

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MARCH 18, 2020**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: MARCH 18, 2020
ADMINISTRATION BUILDING – 6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETHTOWN PLAZA
ELIZABETH, NJ
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: February 19, 2020 Open Minutes.....Appendix I**
February 19, 2020 Closed Minutes.....Handout

- ☐ **CORRESPONDENCE:**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 3-16**

- ☐ **TREASURER – Bibi Taylor**
 Resolution **18-20** March Bill List – *Motion*Page 17
 January Treasurer Reports..... Pages 18-19

- ☐ **ATTORNEY – Bruce H. Bergen, Esq..... Verbal**

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

- ☐ **MANAGED CARE – First MCO**
 Monthly Report – February Pages 20-22

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 Monthly Report..... Pages 23-25

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **EXECUTIVE SESSION – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)**
 N.J.S.A 10:4-12 **Statement**.....Page 26
 Motion to go into Executive Session
- ☐ **APPROVAL OF PARS - Motion**

- ☐ **MEETING ADJOURNMENT**
- ☒ **NEXT SCHEDULED MEETINGS: April 15, 2020 ADMINISTRATION BUILDING, 6TH FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETHTOWN 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: March 18, 2020

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2020 Property & Casualty Budget (Page 5-6)** – Attached on page 5 is a copy of the proposed 2020 Property & Casualty Budget in the amount of **\$5,124,850**. We previously approved three temporary budgets. The annual budget represents an overall increase of **\$142,513 or 2.86%**. As we did last year the loss funds of \$4,934,095 represents 90% of the actuarial projected loss funds.

As we mentioned previously the 2020 Property Self-Insured Retention (SIR) for UCIFC increased to \$250,000 from \$100,000. The loss funds also reflect first dollar coverage for property and auto physical damage. Therefore, as in the past there is a “0” deductible.

We are suggesting a payment schedule of 30% due on 4/1/20, 35% due on 6/1/20 and 35% due on 9/1/20 as we did last year.

Attached on page 6 is Resolution 16-20 adopting the 2020 Budget in the amount of \$5,124,850.

- ☐ **Motion to approve Resolution 16-20 adopting the 2020 Budget in the amount of \$5,124,850 and an assessment payment schedule as proposed above**
- ☐ **Approved Defense Counsel (Page 7)** – Included in the agenda on page 7 is Resolution 17-20, Utilizing Union County Approved Counsel for the County Insurance Commission. The County issued an additional RFQ and appointed Antonelli Kantor, P.C., DiFransesco Bateman and Shain Schaffer to provide legal services for 2020. These three law firms are in addition to the firms previously approved by Resolution 6-20 in January. Resolution 17-20 was reviewed by the Commission Attorney.
- ☐ **Motion to approve Resolution 17-20, Utilizing Union County Approved Counsel for the County Insurance Commission**
- ☐ **Employee Dishonesty Coverage** - The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on April 18, 2020. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,640. The limit per loss is \$1,000,000 with a \$10,000 deductible. The premium, terms and conditions are per the expiring policy. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

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

- ❑ **Certificate of Insurance Report (Page 8)** – Attached on page 8 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of February. There were 6 certificates issued.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** – The NJCE held its Re-Organization Meeting on February 27, 2020. A summary report of the meeting is included in the agenda on pages 9-11. The Board of Fund Commissioners amended the meeting schedule to meet at **9:30 AM** instead of 1:00 PM. The next meeting is scheduled for Thursday, April 23, 2020.

- ❑ **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 January. As of **January 31, 2020** there is a statutory surplus of **\$3,936,044**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Commission’s share of the equity in the NJCE, **\$2,138,393**. The total cash amount is **\$7,864,954**.

- ❑ **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 January. As of **January 31, 2020** the Fund has a surplus of **\$16,227,772**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$3,607,551. The cash amount is **\$21,155,238**.

- ❑ **Claims Tracking Reports (Pages 15-16)** – Included in the agenda on pages 15-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2020. The Executive Director will review the reports with the Commission.

- ❑ **2020 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

	UNION COUNTY INSURANCE COMMISSION				
	2020 PROPOSED BUDGET :				
	90%			Total	
				Increase/Decrease	
		ANNUALIZED BUDGET FY2019	PROPOSED BUDGET FY2020	\$	%
	APPROPRIATIONS				
	I. Claims and Excess Insurance				
	Claims				
1	Property	306,379	355,673	49,294	16.09%
2	Liability	385,651	393,364	7,713	2.00%
3	Auto	232,998	237,658	4,660	2.00%
4	Workers' Comp.	3,870,000	3,947,400	77,400	2.00%
5					
6	Subtotal - Claims*	4,795,028	4,934,095	139,067	2.90%
7					
8					
9					
10	II. Expenses, Fees & Contingency				
11					
12	Claims Adjustment	0	0	0	0.00%
13	Safety Director	0	0	0	0.00%
14	General Expense				
15	Exec. Director	156,760	159,895	3,135	2.00%
16	Actuary	6,018	6,138	120	1.99%
17	Auditor	9,531	9,722	191	2.00%
18	Attorney	4,000	4,000	0	0.00%
19	Treasurer	4,000	4,000	0	0.00%
20					
21					
22	Misc. Expense & Contingency	7,000	7,000	0	0.00%
23					
24	Total Fund Exp & Contingency	187,309	190,755	3,446	1.84%
25	Risk Managers	0	0	0	0.00%
26					
27					
28	Total FUND Disbursements	4,982,337	5,124,850	142,513	2.86%

RESOLUTION NO. 16-20

UNION COUNTY INSURANCE FUND COMMISSION

ADOPTION OF 2020 PROPERTY & CASUALTY BUDGET

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts the Property & Casualty Budget attached hereto as the Calendar Year 2020 in the amount of \$5,124,850.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 18, 2020.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

RESOLUTION NO. 17-20

UNION COUNTY INSURANCE FUND COMMISSION

**UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY INSURANCE
COMMISSION**

WHEREAS, the Union County Insurance Fund Commission is responsible for providing a defense to certain claims brought against its members in accordance with the Commission's coverage documents; and

WHEREAS, the County of Union on behalf of itself and the UCIFC implemented a fair and open process for the procurement of litigation and/or defense counsel; and by way of Resolution 6-20 adopted January 16, 2020 the Commission approved a list of Law Firms to provide legal services in connection with litigation for the period of January 1, 2020 through December 31, 2020 and

WHEREAS, a second request for Qualifications (RFQ) was issued on January 7, 2020 and responses were received on January 16, 2020

WHEREAS, having considered the recommendation of the Proposal Review Committee, the Board determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services outlined above; and

WHEREAS, this Commission wishes to accept the recommendations of the Proposal Review Committee and determined that the below list of Law Firms should be deemed pre-qualified to provide the legal services as outlined for the 2020:

- Antonelli Kantor, P.C., 1000 Stuyvesant Avenue, Suite 1, Union, NJ 07083; 908-623-3676
- DiFrancesco Bateman, 15 Mountain Boulevard, Warren, NJ 07059; 908-757-7800
- Shain Schaffer, 150 Morristown Road, Suite 105, Bernardsville, NJ 07924; 908-953-9300

WHEREAS, it is now necessary to amend Resolution 6-20 to add the Law Firms of Antonelli Kantor, P.C., DiFrancesco Bateman, and Shain Schaffer to the list of pre-qualified firms to provide legal services in connection with litigation for the period of January 1, 2020 through December 31, 2020 and

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Union County Insurance Fund Commission that the assignment of specific claims for defense shall be made by the Commission, on advice from the County Counsel's office.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 18, 2020.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The JCC of Central NJ I - County of Union	Jewish Community Center 1391 Martine Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of Insurance with respect to the Women's Heart Health Fair	2/6/2020 #2430318	GL AU EX WC OTH
H - The JCC of Central NJ I - County of Union	Jewish Community Center 1391 Martine Ave Scotch Plains, NJ 07076	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of Insurance with respect to the Women's Heart Health Fair	2/6/2020 #2430319	GL AU EX WC OTH
H - NJ Dept. of Human Services I - County of Union	Division of Disability Services Personal Assistant Program PO Box 705 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of Insurance with respects to the Personal Assistant Services Program (PASP) Contract	2/6/2020 #2430325	GL AU EX WC OTH
H - County of Union, Prosecutors I - County of Union	Office 32 Rahway Ave Elizabeth, NJ 07202	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of insurance. All operations usual to County Governmental Entity	2/6/2020 #2430338	GL AU EX WC OTH
H - Kean University I - County of Union	Office of Conference and Event Services 1000 Morris Avenue Union, NJ 07083	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 RE: Union County HR Commission/Prosecutor's Office Annual Awards Kean University, The State of New Jersey, New Jersey Educational Facilities Authorities and an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Union County HR Commission/Prosecutor's Office Annual Awards at the STEM*Donald R. Conklin Conference Center 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	2/10/2020 #2434686	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 Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of insurance with respect to the Countys Public Health Clinic to provide immunizations to children for the current calendar year Incidental Medical Malpractice is included in the General Liability	2/11/2020 #2435015	GL AU EX WC OTH
Total # of Holders: 6				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 27, 2020

To: Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: New Jersey Counties Excess Meeting Report

2020 Reorganization: The NJCE conducted its 2020 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

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

2020 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Tim Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County
Janette Kessler	Atlantic County Insurance Commission
Sander Friedman	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners amended the meeting schedule to meet at 9:30AM instead of 1:00PM in order to accommodate schedules. *Meeting schedule appears below.*

Executive Director reported this year marks the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue. Fund Commissioners, Professionals and staff will be invited to attend; the Fund office will coordinate a location and lunch will be sponsored.

2020 Meeting Schedule & 2021 Reorganization

April 23, 2020	Camden County Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, N	9:30AM
June 25, 2020	Central NJ location – <i>To be determined</i>	12:00PM
September 24, 2020	Dipiero Center - 7 th floor 512 Lakeland Ave Blackwood, NJ	9:30AM
October 22, 2020	Camden County Emergency Training Center	9:30AM
November 19, 2020	Dipiero Center	9:30AM
February 25, 2021	2021 Reorganization Camden County Emergency Training Center	9:30AM

Professional Contracts/Services/Competitive Contracts:

Auditor, Payroll Auditor and Actuary: The contracts for these services have expired. The Fund office will conduct a request for price quotes for the respective services and results will be prepared by the next meeting for the Board to review and take action.

Learning Management System – Competitive Contract Request for Proposals (CCRFP): As previously discussed, a dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. The Board of Fund Commissioners adopted a resolution prepared by the Fund Attorney to initiate the CCRFP process; the Fund office will work with the Fund Attorney for the procurement of this online platform.

Financial Fast Track: The Financial Fast Track as of December 31, 2019 reflected a statutory surplus of \$15.4 million.

Sexual Abuse Molestation Legislation: The Fund office will be reaching out to the membership on training regarding the protection of children.

2020 MEL & MRHIF & NJCE Educational Seminar: The 10th annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for attendance; included in the agenda was the registration form.

2020 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund's meeting to review claims in detail prior to the regular Fund meeting and recommend approval/denial on presented claims. The committee presented their recommendations during Closed Session.

Underwriting Manager

2020 Excess Renewal/Budget Impact: The Finance Committee met via teleconference on February 20th to review a 2020 Excess Renewal memorandum prepared by the Underwriting Manager. The renewal for Excess Casualty coverages with the incumbent carriers was challenging due to unexpected market hardening at year-end. The Underwriting Manager was able to restructure the Excess Casualty program. This program restructure left a delta in budgeted versus actual premiums; however, the recommendation was to have the NJCE absorb the difference for 2020. Executive Director reported the Finance Committee reviewed, agreed with the recommendation and noted the 2021 budgets would be adjusted accordingly.

In November, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2020 renewal program. The Extraordinary Unspecifiable Services (EUS) statement binding coverages is kept on file in the office. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2019 thru February 2020.

Safety Director submitted a memorandum on the 2020 BRIT Safety Grant Program in which Counties may receive reimbursement up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$45,000.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 23, 2020 at 9:30AM at the Camden County Emergency Training Center.

UNION COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		January 31, 2020			
ALL YEARS COMBINED							
		THIS MONTH		YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		427,071	427,071	10,722,301	11,149,372	
2.	CLAIM EXPENSES						
		Paid Claims	110,790	110,790	2,558,639	2,669,429	
		Case Reserves	418,827	418,827	2,445,172	2,863,998	
		IBNR	(125,239)	(125,239)	3,904,473	3,779,234	
		Discounted Claim Value	(6,575)	(6,575)	(141,069)	(147,644)	
	TOTAL CLAIMS		397,803	397,803	8,767,214	9,165,017	
3.	EXPENSES						
		Excess Premiums	0	0	0	0	
		Administrative	15,332	15,332	361,839	377,172	
	TOTAL EXPENSES		15,332	15,332	361,839	377,172	
4.	UNDERWRITING PROFIT (1-2-3)		13,935	13,935	1,593,247	1,607,183	
5.	INVESTMENT INCOME		10,123	10,123	180,345	190,469	
6.	PROFIT (4 + 5)		24,059	24,059	1,773,593	1,797,651	
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	0	2,138,393	2,138,393	
11.	SURPLUS (6 + 7 + 8 - 9)		24,059	24,059	3,911,986	3,936,044	
SURPLUS (DEFICITS) BY FUND YEAR							
	2018		4,880	4,880	3,611,441	3,616,322	
	2019		9,514	9,514	300,544	310,059	
	2020		9,664	9,664		9,664	
TOTAL SURPLUS (DEFICITS)			24,059	24,059	3,911,986	3,936,044	
TOTAL CASH							7,864,954
FUND YEAR 2018							
		Paid Claims	11,959	11,959	1,644,242	1,656,202	
		Case Reserves	23,765	23,765	986,263	1,010,029	
		IBNR	(35,725)	(35,725)	1,380,364	1,344,639	
		Discounted Claim Value	262	262	(51,942)	(51,680)	
	TOTAL FY 2018 CLAIMS		262	262	3,958,927	3,959,190	
FUND YEAR 2019							
		Paid Claims	94,023	94,023	914,397	1,008,420	
		Case Reserves	370,255	370,255	1,458,908	1,829,163	
		IBNR	(471,074)	(471,074)	2,524,109	2,053,035	
		Discounted Claim Value	2,256	2,256	(89,127)	(86,871)	
	TOTAL FY 2019 CLAIMS		(4,541)	(4,541)	4,808,287	4,803,747	
FUND YEAR 2020							
		Paid Claims	4,808	4,808		4,808	
		Case Reserves	24,806	24,806		24,806	
		IBNR	381,560	381,560		381,560	
		Discounted Claim Value	(9,093)	(9,093)		(9,093)	
	TOTAL FY 2020 CLAIMS		402,081	402,081	0	402,081	
COMBINED TOTAL CLAIMS			397,803	397,803	8,767,214	9,165,017	

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, 2020		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,063,070	2,063,070	163,505,481	165,568,551
2.	CLAIM EXPENSES					
		Paid Claims	279,450	279,450	4,975,775	5,255,225
		Case Reserves	(76,040)	(76,040)	5,846,623	5,770,583
		IBNR	173,583	173,583	9,701,382	9,874,966
		Discounted Claim Value	(44,864)	(44,864)	(1,473,117)	(1,517,980)
	TOTAL CLAIMS		332,130	332,130	19,050,663	19,382,793
3.	EXPENSES					
		Excess Premiums	1,249,842	1,249,842	113,746,590	114,996,432
		Administrative	157,830	157,830	12,402,903	12,560,734
	TOTAL EXPENSES		1,407,672	1,407,672	126,149,494	127,557,166
4.	UNDERWRITING PROFIT (1-2-3)		323,268	323,268	18,305,324	18,628,592
5.	INVESTMENT INCOME		86,247	86,247	1,120,484	1,206,732
6.	PROFIT (4+5)		409,515	409,515	19,425,808	19,835,323
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		409,515	409,515	15,818,257	16,227,772
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		2,433	2,433	543,904	546,337
	2011		3,528	3,528	836,289	839,817
	2012		4,438	4,438	1,013,486	1,017,924
	2013		7,171	7,171	1,438,925	1,446,095
	2014		9,727	9,727	2,887,430	2,897,157
	2015		10,449	10,449	1,229,755	1,240,204
	2016		10,734	10,734	3,388,065	3,398,800
	2017		12,349	12,349	1,257,423	1,269,772
	2018		11,893	11,893	2,119,126	2,131,019
	2019		45,917	45,917	1,103,855	1,149,771
	2020		290,875	290,875		290,875
TOTAL SURPLUS (DEFICITS)			409,515	409,515	15,818,256	16,227,772
TOTAL CASH						21,155,238

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2020				
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	10,466	10,466
Discounted Claim Value	0	0	(983)	(983)
TOTAL FY 2010 CLAIMS	0	0	181,322	181,322
FUND YEAR 2011				
Paid Claims	92,822	92,822	519,228	612,050
Case Reserves	(92,824)	(92,824)	214,527	121,703
IBNR	2	2	46,091	46,093
Discounted Claim Value	0	0	(24,930)	(24,930)
TOTAL FY 2011 CLAIMS	0	0	754,916	754,916
FUND YEAR 2012				
Paid Claims	172	172	1,551,733	1,551,905
Case Reserves	(173)	(173)	75,090	74,917
IBNR	1	1	64,097	64,098
Discounted Claim Value	0	0	(12,804)	(12,804)
TOTAL FY 2012 CLAIMS	0	0	1,678,116	1,678,116
FUND YEAR 2013				
Paid Claims	79,294	79,294	646,873	726,168
Case Reserves	(79,295)	(79,295)	644,280	564,985
IBNR	1	1	105,073	105,074
Discounted Claim Value	0	0	(76,642)	(76,642)
TOTAL FY 2013 CLAIMS	0	0	1,319,585	1,319,585
FUND YEAR 2014				
Paid Claims	1,119	1,119	442,532	443,650
Case Reserves	9,691	9,691	332,716	342,407
IBNR	(10,809)	(10,809)	178,256	167,447
Discounted Claim Value	0	0	(42,871)	(42,871)
TOTAL FY 2014 CLAIMS	0	0	910,633	910,633
FUND YEAR 2015				
Paid Claims	5,134	5,134	763,735	768,869
Case Reserves	(5,136)	(5,136)	1,897,750	1,892,614
IBNR	2	2	511,194	511,196
Discounted Claim Value	0	0	(172,551)	(172,551)
TOTAL FY 2015 CLAIMS	0	0	3,000,129	3,000,129
FUND YEAR 2016				
Paid Claims	2,578	2,578	320,211	322,790
Case Reserves	222,422	222,422	647,770	870,191
IBNR	(225,000)	(225,000)	305,258	80,258
Discounted Claim Value	0	0	(69,661)	(69,661)
TOTAL FY 2016 CLAIMS	0	0	1,203,578	1,203,578
FUND YEAR 2017				
Paid Claims	1,450	1,450	68,152	69,602
Case Reserves	(1,450)	(1,450)	1,525,070	1,523,620
IBNR	4	4	2,088,218	2,088,221
Discounted Claim Value	0	0	(292,128)	(292,128)
TOTAL FY 2017 CLAIMS	4	4	3,389,312	3,389,315
FUND YEAR 2018				
Paid Claims	6,789	6,789	243,786	250,575
Case Reserves	(6,786)	(6,786)	161,698	154,912
IBNR	(3)	(3)	2,419,495	2,419,492
Discounted Claim Value	0	0	(290,608)	(290,608)
TOTAL FY 2018 CLAIMS	0	0	2,534,370	2,534,370
FUND YEAR 2019				
Paid Claims	90,092	90,092	247,685	337,777
Case Reserves	(122,488)	(122,488)	347,722	225,234
IBNR	0	0	3,973,235	3,973,235
Discounted Claim Value	0	0	(489,939)	(489,939)
TOTAL FY 2019 CLAIMS	(32,396)	(32,396)	4,078,703	4,046,306
FUND YEAR 2020				
Paid Claims	0	0		0
Case Reserves	0	0		0
IBNR	409,386	409,386		409,386
Discounted Claim Value	(44,864)	(44,864)		(44,864)
TOTAL FY 2020 CLAIMS	364,523	364,523	0	364,523
COMBINED TOTAL CLAIMS	332,130	332,130	19,050,663	19,382,793

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 January January 31, 2020				
COVERAGE LINE- PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
December-19	1	16	0	17
January-20	1	11	1	13
NET CHGE	0	-5	1	-4
Limited Reserves				\$469
Year	2018	2019	2020	TOTAL
December-19	\$0	\$22,659	\$0	\$22,659
January-20	\$0	\$1,102	\$5,000	\$6,102
NET CHGE	\$0	(\$21,557)	\$5,000	(\$16,557)
Ltd Incurred	\$290,449	\$160,927	\$5,000	\$456,376
COVERAGE LINE- GENERAL LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
December-19	28	53	0	81
January-20	18	53	1	72
NET CHGE	-10	0	1	-9
Limited Reserves				\$2,146
Year	2018	2019	2020	TOTAL
December-19	\$85,345	\$39,831	\$0	\$125,176
January-20	\$74,020	\$80,331	\$172	\$154,524
NET CHGE	(\$11,325)	\$40,500	\$172	\$29,347
Ltd Incurred	\$181,615	\$89,130	\$172	\$270,918
COVERAGE LINE- AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
December-19	2	9	0	11
January-20	2	7	1	10
NET CHGE	0	-2	1	-1
Limited Reserves				\$1,091
Year	2018	2019	2020	TOTAL
December-19	\$4,092	\$6,600	\$0	\$10,692
January-20	\$4,092	\$6,315	\$500	\$10,906
NET CHGE	\$0	(\$285)	\$500	\$215
Ltd Incurred	\$27,178	\$12,816	\$500	\$40,494
COVERAGE LINE- WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
December-19	37	48	0	85
January-20	37	40	9	86
NET CHGE	0	-8	9	1
Limited Reserves				\$31,308
Year	2018	2019	2020	TOTAL
December-19	\$896,827	\$1,389,818	\$0	\$2,286,645
January-20	\$931,917	\$1,741,416	\$19,134	\$2,692,466
NET CHGE	\$35,090	\$351,597	\$19,134	\$405,821
Ltd Incurred	\$2,166,987	\$2,582,097	\$23,942	\$4,773,026
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
December-19	68	126	0	194
January-20	58	111	12	181
NET CHGE	-10	-15	12	-13
Limited Reserves				\$15,823
Year	2018	2019	2020	TOTAL
December-19	\$986,263	\$1,458,908	\$0	\$2,445,172
January-20	\$1,010,029	\$1,829,163	\$24,806	\$2,863,998
NET CHGE	\$23,765	\$370,255	\$24,806	\$418,827
Ltd Incurred	\$2,666,230	\$2,844,971	\$29,614	\$5,540,815

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF January 31, 2020

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		25			Last Month		24			Last Year		13		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jan-20		TARGETED	Incurred	Incurred	31-Dec-19		TARGETED	Incurred	Incurred	30-Jan-19		TARGETED
PROPERTY	320,021	290,449	290,449	90.76%	320,021	100.00%	290,449	290,449	90.76%	320,021	100.00%	319,025	319,025	99.69%	306,035	95.63%
GEN LIABILITY	427,942	181,615	181,615	42.44%	344,698	80.55%	187,940	187,940	43.92%	339,744	79.39%	137,416	137,416	32.11%	266,348	62.24%
AUTO LIABILITY	259,693	27,178	27,178	10.47%	201,844	77.72%	27,178	27,178	10.47%	198,512	76.44%	28,475	28,475	10.96%	140,656	54.16%
WORKER'S COMP	4,546,370	2,166,987	2,166,987	47.66%	4,282,564	94.20%	2,124,938	2,124,938	46.74%	4,251,328	93.51%	1,702,535	1,702,535	37.45%	3,188,421	70.13%
TOTAL ALL LINES	5,554,026	2,666,230	2,666,230	48.01%	5,149,127	92.71%	2,630,506	2,630,506	47.36%	5,109,605	92.00%	2,187,450	2,187,450	39.38%	3,901,461	70.25%
NET PAYOUT %	\$1,656,202					29.82%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		13			Last Month		12			Last Year		1		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jan-20		TARGETED	Incurred	Incurred	31-Dec-19		TARGETED	Incurred	Incurred	30-Jan-19		TARGETED
PROPERTY	340,421	160,927	160,927	47.27%	325,544	95.63%	175,501	175,501	51.55%	324,211	95.24%	9,699	9,699	N/A	N/A	N/A
GEN LIABILITY	428,501	89,130	89,130	20.80%	266,696	62.24%	48,607	48,607	11.34%	257,869	60.18%	2,500	2,500	N/A	N/A	N/A
AUTO LIABILITY	258,887	12,816	12,816	4.95%	140,219	54.16%	12,578	12,578	4.86%	132,464	51.17%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,637,297	2,582,097	2,582,097	55.68%	3,252,190	70.13%	2,137,210	2,137,210	46.09%	2,971,293	64.07%	11,782	11,782	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	2,844,971	2,844,971	50.22%	3,984,649	70.34%	2,373,897	2,373,897	41.90%	3,685,837	65.06%	23,981	23,981	N/A	N/A	N/A
NET PAYOUT %	\$1,015,808					17.93%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		1			Last Month		0			Last Year		-11		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jan-20		TARGETED	Incurred	Incurred	31-Dec-19		TARGETED	Incurred	Incurred	30-Jan-19		TARGETED
PROPERTY	355,673	5,000	5,000	1.41%	21,340	6.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	393,364	172	172	0.04%	3,934	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	237,658	500	500	0.21%	2,377	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	3,947,400	23,942	23,942	0.61%	19,737	0.50%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,934,095	29,614	29,614	0.60%	47,388	0.96%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$4,808					0.10%										

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 18-20

MARCH 2020

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>
001085			
001085	UNION COUNTY	REIM POSTAGE 8/19 - 12/19	195.95
			195.95
		Total Payments FY 2019	195.95

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001086			
001086	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/20	5.25
001086	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 3/20	13,324.59
			13,329.84
001087			
001087	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/20	511.50
			511.50
001088			
001088	CONNER STRONG & BUCKELEW	POLICY# B6025442 4/20 - 4/21	1,640.00
			1,640.00
001089			
001089	WESTFIELD LEADER	LEGAL AD 2/20	29.07
			29.07
001090			
001090	NJ ADVANCE MEDIA	ACCT#1188859 - ADV - 2.10.20	105.45
			105.45
		Total Payments FY 2020	15,615.86
		TOTAL PAYMENTS ALL FUND YEARS	\$15,811.81

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	January			
CURRENT FUND YEAR	2020			
Description:		Administrative Account-Investors	Claims Account - Investors	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investm	\$7,979,477.40	7,840,437.69	139,039.71	
Opening Interest Accrual	\$0.00	-	-	
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	\$10,123.29	\$9,902.37	\$220.92	
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	\$10,123.29	\$9,902.37	\$220.92	
9 Deposits - Purchases	\$132,650.70	\$27,314.64	\$105,336.06	
10 (Withdrawals - Sales)	-\$257,296.80	-\$119,191.76	-\$138,105.04	
Ending Cash & Investment	\$7,864,954.59	\$7,758,462.94	\$106,491.65	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$45,550.14	\$190.10	\$45,360.04	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$7,910,504.73	\$7,758,653.04	\$151,851.69	
		0.00	0.00	

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020							
Month Ending: January							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	178,926.59	716,994.32	473,454.63	6,582,961.95	0.00	27,139.53	7,979,477.02
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	21,540.98	0.00	0.00	5,773.66	0.00	0.00	27,314.64
Invest Pymnts	227.00	909.62	600.66	8,351.57	0.00	34.43	10,123.28
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	227.00	909.62	600.66	8,351.57	0.00	34.43	10,123.28
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,767.98	909.62	600.66	14,125.23	0.00	34.43	37,437.92
EXPENSES							
Claims Transfers	28,523.62	5,023.00	523.00	104,035.03	0.00	0.00	138,104.65
Expenses	0.00	0.00	0.00	0.00	0.00	13,855.70	13,855.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	28,523.62	5,023.00	523.00	104,035.03	0.00	13,855.70	151,960.35
END BALANCE	172,170.95	712,880.94	473,532.29	6,493,052.15	0.00	13,318.26	7,864,954.59



First Managed Care Option, Inc.

Case Management Monthly Activity Report

February 2020

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
Total FY2019	42	236	133	37	170	0	78.24%	21.76%	0.00%	13	157
Jan-20	4	19	13	3	16	0	81.25%	18.75%	0.00%	5	11
Feb-20	2	10	9	0	9	0	100.00%	0.00%	0.00%	3	6
Total FY2020	6	29	22	3	25	0	88.00%	12.00%	0.00%	8	17

Present 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	Total Working Restricted Duty	Total Working Full Duty	Total Out Of Work
12	12	24	0	24	7	5	6	13	5

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

Report run on 03/03/2020

* 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.

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
PWF Public Works / 775-580	1	1	100%

Case Management Monthly Activity Report

February 2020

UNION COUNTY INS FUND COMM

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

Report run on 03/03/2020

* 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 2 of 2



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	1,285	247	84%	0		
Total 2019	\$2,461,211	\$708,458	\$2,446,769	\$1,752,753	71%	1,621	1,546	75	95%	4		
Jan-20	\$99,613	\$32,489	\$97,841	\$67,123	67%	170	163	7	96%	0		
Feb-20	\$850,075	\$100,112	\$627,158	\$749,963	88%	109	105	4	96%	0		
Total 2020	\$949,688	\$132,602	\$724,999	\$817,086	86%	279	268	11	96%	0		
Total to Date	\$5,225,794	\$1,578,164	\$7,450,300	\$3,647,631	70%	3,432	3,099	333	90%	4		



First Managed Care Option, Inc.

Report Run Date:03/03/2020 UCI

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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: March 12, 2020

UCIFC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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**February – March 2020
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 19:** Attended the UCIFC meeting in Elizabeth.
- **February 19:** Attended the UCIFC Claims Committee meeting in Elizabeth.
- **February 19:** Attended the UCIFC Executive Safety Committee meeting in Elizabeth.
- **February 19:** Attended the UCIFC Jail Sub Safety Committee meeting in Elizabeth.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 18:** Plan to attend the UCIFC meeting in Elizabeth.
- **March 18:** Plan to attend the UCIFC Claims Committee meeting in Elizabeth.
- **March 18:** Plan to attend the UCIFC Executive Safety Committee meeting in Elizabeth.
- **March 18:** Plan to attend the UCIFC Jail Sub Safety Committee meeting in Elizabeth.

CEL MEDIA LIBRARY

No Videos were utilized in 2020.

SAFETY DIRECTOR BULLETINS

- Service Animals in the Work Place New Safety Briefings – February 13.

Service Animals in the Workplace

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, perform a task to calm a person with Post Traumatic Stress Disorder during an anxiety attack, or performing other duties. Service dogs are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs or other animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the Americans with Disabilities Act (ADA) or New Jersey's service animal law. Also, a crime deterrent effect due to the animal's presence would not constitute as a service under this definition.

A popular misbelief about service dogs is that they are required to be trained by a professional trainer. In fact, according to the ADA, the dog can be trained by the potential future owner. During the time period of training, the dog is not considered a service animal.

Under the ADA, state and local governments, nonprofit organizations, privately-owned commercial facilities, and privately-owned businesses are required to adhere to the laws of the ADA. Therefore, if an employee has a disability, they are entitled to have / bring their service dog into their place of work. If the covered entity questions whether the dog is a service animal or not, they are not allowed to require documented proof. They are also not allowed to require the dog to demonstrate its service / task, or inquire about the nature of the person's disability. They are only permitted to ask two questions:

1. Is this dog required because of a disability?
2. What work or task has this service dog been trained to perform?

These two questions may only be asked if the need for the service dog is not obvious.

Under the ADA, service dogs must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the service dog through voice, signal, or other effective controls.

In addition to the provisions about service dogs, the Department of Justice's ADA regulations have a new, separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility; 1) whether the horse is housebroken, 2) whether the horse is under the owner's control, 3) whether the facility can accommodate the horse's size and weight, and 4) whether there are legitimate safety concerns regarding the operation of the facility.

Employers should visit https://www.ada.gov/service_animals_2010.htm for more information concerning service animals in the workplace and in public settings. Additional guidance is available at https://www.ada.gov/regs2010/service_animal_qa.html which answers many frequently asked questions regarding service animals. In light of the fact that the ADA does not specifically list all of the possible disabilities or impairments for which service dogs may be considered as appropriate under federal regulations, the Safety Director strongly recommends that public entities contact their attorney to discuss and review any policy governing service animals in the workplace prior to adoption.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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

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

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

APPENDIX I

OPEN MINUTES

UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – February 19, 2020
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:00 AM

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

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present (<i>via teleconference</i>)
Claudia Martins	Absent
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze Wayne Ring
	PERMA Risk Management Services Robyn Walcott
Managed Care Services	First MCO Suzanne Rajsteter
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Risk Control Jonathan Czarnecki T&M Associates Mark Worthington

ALSO PRESENT:

Adam Hayek, Taylor Darin
Terry Pacheco, Union County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JANUARY 16, 2020

Chair Wagner confirmed she received and reviewed a copy of the closed minutes that Ms. Dodd e-mailed to her earlier.

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF JANUARY 16, 2020

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported the Labor Committee met last week and there are now dates for the Reasonable Suspicion Training and they spoke about other topics. Mr. Worthington advised he met with Corrections earlier in the morning. Mr. Worthington advised that concluded his report.

CLAIM COMMITTEE: Ms. Walcoff advised the Claims Committee met prior to the Commission Meeting and discussed the claims for presentation during closed session.

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

2020 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director reported at the December 2019 and January 2020 meetings two temporary budgets were approved in the amount of \$411,174 each month and represented 1/12 of last year's budget. Executive Director advised he was requesting approval of a third temporary budget in the amount of \$411,174. Executive Director noted the total of the 2020 temporary budget was \$12,235.22. Executive Director referred to Resolution 14-20 which was included in the agenda. Executive Director asked if anyone had any questions and requested a motion for approval.

MOTION TO APPROVE RESOLUTION 14-20, ADOPTING A THIRD TEMPORARY 2020 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$411,174

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

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

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold it Reorganization Meeting on February 27, 2020 at 1:00 PM at the Camden County College Regional Emergency Training Center.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the December Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,911,986 as of December 31, 2019. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$2,138,393 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$7,979,477.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. As of December 31, 2019 the Fund had a surplus of \$15,026,780. Executive Director reported the cash amount was \$30,611,582. Executive Director referred to line 7, "Dividend" and noted the NJCE released dividends in the amount of \$3,607,551. Executive Director asked if anyone had any questions regarding the Financial Fast Track.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of December 31, 2019 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary's projections. Executive Director reported for the first year the actuary's projection was 92% and the Commission was running at 47% and for 2019 the Commission was performing at 42% and the actuary's projection was 65%. Executive Director asked if anyone had any questions on the claims reports.

2020 EXCESS INSURANCE RENEWAL OVERVIEW: Executive Director referred to a copy of a memorandum from the NJCE Underwriting Manager. Executive Director advised the insurance marketplace had been hardening over the past few years. Executive Director also advised the NJCE had experienced a high frequency of property losses over the last several years which caused the need for increased retentions and premium rates. Executive Director reported the casualty market experienced the same hardening and after the NJCE had set their budget, Brit along with all other Excess Casualty insurers, cut back their limits from \$15,000,000/\$20,000,000 to \$10,000,000/\$20,000,000. Brit did return the premium for that layer of insurance in the amount of \$240,000, however that amount was far below the new market's premium for that layer of insurance. Executive Director advised Old Republic provided the only quotation for this layer at the \$1,000,000 premium mark. They will also replace Argonaut's layer. Executive Director advised the differential is approximately \$750,000 and at the next NJCE meeting a recommendation would be made to the

Board for the NJCE to absorb the difference due to their surplus. Executive Director noted this was another benefit of participating in a JIF because commercial markets would collect that additional premium right away.

2020 MEL MRHIF AND NJCE EDUCATIONAL SEMINAR: Executive Director reported the 10th annual educational seminar was scheduled for Friday, May 1, 2020 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. Executive Director advised the seminar qualified for an extensive list of Continuing Educational Credits. Executive Director reviewed the topics of the seminar and the presenters.

CYBER INCIDENT: Chair Wagner provided an update of the recent cyber incident. Chair Wagner advised they were at the tail end, with a few more accounts to check and believed everything was basically wrapped up. Chair Wagner reported they were just waiting for a date for the final call. Chair Wagner noted they were happy they did not lose any data. Chair Wagner advised they were working with MS-ISAC to evaluate their network to see if there were any vulnerabilities and was also providing some tools the government was offering and being proactive. Chair Wagner indicated Mr. Bergen was still working on the Spincube invoice. Mr. Bergen advised he would provide an update during closed session.

UNION COUNTY COURT ANNEX BUILDING WATER LOSS: Executive Director reported during closing session an update would be provided on the recent water loss claim.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Commission Treasurer reported she recommended Resolution 15-20 for approval.

MOTION TO APPROVE RESOLUTION 15-20 FEBRUARY BILL LIST

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

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

ATTORNEY: Mr. Bergen advised his report was for closed session.

CLAIMS SERVICE: Ms. Guze reported for the month of January there were 17 claims, 1 claim was denied, 7 were closed, 7 remain treating. Ms. Guze noted we have had an easy winter so far and did not have the normal slip and fall claims or motor vehicle accidents and was hopeful the trend would continue for the rest of the season. Ms. Guze advised that concluded her report unless there were any questions.

MANAGED CARE: Ms. Rajsteter advised First MCO's reports were included in the agenda. Ms. Rajsteter reviewed the Case Management Monthly Activity Report for the month of January as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
January	19	13	3	16	81.25%

Ms. Rajsteter reviewed the Medical Savings Report for the month of January as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
January	\$ 99,613	\$ 32,489	\$ 67,123	67%	170	163	96%

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for January – February was included in the agenda. Mr. Czarnecki advised the agenda also included two shift briefings which included Properly Securing Loads and Winter Driving Tips. Mr. Czarnecki reported the agenda also included a memo on the BRIT Safety Grant Program. Mr. Czarnecki noted there was \$45,000 available again for 2020 for the 10 counties to split. All submissions should be sent direct to Glenn Prince. Lastly Mr. Czarnecki reported at the last meeting Mr. Prince was requested to conduct an accident investigation for the Parks Department which he could discuss in closed session. Mr. Czarnecki advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director advised there was a need for a closed session. Commission Attorney stated that pursuant to the provisions of the Open Public Meetings Act, a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. Commission Attorney then read the below statement which was included in the agenda.

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claims 0093, 0070, 0692 and 6175 as well as potential litigation concerning Spinecube, Inc. and potential legal and contractual issues regarding a water claim.

The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes

until such time as the confidential limitations have been removed, at which time they shall be available.

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

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

MOTION TO RETURN TO OPEN SESSION

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

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:28 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary