

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
JUNE 17, 2020**

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

**To attend the meeting via teleconference  
Dial 1- 929-205-6099 and enter Meeting ID: 974 3480 1952**

**OR**

**Join Zoom Meeting via completer Link**

**<https://zoom.us/j/97434801952>**

**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 17, 2020  
 ADMINISTRATION BUILDING – 6<sup>TH</sup> FLOOR  
 FREEHOLDER CONFERENCE ROOM  
 10 ELIZABETHTOWN PLAZA  
 ELIZABETH, NJ  
 10:00 AM

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ ROLL CALL OF COMMISSIONERS
- ☐ APPROVAL OF MINUTES: April 15, 2020 Open Minutes .....Appendix I  
 April 15, 2020 Closed Minutes.....sent via e-mail
  
- ☐ CORRESPONDENCE:
  
- ☐ COMMITTEE REPORTS
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 3-12
  
- ☐ NJCE UNDERWRITING MANAGER – Conner Strong & Buckelew ..... Verbal
  
- ☐ TREASURER – Bibi Taylor
  - Resolution 21-20 May Bill List – Motion .....Page 13
  - Resolution 22-20 June Bill List – Motion .....Page 14
  - April Treasurer Reports..... Pages 15-16
  
- ☐ ATTORNEY – Bruce H. Bergen, Esq..... Verbal
  
- ☐ CLAIMS SERVICE - PERMA ..... Verbal
  
- ☐ CLAIMS SERVICE – D&H Alternate Risk Solutions, Inc. .... Verbal
  
- ☐ MANAGED CARE – First MCO
  - Monthly Report – May..... Pages 17-19
  
- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
  - Monthly Report..... Pages 20-21
  - Safety Director Bulletins..... Pages 22-40
  
- ☐ 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 41  
Motion to go into Executive Session
- ☐ APPROVAL OF PARS - Motion
  


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- ☐ MEETING ADJOURNMENT
- ☐ NEXT SCHEDULED MEETING: July 15, 2020 ADMINISTRATION BUILDING, 6<sup>TH</sup> 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: June 17, 2020

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Report (Page 4)** – Attached on page 4 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of April. There were 4 certificates issued. There were no certificates requested in the month of May.

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

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7)**– The NJCE last met on April 23, 2020. A summary report of the meeting is included in the agendas on pages 5-7. The NJCE postponed the luncheon scheduled for June 25<sup>th</sup> celebrating 10 years of the Fund for later in the year. However, the NJCE will meet on June 25<sup>th</sup> at 9:30 AM. This meeting will be held telephonically again.
- ☐ **UCIFC Financial Fast Track (Pages 8)** - Included in the agenda on page 8 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2020** there is a statutory surplus of **\$3,404,772**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Commission’s share of the equity in the NJCE, **\$2,131,143**. The total cash amount is **\$7,443,569**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2020** the Fund has a surplus of **\$16,247,540**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$3,607,551**. The cash amount is **\$30,058,449**.
- ☐ **Claims Tracking Reports (Pages 11-12)** – Included in the agenda on pages 11-12 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2020. The Executive Director will review the reports with the Commission.
- ☐ **Commissioner Appointments** – The County has approved Resolution 2020-395 appointing Amy Wagner, Laura Scutari and Claudia Martins as Commissioners to the Union County Insurance Fund Commission for a term commencing January 15, 2020 and ending on January 14, 2022 or for the remainder of their service in office as officials, whichever is less.

# Union County Insurance Commission

## Certificate of Insurance Monthly Report

From 4/1/2020 To 4/30/2020

| Holder (H)/<br>Insured Name (I)   | Holder / Insured Address  | Description of Operations  | Issue Date/<br>Cert ID | Coverage           |
|---|---|--|------------------------|--------------------|
| H - State of NJ, Dept of Environment<br>Protection<br>I - County of Union | Attn Steve Csorgo Jr<br>Asst Biologist<br>NJ State Mosquito Control Commission;PO Box<br>400<br>Trenton, NJ 08625 | Company D: XS Worker Compensation Policy Limits: Statutory x<br>\$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy<br>Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E:<br>Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021;<br>Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E:<br>Property; Policy Term: 01/01/2020 - 01/01/2021; Policy<br>#:ERP980616208; Policy Limits: \$110,000,000 Evidence of<br>insurance as respects to Eager Beaver 20 HA SG-A25C Trailer<br>(Ser.# 1YB291860H1B1T117) | 4/17/2020<br>#2484933  | GL AU EX<br>WC OTH |
| H - National Railroad Passenger<br>I - County of Union                    | Corporation - Amtrak<br>60 Massachusetts Avenue SE<br>WASHINGTON, DC 20002  | Company D: XS Worker Compensation Policy Limits: Statutory x<br>\$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy<br>Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 RE: Lease of<br>Parking Lot 4A Certificate Holder is an additional insured for General<br>Liability and Excess Liability.  | 4/17/2020<br>#2484989  | GL AU EX<br>WC OTH |
| H - State of NJ, Dept Environmental<br>I - County of Union                | Protection, Bureau of Local<br>Environmental Mgmt & Right to Know<br>MC401-04N, PO Box 420<br>Trenton, NJ 08625   | Company D: XS Worker Compensation Policy Limits: Statutory x<br>\$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy<br>Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 The Certificate<br>Holder is an Additional Insured on the above-referenced Commercial<br>General Liability and Excess Liability Policies if required by written<br>contract as respect to 2020 CEHA grant contract with County of<br>Union Office of Health Management   | 4/20/2020<br>#2485648  | GL AU EX<br>WC OTH |
| H - Wells Fargo<br>I - County of Union                                    | Wells Fargo Trust Services<br>600 S 4th St<br>Minneapolis, MN 55415   | Company D: XS Worker Compensation Policy Limits: Statutory x<br>\$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy<br>Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of<br>Insurance with respect to Union County Courthouse, Cherry Street<br>Annex (2 Cherry Street, Elizabeth, NJ)  | 4/24/2020<br>#2492381  | GL AU EX<br>WC OTH |
| <b>Total # of Holders: 4</b>  |   |  |                        |                    |



## 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 23, 2020  
**To:** Union County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**NJCE Claims Review Committee:** Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests.

Litigation Manager provided a summary report on immunities available to public entities based on review of current tort immunities and those granted by recent emergency orders issued by Governor Murphy in response to COVID-19. Ms. Walcoff, Claims Manager, reported the Fund office is tracking COVID-19 work-related exposure claims noting there are under 200 cases for NJCE.

Executive Director reported that:

**COVID-19 Notices & Resources:** Executive Director report notices were distributed to NJCE members regarding guidance on COVID-19 claims. A memo was also distributed advising that local members' third-party administrators and managed care providers report any COVID-19 work-related exposure to the NJCE excess carriers. In addition, the NJCE website ([www.njce.org](http://www.njce.org)) includes a section on Safety Bulletins and Shift Briefings as it relates to COVID-19 information.

**Prospective Membership:** The Counties of Essex and Sussex are renewing 6/1/20 and 1/1/21 respectively and have been identified as potential members for the NJCE program. Underwriting summaries prepared by the Underwriting Manager were included in the agenda for review and discussion. The Board of Fund Commissioner adopted resolutions offering members to both Counties allowing negotiations to continue and bind coverage when appropriate.

**Membership Renewal:** The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their membership with the Fund as of January 1, 2021. Renewal documents will be sent to each respective County following the meeting. The agenda included a membership chart showing each County member and their respective autonomous agencies currently in the NJCE JIF.

**Financial Fast Track:** The Financial Fast Track as of February 29, 2020 reflected a statutory surplus of \$15.9 million, \$3.6 million in total dividends distributed to members and an overall profit of \$19.5 million.

**Professional Contracts/Services/Competitive Contracts:**

**Learning Management System – Competitive Contract Request for Proposals (CCRFP):** 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. A CCRFP was issued for this system and was scheduled to be opened on April 2<sup>nd</sup>, but due to the health crisis was cancelled. A 2<sup>nd</sup> CCRFP will be re-advertised in time for approval of a vendor at the June Executive Committee meeting.

**Workers' Compensation Claims Administration Request for Proposals (RFP):** The contract for this service expires on 7/31/20. The Fund office is working with the Fund Attorney in reviewing the scope of services prior to issuing an RFP.

**Litigation Manager:** The contract for Citta, Holzapfel & Zabarsky, the Litigation Manager, expires on April 31, 2020; Fund Attorney requested a proposal since the total historical cost is below \$17,500 annually. Copies of a proposal from Citta, Holzapfel & Zabarsky were distributed for review and provided for two fee structures – an hourly fee of \$195 or a monthly flat rate of \$1,500; recommendation was made to award based on the hourly fee. The Board of Fund Commissioners authorized the award of contract for Litigation Manager to Citta, Holzapfel & Zabarsky at the hourly fee of \$195 for services noted in their proposal.

**Auditor, Payroll Auditor and Actuary:** The contracts for these services have expired. The Fund office requested price quotes for Auditor and the sole response from Bowman and Company was distributed for review; their proposal noted a fee of \$16,500. The Board of Fund Commissioners authorized the award of contract for Auditor services to Bowman and Company at a fee not to exceed \$16,500. The price quotes for Payroll Auditor and Actuary will be issued in time to take action at the June Executive Committee meeting.

**Sexual Abuse Molestation Legislation:** The Fund opted to participate in the MEL training initiative and begin scheduling in-person training sessions as it relates to sexual abuse/molestation legislation passed in late 2019. Executive Director reported due to the current health emergency the in-person training sessions are on hold; however, the Fund office is working with J.A. Montgomery on options for the NJCE membership to access the MEL's Protection of Children online training and other resources.

Safety Director reported a link will be added to the NJCE website directing individuals to a 20-minute training video, as well as, a model policies and procedures document to address the protection and safe treatment of minors.

**NJCE Cyber Task Force:** The task force held their first meeting on April 20, 2020 to discuss cyber-related issues as respects County operations. Underwriting Manager commented that the

task force began introductory discussions regarding development of a Cyber Risk Management Program, as well as, act a shared resource pool among County members. Copies of a Cyber News Update was included in the agenda for information.

**Digital Streaming Library:** At the request of the Executive Director, the Safety Director has identified a viable alternative to replace the DVD library, which is grossly underutilized, with a digital streaming video library with over 500 possible safety videos from Atlantic Training. The cost structure and catalog with available videos was included in the agenda for review; cost structure is based on number of “hits” or “views” with any unutilized hits can be rolled over to the ensuing year. J.A. Montgomery reviewed the catalog to identify and ensure compliance standards for 150 videos and will distribute access and login information to members once the program is implemented.

Deputy Executive Director reported that:

**NJCE 10<sup>th</sup> Year Anniversary:** This year marks the 10<sup>th</sup> anniversary of the Fund’s inception, which began with two County members and has grown to 10 County members and 26 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend. Deputy Executive Director said the luncheon is scheduled for June 25, 2020 at noon to coincide with a Fund meeting and requested the date/time be held until further notice; invitations will be distributed with more information.

**2020 New Jersey Association of Counties Conference:** This annual conference originally scheduled for May has been rescheduled for October 27<sup>th</sup> - October 29<sup>th</sup>.

**2020 MEL & MRHIF & NJCE Educational Seminar:** The 10<sup>th</sup> annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled and will be rescheduled for a date later in the year. The seminar will include continuing education credits and a notice will be distributed once rescheduled.

**2020 Financial Disclosures:** The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30<sup>th</sup> for Commissioners, as well as, any other municipal/county related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing.

**2020 Assessment Schedule:** The 2<sup>nd</sup> installment 2020 assessments will be issued on/about June 15<sup>th</sup> and are due August 1<sup>st</sup>.

### **Risk Control**

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February 2020 thru May 2020. Safety Director reported that all instructor led courses have been suspended until May 15<sup>th</sup> and encouraged members to utilize online training resources in the interim.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 25, 2020 at noon; location to be determined.

| UNION COUNTY INSURANCE COMMISSION |                                |            |                |                |              |  |
|-----------------------------------|--------------------------------|------------|----------------|----------------|--------------|--|
| FINANCIAL FAST TRACK REPORT       |                                |            |                |                |              |  |
|                                   |                                | AS OF      | April 30, 2020 |                |              |  |
| ALL YEARS COMBINED                |                                |            |                |                |              |  |
|                                   |                                | THIS MONTH | YTD CHANGE     | PRIOR YEAR END | FUND BALANCE |  |
| 1.                                | UNDERWRITING INCOME            | 427,071    | 1,708,283      | 10,722,301     | 12,430,584   |  |
| 2.                                | CLAIM EXPENSES                 |            |                |                |              |  |
|                                   | Paid Claims                    | 71,183     | 660,403        | 2,558,639      | 3,219,042    |  |
|                                   | Case Reserves                  | 192,580    | 990,330        | 2,445,172      | 3,435,502    |  |
|                                   | IBNR                           | 247,549    | 553,021        | 3,904,473      | 4,457,494    |  |
|                                   | Discounted Claim Value         | (7,263)    | (28,735)       | (141,069)      | (169,804)    |  |
|                                   | TOTAL CLAIMS                   | 504,048    | 2,175,019      | 8,767,214      | 10,942,234   |  |
| 3.                                | EXPENSES                       |            |                |                |              |  |
|                                   | Excess Premiums                | 0          | 0              | 0              | 0            |  |
|                                   | Administrative                 | 15,454     | 63,476         | 361,839        | 425,316      |  |
|                                   | TOTAL EXPENSES                 | 15,454     | 63,476         | 361,839        | 425,316      |  |
| 4.                                | UNDERWRITING PROFIT (1-2-3)    | (92,431)   | (530,213)      | 1,593,247      | 1,063,035    |  |
| 5.                                | INVESTMENT INCOME              | 4,037      | 30,249         | 180,345        | 210,594      |  |
| 6.                                | PROFIT (4 + 5)                 | (88,394)   | (499,964)      | 1,773,593      | 1,273,629    |  |
| 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    | 13,931     | 54,908         | 2,076,235      | 2,131,143    |  |
| 11.                               | SURPLUS (6 + 7 + 8 - 9)        | (74,463)   | (445,056)      | 3,849,828      | 3,404,772    |  |
| SURPLUS (DEFICITS) BY FUND YEAR   |                                |            |                |                |              |  |
|                                   | 2018                           | (36,447)   | (117,229)      | 3,704,100      | 3,586,871    |  |
|                                   | 2019                           | (837)      | (177,949)      | 145,728        | (32,221)     |  |
|                                   | 2020                           | (37,179)   | (149,878)      |                | (149,878)    |  |
| TOTAL SURPLUS (DEFICITS)          |                                | (74,463)   | (445,056)      | 3,849,828      | 3,404,772    |  |
| TOTAL CASH                        |                                |            |                |                | 7,443,569    |  |
| FUND YEAR 2018                    |                                |            |                |                |              |  |
|                                   | Paid Claims                    | 41,194     | 89,980         | 1,644,242      | 1,734,222    |  |
|                                   | Case Reserves                  | 3,697      | 368,475        | 986,263        | 1,354,738    |  |
|                                   | IBNR                           | (5,822)    | (366,140)      | 1,380,364      | 1,014,223    |  |
|                                   | Discounted Claim Value         | 918        | (29)           | (51,942)       | (51,971)     |  |
|                                   | TOTAL FY 2018 CLAIMS           | 39,987     | 92,285         | 3,958,927      | 4,051,212    |  |
| FUND YEAR 2019                    |                                |            |                |                |              |  |
|                                   | Paid Claims                    | 11,712     | 266,888        | 914,397        | 1,181,285    |  |
|                                   | Case Reserves                  | (162,469)  | 183,773        | 1,458,908      | 1,642,681    |  |
|                                   | IBNR                           | 153,560    | (216,974)      | 2,524,109      | 2,307,135    |  |
|                                   | Discounted Claim Value         | 200        | 536            | (89,127)       | (88,591)     |  |
|                                   | TOTAL FY 2019 CLAIMS           | 3,003      | 234,222        | 4,808,287      | 5,042,509    |  |
| FUND YEAR 2020                    |                                |            |                |                |              |  |
|                                   | Paid Claims                    | 18,276     | 303,535        |                | 303,535      |  |
|                                   | Case Reserves                  | 351,352    | 438,083        |                | 438,083      |  |
|                                   | IBNR                           | 99,811     | 1,136,136      |                | 1,136,136    |  |
|                                   | Discounted Claim Value         | (8,380)    | (29,241)       |                | (29,241)     |  |
|                                   | TOTAL FY 2020 CLAIMS           | 461,058    | 1,848,513      | 0              | 1,848,513    |  |
| COMBINED TOTAL CLAIMS             |                                | 504,048    | 2,175,019      | 8,767,214      | 10,942,234   |  |

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     | April 30, 2020 |             |             |
| ALL YEARS COMBINED              |                             |                        |           |                |             |             |
|                                 |                             |                        | THIS      | YTD            | PRIOR       | FUND        |
|                                 |                             |                        | MONTH     | CHANGE         | YEAR END    | BALANCE     |
| 1.                              | UNDERWRITING INCOME         |                        | 2,084,585 | 8,338,340      | 163,505,481 | 171,843,821 |
| 2.                              | CLAIM EXPENSES              |                        |           |                |             |             |
|                                 |                             | Paid Claims            | 203,999   | 918,023        | 4,975,775   | 5,893,798   |
|                                 |                             | Case Reserves          | 189,397   | 1,075,913      | 5,846,623   | 6,922,536   |
|                                 |                             | IBNR                   | 179,085   | 570,546        | 9,810,443   | 10,380,989  |
|                                 |                             | Discounted Claim Value | (42,021)  | (122,689)      | (1,471,830) | (1,594,519) |
|                                 | TOTAL CLAIMS                |                        | 530,460   | 2,441,794      | 19,161,011  | 21,602,804  |
| 3.                              | EXPENSES                    |                        |           |                |             |             |
|                                 |                             | Excess Premiums        | 1,271,354 | 5,085,415      | 113,746,590 | 118,832,006 |
|                                 |                             | Administrative         | 161,723   | 634,926        | 12,402,903  | 13,037,829  |
|                                 | TOTAL EXPENSES              |                        | 1,433,076 | 5,720,341      | 126,149,494 | 131,869,835 |
| 4.                              | UNDERWRITING PROFIT (1-2-3) |                        | 121,048   | 176,205        | 18,194,976  | 18,371,182  |
| 5.                              | INVESTMENT INCOME           |                        | 14,285    | 363,426        | 1,120,484   | 1,483,910   |
| 6.                              | PROFIT (4+5)                |                        | 135,333   | 539,631        | 19,315,460  | 19,855,091  |
| 7.                              | Dividend                    |                        | 0         | 0              | 3,607,551   | 3,607,551   |
| 8.                              | SURPLUS (6-7-8)             |                        | 135,333   | 539,631        | 15,707,909  | 16,247,540  |
| SURPLUS (DEFICITS) BY FUND YEAR |                             |                        |           |                |             |             |
|                                 |                             |                        |           |                |             |             |
|                                 | 2010                        |                        | 293       | 7,994          | 543,904     | 551,898     |
|                                 | 2011                        |                        | 385       | 127,210        | 836,289     | 963,499     |
|                                 | 2012                        |                        | 625       | 18,957         | 1,013,486   | 1,032,443   |
|                                 | 2013                        |                        | 906       | (157,882)      | 1,438,925   | 1,281,042   |
|                                 | 2014                        |                        | 1,503     | (131,763)      | 2,887,430   | 2,755,667   |
|                                 | 2015                        |                        | 1,600     | 136,214        | 1,229,755   | 1,365,969   |
|                                 | 2016                        |                        | 1,694     | (397,635)      | 3,388,065   | 2,990,431   |
|                                 | 2017                        |                        | 2,053     | (103,070)      | 1,257,423   | 1,154,352   |
|                                 | 2018                        |                        | 1,971     | 144,896        | 2,119,126   | 2,264,022   |
|                                 | 2019                        |                        | 2,109     | 373,214        | 993,507     | 1,366,722   |
|                                 | 2020                        |                        | 122,194   | 521,496        |             | 521,496     |
| TOTAL SURPLUS (DEFICITS)        |                             |                        | 135,333   | 539,631        | 15,707,909  | 16,247,540  |
| TOTAL CASH                      |                             |                        |           |                |             | 30,058,449  |

| NEW JERSEY COUNTIES EXCESS JIF<br>FINANCIAL FAST TRACK REPORT |                |                  |                   |                   |
|---|----------------|------------------|-------------------|-------------------|
| AS OF April 30, 2020  |                |                  |                   |                   |
| ALL YEARS COMBINED  |                |                  |                   |                   |
|   | THIS<br>MONTH  | YTD<br>CHANGE    | PRIOR<br>YEAR END | FUND<br>BALANCE   |
| <b>CLAIM ANALYSIS BY FUND YEAR</b>                            |                |                  |                   |                   |
| <b>FUND YEAR 2010</b>   |                |                  |                   |                   |
| Paid Claims   | 0              | 0                | 171,840           | 171,840           |
| Case Reserves   | 0              | 0                | (0)               | (0)               |
| IBNR  | 0              | 1,061            | 10,466            | 11,527            |
| Discounted Claim Value  | 0              | (77)             | (983)             | (1,060)           |
| <b>TOTAL FY 2010 CLAIMS</b>                                   | <b>0</b>       | <b>985</b>       | <b>181,322</b>    | <b>182,306</b>    |
| <b>FUND YEAR 2011</b>   |                |                  |                   |                   |
| Paid Claims   | 1,900          | 98,593           | 519,228           | 617,821           |
| Case Reserves   | (635)          | (200,130)        | 214,527           | 14,397            |
| IBNR  | (1,265)        | (35,954)         | 46,091            | 10,137            |
| Discounted Claim Value  | 0              | 22,501           | (24,930)          | (2,428)           |
| <b>TOTAL FY 2011 CLAIMS</b>                                   | <b>(0)</b>     | <b>(114,989)</b> | <b>754,916</b>    | <b>639,927</b>    |
| <b>FUND YEAR 2012</b>   |                |                  |                   |                   |
| Paid Claims   | 672            | 1,792            | 1,551,733         | 1,553,524         |
| Case Reserves   | (673)          | (1,794)          | 75,090            | 73,296            |
| IBNR  | 1              | (1,768)          | 64,097            | 62,329            |
| Discounted Claim Value  | 0              | 276              | (12,804)          | (12,528)          |
| <b>TOTAL FY 2012 CLAIMS</b>                                   | <b>0</b>       | <b>(1,495)</b>   | <b>1,678,116</b>  | <b>1,676,621</b>  |
| <b>FUND YEAR 2013</b>   |                |                  |                   |                   |
| Paid Claims   | 96,787         | 236,910          | 646,873           | 883,784           |
| Case Reserves   | (19,710)       | 15,289           | 644,280           | 659,569           |
| IBNR  | (77,077)       | (63,163)         | 105,073           | 41,910            |
| Discounted Claim Value  | 0              | (4,333)          | (76,642)          | (80,975)          |
| <b>TOTAL FY 2013 CLAIMS</b>                                   | <b>0</b>       | <b>184,703</b>   | <b>1,319,585</b>  | <b>1,504,288</b>  |
| <b>FUND YEAR 2014</b>   |                |                  |                   |                   |
| Paid Claims   | 2,106          | 4,608            | 442,532           | 447,140           |
| Case Reserves   | (2,113)        | 176,513          | 332,716           | 509,229           |
| IBNR  | 7              | 10,458           | 178,256           | 188,714           |
| Discounted Claim Value  | 0              | (19,960)         | (42,871)          | (62,831)          |
| <b>TOTAL FY 2014 CLAIMS</b>                                   | <b>0</b>       | <b>171,619</b>   | <b>910,633</b>    | <b>1,082,252</b>  |
| <b>FUND YEAR 2015</b>   |                |                  |                   |                   |
| Paid Claims   | 6,218          | 61,170           | 763,735           | 824,905           |
| Case Reserves   | 190,907        | 88,338           | 1,897,750         | 1,986,088         |
| IBNR  | (197,125)      | (256,718)        | 511,194           | 254,476           |
| Discounted Claim Value  | 0              | 14,163           | (172,551)         | (158,387)         |
| <b>TOTAL FY 2015 CLAIMS</b>                                   | <b>0</b>       | <b>(93,046)</b>  | <b>3,000,129</b>  | <b>2,907,082</b>  |
| <b>FUND YEAR 2016</b>   |                |                  |                   |                   |
| Paid Claims   | 23             | 3,364            | 320,211           | 323,575           |
| Case Reserves   | 98,229         | 557,685          | 647,770           | 1,205,455         |
| IBNR  | (98,251)       | (98,251)         | 305,258           | 207,006           |
| Discounted Claim Value  | 0              | (20,758)         | (69,661)          | (90,419)          |
| <b>TOTAL FY 2016 CLAIMS</b>                                   | <b>(0)</b>     | <b>442,040</b>   | <b>1,203,578</b>  | <b>1,645,617</b>  |
| <b>FUND YEAR 2017</b>   |                |                  |                   |                   |
| Paid Claims   | 0              | (2,966)          | 68,152            | 65,185            |
| Case Reserves   | 15,157         | 205,045          | 1,525,070         | 1,730,115         |
| IBNR  | (15,157)       | (33,816)         | 2,088,218         | 2,054,401         |
| Discounted Claim Value  | 0              | (12,888)         | (292,128)         | (305,016)         |
| <b>TOTAL FY 2017 CLAIMS</b>                                   | <b>0</b>       | <b>155,375</b>   | <b>3,389,312</b>  | <b>3,544,686</b>  |
| <b>FUND YEAR 2018</b>   |                |                  |                   |                   |
| Paid Claims   | 1,470          | 12,572           | 243,786           | 256,358           |
| Case Reserves   | (1,471)        | 54,816           | 161,698           | 216,513           |
| IBNR  | 1              | (172,319)        | 2,419,495         | 2,247,176         |
| Discounted Claim Value  | 0              | 10,328           | (290,608)         | (280,280)         |
| <b>TOTAL FY 2018 CLAIMS</b>                                   | <b>0</b>       | <b>(94,603)</b>  | <b>2,534,370</b>  | <b>2,439,768</b>  |
| <b>FUND YEAR 2019</b>   |                |                  |                   |                   |
| Paid Claims   | 330            | 275,962          | 247,685           | 523,647           |
| Case Reserves   | 63,479         | (112,185)        | 347,722           | 235,538           |
| IBNR  | (63,808)       | (550,555)        | 4,082,295         | 3,531,740         |
| Discounted Claim Value  | 0              | 69,501           | (488,652)         | (419,152)         |
| <b>TOTAL FY 2019 CLAIMS</b>                                   | <b>(0)</b>     | <b>(317,278)</b> | <b>4,189,050</b>  | <b>3,871,772</b>  |
| <b>FUND YEAR 2020</b>   |                |                  |                   |                   |
| Paid Claims   | 94,494         | 226,018          |                   | 226,018           |
| Case Reserves   | (153,773)      | 292,335          |                   | 292,335           |
| IBNR  | 631,760        | 1,771,572        |                   | 1,771,572         |
| Discounted Claim Value  | (42,021)       | (181,442)        |                   | (181,442)         |
| <b>TOTAL FY 2020 CLAIMS</b>                                   | <b>530,460</b> | <b>2,108,483</b> | <b>0</b>          | <b>2,108,483</b>  |
| <b>COMBINED TOTAL CLAIMS</b>                                  | <b>530,460</b> | <b>2,441,794</b> | <b>19,161,011</b> | <b>21,602,804</b> |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

| Union County Insurance Commissions      |             |             |             |                 |
|---|-------------|-------------|-------------|-----------------|
| CLAIM ACTIVITY REPORT                   |             |             |             |                 |
| AS OF APRIL 30, 2020                    |             |             |             |                 |
| <b>COVERAGE LINE- PROPERTY</b>          |             |             |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |             |             |             |                 |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | 1           | 5           | 3           | 9               |
| April-20                                | 1           | 3           | 3           | 7               |
| <b>NET CHGE</b>                         | 0           | -2          | 0           | -2              |
| Limited Reserves                        |             |             |             | <b>\$1,132</b>  |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | \$0         | \$0         | \$7,926     | \$7,926         |
| April-20                                | \$0         | \$0         | \$7,926     | \$7,926         |
| <b>NET CHGE</b>                         | \$0         | \$0         | \$0         | \$0             |
| <b>Ltd Incurred</b>                     | \$290,449   | \$118,852   | \$348,273   | \$757,574       |
| <b>COVERAGE LINE- GENERAL LIABILITY</b> |             |             |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |             |             |             |                 |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | 22          | 48          | 20          | 90              |
| April-20                                | 15          | 47          | 15          | 77              |
| <b>NET CHGE</b>                         | -7          | -1          | -5          | -13             |
| Limited Reserves                        |             |             |             | <b>\$5,355</b>  |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | \$322,020   | \$183,852   | \$17,988    | \$523,860       |
| April-20                                | \$314,520   | \$76,812    | \$20,983    | \$412,315       |
| <b>NET CHGE</b>                         | (\$7,500)   | (\$107,040) | \$2,995     | (\$111,545)     |
| <b>Ltd Incurred</b>                     | \$422,115   | \$110,634   | \$20,983    | \$553,733       |
| <b>COVERAGE LINE- AUTO LIABILITY</b>    |             |             |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |             |             |             |                 |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | 2           | 3           | 4           | 9               |
| April-20                                | 2           | 3           | 4           | 9               |
| <b>NET CHGE</b>                         | 0           | 0           | 0           | 0               |
| Limited Reserves                        |             |             |             | <b>\$1,019</b>  |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | \$4,092     | \$3,077     | \$2,000     | \$9,169         |
| April-20                                | \$4,092     | \$3,077     | \$2,000     | \$9,169         |
| <b>NET CHGE</b>                         | \$0         | \$0         | \$0         | \$0             |
| <b>Ltd Incurred</b>                     | \$27,201    | \$10,816    | \$2,000     | \$40,017        |
| <b>COVERAGE LINE- WORKERS COMP.</b>     |             |             |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |             |             |             |                 |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | 35          | 43          | 27          | 105             |
| April-20                                | 34          | 38          | 58          | 130             |
| <b>NET CHGE</b>                         | -1          | -5          | 31          | 25              |
| Limited Reserves                        |             |             |             | <b>\$23,124</b> |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | \$1,063,953 | \$1,618,220 | \$58,817    | \$2,740,990     |
| April-20                                | \$1,036,126 | \$1,562,791 | \$407,174   | \$3,006,091     |
| <b>NET CHGE</b>                         | (\$27,826)  | (\$55,429)  | \$348,357   | \$265,102       |
| <b>Ltd Incurred</b>                     | \$2,349,134 | \$2,587,655 | \$460,547   | \$5,397,336     |
| <b>TOTAL ALL LINES COMBINED</b>         |             |             |             |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>        |             |             |             |                 |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | 60          | 99          | 54          | 213             |
| April-20                                | 52          | 91          | 80          | 223             |
| <b>NET CHGE</b>                         | -8          | -8          | 26          | 10              |
| Limited Reserves                        |             |             |             | <b>\$15,406</b> |
| <b>Year</b>                             | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>TOTAL</b>    |
| March-20                                | \$1,390,065 | \$1,805,150 | \$86,731    | \$3,281,945     |
| April-20                                | \$1,354,738 | \$1,642,681 | \$438,083   | \$3,435,502     |
| <b>NET CHGE</b>                         | (\$35,326)  | (\$162,469) | \$351,352   | \$153,557       |
| <b>Ltd Incurred</b>                     | \$3,088,900 | \$2,827,957 | \$831,803   | \$6,748,661     |

Union County Insurance Commissions  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF April 30, 2020

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

|                 | Budget      | Current   |           | 28        |           |          | Last Month |           | 27        |           |          | Last Year |           | 16        |           |          |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
|                 |             | Unlimited | Limited   | Actual    |           | MONTH    | Unlimited  | Limited   | Actual    |           | MONTH    | Unlimited | Limited   | Actual    |           | MONTH    |
|                 |             | Incurred  | Incurred  | 30-Apr-20 |           | TARGETED | Incurred   | Incurred  | 31-Mar-20 |           | TARGETED | Incurred  | Incurred  | 30-Apr-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%  | 293,922   | 293,922   | 91.84%    | 309,289   | 96.65%   |
| GEN LIABILITY   | 427,942     | 422,115   | 422,115   | 98.64%    | 357,602   | 83.56%   | 429,615    | 429,615   | 100.39%   | 353,905   | 82.70%   | 131,950   | 131,950   | 30.83%    | 290,347   | 67.85%   |
| AUTO LIABILITY  | 259,693     | 27,201    | 27,201    | 10.47%    | 210,499   | 81.06%   | 27,178     | 27,178    | 10.47%    | 207,821   | 80.03%   | 28,178    | 28,178    | 10.85%    | 161,080   | 62.03%   |
| WORKER'S COMP   | 4,546,370   | 2,349,134 | 2,349,134 | 51.67%    | 4,355,178 | 95.79%   | 2,335,835  | 2,335,835 | 51.38%    | 4,334,004 | 95.33%   | 1,966,399 | 1,966,399 | 43.25%    | 3,715,569 | 81.73%   |
| TOTAL ALL LINES | 5,554,026   | 3,088,900 | 3,088,900 | 55.62%    | 5,243,300 | 94.41%   | 3,083,078  | 3,083,078 | 55.51%    | 5,215,751 | 93.91%   | 2,420,449 | 2,420,449 | 43.58%    | 4,476,284 | 80.60%   |
| NET PAYOUT %    | \$1,734,162 |           |           |           | 31.22%    |          |            |           |           |           |          |           |           |           |           |          |

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

|                 | Budget      | Current   |           | 16        |           |          | Last Month |           | 15        |           |          | Last Year |          | 4         |     |          |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|----------|-----------|-----|----------|
|                 |             | Unlimited | Limited   | Actual    |           | MONTH    | Unlimited  | Limited   | Actual    |           | MONTH    | Unlimited | Limited  | Actual    |     | MONTH    |
|                 |             | Incurred  | Incurred  | 30-Apr-20 |           | TARGETED | Incurred   | Incurred  | 31-Mar-20 |           | TARGETED | Incurred  | Incurred | 30-Apr-19 |     | TARGETED |
| PROPERTY        | 340,421     | 118,852   | 118,852   | 34.91%    | 329,005   | 96.65%   | 142,961    | 142,961   | 42.00%    | 328,275   | 96.43%   | 20,209    | 20,209   | N/A       | N/A | N/A      |
| GEN LIABILITY   | 428,501     | 110,634   | 110,634   | 25.82%    | 290,726   | 67.85%   | 217,674    | 217,674   | 50.80%    | 283,100   | 66.07%   | 20,947    | 20,947   | N/A       | N/A | N/A      |
| AUTO LIABILITY  | 258,887     | 10,816    | 10,816    | 4.18%     | 160,580   | 62.03%   | 10,816     | 10,816    | 4.18%     | 154,246   | 59.58%   | 5,000     | 5,000    | N/A       | N/A | N/A      |
| WORKER'S COMP   | 4,637,297   | 2,587,655 | 2,587,655 | 55.80%    | 3,789,880 | 81.73%   | 2,610,066  | 2,610,066 | 56.28%    | 3,647,968 | 78.67%   | 179,004   | 179,004  | N/A       | N/A | N/A      |
| TOTAL ALL LINES | 5,665,107   | 2,827,957 | 2,827,957 | 49.92%    | 4,570,191 | 80.67%   | 2,981,518  | 2,981,518 | 52.63%    | 4,413,590 | 77.91%   | 225,160   | 225,160  | N/A       | N/A | N/A      |
| NET PAYOUT %    | \$1,185,277 |           |           |           | 20.92%    |          |            |           |           |           |          |           |          |           |     |          |

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

|                 | Budget    | Current   |          | 4         |         |          | Last Month |          | 3         |         |          | Last Year |          | -8        |     |          |
|-----------------|-----------|-----------|----------|-----------|---------|----------|------------|----------|-----------|---------|----------|-----------|----------|-----------|-----|----------|
|                 |           | Unlimited | Limited  | Actual    |         | MONTH    | Unlimited  | Limited  | Actual    |         | MONTH    | Unlimited | Limited  | Actual    |     | MONTH    |
|                 |           | Incurred  | Incurred | 30-Apr-20 |         | TARGETED | Incurred   | Incurred | 31-Mar-20 |         | TARGETED | Incurred  | Incurred | 30-Apr-19 |     | TARGETED |
| PROPERTY        | 355,673   | 348,273   | 348,273  | 97.92%    | 106,702 | 30.00%   | 348,273    | 348,273  | 97.92%    | 81,805  | 23.00%   | 0         | 0        | N/A       | N/A | N/A      |
| GEN LIABILITY   | 393,364   | 20,983    | 20,983   | 5.33%     | 39,336  | 10.00%   | 17,988     | 17,988   | 4.57%     | 23,602  | 6.00%    | 0         | 0        | N/A       | N/A | N/A      |
| AUTO LIABILITY  | 237,658   | 2,000     | 2,000    | 0.84%     | 23,766  | 10.00%   | 2,000      | 2,000    | 0.84%     | 14,259  | 6.00%    | 0         | 0        | N/A       | N/A | N/A      |
| WORKER'S COMP   | 3,947,400 | 460,547   | 460,547  | 11.67%    | 236,844 | 6.00%    | 93,914     | 93,914   | 2.38%     | 118,422 | 3.00%    | 0         | 0        | N/A       | N/A | N/A      |
| TOTAL ALL LINES | 4,934,095 | 831,803   | 831,803  | 16.86%    | 406,648 | 8.24%    | 462,176    | 462,176  | 9.37%     | 238,088 | 4.83%    | 0         | 0        | N/A       | N/A | N/A      |
| NET PAYOUT %    | \$393,720 |           |          |           | 7.98%   |          |            |          |           |         |          |           |          |           |     |          |

# UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 21-20

MAY 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 2020**

| <u>CheckNumber</u> | <u>VendorName</u>              | <u>Comment</u>                       | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|--------------------------------------|----------------------|
| ✓001095            |                                |                                      |                      |
| ✓001095            | PERMA RISK MANAGEMENT SERVICES | POSTAGE 3/20 & 4/20                  | 6.70                 |
| ✓001095            | PERMA RISK MANAGEMENT SERVICES | EXEC DIRECTOR 5/20                   | 13,324.59            |
|                    |                                |                                      | <b>13,331.29</b>     |
| ✓001096            |                                |                                      |                      |
| ✓001096            | THE ACTUARIAL ADVANTAGE        | ACTUARY FEE 5/20                     | 511.50               |
|                    |                                |                                      | <b>511.50</b>        |
|                    |                                | <b>Total Payments FY 2020</b>        | <b>13,842.79</b>     |
|                    |                                | <b>TOTAL PAYMENTS ALL FUND YEARS</b> | <b>\$13,842.79</b>   |

\_\_\_\_\_  
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. 22-20

JUNE 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 2020**

| <u>CheckNumber</u> | <u>VendorName</u>              | <u>Comment</u>                       | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|--------------------------------------|----------------------|
| ✓001097            |                                |                                      |                      |
| ✓001097            | PERMA RISK MANAGEMENT SERVICES | POSTAGE 5/20                         | 2.50                 |
| ✓001097            | PERMA RISK MANAGEMENT SERVICES | EXEC DIRECTOR 6/20                   | 13,324.59            |
|                    |                                |                                      | <b>13,327.09</b>     |
| ✓001098            |                                |                                      |                      |
| ✓001098            | THE ACTUARIAL ADVANTAGE        | ACTUARY FEE 6/20                     | 511.50               |
|                    |                                |                                      | <b>511.50</b>        |
| ✓001099            |                                |                                      |                      |
| ✓001099            | UNION COUNTY                   | REIMBURSEMENT CHK # 22152 6/20       | 3,797.75             |
|                    |                                |                                      | <b>3,797.75</b>      |
|                    |                                | <b>Total Payments FY 2020</b>        | <b>17,636.34</b>     |
|                    |                                | <b>TOTAL PAYMENTS ALL FUND YEARS</b> | <b>\$17,636.34</b>   |

\_\_\_\_\_  
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                              | April                                 |                |                |               |
| CURRENT FUND YEAR                          | 2020                                  |                |                |               |
| Description:                               |                                       | Administrative | Claims Account |               |
| ID Number:                                 |                                       | Account-       | - Investors    |               |
| Maturity (Yrs)                             |                                       |                |                |               |
| Purchase Yield:                            |                                       |                |                |               |
| TOTAL for All                              |                                       |                |                |               |
| Accts & instruments                        |                                       |                |                |               |
| Opening Cash & Investment Balance          | \$7,532,691.51                        | 7,557,661.89   | -              | 24,970.38     |
| Opening Interest Accrual Balance           | \$0.00                                |                | 0 \$           | -             |
| 1  | Interest Accrued and/or Interest Cost | \$0.00         | \$0.00         | \$0.00        |
| 2  | Interest Accrued - discounted Instr.s | \$0.00         | \$0.00         | \$0.00        |
| 3  | (Amortization and/or Interest Cost)   | \$0.00         | \$0.00         | \$0.00        |
| 4  | Accretion                             | \$0.00         | \$0.00         | \$0.00        |
| 5  | Interest Paid - Cash Instr.s          | \$4,037.03     | \$3,959.05     | \$77.98       |
| 6  | Interest Paid - Term Instr.s          | \$0.00         | \$0.00         | \$0.00        |
| 7  | Realized Gain (Loss)                  | \$0.00         | \$0.00         | \$0.00        |
| 8  | Net Investment Income                 | \$4,037.03     | \$3,959.05     | \$77.98       |
| 9  | Deposits - Purchases                  | \$199,559.20   | \$30,137.04    | \$169,422.16  |
| 10   | (Withdrawals - Sales)                 | -\$292,718.56  | -\$191,399.00  | -\$101,319.56 |
|  |                                       |                |                |               |
| Ending Cash & Investment Balance           |                                       | \$7,443,569.18 | \$7,400,358.98 | \$43,210.20   |
| Ending Interest Accrual Balance            |                                       | \$0.00         | \$0.00         | \$0.00        |
| Plus Outstanding Checks                    |                                       | \$108,931.64   | \$22,172.79    | \$86,758.85   |
| (Less Deposits in Transit)                 |                                       | \$0.00         | \$0.00         | \$0.00        |
| Balance per Bank                           |                                       | \$7,552,500.82 | \$7,422,531.77 | \$129,969.05  |

| UNION COUNTY INSURANCE COMMISSION                      |            |            |            |               |        |             |              |
|--|------------|------------|------------|---------------|--------|-------------|--------------|
| SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED |            |            |            |               |        |             |              |
|  |            |            |            |               |        |             |              |
| Current Fund Year: 2020<br>Month Ending: April         |            |            |            |               |        |             |              |
|  | Property   | Liability  | Auto       | Worker's Comp | NJ CEL | Admin       | TOTAL        |
| OPEN BALANCE   | 99,043.26  | 689,304.65 | 473,269.54 | 6,287,436.50  | 0.00   | (16,362.44) | 7,532,691.51 |
| RECEIPTS   |            |            |            |               |        |             |              |
| Assessments  | 0.00       | 0.00       | 0.00       | 0.00          | 0.00   | 0.00        | 0.00         |
| Refunds  | 30,137.04  | 0.00       | 0.00       | 0.00          | 0.00   | 0.00        | 30,137.04    |
| Invest Pymnts  | 99.28      | 361.32     | 248.08     | 3,314.19      | 0.00   | 14.16       | 4,037.03     |
| Invest Adj   | 0.00       | 0.00       | 0.00       | 0.00          | 0.00   | 0.00        | 0.00         |
| Subtotal Invest  | 99.28      | 361.32     | 248.08     | 3,314.19      | 0.00   | 14.16       | 4,037.03     |
| Other *  | 0.00       | 0.00       | 0.00       | 0.00          | 0.00   | 0.00        | 0.00         |
| TOTAL  | 30,236.32  | 361.32     | 248.08     | 3,314.19      | 0.00   | 14.16       | 34,174.07    |
| EXPENSES   |            |            |            |               |        |             |              |
| Claims Transfers                                       | 6,027.41   | 0.00       | 23.00      | 95,269.15     | 0.00   | 0.00        | 101,319.56   |
| Expenses   | 0.00       | 0.00       | 0.00       | 0.00          | 0.00   | 21,976.84   | 21,976.84    |
| Other *  | 0.00       | 0.00       | 0.00       | 0.00          | 0.00   | 0.00        | 0.00         |
| TOTAL  | 6,027.41   | 0.00       | 23.00      | 95,269.15     | 0.00   | 21,976.84   | 123,296.40   |
| END BALANCE  | 123,252.17 | 689,665.97 | 473,494.62 | 6,195,481.54  | 0.00   | (38,325.12) | 7,443,569.18 |



First Managed Care Option, Inc.

## Case Management Monthly Activity Report

May 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%        | 5            | 165          |
| Jan-20          | 4                              | 19              | 13             | 3           | 16                 | 0                  | 81.25%    | 18.75%    | 0.00%        | 2            | 14           |
| Feb-20          | 2                              | 10              | 9              | 0           | 9                  | 0                  | 100.00%   | 0.00%     | 0.00%        | 0            | 9            |
| Mar-20          | 24                             | 42              | 8              | 11          | 19                 | 0                  | 42.11%    | 57.89%    | 0.00%        | 2            | 17           |
| Apr-20          | 65                             | 89              | 9              | 32          | 41                 | 0                  | 21.95%    | 78.05%    | 0.00%        | 3            | 38           |
| May-20          | 9                              | 18              | 4              | 6           | 10                 | 0                  | 40.00%    | 60.00%    | 0.00%        | 6            | 4            |
| Total FY2020    | 104                            | 178             | 43             | 52          | 95                 | 0                  | 45.26%    | 54.74%    | 0.00%        | 13           | 82           |

| 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 |
| 6                   | 14        | 20                   | 0               | 20                 | 2                          | 12                    | 3                             | 4                       | 13                |

| 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 06/01/2020

\* 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 1 of 2



***First Managed Care Option, Inc.***

**Case Management Monthly Activity Report  
May 2020**

**UNION COUNTY INS FUND COMM**

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

| <b>Employer</b>                                    | <b>Total Claims</b> | <b># of Claims &gt; 2 days to report</b> | <b>% of Claims &gt; 2 days to report</b> |
|--|---------------------|--|--|
| Cornerstone Nursing Admin / 791-613                | 1                   | 1  | 100%                                     |
| PS Medical Examiner / 761-930                      | 1                   | 1  | 100%                                     |
| PS Police / 745-950                                | 3                   | 2  | 67%                                      |
| Dept. of Correctional Services - UC JAIL / 763-300 | 7                   | 4  | 57%                                      |

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

Report run on 06/01/2020

\* 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%               | 1            |  |  |
| Mar-20                   | \$116,225              | \$41,441           | \$120,994            | \$74,783    | 64%          | 208        | 200        | 8              | 96%               | 4            |  |  |
| Apr-20                   | \$441,984              | \$57,490           | \$371,453            | \$384,494   | 87%          | 120        | 108        | 12             | 90%               | 1            |  |  |
| May-20                   | \$72,185               | \$25,438           | \$112,505            | \$46,746    | 65%          | 108        | 101        | 7              | 94%               | 0            |  |  |
| Total 2020               | \$1,580,080            | \$256,971          | \$1,329,952          | \$1,323,109 | 84%          | 715        | 677        | 38             | 95%               | 6            |  |  |
| Total to Date            | \$5,856,187            | \$1,702,533        | \$8,055,253          | \$4,153,654 | 71%          | 3,868      | 3,508      | 360            | 91%               | 10           |  |  |

Report Run Date:06/01/2020

UCI



**UNION COUNTY INSURANCE FUND COMMISSION**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** June 17, 2020

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

**UCIFC SERVICE TEAM**

**April - June 2020**

**RISK CONTROL ACTIVITIES**

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

- **April 15:** Attended the UCIFC meeting via conference call.
- **April 15:** Attended the UCIFC Claims Committee meeting via conference call.

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

- **June 17:** Plan to attend the UCIFC meeting via conference call.
- **June 17:** Plan to attend the UCIFC Claims Committee meeting via conference call.
- NJCE JIF in-classroom training programs will continue to be suspended until further notice.
- Live Safety Training Webinars began on June 2 (Training schedule and registration links attached).

***CEL MEDIA LIBRARY***

No Videos were utilized in 2020.

Online Streaming Videos Service available - <https://njce.org/safety-training-videos-registration/>.

### ***Safety Director Bulletins***

- Updated Bulletin – Firefighter / EMT Exposure to COVID-19 – April 15.
- New Bulletin – Taking Employees’ Temperatures for Return-to-Work – April 22.
- Updated Bulletin – EO # 133 Updating Park Re-Openings – April 30.
- NEW Online Streaming Videos Service! – May 11.
- Live Safety Training Webinars – Registration Now Open! - May 18.
- Safety Director Message - Summer Activities – May 26.
- Law Enforcement Bulletin – Disinfection Software for Ford SUV's – June 2.
- Law Enforcement Bulletin – Identifying the Unseen Victims of COVID-19 – June 4.
- SD Bulletin - Reopening Outdoor Activities – June 5.
- Law Enforcement Bulletin – Firearms Training and Hearing Loss – June 10.

## SAFETY DIRECTOR BULLETIN

April 2020

### **Fire & EMS Exposure to COVID-19 Guidance - UPDATED**

The Centers for Disease Control and Prevention (CDC), added the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. Read the notice at <https://www.federalregister.gov/documents/2020/03/27/2020-06458/ryan-white-hiv-aids-treatment-extension-act-of-2009-update-to-the-list-of-potentially>. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
  - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
  - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
  - Once the medical facility receives the request, it has 48 hours to respond.
  - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
  - In receiving a request from a Designated Officer, the medical facility shall:
    - i. evaluate the facts in the request; and
    - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
  - The medical facility will make one of four determinations in response to the request:
    - i. Notification of exposure
    - ii. Finding of no exposure

- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
  - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
- The medical facility reports this information to the Designated Officer.
  - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
    - The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
    - The Designated Officer informs the affected employee(s).

#### OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses – UPDATED

On April 10, the Occupational Safety and Health Administration (OSHA) updated their recordkeeping guidance for determining how a COVID-19 illness of a public safety responder should be addressed on OSHA Injury and Illness Logs.

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19; and  
 A confirmed case of COVID-19 means an individual with at least one respiratory specimen that tested positive for SARS-CoV-2, or per CDC’s information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19
2. The case is work-related, as defined by 29 CFR 1904.5; and  
 An illness is considered work-related if an event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness. This could include, for example, if the employer was aware of a number of cases developing among workers who work closely together without an alternative explanation.  
 Work-relatedness is presumed for injuries and illnesses resulting from events or exposures occurring in the work environment, unless an exception in 29 CFR § 1904.5(b)(2) specifically applies.
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log. Because this is an illness, if an employee voluntarily requests that his or her name not be entered on the log, the employer must comply as specified under 29 CFR § 1904.29(b)(7)(vi).

### **Are COVID-19 fatal illnesses considered line of duty death?**

National Fallen Firefighter Foundation worked with the Public Safety Officers' Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer's death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer's exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at: [https://www.iafc.org/docs/default-source/loms/doj\\_psobprogramandcovid-19\\_march2020.pdf](https://www.iafc.org/docs/default-source/loms/doj_psobprogramandcovid-19_march2020.pdf)

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

**The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.**

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at [www.psob.gov](http://www.psob.gov)

## SAFETY DIRECTOR BULLETIN

April 2020

### Return to Work: Can Employers Take Workers' Temperatures?

Due to the severity of the COVID-19 outbreak, the U.S. Equal Employment Opportunity Commission (EEOC) issued guidance for employers considering taking the temperature of workers re-entering the workplace and if this could lawfully be done. The EEOC issued guidelines on temperature taking as being permissible back in 2009 as a result of the H1N1 outbreak. More recently, the EEOC re-issued its guidance confirming that the COVID-19 pandemic permits employers to measure employees' temperatures before allowing them to enter the workplace.

Per the EEOC guidelines, such screening should be implemented on a non-discriminatory basis and all information obtained should be treated as highly confidential medical information under the Americans with Disabilities Act (ADA). Specifically, the identity of workers exhibiting a fever or other COVID-19 symptoms should only be shared with members of company management with a true "need to know". Additionally, employers should understand that screening employees' temperatures is just one of the screening techniques that may be utilized and that it will not completely mitigate the risk of contagion since many people with COVID-19 may not have a fever. People without a fever could also be contagious without experiencing any symptoms. Given the increased focus on taking temperatures, it is important for employers to ensure that when they take employees' temperatures they do so safely. As of this date, the EEOC, CDC or the Occupational Safety and Health Administration (OSHA) have yet to issue guidelines or requirements specific to temperature checks. Since some employers are already required by state and local orders to institute temperature checks, below are general best practices in place by many and specific compliance approaches that employers may consider if they implement temperature checks when workers come back to the office:

- Communicate clearly in advance with their workforces regarding temperature checks and related implications (e.g., where, how, being sent home, etc.).
- Set a temperature screening threshold over which employees will not be permitted to enter the workplace. The CDC considers a person to have a fever when he or she has a measured temperature of at least 100.4° Fahrenheit; many employers have adopted screening thresholds in the 100-100.4°F range.
- Seek to facilitate testing in the least invasive way possible, including by attempting to procure devices that can register temperature without exposure to bodily fluids (e.g., no-contact thermometers).
- Select an external testing firm to take temperatures; perhaps a wellness vendor or local community provider, to take the temperatures using appropriate steps and procedures. By selecting an external firm, the employer can outsource related other obligations like those from OSHA that will be the responsibility of the vendor to address and comply with.
- Maintain social distancing (e.g., by establishing multiple temperature check stations to minimize crowding), clean and disinfect medical equipment, and take other COVID-19 related precautions.
- Employers may also consider alternate means for temperature screenings. For example, allowing employees to self-test at home and report their results to their employer on a daily basis before entering the facility.

Employers will need to individually consider a host of procedures when evaluating “return to work” measures to protect employees. The possible taking of temperatures may be one of many possibilities to consider. It is expected that as the country begins to “open” and employees return to work federal agencies will issue further guidance on temperature taking. Employers should check with their legal and other safety professionals before adopting any procedures.

# SAFETY DIRECTOR BULLETIN

April 30, 2020

## Executive Order #133 – Updating Park Re-Openings

On April 29, 2020, New Jersey Governor Phil Murphy issued Executive Order #133, which updated and altered the restrictions on State, county, and municipal parks and golf courses. *Effective at 6:00 am on Saturday, May 2, 2020, State parks will be open for passive recreational activities in which social distancing can be readily achieved*, including golfing, fishing and hunting, boating and canoeing, hiking and walking, running or jogging, and biking and horseback riding. County and municipal parks may follow the same guidelines if approved by the local governing authority.

The following areas shall remain closed to the public at all State, county and municipal parks and forests: a) picnic areas; b) playgrounds; c) exercise stations and equipment; d) chartered watercraft services and rentals; e) swimming; f) pavilions; g) restrooms; and h) other buildings or facilities, including, but not limited to, visitor centers, interpretive centers, and interior historical sites.

The following recommendations and policies shall apply to all State, county, and municipal Parks and Forests:

- Consistent with Paragraph 3 of Executive Order No. 107 (2020), visitors must practice social distancing and stay six feet apart whenever practicable, excluding immediate family members, caretakers, household members, or romantic partners;
- Employees and visitors should wear cloth face coverings in settings where other social distancing measures are difficult to maintain, except where doing so would inhibit that individual's health or where the individual is under two years of age;
- Available parking must be limited at 50% of the maximum capacity at one time, and visitors shall be prohibited from parking in undesignated areas, including in roadways;
- No picnicking shall be allowed, including on picnic blankets in signed picnic areas, and no picnic blankets, chairs, coolers, and other such personal property shall be carried into parks;
- *No organized or contact activities or sports shall be allowed;* and
- Consistent with Paragraph 5 of Executive Order No. 107 (2020), gatherings of individuals, including in parks, are prohibited.

County and municipal authorities may not supersede listed prohibited areas and activities.

*The Safety Director recommends park owners evaluate their community, their COVID-19 experience, and their parks' layout and amenities to determine if your parks can be opened in accordance with the Governor's revised guidelines.*

The full text of Executive Order 133 can be read at <https://nj.gov/infobank/eo/056murnhv/pdf/EO-133.pdf>



## A Message from the Safety Director

BIG NEWS, the NJCE JIF now has a **New Video Streaming Service**. The new video which is an “on demand” service, has about 130 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/> and then click on the **Streaming Safety Videos** button to the right on the home page or select **Safety Training Videos Registration** from the **Safety** tab dropdown menu. Complete the Registration Form, click submit and the following screen will provide the URL and password to access the streaming videos.

The NJCE DVD Media Library remains unavailable during the COVID outbreak while J.A. Montgomery staff is working from home. However, when operations return to normal, the Library’s list of more than 600 titles will be available again.

**We must also announce that due to the COVID-19 crisis, the instructor-led classes will continue to be suspended until further notice. We will be announcing future training opportunities soon.**

***\*Please share this information and the attached accessing streaming videos instructions widely throughout your organization.***

Please note the e-mail is being sent “bcc” to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.

Thank you and please stay safe and well.



Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training, and with the utmost concern for our public employers and employees, MSI and NJCE announces online safety training starting on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

## June Webinar Training Schedule

Click on Topic to Register

| Date    | Webinar Topic                                   | Time             |
|---------|---|------------------|
| 6/2/20  | <a href="#">Bloodborne Pathogens (BBP)</a>      | 10:00 – 11:00 am |
| 6/3/20  | <a href="#">HazCom w/GHS</a>                    | 10:00 – 11:30 am |
| 6/4/20  | <a href="#">Driving Safety Awareness</a>        | 10:00 – 11:30 am |
|         |   |                  |
| 6/9/20  | <a href="#">Fire Safety</a>                     | 10:00 – 11:00 am |
| 6/10/20 | <a href="#">Fall Protection Awareness</a>       | 10:00 – 12:00 pm |
| 6/11/20 | <a href="#">CDL-Drivers Safety Regulations</a>  | 10:00 – 12:00 pm |
|         |   |                  |
| 6/16/20 | <a href="#">Hearing Conservation</a>            | 10:00 – 11:00 am |
| 6/17/20 | <a href="#">Asbestos, Lead, Silica Overview</a> | 10:00 – 11:00 am |
| 6/18/20 | <a href="#">Bloodborne Pathogens (BBP)</a>      | 10:00 – 11:00 am |
|         |   |                  |
| 6/23/20 | <a href="#">Mower Safety</a>                    | 10:00 – 11:00 am |
| 6/24/20 | <a href="#">HazCom w/GHS</a>                    | 10:00 – 11:30 am |
| 6/25/20 | <a href="#">Fire Safety</a>                     | 10:00 – 11:00 am |

### About Zoom Training:

- **A Zoom account is not needed to attend a class.** Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- It is required that each student registers for the class. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Going forward, announcements will be sent with the future months' schedule of classes. Additional MSI and NJCE classes will be added in phases over the coming months.
- Please [click here](#) for informative Zoom operation details.

### Questions?

- NJCE JIF members contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) or (856) 552-4738

The MSI and NJCE are committed to delivering high-quality safety training safely and efficiently to our members. With the additions of the NJCE online streaming safety video service, and Zoom in-person training webinars, we believe we can meet the safety needs of public employers and employees so that our workforces can continue to best serve our communities. Thank you.



## A Message from the Safety Director

The Safety Director's office has received many requests for information and updates on the reopening of ***public pools, summer camps, sports leagues, and recreation programs***. Governor Murphy has not yet eased the restrictions on any of these uses, and therefore, municipalities are not permitted to open these facilities or conduct these programs at this time. The CDC recently issued documents to assist municipal entities **WHEN** these facilities are allowed to be open again, but that does not change or alter the current status. Copies of all of Governor Murphy's Executive Orders can be found at:  
[https://nj.gov/infobank/eo/056murphy/approved/eo\\_archive.html](https://nj.gov/infobank/eo/056murphy/approved/eo_archive.html).

***Please note the e-mail is being sent "bcc" to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.***

TO: Police Chiefs, Public Safety Directors, and Fund Commissioners

FROM: Chief Keith F. Hummel (Ret.)  
J. A. Montgomery Consulting

DATE: May 29, 2020

RE: Ford Develops Process to Heat and Decontaminate Its Patrol SUVs  
LE Bulletin 2020-04

In response to an idea from New York police officers concerned about the coronavirus,<sup>1</sup> The Ford Motor Company announced it is launching a “heated sanitation software” technology that helps disinfect vehicle touchpoints. The new software program allows the vehicle’s interior to heat up beyond 133 degrees Fahrenheit for 15 minutes. The Ford Motor Company worked closely with Ohio State University and determined that exposing coronavirus to temperatures to 56 degrees Celsius or 132.8 degrees Fahrenheit reduces the viral concentration by greater than 99 percent on interior surfaces and materials inside of Ford’s Police Interceptor Utility vehicles.<sup>2</sup>

These cleaning efforts may help disinfect vehicles between officer assignments and passenger transports. This upgrade along with cleaning guidelines from the Center for Disease Control and Prevention will assist agencies with the process of keeping their officers and citizens safe.

<https://www.cdc.gov/coronavirus/2019-ncov/hcp/guidance-for-ems.html>

Contact your local Ford Dealership for additional information on this software upgrade.

Once this software is installed, policies, procedures, and training should be developed to provide officers with guidance on how and when this “heating” procedure should be completed.

If you have any questions or should need assistance from the Safety Directors office feel free to call or contact me at [khummel@jamontgomery.com](mailto:khummel@jamontgomery.com) or call 856-470-0699.

Stay safe and thank you for your service!

Resources:

<sup>1</sup> <https://www.freep.com/story/money/cars/ford/2020/05/27/ford-sanitizing-police-interceptor-suv-coronavirus-heat/5264453002/>

<sup>2</sup> <https://www.policemag.com/336748/ford-develops-process-to-heat-and-decontaminate-its-patrol-suvs>

Identifying the Unseen Victims of the Pandemic. The COVID-19 outbreak and the recent significant civil unrest has greatly challenged law enforcement. It is unknown what impact this weekend's protests and riots will have on the COVID-19 virus. However, the pandemic's social isolation measures may likely increase domestic violence, physical and sexual abuse, active shooter/hostile events, and suicides. The below information describes the many likely outcomes of the pandemic. This past week's events will further exacerbate many of these outcomes. I felt it was vital for you to have this information as some of the consequences listed could have significant wellness and safety ramifications for communities, officers, and their families both now and for years to come.

***Please share this Bulletin with leaders in your law enforcement and public health organizations.***

***Please note this e-mail is being sent "bcc" to Fund Commissioners, Safety Coordinators and Risk Managers.***

Link to this Bulletin: <https://njce.org/wp-content/uploads/2020/06/LE-Bulletin-Identifying-the-Unseen-Victims-of-the-Pandemic-May-2020.pdf>

# SAFETY DIRECTOR BULLETIN

June 2020

## The Phased Reopening of Outdoor Activities and Facilities

Governor Murphy announced his plan to reopen New Jersey on May 18, 2020, which established four "phases," based on the COVID-19 statistics and the principal of *"Restoring Economic Health through Public Health"* available at <https://www.nj.gov/governor/news/news/582020/approved/20200518a.html>. In conjunction with the implementation of his plan, Governor Philip Murphy issued a series of Executive Orders over the past few weeks that slowly re-opened outdoor facilities and activities. What follows is a timeline of what has been reopened to date and what is scheduled to reopen in the near future, with the specified health and safety protocols.

**Executive Order No. 133**, issued April 28, 2020; <https://nj.gov/infobank/eo/058murphy/pdf/EO-133.pdf>

This EO reopened State and county parks and forests for passive recreational activities where social distancing can be readily achieved. Permitted activities included fishing and hunting, boating and canoeing, hiking and walking, running and jogging, and biking and horseback riding. Municipal, County and State golf courses may also re-open with occupancy restrictions, social distancing safeguards, and cleaning requirements. However, miniature golf courses and driving ranges will remain closed.

The EO mandated the following areas shall remain closed in State parks and forests:

- Picnic areas
- Playgrounds, exercise stations, and equipment
- Pavilions, restrooms, visitor centers, and interiors of historical sites.

Certain restrictions were set forth in the EO:

- Face coverings should be worn when social distancing cannot be maintained
- Parking will be limited to 50% of maximum capacity
- Picnicking is prohibited
- Organized activities, contact sports, and gatherings in parks are not permitted
- Recreational campgrounds and transient campsites must remain closed

Counties and municipalities may re-open parks with at least the same, or higher level, of restrictions.

**Executive Order No. 142**, issued May 13, 2020; <https://nj.gov/infobank/eo/058murphy/pdf/EO-142.pdf>

This EO permits the resumption of non-essential construction projects with the proper safeguards in place such as restricting visitors, practicing social distancing, and controlling congregating at high-risk areas.

Gatherings, where attendees remain in their vehicles, are now permitted, provided the attendees remain in the vehicle for the duration of the gathering, vehicles must be spaced at least 8 feet apart or the windows, doors, and sunroofs of the vehicles must remain totally closed.

Non-essential retail businesses may re-open for curbside pick-up with strict safeguards for customers and retail clerks. Customers may not enter the brick-and-mortar store and must pre-order and pre-pay for the goods.

**Executive Order No. 143**, issued May 14, 2020; <https://nj.gov/infobank/eo/058murphy/pdf/EO-143.pdf>

This EO opened public and private beaches, boardwalks, lakes, and lakeshores with the following restrictions:

- Water fountains, picnic areas, playgrounds, pavilions and visitor centers, indoor recreational areas, water play areas such as splash parks, and other ancillary buildings shall remain closed.
- Bathrooms, showering, and changing areas are excluded from the above list of closed facilities.
  - Limit occupancy in public restrooms through signage or where practical using attendants
  - Foot pedals or motion sensors must be provided for each shower pedestal and requiring foot coverings by users
  - Establish a cleaning schedule in accordance with CDC guidelines, <https://www.cdc.gov/coronavirus/2019-ncov/community/dinfecting-building-facility.html>
- Beaches, boardwalks, lakes, and lakefronts must
  - Impose non-discriminatory capacity restrictions such as limiting available beach tags
  - Provide for social distancing / physical barriers at beach badge sale points
  - Require users to practice social distancing by such measures as controlling entrance points and demarcating 6 foot of spacing
  - Remove or otherwise restrict access to benches and tables to discourage gatherings
  - Routinely clean and disinfect high-touch areas at appropriate intervals in accordance with CDC and DOH guidelines. Workers who perform the cleaning and disinfection must be trained and provided with protective equipment.
  - Encourage staff and visitors to wear face coverings
- Develop lifeguard policies and training programs that support COVID-19 considerations
- Continue the prohibition of gatherings such as festivals, concerts, fireworks, and movies of Executive Order No. 133.
- Restaurants, bars, concessions, snack bars, and food trucks may only offer food delivery and / or take-out services.
- Amusement parks, arcades, and other places of public amusement must remain closed. This extends to public piers, docks, and boat ramps and landings.

Executive Order No.147, issued May 18, 2020; <https://ni.gov/infobank/ea/058murphy/pdf/EO-147.pdf>

This EO reopened:

- outdoor public archery and shooting ranges,
- batting cages,
- golf driving ranges,
- tennis clubs, and
- community gardens

The establishments must adopt policies on limiting gatherings to 10 people, social distancing, remote reservations, and payment, limit the use of rented or shared equipment, promote good hand hygiene practices by visitors and staff, and establish frequent cleaning and disinfection protocols. Facial coverings should continue to be worn by visitors and staff.

Amusement parks, arcades, and other places of public amusement associated with the above establishment must remain closed. The following shall also remain closed: picnic areas, playgrounds, pavilions fitness centers, and locker rooms. Restrooms may remain open with the proper occupancy and social distancing precautions and cleaning schedule.

Executive Order No. 148, issued May 22, 2020; <https://nj.gov/infobank/eo/058murphy/pdf/EO-148.pdf>

This EO allowed gatherings of up to 25 persons (amending E.O. 107) outdoors with the same 6-foot social distancing, facial coverings, and precautions that restrict contact between attendees other than immediate family members, romantic partners, and caregivers. Facial coverings should still be worn. Organizers of the gathering should demarcate 6-foot distancing and demonstrate appropriate distancing. Seating must be arranged to promote 6-foot spacing. Seating and shared equipment must be sanitized after the event. These provisions apply to gatherings at State, county, and municipal parks, beaches, boardwalks, lakes, and lakeshores. Special events at these locations are still prohibited.

Open-air tarps and tents are permitted for protection from inclement weather or for shade. Attendees must remain outdoors at all times, with the sole exception being for use of a restroom. If seating is provided, it must be limited to single individuals, immediate family members, romantic partners, or caregivers.

Private recreational campgrounds may reopen with the proper safeguards. County and municipally-owned campgrounds may also reopen with the same safeguards in place.

Indoor events are still limited to 10 people with the proper precautions.

Schools may now allow individuals, including students onto premises, but only to engage in passive recreational activities and within 10-person limit and proper social distancing. EO 148 continued the prohibition on contact and other sports that involve participants routinely interacting within 6 feet.

Executive Order No. 149, issued May 30, 2020; <https://nj.gov/infobank/eo/058murphy/pdf/EO-149.pdf>

Governor Murphy's EO 149 rescinds EO 110 effective June 15, 2020, and the following facilities are included in this EO.

- On June 15, child care centers and child care facilities may resume operations, provided they comply with the COVID-19 Child Care Standards and other applicable regulations. All child care centers must submit an attestation to the Department of Children and Families (DCF) that they will follow all applicable health and safety standards at 24 hours before resuming operations. Centers may engage in pre-operational activities ahead of June 15. The NJDOH has been charged with formulating and distributing guidance to Child Care Centers and Facilities.
- Youth summer camps and summer recreation programs are permitted to operate starting on July 6, provided they comply with the COVID-19 Youth Summer Camp Standards and other applicable regulations. Camps must submit an attestation to the Department of Health (DOH) that they will follow all applicable health and safety standards at 24 hours before resuming operations. Youth camp operators wishing to commence operations of a youth camp after July 6, 2020, may do so only if they have submitted such an application at least fourteen days prior to the start date. Camps may engage in pre-operational activities ahead of July 6. Residential and overnight camps are still prohibited from operations.
- Effective June 22, organized outdoor sporting activities including sports leagues may resume, EXCEPT contact sports or activities that involve person-to-person contact or routinely entail individuals interacting within 6 feet of one another. Contact sports or activities that entail close contact remain prohibited in any setting. High school sporting activities may reopen on or after June 30, in accordance with the N.J. State Interscholastic Athletic Association protocols.

Please note, the N.J. Department of Human Services has made available up to \$20 million in grants to assist child care centers and youth camps to help meet health and safety guidelines in response to COVID-19. The money can be used to purchase cleaning products, personal protective equipment such as masks and gloves, thermometers, and other products and services to open and operate during the pandemic. The grants are available to licensed child care providers and youth camps that comply with updated state health and safety guidance. The providers must be

registered with the [NJ Workforce Registry](#) and must apply through the [New Jersey Child Care Information System \(NJCCIS\)](#).

The Safety Director recommends adherence to the CDC recommendations to keep communities safe while resuming daycare and day camps while providing crucial support for parents and guardians returning to work. The recommendations are attached and can be also found at <https://www.cdc.gov/coronavirus/2019-ncov/community/schools-day-camps.html>.

In light of the ongoing COVID-19 pandemic concerns, the Safety Director recommends consideration of the use of an "indemnification" or "hold harmless" agreement that addresses the use of County facilities by sports leagues or other third parties. The agreement or certification would include the 3<sup>rd</sup> party's assurance that they have reviewed and will adhere to Governor Murphy's Executive Order # 149, the CDC guidelines, and the NJ Department of Health guidelines for COVID-19 in all respects while they are using any County facilities and that the organization shall hold the County harmless from liability. Please consult with the Office of County Counsel and risk management consultant regarding this recommendation.

The Safety Director will monitor future Executive Orders and keep our members advised.

TO: Police Chiefs, Public Safety Directors, and Fund Commissioners

FROM: Deputy Chief Michael Brosnan (Ret.)  
J. A. Montgomery Consulting

DATE: June 10, 2020

RE: Firearms Training and Hearing Protection  
LE Bulletin 2020-06

Regularly scheduled firearms training and mandated firearms qualifications are an integral part of the police training regimen. Competent firearms instructors are keenly aware of the necessary safety steps that are required to be taken on the firing range to ensure the well being of all range participants. Officers are routinely reminded of the importance of proper firearms handling, as well as the use of eye, ear, and ballistic protection. While most understand the damage that a projectile fired from a weapon can cause, it is important to understand the potential for temporary or permanent hearing injuries that can occur from firearms noise exposure.

#### Background

The National Institute for Occupational Safety and Health (NIOSH) has conducted extensive research on the long-term effects of occupational noise on the individual. Most occupational research studying noise exposure focuses on the level and length of exposure using a time-weighted average workday model. Unlike occupations that utilize equipment for extended periods, police firearms training results in what is referred to as "impulse" noise, which is short in interval length but high in intensity. Occupational noise is measured in decibel (dB) sound pressure levels. The Occupational Safety and Health Organization (OSHA) has determined that any occupational noise level exposure higher than 90 dB requires that the employer provide the employee with appropriate hearing protection, also referred to as a form of Personal Protective Equipment (PPE). Single-shot impulse noise from handguns and rifles typically lie in the range of 145 dB to 165 dB dependent upon the type of weapon, the caliber, and the type of ammunition being used. Hearing protection at a firing range typically consists of either "earplug" style protection devices placed inside the ear, or " earmuff" style hearing protectors that cover the exterior of the ear. NIOSH has determined that both the plug and muff style hearing protection devices each have advantages concerning the reduction of noise levels. As such, NIOSH recommends that both earplugs and earmuffs be worn simultaneously while anyone is actively participating in firearms training, or is in relative proximity to active firearms training. This is especially important when utilizing indoor shooting facilities where the decibel sound pressure levels may be exacerbated. According to PEOSH, the practice of using both earplugs and earmuffs is the accepted standard for indoor ranges.

#### Equipment Selection

Noise-reducing PPE devices vary in the level of decibel reduction capabilities. There are a large variety of earplugs and earmuffs available. The device's Noise Reduction Rating (NRR) should be the primary

criteria for the selection of the appropriate PPE. This rating is determined following laboratory testing by the U.S. Environmental Protection Agency (EPA). The protective equipment should be rated as having a minimum noise reduction rating of 20 dB, with an optimal rating of 30dB or higher. A higher NNR number indicates a higher level of effective noise reduction. The EPA rating label is typically located on the packaging of the device or on the device itself. The highest NNR currently available for earplugs is 33 dB, while the highest NNR for earmuffs is 31dB. Utilizing optimal pairs simultaneously results in an NNR of approximately 36 dB. Agencies should consider issuing each employee their own set of noise reduction PPE for hygienic reasons.

#### Recommendations

While it is understood that some organizations may face fiscal restraints prohibiting them from taking the most proactive measures, the following are recommendations for best business practices:

- Law enforcement organizations should consider pre-employment hearing screening as a part of the medical screening process. Factors to consider include pre-existing medical conditions, noise exposure during previous employment, and previous or current military duty. Hearing deficiencies may not necessarily preclude employment; however, baseline testing may provide means of measuring any future impact of noise exposure.
- Agencies should consider regular hearing testing of firearms instructors, as well as officers assigned to specialty units (i.e. Tactical / SWAT personnel) who may be exposed to more frequent firearms training.
- A voluntary testing option could be part of a larger wellness program, especially for officers who maintain their firearms proficiency outside of the scope of their employment
- Appropriate noise-reducing PPE must be provided by the agency. Officers seeking to utilize personally purchased PPE equipment should be required to seek approval of the Range Master / Firearms Instructor with the understanding that the equipment must meet or exceed the standards of the equipment offered by the agency and is aligned with agency policy. All individuals present during any firearms training should utilize both earplug and earmuff devices for the duration of the training.
- Law enforcement agencies should detail the mandatory utilization of authorized noise-reducing PPE in their applicable policies and procedures.
- The New Jersey Public Employee Safety and Health organization (PEOSH) is the regulatory and compliance agency charged with enforcing safety standards for New Jersey public employers and employees. Informational guidance and safety compliance checklists can be located online via the NJ.gov website under the New Jersey State Department of Health, Division of Workplace, Health, and Safety.

*The information in this bulletin is intended to provide suggested best business practices regarding firearms training hearing protection. It is in no way intended to provide legal or medical guidance. Agencies should conduct due diligence in researching information for policy and procedure purposes.*

References and Additional Resources:

<https://www.cdc.gov/niosh/nioshtic-2/20031787.html>

<http://www.hearingreview.com/2007/03/firearms-and-hearing-protection/>

<https://www.cdc.gov/niosh/docs/96-110/pdfs/96-110.pdf?id=10.26616/NIOSHPU896110>

<https://njmel.org/mel-safety-institute/resource-center/employee-safety/shift-briefings/>

[www.osha.gov/safeandsoundweek](http://www.osha.gov/safeandsoundweek)

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: **1894, 1095 & 8991**. 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 15, 2020  
County of Union  
Administration Building – 6<sup>th</sup> Floor  
Freeholder Conference Room  
10 Elizabethtown Plaza  
Elizabeth, NJ  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

|                 |         |
|-----------------|---------|
| Amy Wagner      | Present |
| Claudia Martins | Present |
| Laura Scutari   | Present |

**FUND PROFESSIONALS PRESENT:**

|                            |  |
|----------------------------|--|
| Executive Director         | PERMA Risk Management Services<br><b>Joseph Hrubash</b> ( <i>via teleconference</i> )  |
| Claims Service             | D&H Alternative Risk Solutions, Inc.<br><b>Kathleen Guze</b> ( <i>via teleconference</i> )<br><b>Wayne Ring</b> ( <i>via teleconference</i> )                |
|                            | PERMA Risk Management Services<br><b>Robyn Walcoff</b> ( <i>via teleconference</i> )<br><b>Jen Conicella</b> ( <i>via teleconference</i> )                   |
| Managed Care Services      | First MCO<br><b>Suzanne Rajsteter</b> ( <i>via teleconference</i> )  |
| NJCE Underwriting Manager  | Conner Strong & Buckelew   |
| Risk Management Consultant | Acrisure, LLC<br><b>Robin Racioppi</b> ( <i>via teleconference</i> )   |
| Treasurer                  | <b>Bibi Taylor</b> ( <i>via teleconference</i> )   |
| Attorney                   | <b>Bruce Bergen, Esq.</b>  |
| Safety                     | J.A. Montgomery Risk Control<br><b>Glenn Prince</b> ( <i>via teleconference</i> )<br>T&M Associates<br><b>Mark Worthington</b> ( <i>via teleconference</i> ) |

**April 15, 2020**

**Union County Insurance Fund Commission OPEN Minutes**

**ALSO PRESENT:**

Terry Pacheco, Union County (*via teleconference*)

Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MARCH 18, 2020**

*Executive Director noted the closed minutes were e-mailed to the Commissioners prior to the meeting for review.*

**MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF MARCH 18, 2020**

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

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Worthington reported since the last meeting all in-person meetings were cancelled, however he is still continuing to work on the health and safety plans for the County from a distance.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee did not meet prior to the Commission Meeting and there was one PAR which would be presented during closed session.

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

**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 was 1 certificate issued during the month of March.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE was scheduled to meet again on April 23, 2020 at 9:30, their new start time. Executive Director advised the meeting would be available through teleconference. Executive Director stated the June meeting was currently scheduled for Thursday, June 25, 2020 at 12:00 PM. Executive Director indicated this year marked the 10th anniversary of The Fund's inception which began with two County members and had grown to ten members. Executive Director reported the Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon

at a central Jersey venue. Executive Director noted a venue was not confirmed yet due the pandemic situation and more information would follow.

**UCIFC FINANCIAL FAST TRACK:** Executive Director advised the February Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,652,649 as of February 29, 2020. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$2,067,110 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$7,425,406.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the February Financial Fast Track was included in the agenda. As of February 29, 2020 the Fund had a surplus of \$15,621,323. Executive Director referred to line 7, “Dividend” and noted the NJCE released dividends in the amount of \$3,607,551. Executive Director noted the cash amount was \$28,078,339. 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 February 29, 2020 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 reviewed the Fund Years with the Commission.

**COVID-19:** Executive Director referred to copies of information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Executive Director advised this correspondence was e-mailed to everyone and recommended sharing the documents with the staff.

Ms. Wagner advised they did share the information from the Cyber Task Force with their staff. In response to Executive Director’s inquiry regarding the cyber incident, Ms. Wagner reported she did receive a final report and there were no issues, however, she did not have an opportunity to review the report in detail. She noted there was no evidence of any exploitation of information and the event was considered closed.

In response to Executive Director’s inquiry about the vendor, Mr. Bergen responded they have not responded to his last two e-mails asking them to provide further information. Mr. Berger advised his file is still open, however it was their move.

Executive Director reported the NJCE website, <https://njce.org/> included resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

**MAY MEETING:** Executive Director advised the Commission was not scheduled to meet in May and the next meeting was scheduled for June 17, 2020. Executive Director hoped the June meeting could be an in-person meeting.

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

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Taylor recommended payment of the April Bill List, Resolution 19-20 which was included in the agenda.

**MOTION TO APPROVE RESOLUTION 19-20 APRIL BILL LIST**

|                 |                      |
|-----------------|----------------------|
| Moved:          | Chair Wagner         |
| Second:         | Commissioner Martins |
| Roll Call Vote: | 3 Yes, 0 Nays        |

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

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

**CLAIM SERVICE:** Executive Director referred to two memorandums regarding COVID-19 Claims which were included in the agenda. Executive Director asked Ms. Walcoff to provide an overview of the COVID-19 claims. Ms. Walcoff advised she only had 2 out of 10 county reports and was following up for the others. Ms. Walcoff stated the reports she did receive were related to correctional facilities including exposures and positive claims.

Ms. Walcoff reported she had been in touch with all of the TPA's as the excess carrier wanted every positive claim reported to them immediately. Ms. Walcoff indicated each claim would be evaluated on an individual basis. Ms. Walcoff reported working with defense counsel a chart was created for adjusters to use as a guideline for the type of exposure and the compensability rationale.

Ms. Guze advised the majority of the claims she received was from corrections, but very fortunate they were no hospitalizations. Ms. Guze noted that those who were positive and quarantined are now returning to work. Ms. Guze advised she was submitting a weekly report to Amerihealth and was told they would submit the positive claims to Safety National.

Executive Director asked if anyone had any questions on COVID-19.

**CLAIMS SERVICE:** Ms. Guze reported for the month of March there were 28 claims reported, 3 claim were denied, 1 was report only, 2 were closed and 18 were COVID related. Ms. Guze noted of those 18 claims there were no hospitalizations. Ms. Guze advised as of Monday, there were 46 claims, 4 COVID reported to D&H and there were many more in the First Managed Care System. As of April 10<sup>th</sup> Union County had 10 positive cases. 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 March as noted below.

| Month | Total Claims Reported | Medical Only | Loss Time | Total Case Managed | % Total Case Managed |
|-------|-----------------------|--------------|-----------|--------------------|----------------------|
| March | 42                    | 33           | 4         | 37                 | 89.19%               |

Ms. Rajsteter reviewed the Medical Savings Report for 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 | \$ 116,225           | \$ 41,441       | \$ 74,783 | 64%                   | 208             | 200              | 96%   |

In response to Executive Director's inquiry, Ms. Rajsteter advised they were using telemedicine, referring out Med Express and contractors that can test. Ms. Guze reported that Union County had requested that all telemedicine COVID patients use Clarke Urgent Care. Ms. Rajsteter advised she would check with her office to make sure their notes reflected Clarke Urgent Care. Ms. Rajsteter concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the Safety Director's report for March – April was included in the agenda. Mr. Prince referred to copies of the numerous Safety Director Bulletins on the COVID pandemic which were included in the agenda and noted they were also sent out electronically. Mr. Prince stated all of the bulletins were also posted on the NJCE website. Mr. Prince reported all of the in person training classes were cancelled until May 18<sup>th</sup>, and at the time a decision would be made depending on the Executive Order from the Governor. Mr. Prince referred to a memo which was included in the agenda regarding the pressures at the Correctional Facilities and the importance of reporting any claims involving COVID-19 work related exposure and claims involving employees diagnosed with COVID-19. Mr. Prince advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT:** Mr. Bergen advised there was no one from the public at the meeting place.

**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 claim number 9053.

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 Martins |
| Vote:   | 3 Yes, 0 Nays        |

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

|                 |                      |
|-----------------|----------------------|
| Moved:          | Chair Wagner         |
| Second:         | Commissioner Martins |
| Roll Call Vote: | 3 Yes, 0 Nays        |

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:26 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary