

**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 Conoravirus 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