

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
JANUARY 20, 2021**

**COUNTY OF UNION  
ADMINISTRATION BUILDING – 6<sup>TH</sup> 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: January 20, 2021  
ADMINISTRATION BUILDING – 6<sup>TH</sup> 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: December 16, 2020 Open Minutes.....Appendix I  
December 16, 2020 Closed Minutes.....sent via e-mail
  
- ☐ CORRESPONDENCE: None
  
- ☐ COMMITTEE REPORTS
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 3-28
  
- ☐ TREASURER – Bibi Taylor
  - Resolution 14-21 January Bill List – Motion.....Page 29
  - November Treasurer Reports .....Pages 30-31
  
- ☐ 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 32-34
  
- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
  - Monthly Report.....Pages 35-40
  
- ☐ 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 41  
Motion to go into Executive Session
- ☐ APPROVAL OF PARS - Motion

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- ☐ MEETING ADJOURNMENT
- ☐ NEXT SCHEDULED MEETINGS: February 17, 2021 ADMINISTRATION BUILDING,  
6<sup>TH</sup> 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: January 20, 2021  
Memo to: Commissioners of the Union County Insurance Fund Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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- ☐ **Reorganization Resolutions (Pages 5-17)** – The UCIFC is required to reorganize at the January Board of Commissioners meeting per the Commission’s Rules & Regulations. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 5-17.

Resolution 1-21 .Certifying the Appointment Chair and Vice Chair .....	Page 5
Resolution 2-21 .Designating Authorized Signatures for Commission Bank Accounts.....	Page 6
Resolution 3-21 .Appointing Agent for Services of Process and Custodian of Records .....	Page 7
Resolution 4-21 .Designating Official Newspapers .....	Page 8
Resolution 5-21 .Designating Authorized Depositories for Commission Assets and.....	Pages 9-12
Establishing Cash Management Plan	
Resolution 6-21 .Utilizing Union County Approved Counsel for the County .....	Pages 13-14
Insurance Commission	
Resolution 7-21 .Designating Commission Treasurer .....	Page 15
Resolution 8-21 .Designating Commission Attorney .....	Page 16
Resolution 9-21 .Authorizing Commission Treasurer to Process Contracted Payments.....	Page 17
& Expenses	

☐ **Motion to approve Reorganization Resolutions 1-21 through 9-21**

- ☐ **2021 Plan of Risk Management (Appendix II)** – The 2021 Risk Management Plan is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverages, risks retained by the Commissions, reserving, philosophy, claims payment authority, etc. The changes are highlighted in yellow. Executive Director will review all of the changes during the meeting.

☐ **Motion to approve Resolution 10-21, 2021 Plan of Risk Management**

- ☐ **2021 Meeting Schedule (Pages 18-19)** – Attached on page 18 for your consideration is a copy of the UCIFC Executive Meeting Schedule which was presented at our last meeting. There will be no meetings in May, August and November. However, additional meetings can be scheduled with proper notice or cancelled if there are no action items. If the schedule is acceptable to the Commissioners, we have prepared Resolution 11-21 for your approval which is included in the agenda on page 19

☐ **Motion to approve Resolution 11-21, 2021 Meeting Schedule**

- ❑ **2021 Property & Casualty Budget (Pages 20-21)** – Attached on page 20 is a copy of the proposed 2021 Property & Casualty Budget in the amount of \$4,563,770. At our last meeting, we approved a temporary budget of \$854,142 which represented 2/12 of the 2020 Budget.

We are requesting approval of a second temporary budget in the amount of \$427,071 representing 1/12 of last year's budget. The total 2021 temporary budget is \$1,281,213. Included in the agenda on page 21 is Resolution 12-21 to approve and adopt a temporary budget.

- ❑ **Motion to approve Resolution 12-21 adopting a second temporary 2021 Property & Casualty Budget in the amount of \$427,071**

- ❑ **Certificate of Insurance Report** - The certificate of insurance issuance report from the NJCE listing the certificates is not available at this time and will appear in the next agenda.
- ❑ **CARES Act Resolution (Page 22)** – Last September Resolution 25-20 was approved whereas the Union County Insurance Fund Commission entered into an agreement with the County of Union to receive reimbursement from the Stimulus Funds of COVID-19 related costs and damages in an amount not to exceed \$450,000 for the period of March 1, 2020 through December 15, 2020. Attached on page 22 is Resolution 13-21 which extends the period until December 30, 2020. The resolution was reviewed by the Commission Attorney.

- ❑ **Motion to approve Resolution 13-21, Extending the Period to December 30, 2020**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 23-25)** - The NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. A summary report of the agenda is included in the agenda on pages 23-24 and a copy of the NCE budget is on page 25. The Fund also approved a \$1.5 million dividend. Union County's share of the dividend is \$226,598. The NJCE will hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.
- ❑ **UCIFC Financial Fast Track (Page 26)** - Included in the agenda on page 26 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2020** there is a statutory surplus of **\$5,025,091**. Line 10 of the report, "Investment in Joint Venture" is the Union County Insurance Commission's share of the equity in the NJCE, **\$2,417,929**. The total cash amount is **\$11,488,044**.
- ❑ **NJCE Property & Casualty Financial Fast Track** - The November Financial Fast Track was not available.
- ❑ **Claims Tracking Reports (Pages 27-28)** – Included in the agenda on page 27 is the Claim Activity Report as of November 30, 2020. Also included in the agenda on page 28 is the Claims Management Report Expected Loss Ratio Analysis Report as of November 30, 2020. This report measures how the losses are running compared to the actuary's projections for 2020. Executive Director will review the reports with the Commission.

**RESOLUTION NO. 1-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
CERTIFY THE APPOINTMENT OF CHAIR AND VICE CHAIR**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**BE IT RESOLVED** by the Union County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice-Chairperson:

Amy Wagner	Chair
Claudia Martins	Vice Chair
Laura Scutari	Commissioner

**BE IT FURTHER RESOLVED** that the Chair and Vice Chair shall serve for a one year term to expire through the reorganization of the Commission and until their successors shall be elected and qualified.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 2-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

**BE IT RESOLVED** by the Union County Insurance Fund Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required;

**I.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the official named Depository which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this resolution.

Amy Wagner

CHAIR

Claudia Martins

SECRETARY

Bibi Taylor

TREASURER

**II.** All funds for Claims payments shall be withdrawn from the Official named Depository by check, which shall bear the signatures of the Treasurer and of one (1) of the D&H representatives listed below, duly authorized pursuant to this Resolution.

Wayne F. Dietz,

D&H Alternative Risk Solutions

Arthur W. Gottheim,

D&H Alternative Risk Solutions

Transfers approved by the Commission shall be by wire as authorized by the Treasurer between the administrative account and the claims account.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 3-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS  
FOR THE COMMISSION  
FOR THE YEAR 2021**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2021 commission year; and

**NOW THEREFORE BE IT RESOLVED** by the Union County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the UCIFC, at its office located at 9 Campus Drive, Suite 216, NJ 07054 for the year 2021 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the UCIFC; and

**BE IT FURTHER RESOLVED** that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the UCIFC.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 4-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2021 commission year; and

**BE IT RESOLVED** by the Union County Insurance Fund Commission, (hereinafter the UCIFC) the **Star Ledger** (Advanced Media) and **Westfield Leader** are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in all newspapers; and

**BE IT FURTHER RESOLVED** that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2022 re-organization of the UCIFC; and

**BE IT FURTHER RESOLVED** that in the case of special meetings or emergency meetings, the Executive Director of the UCIFC shall give notice of said meetings to the Star Ledger (Advanced) Media and Westfield Leader.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**



**RESOLUTION NO. 5-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS  
AND ESTABLISHING CASH MANAGEMENT PLAN**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2021 commission year; and

**BE IT RESOLVED**, Investors Bank is hereby designated as the depository for assets of the Commission; and

**BE IT FURTHER RESOLVED** that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

## UNION COUNTY INSURANCE FUND COMMISSION

### 2021 CASH MANAGEMENT AND INVESTMENT POLICY

#### 1.) **Cash Management and Investment Objectives**

The UNION COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

#### 2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5015.1.

#### 3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

#### 4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 6-21**

**UNION COUNTY INSURANCE FUND COMMISSION**

**UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY  
INSURANCE COMMISSION**

**WHEREAS**, the Union County Insurance Fund Commission is responsible for providing a defense to certain claims brought against its members in accordance with the Commission's coverage documents; and

**WHEREAS**, the County of Union on behalf of itself and the UCIFC implemented a fair and open process for the procurement of litigation and/or defense counsel; and

**WHEREAS**, on October 7, 2020, "Request for Qualifications" (RFQ) were issued and responses were received on October 29, 2020; and

**WHEREAS**, having considered the recommendation of the Proposal Review Committee, the Board determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services outlined above; and

**WHEREAS**, this Commission wishes to accept the recommendations of the Proposal Review Committee and determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services as outlined:

**NOW THEREFORE BE IT RESOLVED** by the Board of Commissioners of the Union County Insurance Fund Commission that the assignment of specific claims for defense shall be made by the Commission, on advice from the County Counsel's office.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

RFQ FOR LITIGATION & DEFENSE COUNSEL SERVICES-POSTED ON OCTOBER 7, 2020  
AND OPENED ON OCTOBER 29, 2020

- Aloia Law Firm LLC, 2 Broad Street, Suite 510, Bloomfield, NJ 07003; (973) 337-6626
- Biancamano & DiStefano, Executive Plaza, 10 Parsonage Road, Suite 300, Edison, NJ 08837; (732) 549-0220
- Chasan Lamparello Mallon & Cappuzzo, 300 Lighting Way, Suite 200, Secaucus, NJ 07094; 201-348-6000
- DECOTIIS, 61 South Paramus Road, Paramus, NJ 07652; (201) 928-1100
- DiFrancesco Bateman, 15 Mountain Boulevard, Warren, NJ 07056; (908) 757-7800
- Eric M. Bernstein & Associates LLC, 34 Mountain Blvd, Building A. P.O. BOX 4922, Warren, NJ 07059; (732) 805-3360
- Florio, Kenny & Raval, LLP, 125 Chubb Avenue, Suite 310 N, Lyndhurst NJ 07071; (201)-659-8011
- Florio, Perruci, Steinhardt & Cappelli, LLC, 430 Mountain Avenue, Suite 103, New Providence, NJ 07974; (201) 843-5858
- Genova Burns LLC, 494 Broad Street, Newark, NJ 07102; 973-533-0777
- Gluck Walrath, LLP, 4 Pargon Way, Suite 400, Freehold, NJ 07728; 732-530-8822
- Hatfield Schwartz Law Group, 240 Cedar Knolls Road, Suite 303, Cedar Knolls, NJ 07927; 973-737-8315
- Kologi & Simitz, 500 North Wood Avenue, Suite 4B, Linden, NJ 07036; (908) 486-8877
- La Corte, Bundy, Varady & Kinsella, 989 Bonnel Court, Union, NJ 07083; (908) 810-0500
- Mark J. Nelson (retired judge), 36 Londonderry Way, Summit, NJ 07901; 201-755-5538
- Rainone Coughlin Minchello, 555 U.S. Highway One South, Suite 440, Iselin, NJ 08830; (732) 709-4182
- Renaud & Deappolonio LLC, 190 North Avenue E. (RTE. 28) Cranford, NJ 07016; (908) 418-4088
- Ruderman & Roth, LLC, 150 Morris Avenue, Suite 303, Springfield, NJ 07081; 973-258-1288
- The Antoine Law Firm, 52 Underwood Street, Apt. 1L, Newark, NJ 07106; 973-370-5347 OR 542 Morristown Road, Linden, NJ 07036
- Weiner Law Group, LLP, 629 Parsippany Road, Parsippany, NJ 07054; (973)403-1100

**RESOLUTION NO. 7-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION TREASURER**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the UCIFC requires the services of a Treasurer, and

**WHEREAS**, **Bibi Taylor** has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the Union County Insurance Fund Commission and as required by the Rules & Regulations:

**NOW THEREFORE BE IT RESOLVED** that the Commission hereby appoints Bibi Taylor as UCIFC Treasurer for the term commencing January 1, 2021 through 2022 UCIFC Reorganization; and

**NOW THEREFORE BE IT RESOLVED** that compensation for the Treasurer shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC; and

**BE IT FURTHER RESOLVED** that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 8-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION ATTORNEY**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the UCIFC requires the services of an Attorney, and

**WHEREAS**, **Bruce H. Bergen, Esq.** has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bruce H. Bergen, Esq. as UCIFC Attorney for the term commencing January 1, 2021 through 2022 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Attorney shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC.

**BE IT FURTHER RESOLVED** that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**



**RESOLUTION NO. 9-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
AUTHORIZING COMMISSION TREASURER TO PROCESS  
CONTRACTED PAYMENTS AND EXPENSES**

**WHEREAS**, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

**WHEREAS**, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

**WHEREAS**, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

**BE IT RESOLVED** by the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2021.

**BE IT FURTHER RESOLVED** that the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

**ADOPTED** by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

# UNION COUNTY INSURANCE FUND COMMISSION

9 CAMPUS DRIVE, SUITE 216  
PARSIPPANY, NJ 07054

TO: Members of the Commission

## 2021 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Union County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
10:00 AM	January 20, 2021	County of Union Administration Building Freeholder Conference Room 6 <sup>th</sup> Floor 10 Elizabethtown Plaza Elizabeth, NJ	Re-Organization Meeting
10:00 AM	February 17, 2021	“	Regular Meeting
10:00 AM	March 17, 2021	“	Regular Meeting
10:00 AM	April 21, 2021	“	Regular Meeting
10:00 AM	June 16, 2021	“	Regular Meeting
10:00 AM	July 21, 2021	“	Regular Meeting
10:00 AM	September 16, 2021	“	Regular Meeting
10:00 AM	October 20, 2021	“	Regular Meeting
10:00 AM	December 15, 2021	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**By: PERMA Risk Management Services  
Administrator**

**UNION COUNTY INSURANCE FUND COMMISSION**

**RESOLUTION NO. 11-21**

**UNION COUNTY INSURANCE FUND COMMISSION  
2021 REGULAR MEETING SCHEDULE**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter "UCIFC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Union County Insurance Fund Commission as follows:

1. The schedule of regular meetings of the UCIFC for the year 2021 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Administration Building, Elizabeth, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Star Ledger and the Westfield Leader newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Union County Clerk.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

UNION COUNTY INSURANCE COMMISSION				
2021 PROPOSED BUDGET : Loss Fund Confidence at 90%				

**RESOLUTION NO. 12-21**

**UNION COUNTY INSURANCE FUND COMMISSION**

**ADOPTION OF A TEMPORARY 2021 PROPERTY & CASUALTY BUDGET**

**BE IT RESOLVED** by the Union County Insurance Fund Commission that it hereby approves and adopts a second Temporary Budget in the amount of \$427,071 equal to 1/12 of the 2020 Property & Casualty Budget

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

**UNION COUNTY INSURANCE FUND COMMISSION  
COUNTY OF UNION, STATE OF NEW JERSEY  
RESOLUTION No. 13-21**

**WHEREAS**, the United States Congress has enacted the Coronavirus Aid Relief and Economic Security Act (the "CARES Act") for, among other reasons, providing relief for economic damage caused to states, counties and municipalities by the COVID-19 health crisis; and

**WHEREAS**, the County of Union has received CARES Act funds from the United States Treasury (the "Stimulus Funds") to be used to reimburse the County and municipalities and agencies within the County, including the Union County Insurance Fund Commission, due to economic damage caused by the COVID-19 health crisis; and

**WHEREAS**, the Freeholders of the County of Union have determined that it is in the best interest of the citizens of Union County to dedicate a share of the funding to reimburse municipalities and agencies for COVID-19 related costs and expenses under the Stimulus Funds through a reimbursement agreement; and

**WHEREAS**, the Union County Insurance Fund Commission entered into agreement with the County of Union to receive reimbursement from the Stimulus Funds of COVID-19 related costs and damages, to the extent available and applicable, in an amount not to exceed \$450,000.00 for the period of March 1, 2020 through December 15, 2020 by way of Resolution 25-20 adopted on September 23, 2020

**WHEREAS**, it is now necessary to amend Resolution 25-20, adopted on September 23, 2020 to amend the end date to December 30, 2020

**NOW, THEREFORE, BE IT RESOLVED** by the Union County Insurance Fund Commission, in the County of Union, New Jersey that the Reimbursement Agreement with the County of Union is amended to reflect the period of March 1, 2020 to December 30, 2020.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2021.

By \_\_\_\_\_  
CHAIR DATE

**ATTEST:**

\_\_\_\_\_  
VICE CHAIR DATE



## 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:** December 29, 2020  
**To:** Union County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Excess Insurance Marketing Update:** Executive Director reported the Finance Committee met on December 28<sup>th</sup> to review the status of the 2021 renewal and any changes from their last meeting. As previously reported, significant increases in excess premiums are being driven by current market conditions, adverse loss experience and exposure increases. The “hard” market, conditions are the worst since the mid-1980s. Executive Director said the current delta is in the \$1.3 million range, however, the Underwriting Manager will continue to negotiate with carriers over the next 24 hours to further reduce the delta for 2021.

Underwriting Manager provided a summary report of negotiations with excess carriers highlighting the following:

- Excess Property – Zurich offered a \$1 million deductible option, but at significant premium increase consistent with the market. A second option with a \$2 million deductible provided favorable pricing and overall savings. The Underwriting Manager recommended the latter option.
- Excess Liability – Reviewed several quotes with carriers including the incumbent BRIT. Munich Re provided best quote option providing the \$10 million limit but with increased retention of \$1.5 million. None of the other insurers could provide the expiring \$10 million limit. Executive Director stated the MEL JIF, whose membership pool is largely NJ municipalities, has a long standing relationship with Munich Re. Munich Re is the leader in excess and reinsurance for public entity pools in the country.
- Excess Workers’ Compensation – Reviewed several quotes and Safety National provided best pricing with only a moderate increase based on loss experience and potential COVID-19 claim activity.
- Ancillary Coverages – These are optional commercially placed coverage purchased by member entities are in the Fund’s budget as a pass through. Underwriting Manager continues to negotiate these coverage on behalf of membership.

**2021 Budget:** Executive Director reported that last month the Fund introduced a proposed 2021 budget based on certain assumptions of renewal negotiations. Executive Director and that the Finance Committee recommended the NJCE adopt the 2021 budget as introduced on November 19, 2020 meeting. Executive Director reiterated that the final marketing will still result in a delta for 2021 but as previously mentioned the Underwriting Manager was still in negotiations. It was agreed that any delta would again be absorbed by NJCE.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2021 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2021 excess and ancillary coverages; a resolution formalizing the action will be included in the 2021 Reorganization agenda.

**2020 Dividend:** Last month, the Fund authorized a dividend in the amount of up to \$2 million. Executive Director reported the Finance Committee is now recommending the Fund release a \$1.5 million dividend to be distributed. The Board of Fund Commissioners adopted a resolution amending the dividend to be released and the Fund office will submit the necessary filings with the State.

**Risk Control:** Safety Director submitted a summary report of webinar trainings through January 2021.

**WC Claims Administration:** AmeriHealth provided a verbal report of provider billed amounts, paid amount and net savings as of November 2020.

**Closed Session:** Executive Director reported there was an emergent settlement authority request to review. The Board entered into Closed Session as authorized via resolution; approval of the settlement authority request was conducted during Open Session.

**Next Meeting Schedule:**

- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*



<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>					
<b>2021 PROPOSED BUDGET - INTRODUCED 11/19/2020</b>					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
<b>I. Claims and Excess Insurance</b>			(C - A)	(D / A)	
<b>Claims</b>	<b>ANNUALIZED BUDGET FY2020</b>	<b>PROPOSED BUDGET FY2021</b>	<b>Change \$</b>	<b>Change %</b>	
1 Property	836,999	910,261	73,262	8.8%	
2 Liability	997,334	897,602	(99,732)	-10.0%	
3 Auto	258,435	232,593	(25,842)	-10.0%	
4 Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%	
5 WC 150 x 1K (7720)	<u>136,422</u>	<u>122,780</u>	<u>(13,642)</u>	<u>-10.0%</u>	
6 <b>Subtotal - Claims</b>	<b>4,912,634</b>	<b>4,445,531</b>	<b>(467,103)</b>	<b>-9.5%</b>	
7 <b>Premiums</b>					
8					
9 Property	6,119,498	7,202,167	1,082,669	17.7%	
10 XS Flood to 50	501,164	596,498	95,334	19.0%	
11 Liability (Brit)	3,924,402	3,924,402	(0)	0.0%	
12 Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%	
13 Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%	
14					
15 <b>SubTotal Premiums</b>	<b>13,671,199</b>	<b>14,886,282</b>	<b>1,215,083</b>	<b>8.9%</b>	
16 <b>Total Loss Fund</b>	<b>18,583,833</b>	<b>19,331,813</b>	<b>747,980</b>	<b>4.0%</b>	
17					
18 <b>II. Expenses, Fees &amp; Contingency</b>					
19					
20 Claims Adjustment	68,190	69,553	1,364	2.0%	
21 Claims Adjustment - Property	17,000	17,340	340	2.0%	
22 Safety Director	412,378	420,625	8,247	2.0%	
23 General Expense					
24 Exec. Director	683,641	697,313	13,672	2.0%	
25 Actuary	23,045	23,505	461	2.0%	
26 Auditor	14,930	15,229	299	2.0%	
27 Attorney	15,654	15,654	0	0.0%	
28					
29 Treasurer	15,653	15,653	0	0.0%	
30 Underwriting Manager	435,096	443,798	8,702	2.0%	
31 Underwriting Data Consolidation	98,110	100,073	1,962	2.0%	
32 Payroll Audit	16,423	16,751	328	2.0%	
33 Safety Institute Funding	100,004	100,004	0	0.0%	
34					
35 Misc. Expense & Contingency	12,220	20,000	7,780	63.7%	
36 <b>Total Fund Exp &amp; Contingency</b>	<b>1,912,343</b>	<b>1,955,499</b>	<b>43,156</b>	<b>2.3%</b>	
37 Risk Management Consultant	102,124	102,124	0	0.0%	
38					
39 <b>Total Self Insured Program</b>	<b>20,598,299</b>	<b>21,389,435</b>	<b>791,136</b>	<b>3.8%</b>	
40					
41 <b>Ancillary Coverages</b>					
42 Excess Liability	611,653	1,700,000	1,088,347	177.9%	
43 Property 150 x 110	554,779	500,341	(54,438)	-9.8%	
44 POL/EPL	1,211,835	1,305,838	94,003	7.8%	
45 Crime Program	163,805	175,281	11,476	7.0%	
46 Medical Malpractice	855,364	940,860	85,496	10.0%	
47 Pollution Liability	283,750	298,896	10,578	4.8%	
48 Employed Lawyers Liability	154,198	161,913	7,715	5.0%	
49 Cyber Liability	426,060	511,273	85,213	20.0%	
50 Aviation	119,274	87,327	(3,548)	-3.9%	
51 Marina Operators Liability	11,971	17,114	5,143	43.0%	
52					
53 <b>Total Ancillary Coverages</b>	<b>4,392,689</b>	<b>5,698,843</b>	<b>1,306,154</b>	<b>29.7%</b>	
54					
55 <b>Total FUND Disbursements</b>	<b>24,990,988</b>	<b>27,088,278</b>	<b>2,097,290</b>	<b>8.4%</b>	

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2020					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	427,071	4,697,779	10,722,301	15,420,080
2.	CLAIM EXPENSES				
	Paid Claims	89,578	1,522,798	2,558,639	4,081,438
	Case Reserves	92,207	1,418,326	2,445,172	3,863,498
	IBNR	231,381	1,052,334	3,904,473	4,956,807
	Excess Insurance Recoverable	0	(209,091)	0	(209,091)
	Discounted Claim Value	(5,029)	(24,578)	(141,069)	(165,647)
	<b>TOTAL CLAIMS</b>	<b>408,137</b>	<b>3,759,789</b>	<b>8,767,214</b>	<b>12,527,004</b>
3.	EXPENSES				
	Excess Premiums	0	0	0	0
	Administrative	15,620	171,433	361,839	533,273
	<b>TOTAL EXPENSES</b>	<b>15,620</b>	<b>171,433</b>	<b>361,839</b>	<b>533,273</b>
4.	UNDERWRITING PROFIT (1-2-3)	3,314	766,556	1,593,247	2,359,803
5.	INVESTMENT INCOME	4,764	67,013	180,345	247,359
6.	PROFIT (4 + 5)	8,078	833,569	1,773,593	2,607,162
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	(8,497)	346,531	2,071,398	2,417,929
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>(419)</b>	<b>1,180,100</b>	<b>3,844,990</b>	<b>5,025,091</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2018	(27,734)	132,571	3,701,526	3,834,097
	2019	1,385	746,725	143,464	890,190
	2020	25,931	300,804		300,804
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(419)</b>	<b>1,180,100</b>	<b>3,844,990</b>	<b>5,025,091</b>
<b>TOTAL CASH</b>					<b>11,488,044</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	873	230,507	1,644,242	1,874,749
	Case Reserves	40,127	286,758	986,263	1,273,022
	IBNR	(41,000)	(617,948)	1,380,364	762,415
	Discounted Claim Value	18	8,848	(51,942)	(43,094)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>18</b>	<b>(91,835)</b>	<b>3,958,927</b>	<b>3,867,092</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	10,414	520,909	914,397	1,435,306
	Case Reserves	48,443	415,073	1,458,908	1,873,981
	IBNR	(59,067)	(1,598,059)	2,524,109	926,050
	Discounted Claim Value	239	26,143	(89,127)	(62,984)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>29</b>	<b>(635,934)</b>	<b>4,808,287</b>	<b>4,172,353</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	78,291	771,382		771,382
	Case Reserves	3,636	716,495		716,495
	IBNR	331,448	3,268,342		3,268,342
	Excess Insurance Recoverable	0	(209,091)		(209,091)
	Discounted Claim Value	(5,287)	(59,569)		(59,569)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>408,089</b>	<b>4,487,558</b>	<b>0</b>	<b>4,487,558</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>408,137</b>	<b>3,759,789</b>	<b>8,767,214</b>	<b>12,527,004</b>
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 NOVEMBER 30, 2020				
<b>COVERAGE LINE- PROPERTY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	1	1	6	8
November-20	1	1	9	11
<b>NET CHGE</b>	0	0	3	3
Limited Reserves				<b>\$25,156</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	\$0	\$0	\$280,169	\$280,169
November-20	\$0	\$0	\$276,721	\$276,721
<b>NET CHGE</b>	\$0	\$0	(\$3,448)	(\$3,448)
<b>Ltd Incurred</b>	\$290,449	\$116,593	\$389,461	\$796,504
<b>COVERAGE LINE- GENERAL LIABILITY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	18	16	41	75
November-20	14	16	39	69
<b>NET CHGE</b>	-4	0	-2	-6
Limited Reserves				<b>\$7,696</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	\$293,890	\$72,850	\$64,090	\$430,830
November-20	\$334,890	\$130,745	\$65,417	\$531,052
<b>NET CHGE</b>	\$41,000	\$57,895	\$1,327	\$100,222
<b>Ltd Incurred</b>	\$442,600	\$156,587	\$65,463	\$664,651
<b>COVERAGE LINE- AUTO LIABILITY</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	2	3	3	8
November-20	2	2	3	7
<b>NET CHGE</b>	0	-1	0	-1
Limited Reserves				<b>\$29,244</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	\$100,000	\$101,077	\$6,388	\$207,465
November-20	\$100,000	\$101,077	\$3,634	\$204,711
<b>NET CHGE</b>	\$0	\$0	(\$2,754)	(\$2,754)
<b>Ltd Incurred</b>	\$123,110	\$108,816	\$9,434	\$241,360
<b>COVERAGE LINE- WORKERS COMP.</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	27	43	37	107
November-20	27	41	39	107
<b>NET CHGE</b>	0	-2	2	0
Limited Reserves				<b>\$26,645</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	\$839,004	\$1,651,611	\$362,211	\$2,852,826
November-20	\$838,132	\$1,642,159	\$370,722	\$2,851,013
<b>NET CHGE</b>	(\$873)	(\$9,452)	\$8,511	(\$1,813)
<b>Ltd Incurred</b>	\$2,291,598	\$2,924,522	\$1,023,518	\$6,239,637
<b>TOTAL ALL LINES COMBINED</b>				
<b>CLAIM COUNT - OPEN CLAIMS</b>				
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	48	63	87	198
November-20	44	60	90	194
<b>NET CHGE</b>	-4	-3	3	-4
Limited Reserves				<b>\$19,915</b>
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>TOTAL</b>
October-20	\$1,232,894	\$1,825,538	\$712,858	\$3,771,290
November-20	\$1,273,022	\$1,873,981	\$716,495	\$3,863,498
<b>NET CHGE</b>	\$40,127	\$48,443	\$3,636	\$92,207
<b>Ltd Incurred</b>	\$3,147,757	\$3,306,518	\$1,487,876	\$7,942,151

Union County Insurance Commissions  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF November 30, 2020

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		35		MONTH	Last Month		34		MONTH	Last Year		23		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-20		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-20		TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-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%	317,891	99.33%
GEN LIABILITY	427,942	442,600	442,600	103.43%	382,912	89.48%	401,600	401,600	93.84%	379,886	88.77%	167,940	167,940	39.24%	334,565	78.18%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	224,842	86.58%	123,110	123,110	47.41%	223,181	85.94%	27,178	27,178	10.47%	194,921	75.06%
WORKER'S COMP	4,546,370	2,291,598	2,291,598	50.41%	4,451,116	97.90%	2,291,598	2,291,598	50.41%	4,441,116	97.68%	2,111,685	2,111,685	46.45%	4,215,066	92.71%
TOTAL ALL LINES	5,554,026	3,147,757	3,147,757	56.68%	5,378,891	96.85%	3,106,757	3,106,757	55.94%	5,364,204	96.58%	2,597,253	2,597,253	46.76%	5,062,443	91.15%
NET PAYOUT %	\$1,874,735				33.75%											

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		23		MONTH	Last Month		22		MONTH	Last Year		11		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-20		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-20		TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-19		TARGETED
PROPERTY	340,421	116,593	116,593	34.25%	338,156	99.33%	116,593	116,593	34.25%	335,953	98.69%	181,208	181,208	N/A	N/A	N/A
GEN LIABILITY	428,501	156,587	156,587	36.54%	335,002	78.18%	98,692	98,692	23.03%	329,540	76.91%	57,243	57,243	N/A	N/A	N/A
AUTO LIABILITY	258,887	108,816	108,816	42.03%	194,316	75.06%	108,816	108,816	42.03%	190,470	73.57%	11,228	11,228	N/A	N/A	N/A
WORKER'S COMP	4,637,297	2,924,522	2,924,522	63.07%	4,299,367	92.71%	2,923,350	2,923,350	63.04%	4,257,135	91.80%	1,997,266	1,997,266	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	3,306,518	3,306,518	58.37%	5,166,840	91.20%	3,247,451	3,247,451	57.32%	5,113,098	90.26%	2,246,946	2,246,946	N/A	N/A	N/A
NET PAYOUT %	\$1,432,536				25.29%											

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		11		MONTH	Last Month		10		MONTH	Last Year		-1		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-20		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-20		TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-19		TARGETED
PROPERTY	355,673	389,461	389,461	109.50%	305,879	86.00%	373,354	373,354	104.97%	270,311	76.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	393,364	65,463	65,463	16.64%	192,748	49.00%	64,113	64,113	16.30%	165,213	42.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	237,658	9,434	9,434	3.97%	106,946	45.00%	9,070	9,070	3.82%	95,063	40.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	3,947,400	1,023,518	1,023,518	25.93%	2,052,648	52.00%	959,411	959,411	24.30%	1,657,908	42.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,934,095	1,487,876	1,487,876	30.16%	2,658,221	53.87%	1,405,949	1,405,949	28.49%	2,188,496	44.35%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$771,382				15.63%											

# UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 14-21

JANUARY 2021

**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>
001113			
001113	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	1.00
			<b>1.00</b>
		<b>Total Payments FY 2020</b>	<b>1.00</b>

**FUND YEAR 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001114			
001114	PERMA RISK MANAGEMENT SERVICES	ED 1/21	13,591.08
			<b>13,591.08</b>
001115			
001115	THE ACTUARIAL ADVANTAGE	ACTUARY 1/21	521.75
			<b>521.75</b>
		<b>Total Payments FY 2021</b>	<b>14,112.83</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$14,113.83</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>			
<b>UNION COUNTY INSURANCE COMMISSION</b>			
<b>ALL FUND YEARS COMBINED</b>			
<b>CURRENT MONTH</b>	<b>November</b>		
<b>CURRENT FUND YEAR</b>	<b>2020</b>		
<b>Description:</b> <b>ID Number:</b> <b>Maturity (Yrs)</b> <b>Purchase Yield:</b>  <b>TO TAL for All</b> <b>Accts &amp; instruments</b>		<b>Administrative Account- Investors</b>	<b>Claims Account - Investors</b>
<b>Opening Cash &amp; Investment Balance</b>	<b>\$11,600,836.63</b>	<b>11,514,936.76</b>	<b>85,899.87</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4,764.13	\$4,700.99	\$63.14
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$4,764.13	\$4,700.99	\$63.14
9 Deposits - Purchases	\$107,191.04	\$0.00	\$107,191.04
10 (Withdrawals - Sales)	-\$224,747.80	-\$135,169.92	-\$89,577.88
Ending Cash & Investment Balance	\$11,488,044.00	\$11,384,467.83	\$103,576.17
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$70,583.30	\$1,730.45	\$68,852.85
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$11,558,627.30	<b>\$11,386,198.28</b>	<b>\$172,429.02</b>

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2020</b>							
<b>Month Ending: November</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	487,108.42	1,086,212.78	710,660.42	9,243,210.52	0.00	73,644.51	11,600,836.65
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	200.05	446.07	291.85	3,795.93	0.00	30.24	4,764.14
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	200.05	446.07	291.85	3,795.93	0.00	30.24	4,764.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	200.05	446.07	291.85	3,795.93	0.00	30.24	4,764.14
EXPENSES							
Claims Transfers	19,555.31	23.00	3,117.76	66,881.81	0.00	0.00	89,577.88
Expenses	0.00	0.00	0.00	0.00	0.00	27,978.88	27,978.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,555.31	23.00	3,117.76	66,881.81	0.00	27,978.88	117,556.76
<b>END BALANCE</b>	<b>467,753.16</b>	<b>1,086,635.85</b>	<b>707,834.51</b>	<b>9,180,124.64</b>	<b>0.00</b>	<b>45,695.87</b>	<b>11,488,044.03</b>



First Managed Care Option, Inc.

## Case Management Monthly Activity Report

December 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	132	38	170	0	77.65%	22.35%	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	9	17	26	0	34.62%	65.38%	0.00%	1	25
Apr-20	65	89	7	40	47	0	14.89%	85.11%	0.00%	2	45
May-20	9	18	3	7	10	0	30.00%	70.00%	0.00%	1	9
Jun-20	5	12	6	1	7	0	85.71%	14.29%	0.00%	0	7
Jul-20	8	24	16	3	19	0	84.21%	15.79%	0.00%	1	18
Aug-20	4	22	12	3	15	0	80.00%	20.00%	0.00%	2	13
Sep-20	5	19	14	2	16	0	87.50%	12.50%	0.00%	3	13
Oct-20	1	16	9	1	10	0	90.00%	10.00%	0.00%	0	10
Nov-20	2	16	9	3	12	0	75.00%	25.00%	0.00%	2	10
Dec-20	31	65	34	22	56	0	60.71%	39.29%	0.00%	30	26
Total FY2020	160	352	141	102	243	0	58.02%	41.98%	0.00%	43	200

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
32	18	50	0	50	8	10	11	19	20

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 01/03/2021

\* 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 1 of 2





**First Managed Care Option, Inc.**

## Case Management Monthly Activity Report

December 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
Dept. of Correctional Services - UC JAIL / 763-300	50	31	62%

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 01/03/2021

\* 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%	1		
Oct-20	\$612,895	\$77,130	\$405,238	\$535,765	87%	149	138	11	93%	1		
Nov-20	\$177,271	\$76,473	\$285,486	\$100,799	57%	117	114	3	97%	0		
Dec-20	\$781,397	\$106,446	\$884,314	\$674,950	86%	268	257	11	96%	0		
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,677	92	95%	18		
Total to Date	\$8,742,812	\$2,274,686	\$11,128,773	\$6,467,999	74%	4,909	4,500	409	92%	22		

Report Run Date:01/03/2021

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## UNION COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** January 13, 2021

**DATE OF MEETING:** January 20, 2021

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### UCIFC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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December 2020 – January 2021

### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **December 16:** Attended the UCIFC meeting via teleconference.
- **December 16:** Attended the UCIFC Claims Committee meeting via teleconference.

#### *UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED*

- **January 20:** Plan to attend the UCIFC meeting via teleconference.
- **January 20:** Plan to attend the UCIFC Claims Committee meeting via teleconference.
- **January 20:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **January 20:** Plan to attend the UCIFC Jail Sub Safety Committee meeting via teleconference.

## ***SAFETY DI 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 - New Bulletin: PEOSH Reporting and Recording COVID-Related Illness Guidance – December 11.
- NJCE JIF - New Bulletin – Executive Order 192 Guidance – November 13.
- NJCE JIF - ATTENTION Employers of CDL Holders- Designated Employer Representative Training 2021 – December 17.
- NJCE JIF - Live Safety Training Webinars – January & February Registration Now Open! – January 4.

## ***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 January - February 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](mailto:melvideolibrary@jamontgomery.com).

UCIFC Usage:

- Three videos 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.

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

## January and February Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
1/15/2021	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
1/15/2021	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
1/19/2021	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/19/2021	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/19/2021	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
1/19/2021	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
1/20/2021	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
1/20/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
1/21/2021	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
1/21/2021	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/21/2021	<a href="#">HazCom w/GHS - Evening</a>	6:30 - 8:00 pm
1/22/2021	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
1/22/2021	<a href="#">Confined Space for Entrants &amp; Attendants</a>	10:00 - 12:00 pm
1/22/2021	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
1/25/2021	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
1/25/2021	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
1/25/2021	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	2:30 - 4:30 pm
1/26/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
1/26/2021	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
1/26/2021	<a href="#">CDL - Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
1/26/2021	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
1/26/2021	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
1/27/2021	<a href="#">Safety Coordinators' Skills Training</a>	8:30 - 12:30 pm
1/27/2021	<a href="#">Ladder Safety/Walking Surfaces</a>	9:00 - 11:00 am
1/27/2021	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
1/28/2021	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/28/2021	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
1/28/2021	<a href="#">Traffic Control in Work Zones</a>	1:00 - 3:00 pm
1/29/2021	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am

1/29/2021	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
2/1/2021	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
2/1/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/1/2021	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/2/2021	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
2/2/2021	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
2/2/2021	<a href="#">Traffic Control in Work Zones</a>	1:00 - 3:00 pm
2/3/2021	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	8:30 - 9:30 am
Date	Webinar Topic	Time
2/3/2021	<a href="#">Flagger Skills and Safety Considerations</a>	10:00 - 11:00 am
2/3/2021	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
2/4/2021	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
2/4/2021	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/4/2021	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
2/5/2021	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
2/5/2021	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
2/8/2021	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
2/8/2021	<a href="#">Shop &amp; Tool Safety</a>	10:30 - 11:30 am
2/9/2021	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
2/9/2021	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/10/2021	<a href="#">Hazard Identification / Make Observations Count</a>	8:30 - 10:30 am
2/10/2021	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
2/11/2021	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/11/2021	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
2/11/2021	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/12/2021	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
2/12/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/12/2021	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/16/2021	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
2/16/2021	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
2/17/2021	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
2/17/2021	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
2/17/2021	<a href="#">CDL-Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
2/18/2021	<a href="#">Flagger Skills and Safety Considerations</a>	8:30 - 9:30 am
2/18/2021	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
2/19/2021	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
2/19/2021	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	12:00 - 2:00 pm
2/22/2021	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
2/22/2021	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
2/23/2021	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am

2/23/2021	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
2/23/2021	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
2/24/2021	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
2/24/2021	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/24/2021	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/25/2021	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
2/25/2021	<a href="#">Playground Inspections</a>	1:00 - 3:00 pm
2/26/2021	<a href="#">Safety Coordinator Skills</a>	8:30 - 12:30 pm
2/26/2021	<a href="#">Confined Space for Entrants &amp; Attendants</a>	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.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Please complete the Group sign in sheet and send it to [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) within 24 hours of training completion.

<https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>



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
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / 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
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		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
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
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			



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: **2959, 3368, 3706, and 5756**. 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 – December 16, 2020**  
**County of Union**  
**Administration Building – 6<sup>th</sup> Floor**  
**Freeholder Conference Room**  
**10 Elizabethtown Plaza**  
**Elizabeth, NJ**  
**10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b> ( <i>via teleconference</i> )
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> ( <i>via teleconference</i> ) <b>Wayne Ring</b> ( <i>via teleconference</i> ) <b>Mary Ann Maitilasso</b> ( <i>via teleconference</i> )
	PERMA Risk Management Services <b>Jen Conicella</b> ( <i>via teleconference</i> )
Managed Care Services	First MCO <b>Karen Workman</b> ( <i>via teleconference</i> )
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC
Treasurer	
Attorney	<b>Bruce Bergen, Esq.</b>
Safety	J.A. Montgomery Risk Control <b>Glenn Prince</b> ( <i>via teleconference</i> ) ( <i>arrived 10:30</i> )
	T&M Associates

**ALSO PRESENT:**

Moshood Mufta, Esq., Union County (*via teleconference*)

Terry Pacheco, Union County (*via teleconference*)

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

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF NOVEMBER 4, 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 NOVEMBER 4, 2020**

Moved:

Chair Wagner

Second:

Commissioner Martins

Vote:

3 Yes, 0 Nays

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** There was no Safety report.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee did not meet prior to the Commission Meeting and the claims would be discussed during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were several action items.

**2021 PROPERTY & CASUALTY BUDGET:** Executive Director referred to a copy of the proposed 2021 Property & Casualty Budget in the amount of \$4,563,770. Executive Director reported the introductory budget represented an overall reduction of \$561,080 or 10.95%. Executive Director advised the Commission was performing well and the actuary reduced the loss funds by 11.44% as noted on lines 1-4. Executive Director noted as we did last year, the loss funds of \$4,369,500 represented 90% of the actuarial projected loss funds.

Executive Director reported the expenses, fees and contingency lines of the budget reflected contractual obligations and responses to RFP's.

Executive Director reported the Treasurer recommended approving a temporary budget in the amount of \$854,142 which represented 2/12 of the 2020 annual budget, \$5,124,850.

Executive Director advised the annual assessment once finalized would be billed in three installments and payable as follows: 40% due on 3/15/21, 30% on 5/15/21 and 30% on 10/15/21.

Executive Director referred to Resolution 28-20, Adoption of a Temporary 2021 Property & Casualty Budget equal to 2/12 of the 2020 Property & Casualty Budget which was included in the agenda. Executive Director asked if anyone had any questions on the budget and requested a motion to approve Resolution 28-20.

**MOTION TO APPROVE RESOLUTION 28-20 ADOPTING A TEMPORARY 2021 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$854,142 EQUAL TO 2/12 OF THE 2020 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$5,124,850**

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

**RFP FOR PROFESSIONAL SERVICES – EXECUTIVE DIRECTOR:** Executive Director reported the County issued an RFP for the Executive Director position and the responses were due on December 10, 2020. Executive Director referred to Resolution 29-20, Designating Commission Executive Director prepared by the Commission Attorney which was included in the agenda. Executive Director explained the resolution authorized the UCIFC Chair to execute a contract between the UCIFC and PERMA for a one-year term commencing January 1, 2021 and ending December 31, 2021 with two one-year optional renewals by the UCIFC. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 29-20.

**MOTION TO APPROVE RESOLUTION 29-20 DESIGNATING COMMISSION EXECUTIVE DIRECTOR**

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

Executive Director thanked the Commissioners on behalf of PERMA for the re-appointment.

**RFP FOR PROFESSIONAL SERVICES – ACTUARY:** Executive Director reported the Fund Office issued an RFP for the 2021 Actuary position. Executive Director advised the responses were due on October 27, 2020. Executive Director stated there was one response from the incumbent, The Actuarial Advantage, Inc. Executive Director noted the pricing fee was \$6,261, which represented an increase of 2% over the 2020 fee of \$6,138. Executive Director reported a copy of the response was sent to the Commission Attorney for review. Executive Director asked if anyone had any questions and requested a motion to approve The Actuarial Advantage Inc. as the 2021 Actuary.

**MOTION TO APPROVE THE ACTUARIAL ADVANTAGE INC. AS THE 2021 ACTUARY WITH A FEE OF \$6,261**

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

**RFP FOR PROFESSIONAL SERVICES – AUDITOR:** Executive Director reported the Fund Office issued an RFP for the 2020 Auditor position and the responses were due on October 27,

2020. Executive Director advised approval of the auditor would be scheduled for the January meeting.

**UNION COUNTY MEMBERSHIP:** Executive Director reported the UCIFC was finishing its 3rd year of operation on 12/31/20. Executive Director reported Commission Attorney had indicated that the initial membership resolution and Indemnity & Trust Agreement did not specify an end date and they were continuous. Executive Director advised the renewal of these documents were not required.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of October was included in the agenda. Executive Director advised there was 4 certificates issued during the month of October.

### **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 November 19, 2020 and a written summary was included in the agenda. Executive Director advised the 2021 NJCE Budget was introduced in the amount of \$27,088,279. Executive Director explained typically the budget was introduced in October, however, due to the hardening of the commercial market, the Finance Committee wanted to give Ed Cooney and his team additional time to market the renewal. Executive Director advised The Board of Commissioners also authorized a \$2 million dividend but would determine prior to the December meeting how the dividend would be distributed. Executive Director noted Budget Adoption was scheduled for the end of December. Executive Director asked if anyone had any questions.

**UCIFC FINANCIAL FAST TRACK:** Executive Director advised the September Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,018,980 as of September 30, 2020. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$2,426,426 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$11,764,147. Executive Director noted the Commission was performing very well and at some point in the future dividend options would be available to the County.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the September Financial Fast Track was included in the agenda. As of September 30, 2020, the Fund had a surplus of \$18,919,992. 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 \$32,472,743. 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 September 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 PROPOSED MEETING SCHEDULE:** Executive Director reported the agenda included the proposed meeting dates for 2021 and read off the dates of January 20, February 17, March 17, April 21, June 16, July 21, September 15, October 20 and December 15. Executive Director noted the start time of the meetings was 10:00 AM. Executive Director advised the 2021 UCIFC Reorganization meeting was scheduled for January 20, 2021. Executive Director stated if the dates were acceptable, a resolution would be prepared for approval with the Reorganization Resolutions in January. Executive Director advised additional meetings could be scheduled if needed. Executive Director reported if a Claims Committee Meeting was necessary, they would be held prior to the start of the Commission Meeting at 9:30 AM. Executive Director asked if they were any questions with the meeting dates. Chair Wagner advised they would check to see if there any conflicts with the meeting dates.

**MOODY'S INVESTOR SERVICE REPORT:** Executive Director reported Moody's recently asked to do an article on MEL and NJCE JIF's with primary focus on their respective cyber risk control program. Executive Director advised after several discussions the article was broadened to touch on other benefits derived from membership in MEL and NJCE. Executive Director noted although the article is heavily weighted towards MEL successes we want to share it with our NJCE membership. Executive Director stated a copy of the article which was just published was included in the appendix section of the agenda. Chair Wagner thanked Executive Director for sharing the article.

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 was unable to join however, she did say she recommended payment of the December Bill List, Resolution 30-20. Executive Director requested a motion to approve Resolution 30-20.

**MOTION TO APPROVE RESOLUTION 30-20 DECEMBER 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. Executive Director thanked Mr. Bergen for his help with the RFP's and resolutions.

**CLAIMS SERVICE:** Ms. Conicella referred to a copy of a memorandum, which was included in the agenda regarding the "Mandatory Year-End Claims Reporting". Ms. Conicella reported certain policies issued to the Commission / Commission members apply on a claims made, or discovered and reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) Ms. Conicella advised with these types of

policies, any claim made against you or loss discovered during the policy period must be reported before the end of the policy year. Ms. Conicella advised it was imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to your insurance company prior to policy expiration on 12/31/20. Ms. Conicella asked that a “sweep” of claims, suits and or incidents that have not yet been reported and do so by 12/31/20.

**CLAIMS SERVICE:** Ms. Guze reported for the period of November 1<sup>st</sup> through November 30<sup>th</sup> there were 14 worker compensation claims reported, 8 were closed, 2 were report only, 1 was denied, and 5 were closed. Ms. Guze advised 5 remained open for treatment. Ms. Guze provided a COVID update and indicated they were not included in the November numbers and were all reported in December. There were 19 positive COVID claims reported and for the most part were all the result of a mandatory testing Union County was conducting in Corrections. Ms. Guze advised 3 of those claims were denied, 5 were currently closed and back at work. The remaining claims were waiting for results. Ms. Guze advised that concluded her report unless there were any questions.

**MANAGED CARE:** Ms. Workman referred to First MCO’s reports, which were included in the agenda. Ms. Workman reviewed the Case Management Monthly Activity Report for the month of November as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
November	16	11	1	12	92%

Ms. Workman reviewed the Medical Savings Report for the month of November as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
November	\$ 177,271	\$ 76,473	\$ 100,799	57%	117	114	97%

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

#### Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT:** Mr. Bergen advised he would check to see if anyone was there. Mr. Bergen indicated there was no one there from the public.

**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 1815, 0093, 8991 & 8465.

The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

**MOTION TO RETURN TO OPEN SESSION**

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

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

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

Executive Director advised Mr. Prince is now participating in the meeting and asked that he give his NJCE Safety Director report.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the Safety Director's report for November – December was included in the agenda. Mr. Prince referred to the listing of all webinar training through January which was also included in the agenda. Mr. Prince encourage all of the departments to review all of the training that was posted on the NJCE website, <https://njce.org>. Mr. Prince asked if there anyone had any special training requests to reach out to his office. Mr. Prince advised on December 11<sup>th</sup> his office sent out a Safety Director Bulletin "Reporting & Recording COVID- Related Illness Guidance" relating to OSHA's recordkeeping requirements. Mr. Prince asked that if anyone had any questions or need clarification on the bulletin to contact his office. Mr. Prince concluded his report unless there were any questions.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:40 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

### ***2021 PLAN OF RISK MANAGEMENT***

# Union County Insurance Commission

## 2021 Plan of Risk Management

### RESOLUTION NO. 10-21

BE IT RESOLVED by the Insurance Commission's governing body that effective January 1, 2021, the 2021 Plan of Risk Management shall be:

#### **The Perils or Liability to be Insured Against**

The Insurance Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Property, Automobile Physical Damage and Boiler & Machinery.

The following coverages are provided to the Insurance Commission's member entities by the Commission's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Excess Property including Boiler & Machinery
4. Public Officials Liability / Employment Practices Liability
5. Crime
6. Pollution Liability
7. Employed Lawyers Liability
8. Non-Owned Aircraft Liability

#### **The Limits of Coverage**

**NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.**

1. Workers' Compensation
  - Workers' Compensation: Statutory
  - Employer's Liability: \$21,150,000
  - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
  - Limit: \$15,000,000 each / \$20,000,000 aggregate (Automobile unaggregated)
    - a. Personal Injury Protection (PIP): \$250,000
    - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
    - c. Unmanned Aircraft: \$5,000,000
3. Public Officials / Employment Practices Liability
  - Limit: \$10,000,000 each claim / aggregate
  - Retentions:
    - a. POL: \$250,000
    - b. EPL: \$250,000

4. Employed Lawyers Liability
  - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
  - Retention: \$25,000 per claim
5. Non-Owned Aircraft
  - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000 each passenger
  - Rotor Wing: \$5,000,000
6. Property including Boiler & Machinery
  - \$260,000,000 Per Occurrence
  - Sublimits:
    - a. Breakdown: \$100,000,000
    - b. Earthquake: \$200,000,000 (Annual Aggregate)
    - c. Flood: \$100,000,000 (Annual Aggregate)
      1. Special Flood Hazard Area (SFHA) Flood: \$75,000,000
    - d. Vehicles: \$15,000,000 (PD Only)
      1. Time Element/Extra Expense: \$500,000
    - e. Garagekeepers Liability: Included
    - f. Working Dogs: \$100,000
  - Property Deductibles
    - a. All Other: \$250,000 per occurrence
    - b. Equipment Breakdown: \$50,000 per occurrence
    - c. Flood, SFHA:
      1. Building: \$500,000
      2. Contents: \$500,000
      3. Time Element: \$500,000
    - d. Named Storm, as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
      1. Property Damage: 1% of the location TIV
      2. Time Element: 1% of the 12 months Gross Earnings/Profit that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
      3. Minimum deductible: \$500,000 per occurrence
      4. Maximum deductible: \$5,000,000 per occurrence
  - Member Deductibles
    - a. Union County: \$0
7. Crime
  - Limit: \$1,000,000
  - Deductible: \$25,000
8. Pollution Liability
  - Limit: \$10,000,000 per claim / \$25,000,000 aggregate
  - Deductible: \$25,000
9. Employed Lawyers Liability
  - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
  - Retention: \$25,000
  -

**The amount of risk to be retained by the Insurance Commission** *(except as noted in section 2. Limits of coverage)*

1. Workers' Compensation (all coverages): \$300,000
2. Liability (all coverages): \$250,000
  - a. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - b. Personal Injury Protection: \$250,000
3. Public Officials /Employment Practices Liability: None
4. Property: \$250,000
  - a. Working Dogs: \$100,000
  - b. Flood, SFHA: \$500,000
  - c. Named Storm, High Hazard: \$500,000
5. Crime: None
6. Pollution Liability: None
7. Employed Lawyers Liability: None
8. Non-Owned Aircraft: None

**Coverage to be purchased from a commercial insurer**

The Insurance Commission does not purchase commercial insurance.

**Reinsurance to be purchased**

The Insurance Commission does not purchase reinsurance.

**The amount of unpaid claims to be established**

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC.

**The method of assessing contributions to be paid by each member of the Insurance Commission when applicable**

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

### **Procedures governing loss adjustment and legal expenses**

The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Underwriters at Lloyds (Brit) and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

### **Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records**

Not applicable.

### **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses

from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22**

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 20 day of January, 2021.

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**COMMISSION CHAIRPERSON**

**ATTEST:**

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**COMMISSION VICE CHAIRPERSON**