last month regarding the PPO penetration she reviewed the documents for May and out of the 36 bill line items 30 of those were from Clark Urgent Care which was presently non par. There were also a few others such as the emergency room bills. In response to Ms. Martins' inquiry, Ms. Workman advised they were not in network, however there were still some savings. Ms. Workman noted she requested a comparison of fees between Clark Urgent Care and Care Station. Ms. Workman advised one of the benefits of Clark Urgent Care was the location and they were work comp savvy. Chair Wagner suggested the County might be helpful in negotiating with Clark Urgent Care. Ms. Martins advised she would call Clark Urgent Care to discuss further. Ms. Workman reported the total provider bill amount for the month of June was \$311,096 and First MCO repriced the bills to \$109,666 for a savings of \$201,431 or 65%. Executive Director asked if anyone had any questions on the Managed Care Report and thank Ms. Workman for providing the information on the PPO penetration.

RISK MANAGER: Ms. Racioppi was not in attendance.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the June – July Risk Control Activities Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin on “Preparing for the 2018 Hurricane Season”. Mr. Prince reported on July 3rd he visited 342 Westminster Avenue with Mr. Worthington and Mr. McCrady to follow up on a PEOSH letter the County received regarding in reference to alleged violations. Mr. Prince advised the letter appeared to be old and perhaps crossed in the mail as all of the items in the letter were addressed by actively and aggressively pursuing the issues with housekeeping and a pest control vendor. Mr. Prince noted the Board of Social Services Director was drafting a letter to PEOSH to advise what actions were taken regarding the initial complaint. Mr. Prince also reported the Parks Department reported this morning there was an incident with an excavator and Mr. Prince advised heavy equipment training would be scheduled. Mr. Prince advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: Executive Director reported we were recently successful in bringing Rowan College at Burlington County into the Burlington County Insurance Commission. Executive Director advised asked if some inquires could be made regarding their insurance. Chair Wagner advised this should be discussed internally and with the Freeholders.

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 UCICWC062525, UCICWC062929, 063763-01, 061914, In addition the Board will enter into the session to have an attorney-client privileged communication relative to ongoing negotiations with forensics investigators relative to a potential computer network breach.

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.

MOTION TO RETURN TO OPEN SESSION

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

The individuals that were asked to leave the meeting for Executive Session returned to the meeting.

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

Commission Attorney reported as a result of the discussions in Executive Session the Commission and the County were in ongoing negotiations with Multi State Sharing & Analysis Center. In the event those negotiations were not successful and we are required to retain private services for forensics investigation, the Board would move to approve a contract with Cryptus not to exceed \$100,000. Commission Attorney asked for a motion to approve.

Chair Wagner advised she would make a motion per the statement of Commission Attorney.

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

Executive Director advised the next meeting date was September 19, 2018 at 10:00 AM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:47AM
Minutes prepared by: Cathy Dodd, Assisting Secretary