

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – January 20, 2021
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash <i>(via teleconference)</i>
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze <i>(via teleconference)</i> Wayne Ring <i>(via teleconference)</i> Mary Ann Maitilasso <i>(via teleconference)</i>
	PERMA Risk Management Services Jen Conicella <i>(via teleconference)</i> Robyn Walcoff <i>(via teleconference)</i>
Managed Care Services	First MCO Karen Workman <i>(via teleconference)</i> Alyssa Hrubash <i>(via teleconference)</i>
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Risk Control Jonathan Czarnecki <i>(via teleconference)</i>
	T&M Associates Mark Worthington <i>(via teleconference)</i>

ALSO PRESENT:

Terry Pacheco, Union County (*via teleconference*)

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

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JANUARY 20, 2021

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 JANUARY 20, 2021

Moved:

Chair Wagner

Second:

Commissioner Martins

Vote:

3 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported last week there was a Labor Safety Committee Meeting. Mr. Worthington noted the online training was going very well. Mr. Worthington advised he and Mr. Prince met at the jail earlier in the morning and some issues did come up which would be discussed further.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met prior to the Commission Meeting and the PARS 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.

REORGANIZATION RESOLUTIONS: Executive Director reported the UCIFC was required to reorganize at the January Board of Commissioners meeting per the Commission's Rules & Regulations. Executive Director advised he would review the Reorganization Resolutions which were included in the agenda.

Resolution 1-21 .Certifying the Appointment Chair and Vice Chair

Resolution 2-21 .Designating Authorized Signatures for Commission Bank Accounts

Resolution 3-21 .Appointing Agent for Services of Process and Custodian of Records

Resolution 4-21 .Designating Official Newspapers

Resolution 5-21 .Designating Authorized Depositories for Commission Assets and
Establishing Cash Management Plan

Resolution 6-21 .Utilizing Union County Approved Counsel for the County
Insurance Commission

Resolution 7-21 .Designating Commission Treasurer

Resolution 8-21 .Designating Commission Attorney

Resolution 9-21 .Authorizing Commission Treasurer to Process Contracted Payments
& Expenses

Executive Director advised there was an add on resolution. Executive Director reported Resolution 15-21, Designation Commission Auditor was e-mailed to the Commissioners

yesterday afternoon. Executive Director asked if anyone had any questions on the resolutions and requested a motion.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-21
THROUGH 9-21 AND RESOLUTION 15-21**

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

2021 PLAN OF RISK MANAGEMENT: Executive Director reported the 2021 Plan of Risk Management was included in Appendix II of the agenda and asked Mr. Cooney to provide a brief overview of the plan. Mr. Cooney reported it was a tough renewal but overall they were able to obtain a strong renewal for the program. Mr. Cooney advised some of the major changes in the program structure was the primary liability insurer was no longer BRIT and the new carrier was Munich. Mr. Cooney advised with Munich each County had their own dedicated \$10 million occurrence, and a \$10 million aggregate. Mr. Cooney advised the Worker's Compensation Employer's Liability was now at \$21,150,000. Mr. Cooney referred to the Property Section and noted the Time Element/Extra Expense of \$500,000 for vehicles. He also noted the Equipment Breakdown limit was amended to \$50,000 per occurrence from \$25,000. Mr. Cooney reported there was now a maximum deductible of \$5,000,000 per occurrence regarding 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. Mr. Cooney noted the Working Dogs coverage was added last year. Mr. Cooney advised a presentation on the 2021 Renewal Overview would be provided at the NJCE meeting. Executive Director asked if there were any questions on the Plan and requested a motion to approve Resolution 10-21.

**MOTION TO APPROVE RESOLUTION 10-21, 2021 PLAN OF RISK
MANAGEMENT**

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

2021 MEETING SCHEDULE: Executive Director referred to a copy of the 2021 Meeting Schedule, which was included in the agenda and presented at our last meeting. Executive Director advised there would be no meetings in May, August and November. Executive Director explained additional meetings could be scheduled with proper notice or cancelled if there were no action items. Executive Director asked if the schedule was acceptable to the Commissioners, Resolution 11-21 was included in the agenda for approval. Chair Wagner noted that the September Meeting was scheduled for a Thursday. Executive Director checked the calendar and advised Wednesday, September 15th was open to schedule the meeting. Ms. Dodd advised she would update the schedule accordingly.

**MOTION TO APPROVE RESOLUTION 11-21, WITH THE CHANGE OF
THE SEPTEMBER MEETING TO WEDNESDAY, SEPTEMBER 15, 2021**

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

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 advised at our last meeting we approved a temporary budget in the amount of \$854,142 which represented 2/12 of the 2020 Budget. Executive Director requested approval of another temporary budget in the amount of 1/12 of last year's budget in the amount of \$427,071. Executive Director noted the 2021 temporary budget amount was \$1,281,213. Chair Wagner asked if Ms. Taylor was in agreement, however, it was determined Ms. Taylor was not on the call. In response to Executive Director's inquiry, Ms. Dodd advised she had notified Ms. Taylor of a second temporary budget. Executive Director requested a motion to approve Resolution 12-21 Adopting a Second Temporary 2021 Budget.

**MOTION TO APPROVE RESOLUTION 12-21 ADOPTING A
SECOND TEMPORARY BUDGET 2021 PROPERTY &
CASUALTY BUDGET IN THE AMOUNT OF \$427,071**

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

CERTIFICATE OF INSURANCE REPORT: Executive Director advised the certificate of insurance issuance report from the NJCE listing the certificates was not available at this time and would appear in the next agenda.

CARES ACT RESOLUTION: Executive Director reported last September, Resolution 25-20 was approved where 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. Executive Director referred to a copy of Resolution 13-21, which was included in the agenda and advised the resolution extended the period until December 30, 2020. Executive Director noted the resolution was reviewed by the Commission Attorney. In response to Chair Wagner's inquiry, Mr. Bergen advised this was in line with the County's end date.

**MOTION TO APPROVE RESOLUTION 13-21 EXTENDING THE
PERIOD TO DECEMBER 30, 2020**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. Executive Director noted a summary report of the meeting was included in the agenda along with a copy of the NCE budget. Executive Director advised the Fund also approved a \$1.5 million dividend and Union County's share of the dividend was \$226,598. Executive Director noted the NJCE would hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the November Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,025,091 as of November 30, 2020. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$2,417,929 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$11,488,044.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the November Financial Fast Track not available.

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

Executive Director said on behalf of Ms. Dodd and the rest of the PERMA team, he wanted to thank the Commission for the re-appointment.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director referred to the January Bill List which was included in the agenda, Resolution 14-21. Executive Director asked if anyone had any questions. Chair Wagner advised Ms. Taylor was not participating in the meeting and asked how to proceed. In response to Executive Director’s inquiry, Ms. Dodd advised she had e-mailed Ms. Taylor a copy of the bill list last week and the checks were sent to her by overnight mail. Ms. Dodd advised she did not receive any questions from Ms. Taylor regarding the bill list. Executive Director requested a motion to approve Resolution 14-21. Chair Wagner said she would make a motion to approve the bill list as it included the regularly monthly payments.

MOTION TO APPROVE RESOLUTION 14-21 JANUARY 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, however he wanted to thank the Commissioners for the re-appointment.

CLAIMS SERVICE: Ms. Conicella reported they were continuing to track all of the COVID claims throughout the state and the roll-out of the vaccination. Ms. Conicella advised they were also working with the NJCE Underwriting Manager regarding the changes to the program to update their 2021 reporting procedures.

CLAIMS SERVICE: Ms. Guze reported for the period of December 1st through December 31st there were 58 worker compensation claims reported, 22 were injury claims closed, 1 was denied, and 11 were closed. Ms. Guze advised the other 36 were COVID claims. Ms. Guze advised they

were were busy working on the spreadsheet to send to Amerihealth by next week. In response to Executive Director's inquiry, Ms. Guze advised there were no hospitalizations relating to the COVID claims. Ms. Guze advised that concluded her report unless there were any questions. In response to Mr. Cooney's inquiry, Ms. Guze advised there were no claims for any side effects of the vaccine. Ms. Walcoff said there had been a handful of claims with side effects of the vaccine in some of the other statewide programs. In response to Mr. Cooney's inquiry, Ms. Walcoff reported the first question asked was if it was work related. Ms. Concicella noted they were going to discuss further with the defense counsel and each case would be viewed individually.

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 December as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
December	65	34	22	56	61%

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
December	\$ 781,397	\$ 106,446	\$ 674,950	86%	268	257	96%

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

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for December through January was included in the agenda. Mr. Czarnecki advised they were continuing their online webinars and a listing of all webinar trainings were included in the agenda. Mr. Czarnecki reminded everyone J. A. Montgomery Consulting must abide by the rules of the State agency and attendees who enter the class more than five minutes late or leave early would not be awarded CEUs for the class or receive a certificate of completion. Mr. Czarnecki concluded his 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 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.

MOTION TO RETURN TO OPEN SESSION

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

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:40 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary