

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MARCH 17, 2021**

10:00 AM

MEETING BEING HELD TELEPHONICALLY

**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>**

The Union County Insurance Fund Commission will conduct its March 17, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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: March 17, 2021
 10:00 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
 - ROLL CALL OF COMMISSIONERS
 - APPROVAL OF MINUTES: February 17, 2021 Open Minutes.....Appendix I
 February 17, 2021 Closed Minutes.....sent via e-mail

 - CORRESPONDENCE: None

 - COMMITTEE REPORTS
 - Safety Committee: Verbal
 - Claims Committee: Verbal

 - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 2-19

 - TREASURER – Bibi Taylor
 - Resolution 19-21 March Bill List – Motion.....Page 20
 - January Treasurer Reports.....Pages 21-22

 - 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 23-25

 - NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
 - Monthly Report.....Pages 26-32
 - Munich Re Safety Grant ProgramPage 33

 - 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 StatementPage 34
Motion to go into Executive Session
 - MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION
-
- MEETING ADJOURNMENT
 - NEXT SCHEDULED MEETINGS: APRIL 21, 2021, 10:00 AM

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

Date: March 17, 2021
Memo to: Commissioners of the Union County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

2021 Property & Casualty Budget (Pages 4-5) – Attached on page 4 is a copy of the proposed 2021 Property & Casualty Budget in the amount of **\$4,563,770**. We previously approved three temporary budgets. The annual budget represents an overall reduction of **\$561,080 or 10.95%**. As we did last year the loss funds of \$4,369,500 represents 90% of the actuarial projected loss funds. We are suggesting a payment schedule of 30% due on 4/1/21, 35% due on 6/1/21 and 35% due on 9/1/21 as we did in previous years.

Attached on page 5 is Resolution 17-21 adopting the 2021 Budget in the amount of \$4,563,770.

Motion to approve Resolution 17-21 adopting the 2021 Budget in the amount of \$4,563,770 and an assessment payment schedule as proposed above

UCIFC Dividend (Page 6) - At the last meeting we discussed the release of a dividend in the amount of \$425,000 from fund year 2018. Included in the agenda on page 6 is Resolution 18-21, Authorizing Refund from the 2018 Fund Year Account. The resolution was reviewed by the Commission Attorney.

Motion to adopt Resolution 18-21, Authorizing Refund from the 2018 Fund Year Account in the amount of \$425,000

Employee Dishonesty Coverage - The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on April 18, 2021. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,640. The limit per loss is \$1,000,000 with a \$10,000 deductible. The premium, terms and conditions are per the expiring policy. The cost of this coverage will be paid out of the miscellaneous and contingency budget line and is included in the March Bill List.

Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,640

Certificate of Insurance Report (Page 7) – Included in the agenda on page 7 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of February. There was 1 certificate issued.

Motion to approve the certificate of insurance report

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 8-12)** - The NJCE 2021 Reorganization Meeting was held on February 25, 2021 via Zoom audio/video. Attached on pages 8-12 is a summary report of the meeting. The NCE will meet again on April 22, 2021 via Zoom audio/video at 9:30 AM.
- ❑ **UCIFC Financial Fast Track (Page 13)** - Included in the agenda on page 13 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2021** there is a statutory surplus of **\$4,940,655**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$2,269,870**. The total cash amount is **\$11,169,729**.
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 14-15)** - Included in the agenda on pages 14-15 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2020** the Fund has a surplus of **\$14,058,330**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$28,740,251**.
- ❑ **Claims Tracking Reports (Pages 16-17)** – Included in the agenda on page 16 is the Claim Activity Report as of January 31, 2021. Also included in the agenda on page 17 is the Claims Management Report Expected Loss Ratio Analysis Report as of January 31, 2021. This report measures how the losses are running compared to the actuary’s projections for 2021. Executive Director will review the reports with the Commission.
- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar (Page 18)** – The 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, and Insurance Producers. Attached on page 18 is more information and you can register for the seminars using the below link:
https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA
- ❑ **2021 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **Legislation** – The below items will be discussed at the meeting.
 - **S855** – Governor Murphy signed legislation which required the title of “chosen freeholder” to be changed to “county commissioner” and all “board of chosen freeholders” to be known as “boards of county commissioners” effective January 1, 2021. Commission Attorney advised the Rules and Regulations should be amended to reflect the change. We will list this for our June meeting and the Public Hearing for July.
 - **S3375** – Legislation concerns medical treatment arising from workers’ compensation claims. **(Page 19)**
 - Department of Labor policy change concerning Accidental Disability Pensions could substantially increase both injured workers and tax payers.

UNION COUNTY INSURANCE COMMISSION					
2021 PROPOSED BUDGET : Loss Fund Confidence at 90%					
				Total	
				Increase/Decrease	
				\$	%
APPROPRIATIONS		ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021		
I. Claims and Excess Insurance					
Claims					
1	Property	355,673	319,500	(36,173)	-10.17%
2	Liability	393,364	363,600	(29,764)	-7.57%
3	Auto	237,658	203,400	(34,258)	-14.41%
4	Workers' Comp.	3,947,400	3,483,000	(464,400)	-11.76%
5					
6	Subtotal - Claims*	4,934,095	4,369,500	(564,595)	-11.44%
7					
8					
9					
10	II. Expenses, Fees & Contingency				
11					
12	Claims Adjustment	0	0	0	0.00%
13	Safety Director	0	0	0	0.00%
14	General Expense				
15	Exec. Director	159,895	163,093	3,198	2.00%
16	Actuary	6,138	6,261	123	2.00%
17	Auditor	9,722	9,916	195	2.00%
18	Attorney	4,000	4,000	0	0.00%
19	Treasurer	4,000	4,000	0	0.00%
20					
21					
22	Misc. Expense & Contingency	7,000	7,000	0	0.00%
23					
24	Total Fund Exp & Contingency	190,755	194,270	3,516	1.84%
25	Risk Managers	0	0	0	0.00%
26					
27					
28	Total FUND Disbursements	5,124,850	4,563,770	(561,080)	-10.95%

RESOLUTION NO. 17-21

UNION COUNTY INSURANCE FUND COMMISSION

ADOPTION OF 2021 PROPERTY & CASUALTY BUDGET

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts the Property & Casualty Budget attached hereto as the Calendar Year 2021 in the amount of \$4,563,770.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 17, 2021.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

RESOLUTION NO. 18-21

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION AUTHORIZING REFUND FROM THE 2018 FUND YEAR ACCOUNT**

WHEREAS, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted an insurance fund commission; and

WHEREAS, Article VIII of the Commission’s Rules & Regulations provides that the Commission may refund to its member excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Commission has obtained a calculation from its Actuary and Executive Director as to the amount of excess monies from its 2018 Fund Year Accounts which is available for distribution in the amount of \$425,000

WHEREAS, distribution of the excess monies from the 2018 Fund Year Account is consistent with maintaining the financial integrity of the Commission; and

WHEREAS, the Board of Fund Commissioners have determined that it would be in its best interest to make the distribution of excess monies from the 2018 Fund Year Account; now, therefore,

BE IT RESOLVED by the Union County Insurance Fund Commission that the Executive Director for the Commission be and is hereby authorized to process a refund in the amount of \$425,000 from Fund Year 2018

BE IT FURTHER RESOLVED the Commission Treasurer is hereby authorized to take the dividend credit of \$425,000 on the first installment of the 2021 Assessment Billing. The dividend credit will be noted on the billing.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 17, 2021.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

Union County Insurance Commission

From 2/1/2021 To 3/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit County of Union	Attn: Section 5310 Program One Penn Plaza East - 4th Floor Newark, NJ 07105	Certificate Holder is an Additional Insured ATIMA on the above-referenced Commercial General Liability and Excess Liability Policies pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and Loss Payee on the Property Policy if required by written contract as respects to Section 5310 vehicles leased to Union County as follows: 1) 2013 Ford Champion Challenger 1FDFE4FS6DDB19273 16-1609 2) 2013 Ford Supreme Startrans 1FDFE4FS7EDA13545 16-1695 3) 2017 Ford E-350 1FDEE3FS5HDC57222 16-1792 4) 2017 Ford E-350 1FDEE3FS7HDC57223 16-1793 5) 2014 MV-1 Wagon 57WMD1A63EM101253 16-1716 6) 2017 Ford E-350 1FDEE3FS7HDC65919 16-1872 7) 2017 Ford E-350 1FDEE3FS9HDC61922 16-1893	2/1/2021 #2782548	GL AU EX OTH
Total # of Holders: 1				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
 Parsippany, NJ 07054-4412
 Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 25, 2021
Memo to: Union County Insurance Fund Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: February 25, 2021 Reorganization Meeting

BCIC Representative: Commissioner Ashley Buono, Esq. joined the NJCE JIF Board as Burlington County’s representative as of February 1, 2021.

2021 Reorganization: The NJCE conducted its 2021 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2021 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County <i>As of 4/1/2021 member will be an Insurance Commission</i>
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2021 and 2022 Reorganization to be held at **9:30AM virtually** until further notice.

April 22, 2021
June 24, 2021
September 23, 2021
October 28, 2021 – *Proposed 2022 Budget Introduction*
November 18, 2021 – *2022 Budget Adoption*
February 24, 2022 – *2022 Reorganization*

2021 Excess Renewal/Budget Impact: Executive Director reported the Finance Committee met in November and December to review the 2021 excess renewal and budget impact given the current “hard market” conditions, which are the worst since the mid-1980s. At the expiring retentions, where available, the cost for renewal would have resulted in significantly higher member assessments in excess of 20%. Therefore, it was necessary for NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. The resulting delta (budget versus actual) for 2021 is in excess of \$2 million. Based on a recommendation of the Finance Committee, the Board of Fund Commissioners agreed to absorb the final delta for 2021 at the December 29, 2020 Budget Adoption meeting. Executive Director said a meeting of the Finance Committee will be scheduled in the coming weeks to discuss strategies on addressing the budget delta.

Underwriting Manager reported the projected overall rate increase was 15-20% due to market conditions. A widespread marketing effort on all lines of coverage was conducted, as well as, a restructuring of the program with increased retentions resulted in a final overall rate increase of 6%. However, this does not contemplate increases in the loss funds to cover the higher retentions on multiple lines of insurance absorbed by the NJCE.

Underwriting Manager submitted a 2021 Market Renewal Summary Report detailing the 2021 coverage changes and highlighted the following:

- Excess Property – renewed with Zurich. Carrier provided slightly broader coverage than other carriers despite the marketplace and poor claims experience.
- Excess Liability – replaced BRIT with Munich Re. Public entity marketplace has cut back on capacity and limits for the past 2 years based on increasing social inflation factors, such as, defense costs. Carrier has been a MEL partner for 35 years and coverage changes are in line with marketplace.
- Excess Workers’ Compensation – renewed with Safety National with NJCE attachment point at \$1,150,000 eliminating the buffer policy. A notable coverage change is the removal of “Same Communicable Disease” endorsement, which historically treated bodily injury by disease as separate occurrences. Safety National and other markets have not surprisingly removed this endorsement affecting public entity and health markets. Underwriting Manager noted there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. The NJCE will post this as a claims reserve within the financials until matter is confirmed.
- Cyber Liability – The deductibles for cyber liability for 2021 increased for a number of members. The NJCE is absorbing the differential between the 2020 deductibles and the 2021 deductibles for the 2021 fund year.
- POL/EPL – The POL/EPL deductibles increased for a number of member entities. Their respective Insurance Commission are reviewing the feasibility of funding the deductible differential.

Underwriting Manager concluded review by noting the 2021 renewal was accomplished due to the financial stability of the NJCE JIF and long-standing relationships with carriers. Underwriting Manager's office will issue a detailed bulletin to address the change in coverages and any applicable conditions of the policy.

Ms. Robyn Walcoff of PERMA reviewed a memorandum on 2021 retention changes and the expected impact on claims, payments and/or settlements to be reviewed by the Claims Committee. The memorandum provided a summary of the limits and retentions by coverage as well as recommendations on claims management and changes in claim reporting procedures.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2021 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

2021 Claims Committee Charter: The 2021 Claims Committee Charter was amended to reflect changes to the 2021 insurance program and broader range of claims to be reviewed by the Claims Committee. The Board of Fund Commissioners accepted the changes to the charter.

NJCE Financial Fast Track: Executive Director reviewed the Financial Fast Track as of December 31, 2020, which reflected a statutory surplus of \$14,058,330. Executive Director reported the change in surplus since November 2020 is a result of the posting of COVID claim reserves and issuance of the 2020 dividend.

Pollution Liability Coverage: Executive Director reported Zurich has informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will be doing a widespread marketing on this line of coverage. Part of the marketing effort will be exploring the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). This is a MEL-affiliated program, managed by PERMA and consists of 13 New Jersey Joint Insurance Funds.

Mr. Steve Sacco, EJIF Executive Director, reported the EJIF provides expertise in environmental risk control, training & educational programs. As of September 30, 2020 the EJIF's statutory surplus was \$21.6 million and distributed a \$2.5 million dividend to its members. Mr. Sacco reported the EJIF Actuary and Underwriters will work with NJCE to review options and provide additional information at a later date. Executive Director stated that one of the many strengths of the EJIF program is their extensive engineering services, training and education.

Professional Contracts/Services/Competitive Contracts: The contracts for services for Auditor, Payroll Auditor and Actuary will expire on or about April, 23, 2021 for the Auditor, and June 25, 2021 for the Payroll Auditor and Actuary. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and take action.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

NJ Senate Bill 3375: Executive Director reported on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects workers’ compensation. Executive Director noted the MEL has begun to work with John Geaney Esq., NJM, other JIFs and some private entities to develop a strategy to oppose this bill. The Fund office will contact NJ Association of Counties (NJAC) for collaborative efforts, as well as distribute a summary of Mr. Geaney’s legislative alert for reference.

County of Ocean: Effective April 1, 2021, the County of Ocean will become a full member of the NJCE as the 8th underlying Insurance Commission as the Ocean County Insurance Commission with multiple entities.

2021 MEL, MRHIF and NJCE JIF Educational Seminar: For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provides members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits with attendance at both sessions.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14th and Friday, May 21st - and an invitation will be emailed in the coming weeks. The seminar agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers’ Compensation law and a discussion of proposed changes to the Affordable Care Act.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members. We hope to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend when circumstances allow.

2021 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2020 to February 2021.

Safety Director submitted a memorandum on the 2021 Safety Grant Program now offered by Munich Re in which Counties may receive reimbursement up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$50,000. The Safety director is also transitioning the BRIT on-line training program to a JAM on-line training program.

Safety Director reported the NJCE online Learning Management System (LMS) is currently being developed with an anticipated target and launch date of April 1st. All applicable content and online trainings will be uploaded and an instructional webinar on how to navigate the LMS will be provided for members.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 22, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

UNION COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2021				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	420,773	420,773	15,847,150	16,267,923
2. CLAIM EXPENSES				
Paid Claims	94,780	94,780	4,286,714	4,381,493
Case Reserves	539,463	539,463	4,433,563	4,973,025
IBNR	(112,601)	(112,601)	4,854,540	4,741,939
Excess Insurance Recoverable	(177,975)	(177,975)	(429,515)	(607,490)
Discounted Claim Value	(1,849)	(1,849)	(197,125)	(198,974)
TOTAL CLAIMS	341,817	341,817	12,948,177	13,289,994
3. EXPENSES				
Excess Premiums	0	0	0	0
Administrative	15,607	15,607	548,590	564,197
TOTAL EXPENSES	15,607	15,607	548,590	564,197
4. UNDERWRITING PROFIT (1-2-3)	63,348	63,348	2,350,384	2,413,732
5. INVESTMENT INCOME	4,830	4,830	252,224	257,054
6. PROFIT (4 + 5)	68,178	68,178	2,602,607	2,670,786
7. CEL APPROPRIATION CANCELLATION	0	0	0	0
8. DIVIDEND INCOME	0	0	0	0
9. DIVIDEND EXPENSE	0	0	0	0
10. INVESTMENT IN JOINT VENTURE	0	0	2,269,870	2,269,870
11. SURPLUS (6 + 7 + 8 - 9)	68,178	68,178	4,872,477	4,940,655
SURPLUS (DEFICITS) BY FUND YEAR				
2018	62,477	62,477	3,778,222	3,840,700
2019	1,444	1,444	854,640	856,084
2020	1,739	1,739	239,615	241,354
2021	2,517	2,517		2,517
TOTAL SURPLUS (DEFICITS)	68,178	68,178	4,872,477	4,940,655
TOTAL CASH				11,169,729
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	(56,756)	(56,756)	1,889,318	1,832,562
Case Reserves	15,469	15,469	1,464,724	1,480,193
IBNR	(19,629)	(19,629)	606,102	586,472
Discounted Claim Value	85	85	(42,152)	(42,067)
TOTAL FY 2018 CLAIMS	(60,832)	(60,832)	3,917,992	3,857,160
FUND YEAR 2019				
Paid Claims	43,747	43,747	1,500,650	1,544,397
Case Reserves	43,799	43,799	2,092,033	2,135,832
IBNR	(87,546)	(87,546)	680,320	592,774
Discounted Claim Value	0	0	(63,500)	(63,500)
TOTAL FY 2019 CLAIMS	(0)	(0)	4,209,503	4,209,502
FUND YEAR 2020				
Paid Claims	105,317	105,317	896,745	1,002,062
Case Reserves	399,070	399,070	876,806	1,275,876
IBNR	(326,412)	(326,412)	3,568,119	3,241,707
Excess Insurance Recoverable	(177,975)	(177,975)	(429,515)	(607,490)
Discounted Claim Value	0	0	(91,473)	(91,473)
TOTAL FY 2020 CLAIMS	(0)	(0)	4,820,682	4,820,682
FUND YEAR 2021				
Paid Claims	2,472	2,472		2,472
Case Reserves	81,125	81,125		81,125
IBNR	320,986	320,986		320,986
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(1,934)	(1,934)		(1,934)
TOTAL FY 2021 CLAIMS	402,649	402,649	0	402,649
COMBINED TOTAL CLAIMS	341,817	341,817	12,948,177	13,289,994

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,082,582	24,990,986	163,505,481	188,496,467
2.	CLAIM EXPENSES				
	Paid Claims	639,252	2,113,485	4,975,775	7,089,259
	Case Reserves	672,395	3,194,953	5,846,623	9,041,576
	IBNR	(639,106)	(332,761)	9,810,443	9,477,682
	Discounted Claim Value	(41,504)	(293,072)	(1,471,830)	(1,764,902)
	TOTAL CLAIMS	631,036	4,682,605	19,161,011	23,843,615
3.	EXPENSES				
	Excess Premiums	3,302,471	18,975,897	113,746,590	132,722,487
	Administrative	150,364	1,922,522	12,402,903	14,325,426
	TOTAL EXPENSES	3,452,835	20,898,419	126,149,494	147,047,913
4.	UNDERWRITING PROFIT (1-2-3)	(2,001,289)	(590,037)	18,194,976	17,604,939
5.	INVESTMENT INCOME	7,278	440,458	1,120,484	1,560,943
6.	PROFIT (4+5)	(1,994,011)	(149,579)	19,315,460	19,165,881
7.	Dividend	1,500,000	1,500,000	3,607,551	5,107,551
8.	SURPLUS (6-7-8)	(3,494,011)	(1,649,579)	15,707,909	14,058,330
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(249,774)	(230,087)	543,904	313,817
	2011	(156,270)	(19,269)	836,289	817,020
	2012	(208,892)	(238,888)	1,013,486	774,598
	2013	17,246	(11,184)	1,438,925	1,427,740
	2014	(486,677)	(522,329)	2,887,430	2,365,101
	2015	77,153	224,475	1,229,755	1,454,230
	2016	(428,857)	(778,050)	3,388,065	2,610,015
	2017	163,460	3,204	1,257,423	1,260,627
	2018	(185,085)	97,970	2,119,126	2,217,096
	2019	(146,649)	611,015	993,507	1,604,522
	2020	(1,889,666)	(786,436)		(786,436)
	TOTAL SURPLUS (DEFICITS)	(3,494,011)	(1,649,579)	15,707,909	14,058,330
	TOTAL CASH				28,740,251

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	(170)	(10,466)	10,466	0
Discounted Claim Value	13	984	(983)	0
TOTAL FY 2010 CLAIMS	(157)	(9,482)	181,322	171,840
FUND YEAR 2011				
Paid Claims	0	19,133	519,228	538,361
Case Reserves	(2,237)	(214,427)	214,527	100
IBNR	(91,555)	(46,025)	46,091	65
Discounted Claim Value	268	24,921	(24,930)	(9)
TOTAL FY 2011 CLAIMS	(93,524)	(216,399)	754,916	538,517
FUND YEAR 2012				
Paid Claims	0	29,344	1,551,733	1,581,076
Case Reserves	(100,000)	(19,347)	75,090	55,743
IBNR	6,513	(57,584)	64,097	6,513
Discounted Claim Value	2,668	7,176	(12,804)	(5,628)
TOTAL FY 2012 CLAIMS	(90,819)	(40,412)	1,678,116	1,637,704
FUND YEAR 2013				
Paid Claims	(15,881)	238,072	646,873	884,946
Case Reserves	(5,685)	(194,287)	644,280	449,993
IBNR	(1)	(30,321)	105,073	74,752
Discounted Claim Value	4,726	29,029	(76,642)	(47,613)
TOTAL FY 2013 CLAIMS	(16,841)	42,493	1,319,585	1,362,078
FUND YEAR 2014				
Paid Claims	578	32,602	442,532	475,133
Case Reserves	(578)	135,601	332,716	468,318
IBNR	(18,383)	(96,251)	178,256	82,005
Discounted Claim Value	5,771	(1,963)	(42,871)	(44,834)
TOTAL FY 2014 CLAIMS	(12,612)	69,989	910,633	980,622
FUND YEAR 2015				
Paid Claims	17,422	115,897	763,735	879,632
Case Reserves	(17,422)	72,849	1,897,750	1,970,599
IBNR	(87,091)	(400,338)	511,194	110,856
Discounted Claim Value	10,693	38,558	(172,551)	(133,992)
TOTAL FY 2015 CLAIMS	(76,399)	(173,034)	3,000,129	2,827,095
FUND YEAR 2016				
Paid Claims	383,177	358,346	320,211	678,557
Case Reserves	(335,683)	358,424	647,770	1,006,194
IBNR	177,544	(71,868)	305,258	233,390
Discounted Claim Value	4,737	(12,670)	(69,661)	(82,331)
TOTAL FY 2016 CLAIMS	229,774	632,232	1,203,578	1,835,809
FUND YEAR 2017				
Paid Claims	51,302	299,616	68,152	367,768
Case Reserves	(340,664)	162,550	1,525,070	1,687,621
IBNR	75,894	(481,742)	2,088,218	1,606,476
Discounted Claim Value	50,933	79,295	(292,128)	(212,833)
TOTAL FY 2017 CLAIMS	(162,536)	59,720	3,389,312	3,449,032
FUND YEAR 2018				
Paid Claims	34,287	114,230	243,786	358,016
Case Reserves	(3,137)	402,084	161,698	563,782
IBNR	152,440	(616,016)	2,419,495	1,803,479
Discounted Claim Value	2,421	60,795	(290,608)	(229,814)
TOTAL FY 2018 CLAIMS	186,011	(38,907)	2,534,370	2,495,463
FUND YEAR 2019				
Paid Claims	3,768	456,613	247,685	704,297
Case Reserves	354,339	242,012	347,722	589,734
IBNR	(221,752)	(1,393,395)	4,082,295	2,688,900
Discounted Claim Value	7,787	144,460	(488,652)	(344,192)
TOTAL FY 2019 CLAIMS	144,141	(550,310)	4,189,050	3,638,740
FUND YEAR 2020				
Paid Claims	164,599	449,634		449,634
Case Reserves	1,123,462	2,249,493		2,249,493
IBNR	(632,544)	2,871,245		2,871,245
Discounted Claim Value	(131,519)	(663,657)		(663,657)
TOTAL FY 2020 CLAIMS	523,998	4,906,715	0	4,906,715
COMBINED TOTAL CLAIMS	631,036	4,682,605	19,161,011	23,843,615

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 JANUARY 31, 2021					
COVERAGE LINE - PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-20	1	1	9	0	11
January-21	1	1	10	1	13
NET CHGE	0	0	1	1	2
Limited Reserves					\$21,385
Year	2018	2019	2020	2021	TOTAL
December-20	\$0	\$0	\$269,223	\$0	\$269,223
January-21	\$0	\$0	\$275,546	\$2,457	\$278,003
NET CHGE	\$0	\$0	\$6,322	\$2,457	\$8,780
Ltd Incurred	\$290,449	\$116,593	\$410,127	\$2,457	\$819,627
COVERAGE LINE - GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-20	19	19	43	0	81
January-21	16	18	53	2	89
NET CHGE	-3	-1	10	2	8
Limited Reserves					\$11,315
Year	2018	2019	2020	2021	TOTAL
December-20	\$579,913	\$286,745	\$63,278	\$0	\$929,936
January-21	\$580,913	\$344,845	\$79,240	\$2,000	\$1,006,998
NET CHGE	\$1,000	\$58,100	\$15,961	\$2,000	\$77,061
Ltd Incurred	\$688,623	\$370,687	\$79,286	\$2,000	\$1,140,596
COVERAGE LINE - AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-20	2	3	7	0	12
January-21	2	2	6	0	10
NET CHGE	0	-1	-1	0	-2
Limited Reserves					\$17,710
Year	2018	2019	2020	2021	TOTAL
December-20	\$50,000	\$101,077	\$12,022	\$0	\$163,099
January-21	\$50,000	\$101,077	\$26,022	\$0	\$177,099
NET CHGE	\$0	\$0	\$14,000	\$0	\$14,000
Ltd Incurred	\$73,110	\$108,816	\$32,345	\$0	\$214,271
COVERAGE LINE - WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-20	27	43	74	0	144
January-21	27	42	63	14	146
NET CHGE	0	-1	-11	14	2
Limited Reserves					\$24,047
Year	2018	2019	2020	2021	TOTAL
December-20	\$834,811	\$1,704,211	\$532,282	\$0	\$3,071,304
January-21	\$849,280	\$1,689,910	\$895,068	\$76,668	\$3,510,926
NET CHGE	\$14,469	(\$14,301)	\$362,786	\$76,668	\$439,622
Ltd Incurred	\$2,260,559	\$3,081,153	\$1,756,180	\$79,140	\$7,177,032
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-20	49	66	133	0	248
January-21	46	63	132	17	258
NET CHGE	-3	-3	-1	17	10
Limited Reserves					\$19,275
Year	2018	2019	2020	2021	TOTAL
December-20	\$1,464,724	\$2,092,033	\$876,806	\$0	\$4,433,563
January-21	\$1,480,193	\$2,135,832	\$1,275,876	\$81,125	\$4,973,025
NET CHGE	\$15,469	\$43,799	\$399,070	\$81,125	\$539,463
Ltd Incurred	\$3,312,741	\$3,677,249	\$2,277,938	\$83,597	\$9,351,525

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF January 31, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		25		MONTH TARGETED	Last Month		24		MONTH TARGETED	Last Year		13		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Jan-21		Unlimited Incurred	Limited Incurred	Actual	31-Dec-20		Unlimited Incurred	Limited Incurred	Actual	31-Jan-20	
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%	306,035	95.63%
GEN LIABILITY	427,942	688,623	688,623	160.92%	344,698	80.55%	687,623	687,623	160.68%	339,744	79.39%	181,615	181,615	42.44%	266,348	62.24%
AUTO LIABILITY	259,693	73,110	73,110	28.15%	201,844	77.72%	73,110	73,110	28.15%	198,512	76.44%	27,178	27,178	10.47%	140,656	54.16%
WORKER'S COMP	4,546,370	2,260,559	2,260,559	49.72%	4,282,564	94.20%	2,241,930	2,241,930	49.31%	4,251,328	93.51%	2,166,987	2,166,987	47.66%	3,188,421	70.13%
TOTAL ALL LINES	5,554,026	3,312,741	3,312,741	59.65%	5,149,127	92.71%	3,293,112	3,293,112	59.29%	5,109,605	92.00%	2,666,230	2,666,230	48.01%	3,901,461	70.25%
NET PAYOUT %	\$1,832,548					32.99%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		13		MONTH TARGETED	Last Month		12		MONTH TARGETED	Last Year		1		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Jan-21		Unlimited Incurred	Limited Incurred	Actual	31-Dec-20		Unlimited Incurred	Limited Incurred	Actual	31-Jan-20	
PROPERTY	340,421	116,593	116,593	34.25%	325,544	95.63%	116,593	116,593	34.25%	324,211	95.24%	160,927	160,927	N/A	N/A	N/A
GEN LIABILITY	428,501	370,687	370,687	86.51%	266,696	62.24%	312,587	312,587	72.95%	257,869	60.18%	89,130	89,130	N/A	N/A	N/A
AUTO LIABILITY	258,887	108,816	108,816	42.03%	140,219	54.16%	108,816	108,816	42.03%	132,464	51.17%	12,816	12,816	N/A	N/A	N/A
WORKER'S COMP	4,637,297	3,081,153	3,081,153	66.44%	3,252,190	70.13%	3,051,707	3,051,707	65.81%	2,971,293	64.07%	2,582,097	2,582,097	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	3,677,249	3,677,249	64.91%	3,984,649	70.34%	3,589,703	3,589,703	63.37%	3,685,837	65.06%	2,844,971	2,844,971	N/A	N/A	N/A
NET PAYOUT %	\$1,541,418					27.21%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		1		MONTH TARGETED	Last Month		0		MONTH TARGETED	Last Year		-11		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Jan-21		Unlimited Incurred	Limited Incurred	Actual	31-Dec-20		Unlimited Incurred	Limited Incurred	Actual	31-Jan-20	
PROPERTY	355,673	410,127	410,127	115.31%	21,340	6.00%	396,658	396,658	111.52%	0	0.00%	5,000	5,000	N/A	N/A	N/A
GEN LIABILITY	393,364	79,286	79,286	20.16%	3,934	1.00%	63,324	63,324	16.10%	0	0.00%	172	172	N/A	N/A	N/A
AUTO LIABILITY	237,658	32,345	32,345	13.61%	2,377	1.00%	17,845	17,845	7.51%	0	0.00%	500	500	N/A	N/A	N/A
WORKER'S COMP	3,947,400	1,756,180	1,756,180	44.49%	19,737	0.50%	1,295,724	1,295,724	32.82%	0	0.00%	23,942	23,942	N/A	N/A	N/A
TOTAL ALL LINES	4,934,095	2,277,938	2,277,938	46.17%	47,388	0.96%	1,773,551	1,773,551	35.94%	0	0.00%	29,614	29,614	N/A	N/A	N/A
NET PAYOUT %	\$1,002,062					20.31%										

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Current		1		MONTH TARGETED	Last Month		0		MONTH TARGETED	Last Year		-11		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Jan-21		Unlimited Incurred	Limited Incurred	Actual	31-Dec-20		Unlimited Incurred	Limited Incurred	Actual	31-Jan-20	
PROPERTY	355,000	2,457	2,457	0.69%	21,300	6.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	404,000	2,000	2,000	0.50%	4,040	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	226,000	0	0	0.00%	2,260	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,855,000	83,597	83,597	1.72%	46,950	0.97%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0					0.00%										

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon

Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

REGISTRATION: https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA





Summary of Senate Bill 3375

- 1) Respondent cannot contact an authorized treating physician after designation without providing the time, date and substance of the communication to petitioner's representative.
- 2) Any written communication or email to the authorized physician must be contemporaneously provided to the employee or the employee's designated representative.
- 3) Upon request, any authorized medical provider must reveal to the injured worker or his or her legal representative any communication made between the authorized physician and the respondent unless there is a documented therapeutic medical reason for the withholding of that record.
- 4) Respondent's right to control medical treatment would essentially be limited to just the initial designation of the authorized treating physician; thereafter, respondent may not delay, or deny authorization for any treatment, diagnostic studies, procedures, therapies or medications recommended by an authorized medical care provider.
- 5) Respondent, carriers or third-party administrators may not de-authorize any medical care provider without first securing an order from the court.
- 6) Respondent cannot secure medical records unless sent to petitioner/petitioner's attorney contemporaneously.
- 7) For all practical purposes, this bill would make second opinion IMEs pointless because respondent cannot delay any authorized treating physician recommendations or surgeries.
- 8) Neither petitioner nor respondent counsel would have a right to in-person court hearings.
- 9) If respondent loses a Motion for Medical and Temporary Total Disability Benefits, the respondent must pay 100% of all petitioner's costs, including expert testimony fees, plus a 20% counsel fee.
- 10) There are no percentage or dollar limits on the workers' compensation judge ability to award petitioner's attorney's fees if found "necessary for the proper presentation of the case."
- 11) This bill omits any reference to precluding petitioners' attorneys from contacting the authorized treating physician and not copying respondent.
- 12) Nurse case managers who attend medical examinations in all cases must be approved by petitioner or petitioner's attorney and all their communications must be shared with petitioner and/or petitioner's attorney. That would include all reports to the adjuster on the file.
- 13) These changes, if enacted, will significantly increase the costs of workers' compensation claims by eliminating all respondent's rights in the control of authorized treatment but for the initial designation of the authorized treating physician.

Employers, carriers and third-party administrators should also be aware of Bill A-2617 that passed the Assembly Labor Committee to require employers with more than 50 employees to give employees who reach MMI a hiring preference, if the employee is unable to perform the essential duties of his or her position but can perform the duties of an unfilled position. This bill would become part of the New Jersey Workers' Compensation Act.

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UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 19-21

March 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>
001121			
001121	COUNTY OF UNION	POSTAGE REIMBURSEMENT 2020	487.05
			487.05
		Total Payments FY 2020	487.05

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001122			
001122	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/21	2.04
001122	PERMA RISK MANAGEMENT SERVICES	ED 3/21	13,591.08
			13,593.12
001123			
001123	THE ACTUARIAL ADVANTAGE	ACTUARY 3/21	521.75
			521.75
001124			
001124	CONNER STRONG & BUCKELEW	SELECTIVE BOND RENEWAL #B6025442	1,659.00
			1,659.00
001125			
001125	WESTFIELD LEADER	AD 2/11/2021	50.49
			50.49
001126			
001126	NJ ADVANCE MEDIA	AD 2.10.2021	155.05
			155.05
		Total Payments FY 2021	15,979.41

**TOTAL PAYMENTS ALL
FUND YEARS \$16,466.46**

Chairperson

Attest: _____ Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
UNION COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	January			
CURRENT FUND YEAR	2021			
	Description:	Administrative Account-Investors	Claims Account - Investors	
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TO TAL for All Accts & instruments			
Opening Cash & Investm	\$11,273,792.50	11,204,322.57	69,469.93	
Opening Interest Accrua	\$0.00	-	-	
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discou	\$0.00	\$0.00	\$0.00
3	on and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Inst	\$4,829.84	\$4,763.59	\$66.25
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$4,829.84	\$4,763.59	\$66.25
9	Deposits - Purchases	\$190,553.79	\$62,594.84	\$127,958.95
10	(Withdrawals - Sales)	-\$299,447.37	-\$142,072.78	-\$157,374.59
	Ending Cash & Investment	\$11,169,728.76	\$11,129,608.22	\$40,120.54
	Ending Interest Accrual Bal:	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$157,435.94	\$14,309.78	\$143,126.16
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$11,327,164.70	\$11,143,918.00	\$183,246.70

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021							
Month Ending: January							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	453,257.10	1,087,096.04	708,111.28	8,993,453.63	14.36	31,859.87	11,273,792.28
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,678.17	0.00	0.00	60,916.67	0.00	0.00	62,594.84
Invest Pymnts	194.18	465.72	303.36	3,852.91	0.01	13.65	4,829.83
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	194.18	465.72	303.36	3,852.91	0.01	13.65	4,829.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,872.35	465.72	303.36	64,769.58	0.01	13.65	67,424.67
EXPENSES							
Claims Transfers	8,824.78	0.00	500.00	148,049.81	0.00	0.00	157,374.59
Expenses	0.00	0.00	0.00	0.00	0.00	14,113.83	14,113.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,824.78	0.00	500.00	148,049.81	0.00	14,113.83	171,488.42
END BALANCE	446,304.67	1,087,561.76	707,914.64	8,910,173.40	14.37	17,759.69	11,169,728.53



First Managed Care Option, Inc.

Case Management Monthly Activity Report
February 2021
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%	1	207
Total FY2019	42	236	132	38	170	0	77.65%	22.35%	0.00%	4	166
Total FY2020	160	352	121	122	243	0	49.79%	50.21%	0.00%	15	228
Jan-21	15	32	11	18	29	0	37.93%	62.07%	0.00%	4	25
Feb-21	8	20	14	0	14	0	100.00%	0.00%	0.00%	10	4
Total FY2021	23	52	25	18	43	0	58.14%	41.86%	0.00%	14	29

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
21	13	34	0	34	10	3	10	19	5

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 03/01/2021

* 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.





First Managed Care Option, Inc.

**Case Management Monthly Activity Report
February 2021
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
PS Police / 745-950	1	1	100%
PWF Public Works / 775-580	3	2	67%

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 03/01/2021

* 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.





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		
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,677	92	95%	19		
Jan-21	\$534,289	\$89,040	\$485,472	\$445,249	83%	230	224	6	97%	0		
Feb-21	\$672,356	\$70,033	\$710,819	\$602,323	90%	215	208	7	97%	0		
Total 2021	\$1,206,644	\$159,073	\$1,196,292	\$1,047,571	87%	445	432	13	97%	0		
Total to Date	\$9,949,456	\$2,433,759	\$12,325,065	\$7,515,571	76%	5,354	4,932	422	92%	23		

Report Run Date:03/01/2021

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UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: March 9, 2021

DATE OF MEETING: March 17, 2021

UCIFC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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February - March 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 17:** Attended the UCIFC meeting via teleconference.
- **February 17:** Attended the UCIFC Claims Committee meeting via teleconference.
- **February 17:** Attended the UCIFC Executive Safety Committee meeting via teleconference.
- **February 17:** Attended the UCIFC Jail Sub Safety Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 17:** Plan to attend the UCIFC meeting via teleconference.
- **March 17:** Plan to attend the UCIFC Claims Committee meeting via teleconference.
- **March 17:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **March 17:** Plan to attend the UCIFC Jail Sub Safety Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JJIF - SD Bulletin: Snow Removal Best Practices – February 9.
- NJCE JJIF - SD Bulletin: Managing Slip & Fall Injuries During Winter Months – February 16.
- NJCE JJIF - SD Bulletin: OSHA and NIEHS Publish New COVID Resources – February 19.
- NJCE JIF - SD Message: Toro Recalls Power Max Snowthrowers due to Amputation Hazard – February 20.
- NJCE JIF - SD Message: Safety Alert – Scott SCBA AV-3000 HT Facepiece – March 2.
- NJCE JIF - SD New Bulletin: OSHA Guidance for Returning to Work – March 8.

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 March and April Live Virtual Safety Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

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

UCIFC Usage:

- No videos utilized.

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.

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering virtual real time, instructor-led safety training.

March & April Safety Training Schedule – Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
3/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/21	Hearing Conservation	1:00 - 2:00 pm
3/2/21	Shop & Tool Safety	8:30 - 9:30 am
3/2/21	HazCom w/GHS	10:00 - 11:30 am
3/3/21	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
3/3/21	Flagger Skills and Safety Considerations	10:00 - 11:00 am
3/4/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/4/21	Fire Safety	11:00 - 12:00 pm
3/5/21	Back Safety / Material Handling	8:30 - 9:30 am
3/5/21	Fire Extinguisher	10:00 - 11:00 am
3/8/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/8/21	Shop & Tool Safety	11:00 - 12:00 pm
3/8/21	HazCom w/GHS	1:00 - 2:30 pm
3/9/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
3/9/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/10/21	Fire Safety	8:30 - 9:30 am
3/10/21	Fire Extinguisher	10:00 - 11:00 am
3/10/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/11/21	Playground Safety Inspections	8:30 - 10:30 am
3/11/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/12/21	Hazard Identification / Make Observations Count	8:30 - 10:30 am
3/12/21	Shift Briefing Essentials	1:00 - 2:30 pm
3/15/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
3/15/21	Dealing with Difficult People	1:00 - 3:00 pm
3/16/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/21	CDL-Reasonable Suspicion for Supervisors	10:00 - 12:00 pm
3/17/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
3/17/21	HazCom w/GHS	1:00 - 2:30 pm
3/18/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/18/21	Hearing Conservation	11:00 - 12:00 pm
3/18/21	Special Events Management	1:00 - 3:00 pm

Date	Training Topic	Time
3/19/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/19/21	Traffic Control in Work Zones	1:00 - 3:00 pm
3/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/22/21	Safety Committee Best Practices	1:00 - 2:30 pm
3/23/21	Fall Protection Awareness	8:30 - 10:30 am
3/23/21	Preparing for First Amendment Audits	10:00 - 12:00 pm
3/23/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/24/21	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
3/25/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/26/21	Safety Coordinators' Skills Training	8:30 - 12:30 pm
3/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/21	Housing Authority Sensibility #1: Employee Conduct/Violence Prevention in the Workplace	8:30 - 10:00 am
3/29/21	Housing Authority Sensibility #3: Stress and Stress Management	10:30 - 11:30 am
3/29/21	Housing Authority Sensibility #2: Conflict Resolution	1:00 - 3:00 pm
3/30/21	Back Safety / Material Handling	8:30 - 9:30 am
3/30/21	Playground Safety Inspections	1:00 - 3:00 pm
3/30/21	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
3/31/21	Safety Committee Best Practices	8:30 - 10:00 am
3/31/21	Driving Safety Awareness	1:00 - 2:30 pm
Date	Training Topic	Time
4/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/21	Hearing Conservation	1:00 - 2:00 pm
4/2/21	Shop & Tool Safety	8:30 - 9:30 am
4/2/21	HazCom w/GHS	10:00 - 11:30 am
4/5/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/5/21	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
4/6/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
4/6/21	Playground Safety Inspections	10:00 - 12:00 pm
4/7/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/21	Shop & Tool Safety	11:00 - 12:00 pm
4/7/21	HazCom w/GHS	1:00 - 2:30 pm
4/8/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
4/8/21	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
4/8/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/9/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
4/9/21	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
4/12/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am

Date	Training Topic	Time
4/12/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/13/21	Hazard Identification / Making Observations Count	8:30 - 10:30 am
4/13/21	Shift Briefing Essentials	1:00 - 2:30 pm
4/14/21	Hoists, Cranes & Rigging Safety	8:30 - 10:30 am
4/14/21	Hearing Conservation	11:00 - 12:00 pm
4/15/21	CDL-Reasonable Suspicion for Supervisors	8:30 - 10:30 am
4/15/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/16/21	Heavy Equipment - Trucks & Trailer Safety	8:30 - 9:30 am
4/16/21	Playground Safety Inspections	10:00 - 12:00 pm
4/16/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
4/19/21	Fire Safety	8:30 - 9:30 am
4/19/21	Fire Extinguisher	10:00 - 11:00 am
4/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/20/21	Preparing for First Amendment Audits	9:00 - 11:00 am
4/20/21	Back Safety / Material Handling	11:00 - 12:00 pm
4/21/21	HazCom w/GHS	8:30 - 10:00 am
4/21/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/21	Designated Employer Representative Training (DER) - *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/23/21	Fall Protection Awareness	8:30 - 10:30 am
4/23/21	Traffic Control in Work Zones	1:00 - 3:00 pm
4/26/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/21	Implicit Bias in the Workplace	9:00 - 10:30 am
4/27/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening	6:00 - 8:00 pm
4/28/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
4/28/21	Fire Safety	11:00 - 12:00 pm
4/28/21	Fire Extinguisher	1:00 - 2:00 pm
4/29/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/21	Driving Safety Awareness	1:00 - 2:30 pm
4/30/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
4/30/21	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm

***4/22/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, registrations must be completed before April 9, 2021.

- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Live Virtual Instructor-Led Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we 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 the live virtual instructor-led training. 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 virtual, instructor-led training. We maintain these records to document our compliance with the State agency.

About Zoom Training:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the live virtual training link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the live virtual training from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a live virtual training, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the live virtual training about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
 - Group Training procedures:
 - Please have one person register for the live virtual safety training and assign someone to submit the completed sign-in sheet(s) within 24 hours of the live virtual training.

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			

From: Glenn Prince, Public Sector Assistant Director
To: New Jersey Counties Excess Joint Insurance Fund Commissioners
Date: February 1, 2021
Subject: Munich Re Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund is pleased to announce the availability of safety program funding through the Munich Re Safety Grant Program. Member Counties may receive reimbursement for up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability and law enforcement liability claims.

Program Overview:

- The Munich Re Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$50,000.00
- The safety item or service cannot be "typical". For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS body worn cameras or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2021 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 1, 2021.
- All submissions, will be forwarded to Munich Re, for review and approval. If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.
Glenn Prince
Public Sector Assistant Director
JA Montgomery Consulting
(856) 552- 4744

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: **3502-02, 6956, 3864-02, 2218 and 2434**. 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 – February 17, 2021
TELEPHONIC
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	Excused
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Terry Pacheco, Union County
Cathy Dodd, PERMA Risk Management Services

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:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Corrections Safety Committee Meeting met earlier in the morning at 9:00 and discussed a variety of topics including the virtual training programs. Mr. Prince advised he also announced the Munich Re Safety Grant Program which was available and stated he would discuss in more detail during the NJCE Safety Director Report. Mr. Prince reported the Executive Safety Committee would meet following this meeting. Mr. Prince noted the notice and agenda were sent out previously by Mr. Worthington of T&M. Mr. Prince advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee did not meet prior to the Commission Meeting and the PARS would be discussed during closed session. Ms. Conicella noted they were going to use a Zoom breakout room.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

2021 UCIFC BUDGET: The Executive Director reported his office held a meeting with the Treasurer and discussed the loss funding aspect of the 2021 budget and also addressed the current surplus of the UCIFC. Executive Director said he discussed with the Treasurer there was surplus of \$1.7M out of Fund Year 2018. Executive Director advised he agreed with the Treasurer's recommendation to authorize a 25% dividend of the surplus of \$1.7M. Executive Director said this could be done at the March meeting via resolution. Executive Director noted the dividend of \$425,000 would be applied to the 2021 assessment billing. Ms. Taylor advised she did support the release of a dividend in the amount of \$425,000 and applying to the 2021 assessment. Executive Director asked if anyone had any questions and advised next month the budget would be adopted and the dividend credit would be applied to the assessment.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to copy of the Certificate of Insurance Issuance Report from the NJCE, which was included in the agenda. Executive Director reported for the month of January there were 73 certificates issued. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Martins
Second: Commissioner Scutari
Vote: 2 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the December Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,872,477 as of December 31, 2021. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$2,269,870 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$11,273,792.

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

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of December 31, 2020 were included in the agenda. Executive Director noted the Claim Activity Report stated there were 25 new worker compensation claims opened during the month of December and asked the TPA to comment during their report. 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.

MEDICAL MONITORING ORDERS: Executive Director advised the last item in his report was regarding a memorandum issued by Director Wojentko prohibiting respondents from entering into Medical Monitoring Orders when a petitioner was receiving an Accidental Disability Pension. Executive Director asked the Commission Attorney if he had any comments. Mr. Bergen advised this was a major change in the policy of the worker compensation bureau; however, they had no control over that. Mr. Bergen advised it was his understanding that it did shift some of the financial burden back us and there was not much that could be done. Executive Director reported the Municipal Excess Liability Joint Insurance Fund was looking at this and would probably provide some guidance or refined details on worker compensation claims

Executive Director advised unless there were any questions that was the end of his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor reported she did recommend approval of Resolution 16-21, February Bill List. Ms. Taylor advised as detailed earlier there was a recommendation forthcoming next month for the 2021 budget. Ms. Taylor advised she did not have any other comments and asked if there were any questions. Executive Director requested a motion to approve Resolution 16-21.

MOTION TO APPROVE RESOLUTION 16-21 FEBRUARY BILL LIST

Moved: Commissioner Martins
Second: Commissioner Scutari
Roll Call Vote: 2 Yes, 0 Nays

Executive Director advised the monthly Treasurer reports were included in the agenda.

ATTORNEY: Mr. Bergen advised he did not have anything to report.

CLAIMS SERVICE: Ms. Conicella reported they were continuing to monitor all of the COVID claims and developments. Ms. Conicella advised they were also working on the updated reporting requirements for 2021.

CLAIMS SERVICE: Ms. Guze reported for the period of January 1st through January 31st there were 41 worker compensation claims reported, 12 were work injury claims, 6 were closed and 6 were open. Ms. Guze advised 29 additional claims were COVID claims. Ms. Guze said they were not seeing a decrease in COVID claims being reported but she was hoping with the vaccine for the Correction Officers she would start to see a decrease. In response to Executive Director's inquiry, Ms. Guze said there were no hospitalizations. Ms. Guze 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 January as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
January	32	11	18	29	38%

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
January	\$ 534,289	\$ 89,040	\$ 445,249	83%	230	224	97%

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

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for January through February was included in the agenda. Mr. Prince advised they were continuing their online webinars and a listing of all webinar trainings were included in the agenda for the period of 2-1-21 to 3-31-21. Mr. Prince encouraged all departments to consult the training options. Mr. Prince reported the NJCE Underwriting Manager was successful in negotiating a Safety Grant with the new carrier Munich Re. Mr. Prince advised Munich Re agreed to provide a Safety Grant up to \$50,000 for three lines of coverage. Mr. Prince indicated he would send out a letter describing the provisions of the grant and the protocols. Mr. Prince noted last year the amount was \$45,000 so there was an increase of \$5,000. Mr. Prince asked that submissions be sent to him for review. Mr. Prince said previously there was a Committee that reviewed the submissions; however, the carrier wanted to review any submissions for approval. Mr. Prince advised if anyone had questions regarding the grant to reach out to him. Mr. Prince concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: No one from the public attended.

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 8410, 3765 and 0590.

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:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	2 Yes, 0 Nays

MOTION TO ADJOURN:

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

MEETING ADJOURNED: 10:30 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary