

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – November 4, 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> Wayne Ring <i>(via teleconference)</i> Theresa Laoudis <i>(via teleconference)</i> Mary Ann Maitilasso <i>(via teleconference)</i>
	PERMA Risk Management Services 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
Treasurer	
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Risk Control Jonathan Czarniecki <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*)

Chair Wagner reported Ms. Taylor could not participate in the meeting today so she would communicate for her during the Treasurer's report.

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF SEPTEMBER 23, 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 SEPTEMBER 23, 2020

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting they held a Labor Subcommittee Meeting as well as Jail and Executive Safety Meetings. Mr. Worthington said in addition he arranged for the annual training of the prosecutor's lab via zoom. Mr. Worthington advised he sent Mr. Prince an e-mail that the print shop at the County was very interested in using the online platform and asked him to reach out to Eric Zigman. 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 was one action items.

PROFESSIONAL CONTRACTS: Executive Director reported the Fund Office issued and advertised the RFP's for the Commission Auditor and Commission Actuary positions. Executive Director noted the responses were due on October 27, 2020. Executive Director said the responses would be reviewed and recommendations discussed at the December meeting. Executive Director indicated the Executive Director's contract expired on December 31, 2020 and his Office would work with the Commission Attorney on issuing the RFP for the Executive Director's position.

UNION COUNTY MEMBERSHIP: Executive Director advised Union County's membership in the Union County Insurance Fund Commission renewed 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. Executive Director advised he spoke with Mr. Bergen yesterday and noted Mr. Bergen was working on the documents. Mr. Bergen said there was plenty of time to get it done before the end of the year.

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

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 24, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met on October 22, 2020 and a summary report was included in the agenda. Executive Director advised the Finance Committee met to discuss the 2021 Budget and recommended a delay to the budget process by one month to move budget introduction to November and budget adoption to December. Executive Director reported this would allow the NJCE Underwriting Manager to conduct a widespread marketing of all excess and ancillary insurances. Executive Director noted the premium projections were very high due to current market conditions. Executive Director said the CEL was doing very well and they might be able to retain more risk in an effort to reduce costs. Executive Director advised the Finance Committee was presented with four options for dividends with the high amount at \$2 million. Executive Director said the Finance Committee would make a recommendation on the amount and distribution after the marketing was completed. Executive Director asked if anyone had any questions on the reports.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the July Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,321,965 as of July 31, 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 \$10,315,240. Executive Director noted the Commission was performing very well and at some point in the future dividend options would be available.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. As of July 31, 2020, the Fund had a surplus of \$16,608,019. 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 \$32,002,009. 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 July 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.

NJCE BEST PRACTICES WORKSHOP, 2020 VIRTUAL EDITION: Executive Director reported the Workshop was held via a Zoom Webinar on October 29, 2020. Ms. Scutari and Ms. Paecho noted they participated in the webinar. Ms. Conicella thought the presentations on the COVID-19 were very informational and interesting as well as the return to work presentation.

Ms. Conicella advised there was a recording of the webinar and if anyone wanted a copy to reach out to her. Chair Wagner asked that the recording be sent to the three Commissioners.

2021 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE – Executive Director reported the 2021 auto ID cards and WC Posting Notices would be sent out for distribution the beginning of December. Executive Director advised the NJCE Underwriting Manager’s Team would review the certificates which need to be re-issued for the 2021 renewal.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Wagner reported Ms. Taylor could not participate in the meeting; however, she did send an e-mail advising she recommended payment of Resolution 27-20, November Bill List.

MOTION TO APPROVE RESOLUTION 27-20 NOVEMBER 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 advised she did not have anything further to report.

CLAIMS SERVICE: Ms. Guze advised she also participated in the Best Practices Workshop and she thought it was excellent and very informative from a TPA’s standpoint. Ms. Guze reported for the two month period of September through October there were 36 worker compensation claims reported, 24 were closed, 6 were report only, 3 were denied, and 12 remained treating. Ms. Guze advised that concluded her report unless there were any questions. In response to Executive Director’s inquiry, Ms. Guze indicated a few were COVID-19 related and she was going to prepare a new report for Amerihealth as they were started to see a little uptick, mainly in corrections.

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 October as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
October	16	9	2	11	82%

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
October	\$ 612,895	\$ 77,130	\$ 535,765	87%	149	138	93%

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

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for September through November was included in the agenda. Mr. Czarnecki referred to a list of the Safety Director Bulletins, which were issued and could be viewed on the NJCE website. Mr. Czarnecki advised the Live Safety Training Webinars were continuing and the agenda included a schedule of sessions. Mr. Czarnecki asked if anyone had any questions and concluded his report. Executive Director advised J. A. Montgomery was successful in arranging a proposal with a vendor to provide a Learning Management System dedicated to NJCE JIF members. Executive Director noted more training would be available with a tracking system.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Mr. Bergen advised he check and there was no one from the public interested in this meeting.

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 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.

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: 10:36 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary