

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MARCH 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**

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

 - ☐ **CORRESPONDENCE:**

 - ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal**
 - Claims Committee: 2019 Claims Reporting Procedures.....Pages 2-3**
Zurich Environmental Emergency Response.....Pages 4-5

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 6-22**

 - ☐ **TREASURER – Bibi Taylor**
 - Resolution 17-19 March Bill List – MotionPage 23**
 - December Treasurer Reports Pages 24-25**

 - ☐ **ATTORNEY – Robert Barry, Esq. Verbal**

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

 - ☐ **MANAGED CARE – First MCO**
 - Monthly Report –February Pages 26-27**

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 28**
 - BRIT Safety Grant Program LetterPage 29**

 - ☐ **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 30

 - ☐ **APPROVAL OF PARS - Motion**
-
- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETINGS: April 17, 2019 ADMINISTRATION BUILDING, 6TH**
FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETH PLAZA,
ELIZABETH, NJ

EMERGENCY

Conner Strong & Buckelew is available 24 hours a day, 7 days a week. In an **emergency**, call **877-861-3220**.

Michael T. Cusack, Esq., CPCU, ARM-E
Senior Claim Consultant
Conner Strong & Buckelew
Tel: (856) 552-4584
Email: mcusack@connerstrong.com
claimsteam@connerstrong.com

WORKERS' COMPENSATION

Immediately report all Workers' Compensation losses via **email** to D&H Risk Solutions at reportclaim@risksolutions.com. Please also copy Kathleen Guze:

Kathleen Guze
Workers' Compensation Supervisor
Tel: (973) 940-1851 x 238
Email: kguze@risksolutions.com

GENERAL LIABILITY, AUTOMOBILE LIABILITY, LAW ENFORCEMENT LIABILITY, and EMPLOYERS' LIABILITY

Report all General Liability, Automobile Liability, Law Enforcement Liability, and Employers' Liability claims via **email** to D&H Risk Solutions at reportclaim@risksolutions.com. Please also copy Theresa Laoudis:

Theresa Laoudis
Claims Representative
Tel: (973) 940-1851 x 291
Email: tloudis@risksolutions.com

PROPERTY (INCLUDING CONTRACTORS EQUIPMENT) AND EQUIPMENT BREAKDOWN, and PUBLIC OFFICIALS / EMPLOYMENT PRACTICES LIABILITY

Report all Property (including Contractors Equipment) and Equipment Breakdown, Public Officials, and Employment Practices Liability claims via **email** to D&H Risk Solutions at reportclaim@risksolutions.com. Please also copy Theresa Laoudis and Michael Cusack:

Theresa Laoudis
Claims Representative
Tel: (973) 940-1851 x 291
Email: tloudis@risksolutions.com

Michael T. Cusack, Esq., CPCU, ARM-E
Senior Claim Consultant
Conner Strong & Buckelew
Tel: (856) 552-4584
Email: mcusack@connerstrong.com
claimsteam@connerstrong.com



POLLUTION, EMPLOYED LAWYERS, CRIME and NON-OWNED AIRCRAFT

Report all Pollution, Employed Lawyers, Crime & Non-Owned Aircraft claims via **email** to Conner Strong & Buckelew at claimsteamc@connerstrong.com. Please also Copy Michael Cusack:

Michael T. Cusack, Esq., CPCU, ARM-E
Senior Claim Consultant
Conner Strong & Buckelew
 Tel: (856) 552-4584
 Fax: (856) 685-2221
 Email: mcusack@connerstrong.com
claimsteamc@connerstrong.com

ZURICH ENVIRONMENTAL EMERGENCY RESPONSE (ZEER)

PLEASE REFER TO ADDENDUM ATTACHED THAT PROVIDES INFORMATION ON THE ZEER PROGRAM
24 / 7 / 365 CALL CENTER FOR EMERGENCY CLEAN UP

The Public Officials / Employment Practices Liability, Law Enforcement Liability, Employers Liability, Pollution, Crime, Medical Malpractice, and Employed Lawyers policies, or portions of those policies, are written on a "claims made and reported" basis. Therefore, it is imperative that you report any "claim" as soon as it is made against you. You also may be aware of facts or circumstances that could give rise to a "claim" at some point in the future. Your coverage may require or allow you to report these facts or circumstances. Please refer to the terms and conditions in each policy for its specific reporting requirements and coverage triggers.



ZEER key benefits include:

- 365/24/7 call center for your environmental spill consultation to help reduce your liability
- Generate spill reports on your behalf to help meet regulatory requirements
- Dispatch environmental contractors for clean up at the site
- Online spill reporting
- Mobile phone app for incident reporting
- Customized, internal alert distribution for your organization for crisis management
- Access to our experienced environmental emergency response coordinators with an average of 30 years of experience in handling environmental spills and emergencies



To learn more,
visit zurichna.com/zeer

Zurich

1400 American Lane,
Schaumburg, Illinois 60196-1056
800-382-2150

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A1-112006051-C (10/15) 112006972



Zurich Environmental Emergency Response



Zurich Environmental Emergency Response

Zurich Environmental Emergency Response (ZEER) was designed by Zurich's environmental underwriting and claims professionals, in collaboration with Spill Center®, Inc.,* to help you deal with any spill that requires emergency environmental clean-up. The resources from the Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability. This program is offered to Zurich qualified customers with environmental exposure.

Spill reporting simplified

If you are registered with the ZEER program, you can report a spill online or by telephone 24 hours a day, seven days a week. Upon registering for the service, enter all pertinent spill information. Your information is sent electronically to the alert distribution list identified in your enrollment profile.

Once your information is submitted, ZEER searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of spills, minimizing costs and liability. You will be provided with the names of several contractors to choose from. The scope of work for the spill is monitored in real time through the ZEER program to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no reported spill falls through the cracks.

ZEER Mobile — faster, easier reporting

Zurich has developed a mobile app for Android, Blackberry and Apple devices, ZEER mobile, which enables users to report spills from anywhere. Location and user information is automatically recorded. This will make it easier for the ZEER program to instantly respond, report and help mitigate the loss. To download the ZEER Mobile App visit www.zurichna.com/zeer.



There's more to it than clean-up

Zurich's service doesn't stop with response. ZEER also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of spill, you may have to file up to a dozen different reports. With ZEER, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center® constantly reviews and updates regulatory requirements, it aims to have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by ZEER.

For emergency response contractors or environmental consulting companies, the benefit is that you can enroll in the ZEER Contractor Database — gaining potential opportunities to be selected by other Zurich insured's during an environmental emergency.

Reporting a claim

Reporting a spill to the online system does not constitute reporting a claim, nor does it guarantee that a spill is covered under your policy. ZEER is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, ZEER is intended to help you effectively and efficiently mitigate these types of claims.

Sign up today!
It's simple, just call
888-SPILLHELP
(1-888-774-5543)

or by visiting us online at
www.zurich.spillcenter.net and
choosing "enrollment" to create
your password and ID.

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UNION COUNTY INSURANCE FUND COMMISSION

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

Date: March 20, 2019

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2019 Property & Casualty Budget (Pages 8-10)** - As you know, in prior meetings the Commissioners approved a 2019 temporary budget to allow time for the Actuary to re-evaluate the loss funds. The Actuary has completed their analysis of the loss funds and based on a change in payroll, employee count due to the outsource or sale of prior exposures for the hospital and juvenile detention they amended the 2019 loss fund for worker compensation. The worker compensation loss funds were reduced by \$758,998 or 13.67%. As a result we have amended the 2019 proposed budget.

Attached on page 8 is a copy of the proposed 2019 Property & Casualty Budget in the amount of \$4,982,337. The budget represents an overall decrease of \$757,623 or 13.20% over the 2018 budget.

Attached on page 9 is a copy of the assessments. We are suggesting a payment schedule of 30% due on 4/1/19, 35% due on 6/1/19 and 35% due on 9/1/19 similar to the 2018 payment schedule.

Attached on page 10 is Resolution 14-19, Adoption of 2019 Budget. The resolution was reviewed by the Commission Attorney.

- ☐ **Motion to approve Resolution 14-19 adopting the 2019 Budget in the amount of \$4,982,337 and an assessment payment schedule as proposed above**
- ☐ **Commission Treasurer & Commission Attorney Resolutions (Pages 11-12)** – Attached on pages 11-12 are the resolutions Designating Commission Treasurer and Commission Attorney. The Commission did not adopt the Resolutions with the Reorganization Resolutions in January. The resolutions were reviewed by the Commission Attorney.
- ☐ **Motion to adopt Resolution 15-19 Designating Commission Treasurer**
- ☐ **Motion to adopt Resolution 16-19 Designating Commission Attorney**
- ☐ **Certificate of Insurance Report (Page 13)** – Attached on page 13 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of February. There were 4 certificates issued.
- ☐ **Motion to approve the certificate of insurance report**

- ❑ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on April 18, 2019. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,640. The limit per loss is \$1,000,000 with a \$10,000 deductible. The premium, terms and conditions are per the expiring policy. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

- ❑ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,640**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Page 14-16)** – The NJCE held its Reorganization Meeting on February 28, 2019. Laura Scutari, newly appointed NJCE Commissioner, representing the County of Union, participated in the meeting via teleconference. Included in the agenda on pages 14-16 is a summary report of the meeting. The NJCE is scheduled to meet again on April 25, 2019.

- ❑ **2019 MEL, MRHIF and NJCE Educational Seminar (Page 17)** – The 9th annual seminar is scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 17 is a copy of the enrollment form.

- ❑ **UCIFC Financial Fast Track (Page 18)** - Included in the agenda on page 18 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2018** there is a statutory surplus of **\$1,910,566**. 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 **\$4,268,821**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 19-20)** – Included in the agenda on pages 19-20 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2018** the Fund has a surplus of **\$14,919,348**. The cash amount is **\$27,803,773**.

- ❑ **Claims Tracking Reports (Pages 21-22)** – Included in the agenda on page 21 is the Claim Activity Report as of December 31, 2018. Also included in the agenda on page 22 is the Claims Management Report Expected Loss Ratio Analysis Report as of December 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 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect Website for authorized users. If anyone has difficulty in accessing the site they should contact the Fund Office.

UNION COUNTY INSURANCE COMMISSION					
2019 PROPOSED BUDGET :					
				Total	
				Increase/Decrease	
	APPROPRIATIONS	ANNUALIZED BUDGET FY2018	REVISED PROPOSED BUDGET FY2019	\$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	320,021	306,379	(13,642)	-4.26%
2	Liability	427,942	385,651	(42,291)	-9.88%
3	Auto	259,693	232,998	(26,695)	-10.28%
4	Workers' Comp.	4,546,370	3,870,000	(676,370)	-14.88%
5					
6	Subtotal - Claims*	5,554,026	4,795,028	(758,998)	-13.67%
7					
8					
9	II. Expenses, Fees & Contingency				
10					
11	Claims Adjustment	0	0	0	0.00%
12	Safety Director	0	0	0	0.00%
13	General Expense				
14	Exec. Director	153,686	156,760	3,074	2.00%
15	Actuary	7,569	6,018	(1,551)	-20.49%
16	Auditor	9,344	9,531	187	2.00%
17	Attorney	4,000	4,000	0	0.00%
18	Treasurer	4,000	4,000	0	0.00%
19					
20					
21	Misc. Expense & Contingency	7,335	7,000	(335)	-4.57%
22					
23	Total Fund Exp & Contingency	185,934	187,309	1,375	0.74%
24	Risk Managers	0	0	0	0.00%
25					
26	Total Commission Budget	5,739,960	4,982,337	(757,623)	-13.20%
27	* Loss Funds of \$4,795,028 represent 90% of the revised actuarial projected loss funds.				

UNION COUNTY INSURANCE COMMISSION 2019 PROPOSED ASSESSMENTS -				
	2018	2019	Change \$	Change %
Member Name	Commission	Commission	Commission	Commission
Union County	5,739,960	4,982,336.72	(757,623)	-13.20%
Grand Totals:	5,739,960	4,982,337	(757,623)	-13.20%

UNION COUNTY INSURANCE FUND COMMISSION

ADOPTION OF 2019 BUDGET

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts the Budget attached hereto as the Calendar Year 2019 Budget in the amount of \$4,982,337.

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

ADOPTED:

BY: _____
CHAIR **DATE**

ATTEST:

VICE CHAIR **DATE**

RESOLUTION NO. 15-19

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION TREASURER**

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 UCIFC requires the services of a Treasurer, and

WHEREAS, **Bibi Taylor** has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the Union County Insurance Fund Commission and as required by the Rules & Regulations:

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bibi Taylor as UCIFC Treasurer for the term commencing January 1, 2019 through 2020 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Treasurer shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC; and

BE IT FURTHER RESOLVED that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

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

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

RESOLUTION NO. 16-19

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION ATTORNEY**

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 UCIFC requires the services of an Attorney, and

WHEREAS, Robert E. Barry has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Robert E. Barry as UCIFC Attorney for the term commencing January 1, 2019 through 2020 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Attorney shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC.

BE IT FURTHER RESOLVED that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

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

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 2/1/2019 To 3/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - County of Union	NJ Dept. of Human Services Div. of Mental Health and Addiction Services P.O. Box 362 Hamilton, NJ 08691-0362	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 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 respects provision of administrative duties for the Alcohol/Drug Abuse Grant.	2/1/2019 #2105939	GL AU EX WC OTH
H - The Art House Linden I - County of Union	422 N. Wood Avenue Linden, NJ 07036	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 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 by Union County Division of Youth Services	2/21/2019 #2113372	GL AU EX WC OTH
H - Kean University Office of I - County of Union	Conference & Event Services 1000 Morris Avenue Union, NJ 07083	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Kean University, the State of New Jersey and the New Jersey Educational Facilities Authority are an ALauradditional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the following event: UCHRC Annual Unity Achievement Award Presentation on MONDAY, MAY 6, 2019 at 3PM to 10PM located the Kean University/STEM Building (6th Floor). 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured Liquor Liability is included, except when the Member Entity or its indemnities are in the business of selling or serving alcoholic beverages (including the giving, selling or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	2/26/2019 #2116955	GL AU EX WC OTH
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 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Auto Phy Dam Policy #: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Per Occ Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to SECTION 5310 VEHICLES LISTED BELOW: 2018 FORD E-350 VIN# 34595 VALUED AT \$56,850 2018 FORD E-350 VIN# 34600 VALUED AT \$56,850	2/28/2019 #2118250	GL AU EX WC OTH
Total # of Holders: 4				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 28, 2019
To: Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Special Presentation: Chairman Angilella acknowledged Commissioner Ken Mecouch of Cumberland County who announced his retirement from County government after 42 years of dedicated service.

2019 Reorganization: The NJCE conducted its 2019 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners.

Nominations for Chair resulted in the election of Commissioner Ross Angilella; action to elect a Secretary was tabled for the next meeting.

Below is a listing of 2019 Fund Commissioners and respective Alternates.

Ross Angilella Anna Marie Wright- Alternate	Camden County Insurance Commission
John Kelly	Ocean County
Janette Kessler	Atlantic County Insurance Commission
Sander Friedman	Burlington County Insurance Commission
Ken Mecouch	Cumberland County Insurance Commission
Tim Sheehan	Gloucester County Insurance Commission
Edmund Shea	Hudson County
Andrew Mair Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission

Fixing Public Meeting Dates: The Board of Fund Commissioners confirmed the following meeting schedule:

2019 Meeting Schedule & 2020 Reorganization

April 25, 2019	Camden County Emergency Training Center	1:00PM
June 27, 2019	Camden County Emergency Training Center	1:00PM
September 26, 2019	Camden County Emergency Training Center	1:00PM
October 24, 2019	Camden County Emergency Training Center	1:00PM
November 21, 2019	Camden County Emergency Training Center	1:00PM
February 27, 2020	2020 Reorganization Camden County Emergency Training Center	1:00PM

2019 Risk Management Plan: Included as part of the Reorganization was the 2019 Risk Management Plan with changes highlighted from the prior year.

Commission Membership – Status Update: The County of Monmouth will be reviewing the membership applications at their March 14th Freeholder meeting to become a stand-alone County member effective April 1, 2019.

Professional Contracts/Services:

Executive Director, Underwriting Manager and Safety Director: The Fund released and advertised Request for Proposals (RFP) for these professional services for a three-year period commencing February 28, 2019 through February 2022. Fund Attorney reported each position received one response from incumbent service providers and noted the responses were legally compliant. The evaluation committee made a recommendation to award these contracts to PERMA, Conner Strong & Buckelew and J.A. Montgomery, respectively. The Board adopted Resolution 13-19 authorizing the award of these contracts.

Auditor: The Fund's one-year contract with Bowman & Company will expire in April. The Fund office will conduct an RFP for auditing services; results will be prepared by the next meeting for the board to review and award a contract so services can begin on the audit ending December 31, 2018.

Actuary: The Fund's one-year contract with The Actuarial Advantage expired in November. The Fund office will conduct an RFP for actuarial services; results will be prepared by the next meeting for the board to review and award a contract.

Excess Property Third Party Administrator (TPA): As previously discussed, for 2019 the Excess Property SIR increased from \$100,000 to \$250,000 - funded at the NJCE level - and managed by a TPA to adjust Excess Property claims from 1st dollar. An initial RFP was issued; all responses were rejected and a 2nd RFP will be released.

Online Underwriting & Claims Risk Management Information System: Based on prior authorization from the Board, PERMA will meet with representatives from Origami to begin development of the Fund's online underwriting and claims data platform for members' to access as a resource.

2019 MEL, MRHIF and NJCE Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MRHIF) members, as well as, personnel who work for service companies that are engaged by MEL member JIFs and MRHIF member HIFs. An electronic fillable form will be distributed via email.

Underwriting Data Validation: During the 2017 budget development, the Board agreed that the Fund introduce progressive initiatives to obtain consistent and ratable data through payroll audits, property appraisals and an underwriting data system. As part of payroll audit initiative, members should anticipate receiving requests for payroll information from Bowman & Company in the coming weeks; a copy of the correspondence that was sent was included in the agenda for information.

NJCE Claims Review Committee: As previously discussed, a working draft of the Claims Review Committee charter has been developed and requires final review by the Fund Attorney and adoption by the Board. Once finalized, Fund Commissioners that have expressed interest to serve will be contacted.

2019 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Financial Fast Track: The Financial Fast Track as of December 31, 2018 reflected a statutory surplus of \$14.9 million. Executive Director highlighted the Discounted Claim Value in which the Fund Actuary reviews reserves and applies a discount based on anticipated future investment earnings from invested member assessments. Executive Director reported interest earnings will increase because of strategic steps taken by the Fund Treasurer in the current improved interest rate environment.

Underwriting Manager

2019 Excess & Ancillary Renewals: Underwriting Manager submitted a summary report of the 2019 renewal. Underwriting Manager reported a Coverage Committee meeting would be scheduled to address county-related coverage issues.

The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2019 renewal program. The Extraordinary Unspecifiable Services (EUS) statement binding coverages is kept on file in the office. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Risk Control

Safety Director submitted a report reflecting the risk control activities from November 2018 thru March 2019 and Safety Director Bulletins.

Safety Director submitted a memorandum on the 2019 BRIT Safety Grant Program in which Counties may receive reimbursement up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$45,000. Safety Director suggested the formation of a sub-committee to review applicable grant submissions to meet on an as-needed basis; Safety Director will send out the memorandum and solicit interested volunteers.

Claims Status Summary: AmeriHealth Casualty Services was in need of a Closed Session to discuss claims status and other matters, which was reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 25, 2019 at 1:00PM at the Camden County Emergency Training Center.

2019 MEL, MRHIF & NJCEL Educational Seminar

Friday, May 3, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCEL (Counties Excess Liability Fund) are sponsoring the 9th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Topics

- Legalized Marijuana: Risk Management Issues (John Kutner and Steve Ferris)
- Controlling Health Care Costs (Greg Grimaldi)
- Ethics and Best Practices for Public Meetings (Norris Clark and David Grubb)
- Cyber Liability Risk Control (Ed Cooney)
- Update on Risk Management related Legislation (Paul Bent)
- Ethics and Best Practices in Local Government Employment (Fred Semrau and Joe Hrubash)

REGISTRATION: RSVP by Friday, April 26

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to Joeen Ciannella: jciannella@permainc.com

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2018					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	688,213	8,258,561	0	8,258,561
2.	CLAIM EXPENSES				
	Paid Claims	134,442	1,350,944	0	1,350,944
	Case Reserves	(159,337)	734,406	0	734,406
	IBNR	287,695	3,621,836	0	3,621,836
	Discounted Claim Value	(28,099)	(101,676)	0	(101,676)
	TOTAL CLAIMS	234,700	5,605,510	0	5,605,510
3.	EXPENSES				
	Excess Premiums	209,883	2,518,601	0	2,518,601
	Administrative	15,076	181,120	0	181,120
	TOTAL EXPENSES	224,960	2,699,720	0	2,699,720
4.	UNDERWRITING PROFIT (1-2-3)	228,554	(46,670)	0	(46,670)
5.	INVESTMENT INCOME	7,460	49,912	0	49,912
6.	PROFIT (4 + 5)	236,014	3,242	0	3,242
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	0	1,907,324	0	1,907,324
11.	SURPLUS (6 + 7 + 8)	236,014	1,910,566	0	1,910,566
SURPLUS (DEFICITS) BY FUND YEAR					
	2018	236,014	1,910,566		1,910,566
TOTAL SURPLUS (DEFICITS)					
		236,014	1,910,566	0	1,910,566
TOTAL CASH					
					4,268,821
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	134,442	1,350,944		1,350,944
	Case Reserves	(159,337)	734,406		734,406
	IBNR	287,695	3,621,836		3,621,836
	Discounted Claim Value	(28,099)	(101,676)		(101,676)
	TOTAL FY 2018 CLAIMS	234,700	5,605,510	0	5,605,510
COMBINED TOTAL CLAIMS					
		234,700	5,605,510	0	5,605,510
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	December 31, 2018		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,788,250	21,302,328	118,535,964	139,838,292
2.	CLAIM EXPENSES					
		Paid Claims	289,908	652,532	3,142,296	3,794,828
		Case Reserves	581,352	2,080,322	3,560,908	5,641,230
		IBNR	(32,202)	(2,446,897)	10,479,791	8,032,894
		Discounted Claim Value	(605,270)	(494,321)	(777,744)	(1,272,066)
	TOTAL CLAIMS		233,787	(208,364)	16,405,251	16,196,887
3.	EXPENSES					
		Excess Premiums	754,511	15,124,285	82,005,406	97,129,691
		Administrative	130,980	1,666,606	8,815,738	10,482,345
	TOTAL EXPENSES		885,491	16,790,891	90,821,144	107,612,036
4.	UNDERWRITING PROFIT (1-2-3)		668,971	4,719,801	11,309,569	16,029,370
5.	INVESTMENT INCOME		54,303	233,938	263,592	497,530
6.	PROFIT (4+5)		723,274	4,953,738	11,573,162	16,526,900
7.	Dividend		0	500,000	500,000	1,000,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		723,274	4,453,738	10,465,611	14,919,349
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		19,381	289,212	487,880	777,092
	2011		(94,449)	(107,123)	986,002	878,879
	2012		260,547	514,126	670,408	1,184,534
	2013		66,740	343,201	1,684,539	2,027,740
	2014		4,300	378,389	2,114,583	2,492,972
	2015		(298,640)	(142,410)	1,304,973	1,162,564
	2016		141,277	1,027,694	2,228,683	3,256,376
	2017		277,601	1,023,285	988,542	2,011,827
	2018		346,516	1,127,364		1,127,364
TOTAL SURPLUS (DEFICITS)			723,274	4,453,738	10,465,610	14,919,348
TOTAL CASH						27,803,773

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2018				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	680	6,475	165,365	171,840
Case Reserves	0	(84,636)	84,636	(0)
IBNR	(19,174)	(215,333)	224,999	9,666
Discounted Claim Value	764	11,650	(12,655)	(1,005)
TOTAL FY 2010 CLAIMS	(17,730)	(281,844)	462,345	180,501
FUND YEAR 2011				
Paid Claims	13,855	53,835	435,147	488,982
Case Reserves	82,145	120,340	341,117	461,457
IBNR	32,252	(199,361)	238,736	39,375
Discounted Claim Value	(30,984)	(21,725)	(31,362)	(53,088)
TOTAL FY 2011 CLAIMS	97,267	(46,911)	983,638	936,726
FUND YEAR 2012				
Paid Claims	1,670	66,817	1,466,690	1,533,507
Case Reserves	19,430	(92,531)	180,069	87,538
IBNR	(282,437)	(496,661)	623,240	126,579
Discounted Claim Value	3,891	22,196	(45,106)	(22,910)
TOTAL FY 2012 CLAIMS	(257,446)	(500,179)	2,224,893	1,724,714
FUND YEAR 2013				
Paid Claims	2,249	213,330	306,969	520,298
Case Reserves	6,751	(244,959)	752,266	507,306
IBNR	(42,292)	(454,662)	680,765	226,103
Discounted Claim Value	(28,039)	1,127	(78,671)	(77,544)
TOTAL FY 2013 CLAIMS	(61,330)	(485,164)	1,661,329	1,176,165
FUND YEAR 2014				
Paid Claims	2,345	46,199	401,039	447,238
Case Reserves	100,154	244,841	410,814	655,655
IBNR	(57,713)	(795,255)	1,268,147	472,893
Discounted Claim Value	(42,183)	(10,111)	(81,671)	(91,782)
TOTAL FY 2014 CLAIMS	2,603	(514,325)	1,998,329	1,484,004
FUND YEAR 2015				
Paid Claims	54,112	50,579	345,381	395,960
Case Reserves	248,888	1,207,106	1,255,154	2,462,260
IBNR	108,048	(1,015,637)	1,619,464	603,828
Discounted Claim Value	(104,649)	(65,325)	(157,891)	(223,216)
TOTAL FY 2015 CLAIMS	306,399	176,723	3,062,109	3,238,832
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	1,800	280,193	250,120	530,313
IBNR	(59,130)	(1,262,523)	2,394,880	1,132,357
Discounted Claim Value	(75,085)	(8,135)	(162,270)	(170,405)
TOTAL FY 2016 CLAIMS	(132,414)	(990,464)	2,482,730	1,492,266
FUND YEAR 2017				
Paid Claims	3,641	3,942	21,705	25,647
Case Reserves	93,806	353,351	286,733	640,084
IBNR	(258,996)	(1,303,190)	3,429,559	2,126,369
Discounted Claim Value	(107,590)	(39,307)	(208,119)	(247,426)
TOTAL FY 2017 CLAIMS	(269,139)	(985,204)	3,529,878	2,544,674
FUND YEAR 2018				
Paid Claims	211,356	211,356		211,356
Case Reserves	28,377	296,617		296,617
IBNR	547,239	3,295,723		3,295,723
Discounted Claim Value	(221,395)	(384,692)		(384,692)
TOTAL FY 2018 CLAIMS	565,577	3,419,005	0	3,419,005
COMBINED TOTAL CLAIMS	233,787	(208,364)	16,405,251	16,196,887

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 December 31. 2018		
COVERAGE LINE - PROPERTY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
November-18	11	11
December-18	12	12
NET CHGE	1	1
Limited Reserves		\$2,074
Year	2018	TOTAL
November-18	\$16,848	\$16,848
December-18	\$24,883	\$24,883
NET CHGE	\$8,035	\$8,035
Ltd Incurred	\$335,053	\$335,053
COVERAGE LINE - GENERAL LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
November-18	56	56
December-18	46	46
NET CHGE	-10	-10
Limited Reserves		\$832
Year	2018	TOTAL
November-18	\$42,208	\$42,208
December-18	\$38,252	\$38,252
NET CHGE	(\$3,956)	(\$3,956)
Ltd Incurred	\$138,412	\$138,412
COVERAGE LINE - AUTO LIABILITY		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
November-18	7	7
December-18	4	4
NET CHGE	-3	-3
Limited Reserves		\$938
Year	2018	TOTAL
November-18	\$9,691	\$9,691
December-18	\$3,750	\$3,750
NET CHGE	(\$5,941)	(\$5,941)
Ltd Incurred	\$20,925	\$20,925
COVERAGE LINE - WORKERS COMP.		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
November-18	34	34
December-18	44	44
NET CHGE	10	10
Limited Reserves		\$15,171
Year	2018	TOTAL
November-18	\$824,997	\$824,997
December-18	\$667,521	\$667,521
NET CHGE	(\$157,476)	(\$157,476)
Ltd Incurred	\$1,589,952	\$1,589,952
TOTAL ALL LINES COMBINED		
CLAIM COUNT - OPEN CLAIMS		
Year	2018	TOTAL
November-18	108	108
December-18	106	106
NET CHGE	-2	-2
Limited Reserves		\$6,928
Year	2018	TOTAL
November-18	\$893,743	\$893,743
December-18	\$734,406	\$734,406
NET CHGE	(\$159,337)	(\$159,337)
Ltd Incurred	\$2,084,342	\$2,084,342

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2018

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		12			Last Month		11			Last Year		0		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Dec-18		TARGETED	Incurred	Incurred	30-Nov-18		TARGETE	d	Incurred	30-Dec-17		TARGETE
PROPERTY	320,021	335,053	335,053	104.70%	304,782	95.24%	322,958	322,958	100.92%	275,218	86.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	427,942	138,412	138,412	32.34%	257,533	60.18%	90,636	90,636	21.18%	209,692	49.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	259,693	20,925	20,925	8.06%	132,876	51.17%	17,342	17,342	6.68%	116,862	45.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,546,370	1,589,952	1,589,952	34.97%	2,913,033	64.07%	1,678,302	1,678,302	36.92%	2,364,112	52.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,554,026	2,084,342	2,084,342	37.53%	3,608,223	64.97%	2,109,238	2,109,238	37.98%	2,965,884	53.40%	0	0	N/A	N/A	N/A

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No.17-19

MARCH 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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001046			
001046	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/19	7.35
001046	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 3/19	13,063.33
001046	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/19	1.63
			13,072.31
001047			
001047	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 3/19	501.50
			501.50
001048			
001048	CONNER STRONG & BUCKELEW	POL#B6025442 SEL FIRE & CAS INS COM 4/19	1,640.00
			1,640.00
001049			
001049	WESTFIELD LEADER	NOTICE 2019 MTGS - 2.14.19	29.58
			29.58
001050			
001050	NJ ADVANCE MEDIA	ACCT#1188859 - MTG SCHED - 2.15.19	68.20
001050	NJ ADVANCE MEDIA	ACCT:1188859 - REORG MTG - 1.15.19	72.90
			141.10
		Total Payments FY 2019	15,384.49

TOTAL PAYMENTS ALL FUND YEARS \$15,384.49

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	December			
CURRENT FUND YEAR	2018			
Description:		Administrative Account- Investors	Claims Account - Investors	0
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,409,540.79	4224516.04	185024.75	0
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$7,460.17	\$7,191.95	\$268.22
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$7,460.17	\$7,191.95	\$268.22
9	Deposits - Purchases	\$37,690.06	\$37,690.06	\$0.00
10	(Withdrawals - Sales)	-\$185,869.54	-\$13,737.84	-\$172,131.70
Ending Cash & Investment Balance		\$4,268,821.48	\$4,255,660.21	\$13,161.27
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$47,067.74	\$1,667.42	\$45,400.32
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$4,315,889.22	\$4,257,327.63	\$58,561.59

UNION COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2018									
Month Ending: December									
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin			TOTAL
OPEN BALANCE	13,646.39	382,807.68	254,044.58	3,724,171.61	2,591.38	32,279.14	0.00	0.00	4,409,540.78
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	678.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	678.02
Invest Pymnts	23.09	647.64	429.80	6,300.65	4.38	54.61	0.00	0.00	7,460.17
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	23.09	647.64	429.80	6,300.65	4.38	54.61	0.00	0.00	7,460.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	701.11	647.64	429.80	6,300.65	4.38	54.61	0.00	0.00	8,138.19
EXPENSES									
Claims Transfers	4,738.37	51,731.36	9,524.11	69,125.82	0.00	0.00	0.00	0.00	135,119.66
Expenses	0.00	0.00	0.00	0.00	0.00	13,737.84	0.00	0.00	13,737.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,738.37	51,731.36	9,524.11	69,125.82	0.00	13,737.84	0.00	0.00	148,857.50
END BALANCE	9,609.13	331,723.96	244,950.27	3,661,346.44	2,595.76	18,595.91	0.00	0.00	4,268,821.47



First Managed Care Option, Inc.

Case Management Monthly Activity Report

February 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%	7	201
Jan-19	3	19	11	2	13	0	84.62%	15.38%	0.00%	2	11
Feb-19	1	19	11	1	12	0	91.67%	8.33%	0.00%	7	5
Total FY2019	4	38	22	3	25	0	88.00%	12.00%	0.00%	9	16

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
12	4	16	0	16	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 03/01/2019

* 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		
Feb-19	\$61,468	\$21,019	\$69,599	\$40,448	66%	116	114	2	98%	0		
Total 2019	\$163,900	\$65,189	\$193,613	\$98,711	60%	257	239	18	93%	0		
Total to Date	\$1,978,796	\$802,293	\$4,472,145	\$1,176,502	59%	1,789	1,525	264	85%	0		

Report Run Date:03/01/2019

UCI



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: March 11, 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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**February - March 2019
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 14:** One session of Defensive Driving (DDC) training was conducted for UCIFC.
- **February 20:** Attended the UCIFC meeting via conference call.
- **March 7:** Conducted a loss control survey of the UCIFC Public Safety & EMS.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 20:** Plan to attend the UCIFC Executive Safety Committee meeting in Elizabeth.
- **March 20:** Plan to attend the UCIFC Jail Sub Safety Committee meeting in Elizabeth.
- **March 20:** Plan to attend the UCIFC meeting in Elizabeth.
- **March 20:** Plan to attend the UCIFC Claims Committee meeting in Elizabeth.

CEL MEDIA LIBRARY

No Videos have been utilized in 2019.

From: Glenn Prince, Public Sector Associate Director
To: New Jersey Counties Excess Liability Joint Insurance Fund Commissioners
Date: January 14, 2019
Subject: BRIT Safety Grant Program

Commissioners,

The New Jersey Counties Excess Liability Joint Insurance Fund is pleased to announce the availability of safety program funding through the BRIT Safety Grant Program. Member Counties may receive reimbursement for up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims.

- **Program Overview:**

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- The BRIT Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the New Jersey Counties Excess Liability Joint Insurance Fund for this policy period is \$45,000.00
- The safety item or service can not be “typical”. For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2019 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 30, 2019.
- We are seeking to establish a BRIT Safety Grant Committee to review all BRIT Safety Grant submissions. The proposed BRIT Safety Grant Committee shall consist of one member from each member County.
- If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Associate Director
JA Montgomery Risk Control
856- 552-4744 office

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: **3652 and 5006**. 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 – February 20, 2019
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 (<i>left at start of Executive Session</i>)
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 Michael Cusack (<i>via teleconference</i>) Christine Baroudi (<i>via teleconference</i>)
Managed Care Services	First MCO Alyson Cronk
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi (<i>via teleconference</i>)
Treasurer	Bibi Taylor
Attorney	Robert Barry, Esq.

Safety

J.A. Montgomery Risk Control
Glenn Prince (*via teleconference*)
T&M Associates
Mark Worthington

ALSO PRESENT:

Jonathan Czarnecki, J. A. Montgomery (*via teleconference*)
Terry Pacheco, Union County
Mishood Muftau, Esq., Union County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JANUARY 17, 2019

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 17, 2019

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

MOTION TO APPROVE THE CLOSED AND MINUTES OF JANUARY 17, 2019

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

CORRESPONDENCE: Executive Director referred to a copy of a memo from PERMA which was included in the agenda. Executive Director advised PERMA and Conner Strong and Buckelew were attacked by cyber criminals, an attack that temporarily impacted access to the e-mail system. Executive Director advised none of the data in the system was compromised.

SAFETY COMMITTEE: Mr. Worthington reported in January there was Bloodborne Pathogen training for Parks and another course would be conducted on March 13th before and after the Labor meeting. Mr. Worthington advised that concluded his report unless anyone had any questions.

CLAIM COMMITTEE: Mr. Cusack advised he did not have a report.

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

LOSS FUNDS ANALYSIS: Executive Director reported he met with the Commission Treasurer, Commission Attorney, Commission Actuary and Controller of PERMA to discuss and re-evaluate the loss funds for the Insurance Commission. Executive Director advised the Commission Actuary

was conducting an analysis of the loss funds to determine if the loss funding for the 2019 budget could be adjusted. Executive Director noted the evaluation was not completed yet.

2019 PROPERTY & CASUALTY BUDGET: Executive Director advised since he did not have a final report from the Commission Actuary regarding the loss funds he was recommending the approval of a third temporary budget in the amount of \$704,126. Executive Director referred to a copy of the proposed 2019 Property & Casualty Budget which was included in the agenda in the amount of \$8,449,506. Executive Director noted the Commission previously approved (2) 1/12 temporary budgets. Executive Director requested a motion to approve Resolution 12-19 adopting a third temporary budget. Executive Director noted the total of the 2019 temporary budget was \$2,112,378.

**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**

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the January Certificate of Insurance Report was not available.

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 November Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,674,552 as of November 30, 2018. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$1,907,324 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$4,409,541.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2018 the Fund had a surplus of \$14,196,075. 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 November 30, 2018 were included in the agenda for informational purposes.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor advised she recommended approval of Resolution 13-19, the February Bill List. Ms. Taylor reported as the Executive Director mentioned she was still working with the actuary on calculating the amount of exposure for 2019.

MOTION TO APPROVE RESOLUTION 13-19 FEBRUARY BILL LIST

Moved: Chair Wagner
Second: Commissioner Scutari
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 except for Executive Session.

CLAIMS SERVICE: Ms. Guze reported for the month of January there were 16 claims and 2 were report only, 1 was denied, 9 claims were closed, and 4 were treating. Ms. Guze advised there were no glaring safety issues.

MANAGED CARE: Ms. Cronk advised First MCO's reports were included in the agenda. Ms. Cronk reported on the month of January as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
January	\$ 102,433	\$ 44,170	\$ 58,263	57%	141	125	89%

Ms. Cronk advised that concluded her report unless anyone had any questions.

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

NJCE SAFETY DIRECTOR: Mr. Prince reviewed the January - February Risk Control Activities Report which was included in the agenda. Mr. Prince advised also included in the agenda were three Safety Director Bulletins, "Planning for Snow Event", "ADA Accessible Websites", and "Injury Recording Summary Logs". Mr. Prince referred to a copy of the Matrix in the agenda and noted this was helpful to determine when a report should be made to PEOSH when an employee was injured. Mr. Prince advised he would be hosting in Hudson County next month an OSHA 30 program and the invitation would be extended to Evelio Salerno who expressed an interested to attend. 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 5722 and 6200. Also Attorney-Client Privileged Communications and Discussions regarding the matter – Estate of Daniel Tamburri and Corie Tamburri v County of Union, et al. 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.

Commission Attorney asked that in terms of the Executive Session once the claims are presented that everyone except the Commissioners and staff of the Commission vacate the room for the second half of the session.

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 APPROVE RESOLUTION 14-19 APPOINTING DeCOTIIS, FITZPATRICK, COLE & GIBLIN, LLP OF TEANECK, NJ AS SPECIAL COUNSEL TO REPRESENT THE COUNTY OF UNION AND

**CORNERSTONE BEHAVIORAL HEALTH HOSPITAL IN THE MATTER
ENTITLED ESTATE OF DANIEL TAMBURI AND COREI TAMBURI VS
COUNTY OF UNION, ET ALS, IN AN AMOUNT NOT TO EXCEED \$20,000**

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

**MOTION TO APPROVE RESOLUTION 15-19 APPOINTING
DiFRANCESCO BATEMAN OF WARREN NJ AS SPECIAL COUNSEL TO
REPRESENT FARHAN SIDDIQUI, M.D., IN THE MATTER ENTITLED
ESTATE OF DANIEL TAMBURRI AND COREI TAMBURI VS COUNTY
OF UNION, CORNERSTONE BEHAVIORAL HEALTH HOSPITAL AND
FARHAN SIDDIQUI, M.D., IN AN AMOUNT NOT TO EXCEED \$20,000**

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: 10:20 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary