

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 19, 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: JUNE 19, 2019
ADMINISTRATION BUILDING – 6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETH TOWN PLAZA
ELIZABETH, NJ
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** April 17, 2019 Open MinutesAppendix I
April 17, 2019 Closed Minutes.....Handout

 - ☐ **CORRESPONDENCE:** Resignation letter from Robert E. Barry, Esq.Page 2

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

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 3-16

 - ☐ **TREASURER – Bibi Taylor**
 - Resolution 21-19 May Bill List – MotionPage 17
 - Resolution 22-19 June Bill List – MotionPage 18
 - March Treasurer Reports -Pages 19-20

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

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

 - ☐ **MANAGED CARE – First MCO**
 - Monthly Report –MayPages 21-23

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Pages 24-25
 - Safety Director Bulletin – Preparing for the 2019 Hurricane SeasonPages 26-28
 - ☐ **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 29
 - ☐ **APPROVAL OF PARS - Motion**
-
- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETINGS: July 18, 2019 ADMINISTRATION BUILDING, 6TH FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETH PLAZA, ELIZABETH, NJ**



COUNTY OF UNION

OFFICE OF THE COUNTY COUNSEL
Robert E. Barry, Esq., County Counsel

June 10, 2019

**BOARD OF
CHOSEN FREEHOLDERS**

BETTE JANE KOWALSKI
Chair

ALEXANDER MIRABELLA
Vice Chairman

ANGEL G. ESTRADA

ANGELA R. GARRETSON

SERGIO GRANADOS

CHRISTOPHER HUDAK

KIMBERLY PALMIERI-MOUEDED

ANDREA F. STATEN

REBECCA WILLIAMS

EDWARD T. OATMAN
County Manager

AMY C. WAGNER
Deputy County Manager

ROBERT E. BARRY, ESQ.
County Counsel


JAMES E. PELLETIERE, RMC
Clerk of the Board

Amy Wagner, Chairwoman
Union County Insurance Fund Commission
10 Elizabethtown Plaza
Elizabeth, NJ

Dear Madam Chair:

Please accept this letter as notice of my resignation, effective June 30, 2019, as Commission Counsel to the Union County Insurance Fund Commission. It was my great pleasure working with the Commission's Executive Staff and the Commissioners over the past 18 months; and I greatly appreciate the confidence the Commissioners had in me in making my appointment as General Counsel.

My Very Best Wishes going forward.


Robert E. Barry, Esq.
County Counsel

CC: Commissioner Laura Scutari—via e-mail.
Commissioner Claudia Martin—via e-mail
Joseph P. Hrubash, Executive Director—via e-mail
Cathy L. Dodd, Account Manager —via e-mail

UNION COUNTY INSURANCE FUND COMMISSION

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

Date: June 19, 2019

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Commission Attorney (Page 5)** – We would like to thank Mr. Barry for his support and guidance as the Commission Attorney for the past 18 months.

Mr. Barry advised Bruce H. Bergen will be appointed to serve as counsel as of July 1, 2019. Attached on page 5 is Resolution 20-19 Designating Commission Attorney prepared by Mr. Barry.

☐ **Motion to adopt Resolution 20-19, Designating Commission Attorney**

- ☐ **Certificate of Insurance Report (Pages 6-8)** – Attached on pages 6-8 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the months of April and May. There were 6 certificates issued in April and 10 in May.

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

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** –The NJCE last met on April 25, 2019. Attached on pages 9-11 is a written summary of the meeting. The NJCE is scheduled to meet again on June 27, 2019.
- ☐ **NJCE Coverage Committee** – The NJCE Coverage Committee is scheduled to meet on July 9, 2019 at 11:00 AM at the new Conner Strong & Buckelew Camden Office.
- ☐ **New Jersey Association of Counties (NJAC)** – At the last NJCE meeting the Board supported and agreed with the recommendation for the NJCE to become a member of the NJAC. The NJCE was an exhibitor at the recent 2019 NJAC Annual Conference in Atlantic City.
- ☐ **2019 MEL, MRHIF and NJCE Educational Seminar**– The 9th Annual Educational Seminar was held on May 3rd at the National Conference Center in East Windsor. Over 200 people attended the event covering a wide range of topics including legalize marijuana and cyber liability. We have received positive feedback on the seminar.
- ☐ **UCIFC Financial Fast Track (Page 12)** - Included in the agenda on page 12 is a copy of the Financial Fast Track for the month of March. As of **March 31, 2019** there is a statutory surplus of **\$2,582,630**. Line 10 of the report, “Investment in Joint Venture” is the Union County

Insurance Fund Commission's share of the equity in the NJCE, **\$2,054,466**. The total cash amount is **\$4,043,344**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 13-14)** – Included in the agenda on pages 13-14 is a copy of the Financial Fast Track for the month of March. As of **March 31, 2019** the Fund has a surplus of **\$15,632,182**. The cash amount is **\$32,360,213**.
- ❑ **Claims Tracking Reports (Pages 15-16)** – Included in the agenda on page 15 is the Claim Activity Report as of March 31, 2019. Also included in the agenda on page 16 is the Claims Management Report Expected Loss Ratio Analysis Report as of March 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.
- ❑ **POL/EPL Retention** – The County has a \$250,000 retention on the POL/EPL coverage. The coverage is placed through the NJCE via the ancillary program. There were previous discussions about the feasibility of funding this retention inside of the Insurance Commission. If the Commissioners agree we can start the process to build the funding into the 2020 budget as an option. The first step would be to provide the actuary with historical loss data in order to develop a loss funds for the budget.
- ❑ **Origami's Risk Management Information Systems, (RMIS)** – PERMA representatives have met with representatives from Origami to start the implementation of the online system to collect the underwriting information for the 2020 renewal. Two users from every member entity in the NJCE will have access to the system. More information will follow shortly regarding training of the users and the collection of underwriting data for the 2020 renewal.

RESOLUTION NO. 20-19

**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, Commission Counsel, has submitted his resignation effective June 30, 2019; and

WHEREAS, Bruce H. Bergen 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 Bruce H. Bergen as UCIFC Attorney for the term commencing July 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 June 19, 2019.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

From 4/1/2019 To 4/30/2019

Union County Insurance Commission

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Berkeley Heights I - County of Union	Attn: Township Clerk 29 Park Avenue 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 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 of salt dome facility located at Block 504, Lots 5 and 6, located at 29 Park Avenue, Berkeley Heights	4/2/2019 #2143284	GL AU EX WC OTH
H - State of NJ, Dept of Environment Protection I - County of Union	Attn Steve Csorgo Jr Asst Biologist NJ State Mosquito Control Commission;PO Box 400 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 Company A: Property Policy #: UNIC20191-18; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Real&Per Prop Company E: Property Policy #: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$110,000,000 Per Occ Evidence of insurance as respects to Eager Beaver 20 HA SG-A25C Trailer (Ser.# 1YB291860H1B1T117)	4/4/2019 #2145691	GL AU EX WC OTH
H - Berkeley Heights Board of I - County of Union	Education 345 Plainfield Avenue 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 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 AT HUGHES SCHOOL.	4/16/2019 #2150023	GL AU EX WC OTH
H - County of Union I - County of Union	Admin. Bldg, 10 Elizabethtown Plaza 6th fl. Elizabeth, NJ 07207	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Automobile liability coverage for Union County Corrections Department with regards to State Certification.	4/25/2019 #2163683	GL AU EX WC OTH
H - NJ Transit I - County of Union	One Penn Plaza East Newark, NJ 07105	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 a 2018 Ford E-450 VIN #1FDFE4FS5JDC36290, vehicle # CQ-794, value, \$66,050	4/26/2019 #2164237	AU EX OTH
H - Union County Prosecutors I - County of Union	32 Rahway Ave Elizabeth, NJ 07202	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to UC Improvement Authority Lease Revenue Bonds, Series 2005 (U.C. Prosecutor's Office Project	5/1/2019 #2166491	GL AU EX WC OTH
Total # of Holders: 6				

Union County Insurance Commission
Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Union County Prosecutors I - County of Union	32 Rahway Ave Elizabeth, NJ 07202	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to UC Improvement Authority Lease Revenue Bonds, Series 2005 (U.C. Prosecutor's Office Project	5/1/2019 #2166491	GL AU EX WC OTH
H - Bernard's Plaza Associates I - County of Union	LLC/Dewy Meadow 820 Morris Turnpike Short Hills, NJ 07078	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 training of Union County's K9 Unit	5/6/2019 #2170431	GL AU EX WC OTH
H - Danco General Contracting, Inc. I - County of Union	485 Texas Rd Morganville, NJ 07751	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 training of Union County's K9 Unit	5/6/2019 #2170432	GL AU EX WC OTH
H - NJ Transit I - County of Union	One Penn Plaza East Newark, NJ 07105	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 a 2018 Ford E-350 Vin # 1FDEE3FS8JDC34605, vehicle # 16-1974 valued at \$56,850.	5/16/2019 #2172710	AU EX OTH
H - State of NJ, Dept of Children & I - County of Union	Families, Metropolitan Business Office - Edison 200 Metroplex Drive, 1st Floor Edison, NJ 08817	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 Human Services Advisory Council (HSAC)-19BEXM Grant	5/23/2019 #2175865	AU EX OTH

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2019 To 5/31/2019

H - State of NJ, Dept of Children & I - County of Union	Families, Metropolitan Business Office - Edison 200 Metroplex Drive, 1st Floor Edison, NJ 08817	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 19AXXW grant	5/23/2019 #2175866	AU EX OTH
H - State of NJ, Dept of Children & I - County of Union	Families, Metropolitan Business Office - Edison 200 Metroplex Drive, 1st Floor Edison, NJ 08817	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 Social Services for the Homeless (SSH) SH19020 grant	5/23/2019 #2175869	AU EX OTH
H - Union County Prosecutor's Office I - County of Union	32 Rahway Avenue Elizabeth, NJ 07202	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Enrichment Day for 6-8 grade students - Union County Prosecutors discussing career paths related to courts and prosecution on May 31st, 2019 at 12 noon to 2:50 pm at Columbia Middle School, 345 Plainfield Ave, Berkeley Heights, NJ 07922	5/23/2019 #2176838	GL AU EX WC OTH
H - State of NJ, Dept of Human I - County of Union	Services, Division of Family Development 6 Quaker Bridge Plaza Hamilton, NJ 08619	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 Social Services for the Homeless (SSH) SH19020 grant	5/23/2019 #2176839	AU EX OTH
H - Union County College - Elizabeth I - County of Union	Campus 40 W Jersey St (Union St.) Elizabeth, NJ 07202	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Union County Sheriffs Office Pre-Academy from June 17th July 18th there will be 15 participants in attendance	5/30/2019 #2182759	GL AU EX WC OTH
Total # of Holders: 10				

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: April 25, 2019
To: Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Election of Secretary: The Board conducted an election for Secretary since this action was tabled at the last meeting. Commissioner Tim Sheehan of Gloucester County was elected to serve as Secretary for Fund Year 2019.

Commission Membership – Status Update: Executive Director reported the County of Monmouth has accepted membership into Fund as a stand-alone County effective April 1, 2019 becoming the Fund's 10th member; County Administrator Teri O'Connor will serve as the representative to the Board.

Authorized Signatures for Fund Bank Accounts: The Board adopted a resolution for authorized signatures for the Fund's bank accounts reflecting the addition of Monmouth County, as well as, a change to Cumberland County's Fund Commissioner.

New Jersey Association of Counties (NJAC): The NJAC is a non-partisan organization that provides its members advocacy for legislation, regulations and policies related to County operations. The NJAC hosts an annual conference of workshops and panel discussions in Atlantic City in the spring, as well as, a summit of County officials in the winter. Executive Director requested authorization for the NJCE JIF to become an Associate Member of the NJAC, as well as, exhibit at the annual conference to highlight the Fund and the benefits it has served its growing members. Deputy Executive Director noted a logo representing the NJCE JIF would be designed and circulated for feedback. The total anticipated costs not to exceed \$5,000 (\$450 annual associate membership fee, \$1,950 conference attendance and up to \$2,000 marketing materials); the Board supported and agreed with the recommendation for the NJCE to become an Associate Member of the NJAC and exhibit at the annual conference.

Litigation Management: A Request for Proposals (RFP) for Litigation Management services was advertised with a deadline to respond by April 11, 2019. A response was received from the incumbent firm; action on the award of contract was tabled until further notice.

Excess Property Third Party Administrator (TPA): As previously discussed, effective 1/1/2019 the Excess Property Self-Insured Retention (SIR) increased from \$100,000 to \$250,000 - funded at the NJCE level – and claims will be 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. Executive Director reported the Fund Attorney is working with Ms. Walcoff to draft the Scope of Services and once finalized it will be issued.

2019 MEL, MRHIF and NJCE Educational Seminar: Registration is still open for 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 has been historically co-sponsored by the MEL and MRHIF

and this year marks the first time the NJCE JIF is a co-sponsor. 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, MRHIF or NJCE members as well as personnel who work for service companies that are engaged by these entities. Copies of the enrollment form were distributed via email.

Underwriting Data Validation: During the 2017 budget development, the Board agreed that the Fund introduce progressive initiatives to obtain consistent and reliable data through payroll audits, property appraisals and an underwriting data system. The following updates were provided regarding these initiatives:

- PERMA has met with representatives from Origami to begin development of the Fund's online underwriting and claims data platform for members' to access as a resource. We anticipate the online program will be available on/about July 15th.
- Bowman & Company issued requests for payroll information as part of the 2020 renewal process. Reminder notices will be issued to members that have not submitted their information yet.

Legislation: Deputy Executive Director reported the MEL, NJ League of Municipalities and NJAC have been monitoring Senate bill no. 477, which extends the statute of limitations in civil actions for sexual abuse claims. Recently the bill was fast tracked and could be approved as early as May 2019. Deputy Executive Director reported that last week the draft bill was amended whereas eliminating public entity immunities under Title 59. The implications of this bill if not amended to add back Title 59 immunities for public entities, public officials, elected officials and all levels of government employees are significant.

Financial Fast Track: The Financial Fast Track as February 28, 2019 reflected a statutory surplus of \$15.3 million.

NJCE Claims Review Committee: Included in the agenda was a draft of the Claims Review Committee charter developed by the Fund Attorney and Ms. Walcoff. The Board adopted a resolution approving the formation of a Claims Review Committee and its Charter. To date, three Commissioners have expressed interest in serving on the committee.

NJCE Coverage Committee: A Coverage Committee meeting has been scheduled for July 9, 2019 at 11:00AM; location will be the new Connor Strong & Buckelew Camden location with video conference available. Please contact the Fund office if you would like to attend the meeting.

2019 Financial Disclosures: The Local Finance Board has advised the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as, any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th.

Underwriting Manager: Underwriting Manager reported preliminary discussions are underway with excess carriers on the 2020 renewal. In addition, Underwriting Manager reported a cyber liability risk management framework is being developed for NJCE members.

Risk Control: Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins that were distributed from February thru May 2019. Also included in the report was the 2018 BRIT Safety Grant Program reimbursements where the deadline to submit was December 31, 2018. Safety Director encouraged members to submit towards the 2019 BRIT Safety Grant Program; the total annual grant available to all members is \$45,000.

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 June 27, 2019 at 1:00PM at the Camden County Emergency Training Center.

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	415,195	1,245,584	5,739,964	6,985,548
2.	CLAIM EXPENSES				
	Paid Claims	32,249	205,980	1,350,944	1,556,924
	Case Reserves	58,180	194,320	734,406	928,726
	IBNR	(193,040)	298,170	3,621,836	3,920,006
	Discounted Claim Value	15,850	(1,688)	(101,676)	(103,364)
	TOTAL CLAIMS	(86,760)	696,783	5,605,510	6,302,293
3.	EXPENSES				
	Excess Premiums	0	0	0	0
	Administrative	16,845	46,950	181,152	228,102
	TOTAL EXPENSES	16,845	46,950	181,152	228,102
4.	UNDERWRITING PROFIT (1-2-3)	485,109	501,852	(46,698)	455,154
5.	INVESTMENT INCOME	7,831	23,102	49,908	73,010
6.	PROFIT (4 + 5)	492,940	524,954	3,210	528,164
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	48,463	2,006,003	2,054,466
11. SURPLUS (6 + 7 + 8 - 9 + 10)		492,940	573,417	2,009,213	2,582,630
SURPLUS (DEFICITS) BY FUND YEAR					
2018		449,603	464,716	2,009,213	2,473,929
2019		43,337	108,701		108,701
TOTAL SURPLUS (DEFICITS)		492,940	573,417	2,009,213	2,582,630
TOTAL CASH					4,043,344
FUND YEAR 2018					
	Paid Claims	8,632	159,974	1,350,944	1,510,918
	Case Reserves	(15,577)	54,172	734,406	788,578
	IBNR	(453,531)	(672,712)	3,621,836	2,949,124
	Discounted Claim Value	18,702	18,702	(101,676)	(82,974)
	TOTAL FY 2018 CLAIMS	(441,773)	(439,863)	5,605,510	5,165,648
FUND YEAR 2019					
	Paid Claims	23,617	46,006		46,006
	Case Reserves	73,757	140,148		140,148
	IBNR	260,491	970,882		970,882
	Discounted Claim Value	(2,852)	(20,390)		(20,390)
	TOTAL FY 2019 CLAIMS	355,012	1,136,645	0	1,136,645
COMBINED TOTAL CLAIMS		(86,760)	696,783	5,605,510	6,302,293
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	March 31, 2019		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,960,830	5,883,273	139,838,292	145,721,566
2.	CLAIM EXPENSES					
		Paid Claims	27,193	50,558	3,794,828	3,845,386
		Case Reserves	(18,551)	(253,275)	5,641,230	5,387,955
		IBNR	389,721	1,452,942	8,032,894	9,485,836
		Discounted Claim Value	(49,069)	(147,225)	(1,272,066)	(1,419,291)
	TOTAL CLAIMS		349,294	1,102,999	16,196,887	17,299,886
3.	EXPENSES					
		Excess Premiums	1,237,470	3,712,064	97,129,691	100,841,755
		Administrative	166,560	500,991	10,482,471	10,983,463
	TOTAL EXPENSES		1,404,030	4,213,055	107,612,162	111,825,217
4.	UNDERWRITING PROFIT (1-2-3)		207,506	567,219	16,029,244	16,596,463
5.	INVESTMENT INCOME		58,414	145,741	497,530	643,271
6.	PROFIT (4+5)		265,920	712,960	16,526,774	17,239,734
7.	Dividend		0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)		265,920	712,960	14,919,223	15,632,183
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,748	4,420	777,092	781,512
	2011		2,609	(23,631)	878,879	855,248
	2012		3,217	8,143	1,184,534	1,192,677
	2013		5,410	14,162	2,027,740	2,041,902
	2014		6,989	(5,944)	2,492,972	2,487,028
	2015		8,104	20,503	1,162,564	1,183,067
	2016		9,384	23,737	3,256,376	3,280,113
	2017		8,954	22,648	2,011,827	2,034,475
	2018		9,739	24,509	1,127,237	1,151,746
	2019		209,766	624,413		624,413
TOTAL SURPLUS (DEFICITS)			265,920	712,960	14,919,222	15,632,182
TOTAL CASH						32,360,213

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF March 31, 2019 ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	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)
	TOTAL FY 2010 CLAIMS	0	0	180,501	180,501
FUND YEAR 2011					
	Paid Claims	6,268	15,988	488,982	504,971
	Case Reserves	(6,268)	54,144	461,457	515,601
	IBNR	0	(39,375)	39,375	0
	Discounted Claim Value	0	0	(53,088)	(53,088)
	TOTAL FY 2011 CLAIMS	0	30,757	936,726	967,484
FUND YEAR 2012					
	Paid Claims	2,542	5,276	1,533,507	1,538,783
	Case Reserves	3,958	802	87,538	88,340
	IBNR	(6,500)	(6,078)	126,579	120,500
	Discounted Claim Value	0	0	(22,910)	(22,910)
	TOTAL FY 2012 CLAIMS	0	0	1,724,714	1,724,714
FUND YEAR 2013					
	Paid Claims	6,787	10,182	520,298	530,481
	Case Reserves	(6,746)	(81,291)	507,306	426,015
	IBNR	(41)	71,109	226,103	297,213
	Discounted Claim Value	0	0	(77,544)	(77,544)
	TOTAL FY 2013 CLAIMS	0	0	1,176,165	1,176,165
FUND YEAR 2014					
	Paid Claims	3,691	3,998	447,238	451,236
	Case Reserves	(3,691)	9,882	655,655	665,538
	IBNR	0	10,225	472,893	483,117
	Discounted Claim Value	0	0	(91,782)	(91,782)
	TOTAL FY 2014 CLAIMS	0	24,105	1,484,004	1,508,109
FUND YEAR 2015					
	Paid Claims	368	2,664	395,960	398,624
	Case Reserves	(368)	(139,411)	2,462,260	2,322,849
	IBNR	0	136,747	603,828	740,575
	Discounted Claim Value	0	0	(223,216)	(223,216)
	TOTAL FY 2015 CLAIMS	0	0	3,238,832	3,238,832
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	0	(10,735)	530,313	519,578
	IBNR	0	10,735	1,132,357	1,143,092
	Discounted Claim Value	0	0	(170,405)	(170,405)
	TOTAL FY 2016 CLAIMS	0	0	1,492,266	1,492,266
FUND YEAR 2017					
	Paid Claims	121	330	25,647	25,977
	Case Reserves	(122)	134,841	640,084	774,924
	IBNR	1	(135,171)	2,126,369	1,991,198
	Discounted Claim Value	0	0	(247,426)	(247,426)
	TOTAL FY 2017 CLAIMS	0	0	2,544,674	2,544,674
FUND YEAR 2018					
	Paid Claims	7,416	12,119	211,356	223,475
	Case Reserves	(5,314)	(221,707)	296,617	74,910
	IBNR	(2,102)	209,660	3,295,723	3,505,384
	Discounted Claim Value	0	0	(384,692)	(384,692)
	TOTAL FY 2018 CLAIMS	0	72	3,419,005	3,419,077
FUND YEAR 2019					
	Paid Claims	0	0		0
	Case Reserves	0	200		200
	IBNR	398,363	1,195,090		1,195,090
	Discounted Claim Value	(49,069)	(147,225)		(147,225)
	TOTAL FY 2019 CLAIMS	349,294	1,048,065	0	1,048,065
COMBINED TOTAL CLAIMS		349,294	1,102,999	16,196,887	17,299,886

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 March 31, 2019			
COVERAGE LINE - PROPERTY			
CLAIM COUNT - OPEN CLAIMS			
Year	2018	2019	TOTAL
February-19	8	3	11
March-19	6	4	10
NET CHGE	-2	1	-1
Limited Reserves			\$1,268
Year	2018	2019	TOTAL
February-19	\$5,000	\$7,000	\$12,000
March-19	\$0	\$12,679	\$12,679
NET CHGE	(\$5,000)	\$5,679	\$679
Ltd Incurred	\$310,026	\$14,075	\$324,101
COVERAGE LINE - GENERAL LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2018	2019	TOTAL
February-19	45	5	50
March-19	34	15	49
NET CHGE	-11	10	-1
Limited Reserves			\$914
Year	2018	2019	TOTAL
February-19	\$34,975	\$4,305	\$39,280
March-19	\$30,475	\$14,310	\$44,785
NET CHGE	(\$4,500)	\$10,005	\$5,505
Ltd Incurred	\$131,444	\$14,310	\$145,754
COVERAGE LINE - AUTO LIABILITY			
CLAIM COUNT - OPEN CLAIMS			
Year	2018	2019	TOTAL
February-19	7	3	10
March-19	4	6	10
NET CHGE	-3	3	0
Limited Reserves			\$809
Year	2018	2019	TOTAL
February-19	\$7,790	\$1,000	\$8,790
March-19	\$5,092	\$3,000	\$8,092
NET CHGE	(\$2,698)	\$2,000	(\$698)
Ltd Incurred	\$26,975	\$3,000	\$29,975
COVERAGE LINE - WORKERS COMP.			
CLAIM COUNT - OPEN CLAIMS			
Year	2018	2019	TOTAL
February-19	37	10	47
March-19	35	13	48
NET CHGE	-2	3	1
Limited Reserves			\$17,983
Year	2018	2019	TOTAL
February-19	\$756,391	\$54,086	\$810,477
March-19	\$753,012	\$110,159	\$863,171
NET CHGE	(\$3,379)	\$56,073	\$52,694
Ltd Incurred	\$1,831,195	\$154,769	\$1,985,964
TOTAL ALL LINES COMBINED			
CLAIM COUNT - OPEN CLAIMS			
Year	2018	2019	TOTAL
February-19	97	21	118
March-19	79	38	117
NET CHGE	-18	17	-1
Limited Reserves			\$7,938
Year	2018	2019	TOTAL
February-19	\$804,155	\$66,391	\$870,546
March-19	\$788,578	\$140,148	\$928,726
NET CHGE	(\$15,577)	\$73,757	\$58,180
Ltd Incurred	\$2,299,640	\$186,154	\$2,485,793

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF March 31, 2019

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		15		MONTH	Last Month		14		MONTH	Last Year		3		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Mar-19			Incurred	Incurred	28-Feb-19			Incurred	Incurred	30-Mar-18		
PROPERTY	320,021	310,026	310,026	96.88%	308,603	96.43%	315,026	315,026	98.44%	307,328	96.03%	0	0	0.00%	73,605	23.00%
GEN LIABILITY	427,942	131,444	131,444	30.72%	282,731	66.07%	135,921	135,921	31.76%	274,727	64.20%	0	0	0.00%	25,677	6.00%
AUTO LIABILITY	259,693	26,975	26,975	10.39%	154,727	59.58%	27,975	27,975	10.77%	147,931	56.96%	0	0	0.00%	15,582	6.00%
WORKER'S COMP	4,546,370	1,831,195	1,831,195	40.28%	3,576,440	78.67%	1,824,601	1,824,601	40.13%	3,404,501	74.88%	0	0	0.00%	136,391	3.00%
TOTAL ALL LINES	5,554,026	2,299,640	2,299,640	41.40%	4,322,500	77.83%	2,303,523	2,303,523	41.47%	4,134,487	74.44%	0	0	0.00%	251,254	4.52%
NET PAYOUT %	\$1,511,061					27.21%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		3		MONTH	Last Month		2		MONTH	Last Year		-9		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Mar-19			Incurred	Incurred	28-Feb-19			Incurred	Incurred	30-Mar-18		
PROPERTY	340,421	14,075	14,075	4.13%	78,297	23.00%	13,199	13,199	3.88%	44,255	13.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	428,501	14,310	14,310	3.34%	25,710	6.00%	4,305	4,305	1.00%	10,713	2.50%	0	0	N/A	N/A	N/A
AUTO LIABILITY	258,887	3,000	3,000	1.16%	15,533	6.00%	1,000	1,000	0.39%	6,472	2.50%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,637,297	154,769	154,769	3.34%	139,119	3.00%	70,276	70,276	1.52%	92,746	2.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	186,154	186,154	3.29%	258,659	4.57%	88,780	88,780	1.57%	154,185	2.72%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$46,006					0.81%										

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 21-19

MAY 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>
001056			
001056	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/19	8.95
001056	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 5/19	13,063.33
			13,072.28
001057			
001057	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 5/19	501.50
			501.50
001058			
001058	WESTFIELD LEADER	LEGAL AD - 5.2.19	12.75
			12.75
001059			
001059	NJ ADVANCE MEDIA	ACCT#1188859 - NOTICE - 4.29.19	69.80
			69.80
		Total Payments FY 2019	13,656.33
		TOTAL PAYMENTS ALL FUND YEARS	\$13,656.33

Chairperson

Attest:

Dated:

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

Treasurer

UNION COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 22-19

JUNE 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>
001060			
001060	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/19	1.60
001060	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 6/19	13,063.33
			13,064.93
001061			
001061	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 6/19	501.50
			501.50
		Total Payments FY	13,566.43
		TOTAL PAYMENTS ALL FUND YEARS	\$13,566.43

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	March								
CURRENT FUND YEAR	2019								
<div><div>Description:</div><div>Administrative Account-Investors</div><div>Claims Account - Investors</div><div>0</div></div> <div><div>ID Number:</div><div>Maturity (Yrs)</div><div>Purchase Yield:</div></div> <div>TOTAL for All Accts & instruments</div>									
Opening Cash & Investment Balance		\$4,083,147.30	\$4,084,196.18	-\$1,048.88	\$-				
Opening Interest Accrual Balance		\$-	\$-	\$-	\$-				
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00				
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00				
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00				
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00				
5	Interest Paid - Cash Instr.s	\$7,830.72	\$7,772.00	\$58.72	\$0.00				
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00				
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00				
8	Net Investment Income	\$7,830.72	\$7,772.00	\$58.72	\$0.00				
9	Deposits - Purchases	\$51,851.52	\$9,063.90	\$42,787.62	\$0.00				
10	(Withdrawals - Sales)	-\$99,485.08	-\$58,172.11	-\$41,312.97	\$0.00				
Ending Cash & Investment Balance		\$4,043,344.46	\$4,042,859.97	\$484.49	\$0.00				
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00	\$0.00				
Plus Outstanding Checks		\$21,879.35	\$561.45	\$21,317.90	\$0.00				
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00				
Balance per Bank		\$4,065,223.81	\$4,043,421.42	\$21,802.39	\$0.00				

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2019							
Month Ending: March							
	Property	Liability	Auto	Worker's Com	NJ CEL	Admin	TOTAL
OPEN BALANCE	1,685.18	332,139.34	242,827.88	3,512,441.11	2,605.18	(8,551.40)	4,083,147.29
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	9,063.90	0.00	0.00	0.00	0.00	0.00	9,063.90
Invest Pymnts	14.94	629.34	460.11	6,686.09	4.94	35.30	7,830.72
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	14.94	629.34	460.11	6,686.09	4.94	35.30	7,830.72
Other *	0.00	0.00	0.00	0.00	(2,610.12)	2,610.12	0.00
TOTAL	9,078.84	629.34	460.11	6,686.09	(2,605.18)	2,645.42	16,894.62
EXPENSES							
Claims Transfers	1,200.60	23.00	1,697.81	38,391.56	0.00	0.00	41,312.97
Expenses	0.00	0.00	0.00	0.00	0.00	15,384.49	15,384.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,200.60	23.00	1,697.81	38,391.56	0.00	15,384.49	56,697.46
END BALANCE	9,563.42	332,745.68	241,590.18	3,480,735.64	0.00	(21,290.47)	4,043,344.45



First Managed Care Option, Inc.

Case Management Monthly Activity Report

May 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%	2	206
Jan-19	3	19	11	2	13	0	84.62%	15.38%	0.00%	0	13
Feb-19	1	19	12	2	14	0	85.71%	14.29%	0.00%	2	12
Mar-19	3	16	9	2	11	0	81.82%	18.18%	0.00%	2	9
Apr-19	1	13	10	0	10	0	100.00%	0.00%	0.00%	0	10
May-19	4	28	21	4	25	0	84.00%	16.00%	0.00%	18	7
Total FY2019	12	95	63	10	73	0	86.30%	13.70%	0.00%	22	51

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
16	8	24	0	24	4	4

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to 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 06/03/2019

* 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.



Page 1 of 2



First Managed Care Option, Inc.

**Case Management Monthly Activity Report
May 2019
UNION COUNTY INS FUND COMM**

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
SS Food Stamp Program / 789-117	1	1	100%
Cornerstone Activites Therapy / 791-641	1	1	100%

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

Report run on 06/03/2019

* 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		
Mar-19	\$75,028	\$33,993	\$74,695	\$41,034	55%	121	120	1	99%	0		
Apr-19	\$171,377	\$42,745	\$139,822	\$128,633	75%	101	100	1	99%	0		
May-19	\$84,367	\$27,989	\$84,782	\$56,378	67%	107	106	1	99%	0		
Total 2019	\$494,672	\$169,916	\$492,912	\$324,756	66%	586	565	21	96%	0		
Total to Date	\$2,309,568	\$907,020	\$4,771,444	\$1,402,548	61%	2,118	1,851	267	87%	0		

Report Run Date:06/03/2019

UCI



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 10, 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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**April - June 2019
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 16:** One session of Defensive Driving training was conducted for UCIFC – Union County.
- **April 17:** Attended the UCIFC Executive Safety Committee meeting in Elizabeth.
- **April 17:** Attended the UCIFC Jail Sub Safety Committee meeting in Elizabeth.
- **April 17:** Attended the UCIFC meeting in Elizabeth.
- **April 17:** Attended the UCIFC Claims Committee meeting in Elizabeth.
- **May 15:** One session of Defensive Driving training was conducted for UCIFC – Union County.
- **May 24:** Conducted a loss control survey of the UCIFC County Board of Social Services.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 19:** Plan to attend the UCIFC Executive Safety Committee meeting in Elizabeth.
- **June 19:** Plan to attend the UCIFC Jail Sub Safety Committee meeting in Elizabeth.
- **June 19:** Plan to attend the UCIFC meeting in Elizabeth.
- **June 19:** Plan to attend the UCIFC Claims Committee meeting in Elizabeth.

CEL MEDIA LIBRARY

No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

Preparing for the 2019 Hurricane Season – May 23.

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Public-sector leaders play a dual role in helping both their employees and their agency as a whole, to be prepared to respond in the community. This Bulletin concentrates on preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the discussion points provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef6656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review with your employees the National Weather Service terms; Advisory, Watch and Warning. Relate them in terms of timelines, severity of storms and your agency's preparation plans.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf

Post-Storm Safety Action Plan

After a significant hurricane or storm, recovery and clean-up operations can expose responders to several hazards that are different than normal operations.

- Carbon monoxide poisoning – Emergency generators, gas-powered pressure washers and pumps that are used extensively during recovery operations produce carbon monoxide (CO) as a byproduct. CO is an odorless, colorless, gas that can cause sudden illness and death if inhaled. To minimize the potential for CO poisoning follow these safety tips:
 - Never run a generator, pressure washer, or any gasoline-powered engine inside a basement, garage, or other enclosed structure, even if the doors or windows are open. Gasoline-powered equipment should be at least 20 feet from open windows, doors or ventilation equipment.
 - Be alert for signs and symptoms of CO poisoning. The most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion. Call 9-1-1 if overexposure is suspected.

For more information and resources visit <https://www.cdc.gov/disasters/carbonmonoxide.html>

- Downed power lines – Workers should treat all power lines as “hot” unless the lines have been de-energized, grounded, and tested by a qualified electrician. During power outages, many people use portable electrical generators. If the portable generator is improperly sized, installed, or operated, it can send power back to the electrical lines. This problem is called backfeed. Backfeed can seriously injure or kill repair workers.
- Chain Saw Injuries – Operating chain saws during and immediately after a storm presents additional hazards than routine operations. Severe time constraints, wires, traffic, and working in downpours or flood waters complicate the operations, even by experienced chain saw operators. Remind workers of the following:
 - Chainsaw operators on the ground must wear leg chaps of ballistic nylon or Kevlar. The Safety Director recommends the best practice of having at least one pair of chaps for each chainsaw the agency owns. Ensure the workers are wearing properly sized chaps, gloves, face / eye, and hearing protection.
 - As a routine, all agency chainsaws should be maintained before the storm. Properly sharpen chain saw teeth and properly lubricate the blade with bar and chain oil. Additionally, remind workers to periodically check and adjust the blade to keep the correct tension on the chain to keep it from coming off the blade, and ensure good cutting action.
 - Check around the tree for hazards such as nails, power lines, and cables. Take extra care in cutting “spring poles” trees or branches that have been bent, twisted, hung up on, or caught under another object during a high wind.

For more information and resources visit <https://www.cdc.gov/disasters/chainsaws.html>

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- Check around the tree for hazards such as nails, power lines, and cables. Take extra care in cutting “spring poles” trees or branches that have been bent, twisted, hung up on, or caught under another object during a high wind.
- Over-exposure to mold – Buildings wet for longer than 48 hours will generally support visible mold growth and excessive exposure to mold-contaminated materials can cause adverse health effects in susceptible persons regardless of the type of mold or the extent of contamination. For the majority of persons, undisturbed mold is not a substantial health hazard. Mold is a greater hazard for persons with mold allergies. To prevent exposure that could result in adverse health effects from disturbed mold, persons should 1) avoid areas where mold contamination is obvious; 2) use environmental controls; 3) use personal protective equipment; and 4) keep hands, skin, and clothing clean and free from mold-contaminated dust.

Visit the CDC website for more information and resources <https://www.cdc.gov/disasters/hurricanes/workers.html>

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: **6147, 3789, 2745, 7563, 6462, 6956, 4893, 7211 & 7829**. 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 – April 17, 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	Excused
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Terry Pacheco, Union County

Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MARCH 20, 2019

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

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported the Labor Committee met last week as well as Fork Lift Training for the Department of Public Works. Mr. Worthington advised Corrections met earlier in the morning. Mr. Worthington also advised Respiratory Training and Fit Training were scheduled in the afternoon. Mr. Worthington advised that concluded his report unless anyone had any questions.

CLAIM COMMITTEE: Mr. Cusack advised he did not have anything to discuss during open session.

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of March was included in the agenda. Executive Director advised there were 6 certificates issued during the month of March.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

RESCINDING RESOLUTIONS 14-19 AND 15-19: Executive Director referred to Resolution 18-19, Rescinding Resolution 14-19 and Resolutions 15-19. Executive Director asked Commission Attorney to comment on the Resolution. Commission Attorney advised notice was received from Princeton Insurance that 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.

MOTION TO ADOPT RESOLUTION 18-19 RESCINDING RESOLUTION 14-19 AND RESOLUTION 15-19

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on April 25, 2019 and a summary report of the meeting would appear in the next agenda. Executive Director advised the County of Monmouth joined the NJCE as of April 1, 2019.

2019 MEL, MRHIF AND NJCE EDUCATIONAL SEMINAR: Executive Director advised the NJCE was now a co-sponsor of the annual MEL HIF 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 January Financial Fast Track was included in the agenda. The Commission had a surplus of \$2,056,713 as of January 31, 2019. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$2,033,728 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$4,135,511.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. As of January 31, 2019 the Fund had a surplus of \$15,146,956. 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 January 31, 2019 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.

MAY MEETING: Executive Director advised he did not anticipate any action items for the month of May and recommended cancelling the May meeting if agreeable with the Commissioners. Executive Director explained if any claims needed approval prior to the June 19th meeting a special teleconference meeting could be scheduled.

MOTION TO CANCEL THE MAY 15, 2019 COMMISSION MEETING

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

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 19-19, the April Bill List.

MOTION TO APPROVE RESOLUTION 19-19 APRIL BILL LIST

April 17, 2019

Union County Insurance Fund Commission OPEN Minutes

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

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

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

CLAIMS SERVICE: Ms. Guze reported for the month of March there were 20 claims, 1 was denied, 14 claims were closed, and 5 were treating. Ms. Guze advised there were no glaring safety issues or concerns.

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
March	\$ 75,028	\$ 33,993	\$ 41,034	55%	121	120	99%

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

NJCE SAFETY DIRECTOR: Mr. Prince reviewed the March - April Risk Control Activities Report which was included in the agenda. Mr. Prince advised he was working to close out the 2018 Safety Grant Program and was waiting for the final documents to process the reimbursements for the Counties. Mr. Prince reported there was a 4 Day OSHA class in Hudson County and Evelio Salmero attended to see if it was a program that could be offered in Union County to the DPW and Parks Department. Mr. Prince advised that concluded his report unless there were any questions.

Executive Director advised Ed Cooney, NJCE Underwriting Manager, was attending the meeting and asked Mr. Cooney if he had anything to discuss. Mr. Cooney reported he was in the process of scheduling a NJCE Coverage Committee Meeting. Mr. Cooney explained at the meetings Commissioners and Risk Managers discuss the coverage items and one of the topics was the new bill regarding Sexual Abuse and Molestation. Mr. Cooney advised the bill would eliminate any technical caps and immunities for a public entity. Mr. Cooney also indicated cyber was another hot topic. Mr. Cooney 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.

April 17, 2019

Union County Insurance Fund Commission OPEN Minutes

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. 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:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

Executive Director reminded everyone the next meeting was scheduled for June 19th.

MOTION TO ADJOURN:

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

MEETING ADJOURNED: 10:29 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary