

**UNION COUNTY INSURANCE FUND COMMISSION**  
**OPEN MINUTES**  
**MEETING – June 17, 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 <b>Joseph Hrubash</b> <i>(via teleconference)</i>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> <i>(via teleconference)</i> <b>Wayne Ring</b> <i>(via teleconference)</i>
	PERMA Risk Management Services <b>Robyn Walcoff</b> <i>(via teleconference)</i> <b>Jen Conicella</b> <i>(via teleconference)</i>
Managed Care Services	First MCO <b>Suzanne Rajsteter</b> <i>(via teleconference)</i>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC <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 <b>Glenn Prince</b> <i>(via teleconference)</i> T&M Associates <b>Mark Worthington</b> <i>(via teleconference)</i>

**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 APRIL 15, 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 APRIL 15, 2020**

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

### **CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Worthington reported they continue to work on the County's Health and Safety Plans. Mr. Worthington advised the Annual Exposure Control Plan Update took place and was sent back to the County Departments. Mr. Worthington also advised they were working on the HazCom plan and then the Building Evacuation Plan. Mr. Worthington asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee met prior to the Commission Meeting and the claims would be discussed during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and he would review with the Commission.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of April was included in the agenda. Executive Director advised there were 4 certificates issued during the month of April. Executive Director noted there were no certificates requested in the month of May.

### **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 last met on April 23, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised during the meeting the Litigation Manager provided a summary report on the immunities available to public entities due to the pandemic. Executive Director pointed out the NJCE website included a section on Safety Bulletins and Shift Briefings relating to COVID 19. Executive Director reported the Board authorized a resolution offering membership to both the Counties of Essex and Sussex. Essex County renewed on June 1<sup>st</sup>, however they opted to stay with their current insurance program considering the pandemic issues and Sussex County renewal date was 1/1/21. Executive Director reported an RFP was issued for a Learning Management System, a dedicated safety institute of instructor led and online training programs. Executive Director noted the responses were in and a sub-committee was reviewing. Executive Director advised the Fund opted

to participate in the MEL training for Sexual Abuse Molestation Training and there was a link on the NJCE website to access the training. Executive Director reported the NJCE Cyber Task Force was discussing minimum standards or a Cyber Risk Control Program for the Counties. Executive Director advised the NJCE 10 Year Anniversary was put on hold until further notice, however he hoped it could be scheduled for later in the year.

**UCIFC FINANCIAL FAST TRACK:** Executive Director advised the April Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,404,772 as of April 30, 2020. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$2,131,143 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$7,443,569.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the April Financial Fast Track was included in the agenda. As of April 30, 2020 the Fund had a surplus of \$16,247,540. 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 \$30,058,449. 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 April 30, 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.

**COMMISSIONER APPOINTMENTS:** Executive Director reported the County 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.

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

Executive Director's Report Made Part of Minutes.

**NJCE UNDERWRITING MANAGER REPORT:** Executive Director advised Mr. Cooney was not on the phone and reported he was collaborating with the Cyber Task Force. Executive Director said Mr. Cooney was already in the marketplace talking to the insurance companies as the market will continue to harden due to the pandemic, hurricane and riots.

**TREASURER REPORT:** Ms. Taylor recommended payment of the May and June Bill Lists, Resolutions 21-20 and 22-20 as presented in the agenda.

**MOTION TO APPROVE RESOLUTIONS 21-20 MAY BILL LIST AND  
RESOLUTION 22-20 JUNE 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 provided an update on the company who did the work to solve the last computer incursion. Mr. Bergen indicated he had not heard back from them in a while. Mr. Bergen advised he last wrote to them on May 22<sup>nd</sup> and indicated he needed additional information. Mr. Bergen indicated if he did not hear back from them he would assume they were not seeking any reimbursement and would not contact them again. Mr. Bergen reported he would keep his paperwork close by but it seemed they abandoned their claim.

**CLAIM SERVICE:** Ms. Conicella reported the Claims Committee met earlier and the PARS would be discussed during closed session. Ms. Conicella advised there was a discussion during the Claims Committee regarding the COVID claims and she would work with D&H to have those claims reported to the NJCE.

**CLAIMS SERVICE:** Ms. Guze reported for the period of April 1<sup>st</sup> to May 31<sup>st</sup> there were 122 claims reported, 19 were non COVID related and the balance were COVID related claims. Ms. Guze advised there were 45 positive claims and the balance were negative. Ms. Guze indicated there was a flattening of the curve with Union County and hopefully that would continue. Ms. Guze indicated it was her understanding for the month of June so far there were no COVID claims reported to D&H.

**MANAGED CARE:** Ms. Rajsteter advised as Ms. Guze mentioned they were seeing a downward trend of COVID claims. Ms. Rajsteter referred to First MCO's reports which were included in the agenda. Ms. Rajsteter reviewed the Case Management Monthly Activity Report for the month of May as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
May	\$ 72,185	\$ 25,438	\$ 46,746	65%	108	101	94%

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
May	18	4	6	10	40%

In response to Executive Director's inquiry, Ms. Rajsteter advised they were starting to see a return to non-elective surgeries. Ms. Rajsteter advised that concluded her report unless there were any other questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the Safety Director's report for April – June was included in the agenda. Mr. Prince advised as the Executive Director mentioned earlier a variety of Safety Director Bulletins were issued and posted on the NJCE website. Mr. Prince reported the instructor led training was suspended and have implemented a webinar style training program which began on June 2<sup>nd</sup>. The courses were distributed electronically. Mr. Prince encouraged everyone to review the schedule. Mr. Prince reported he spoke to Mr. McCrady and Mr. Salerno in reference to his services and to reiterate although they were operating on a limited capacity he was available for any accident investigations or training. In response to Executive Director's comment, Mr. Prince advised they were aggressively monitoring the Executive Orders issued by the Governor's Office in terms of openings, public parks, golf courses, pools. Mr. Prince noted bulletins were issued on the

topics and sent out electronically and also posted to the NJCE website. Mr. Prince reported they received questions on outdoor dining and encroachment of roadways. Mr. Prince suggested consulting the local police departments to make sure you were in compliance with the METCD and also keep the patrons of those establishments safe. Chair Wagner advised they too were closely monitoring the Executive Orders and they decided not open their pool at all this year, the pool was currently being renovated. Chair Wagner reported they were waiting for guidance if anything could be done at the spray parks. Chair Wagner advised so far they have not received any requests to close roadways and they were aware that could happen so they were working to put some processes in place to evaluate feasibility if any requests came in. Mr. Prince advised that concluded his report and said if anyone has any questions, they should call him directly.

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 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.

**MOTION TO RETURN TO OPEN SESSION**

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

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

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

Executive Director reported the next meeting was scheduled for July 15, 2020. In response to Executive Director's comment, Chair Wagner advised she did not think they were ready for an in-person meeting and she was on vacation during that week but would be able to call in. Executive Director advised a call in number would be provided for the next meeting with video as an option. Mr. Bergen would attend the meeting at the advertised location place.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:30 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary