

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
APRIL 17, 2019**

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

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: APRIL 17, 2019  
ADMINISTRATION BUILDING – 6<sup>TH</sup> FLOOR  
FREEHOLDER CONFERENCE ROOM  
10 ELIZABETHTOWN PLAZA  
ELIZABETH, NJ  
10:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ROLL CALL OF COMMISSIONERS
- APPROVAL OF MINUTES: March 20, 2019 Open Minutes.....Appendix I  
March 20, 2019 Closed Minutes.....Handout
  
- CORRESPONDENCE:
  
- COMMITTEE REPORTS  
Safety Committee: ..... Verbal  
Claims Committee: ..... Verbal
- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 2-11
  
- TREASURER – Bibi Taylor  
Resolution 19-19 April Bill List – Motion.....Page 12  
January Treasurer Reports - .....Pages 13-14
  
- ATTORNEY – Robert Barry, Esq. .... Verbal
  
- CLAIMS SERVICE – D&H Alternate Risk Solutions, Inc..... Verbal
  
- MANAGED CARE – First MCO  
Monthly Report –March.....Pages 15-17
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control  
Monthly Report.....Pages 18-19
  
- 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 20
  
- APPROVAL OF PARS - Motion

---

- MEETING ADJOURNMENT
- NEXT SCHEDULED MEETINGS: June 19, 2019 ADMINISTRATION BUILDING, 6<sup>TH</sup> FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETH PLAZA, ELIZABETH, NJ

**UNION COUNTY INSURANCE FUND COMMISSION**

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

Date: April 17, 2019  
Memo to: Commissioners of the Union County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

---

**Certificate of Insurance Report (Page 4)** – Attached on page 4 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of March. There were 6 certificates issued.

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

**Rescinding Resolutions 14-19 and 15-19 (Page 5)** – At the last meeting Commission Attorney recommended rescinding Resolutions 14-19 and 15-19. Commission Attorney reported notice was received from Princeton Insurance they would provide the defense and indemnification for the named defendants in the Tamburi matter so the Special Counsel Services for the defendants were no longer required. Attached on page 5 is Resolution 18-19 which rescinds Resolutions 14-19 and 15-19. The resolution was previously reviewed by the Commission Attorney.

**Motion to adopt Resolution 18-19 Rescinding Resolution 14-19 and Resolution 15-19**

**NJ Counties Excess Joint Insurance Fund (NJCE)** –The NJCE is scheduled to meet again on April 25, 2019. A summary report of the meeting will appear in the next agenda. We are pleased to announce that the County of Monmouth joined the NJCE as of April 1, 2019.

**2019 MEL, MRHIF and NJCE Educational Seminar (Page 6)** – As a reminder the 9<sup>th</sup> annual seminar is scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The NJCE is now a co-sponsor of this seminar. 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 6 is a copy of the enrollment form.

**UCIFC Financial Fast Track (Page 7)** - Included in the agenda on page 7 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2019** there is a statutory surplus of **\$2,056,713**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$2,033,728**. The total

cash amount is **\$4,135,511**. As discussed last month the UCIFC Financial Fast Track is now based only on the Commission and does not include the NJCE information.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2019** the Fund has a surplus of **\$15,146,956**. The cash amount is **\$19,802,106**.
- ❑ **Claims Tracking Reports (Pages 10-11)** – Included in the agenda on page 10 is the Claim Activity Report as of January 31, 2019. Also included in the agenda on page 11 is the Claims Management Report Expected Loss Ratio Analysis Report as of January 31, 2019. This report measures how the losses are running compared to the actuary's projections for 2019. Executive Director will review both reports at the meeting.
- ❑ **May Meeting** – We do not anticipate any action items for the month of May. If agreeable with the Commissioners we are recommending we cancel the May meeting. We could schedule a teleconference special meeting if any claims needed approval prior to the next scheduled meeting on June 19, 2019.
  - ❑ **Motion to cancel the May 15, 2019 Commission Meeting**

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

From 3/1/2019 To 4/1/2019

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>
H - New Jersey State Council I - County of Union	on the Arts 225 West State Street, 4th Floor Trenton, NJ 08625	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 grant for Union County Office of Cultural & Heritage Affairs	3/4/2019 #2122675
H - Columbia Middle School I - County of Union	345 Plainfield Ave Berkeley Heights, NJ 07922	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Union County's Sheriffs Office holding a Crime Scene Presentation on Friday, March 31, 2019 at Columbia Middle School	3/4/2019 #2123130
H - Simon Property Group, Inc, Simon I - County of Union	Management Associates II, LLC JG Elizabeth II, LLC, 7600 Market Street Boardman, OH 44512	RE: Lease Agreement for Room 1158 at The Mills at Jersey Gardens 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 lease agreement for Room 1158 at The Mills at Jersey Gardens.	3/13/2019 #2126916
H - New Jersey Historic Trust I - County of Union	P.O. Box 457 Trenton, NJ 08625	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 Grant for Union County Office of Cultural & Heritage Affairs	3/18/2019 #2132790
H - Wells Fargo I - County of Union	Wells Fargo Trust Services 600 S 4th St Minneapolis, MN 55415	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Union County Courthouse, Cherry Street Annex (2 Cherry Street, Elizabeth, NJ)	3/19/2019 #2132962
H - State of NJ, Dept Environmental I - County of Union	Protection, Bureau of Local Environmental Mgmt & Right to Know MC401-04N, PO Box 420 Trenton, NJ 08625	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 2019 CEHA grant contract with County of Union Office of Health Management	3/22/2019 #2135895
<b>Total # of Holders: 6</b>			

**RESOLUTION NO. 18-19**

**UNION COUNTY INSURANCE FUND COMMISSION RESOLUTION RESCINDING 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 AND RESOLUTION 15-19 APPOINTING DiFRANCESCO BATEMAN OF WARREN NJ AS SPECIAL COUNSEL TO REPRESENT FARHAN SIDDIQUI, M.D., IN THE SAME MATTER, IN AN AMOUNT NOT TO EXCEED \$20,000**

**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 Union County Insurance Fund Commission adopted Resolutions 14-19 and 15-19 at a properly noticed meeting held on February 20, 2019; and

**WHEREAS**, the Union County Insurance Fund Commission appointed a special counsel, DeCotiis, Fitzpatrick, Cole & Giblin, LLP of Teaneck, NJ 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; and

**WHEREAS**, the Union County Insurance Fund Commission appointed a special counsel, DiFrancesco Bateman of Warren, NJ to represent Farhan Siddiqui, M.D. in the matter entitled Estate of Daniel Tamburi and Corei Tamburi vs County of Union, Cornerstone Behavioral Health Hospital and Farhan Siddiqui M.D. in an amount not to exceed \$20,000; and

**WHEREAS**, notice has been received from Princeton Insurance that, in accordance with the terms and conditions of policies providing coverage to the County, Cornerstone and its physicians, Princeton Insurance will provide defense and indemnification for the named defendants; accordingly, Special Counsel services for the defendants is no longer required.

**NOW, THEREFORE, BE IT RESOLVED** by the Union County Insurance Fund Commission that Resolutions 14-19 and 15-19 are hereby rescinded as Special Counsel Services are no longer required.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 17, 2019.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**  
\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

## 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 9<sup>th</sup> 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](mailto:jciannella@permainc.com)

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2019					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	415,195	415,195	5,739,964	6,155,159
2.	CLAIM EXPENSES				
	Paid Claims	127,809	127,809	1,350,944	1,478,753
	Case Reserves	(1,871)	(1,871)	734,406	732,535
	IBNR	272,497	272,497	3,621,836	3,894,333
	Discounted Claim Value	(9,941)	(9,941)	(101,676)	(111,617)
	<b>TOTAL CLAIMS</b>	<b>388,494</b>	<b>388,494</b>	<b>5,605,510</b>	<b>5,994,004</b>
3.	EXPENSES				
	Excess Premiums	0	0	0	0
	Administrative	15,058	15,058	181,120	196,178
	<b>TOTAL EXPENSES</b>	<b>15,058</b>	<b>15,058</b>	<b>181,120</b>	<b>196,178</b>
4.	UNDERWRITING PROFIT (1-2-3)	11,643	11,643	(46,666)	(35,023)
5.	INVESTMENT INCOME	8,096	8,096	49,912	58,008
6.	PROFIT (4 + 5)	19,739	19,739	3,246	22,985
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	27,710	27,710	2,006,018	2,033,728
11.	<b>SURPLUS (6 + 7 + 8)</b>	<b>47,449</b>	<b>47,449</b>	<b>2,009,265</b>	<b>2,056,713</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2018	15,703	15,703	2,009,265	2,024,967
	2019	31,746	31,746		31,746
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>47,449</b>	<b>47,449</b>	<b>2,009,265</b>	<b>2,056,713</b>
<b>TOTAL CASH</b>					<b>4,135,511</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	126,760	126,760	1,350,944	1,477,704
	Case Reserves	(24,803)	(24,803)	734,406	709,603
	IBNR	(103,108)	(103,108)	3,621,836	3,518,728
	Discounted Claim Value	0	0	(101,676)	(101,676)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(1,151)</b>	<b>(1,151)</b>	<b>5,605,510</b>	<b>5,604,359</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	1,049	1,049		1,049
	Case Reserves	22,932	22,932		22,932
	IBNR	375,605	375,605		375,605
	Discounted Claim Value	(9,941)	(9,941)		(9,941)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>389,645</b>	<b>389,645</b>	<b>0</b>	<b>389,645</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>388,494</b>	<b>388,494</b>	<b>5,605,510</b>	<b>5,994,004</b>

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	January 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>1,860,158</b>	<b>1,860,158</b>	<b>139,838,292</b>	<b>141,698,451</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	11,586	11,586	3,794,828	3,806,414
	Case Reserves	(341,575)	(341,575)	5,641,230	5,299,655
	IBNR	728,441	728,441	8,032,894	8,761,335
	Discounted Claim Value	(49,071)	(49,071)	(1,272,066)	(1,321,136)
	<b>TOTAL CLAIMS</b>	<b>349,381</b>	<b>349,381</b>	<b>16,196,887</b>	<b>16,546,268</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	1,180,599	1,180,599	97,129,691	98,310,290
	Administrative	151,783	151,783	10,482,441	10,634,225
	<b>TOTAL EXPENSES</b>	<b>1,332,382</b>	<b>1,332,382</b>	<b>107,612,132</b>	<b>108,944,514</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>178,395</b>	<b>178,395</b>	<b>16,029,273</b>	<b>16,207,668</b>
5.	<b>INVESTMENT INCOME</b>	49,309	49,309	497,530	546,839
6.	<b>PROFIT (4+5)</b>	<b>227,704</b>	<b>227,704</b>	<b>16,526,803</b>	<b>16,754,507</b>
7.	<b>Dividend</b>	<b>0</b>	<b>0</b>	1,607,551	1,607,551
8.	<b>SURPLUS (6-7-8)</b>	<b>227,704</b>	<b>227,704</b>	<b>14,919,252</b>	<b>15,146,956</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	1,509	1,509	777,092	778,600
	2011	2,553	2,553	878,879	881,432
	2012	2,782	2,782	1,184,534	1,187,316
	2013	4,942	4,942	2,027,740	2,032,681
	2014	6,306	6,306	2,492,972	2,499,278
	2015	7,000	7,000	1,162,564	1,169,563
	2016	8,101	8,101	3,256,376	3,264,477
	2017	7,729	7,729	2,011,827	2,019,557
	2018	8,316	8,316	1,127,267	1,135,583
	2019	178,467	178,467		178,467
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>227,704</b>	<b>227,704</b>	<b>14,919,252</b>	<b>15,146,956</b>
	<b>TOTAL CASH</b>				<b>19,802,106</b>

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF January 31, 2019 ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	9,666	9,666
Discounted Claim Value	0	0	(1,005)	(1,005)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>180,501</b>	<b>180,501</b>
<b>FUND YEAR 2011</b>				
Paid Claims	4,860	4,860	488,982	493,842
Case Reserves	(4,860)	(4,860)	461,457	456,597
IBNR	0	0	39,375	39,375
Discounted Claim Value	0	0	(53,088)	(53,088)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>936,726</b>	<b>936,726</b>
<b>FUND YEAR 2012</b>				
Paid Claims	2,522	2,522	1,533,507	1,536,029
Case Reserves	(3,243)	(3,243)	87,538	84,295
IBNR	722	722	126,579	127,300
Discounted Claim Value	0	0	(22,910)	(22,910)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,724,714</b>	<b>1,724,714</b>
<b>FUND YEAR 2013</b>				
Paid Claims	1,499	1,499	520,298	521,798
Case Reserves	(3,999)	(3,999)	507,306	503,307
IBNR	2,500	2,500	226,103	228,603
Discounted Claim Value	0	0	(77,544)	(77,544)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,176,165</b>	<b>1,176,165</b>
<b>FUND YEAR 2014</b>				
Paid Claims	235	235	447,238	447,473
Case Reserves	(234)	(234)	655,655	655,421
IBNR	(1)	(1)	472,893	472,892
Discounted Claim Value	0	0	(91,782)	(91,782)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,484,004</b>	<b>1,484,004</b>
<b>FUND YEAR 2015</b>				
Paid Claims	2,004	2,004	395,960	397,964
Case Reserves	(137,951)	(137,951)	2,462,260	2,324,309
IBNR	135,947	135,947	603,828	739,775
Discounted Claim Value	0	0	(223,216)	(223,216)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,238,832</b>	<b>3,238,832</b>
<b>FUND YEAR 2016</b>				
Paid Claims	0	0	0	0
Case Reserves	(9,233)	(9,233)	530,313	521,080
IBNR	9,233	9,233	1,132,357	1,141,590
Discounted Claim Value	0	0	(170,405)	(170,405)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,492,266</b>	<b>1,492,266</b>
<b>FUND YEAR 2017</b>				
Paid Claims	193	193	25,647	25,840
Case Reserves	808	808	640,084	640,892
IBNR	(1,001)	(1,001)	2,126,369	2,125,368
Discounted Claim Value	0	0	(247,426)	(247,426)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,544,674</b>	<b>2,544,674</b>
<b>FUND YEAR 2018</b>				
Paid Claims	274	274	211,356	211,629
Case Reserves	(182,864)	(182,864)	296,617	113,754
IBNR	182,662	182,662	3,295,723	3,478,385
Discounted Claim Value	0	0	(384,692)	(384,692)
<b>TOTAL FY 2018 CLAIMS</b>	<b>72</b>	<b>72</b>	<b>3,419,005</b>	<b>3,419,077</b>
<b>FUND YEAR 2019</b>				
Paid Claims	0	0		0
Case Reserves	0	0		0
IBNR	398,380	398,380		398,380
Discounted Claim Value	(49,071)	(49,071)		(49,071)
<b>TOTAL FY 2019 CLAIMS</b>	<b>349,309</b>	<b>349,309</b>	<b>0</b>	<b>349,309</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>349,381</b>	<b>349,381</b>	<b>16,196,887</b>	<b>16,546,268</b>

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.

<b>Union County Insurance Commissions</b>			
<b>CLAIM ACTIVITY REPORT</b>			
<b>AS OF January 31, 2019</b>			
<b>COVERAGE LINE- PROPERTY</b>			
<b>CLAIM COUNT - OPEN CLAIMS</b>			
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	12	0	12
January-19	11	2	13
<b>NET CHGE</b>	-1	2	1
Limited Reserves			<b>\$1,584</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	\$24,883	\$0	\$24,883
January-19	\$10,891	\$9,699	\$20,590
<b>NET CHGE</b>	(\$13,992)	\$9,699	(\$4,293)
<b>Ltd Incurred</b>	\$319,025	\$9,699	\$328,724
<b>COVERAGE LINE- GENERAL LIABILITY</b>			
<b>CLAIM COUNT - OPEN CLAIMS</b>			
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	52	0	52
January-19	38	1	39
<b>NET CHGE</b>	-14	1	-13
Limited Reserves			<b>\$999</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	\$38,252	\$0	\$38,252
January-19	\$36,470	\$2,500	\$38,970
<b>NET CHGE</b>	(\$1,783)	\$2,500	\$717
<b>Ltd Incurred</b>	\$137,416	\$2,500	\$139,916
<b>COVERAGE LINE- AUTO LIABILITY</b>			
<b>CLAIM COUNT - OPEN CLAIMS</b>			
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	4	0	4
January-19	10	0	10
<b>NET CHGE</b>	6	0	6
Limited Reserves			<b>\$1,030</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	\$3,750	\$0	\$3,750
January-19	\$10,299	\$0	\$10,299
<b>NET CHGE</b>	\$6,549	\$0	\$6,549
<b>Ltd Incurred</b>	\$28,475	\$0	\$28,475
<b>COVERAGE LINE- WORKERS COMP.</b>			
<b>CLAIM COUNT - OPEN CLAIMS</b>			
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	44	0	44
January-19	40	7	47
<b>NET CHGE</b>	-4	7	3
Limited Reserves			<b>\$14,099</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	\$667,521	\$0	\$667,521
January-19	\$651,943	\$10,733	\$662,676
<b>NET CHGE</b>	(\$15,578)	\$10,733	(\$4,845)
<b>Ltd Incurred</b>	\$1,702,535	\$11,782	\$1,714,316
<b>TOTAL ALL LINES COMBINED</b>			
<b>CLAIM COUNT - OPEN CLAIMS</b>			
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	112	0	112
January-19	99	10	109
<b>NET CHGE</b>	-13	10	-3
Limited Reserves			<b>\$6,721</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
December-18	\$734,406	\$0	\$734,406
January-19	\$709,603	\$22,932	\$732,535
<b>NET CHGE</b>	(\$24,803)	\$22,932	(\$1,871)
<b>Ltd Incurred</b>	\$2,187,450	\$23,981	\$2,211,431

Union County Insurance Commissions  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF January 31, 2019

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		13		Last Month		12		Last Year		1				
		Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED			
				31-Jan-19				31-Dec-18					30-Jan-18			
PROPERTY	320,021	319,025	319,025	99.69%	306,035	95.63%	335,053	335,053	104.70%	304,782	95.24%	0	0	0.00%	19,201	6.00%
GEN LIABILITY	427,942	137,416	137,416	32.11%	266,348	62.24%	138,412	138,412	32.34%	257,533	60.18%	0	0	0.00%	4,279	1.00%
AUTO LIABILITY	259,693	28,475	28,475	10.96%	140,656	54.16%	20,925	20,925	8.06%	132,876	51.17%	0	0	0.00%	2,597	1.00%
WORKER'S COMP	4,546,370	1,702,535	1,702,535	37.45%	3,188,421	70.13%	1,589,952	1,589,952	34.97%	2,913,033	64.07%	0	0	0.00%	22,732	0.50%
TOTAL ALL LINES	5,554,026	2,187,450	2,187,450	39.38%	3,901,461	70.25%	2,084,342	2,084,342	37.53%	3,608,223	64.97%	0	0	0.00%	48,809	0.88%
NET PAYOUT %	\$1,477,847					26.61%										

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		1		Last Month		0		Last Year		-11				
		Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual	MONTH TARGETED			
				31-Jan-19				31-Dec-18					30-Jan-18			
PROPERTY	340,421	9,699	9,699	2.85%	20,425	6.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	428,501	2,500	2,500	0.58%	4,285	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	258,887	0	0	0.00%	2,589	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,637,297	11,782	11,782	0.25%	23,186	0.50%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	23,981	23,981	0.42%	50,486	0.89%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A

# UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 19-19

APRIL 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>
001051			
001051	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/19	7.35
001051	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 4/19	13,063.33
			<b>13,070.68</b>
001052			
001052	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 4/19	501.50
			<b>501.50</b>
001053			
001053		VOID	
001054			
001054	UNION COUNTY	2019 ANNUAL FEE - COMMISSION TREASURER	4,000.00
001054	UNION COUNTY	2019 ANNUAL FEE - COMMISSION ATTORNEY	4,000.00
			<b>8,000.00</b>
001055			
001055	UNION COUNTY	REIMB POSTAGE - 1/19	19.55
			<b>19.55</b>
		<b>Total Payments FY</b>	<b>21,591.73</b>

**TOTAL PAYMENTS ALL FUND YEARS \$21,591.73**

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>UNION COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	<b>January</b>			
<b>CURRENT FUND YEAR</b>	<b>2019</b>			
	<b>Description:</b>	<b>Administrative</b>	<b>Claims Account</b>	
		<b>Account-Investors</b>	<b>- Investors</b>	
	<b>ID Number:</b>			
	<b>Maturity (Yrs)</b>			
	<b>Purchase Yield:</b>			
	<b>TOTAL for All</b>			
	<b>Accts &amp; instruments</b>			
<b>Opening Cash &amp; Investm</b>	<b>\$4,268,821.48</b>	<b>4,255,660.21</b>	<b>13,161.27</b>	
<b>Opening Interest Accrua</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>	
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discou	\$0.00	\$0.00	\$0.00
3	on and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Inst	\$8,095.82	\$8,032.60	\$63.22
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$8,095.82	\$8,032.60	\$63.22
9	Deposits - Purchases	\$134,188.05	\$24,263.90	\$109,924.15
10	(Withdrawals - Sales)	-\$275,594.08	-\$123,521.19	-\$152,072.89
	Ending Cash & Investment	\$4,135,511.27	\$4,164,435.52	-\$28,924.25
	Ending Interest Accrual Bal:	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$56,329.95	\$30.37	\$56,299.58
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,191,841.22	<b>\$4,164,465.89</b>	<b>\$27,375.33</b>

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2019</b>							
<b>Month Ending: January</b>							
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	9,609.13	331,723.96	244,950.27	3,661,346.44	2,595.76	18,595.91	4,268,821.47
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	23,837.52	0.00	0.00	426.38	0.00	0.00	24,263.90
Invest Pymnts	18.22	629.11	464.55	6,943.74	4.92	35.27	8,095.81
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	18.22	629.11	464.55	6,943.74	4.92	35.27	8,095.81
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>23,855.74</b>	<b>629.11</b>	<b>464.55</b>	<b>7,370.12</b>	<b>4.92</b>	<b>35.27</b>	<b>32,359.71</b>
EXPENSES							
Claims Transfers	20,650.11	787.00	1,000.00	129,635.78	0.00	0.00	152,072.89
Expenses	0.00	0.00	0.00	0.00	0.00	13,597.04	13,597.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>20,650.11</b>	<b>787.00</b>	<b>1,000.00</b>	<b>129,635.78</b>	<b>0.00</b>	<b>13,597.04</b>	<b>165,669.93</b>
<b>END BALANCE</b>	<b>12,814.76</b>	<b>331,566.07</b>	<b>244,414.82</b>	<b>3,539,080.78</b>	<b>2,600.68</b>	<b>5,034.14</b>	<b>4,135,511.25</b>



First Managed Care Option, Inc.

Case Management Monthly Activity Report

March 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
<b>Total FY2018</b>	<b>35</b>	<b>266</b>	<b>171</b>	<b>37</b>	<b>208</b>	<b>0</b>	<b>82.21%</b>	<b>17.79%</b>	<b>0.00%</b>	<b>3</b>	<b>205</b>
Jan-19	3	19	11	2	13	0	84.62%	15.38%	0.00%	0	13
Feb-19	1	19	13	1	14	0	92.86%	7.14%	0.00%	7	7
Mar-19	3	16	9	2	11	0	81.82%	18.18%	0.00%	4	7
<b>Total FY2019</b>	<b>7</b>	<b>54</b>	<b>33</b>	<b>5</b>	<b>38</b>	<b>0</b>	<b>86.84%</b>	<b>13.16%</b>	<b>0.00%</b>	<b>11</b>	<b>27</b>

Open Claims						
Medical Only	Lost Time	Telephonic Case Mgmt	Field Case Mgmt	Total Case Managed	Lost Time Returned to Work	Lost Time Out of Work
10	4	14	0	14	1	3

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

Report run on 04/01/2019

\* 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**

**March 2019**

**UNION COUNTY INS FUND COMM**

**Members averaging greater than 2 days to report :**

<b>Employer</b>	<b>Total Claims</b>	<b># of Claims &gt; 2 days to report</b>	<b>% of Claims &gt; 2 days to report</b>
Dept. of Correctional Services - UC JAIL / 763-300	4	3	75%

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

Report run on 04/01/2019

\* 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		
<b>Total 2018</b>	<b>\$1,814,896</b>	<b>\$737,104</b>	<b>\$4,278,532</b>	<b>\$1,077,792</b>	<b>59%</b>	<b>1,532</b>	<b>1,286</b>	<b>246</b>	<b>84%</b>	<b>0</b>		
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		
Mar-19	\$75,028	\$33,993	\$74,695	\$41,034	55%	121	120	1	99%	0		
<b>Total 2019</b>	<b>\$238,928</b>	<b>\$99,182</b>	<b>\$268,308</b>	<b>\$139,745</b>	<b>58%</b>	<b>378</b>	<b>359</b>	<b>19</b>	<b>95%</b>	<b>0</b>		
<b>Total to Date</b>	<b>\$2,053,823</b>	<b>\$836,287</b>	<b>\$4,546,840</b>	<b>\$1,217,537</b>	<b>59%</b>	<b>1,910</b>	<b>1,645</b>	<b>265</b>	<b>86%</b>	<b>0</b>		

Report Run Date:04/01/2019

UCI



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

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** April 8, 2019

**UCIFC SERVICE TEAM**

Paul Shives, Vice President Public Sector Director <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
--	---	---

**March - April 2019  
 RISK CONTROL ACTIVITIES**

**MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED**

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

**UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED**

- **April 16:** One session of Defensive Driving training is scheduled for UCIFC – Union County.
- **April 17:** Plan to attend the UCIFC Executive Safety Committee meeting in Elizabeth.
- **April 17:** Plan to attend the UCIFC Jail Sub Safety Committee meeting in Elizabeth.
- **April 17:** Plan to attend the UCIFC meeting in Elizabeth.

- **April 17:** Plan to attend the UCIFC Claims Committee meeting in Elizabeth.

**CEL MEDIA LIBRARY**

No Videos have been utilized in 2019.

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: **6462, 5564, 6521, 5461, 4981 and 6842**. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

**APPENDIX I**  
***OPEN MINUTES***

**UNION COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – March 20, 2019  
County of Union  
Administration Building – 6<sup>th</sup> Floor  
Freeholder Conference Room  
10 Elizabethtown Plaza  
Elizabeth, NJ  
10:00 AM**

Meeting was called to order by Chair Wagner. Executive Director read the Open Public Meetings notice into record.

**ROLL CALL OF COMMISSIONERS:**

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b>
	Conner Strong & Buckelew <b>Michael Cusack</b>
Managed Care Services	First MCO <b>Alyson Cronk</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC <b>Robin Racioppi</b>
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Robert Barry, Esq.</b>
Safety	J.A. Montgomery Risk Control <b>Glenn Prince</b> T&M Associates <b>Mark Worthington</b>

**ALSO PRESENT:**

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

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 20, 2019**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 20, 2019**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Worthington reported the Labor Committee met last week as well as conducted a couple of Blood Borne Pathogen training for Park’s employees and the Facilities Department. Mr. Worthington advised the Jail Sub Committee met earlier in the morning. Mr. Worthington also advised respiratory training, fork lift training and lockout tag out training was scheduled for next month. Lastly Mr. Worthington advised the Parks Department contacted him indicating there were about 5 or 6 employees that did not attend the Blood Borne Pathogen training. Mr. Worthington suggested this training be done through the BRIT Training Program as it would be more cost effective. Mr. Prince noted access to the program could be coordinated with Ms. Dougherty of his office and he would look into having the employees set up on the BRIT system. Mr. Worthington advised that concluded his report unless anyone had any questions.

**CLAIM COMMITTEE:** Mr. Cusack referred to a copy of the 2019 Claim Reporting Procedures which were included in the agenda. Mr. Cusack reviewed the contact information for reporting the different type of claims. Mr. Cusack advised the agenda also included a copy of “Zurich Environmental Emergency Response” pamphlet and reviewed the key benefits. Mr. Cusack asked if anyone had any questions and then concluded his report.

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

**2019 PROPERTY & CASUALTY BUDGET:** Executive Director reported in prior meetings the Commissioners approved a 2019 temporary budget to allow time for the Actuary to re-evaluate the loss funds. Executive Director advised the Actuary had completed his 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 the 2019 worker compensation loss funds were amended. Executive Director noted the worker compensation loss funds were reduced by \$758,988 or 13.67%. Executive Director referred to a copy of the revised budget which was included in the agenda in the amount of \$4,982,337. Executive Director pointed out the budget reflected only the expenses that were part of

the Commission. Executive Director advised the 2019 budget was decreased in the amount of \$757,623 over the 2018 budget or 13.20%. Executive Director referred to the note line on the budget advising the loss funds of \$4,795,028 represented 90% of the revised actuarial projected loss funds. Executive Director thanked the Commission Treasurer for all of her hard work and efforts with the 2019 budget.

Executive Director referred to a copy of the assessments and suggested a payment schedule similar to 2018. Executive Director advised the first payment of 30% would be due on 4/1/19, 35% due on 6/1/19 and 35% due on 9/1/19.

In response to Chair Wagner's inquiry, Ms. Taylor advised she recommended approval of the budget.

**MOTION TO APPROVE RESOLUTION 14-19 ADOPTING THE 2019 BUDGET IN THE AMOUNT OF \$4,982,337 AND AN ASSESSMENT PAYMENT SCHEDULE AS PROPOSED BY THE EXECUTIVE DIRECTOR**

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

**COMMISSION TREASURER & COMMISSION ATTORNEY RESOLUTIONS:** Executive Director referred to two resolutions included in the agenda, Designating Commission Treasurer and Commission Attorney. Executive Director noted the resolutions were not adopted with the Reorganization Resolutions in January. Executive Director advised the Commission Attorney did review the resolutions and if there were no questions he requested motions to adopt Resolutions, 15-19 and 16-19.

**MOTION TO ADOPT RESOLUTION 15-19 DESIGNATING COMMISSION TREASURER**

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

**MOTION TO ADOPT RESOLUTION 16-19 DESIGNATING COMMISSION ATTORNEY**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of February was included in the agenda. Executive Director advised there were 4 certificates issued during the month of February.

## MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on April 18, 2019. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director stated the annual premium was \$1,640 and the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director advised the premium, terms and conditions were per the expiring policy. Executive Director reported the cost for this coverage would be paid out of the miscellaneous and contingency budget line.

## MOTION TO APPROVE THE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,640

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE held its Reorganization Meeting on February 28, 2019 and a summary report of the meeting was included in the agenda. Executive Director advised Laura Scutari, newly appointed NJCE Commissioner representing County of Union participated in the meeting by teleconference. Executive Director advised the County of Monmouth was becoming a stand-alone County member of the NJCE effective April 1, 2019. Executive Director reported the professional contracts for the Executive Director, Underwriting Manager and Safety Director were all renewed. Executive Director noted based on prior authorization from the Board, PERMA would meet with representatives from Origami to begin the development of the online underwriting and claims data platform. Executive Director advised the 2020 collection renewal data would be processed through the new system.

**2019 MEL, MRHIF AND NJCE EDUCATIONAL SEMINAR:** Executive Director advised the NJCE was now a co-sponsor of the annual MEL Educational Seminar which was being held on Friday, May 3, 2019 starting at 9:00 AM. Executive Director reported the seminar qualified for certain Continuing Educational Credits and a copy of the enrollment form was included in the agenda. Executive Director advised the seminar was similar to the NJCE Best Practice Workshop.

**UCIFC FINANCIAL FAST TRACK:** Executive Director advised the December Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,910,566 as of December 31 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 \$4,268,821. In response to Executive Director's inquiry Ms. Taylor advised she thought it was best to have the Financial Fast Track include only the Commission information since the budget was set up in that manner. Executive Director advised the next report

would reflect those changes. Executive Director noted the 2018 audit should also only reflect the Commission items.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the December Financial Fast Track was included in the agenda. As of December 31, 2018 the Fund had a surplus of \$14,919,348. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claim Tracking reports as of December 31, 2018 were included in the agenda. Executive Director referred to a copy of the Claims Management Report and reviewed the actuary's projections compared to the actual losses.

**2019 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew Egnite Connect Website for authorized users. Executive Director noted if anyone had any difficulty in accessing the site they should reach out to Ms. Dodd.

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 17-19, the March Bill List.

**MOTION TO APPROVE RESOLUTION 17-19 MARCH BILL LIST**

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

Ms. Taylor thanked Mr. Hrubash, Ms. Dodd and Ms. Kontomanolis for working with her on the revisions with the 2019 budget.

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

**ATTORNEY:** Mr. Barry advised at a recent meeting we approved two resolutions in the Tamburi matter. Mr. Barry reported at the next meeting he would recommend the resolutions be rescinded. Mr. Barry stated there had been ongoing discussions with Princeton Insurance, who is the medical malpractice carrier. Mr. Barry advised finally Princeton Insurance had agreed to provide coverage to the County, Cornerstone and its physicians. Princeton Insurance would provide defense and indemnification for the named defendants and Special Counsel Services is no longer required. Mr. Barry reported that was great news as the Princeton Insurance Company policy deductible was \$10,000 versus \$250,000. Mr. Barry expressed his thanks to Conner Strong & Buckelew and Acrisure for their assistance with this matter.

**CLAIMS SERVICE:** Ms. Guze reported for the month of February there were 5 claims for report only, 1 was denied, 6 claims were closed, 1 was open for subrogation and 5 were treating.

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
February	\$ 61,468	\$ 21,019	\$ 40,448	66%	116	114	98%

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

**NJCE SAFETY DIRECTOR:** Mr. Prince reviewed the February – March Risk Control Activities Report which was included in the agenda. Mr. Prince referred to a copy of his memo which was included in the agenda regarding the 2019 Safety Grant Program. Mr. Prince advised the total amount of funding for 2019 was \$45,000 to be split between the 9 counties. Mr. Prince reported he was establishing a committee to review the safety grant submissions and advised the committee would consist of one member from each Member County. In response to Mr. Prince’s inquiry, Chair Wagner appointed Commissioner Scutari to the committee. Mr. Prince advised they were conducting a 4 Day OSHA class in Hudson County and Evelio Salermo of Union County would attend the program. Mr. Prince advised that concluded his report unless there were any questions.

Correspondence Made Part of Minutes

**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 3652 and 5006. 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 Martins  
Vote: 3 Yes, 0 Nays

**MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:29 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary