

UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 15, 2020
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:00 AM

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

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present (<i>via teleconference, arrived at 10:32</i>)
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

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

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 JUNE 17, 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 JUNE 17, 2020

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington was not present so there was no report.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee did not meet 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 there were two action items.

2019 AUDIT REPORT AS OF DECEMBER 31, 2019: Executive Director advised the Auditor's Report as of December 31, 2019 from Suplee, Clooney & Company had been reviewed by the Fund Office and sent under separate cover to the Fund Commissioners, Commission Treasurer and Commission Attorney. Executive Director reported that based on the positive results of the audit it was agreed the auditor would not have to make a special presentation for the Commissioners. Executive Director asked if anyone had any questions on the audit and indicated he was seeking approval of the 2019 Audit from the Commissioners. Executive Director referred to Resolution 23-20, Certification of Annual Audit Report for Period ending December 31, 2019 along with the Group Affidavit Form which was included in the agenda. Executive Director noted the resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 23-20, CERTIFICATION OF ANNUAL AUDIT FOR PERIOD ENDING DECEMBER 31, 2019

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

In response to Mr. Bergen's inquiry, Ms. Dodd asked Mr. Bergen to obtain the signature's on the Group Affidavit and e-mail the document to her. Ms. Dodd noted to mail the original to her when convenient.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of June was included in the agenda. Executive Director advised there was 1 certificate issued during the month of June.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioners Martins
Second:	Commissioner Scutari
Vote:	3 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on June 25, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also approved the audit as of December 31, 2019 and there were no recommendations or findings. Executive Director reported a second Competitive Contract request for Proposals for a Learning Management System would be issued. Executive Director explained Fund Attorney recommended not accepting the two responses, as they did not comply with the procurement process guidelines. Executive Director advised contracts were awarded to Bowman & Company for Payroll Auditor services and to The Actuarial Advantage for actuary services. Executive Director noted the 2021 Renewal Underwriting Data Collection would begin shortly. Executive Director advised the MEL was presenting a second webinar, *Facing and Embracing Crisis for your Municipality*, Tuesday, August 4th and was inviting the NJCE. Executive Director noted a copy of the flyer was sent out with the reminder e-mail about the Commission Meeting. Executive Director advised a sub-committee was scheduled to meet to discuss the feasibility of holding the Best Practice Seminar this was year along with the 10th Year Anniversary Celebration Luncheon. Executive Director reported the New Jersey Association of Counties Conference originally scheduled for May had been rescheduled for October 27th to October 29th.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the May Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,999,006 as of May 31, 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 \$8,903,779.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. As of May 31, 2020, the Fund had a surplus of \$16,382,595. 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 \$30,379,953. 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 May 31, 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.

2021 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported as he mentioned earlier, the Fund Office would begin the data collection process early in August for the 2021 renewal in order to provide the relevant information to the underwriters. Executive Director advised last year was the initial launch of Origami, the online platform where members' exposure data was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. Executive Director said the Fund Office was working with Origami to facilitate an easier process for members to complete applications for the ancillary coverages. Executive Director advised more information would follow shortly.

SEXUAL ABUSE MOLESTATION LEGISLATION: Executive Director reported the NJCE Fund's website - www.njce.org (under Safety) included an online video that members could use for training purposes. Executive Director advised, Paul Shives, of J.A. Montgomery Consulting, scheduled two live webinars, Protecting Children from Abuse, via Zoom on July 17th and July 24th from 9:00 AM to 11:00 AM. Executive Director referred to a copy of the flyer included in the agenda with information and the links to register for the webinars.

Executive Director said he had already discussed the remaining items in his report and 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 July Bill List, Resolutions 24-20 as presented in the agenda.

MOTION TO APPROVE RESOLUTION 24-20 JULY BILL LIST

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

Executive Director asked Ms. Taylor if she wanted to comment on the audit. Ms. Taylor advised she did not have any comments; just that it was a clean audit with no findings as was mentioned earlier.

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

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

CLAIMS SERVICE: Ms. Conicella provided an update on the COVID claims. Ms. Conicella advised the NJCE had just under 600 exposure cases and a little over 200 positive cases. Ms. Conicella noted the County that had reported the most cases has not reported any during the last three weeks. Ms. Conicella reported there were 5 fatalities and 2 general liability claims.

CLAIMS SERVICE: Ms. Guze reported for the period of June there were 13 worker compensation claims reported, 9 were closed and 3 were open. There was only one new COVID case that was a positive test and treated for two week with antibiotics. The case is now closed. In response to Executive Director's inquiry, Ms. Guze advised there were 115 exposure and 44 that were positive and there were no hospitalizations.

MANAGED CARE: 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 June as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
June	\$ 530,445	\$ 89,945	\$ 440,500	83%	170	165	97%

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
June	12	7	0	7	100%

Ms. Rajsteter also noted there were 3 appeals for the month.

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for June – July was included in the agenda. Mr. Czarnecki advised the NJCE was using a Video Streaming Service. Mr. Czarnecki explained this was an “on demand” service and had about 130 titles available. Mr. Czarnecki referred to the July Webinar Training Schedule that was included in the agenda. Mr. Czarnecki asked if there were any questions and concluded his report.

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 9016, 0070, 9795, 7444 & 8515.

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:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	3 Yes, 0 Nays

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

Executive Director advised as he mentioned earlier the Commission is not meeting in August and the next scheduled meeting was September 16, 2020.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:32 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary