

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FEBRUARY 20, 2019**

**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**

**NION COUNTY INSURANCE FUND COMMISSION
 AGENDA
 OPEN PUBLIC MEETING: February 20, 2019
 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: January 17, 2019 Open Minutes.....Appendix I
 January 17, 2019 Closed Minutes.....Handout**

- CORRESPONDENCE: PERMA MemoPage 3**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 4-12**

- TREASURER – Bibi Taylor**
 Resolution **13-19** February Bill List – *Motion*Page 13
 November Treasurer Reports Pages 14-15

- ATTORNEY – Robert Barry, Esq. Verbal**

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

- MANAGED CARE – First MCO**
 Monthly Report –January..... Pages 16-18

- RISK MANAGER – Acirusure, LLC Verbal**

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 Monthly Report..... Pages 19-20
 Safety Director Bulletins..... Pages 21-26

- 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 27**

- APPROVAL OF PARS - Motion**

- MEETING ADJOURNMENT**

- **NEXT SCHEDULED MEETINGS: March 20, 2019 ADMINISTRATION BUILDING, 6TH FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETHTOWN PLAZA, ELIZABETH, NJ**

As you may be aware, PERMA was attacked by cyber criminals, an attack that temporarily impacted our ability to access our email. The good news is our email is back up and running and you can now communicate with your PERMA representative using the same email you have used in the past.

Please be assured our team members will be receiving all emails sent during the outage which occurred from Monday, February 4 until today. At this time, there is no evidence that any of our data has been compromised or damaged. We take the security of our data seriously and have a security team deployed 24/7 to monitor our systems, however, these types of criminal attacks are increasingly sophisticated and no system or company can prevent every attack or ever be completely safe.

Thank you for your patience and understanding, and please do not hesitate to contact your PERMA representative directly by phone or email with any questions or concerns.

UNION COUNTY INSURANCE FUND COMMISSION

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

Date: February 20, 2019
Memo to: Commissioners of the Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Loss Fund Analysis** – The Executive Director met with the Commission Treasurer, Commission Attorney and Commission Actuary on January 25th along with the Controller of PERMA to discuss the Loss Funds for the Insurance Fund Commission. The Commission Actuary is conducting an analysis of the loss funds to determine if the loss funding for the 2019 budget could be adjusted.

- 2019 Property & Casualty Budget (Pages 6-7)** – At this time we do not have a final report from the Commission Actuary regarding the Loss Funds so we are recommending the approval of a third temporary budget in the amount of \$704,126. Attached on page 6 is a copy of the proposed 2019 Property & Casualty Budget in the amount of \$8,449,506. Previously we approved (2) 1/12 temporary budgets.

Therefore we are requesting approval of a third temporary budget in the amount of \$704,126 representing 1/12 of the 2019 Property & Casualty Budget. The total 2019 temporary budget is \$2,112,378 Included in the agenda on page 7 is Resolution 12-19 to approve and adopt a temporary budget.

- Motion to approve Resolution 12-19 adopting a third temporary 2019 Property & Casualty Budget in the amount of \$704,126 equal to 1/12 of the Proposed 2019 Property & Casualty Budget in the amount of \$8,449,506**

- Certificate of Insurance Report** – The January Certificate of Insurance Report was not available and will appear in the next agenda.

- NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE will hold its Re-Organization Meeting on February 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.

- UCIFC Financial Fast Track (Page 8)** - Included in the agenda on page 8 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2018** there is a statutory surplus of **\$1,674,552**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$1,907,324**. The total cash amount is **\$4,409,541**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2018** the Fund has a surplus of **\$14,196,075**. The cash amount is **\$28,184,625**.
- ❑ **Claims Tracking Reports (Pages 11-12)** – Included in the agenda on page 11 is the Claim Activity Report as of November 30, 2018. Also included in the agenda on page 12 is the Claims Management Report Expected Loss Ratio Analysis Report as of November 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.

UNION COUNTY INSURANCE COMMISSION					
2019 PROPOSED BUDGET :					
				Total	
				Increase/Decrease	
APPROPRIATIONS		ANNUALIZED BUDGET FY2018	PROPOSED BUDGET FY2019	\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	320,021	340,421	20,400	6.37%
2	Liability	427,942	428,501	559	0.13%
3	Auto	259,693	258,887	(806)	-0.31%
4	Workers' Comp.	4,546,370	4,637,297	90,927	2.00%
5					
6	Subtotal - Claims	5,554,026	5,665,107	111,081	2.00%
7					
8	Premiums				
9	CEL JIF	2,095,250	2,173,708	78,458	3.74%
10					
11	SubTotal Premiums	2,095,250	2,173,708	78,458	3.74%
12	Total Loss Fund	7,649,276	7,838,814	189,538	2.48%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	0	0	0	0.00%
17	Safety Director	0	0	0	0.00%
18	General Expense				
19	Exec. Director	153,686	156,760	3,074	2.00%
20	Actuary	7,569	6,018	(1,551)	-20.49%
21	Auditor	9,344	9,531	187	2.00%
22	Attorney	4,000	4,000	0	0.00%
23	Treasurer	4,000	4,000	0	0.00%
24					
25					
26	Misc. Expense & Contingency	7,335	7,000	(335)	-4.57%
27					
28	Total Fund Exp & Contingency	185,934	187,309	1,375	0.74%
29	Risk Managers	0	0	0	0.00%
30					
31					
32	XS JIF Ancilliary Coverage				
33	POL/EPL	361,068	361,068	0	0.00%
34	Crime Program	8,944	8,944	0	0.00%
35	Medical Malpractice	0	0	0	0.00%
36	Pollution Liability	317	349	32	10.09%
37	Employed Lawyers Liab	47,440	47,440	0	0.00%
38	Cyber Liability/ Special Coverages	0	0	0	0.00%
39	Aviation	5,582	5,582	0	0.00%
40					
41	Total FUND Disbursements	8,258,561	8,449,506	190,945	2.31%

RESOLUTION NO. 12-19

UNION COUNTY INSURANCE FUND COMMISSION

**ADOPTION OF A TEMPORARY 2019 PROPERTY & CASUALTY BUDGET
EQUAL TO 1/12 OF THE PROPOSED 2019 PROPERTY & CASUALTY BUDGET**

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts a third Temporary Budget in the amount of \$704,126 equal to 1/12 of the proposed 2019 Property & Casualty Budget in the amount of \$8,449,506 attached hereto as the Calendar Year 2019 Budget.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on February 20, 2019.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2018					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	688,214	7,570,348	0	7,570,348
2.	CLAIM EXPENSES				
	Paid Claims	78,105	1,216,503	0	1,216,503
	Case Reserves	(112,121)	893,743	0	893,743
	IBNR	530,018	3,334,141	0	3,334,141
	Discounted Claim Value	(7,070)	(73,577)	0	(73,577)
	TOTAL CLAIMS	488,933	5,370,810	0	5,370,810
3.	EXPENSES				
	Excess Premiums	209,883	2,308,718	0	2,308,718
	Administrative	14,884	166,043	0	166,043
	TOTAL EXPENSES	224,768	2,474,761	0	2,474,761
4.	UNDERWRITING PROFIT (1-2-3)	(25,487)	(275,223)	0	(275,223)
5.	INVESTMENT INCOME	7,440	42,452	0	42,452
6.	PROFIT (4 + 5)	(18,047)	(232,771)	0	(232,771)
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	19,103	1,907,324	0	1,907,324
11.	SURPLUS (6 + 7 + 8)	1,056	1,674,552	0	1,674,552
SURPLUS (DEFICITS) BY FUND YEAR					
	2018	1,056	1,674,552		1,674,552
TOTAL SURPLUS (DEFICITS)					
		1,056	1,674,552	0	1,674,552
TOTAL CASH					
					4,409,541
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	78,105	1,216,503		1,216,503
	Case Reserves	(112,121)	893,743		893,743
	IBNR	530,018	3,334,141		3,334,141
	Discounted Claim Value	(7,070)	(73,577)		(73,577)
	TOTAL FY 2018 CLAIMS	488,933	5,370,810	0	5,370,810
COMBINED TOTAL CLAIMS					
		488,933	5,370,810	0	5,370,810
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	November 30, 2018		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,774,007	19,514,078	118,535,964	138,050,042
2.	CLAIM EXPENSES				
	Paid Claims	20,321	362,625	3,142,296	3,504,921
	Case Reserves	434,006	1,498,970	3,560,908	5,059,878
	IBNR	(233,301)	(2,414,696)	10,479,791	8,065,095
	Discounted Claim Value	(10,718)	110,949	(777,744)	(666,795)
	TOTAL CLAIMS	210,308	(442,152)	16,405,251	15,963,099
3.	EXPENSES				
	Excess Premiums	1,306,589	14,369,774	82,005,406	96,375,180
	Administrative	133,659	1,535,626	8,815,738	10,351,365
	TOTAL EXPENSES	1,440,247	15,905,400	90,821,144	106,726,544
4.	UNDERWRITING PROFIT (1-2-3)	123,452	4,050,829	11,309,569	15,360,399
5.	INVESTMENT INCOME	32,922	179,635	263,592	443,227
6.	PROFIT (4+5)	156,374	4,230,465	11,573,162	15,803,626
7.	Dividend	0	500,000	500,000	1,000,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	156,374	3,730,465	10,465,611	14,196,075
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	1,004	269,830	487,880	757,711
	2011	1,712	(12,674)	986,002	973,328
	2012	1,881	253,579	670,408	923,987
	2013	3,279	276,461	1,684,539	1,961,000
	2014	4,183	374,089	2,114,583	2,488,672
	2015	4,749	156,231	1,304,973	1,461,204
	2016	5,368	886,417	2,228,683	3,115,100
	2017	4,886	745,684	988,542	1,734,226
	2018	129,313	780,848		780,848
	TOTAL SURPLUS (DEFICITS)	156,374	3,730,465	10,465,610	14,196,075
	TOTAL CASH				28,184,625

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF November 30, 2018 ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	2,695	5,795	165,365	171,160
Case Reserves	(7,889)	(84,636)	84,636	(0)
IBNR	5,195	(196,159)	224,999	28,840
Discounted Claim Value	0	10,886	(12,655)	(1,769)
TOTAL FY 2010 CLAIMS	0	(264,114)	462,345	198,230
FUND YEAR 2011				
Paid Claims	3,596	39,980	435,147	475,127
Case Reserves	57,886	38,195	341,117	379,312
IBNR	(61,482)	(231,613)	238,736	7,123
Discounted Claim Value	0	9,259	(31,362)	(22,103)
TOTAL FY 2011 CLAIMS	0	(144,179)	983,638	839,459
FUND YEAR 2012				
Paid Claims	2,127	65,147	1,466,690	1,531,837
Case Reserves	(1,177)	(111,961)	180,069	68,108
IBNR	(950)	(214,225)	623,240	409,015
Discounted Claim Value	0	18,305	(45,106)	(26,801)
TOTAL FY 2012 CLAIMS	0	(242,733)	2,224,893	1,982,160
FUND YEAR 2013				
Paid Claims	1,901	211,081	306,969	518,050
Case Reserves	(1,496)	(251,710)	752,266	500,555
IBNR	(405)	(412,370)	680,765	268,395
Discounted Claim Value	0	29,166	(78,671)	(49,505)
TOTAL FY 2013 CLAIMS	0	(423,834)	1,661,329	1,237,495
FUND YEAR 2014				
Paid Claims	1,572	43,854	401,039	444,893
Case Reserves	(1,572)	144,687	410,814	555,501
IBNR	0	(737,542)	1,268,147	530,606
Discounted Claim Value	0	32,072	(81,671)	(49,599)
TOTAL FY 2014 CLAIMS	0	(516,928)	1,998,329	1,481,401
FUND YEAR 2015				
Paid Claims	634	(3,533)	345,381	341,848
Case Reserves	105,954	958,217	1,255,154	2,213,372
IBNR	(106,636)	(1,123,684)	1,619,464	495,780
Discounted Claim Value	0	39,324	(157,891)	(118,567)
TOTAL FY 2015 CLAIMS	(48)	(129,676)	3,062,109	2,932,433
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	1,002	278,393	250,120	528,513
IBNR	(1,002)	(1,203,393)	2,394,880	1,191,487
Discounted Claim Value	0	66,950	(162,270)	(95,320)
TOTAL FY 2016 CLAIMS	0	(858,050)	2,482,730	1,624,680
FUND YEAR 2017				
Paid Claims	7,796	301	21,705	22,006
Case Reserves	22,204	259,545	286,733	546,277
IBNR	(30,000)	(1,044,194)	3,429,559	2,385,365
Discounted Claim Value	0	68,283	(208,119)	(139,835)
TOTAL FY 2017 CLAIMS	0	(716,065)	3,529,878	2,813,813
FUND YEAR 2018				
Paid Claims	0	0		0
Case Reserves	259,095	268,240		268,240
IBNR	(38,021)	2,748,484		2,748,484
Discounted Claim Value	(10,718)	(163,297)		(163,297)
TOTAL FY 2018 CLAIMS	210,356	2,853,428	0	2,853,428
COMBINED TOTAL CLAIMS	210,308	(442,152)	16,405,251	15,963,099

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 November 30, 2018		
COVERAGE LINE - PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
October-18	9	9
November-18	11	11
NET CHGE	2	2
Limited Reserves		\$1,532
Year	2018	TOTAL
October-18	\$13,348	\$13,348
November-18	\$16,848	\$16,848
NET CHGE	\$3,500	\$3,500
Ltd Incurred	\$322,958	\$322,958
COVERAGE LINE - GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
October-18	55	55
November-18	52	52
NET CHGE	-3	-3
Limited Reserves		\$812
Year	2018	TOTAL
October-18	\$45,046	\$45,046
November-18	\$42,208	\$42,208
NET CHGE	(\$2,837)	(\$2,837)
Ltd Incurred	\$90,636	\$90,636
COVERAGE LINE - AUTO LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
October-18	6	6
November-18	7	7
NET CHGE	1	1
Limited Reserves		\$1,384
Year	2018	TOTAL
October-18	\$5,150	\$5,150
November-18	\$9,691	\$9,691
NET CHGE	\$4,541	\$4,541
Ltd Incurred	\$17,342	\$17,342
COVERAGE LINE - WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
October-18	40	40
November-18	34	34
NET CHGE	-6	-6
Limited Reserves		\$24,265
Year	2018	TOTAL
October-18	\$942,321	\$942,321
November-18	\$824,997	\$824,997
NET CHGE	(\$117,324)	(\$117,324)
Ltd Incurred	\$1,678,302	\$1,678,302
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
October-18	110	110
November-18	104	104
NET CHGE	-6	-6
Limited Reserves		\$8,594
Year	2018	TOTAL
October-18	\$1,005,864	\$1,005,864
November-18	\$893,743	\$893,743
NET CHGE	(\$112,121)	(\$112,121)
Ltd Incurred	\$2,109,238	\$2,109,238

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

AS OF **November 30, 2018**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		11	MONTH	Last Month		10	MONTH	Last Year		-1	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-18		Actual	Unlimited Incurred	Limited Incurred		Actual 31-Oct-18	Unlimited Incurred	Limited Incurred		Actual 29-Nov-17	TARGET	
PROPERTY	320,021	322,958	322,958	100.92%	275,218	86.00%	308,413	308,413	96.37%	243,216	76.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	427,942	90,636	90,636	21.18%	209,692	49.00%	88,625	88,625	20.71%	179,736	42.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	259,693	17,342	17,342	6.68%	116,862	45.00%	12,151	12,151	4.68%	103,877	40.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,546,370	1,678,302	1,678,302	36.92%	2,364,112	52.00%	1,735,215	1,735,215	38.17%	1,909,475	42.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,554,026	2,109,238	2,109,238	37.98%	2,965,884	53.40%	2,144,404	2,144,404	38.61%	2,436,304	43.87%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$1,215,494															

**UNION COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 13-19

FEBRUARY 2019

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

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001042			
001042	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/19	13,063.33
			13,063.33
001043			
001043	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 2/19	501.50
			501.50
001044			
001044	WESTFIELD LEADER	2019 REORG MEETING NOTICE REVISED 1.17.19	13.26
001044	WESTFIELD LEADER	2019 REORG MEETING NOTICE 1.10.19	13.26
			26.52
001045			
001045	NJ ADVANCE MEDIA	ACCT# 1188859 - NOTICE - 2/7/19	26.35
			26.35
		Total Payments FY 2019	13,617.70

TOTAL PAYMENTS ALL FUND YEARS \$13,617.70

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	November		
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	\$4,493,751.81	4,316,139.71	177,612.10
Opening Interest Accrual Balance	\$0.00	-	-
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	\$7,439.64	\$7,067.31
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$7,439.64	\$7,067.31
9	Deposits - Purchases	\$85,145.43	\$0.00
10	(Withdrawals - Sales)	-\$176,796.09	-\$98,690.98
	Ending Cash & Investment Balance	\$4,409,540.79	\$4,224,516.04
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$49,909.69	\$13,545.55
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$4,459,450.48	\$4,238,061.59
			\$221,388.89

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2018 Month Ending: November							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	25,799.00	387,015.46	254,273.62	3,778,327.68	2,587.10	45,748.95	4,493,751.81
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	42.71	640.72	420.96	6,255.22	4.28	75.74	7,439.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	42.71	640.72	420.96	6,255.22	4.28	75.74	7,439.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42.71	640.72	420.96	6,255.22	4.28	75.74	7,439.63
EXPENSES							
Claims Transfers	12,195.32	4,848.50	650.00	60,411.29	0.00	0.00	78,105.11
Expenses	0.00	0.00	0.00	0.00	0.00	13,545.55	13,545.55
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12,195.32	4,848.50	650.00	60,411.29	0.00	13,545.55	91,650.66
END BALANCE	13,646.39	382,807.68	254,044.58	3,724,171.61	2,591.38	32,279.14	4,409,540.78



First Managed Care Option, Inc.

Case Management Monthly Activity Report

January 2019

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
Total FY2018	35	266	171	37	208	0	82.21%	17.79%	0.00%	10	198
Jan-19	3	19	12	1	13	0	92.31%	7.69%	0.00%	7	6
Total FY2019	3	19	12	1	13	0	92.31%	7.69%	0.00%	7	6

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
13	4	17	0	17	2	2

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 02/01/2019

* 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.

**Case Management Monthly Activity Report
January 2019
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
Cornerstone LPNs / 791-615	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 02/01/2019

* 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
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,532	1,286	246	84%	0
Jan-19	\$102,433	\$44,170	\$124,014	\$58,263	57%	141	125	16	89%	0
Total 2019	\$102,433	\$44,170	\$124,014	\$58,263	57%	141	125	16	89%	0
Total to Date	\$1,917,328	\$781,274	\$4,402,546	\$1,136,054	59%	1,673	1,411	262	84%	0

Report Run Date:02/01/2019

UCI



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: February 13, 2019

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, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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**January – February 2019
 RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 17:** Attended the UCIFC Executive Safety Committee meeting in Elizabeth.
- **January 17:** Attended the UCIFC Jail Sub Safety Committee meeting in Elizabeth.
- **January 17:** Attended the UCIFC meeting in Elizabeth.
- **January 17:** Attended the UCIFC Claims Committee meeting in Elizabeth.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 14:** One session of Defensive Driving (DDC) training is scheduled for UCIFC.
- **February 20:** Plan to attend the UCIFC Executive Safety Committee meeting in Elizabeth.

- **February 20:** Plan to attend the UCIFC Jail Sub Safety Committee meeting in Elizabeth.
- **February 20:** Plan to attend the UCIFC meeting in Elizabeth.
- **February 20:** Plan to attend the UCIFC Claims Committee meeting in Elizabeth.
- **February 20:** One session of Defensive Driving (DDC) training is scheduled for UCIFC.

CEL MEDIA LIBRARY

No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

- Planning for Snow Events – January 14
- ADA Accessible Websites – January 23
- Injury Recording Summary Logs – January 31

January 2019

Best Practices for Snow Emergencies

During the winter months exposure to slip and falls greatly increase due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and community from accidents occurring on icy surfaces. The following guidelines are offered as suggestions when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document offers best practices that have been identified by our member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

Pre-planning

- **Chain of command**
 - Identify who will hold command staff positions. Plan for at least two persons for each command staff position to man the command center around the clock for the first day or two for major snow events.
 - Develop a written snow plan with defined roles and hierarchy.
 - Verify emergency contact information.
- **Staffing**
 - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
 - Consider developing a list of retired CDL drivers you might call upon.
 - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
 - Consider having departments clear their own lots if possible; i.e. fire departments and utilities.
- **Shift work planning**
 - Remind workers of need to prepare their homes and families for their absence during the emergency.
 - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as "excused absence."
 - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but should not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
 - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex.
 - Ensure quiet time at these locations.
 - Plan for possible power interruptions at these locations.
- **Plan for Health and Welfare**
 - Consider needs for food and hydration, especially for the drivers.
 - Educate workers on appropriate winter and protective apparel.
 - Remind workers to pack personal items such as medications, special dietary needs, etc.
 - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions.

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.

Operations during storm

- **Establish priority routes and areas**
 - Clear parking lots and access routes of emergency response agencies (police, fire, and EMS) first
 - Consider providing sand / salt to use until clearing occurs at municipal facilities
- **Communication plans / telephone or radio contact**
 - Establish who will operate as Base (part of incident command structure)
 - Determine who takes calls from residents, both emergency and non-emergency (complaints)
 - Establish liaison with other towns or agencies, news agencies, etc.
 - Ensure operators remain in constant contact with Base
 - Establish procedures for reporting and responding to accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
 - Who makes the final call when to halt operations?
 - Include the criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve, with consultation of major stakeholders,
 - Encourage all who are in the field to report status of conditions for the safety of the entire crew
- **Rest breaks / Fatigue**
 - Inform drivers that they have the personal responsibility to pull themselves from driving if they feel overly fatigued or diminished. Have a procedure on how the driver will report to a supervisor and how to address the situation within employment agreements.
- **Rotations**
 - Incorporate travel distance to work into shift planning. Those who live farthest, home after 12 hours to sleep and return for next shift.

Post-Storm Operations

- **Return to normal operations**
 - As conditions normalize, transition back to normal 8-hour shifts
 - Consider fatigue from the extended shifts when transitioning back to normal operations.
 - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
 - Review with all stakeholders what worked and what challenges were encountered
 - Update your Snow Emergency Plan with lessons learned from the event
- **Liability issues – Recommendations to limit liability**
 - Maintain a record of weather conditions
 - Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
 - Record *all* complaints with date and time received
 - Document specific actions taken and time of action in response to complaints
 - Take photographs to record weather conditions and incidents
 - Preserve newspaper articles on storm severity and clean up activities
 - Work with police to have their accident reports supplemented with photographs showing conditions

Snow events are difficult. Proper planning and training can ease the strain on employees, managers, and the community.

ADA Accessible Websites for Public Entities

The following is primarily derived from the U.S. Department of Justice's *Accessibility of State and Local Government Websites to People with Disabilities* publication. The entire publication is available at https://www.ada.gov/websites2_prnt.pdf.

The Internet is changing the way American government serves the public. Taking advantage of technology, many local governments are using the web to offer citizens services including

- Corresponding with officials
- Providing information about government services
- Applying for or renewing registrations, licenses, or permits
- Accepting payments for taxes, recreational programs, or special activities
- Applying for jobs or benefits

If a local public entity receives Federal funding, the Americans with Disability Act generally requires the entity to provide qualified individuals with disabilities equal access to their programs, services, or activities unless doing so would fundamentally alter the nature of their programs or would impose an undue burden. One way to help meet these requirements is to ensure that their website has accessible features for people with disabilities.

Many citizens with disabilities use adaptive or assistive technology. People with vision impairments may use screen readers. Individuals who cannot manipulate a mouse may utilize voice recognition software to move the cursor using voice commands. New technology is introduced almost daily. Just as a poorly designed building can prevent someone with a disability from entering, so too can a poorly designed website present barriers to use. One example would be a photograph of a Mayor on the town website with no text identifying it. Because screen readers cannot interpret images unless there is a caption associated with it, a visually impaired person would have no way of knowing what the picture or image represents. Simply adding a line of hidden computer code to label the picture or image, will allow the user of the screen reader to make sense of the image.

When accessible features are built into web pages, websites are more convenient and more available to everyone – including users with disabilities. Web designers can follow techniques to make even complex web pages usable by everyone including people with disabilities. For most websites, implementing accessibility features is not difficult and will seldom change the layout or appearance of web pages. These techniques also make web pages more usable both by people using older computers and by people using the latest technologies.

Two important resources provide guidance for web developers designing accessible web pages. One is the *Section 508 Standards*, which Federal agencies must follow for their own new web pages. The Access Board maintains information about the Section 508 Standards on its website at www.access-board.gov and has a useful guide for web developers at www.access-board.gov/sec508/enide/1194.22.htm.

A more comprehensive resource is the *Web Content Accessibility Guidelines* developed by the Web Accessibility Initiative. Information for web developers interested in making their web pages as accessible as possible, including the current version of the *Guidelines* and associated checklists, can be found at www.w3c.org?WAI/Resources.

It is important to also realize, even if your agency is not required to comply with the ADA Accessibility for Websites regulations, there are many benefits to upgrading your websites, and the costs are not typically significant.

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A voluntary Risk Management Plan for Accessible Website is offered below:

- Establish a policy that your web pages will be accessible and create a process for implementation.**
- Ensure that all new and modified web pages and content are accessible:**
 - Check the HTML1 of all new web pages. Make sure that accessible elements are used, including alt tags, long descriptions, and captions, as needed.
 - If images are used, including photos, graphics, scanned images, or image maps, make sure to include alt tags and/or long descriptions for each.
 - If you use online forms and tables, make those elements accessible.
 - When posting documents on the website, always provide them in HTML or a text-based format, even if you are also providing them in another format, such as Portable Document Format (PDF).
- Develop a plan for making your existing web content more accessible.**

Describe your plan on an accessible web page. Encourage input on improvements, including which pages should be given high priority for change. Let citizens know about the standards or guidelines that are being used. Consider making the more popular web pages a priority.
- Ensure that in-house staff and contractors responsible for web page and content development are properly trained.**
- Provide a way for visitors to request accessible information or services by posting a telephone number or E-mail address on your home page.**

Establish procedures to assure a quick response to users with disabilities who are trying to obtain information or services in this way.
- Periodically enlist disability groups to test your pages for ease of use.**

Use this information to increase accessibility.

January 2019

NJPEOSH Recordkeeping – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to *record* occupational injuries and illnesses. In addition, certain serious injuries must be *reported* directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/record.shtml>. NJPEOSH adopted and enforces the OSHA Recordkeeping Laws and Regulations 29 CFR 1904 which can be accessed at <https://www.osha.gov/laws-regs/regulations/standardnumber/1904>. Another very helpful resource are OSHA's Letters of Interpretations <https://www.osha.gov/laws-regs/standardinterpretations/standardnumber/1904>.

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February 1 through April 30. Logs should be removed from bulletin boards and filed after April 30. Injury log and summary logs must be maintained for each department.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

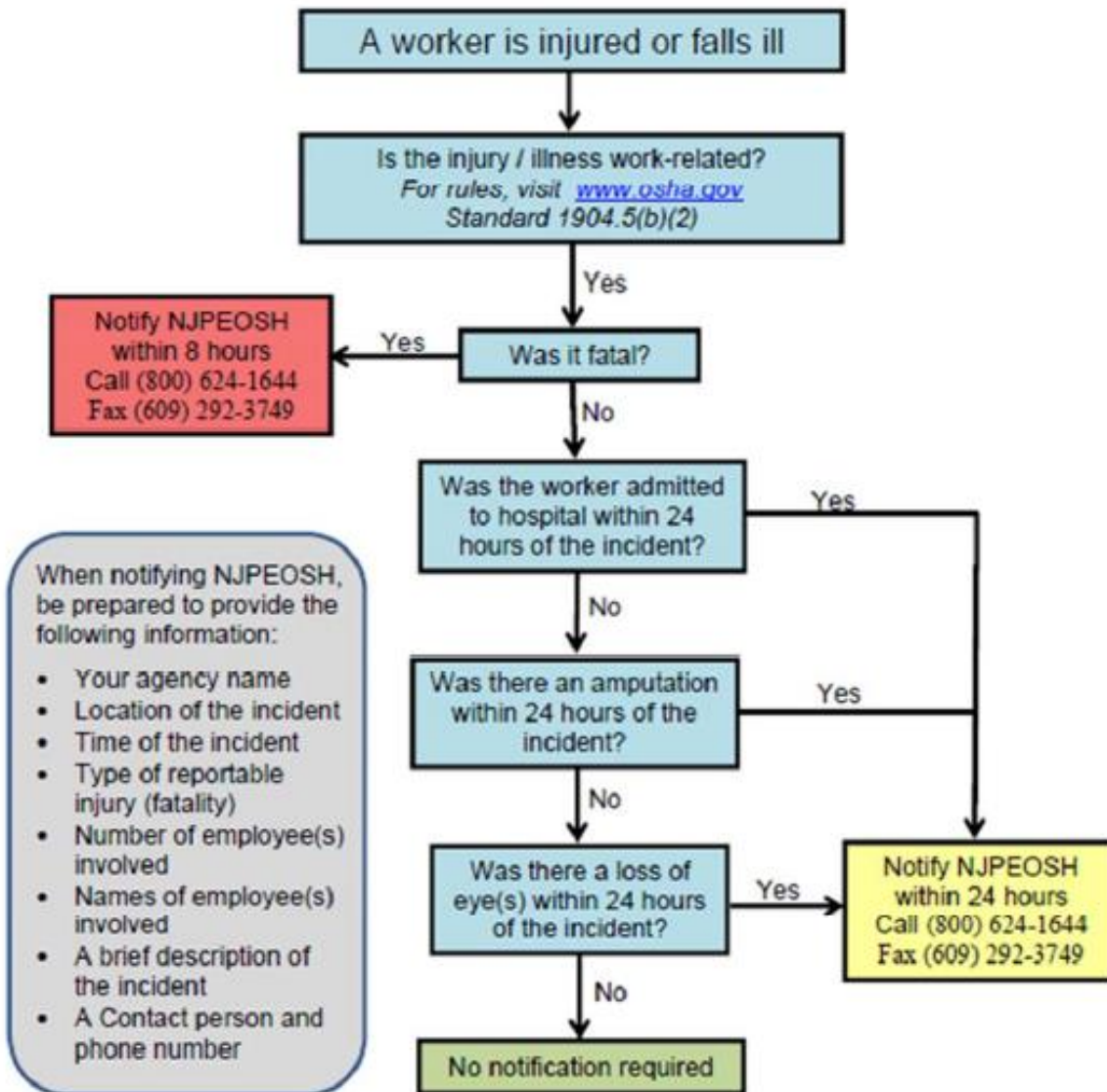
- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH **within eight (8) hours** of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye **within 24 hours** by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on pg. 2.

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.

NJPEOSH Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalping, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

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: **5722 and 6200**. 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 – January 17, 2019
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
9:30 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	Absent
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze Wayne Ring
	Conner Strong & Buckelew Christine Baroudi
Managed Care Services	First MCO Alyson Cronk
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	
Attorney Safety	Robert Barry, Esq. J.A. Montgomery Risk Control Glenn Prince T&M Associates

ALSO PRESENT:

Terry Pacheco, Union County
Mishood Muftau, Esq., Union County
Eric Bause, Actuarial Advantage, *(via teleconference)*
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 19, 2018

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 19, 2018

Moved: Chair Wagner
Second: Commissioner Scutari
Vote: 2 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Jail Safety Sub-Committee met earlier today. A variety of topics were discussed including training and the BRIT Platform offered by the excess carrier. Mr. Prince advised there were some training issues and they are being worked on now. Mr. Prince advised that concluded his report unless anyone had any questions.

CLAIM COMMITTEE: Ms. Baroudi introduced herself from Conner Strong and Buckelew and advised she was filling in for Mr. Cusack. Ms. Baroudi reported the Claims Committee did not have any topics for January and D&H would review 2 claims for payment authority during closed session. Ms. Baroudi advised that concluded her report unless anyone had any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

REORGANIZATION RESOLUTIONS: Executive Director recommended to the Chair that he review the reorganization resolutions and then approve by consent. Chair Wagner agreed to Executive Director’s recommendation. Executive Director reviewed the following resolutions which were included in the agenda.

- Resolution 1-19 .Certifying the Appointment Chair and Vice Chair
- Resolution 2-19 .Designating Authorized Signatures for Commission Bank Accounts
- Resolution 3-19 .Appointing Agent for Services of Process and Custodian of Records
- Resolution 4-19 .Designating Official Newspapers
- Resolution 5-19 .Designating Authorized Depositories for Commission Assets and Establishing Cash Management Plan
- Resolution 6-19 .Utilizing Union County Approved Counsel for the County
- Insurance Commission

- Resolution 7-19 .Authorizing Commission Treasurer to Process Contracted Payments & Expenses
- Resolution 8-19.Plan of Risk Management 2019

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-19 THROUGH 8-19

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

2019 MEETING SCHEDULE: Executive Director referred to a copy of the 2019 Meeting Schedule which was included in the agenda. Executive Director advised the schedule was presented at the last meeting, however there was one change. Executive Director noted the October meeting date was changed to Thursday, October 17, 2019. Executive Director reported there were no meetings scheduled for August or November. Additional meetings could be scheduled with proper notice or cancelled if there were no action items. Executive Director asked for a motion to approve Resolution 9-19 if the schedule was acceptable to the Commissioners.

MOTION TO APPROVE RESOLUTION 9-19, 2019 MEETING SCHEDULE

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

2019 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director reported he received a call prior to the meeting advising a second temporary budget in the amount of \$704,126 should be presented at the meeting. Executive Director explained a temporary budget representing 1/12 of the annual budget in the amount of \$8,449,506 was approved at the January meeting. Executive Director reported a second temporary was being presented in the amount of \$704,126. The total 2019 temporary budget is \$1,408,252. Executive Director referred to Resolution 10-19 which was included in the agenda and requested a motion to approve a second temporary budget in the amount of \$704,126.

MOTION TO APPROVE RESOLUTION 10-19, ADOPTING A SECOND TEMPORARY 2019 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$704,126 EQUAL TO 1/12 OF THE PROPOSED 2019 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$8,449,506

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of December was included

in the agenda. Executive Director advised there was 5 certificates issued during the month of December.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting on February 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the October Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,673,497 as of October 31, 2018. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$1,888,221 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$4,493,752.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track was included in the agenda. As of October 31, 2018 the Fund had a surplus of \$14,039,701. 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 October 31, 2018 were included in the agenda. Executive Director advised he had no concerns about the amount of open claims. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report 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 referred to columns 4 and 6 and explained we were running high on property claims, however the other lines were doing well. Executive Director asked if anyone had any questions on the claims reports.

RESTRICTED/LIGHT DUTY SUBJECT: Executive Director reported the Fund Office was reviewing the Restricted/Light Duty summary report from the TPA along with obtaining some Transitional Duty Policies. Executive Director advised recommendations would be provided at a future meeting.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director advised the January Bill List was included in the agenda and requested a motion for approval. Chair Wagner reported Ms. Taylor was not present. In response to Chair Wagner’s inquiry, Ms. Dodd stated she did send a copy of the bill list to Ms. Taylor

with the checks in advance of the meeting. Ms. Dodd noted the bill list included the normal monthly checks and there were no questions from Ms. Taylor.

MOTION TO APPROVE RESOLUTION 11-19 JANUARY BILL LIST

Moved: Chair Wagner
Second: Commissioner Scutari
Vote: 2 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.

CLAIMS SERVICE: Ms. Guze reported there were 25 claims and of those claims 17 claims were closed, 7 remained open for treatment and 1 was in litigation. Ms. Guze advised there were no safety issues.

MANAGED CARE: Ms. Cronk reported she had good news regarding the Clark Urgent Care Contract. Ms. Cronk reported the contract was signed around January 5th. Ms. Cronk noted this should drive up the PPO penetration rate. Ms. Cronk advised First MCO’s reports were included in the agenda. Ms. Cronk reported on the month of December as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
December	\$ 218,607	\$ 110,140	\$ 108,467	50%	138	121	88%

RISK MANAGER: Ms. Racioppi advised she did not have anything to report.

NJCE SAFETY DIRECTOR: Mr. Prince reviewed the December - January Risk Control Activities Report which was included in the agenda. Mr. Prince advised he was working with Mr. Salerno on some Defensive Driving Courses and two were scheduled for February 14th and February 20th. Mr. Prince reported the classes were 6 hours and the location of classes were to be determined. Mr. Prince advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes

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 4981 and 4954. 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

Moved: Chair Wagner
Second: Commissioner Scutari
Vote: 2 Yes, 0 Nays

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

Moved: Chair Wagner
Second: Commissioner Scutari
Vote: 2 Yes, 0 Nays

MOTION TO ADJOURN:

Moved: Chair Wagner
Second: Commissioner Scutari
Vote: 2 Yes, 0 Nays

MEETING ADJOURNED: 10:05 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary