

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
NOVEMBER 4, 2020**

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

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 579 506 9590**

OR

**Join Zoom Meeting via Computer Link
<https://zoom.us/j/5795069590>**

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: November 4, 2020
ADMINISTRATION BUILDING – 6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETHTOWN PLAZA
ELIZABETH, NJ
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** September 23, 2020 Open MinutesAppendix I
September 23, 2020 Closed Minutes.....sent via e-mail
 - ☐ **CORRESPONDENCE: None**
 - ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal
 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 3-16**
 - ☐ **TREASURER – Bibi Taylor**
 - Resolution 27-20 November Bill List – Motion.....Page 17
 - July Treasurer Reports Pages 18-19
 - ☐ **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..... Pages 20-22
 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report..... Pages 23-27
 - ☐ **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 28
 - Motion to go into Executive Session
 - Motion to return to Open Session
 - ☐ **APPROVAL OF PARS - Motion**
-
- ☐ **MEETING ADJOURNMENT**
 - ☒ **NEXT SCHEDULED MEETING: December 16, 2020 ADMINISTRATION BUILDING, 6TH FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETHTOWN PLAZA, ELIZABETH, NJ**

UNION COUNTY INSURANCE FUND COMMISSION

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

Date: November 4, 2020

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Professional Contracts** – The Fund Office issued and advertised the RFP's for the Commission Auditor and Commission Actuary positions. The responses were due on October 27, 2020. The responses will be reviewed and recommendations discussed at the December meeting. The Executive Director's contract also expires on December 31, 2020. The Fund Office will work with the Commission Attorney on issuing the RFP for the Executive Director's positions.
- ☐ **Union County Membership** – Union County's membership in the Union County Insurance Fund Commission will renew on January 1, 2021. The Fund Office sent a copy of an Indemnity & Trust Agreement along with a sample resolution authorizing the renewal membership in the Commission to the Commission Attorney and Chairperson.
- ☐ **Certificate of Insurance Report (Page 5)** – Attached on page 5 is the certificate of insurance issuance reports from the NJCE listing those certificates issued during the month of September. There was 1 certificate issued during the month of September.
 - ☐ **Motion to approve the certificate of insurance report**
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 6-11)** – The NJCE met on September 24, 2020. A written summary is included in the agenda on pages 6-8. The NJCE also met again on October 22, 2020. A written summary of that meeting is also included in the agenda on pages 9-11.
- ☐ **UCIFC Financial Fast Track (Page 12)** - Included in the agenda on page 12 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2020** there is a statutory surplus of **\$4,321,965**. Line 10 of the report, "Investment in Joint Venture" is the Union County Insurance Fund Commission's share of the equity in the NJCE, **\$2,145,301**. The total cash amount is **\$10,315,240**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 13-14)** – Included in the agenda on pages 13-14 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2020** the Fund has a surplus of **\$16,698,019**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, **\$3,607,551**. The cash amount is **\$32,002,009**.

- ❑ **Claims Tracking Reports (Pages 15-16)** – Included in the agenda on pages 15-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2020. The Executive Director will review the reports with the Commission.
- ❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9th Annual NJCE Best Practices Workshop was held via Zoom Webinar on Thursday, October 29, 2020. A verbal report of the Workshop will be provided.
- ❑ **2021 Auto ID cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2021 auto ID cards and WC Posting Notices will be sent out for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review the certificates which need to be re-issued for the 2021 renewal.

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2020 To 10/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Wilmington Trust I - County of Union	M&T (Merchant and Traders) Bank 99 Wood Ave South Iselin, NJ 08830	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respect to Plainfield Park Madison Bonds, UCIA Plainfield Park Madison	9/28/2020 #2605337	GL AU EX WC OTH
Total # of Holders: 1				



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: September 24, 2020
To: Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

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 Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

December 31, 2019 Audit: Executive Director reported the Auditor presented at draft financial audit at the June meeting; the draft audit and an extension to file the final audit was submitted to DOBI and DCA following the June meeting. Fund Auditor submitted a final financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor concluded the review by stating there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Executive Director reported on the following:

Competitive Contracts, Services and Training:

Learning Management System Competitive Contract Request for Proposals (CCRFP):

In February the Board adopted a resolution to initiate procurement of a Learning Management System, which is an online platform to track instructor-led and online training programs dedicated for NJCE JIF members. Responses to the initial CCRFP were due on April 2nd, but was cancelled due to the pandemic. A second CCRFP was set for June 16th; responses were rejected due to material terms and the Board agreed with the recommendation to re-advertise. A third CCRFP #20-28 was issued with a response date of August 20th; the Sub-Committee comprised of Commissioners Kessler, Sheehan and Shea met and reviewed submissions from three (3) vendors. Sub-Committee noted the proposal amounts of each vendor exceeded the allocated budget for this service. Executive Director reported the committee's recommendation is to reject all proposals on that basis; the Board of Fund Commissioners adopted a resolution noting that action.

Executive Director stated the Learning Management System is a unique product and reported the sub-committee recommendation that it be arranged and contracted directly by J.A. Montgomery on behalf of the Fund. This approach would be similar to the one previously authorized by the Board for PERMA to contract directly with Origami for RMIS platform. The Board of Fund Commissioners agreed with the recommendation and authorized J.A. Montgomery to pursue a 3rd party arrangement directly with a vendor to provide a Learning Management System dedicated to NJCE JIF members.

Actuary Services – Payment in Equity: Executive Director reported The Actuarial Advantage provided services in Fund Year 2019; however, inadvertently a contract was not in

place. The Board of Fund Commissioners adopted a resolution authorizing payment in equity to the firm in the amount of \$22,522.00 for services provided in Fund Year 2019.

BRIT Safety Grant: Executive Director reported the current deadline to submit reimbursement of applicable safety-related items reimbursed at 50% of the cost is September 30th. Glenn Prince of J.A. Montgomery and the BRIT Grant sub-committee submitted a deadline extension request of October 31st to allow additional applicable reimbursements; the Board of Fund Commissioners approved the recommendation to extend the deadline.

Training Webinars: Executive Director reported the MEL Safety Institute in-classroom training was made available to our member counties this past year. In March, instructor-led training was suspended due to the pandemic and J.A. Montgomery successfully transitioned a majority of these training sessions to interactive webinars, which resulted in a significant increase in attendance by our NJCE County membership.

Executive Director reported County membership accounted for 169 webinar attendees during the months of June, July and August. J.A. Montgomery submitted per trainee and administrative costs for a total of \$6,046 for that period. A recommendation was made that the Fund pay J.A. Montgomery for these services since the costs associated resulted from an unforeseen situation, as well as, amend their contract to document the additional fees to be paid. The additional fees would be applied against the Safety Institute Fund line in the 2020 budget and would not be incurred by County members. Executive Director reported this was discussed with the Fund Attorney and the Fund Treasurer and they concurred with this recommendation. The Board of Fund Commissioners authorized the payment of additional training to J.A. Montgomery in the amount of \$6,046 and authorized an amendment of their contract to reflect additional training fees for June, July and August. J.A. Montgomery will be asked to submit a proposal for additional training costs that extend beyond August 2020 through the balance of their contract.

Workers' Compensation Claims Administration RFP: Executive Director reported the contract for this service with AmeriHealth expired on 7/31/20. AmeriHealth agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September.

Executive Director reported an RFP was issued for re-procurement of these services and responses were due on August 25th. Four (4) responses were received, reviewed and scored by a sub-committee. Fund Attorney reported the sub-committee recommended the contract be awarded to AmeriHealth for Claims Administration Services for a contract period of October 1, 2020 to September 30, 2023. Copies of a resolution authorizing this award were distributed and was adopted by the Board of Fund Commissioners.

Financial Fast Track: Financial Fast Tracks as of July 31st and June 30th were submitted and reflected statutory surplus of \$16.6 and \$16.5 million respectively.

2021 Renewal – Underwriting Data Collection: Last year was the initial launch of Origami, the online platform where members' exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is currently following up with members to complete the renewal worksheets. A meeting of the sub-committee to review the 2021 budget will be scheduled prior to the October meeting and the 2021 Budget introduction.

Deputy Executive Director reported on the following information items:

Membership Renewal: The Atlantic, Burlington and Cumberland County Insurance Commissions are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents were sent to each County to execute; Burlington and Cumberland have adopted resolutions to renew and Atlantic has a resolution on their October 6th agenda for consideration.

9th Annual Best Practices Workshop – October 29, 2020 Virtual Edition: This year's Best Practices Workshop will be taking place virtually via an interactive webinar on October 29, 2020. Topics include the NJCE Renewal Overview and 2021 Objectives, BRIT Safety Grant update and topics evolving around the implications of COVID-19. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks; please save the date and more information will follow.

2020 New Jersey Association of Counties Conference: This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th. NJAC has published details of the workshops on their website www.njac.org.

2020 MEL & MRHIF & NJCE Educational Seminar: This annual seminar originally scheduled for May 1st has been cancelled indefinitely.

NJCE 10th Year Anniversary: 2020 marks the 10th anniversary since the Fund's inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

Due Diligence: Submitted as part of the agenda was a Regulatory Compliance Checklist as of 9/18/2020 to track contracts, compliance and other Fund business.

Underwriting Manager: A verbal report was submitted of the 2021 renewal noting that negotiation efforts are underway to secure stable rates and limit significant premium increases in what is a "hard" market, the worst since the mid-80's. Since we are a Joint Insurance Fund, we anticipate that we will fare better than a single insured.

Risk Control: Safety Director submitted a report reflecting the risk control activities from June to October 2020. Safety Director reported the annual BRIT Safety Grant is still available and encouraged members to submit applicable purchases given the extended deadline of October 31st.

WC Claims Administration: AmeriHealth submitted a report showing provider billed amounts, paid amount and net savings as of August 2020.

New Business - Senate 2380 Legislation: On Monday September 14, 2020 Governor Murphy signed S2380 into law, which creates a rebuttable presumption for essential employees that their contraction of the coronavirus is employment related for workers' compensation purposes. Ms. Walcoff of PERMA reported that COVID-19 related claims - including report only for possible exposure, but no virus contraction – have been monitored at the outset of the pandemic. More information and a report will be provided for the next meeting on number of member COVID-19 claims and incurred costs to date.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 22, 2020 at 9:30AM via audio/video.



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: October 22, 2020
To: Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

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 Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Executive Director reported on the following:

Finance Committee: Executive Director reported the Finance Committee comprised of Commissioners Sheehan, Kelly, Wood and Shea met via teleconference on October 16 to review the preliminary 2021 Budget, 2020 Dividend and a Learning Management System contract status update.

2021 Budget: Executive Director reviewed the major components of the preliminary 2021 budget with the Finance Committee and reported that the 2021 Loss Funds and Professional Fees (subject to contractual obligations) would be relatively flat. Executive Director also reported two major drivers were pushing the current budget increase:

- 1) Projected significant increases in excess premiums from 10% to 25% based on current market conditions, adverse loss experience and exposure increases. Market conditions are a "hard" market, the worst since the mid-1980s.
- 2) Projected increase in the upper excess liability layer (\$5 or \$10 million excess \$10 million) due to the sudden change in market conditions in December 2019 that resulted in this line item going over budget by \$1 million after the 2020 budget adoption. In December 2019, the Board of Commissioners agreed not to amend the 2020 budget and chose to absorb the difference of \$1 million for 2020.

Finance Committee supported and recommended a delay to the 2021 budget process by one month to move budget introduction to November and budget adoption in December. Underwriting Manager will conduct widespread marketing of all excess and ancillary insurance to improve on not-to-exceed premium projections, as well as, allow more time to explore options to increase NJCE retentions for excess liability and/or excess workers compensation to achieve additional savings off insurance premiums. Finance Committee will meet again prior to November 19 Fund meeting to review marketing efforts and budget impact.

The Board of Fund Commissioners accepted the recommendation to delay 2021-budget introduction to November 19, 2020 and schedule a special meeting on December 18, 2020 at 9:30AM for 2021 budget adoption.

2020 Dividend: Finance Committee reviewed dividend options based on allowable dividends per State Regulations at the last audit of 12/31/19. A recommendation on issuance of a dividend will be presented at the November 19 Fund meeting. As in the past members will have an option to receive a dividend check or apply the dividend to their 2021 assessment.

Learning Management System: Last month J.A. Montgomery was authorized to pursue a 3rd party arrangement directly with a vendor to provide a Learning Management System dedicated to NJCE JIF members. Finance Committee reviewed and recommended the proposal for these services offered by FirstNet. Proposal noted pricing of \$67,500 for Year 1 and \$56,500 for Year 2 with an anticipated minimum of 90-days to implement this new program. The Board of Fund Commissioners accepted the recommendation and authorized an agreement between J.A. Montgomery and FirstNet to provide a Learning Management System for NCJE members. Fund Attorney to draft applicable amendment to J.A. Montgomery contract.

Financial Fast Track: Financial Fast Track as of August 31, 2020 was submitted and reflected a statutory surplus of \$18 million and \$3.6 million in dividends issued to members to date.

Deputy Executive Director reported on the following information items:

Membership Renewal: The Atlantic, Burlington and Cumberland County Insurance Commissions are scheduled to renew their 3-year membership with the Fund as of January 1, 2021; all three entities have adopted resolutions to renew membership.

9th Annual Best Practices Workshop – October 29, 2020 Virtual Edition: The 9th annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Thursday, October 29, 2020 via Webinar from 10:00AM to 12:30PM. This year's topics will include COVID-19 and its impact on County Workers' Compensation and Liability Claims. In addition, the workshop will review benefits, successes, and future initiatives of the NJCE as it marks the 10th year of operation, as well as, the BRIT Safety Grant successes and future goals.

Due Diligence: Submitted, as part of the agenda was a Regulatory Compliance Checklist as of 10/19/2020 to track contracts, compliance and other Fund business.

Underwriting Manager: A verbal report submitted on the 2021 renewal noted that negotiations are underway to secure premium increases below current preliminary figures. Underwriting Manager reported alternative options, such as increased retentions, would be reviewed given the maturity of the NJCE program and its financial strength.

Risk Control: Safety Director submitted a report reflecting the risk control activities from September to November 2020. Training webinars on a variety of risk-control topics were noted in the report and are available on www.njce.org. Safety Director reported the BRIT Safety Committee would be meeting in coming weeks to review submissions made of applicable safety/loss control purchases applicable for 50% reimbursement.

WC Claims Administration: AmeriHealth submitted a report-showing provider billed amounts, paid amount and net savings as of September 2020.

Next Meetings Schedule:

- November 19, 2020 at 9:30AM via Zoom audio/video - *2021 Budget Introduction*
- December 18, 2020 at 9:30AM via Zoom audio/video - *2021 Budget Adoption*
- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		427,071	2,989,496	10,722,301	13,711,796
2.	CLAIM EXPENSES					
		Paid Claims	183,158	937,621	2,558,639	3,496,260
		Case Reserves	(46,056)	1,171,018	2,445,172	3,616,189
		IBNR	261,908	684,412	3,904,473	4,588,885
		Excess Insurance Recoverable	0	(246,095)	0	(246,095)
		Discounted Claim Value	(3,516)	(23,329)	(141,069)	(164,398)
	TOTAL CLAIMS		395,495	2,523,627	8,767,214	11,290,842
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,316	109,428	361,839	471,267
	TOTAL EXPENSES		15,316	109,428	361,839	471,267
4.	UNDERWRITING PROFIT (1-2-3)		16,260	356,441	1,593,247	1,949,688
5.	INVESTMENT INCOME		5,799	46,631	180,345	226,976
6.	PROFIT (4 + 5)		22,059	403,072	1,773,593	2,176,664
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	0	0
9.	DIVIDEND EXPENSE		0	0	0	0
10.	INVESTMENT IN JOINT VENTURE		0	73,903	2,071,398	2,145,301
11.	SURPLUS (6 + 7 + 8 - 9)		22,059	476,975	3,844,990	4,321,965
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		781	(55,372)	3,701,526	3,646,154
	2019		1,495	341,993	143,464	485,457
	2020		19,782	190,354		190,354
TOTAL SURPLUS (DEFICITS)			22,059	476,975	3,844,990	4,321,965
TOTAL CASH						10,315,240
FUND YEAR 2018						
		Paid Claims	32,059	166,630	1,644,242	1,810,873
		Case Reserves	(23,398)	301,693	986,263	1,287,956
		IBNR	(7,947)	(430,485)	1,380,364	949,878
		Discounted Claim Value	676	3,663	(51,942)	(48,279)
	TOTAL FY 2018 CLAIMS		1,391	41,501	3,958,927	4,000,428
FUND YEAR 2019						
		Paid Claims	22,517	354,628	914,397	1,269,025
		Case Reserves	159,074	251,863	1,458,908	1,710,771
		IBNR	(181,591)	(897,554)	2,524,109	1,626,555
		Discounted Claim Value	503	14,507	(89,127)	(74,620)
	TOTAL FY 2019 CLAIMS		504	(276,556)	4,808,287	4,531,731
FUND YEAR 2020						
		Paid Claims	128,582	416,363		416,363
		Case Reserves	(181,733)	617,461		617,461
		IBNR	451,446	2,012,452		2,012,452
		Excess Insurance Recoverable	0	(246,095)		(246,095)
		Discounted Claim Value	(4,695)	(41,499)		(41,499)
	TOTAL FY 2020 CLAIMS		393,600	2,758,682	0	2,758,682
COMBINED TOTAL CLAIMS			395,495	2,523,627	8,767,214	11,290,842

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	July 31, 2020		
			ALL YEARS COMBINED			
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,084,585	14,592,095	163,505,481	178,097,576
2.	CLAIM EXPENSES					
		Paid Claims	(17,630)	975,893	4,975,775	5,951,668
		Case Reserves	978,202	2,369,520	5,846,623	8,216,143
		IBNR	(415,250)	909,353	9,810,443	10,719,795
		Discounted Claim Value	(45,140)	(268,485)	(1,471,830)	(1,740,314)
	TOTAL CLAIMS		500,181	3,986,282	19,161,011	23,147,292
3.	EXPENSES					
		Excess Premiums	1,271,354	8,899,477	113,746,590	122,646,068
		Administrative	160,474	1,122,052	12,402,903	13,524,955
	TOTAL EXPENSES		1,431,828	10,021,529	126,149,494	136,171,023
4.	UNDERWRITING PROFIT (1-2-3)		152,576	584,285	18,194,976	18,779,261
5.	INVESTMENT INCOME		16,510	405,825	1,120,484	1,526,309
6.	PROFIT (4+5)		169,086	990,110	19,315,460	20,305,570
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		169,086	990,110	15,707,909	16,698,019
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		341	8,858	543,904	552,762
	2011		438	128,329	836,289	964,618
	2012		728	20,800	1,013,486	1,034,286
	2013		1,026	(155,323)	1,438,925	1,283,602
	2014		1,750	(127,332)	2,887,430	2,760,098
	2015		1,857	140,919	1,229,755	1,370,674
	2016		2,228	(392,191)	3,388,065	2,995,875
	2017		2,393	(97,014)	1,257,423	1,160,409
	2018		6,535	154,948	2,119,126	2,274,073
	2019		25,335	402,304	993,507	1,395,811
	2020		126,456	905,811		905,811
TOTAL SURPLUS (DEFICITS)			169,086	990,110	15,707,909	16,698,018
TOTAL CASH						32,002,009

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF July 31, 2020 ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	171,840	171,840	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	1,061	10,466	11,527	
	Discounted Claim Value	0	(77)	(983)	(1,060)	
	TOTAL FY 2010 CLAIMS	0	985	181,322	182,306	
FUND YEAR 2011						
	Paid Claims	(88,763)	14,790	519,228	534,018	
	Case Reserves	88,763	(116,327)	214,527	98,200	
	IBNR	0	(35,954)	46,091	10,137	
	Discounted Claim Value	0	22,501	(24,930)	(2,428)	
	TOTAL FY 2011 CLAIMS	0	(114,989)	754,916	639,927	
FUND YEAR 2012						
	Paid Claims	24	2,890	1,551,733	1,554,623	
	Case Reserves	(24)	7,108	75,090	82,198	
	IBNR	0	(11,768)	64,097	52,329	
	Discounted Claim Value	0	276	(12,804)	(12,528)	
	TOTAL FY 2012 CLAIMS	0	(1,495)	1,678,116	1,676,621	
FUND YEAR 2013						
	Paid Claims	8,175	206,973	646,873	853,847	
	Case Reserves	13,391	(41,421)	644,280	602,859	
	IBNR	(21,566)	23,484	105,073	128,557	
	Discounted Claim Value	0	(4,333)	(76,642)	(80,975)	
	TOTAL FY 2013 CLAIMS	(0)	184,703	1,319,585	1,504,288	
FUND YEAR 2014						
	Paid Claims	453	7,475	442,532	450,007	
	Case Reserves	(9,724)	171,376	332,716	504,092	
	IBNR	9,270	12,728	178,256	190,984	
	Discounted Claim Value	0	(19,960)	(42,871)	(62,831)	
	TOTAL FY 2014 CLAIMS	0	171,619	910,633	1,082,252	
FUND YEAR 2015						
	Paid Claims	5,426	77,738	763,735	841,474	
	Case Reserves	91,772	168,967	1,897,750	2,066,717	
	IBNR	(97,199)	(353,915)	511,194	157,279	
	Discounted Claim Value	0	14,163	(172,551)	(158,387)	
	TOTAL FY 2015 CLAIMS	0	(93,046)	3,000,129	2,907,082	
FUND YEAR 2016						
	Paid Claims	7,149	10,653	320,211	330,865	
	Case Reserves	(7,149)	550,471	647,770	1,198,241	
	IBNR	0	(98,326)	305,258	206,931	
	Discounted Claim Value	0	(20,758)	(69,661)	(90,419)	
	TOTAL FY 2016 CLAIMS	0	442,040	1,203,578	1,645,617	
FUND YEAR 2017						
	Paid Claims	500	(531)	68,152	67,621	
	Case Reserves	253,500	554,694	1,525,070	2,079,764	
	IBNR	(254,000)	(385,900)	2,088,218	1,702,317	
	Discounted Claim Value	0	(12,888)	(292,128)	(305,016)	
	TOTAL FY 2017 CLAIMS	0	155,375	3,389,312	3,544,686	
FUND YEAR 2018						
	Paid Claims	(2,750)	74,805	243,786	318,591	
	Case Reserves	148,480	209,695	161,698	371,392	
	IBNR	(150,001)	(393,702)	2,419,495	2,025,793	
	Discounted Claim Value	0	10,328	(290,608)	(280,280)	
	TOTAL FY 2018 CLAIMS	(4,271)	(98,873)	2,534,370	2,435,497	
FUND YEAR 2019						
	Paid Claims	(6,862)	296,064	247,685	543,749	
	Case Reserves	(20,014)	38,050	347,722	385,772	
	IBNR	3,986	(743,782)	4,082,295	3,338,514	
	Discounted Claim Value	0	69,501	(488,652)	(419,152)	
	TOTAL FY 2019 CLAIMS	(22,890)	(340,167)	4,189,050	3,848,883	
FUND YEAR 2020						
	Paid Claims	59,017	285,035		285,035	
	Case Reserves	419,206	826,908		826,908	
	IBNR	94,259	2,895,426		2,895,426	
	Discounted Claim Value	(45,140)	(327,238)		(327,238)	
	TOTAL FY 2020 CLAIMS	527,342	3,680,131	0	3,680,131	
COMBINED TOTAL CLAIMS		500,181	3,986,282	19,161,011	23,147,292	

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 July 31, 2020				
COVERAGE LINE- PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
June-20	1	1	4	6
July-20	1	1	4	6
NET CHGE	0	0	0	0
Limited Reserves				\$43,571
Year	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$261,426	\$261,426
July-20	\$0	\$0	\$261,426	\$261,426
NET CHGE	\$0	\$0	\$0	\$0
Ltd Incurred	\$290,449	\$116,593	\$352,585	\$759,628
COVERAGE LINE- GENERAL LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
June-20	17	31	26	74
July-20	11	23	34	68
NET CHGE	-6	-8	8	-6
Limited Reserves				\$5,850
Year	2018	2019	2020	TOTAL
June-20	\$272,982	\$73,506	\$22,284	\$368,772
July-20	\$296,982	\$72,658	\$28,152	\$397,792
NET CHGE	\$24,000	(\$848)	\$5,869	\$29,021
Ltd Incurred	\$404,692	\$98,500	\$28,152	\$531,345
COVERAGE LINE- AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
June-20	2	2	2	6
July-20	2	3	5	10
NET CHGE	0	1	3	4
Limited Reserves				\$15,458
Year	2018	2019	2020	TOTAL
June-20	\$100,000	\$2,077	\$1,000	\$103,077
July-20	\$100,000	\$52,077	\$2,500	\$154,577
NET CHGE	\$0	\$50,000	\$1,500	\$51,500
Ltd Incurred	\$123,110	\$59,816	\$4,231	\$187,157
COVERAGE LINE- WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
June-20	33	42	75	150
July-20	30	41	41	112
NET CHGE	-3	-1	-34	-38
Limited Reserves				\$25,021
Year	2018	2019	2020	TOTAL
June-20	\$938,372	\$1,476,114	\$514,485	\$2,928,971
July-20	\$890,974	\$1,586,036	\$325,383	\$2,802,393
NET CHGE	(\$47,398)	\$109,922	(\$189,101)	(\$126,577)
Ltd Incurred	\$2,279,863	\$2,701,907	\$648,855	\$5,630,625
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
June-20	53	76	107	236
July-20	44	68	84	196
NET CHGE	-9	-8	-23	-40
Limited Reserves				\$18,450
Year	2018	2019	2020	TOTAL
June-20	\$1,311,354	\$1,551,697	\$799,194	\$3,662,245
July-20	\$1,287,956	\$1,710,771	\$617,461	\$3,616,189
NET CHGE	(\$23,398)	\$159,074	(\$181,733)	(\$46,056)
Ltd Incurred	\$3,098,114	\$2,976,817	\$1,033,824	\$7,108,755

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF July 31, 2020

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		31			Last Month		30			Last Year		19		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-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%	290,449	290,449	90.76%	311,699	97.40%
GEN LIABILITY	427,942	404,692	404,692	94.57%	369,840	86.42%	380,692	380,692	88.96%	366,169	85.57%	125,940	125,940	29.43%	311,117	72.70%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	217,498	83.75%	123,110	123,110	47.41%	215,316	82.91%	27,178	27,178	10.47%	177,665	68.41%
WORKER'S COMP	4,546,370	2,279,863	2,279,863	50.15%	4,405,397	96.90%	2,295,916	2,295,916	50.50%	4,390,507	96.57%	2,028,691	2,028,691	44.62%	4,002,791	88.04%
TOTAL ALL LINES	5,554,026	3,098,114	3,098,114	55.78%	5,312,757	95.66%	3,090,167	3,090,167	55.64%	5,292,014	95.28%	2,472,259	2,472,259	44.51%	4,803,272	86.48%
NET PAYOUT %	\$1,810,158				32.59%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		19			Last Month		18			Last Year		7		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	340,421	116,593	116,593	34.25%	331,569	97.40%	116,593	116,593	34.25%	330,506	97.09%	112,156	112,156	N/A	N/A	N/A
GEN LIABILITY	428,501	98,500	98,500	22.99%	311,524	72.70%	99,348	99,348	23.19%	304,918	71.16%	28,050	28,050	N/A	N/A	N/A
AUTO LIABILITY	258,887	59,816	59,816	23.11%	177,114	68.41%	9,816	9,816	3.79%	171,984	66.43%	6,062	6,062	N/A	N/A	N/A
WORKER'S COMP	4,637,297	2,701,907	2,701,907	58.26%	4,082,847	88.04%	2,569,468	2,569,468	55.41%	4,002,501	86.31%	463,917	463,917	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	2,976,817	2,976,817	52.55%	4,903,053	86.55%	2,795,225	2,795,225	49.34%	4,809,908	84.90%	610,185	610,185	N/A	N/A	N/A
NET PAYOUT %	\$1,266,045				22.35%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		7			Last Month		6			Last Year		-5		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	355,673	352,585	352,585	99.13%	188,507	53.00%	351,773	351,773	98.90%	160,053	45.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	393,364	28,152	28,152	7.16%	98,341	25.00%	22,284	22,284	5.66%	74,739	19.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	237,658	4,231	4,231	1.78%	59,415	25.00%	1,731	1,731	0.73%	47,532	20.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	3,947,400	648,855	648,855	16.44%	750,006	19.00%	711,187	711,187	18.02%	552,636	14.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,934,095	1,033,824	1,033,824	20.95%	1,096,268	22.22%	1,086,975	1,086,975	22.03%	834,960	16.92%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$416,363				8.44%											

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 27-20

November 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>
001098	THE ACTUARIAL ADVANTAGE	VOID	-511.50
001107			
001107	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/20	2.00
001107	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/20	13,324.59
001107	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/20	13,324.59
			26,651.18
001108			
001108	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/20	511.50
001108	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/20	511.50
001108	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/20	511.50
			1,534.50
001109			
001109	WESTFIELD LEADER	LEGAL AD OCT. MEETING	15.81
001109	WESTFIELD LEADER	LEGAL AD 09/23/20	15.30
001109	WESTFIELD LEADER	PUBLIC NOTICE ACTUARY/AUDITOR	30.09
			61.20
001110			
001110	NJ ADVANCE MEDIA	AD FOR OCT MEETING	69.80
001110	NJ ADVANCE MEDIA	AD SEPT MEETING	69.80
001110	NJ ADVANCE MEDIA	AD. REQUEST FOR PROPOSALS	103.90
			243.50
Total Payments FY 2020			27,978.88
TOTAL PAYMENTS ALL FUND YEARS			\$27,978.88

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	July		
CURRENT FUND YEAR	2020		
Description:		Administrative Account-Investors	Claims Account - Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$10,515,889.31	10,526,998.55	- 11,109.24
Opening Interest Accrual Balance	\$0.00	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,798.95	\$5,717.75 \$81.20
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$5,798.95	\$5,717.75 \$81.20
9	Deposits - Purchases	\$227,222.80	\$0.00 \$227,222.80
10	(Withdrawals - Sales)	-\$433,670.86	-\$250,512.39 -\$183,158.47
Ending Cash & Investment Balance		\$10,315,240.20	\$10,282,203.91 \$33,036.29
Ending Interest Accrual Balance		\$0.00	\$0.00
Plus Outstanding Checks		\$116,861.58	\$23,997.04 \$92,864.54
(Less Deposits in Transit)		\$0.00	\$0.00
Balance per Bank		\$10,432,101.78	\$10,306,200.95 \$125,900.83

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020 Month Ending: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	488,963.12	1,084,050.20	711,179.31	8,106,848.49	0.00	124,848.18	10,515,889.30
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	269.64	597.79	392.18	4,470.49	0.00	68.85	5,798.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	269.64	597.79	392.18	4,470.49	0.00	68.85	5,798.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	269.64	597.79	392.18	4,470.49	0.00	68.85	5,798.95
EXPENSES							
Claims Transfers	812.38	0.00	1,000.00	181,346.09	0.00	0.00	183,158.47
Expenses	0.00	0.00	0.00	0.00	0.00	23,289.59	23,289.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	812.38	0.00	1,000.00	181,346.09	0.00	23,289.59	206,448.06
END BALANCE	488,420.38	1,084,647.99	710,571.49	7,929,972.89	0.00	101,627.44	10,315,240.19



First Managed Care Option, Inc.

Case Management Monthly Activity Report

September 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%	1	15
Feb-20	2	10	9	0	9	0	100.00%	0.00%	0.00%	0	9
Mar-20	24	42	10	16	26	0	38.46%	61.54%	0.00%	1	25
Apr-20	65	89	11	36	47	0	23.40%	76.60%	0.00%	1	46
May-20	9	18	3	7	10	0	30.00%	70.00%	0.00%	2	8
Jun-20	5	12	6	1	7	0	85.71%	14.29%	0.00%	0	7
Jul-20	8	24	17	2	19	0	89.47%	10.53%	0.00%	4	15
Aug-20	4	22	12	3	15	0	80.00%	20.00%	0.00%	7	8
Sep-20	5	19	16	0	16	0	100.00%	0.00%	0.00%	10	6
Total FY2020	126	255	97	68	165	0	58.79%	41.21%	0.00%	26	139

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
20	13	33	0	33	9	4	9	18	6

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 10/01/2020

* 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.



First Managed Care Option

Page 1 of 2



First Managed Care Option, Inc.

Case Management Monthly Activity Report

September 2020

UNION COUNTY INS FUND COMM

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
Clerk of the Board / 701-170	1	1	100%
Dept. of Correctional Services - UC JAIL / 763-300	1	1	100%
PS Emergency Mgmt / 747-940	1	1	100%
Prosecutor / 757-420	2	1	50%

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 10/01/2020

* 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%	1,530	1,284	246	84%	0		
Total 2019	\$2,461,211	\$708,325	\$2,447,019	\$1,752,886	71%	1,610	1,539	71	96%	4		
Jan-20	\$99,613	\$32,489	\$97,841	\$67,123	67%	166	159	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%	204	196	8	96%	4		
Apr-20	\$441,984	\$57,490	\$371,453	\$384,494	87%	117	105	12	90%	1		
May-20	\$72,185	\$25,438	\$112,505	\$46,746	65%	108	101	7	94%	0		
Jun-20	\$530,445	\$89,945	\$590,141	\$440,500	83%	164	159	5	97%	3		
Jul-20	\$378,802	\$47,960	\$485,591	\$330,715	87%	153	147	6	96%	7		
Aug-20	\$259,970	\$136,821	\$271,048	\$123,149	47%	129	120	9	93%	0		
Sep-20	\$145,844	\$37,511	\$151,452	\$108,334	74%	85	76	9	89%	0		
Total 2020	\$2,895,142	\$569,208	\$2,828,185	\$2,325,808	80%	1,235	1,168	67	95%	16		
Total to Date	\$7,171,249	\$2,014,637	\$9,553,736	\$5,156,485	72%	4,375	3,991	384	91%	20		

Report Run Date: 10/01/2020

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SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: November 4, 2020

UCIFC SERVICE TEAM

September - November 2020

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

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 23:** Attended the UCIFC meeting via teleconference.
- **September 23:** Attended the UCIFC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **November 4:** Plan to attend the UCIFC meeting via teleconference.
- **November 4:** Plan to attend the UCIFC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin - National Preparedness Month Best Practices – September 25.
- NJCE JIF - SD Bulletin - National Fire Prevention Week, Kitchen Fires – September 29.

- NJCE JIF - Law Enforcement Bulletin – Remote Learning Challenges for Police Leaders – October 6.
- NJCE JIF - SD Bulletin - Halloween Celebrations During the COVID Outbreak – October 8.
- NJCE JIF - Live Safety Training Webinars – November Registration Now Open – October 13.
- NJCE JIF - Law Enforcement Bulletin – NEW Law Enforcement Bulletin – Ambush Attacks on Law Enforcement Officers – October 22.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

Instruction is 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 with out in-person classes, but with the flexibility and safety of online delivery.

- The November Live Training Webinar schedule and registration links are attached.

NJCE MEDIA LIBRARY

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at melvideolibrary@jamontgomery.com.

UCIFC Usage:

- No Videos were utilized in 2020.

NJCE ONLINE STREAMING VIDEO SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 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/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.

J.A. Montgomery

CONSULTING

Out of the utmost concern for our public employers and employees, MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering online safety training. Instruction will be conducted with a live instructor.

Date	Webinar Topic	Time
11/2/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/2/20	Leaf Collection Safety	10:00 - 12:00 pm
11/2/20	Chipper Safety	1:00 - 2:00 pm
11/3/20	Traffic Control in Work Zones	8:30 - 10:30 am
11/3/20	Chain Saw Safety	11:00 - 12:00 pm
11/3/20	Sanitation/Recycling Safety	1:00 - 3:00 pm
11/4/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/4/20	Driving Safety Awareness	1:00 - 2:30 pm
11/4/20	HazCom w/GHS - Evening	6:30 - 8:00 pm
11/5/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
11/5/20	Fire Extinguisher	11:00 - 12:00 pm
11/5/20	Fire Safety	1:00 - 2:00 pm
11/6/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
11/6/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/9/20	Fall Protection Awareness	8:30 - 10:30 am
11/9/20	Hearing Conservation	11:00 - 12:00 pm
11/9/20	Preparing for First Amendment Audits	9:00 - 11:00 am
11/9/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
11/10/20	HazCom w/GHS	8:30 - 10:00 am
11/10/20	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/10/20	Accident Investigation	1:00 - 3:00 pm
11/11/20	Flagger Skills and Safety Considerations	8:30 - 9:30 am
11/11/20	Traffic Control in Work Zones	10:00 - 12:00 pm
11/12/20	Chipper Safety	8:30 - 9:30 am
11/12/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
11/12/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/12/20	Bloodborne Pathogens (BBP) - Evening	7:30 - 8:30 pm
11/13/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/13/20	Shop and Tool Safety	11:00 - 12:00 pm
11/13/20	Leaf Collection Safety	1:00 - 3:00 pm
11/16/20	Ethics for New Jersey Officials and Employees	9:00 - 11:00 am
11/16/20	CDL-Drivers Safety Regulations	9:00 - 11:00 am
11/16/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
11/17/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
11/17/20	Dealing with Difficult People	9:00 - 11:00 am
11/17/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
11/18/20	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/18/20	Chain Saw Safety	11:00 - 12:00 pm
11/19/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
11/19/20	Hearing Conservation	10:30 - 11:30 pm
11/19/20	Fire Extinguisher	1:00 - 2:00 pm
11/20/20	Fire Safety	8:30 - 9:30 am

11/20/20	HazCom w/GHS	10:00 11:30am
11/20/20	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/20	Fall Protection Awareness	9:00 - 11:00 am
11/23/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
11/24/20	Driving Safety Awareness	8:30 - 10:00 am
11/24/20	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
11/30/20	HazMat Awareness w/HazCom GHS	8:30 - 10:00 am
11/30/20	Sanitation/Recycling Safety	10:30 - 12:30 pm
11/30/20	CDL-Drivers Safety Regulations	1:00 - 3:00 pm

Live Webinar Guidelines:

To maintain the integrity of the live webinar training and our ability to offer CEUs, J.A Montgomery Consulting must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. 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.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Please [click here](#) for informative Zoom operation details.

Questions?

- NJCE members call Natalie Dougherty at (856) 552-4738

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
		Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
		Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
		Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

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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: **2360, 2274 & 2913**. 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 – September 23, 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
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 Mark Worthington <i>(via teleconference)</i>

ALSO PRESENT:

Terry Pacheco, Union County (*via teleconference*)

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

Mr. Bergen advised he wanted to state for the record, this meeting was noticed to the public as an in person meeting on the 6th floor in the Freeholder Conference Room. Mr. Bergen reported the security sheriff at the Administration Building was advised that if any member of the public should show up they should be directed to Mr. Bergen's office and he would connect them to the Zoom meeting. Mr. Bergen said at this time there was no member of public in attendance.

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JULY 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 JULY 15, 2020

Moved:

Chair Wagner

Second:

Commissioner Martins

Vote:

3 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting he was working on the County Health and Safety Plan as well as providing some tech support for the Paratransit. Mr. Worthington advised they conducted Labor as well as Union County Jail and Executive Safety Committee Meetings. Mr. Worthington reported they also helped the Risk Management Section with building evacuation emergency plans at their offsite locations and they continue to schedule those. Mr. Worthington concluded his report and asked if there were any questions.

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 three action items.

CARES ACT CONORAVIRUS RELIEF FUNDS GRANT: Executive Director reported the Fund Office completed the Cares Act Cononavirus Relief Fund Grants Municipal Intake Sheet on behalf of the Insurance Commission relating to the employee work related claims from COVID. Executive Director advised D&H provided the loss runs for COVID related workers compensation claims and the applicable check register for amounts paid to date. Executive Director noted the Cares Act Submission also required a resolution for acceptance and use of funds and referred to Resolution 25-20 prepared by the Commission Attorney which was included in the agenda. Executive Director pointed out a copy of the Cares Act Subgrant Award Agreement was included in Appendix II of the agenda.

MOTION TO ADOPT RESOLUTION 25-20

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

PROFESSIONAL CONTRACTS: Executive Director reported the Commission Auditor Contract with Suplee, Clooney & Company would expire on September 30, 2020 and the Commission Actuary Contract with Actuarial Advantage expired on December 31, 2020. Executive Director advised the Fund Office would prepare and advertise the RFP for both positions as they did last year.

MOTION TO AUTHORIZE THE FUND OFFICE TO PREPARE AND ISSUE RFP'S FOR THE COMMISSION AUDITOR AND COMMISSION ACTUARY POSITIONS

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

UNION COUNTY MEMBERSHIP: Executive Director advised Union County's membership in the Union County Insurance Fund Commission would renew on January 1, 2021. Executive Director reported the Fund Office sent a copy of an Indemnity & Trust Agreement along with a sample resolution authorizing the renewal membership in the Commission to the Commission Attorney and Chairperson. Commission Attorney advised he should have the paperwork done and ready for the next meeting for the Commissioners to discuss and act on if they so desired. Executive Director noted the paperwork was for the Freeholders. Commission Attorney indicated the next Freeholder meetings were on October 15th and November 5th and the paperwork would appear on one of the agendas.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the months of July and August were included in the agenda. Executive Director advised there were 2 certificates issued during the month of July and 1 for the month of August.

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 next meeting of the NJCE was scheduled for September 24, 2020.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the June Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,299,906

as of June 30, 2020. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$2,145,301 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$10,515,889. Executive Director advised the Commission was performing exceptionally well.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was included in the agenda. As of June 30, 2020, the Fund had a surplus of \$16,528,932. 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 \$25,355,956. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of June 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.

2021 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the Origami System was launched as part of the 2021 Exposure Renewal Process. Executive Director explained the 2021 Property and Casualty Budget was reliant on a number of factors including updated renewal applications and exposure data. Executive Director noted the deadline to complete the renewal process was September 9, 2020. In response to Executive Director’s inquiry Ms. Dodd advised there were still some outstanding applications. Ms. Racioppi indicated she was having some issues with the system and did reach out to Ed Cooney, NJCE Underwriting Manager. Executive Director advised he would reach out to Mr. Cooney and work around the system if necessary.

NJCE BEST PRACTICES WORKSHOP, 2020 VIRTUAL EDITION: Executive Director reported a sub-committee met and the 9th Annual NJCE Best Practices Workshop would be scheduled as a Zoom Webinar on Thursday, October 29, 2020. Executive Director advised the workshop would be approximately 2.5 to 3 hours. Executive Director reported topics were the NJCE JIF, Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. Executive Director asked that you save the date and more information will follow.

2020 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director advised the annual conference rescheduled for October had been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th.

2020 MEL & MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the annual seminar originally scheduled for May 1st was cancelled.

NJCE 10th YEAER ANNIVERSARY: Executive Director advised the luncheon celebrating the 10th anniversary of the Fund would not be held this year but hoped for early 2021.

Executive Director asked if anyone had any questions on his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor advised she wanted to provide some background on Resolution 25-20. Ms. Taylor reported she did send a request to the Executive Director asking him to list a resolution in order to recoup costs associated to COVID 19 that would qualify under CARES in the amount of \$450,000 for all County workers afflicted by COVID 19. Executive Director advised the resolution was adopted and thanked Ms. Taylor for her assistance.

Ms. Taylor reported the second item for consideration was Resolution 26-20, September Bill List in the amount of \$28,119.78 and recommended for action.

MOTION TO APPROVE RESOLUTION 26-20 SEPTEMBER 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.

CLAIMS SERVICE: Ms. Conicella reported last week the Governor signed S2380 into law, which creates a rebuttable presumption for essential employees that their contraction of coronavirus is employment related for worker compensation purposes. Ms. Conicella advised they might see more COVID claims from public transportation and others.

CLAIMS SERVICE: Ms. Guze reported for the two month period of July and August there were 58 worker compensation claims reported, 6 were report only, 3 were denied, 12 remain treating and 37 were closed. Ms. Guze advised as far as COVID was concerned there was one additional claim that came up as positive making a total of 46 positive cases for Union County since the pandemic began.. Ms. Guze advised that concluded her report unless there were any questions.

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 August as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed
August	22	13	1	14

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
August	\$ 259,970	\$ 136,821	\$ 123,149	47%	129	120	93%

Ms. Rajsteter advised that concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for July through September was included in the agenda. Mr. Prince advised submissions for the BRIT Safety Grant would be extended from September 30th to October 30th. Mr. Prince advised the instructions to access the new Video Streaming Service was included in the agenda. Mr. Prince mentioned there were now two video methods and resources, MEL Video Library and the Streaming Service. Mr. Prince advised the instructor led classes were suspended until further notice and a webinar style format was being used. Mr. Prince reported the four-hour class, Flagger and Work Zone Safety would be modified to a virtual classroom and divided into three one hour webinars, Temporary Traffic Control for Workers on non-Highway Roadways, Flagging Skills and Best Practices and Temporary Traffic Controls for Supervisors. Mr. Prince advised they were also transitioning the Landscape Program to four separate topics for 2021, Mower Safety, Chainsaw Safety, Chipper Safety and Utility Vehicle Safety Operation. Mr. Prince noted the registration deadline for the Designated Employee Representative Training was September 30th. The six-hour program would be held on October 15th. Mr. Prince advised the attendees would receive the instructional materials by mail. Mr. Prince concluded his report unless anyone had any questions. Executive Director complimented J. A. Montgomery for their outstanding efforts to transition the instructor led classes to a webinar format style.

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 7303, 4290, 1815, 4302, 1043, 8707, 0512, 2218, 8610 & 5801.

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:50 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary