

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
APRIL 21, 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 APRIL 21, 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: April 21, 2021
10:00 AM

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

- ☐ **CORRESPONDENCE: None**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 2-9**

- ☐ **TREASURER – Bibi Taylor**
Resolution 20-21 April Bill List – Motion.....Page 10
February Treasurer Reports.....Pages 11-12

- ☐ **ATTORNEY – Bruce H. Bergen, Esq. Verbal**

- ☐ **CLAIMS SERVICE - PERMA..... Verbal**

- ☐ **CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc..... Verbal**

- ☐ **MANAGED CARE – First MCO**
Monthly Report.....Pages 13-15

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 16-21

- ☐ **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 22
Motion to go into Executive Session
- ☐ **MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION**

- ☐ **MEETING ADJOURNMENT**
- ☒ **NEXT SCHEDULED MEETINGS: JUNE 16, 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: April 21, 2021

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Report (Page 3)** – Included in the agenda on page 3 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of March. There were (4) four certificates issued.
 - ☐ **Motion to approve the certificate of insurance report**
 - ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Appendix II)** - The NCE will meet again on April 22, 2021 via Zoom audio/video at 9:30 AM. The NJCE Finance Committee met on April 9th and discussed the 2021 NJCE Budget Delta Options and the results of the recent Professional Services Procurement. A copy of the minutes from that meeting are included in Appendix II of the agenda.
 - ☐ **UCIFC Financial Fast Track (Page 4)** - Included in the agenda on page 4 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2021** there is a statutory surplus of **\$4,176,800**. Line 10 of the report, "Investment in Joint Venture" is the Union County Insurance Fund Commission's share of the equity in the NJCE, **\$1,883,356**. The total cash amount is **\$11,110,959**.
 - ☐ **NJCE Property & Casualty Financial Fast Track (Pages 5-7)** - Included in the agenda on pages 5-7 is a copy of the Financial Fast Track for the month of February. As of February **28, 2021** the Fund has a surplus of **\$14,063,345**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$19,534,623**.
 - ☐ **Claims Tracking Reports (Pages 8-9)** – Included in the agenda on page 8 is the Claim Activity Report as of February 28, 2021. Also included in the agenda on page 9 is the Claims Management Report Expected Loss Ratio Analysis Report as of February 28, 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.
 - ☐ **Zurich Insurance Company Risk Engineering Visit** – Zurich Insurance Company visited the Juvenile Detention Center at 1075 Edward Street, Linden, NJ on April 13th to tour and inspect the building. Evelio Salermo and Jonathan Czarnecki of J.A. Montgomery Consulting met with the Zurich representative.
 - ☐ **NJ Senate Bill 3375:** An update will be provided on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects workers' compensation.
 - ☐ **May Meeting** – As a reminder the Commission is not scheduled to meet in May. Our next meeting is scheduled for June 16, 2021.

Union County Insurance Commission

From 3/1/2021 To 4/1/2021

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|--|--|---|------------------------------------|--------------------|
| H - Sage, Inc I - County of Union | 290 Broad Street Summit, NJ 07901 | RE: contract with Union County Paratransit System. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract with Union County Paratransit System. | 3/9/2021 #2816000 | GL AU EX WC OTH |
| H - ModivCare I - County of Union | P.O. Box 11647 New Brunswick, NJ 08906 | RE: Union Paratransit System Evidence of insurance with respects to all operations usual to the County Governmental Entity as respects to the Union County Paratransit System. | 3/11/2021 #2816284 | GL AU EX WC OTH |
| H - ModivCare I - County of Union | P.O. Box 11647 New Brunswick, NJ 08906 | RE: medical transportation services Evidence of insurance with respects to All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to medical transportation services. Subject to the terms, conditions, limitations and exclusions of the policy | 3/22/2021 #2822251 | GL AU EX WC OTH |
| H - Scotch Plains-Fanwood Public I - County of Union | Schools 512 Cedar St Scotch Plains, NJ 07076 | RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities. | 3/23/2021 #2822422 | GL AU EX WC OTH |
| Total # of Holders: 4 | | | | |

| UNION COUNTY INSURANCE COMMISSION | | | | | |
|--|---------------------------------|------------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| AS OF February 28, 2021 | | | | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | 339,856 | 760,628 | 15,847,150 | 16,607,779 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 261,791 | 356,570 | 4,286,714 | 4,643,284 |
| | Case Reserves | 474,278 | 1,013,740 | 4,433,563 | 5,447,303 |
| | IBNR | (412,402) | (525,003) | 4,854,540 | 4,329,537 |
| | Excess Insurance Recoverable | (37,669) | (215,644) | (429,515) | (645,159) |
| | Discounted Claim Value | (5,195) | (7,044) | (197,125) | (204,169) |
| | TOTAL CLAIMS | 280,802 | 622,620 | 12,948,177 | 13,570,796 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 0 | 0 | 0 | 0 |
| | Administrative | 15,711 | 31,318 | 548,590 | 579,908 |
| | TOTAL EXPENSES | 15,711 | 31,318 | 548,590 | 579,908 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 43,342 | 106,691 | 2,350,384 | 2,457,074 |
| 5. | INVESTMENT INCOME | 4,315 | 9,145 | 252,224 | 261,369 |
| 6. | PROFIT (4 + 5) | 47,657 | 115,836 | 2,602,607 | 2,718,443 |
| 7. | CEL APPROPRIATION CANCELLATION | 0 | 0 | 0 | 0 |
| 8. | DIVIDEND INCOME | 0 | 0 | 0 | 0 |
| 9. | DIVIDEND EXPENSE | (425,000) | (425,000) | 0 | (425,000) |
| 10. | INVESTMENT IN JOINT VENTURE | 822 | 822 | 1,882,534 | 1,883,356 |
| 11. | SURPLUS (6 + 7 + 8 - 9) | (376,521) | (308,342) | 4,485,142 | 4,176,800 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2018 | (423,604) | (361,127) | 3,597,906 | 3,236,779 |
| | 2019 | (1,837) | (393) | 838,548 | 838,155 |
| | 2020 | 34,488 | 36,227 | 48,688 | 84,915 |
| | 2021 | 14,432 | 16,950 | | 16,950 |
| | TOTAL SURPLUS (DEFICITS) | (376,521) | (308,342) | 4,485,142 | 4,176,800 |
| TOTAL CASH | | | | | 11,110,959 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2018 | | | | | |
| | Paid Claims | 22,784 | (33,972) | 1,889,318 | 1,855,346 |
| | Case Reserves | 113,524 | 128,993 | 1,464,724 | 1,593,717 |
| | IBNR | (136,309) | (155,938) | 606,102 | 450,164 |
| | Discounted Claim Value | 464 | 548 | (42,152) | (41,604) |
| | TOTAL FY 2018 CLAIMS | 464 | (60,368) | 3,917,992 | 3,857,624 |
| FUND YEAR 2019 | | | | | |
| | Paid Claims | 95,040 | 138,787 | 1,500,650 | 1,639,437 |
| | Case Reserves | 290,427 | 334,225 | 2,092,033 | 2,426,258 |
| | IBNR | (385,467) | (473,013) | 680,320 | 207,307 |
| | Discounted Claim Value | 3,179 | 3,179 | (63,500) | (60,321) |
| | TOTAL FY 2019 CLAIMS | 3,178 | 3,178 | 4,209,503 | 4,212,681 |
| FUND YEAR 2020 | | | | | |
| | Paid Claims | 128,879 | 234,196 | 896,745 | 1,130,942 |
| | Case Reserves | 48,679 | 447,748 | 876,806 | 1,324,554 |
| | IBNR | (177,558) | (503,970) | 3,568,119 | 3,064,149 |
| | Excess Insurance Recoverable | (37,669) | (215,644) | (429,515) | (645,159) |
| | Discounted Claim Value | 4,748 | 4,748 | (91,473) | (86,725) |
| | TOTAL FY 2020 CLAIMS | (32,921) | (32,921) | 4,820,682 | 4,787,761 |
| FUND YEAR 2021 | | | | | |
| | Paid Claims | 15,087 | 17,559 | | 17,559 |
| | Case Reserves | 21,648 | 102,773 | | 102,773 |
| | IBNR | 286,932 | 607,918 | | 607,918 |
| | Excess Insurance Recoverable | 0 | 0 | | 0 |
| | Discounted Claim Value | (13,586) | (15,520) | | (15,520) |
| | TOTAL FY 2021 CLAIMS | 310,081 | 712,731 | 0 | 712,731 |
| COMBINED TOTAL CLAIMS | | 280,802 | 622,620 | 12,948,177 | 13,570,796 |

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 | February 28, 2021 | | |
| ALL YEARS COMBINED | | | | | | |
| | | | THIS | YTD | PRIOR | FUND |
| | | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | | 2,257,045 | 4,514,613 | 188,496,467 | 193,011,080 |
| 2. | CLAIM EXPENSES | | | | | |
| | | Paid Claims | 111,731 | 393,278 | 7,089,259 | 7,482,537 |
| | | Case Reserves | (312,732) | 351,912 | 9,041,576 | 9,393,488 |
| | | IBNR | 653,692 | 160,192 | 9,477,682 | 9,637,873 |
| | | Discounted Claim Value | (58,670) | (117,339) | (1,764,902) | (1,882,241) |
| | TOTAL CLAIMS | | 394,021 | 788,043 | 23,843,615 | 24,631,658 |
| 3. | EXPENSES | | | | | |
| | | Excess Premiums | 1,676,854 | 3,352,874 | 132,722,487 | 136,075,361 |
| | | Administrative | 209,203 | 369,892 | 14,328,097 | 14,697,989 |
| | TOTAL EXPENSES | | 1,886,056 | 3,722,766 | 147,050,585 | 150,773,350 |
| 4. | UNDERWRITING PROFIT (1-2-3) | | (23,033) | 3,805 | 17,602,267 | 17,606,072 |
| 5. | INVESTMENT INCOME | | (946) | 3,811 | 1,561,013 | 1,564,824 |
| 6. | PROFIT (4+5) | | (23,978) | 7,616 | 19,163,280 | 19,170,896 |
| 7. | Dividend | | 0 | 0 | 5,107,551 | 5,107,551 |
| 8. | SURPLUS (6-7-8) | | (23,978) | 7,616 | 14,055,729 | 14,063,345 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | | |
| | 2010 | | (12) | 80 | 313,887 | 313,967 |
| | 2011 | | (21) | 115 | 817,020 | 817,134 |
| | 2012 | | (31) | 160 | 774,598 | 774,758 |
| | 2013 | | (55) | 214 | 1,427,740 | 1,427,954 |
| | 2014 | | (92) | 378 | 2,365,101 | 2,365,479 |
| | 2015 | | (101) | 395 | 1,454,230 | 1,454,624 |
| | 2016 | | (106) | 438 | 2,610,015 | 2,610,453 |
| | 2017 | | (124) | 478 | 1,260,627 | 1,261,105 |
| | 2018 | | (126) | 481 | 2,217,096 | 2,217,577 |
| | 2019 | | (135) | 519 | 1,604,522 | 1,605,041 |
| | 2020 | | (144) | 552 | (789,107) | (788,555) |
| | 2021 | | (23,032) | 3,806 | | 3,806 |
| TOTAL SURPLUS (DEFICITS) | | | (23,978) | 7,616 | 14,055,729 | 14,063,345 |
| TOTAL CASH | | | | | | 19,534,623 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|--------------------------------|------------------------|------------|-------------------|----------------|--------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | February 28, 2021 | | |
| 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 | 0 | 0 | 0 | 0 |
| | Discounted Claim Value | 0 | 0 | 0 | 0 |
| TOTAL FY 2010 CLAIMS | | 0 | 0 | 171,840 | 171,840 |
| FUND YEAR 2011 | | | | | |
| | Paid Claims | 0 | 0 | 538,361 | 538,361 |
| | Case Reserves | 0 | 0 | 100 | 100 |
| | IBNR | 0 | 0 | 65 | 65 |
| | Discounted Claim Value | 0 | 0 | (9) | (9) |
| TOTAL FY 2011 CLAIMS | | 0 | 0 | 538,517 | 538,517 |
| FUND YEAR 2012 | | | | | |
| | Paid Claims | 23 | 372 | 1,581,076 | 1,581,449 |
| | Case Reserves | (10,023) | (10,372) | 55,743 | 45,371 |
| | IBNR | 10,000 | 10,000 | 6,513 | 16,513 |
| | Discounted Claim Value | 0 | 0 | (5,628) | (5,628) |
| TOTAL FY 2012 CLAIMS | | 0 | 0 | 1,637,704 | 1,637,704 |
| FUND YEAR 2013 | | | | | |
| | Paid Claims | 5,251 | 16,392 | 884,946 | 901,338 |
| | Case Reserves | (31,143) | (42,284) | 449,993 | 407,709 |
| | IBNR | 25,892 | 25,892 | 74,752 | 100,644 |
| | Discounted Claim Value | 0 | 0 | (47,613) | (47,613) |
| TOTAL FY 2013 CLAIMS | | 0 | 0 | 1,362,078 | 1,362,078 |
| FUND YEAR 2014 | | | | | |
| | Paid Claims | 733 | 1,037 | 475,133 | 476,170 |
| | Case Reserves | (21,834) | (22,139) | 468,318 | 446,179 |
| | IBNR | 21,101 | 21,102 | 82,005 | 103,107 |
| | Discounted Claim Value | 0 | 0 | (44,834) | (44,834) |
| TOTAL FY 2014 CLAIMS | | 0 | 0 | 980,622 | 980,622 |
| FUND YEAR 2015 | | | | | |
| | Paid Claims | 13,493 | 66,955 | 879,632 | 946,587 |
| | Case Reserves | (13,493) | (66,957) | 1,970,599 | 1,903,642 |
| | IBNR | 0 | 2 | 110,856 | 110,858 |
| | Discounted Claim Value | 0 | 0 | (133,992) | (133,992) |
| TOTAL FY 2015 CLAIMS | | 0 | 0 | 2,827,095 | 2,827,095 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|--------------------------------|------------------------|------------|-------------------|----------------|--------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | February 28, 2021 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2016 | | | | | |
| | Paid Claims | 16 | 31,829 | 678,557 | 710,386 |
| | Case Reserves | 82 | (74,436) | 1,006,194 | 931,758 |
| | IBNR | (98) | 42,607 | 233,390 | 275,997 |
| | Discounted Claim Value | 0 | 0 | (82,331) | (82,331) |
| TOTAL FY 2016 CLAIMS | | 0 | 0 | 1,835,809 | 1,835,809 |
| FUND YEAR 2017 | | | | | |
| | Paid Claims | 91,179 | 103,734 | 367,768 | 471,502 |
| | Case Reserves | (253,302) | (330,402) | 1,687,621 | 1,357,219 |
| | IBNR | 162,122 | 226,668 | 1,606,476 | 1,833,143 |
| | Discounted Claim Value | 0 | 0 | (212,833) | (212,833) |
| TOTAL FY 2017 CLAIMS | | (0) | (0) | 3,449,032 | 3,449,032 |
| FUND YEAR 2018 | | | | | |
| | Paid Claims | 1,036 | 4,053 | 358,016 | 362,069 |
| | Case Reserves | 72,954 | 85,130 | 563,782 | 648,911 |
| | IBNR | (73,990) | (89,183) | 1,803,479 | 1,714,297 |
| | Discounted Claim Value | 0 | 0 | (229,814) | (229,814) |
| TOTAL FY 2018 CLAIMS | | 0 | 0 | 2,495,463 | 2,495,463 |
| FUND YEAR 2019 | | | | | |
| | Paid Claims | 0 | 4,506 | 704,297 | 708,804 |
| | Case Reserves | 35,133 | 89,624 | 589,734 | 679,358 |
| | IBNR | (35,133) | (94,130) | 2,688,900 | 2,594,770 |
| | Discounted Claim Value | 0 | 0 | (344,192) | (344,192) |
| TOTAL FY 2019 CLAIMS | | 0 | (0) | 3,638,740 | 3,638,740 |
| FUND YEAR 2020 | | | | | |
| | Paid Claims | 0 | 164,399 | 449,634 | 614,032 |
| | Case Reserves | (90,307) | 723,749 | 2,249,493 | 2,973,242 |
| | IBNR | 90,307 | (888,148) | 2,871,245 | 1,983,097 |
| | Discounted Claim Value | 0 | 0 | (663,657) | (663,657) |
| TOTAL FY 2020 CLAIMS | | 0 | 0 | 4,906,715 | 4,906,715 |
| FUND YEAR 2021 | | | | | |
| | Paid Claims | 0 | 0 | | 0 |
| | Case Reserves | (800) | 0 | | 0 |
| | IBNR | 453,491 | 905,382 | | 905,382 |
| | Discounted Claim Value | (58,670) | (117,339) | | (117,339) |
| TOTAL FY 2021 CLAIMS | | 394,021 | 788,043 | 0 | 788,043 |
| COMBINED TOTAL CLAIMS | | 394,021 | 788,043 | 23,843,615 | 24,631,658 |

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 February 28, 2021 | | | | | |
| COVERAGE LINE - PROPERTY | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | 1 | 1 | 10 | 1 | 13 |
| February-21 | 1 | 1 | 10 | 3 | 15 |
| NET CHGE | 0 | 0 | 0 | 2 | 2 |
| Limited Reserves | | | | | \$18,515 |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | \$0 | \$0 | \$275,546 | \$2,457 | \$278,003 |
| February-21 | \$0 | \$0 | \$270,721 | \$7,000 | \$277,721 |
| NET CHGE | \$0 | \$0 | (\$4,825) | \$4,543 | (\$282) |
| Ltd Incurred | \$290,449 | \$115,093 | \$421,119 | \$9,457 | \$836,119 |
| COVERAGE LINE - GENERAL LIABILITY | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | 20 | 19 | 56 | 2 | 97 |
| February-21 | 16 | 17 | 52 | 6 | 91 |
| NET CHGE | -4 | -2 | -4 | 4 | -6 |
| Limited Reserves | | | | | \$11,488 |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | \$580,913 | \$344,845 | \$79,240 | \$2,000 | \$1,006,998 |
| February-21 | \$618,413 | \$344,845 | \$76,673 | \$5,500 | \$1,045,431 |
| NET CHGE | \$37,500 | \$0 | (\$2,567) | \$3,500 | \$38,433 |
| Ltd Incurred | \$726,123 | \$370,687 | \$76,719 | \$5,500 | \$1,179,029 |
| COVERAGE LINE - AUTO LIABILITY | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | 2 | 3 | 7 | 0 | 12 |
| February-21 | 2 | 2 | 5 | 1 | 10 |
| NET CHGE | 0 | -1 | -2 | 1 | -2 |
| Limited Reserves | | | | | \$27,497 |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | \$50,000 | \$101,077 | \$26,022 | \$0 | \$177,099 |
| February-21 | \$150,000 | \$101,077 | \$23,388 | \$500 | \$274,965 |
| NET CHGE | \$100,000 | \$0 | (\$2,634) | \$500 | \$97,866 |
| Ltd Incurred | \$173,110 | \$108,816 | \$32,615 | \$500 | \$315,041 |
| COVERAGE LINE - WORKERS COMP. | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | 27 | 44 | 80 | 18 | 169 |
| February-21 | 25 | 42 | 52 | 18 | 137 |
| NET CHGE | -2 | -2 | -28 | 0 | -32 |
| Limited Reserves | | | | | \$28,096 |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | \$849,280 | \$1,689,910 | \$895,068 | \$76,668 | \$3,510,926 |
| February-21 | \$825,304 | \$1,980,336 | \$953,773 | \$89,773 | \$3,849,187 |
| NET CHGE | (\$23,976) | \$290,427 | \$58,704 | \$13,105 | \$338,261 |
| Ltd Incurred | \$2,259,367 | \$3,468,120 | \$1,925,043 | \$104,875 | \$7,757,405 |
| TOTAL ALL LINES COMBINED | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | 50 | 67 | 153 | 21 | 291 |
| February-21 | 44 | 62 | 119 | 28 | 253 |
| NET CHGE | -6 | -5 | -34 | 7 | -38 |
| Limited Reserves | | | | | \$21,531 |
| Year | 2018 | 2019 | 2020 | 2021 | TOTAL |
| January-21 | \$1,480,193 | \$2,135,832 | \$1,275,876 | \$81,125 | \$4,973,025 |
| February-21 | \$1,593,717 | \$2,426,258 | \$1,324,554 | \$102,773 | \$5,447,303 |
| NET CHGE | \$113,524 | \$290,427 | \$48,679 | \$21,648 | \$474,278 |
| Ltd Incurred | \$3,449,050 | \$4,062,716 | \$2,455,496 | \$120,332 | \$10,087,593 |

Union County Insurance Commissions

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

February 28, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 38 | | | Last Month | | 37 | | | Last Year | | 26 | | |
|-----------------|-------------|--------------------|------------------|------------------|-----------|----------------|--------------------|------------------|------------------|-----------|----------------|--------------------|------------------|------------------|-----------|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 28-Feb-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 31-Jan-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 28-Feb-20 | | MONTH TARGETED |
| PROPERTY | 320,021 | 290,449 | 290,449 | 90.76% | 320,021 | 100.00% | 290,449 | 290,449 | 90.76% | 320,021 | 100.00% | 290,449 | 290,449 | 90.76% | 320,021 | 100.00% |
| GEN LIABILITY | 427,942 | 726,123 | 726,123 | 169.68% | 391,065 | 91.38% | 688,623 | 688,623 | 160.92% | 388,473 | 90.78% | 181,615 | 181,615 | 42.44% | 349,426 | 81.65% |
| AUTO LIABILITY | 259,693 | 173,110 | 173,110 | 66.66% | 229,309 | 88.30% | 73,110 | 73,110 | 28.15% | 227,921 | 87.77% | 27,178 | 27,178 | 10.47% | 204,951 | 78.92% |
| WORKER'S COMP | 4,546,370 | 2,259,367 | 2,259,367 | 49.70% | 4,474,774 | 98.43% | 2,260,559 | 2,260,559 | 49.72% | 4,467,738 | 98.27% | 2,247,643 | 2,247,643 | 49.44% | 4,309,764 | 94.80% |
| TOTAL ALL LINES | 5,554,026 | 3,449,050 | 3,449,050 | 62.10% | 5,415,169 | 97.50% | 3,312,741 | 3,312,741 | 59.65% | 5,404,153 | 97.30% | 2,746,887 | 2,746,887 | 49.46% | 5,184,162 | 93.34% |
| NET PAYOUT % | \$1,855,332 | | | | | 33.41% | | | | | | | | | | |

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

| | | Current | | 26 | | | Last Month | | 25 | | | Last Year | | 14 | | |
|-----------------|-------------|--------------------|------------------|------------------|-----------|----------------|--------------------|------------------|------------------|-----------|----------------|--------------------|------------------|------------------|-----------|----------------|
| | Budget | Unlimited Incurred | Limited Incurred | Actual 28-Feb-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 31-Jan-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 28-Feb-20 | | MONTH TARGETED |
| PROPERTY | 340,421 | 115,093 | 115,093 | 33.81% | 340,421 | 100.00% | 116,593 | 116,593 | 34.25% | 340,421 | 100.00% | 160,391 | 160,391 | 47.12% | 326,920 | 96.03% |
| GEN LIABILITY | 428,501 | 370,687 | 370,687 | 86.51% | 349,882 | 81.65% | 370,687 | 370,687 | 86.51% | 345,148 | 80.55% | 219,174 | 219,174 | 51.15% | 275,086 | 64.20% |
| AUTO LIABILITY | 258,887 | 108,816 | 108,816 | 42.03% | 204,314 | 78.92% | 108,816 | 108,816 | 42.03% | 201,218 | 77.72% | 13,816 | 13,816 | 5.34% | 147,472 | 56.96% |
| WORKER'S COMP | 4,637,297 | 3,468,120 | 3,468,120 | 74.79% | 4,395,959 | 94.80% | 3,081,153 | 3,081,153 | 66.44% | 4,368,215 | 94.20% | 2,577,173 | 2,577,173 | 55.57% | 3,472,591 | 74.88% |
| TOTAL ALL LINES | 5,665,107 | 4,062,716 | 4,062,716 | 71.71% | 5,290,577 | 93.39% | 3,677,249 | 3,677,249 | 64.91% | 5,255,002 | 92.76% | 2,970,555 | 2,970,555 | 52.44% | 4,222,068 | 74.53% |
| NET PAYOUT % | \$1,636,457 | | | | | 28.89% | | | | | | | | | | |

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

| | | Current | | 14 | | | Last Month | | 13 | | | Last Year | | 2 | | |
|-----------------|-------------|--------------------|------------------|------------------|-----------|----------------|--------------------|------------------|------------------|-----------|----------------|--------------------|------------------|------------------|---------|----------------|
| | Budget | Unlimited Incurred | Limited Incurred | Actual 28-Feb-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 31-Jan-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 28-Feb-20 | | MONTH TARGETED |
| PROPERTY | 355,673 | 421,119 | 421,119 | 118.40% | 341,566 | 96.03% | 410,127 | 410,127 | 115.31% | 340,129 | 95.63% | 250,819 | 250,819 | 70.52% | 46,237 | 13.00% |
| GEN LIABILITY | 393,364 | 76,719 | 76,719 | 19.50% | 252,529 | 64.20% | 79,286 | 79,286 | 20.16% | 244,827 | 62.24% | 10,983 | 10,983 | 2.79% | 9,834 | 2.50% |
| AUTO LIABILITY | 237,658 | 32,615 | 32,615 | 13.72% | 135,379 | 56.96% | 32,345 | 32,345 | 13.61% | 128,721 | 54.16% | 500 | 500 | 0.21% | 5,941 | 2.50% |
| WORKER'S COMP | 3,947,400 | 1,925,043 | 1,925,043 | 48.77% | 2,955,968 | 74.88% | 1,756,180 | 1,756,180 | 44.49% | 2,768,357 | 70.13% | 33,840 | 33,840 | 1.76% | 78,948 | 2.00% |
| TOTAL ALL LINES | 4,934,095 | 2,455,496 | 2,455,496 | 49.77% | 3,685,442 | 74.69% | 2,277,938 | 2,277,938 | 46.17% | 3,482,034 | 70.57% | 296,143 | 296,143 | 75.28% | 140,961 | 2.86% |
| NET PAYOUT % | \$1,130,942 | | | | | 22.92% | | | | | | | | | | |

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 2 | | | Last Month | | 1 | | | Last Year | | -10 | | |
|-----------------|-----------|--------------------|------------------|------------------|---------|----------------|--------------------|------------------|------------------|--------|----------------|--------------------|------------------|------------------|-----|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 28-Feb-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 31-Jan-21 | | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 28-Feb-20 | | MONTH TARGETED |
| PROPERTY | 319,500 | 9,457 | 9,457 | 2.96% | 41,535 | 13.00% | 2,457 | 2,457 | 0.77% | 19,170 | 6.00% | 0 | 0 | N/A | N/A | N/A |
| GEN LIABILITY | 363,600 | 5,500 | 5,500 | 1.51% | 9,090 | 2.50% | 2,000 | 2,000 | 0.55% | 3,636 | 1.00% | 0 | 0 | N/A | N/A | N/A |
| AUTO LIABILITY | 203,400 | 500 | 500 | 0.25% | 5,085 | 2.50% | 0 | 0 | 0.00% | 2,034 | 1.00% | 0 | 0 | N/A | N/A | N/A |
| WORKER'S COMP | 3,483,000 | 104,875 | 104,875 | 3.01% | 69,660 | 2.00% | 79,140 | 79,140 | 2.27% | 17,415 | 0.50% | 0 | 0 | N/A | N/A | N/A |
| TOTAL ALL LINES | 4,369,500 | 120,332 | 120,332 | 2.75% | 125,370 | 2.87% | 83,597 | 83,597 | 1.91% | 42,255 | 0.97% | 0 | 0 | N/A | N/A | N/A |
| NET PAYOUT % | \$0 | | | | 0.00% | | | | | | | | | | | |

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 20-21

April 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 2021

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|--------------------------------------|----------------------|
| 001127 | | | |
| 001127 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 3/21 | 2.55 |
| 001127 | PERMA RISK MANAGEMENT SERVICES | ED 4/21 | 13,591.08 |
| | | | 13,593.63 |
| 001128 | | | |
| 001128 | THE ACTUARIAL ADVANTAGE | ACTUARY 4/21 | 521.75 |
| | | | 521.75 |
| 001129 | | | |
| 001129 | UNION COUNTY | TREASURER ANNUAL FEE 2021 | 4,000.00 |
| 001129 | UNION COUNTY | ATTORNEY ANNUAL FEE 2021 | 4,000.00 |
| | | | 8,000.00 |
| 001130 | | | |
| 001130 | AMY WAGNER | REIMBURSE WEBSITE COSTS | 152.87 |
| | | | 152.87 |
| | | Total Payments FY 2021 | 22,268.25 |
| | | TOTAL PAYMENTS ALL FUND YEARS | \$22,268.25 |

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 | | February | | |
| CURRENT FUND YEAR | | 2021 | | |
| Description: | | Administrative Account - Investors | Claims Account - Investors | |
| ID Number: | | | | |
| Maturity (Yrs) | | | | |
| Purchase Yield: | | | | |
| TOTAL for All Accts & instruments | | | | |
| Opening Cash & Investment Balance | \$11,169,728.76 | 11,129,608.22 | 40,120.54 | |
| Opening Interest Accrual Balance | \$0.00 | - | - | |
| 1 | Interest Accrued and/or Interest Cost | \$0.00 | \$0.00 | \$0.00 |
| 2 | Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 |
| 3 | (Amortization and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 |
| 4 | Accretion | \$0.00 | \$0.00 | \$0.00 |
| 5 | Interest Paid - Cash Instr.s | \$4,315.05 | \$4,243.44 | \$71.61 |
| 6 | Interest Paid - Term Instr.s | \$0.00 | \$0.00 | \$0.00 |
| 7 | Realized Gain (Loss) | \$0.00 | \$0.00 | \$0.00 |
| 8 | Net Investment Income | \$4,315.05 | \$4,243.44 | \$71.61 |
| 9 | Deposits - Purchases | \$408,955.84 | \$214,482.53 | \$194,473.31 |
| 10 | (Withdrawals - Sales) | -\$472,040.38 | -\$208,691.31 | -\$263,349.07 |
| | | | | |
| | Ending Cash & Investment Balance | \$11,110,959.27 | \$11,139,642.88 | -\$28,683.61 |
| | Ending Interest Accrual Balance | \$0.00 | \$0.00 | \$0.00 |
| | Plus Outstanding Checks | \$192,959.37 | \$14,413.95 | \$178,545.42 |
| | (Less Deposits in Transit) | \$0.00 | \$0.00 | \$0.00 |
| | Balance per Bank | \$11,303,918.64 | \$11,154,056.83 | \$149,861.81 |

| Current Fund Year: 2021 Month Ending: February | | | | | | | |
|---|------------|--------------|------------|---------------|--------|------------|---------------|
| | Property | Liability | Auto | Worker's Comp | NJ CEL | Admin | TOTAL |
| OPEN BALANCE | 446,304.67 | 1,087,561.76 | 707,914.64 | 8,910,173.40 | 14.37 | 17,759.69 | 11,169,728.53 |
| RECEIPTS | | | | | | | |
| Assessments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Refunds | 1,500.00 | 0.00 | 0.00 | 58.53 | 0.00 | 0.00 | 1,558.53 |
| Invest Pymnts | 172.16 | 419.52 | 273.07 | 3,438.00 | 0.01 | 12.29 | 4,315.05 |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | 172.16 | 419.52 | 273.07 | 3,438.00 | 0.01 | 12.29 | 4,315.05 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 212,924.00 | 212,924.00 |
| TOTAL | 1,672.16 | 419.52 | 273.07 | 3,496.53 | 0.01 | 212,936.29 | 218,797.58 |
| EXPENSES | | | | | | | |
| Claims Transfers | 18,274.22 | 0.00 | 2,904.05 | 242,170.80 | 0.00 | 0.00 | 263,349.07 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14,218.00 | 14,218.00 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 18,274.22 | 0.00 | 2,904.05 | 242,170.80 | 0.00 | 14,218.00 | 277,567.07 |
| END BALANCE | 429,702.61 | 1,087,981.28 | 705,283.66 | 8,671,499.13 | 14.38 | 216,477.98 | 11,110,959.04 |



First Managed Care Option, Inc.

Case Management Monthly Activity Report

March 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% | 2 | 168 |
| Total FY2020 | 160 | 352 | 121 | 123 | 244 | 0 | 49.59% | 50.41% | 0.00% | 11 | 233 |
| Jan-21 | 15 | 32 | 11 | 18 | 29 | 0 | 37.93% | 62.07% | 0.00% | 2 | 27 |
| Feb-21 | 8 | 20 | 11 | 3 | 14 | 0 | 78.57% | 21.43% | 0.00% | 6 | 8 |
| Mar-21 | 7 | 32 | 11 | 17 | 28 | 0 | 39.29% | 60.71% | 0.00% | 9 | 19 |
| Total FY2021 | 30 | 84 | 33 | 38 | 71 | 0 | 46.48% | 53.52% | 0.00% | 17 | 54 |

| 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 |
| 15 | 16 | 31 | 0 | 31 | 7 | 9 | 6 | 15 | 10 |

| 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 04/01/2021

* 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.



Page 1 of 2



First Managed Care Option, Inc.

Members averaging greater than 2 days to report :

| Employer | Total Claims | # of Claims > 2 days to report | % of Claims > 2 days to report |
|-------------------------------------|--------------|--------------------------------|--------------------------------|
| PWF Facilities Management / 775-570 | 3 | 2 | 67% |

Case Management Monthly Activity Report

March 2021

UNION COUNTY INS FUND COMM

| 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 04/01/2021

* 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.



Page 2 of 2



First Managed Care Option, Inc.

**First MCO Bill Review Services
UNION COUNTY INS FUND COMM**

Medical Savings by Month

NJ

| Month of Reprice Service | Provider Billed Amount | First MCO Repriced | U & C / Fee Schedule | Savings | % of Savings | # of Bills | In Network | Out Of Network | % PPO Penetration | # of Appeals | | |
|--------------------------|------------------------|--------------------|----------------------|-------------|--------------|------------|------------|----------------|-------------------|--------------|--|--|
| Total 2018 | \$1,814,896 | \$737,104 | \$4,278,532 | \$1,077,792 | 59% | 1,530 | 1,284 | 246 | 84% | 0 | | |
| Total 2019 | \$2,461,211 | \$708,325 | \$2,447,019 | \$1,752,886 | 71% | 1,610 | 1,539 | 71 | 96% | 4 | | |
| 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 | | |
| Mar-21 | \$362,956 | \$113,704 | \$797,784 | \$249,252 | 69% | 225 | 220 | 5 | 98% | 0 | | |
| Total 2021 | \$1,569,600 | \$272,777 | \$1,994,075 | \$1,296,824 | 83% | 670 | 652 | 18 | 97% | 0 | | |
| Total to Date | \$10,312,412 | \$2,547,463 | \$13,122,849 | \$7,764,823 | 75% | 5,579 | 5,152 | 427 | 92% | 23 | | |

Report Run Date:04/01/2021

uci



SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 15, 2021

DATE OF MEETING: April 21, 2021

UCIFC SERVICE TEAM

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

March - April 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

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

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 21:** Plan to attend the UCIFC meeting via teleconference.
- **April 21:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **April 21:** Plan to attend the UCIFC Jail Sub Safety Committee meeting via teleconference.
- **April 21:** Plan to attend the UCIFC Claims 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 JIF - SD New Bulletin: Best Housekeeping Practices – March 16.

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 May – June Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

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.



NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s).

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.

May and June Safety Training Schedule – Click on the Training Topic to Register and for the Course Description

| Date | Training Topic | Time |
|---------|---|------------------|
| 5/3/21 | Shop & Tool Safety | 8:30 - 9:30 am |
| 5/3/21 | HazCom w/GHS | 10:00 - 11:30 am |
| 5/3/21 | Accident Investigation | 1:00 - 3:00 pm |
| 5/4/21 | Preparing for First Amendment Audits | 9:00 - 11:00 am |
| 5/4/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |
| 5/4/21 | Implicit Bias in the Workplace | 1:00 - 2:30 pm |
| 5/5/21 | Heavy Equipment - Tractor Safety | 8:30 - 9:30 am |
| 5/5/21 | Dealing with Difficult People | 9:00 - 11:00 am |
| 5/5/21 | Lock Out/Tag Out (LOTO) | 1:00 - 3:00 pm |
| 5/6/21 | Sanitation/Recycling Safety | 8:30 - 10:30 am |
| 5/6/21 | Bloodborne Pathogens (BBP) | 11:00 - 12:00 pm |
| 5/6/21 | Heavy Equipment - Trucks & Trailer Safety | 1:00 - 2:00 pm |
| 5/7/21 | Jetter/Vacuum Safety Awareness | 8:30 - 10:30 am |
| 5/7/21 | Shop & Tool Safety | 11:00 - 12:00 pm |
| 5/10/21 | Personal Protective Equipment (PPE) | 8:30 - 10:30 am |
| 5/10/21 | Hearing Conservation | 11:00 - 12:00 pm |
| 5/10/21 | Bloodborne Pathogens (BBP) | 1:00 - 2:00 pm |
| 5/11/21 | Confined Space Entry for Entrants & Attendants | 8:30 - 10:30 am |
| 5/11/21 | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 9:00 - 11:00 am |
| 5/11/21 | Employee Conduct and Violence Prevention in the Workplace | 1:00 - 2:30 pm |
| 5/12/21 | Heavy Equipment - Earth Moving Equipment Safety | 8:30 - 9:30 am |
| 5/12/21 | Shift Briefing Essentials | 10:00 - 11:30 am |
| 5/12/21 | Hazard Identification: Making Your Observations Count | 1:00 - 3:00 pm |
| 5/13/21 | CDL: Drivers' Safety Regulations | 8:30 - 10:30 am |
| 5/13/21 | Hearing Conservation | 11:00 - 12:00 pm |
| 5/13/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 5/14/21 | Bloodborne Pathogens (BBP) | 8:30 - 9:30 am |
| 5/14/21 | Ladder Safety/Walking & Working Surfaces | 10:00 - 12:00 pm |
| 5/17/21 | HazMat Awareness w/HazCom GHS | 8:30 - 11:30 am |
| 5/17/21 | Lock Out/Tag Out (LOTO) | 1:00 - 3:00 pm |
| 5/18/21 | Fire Safety | 8:30 - 9:30 am |
| 5/18/21 | Ethics for NJ Local Government Employees | 9:00 - 11:00 am |

| 5/18/21 | Fire Extinguisher | 10:00 - 11:00 am |
|---------|---|------------------|
| 5/19/21 | Flagger Skills and Safety | 8:30 - 9:30 am |
| 5/19/21 | Work Zone: Temporary Traffic Controls | 10:00 - 12:00 pm |
| 5/19/21 | CDL: Drivers' Safety Regulations | 1:00 - 3:00 pm |
| 5/20/21 | Confined Space Entry for Entrants & Attendants | 8:30 - 10:30 am |
| Date | Training Topic | Time |
| 5/20/21 | Employee Conduct and Violence Prevention in the Workplace | 9:00 - 10:30 am |
| 5/20/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 5/21/21 | Back Safety / Material Handling | 8:30 - 9:30 am |
| 5/21/21 | Driving Safety Awareness | 1:00 - 2:30 pm |
| 5/24/21 | Fire Safety | 8:30 - 9:30 am |
| 5/24/21 | Fire Extinguisher Safety | 10:00 - 11:00 am |
| 5/24/21 | Playground Safety Inspections | 1:00 - 3:00 pm |
| 5/25/21 | Fall Protection Awareness | 8:30 - 10:30 am |
| 5/25/21 | Flagger Skills and Safety | 11:00 - 12:00 pm |
| 5/26/21 | Jetter/Vacuum Safety Awareness | 8:30 - 10:30 am |
| 5/26/21 | Work Zone: Safety for Supervisors | 1:00 - 2:00 pm |
| 5/27/21 | Ladder Safety/Walking & Working Surfaces | 8:30 - 10:30 am |
| 5/27/21 | Personal Protective Equipment (PPE) | 1:00 - 3:00 pm |
| 5/28/21 | Implicit Bias in the Workplace | 9:00 - 10:30 am |
| 6/1/21 | Flagger Skills and Safety | 8:30 - 9:30 am |
| 6/1/21 | Work Zone: Temporary Traffic Controls | 10:00 - 12:00 pm |
| 6/2/21 | Housing Authority Sensibility | 8:30 - 11:30 am |
| 6/2/21 | Hazard Identification: Making Your Observations Count | 1:00 - 3:00 pm |
| 6/3/21 | CDL: Drivers' Safety Regulations | 8:30 - 10:30 am |
| 6/3/21 | Lock Out/Tag Out (LOTO) | 1:00 - 3:00 pm |
| 6/4/21 | Heavy Equipment - General Safety | 8:30 - 10:30 am |
| 6/4/21 | Implicit Bias in the Workplace | 1:00 - 2:30 pm |
| 6/7/21 | HazCom w/GHS | 8:30 - 10:00 am |
| 6/7/21 | Hearing Conservation | 10:30 - 11:30 am |
| 6/7/21 | Summer Seasonal Employee Orientation | 1:00 - 3:00 pm |
| 6/8/21 | Personal Protective Equipment (PPE) | 8:30 - 10:30 am |
| 6/8/21 | Ethics for NJ Local Government Employees | 9:00 - 11:00 am |
| 6/8/21 | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 1:00 - 3:00 pm |
| 6/9/21 | Housing Authority: Safety Awareness & Regulatory Training | 8:30 - 11:30 am |
| 6/9/21 | Employee Conduct & Violence Prevention in the Workplace | 10:00 - 11:30 am |
| 6/10/21 | Confined Space Entry for Entrants & Attendants | 8:30 - 10:30 am |
| 6/10/21 | Shop & Tool Safety | 10:00 - 11:00 am |
| 6/10/21 | Shift Briefing Essentials | 1:00 - 2:30 pm |
| 6/11/21 | Jetter/Vacuum Safety Awareness | 8:30 - 10:30 am |
| 6/11/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |
| 6/14/21 | Fire Safety | 8:30 - 9:30 am |
| 6/14/21 | Fire Extinguisher | 10:00 - 11:00 am |

| | | |
|-------------|---|------------------|
| 6/14/21 | Bloodborne Pathogens (BBP) | 1:00 - 2:00 pm |
| 6/15/21 | HazMat Awareness w/HazCom GHS | 8:30 - 11:30 am |
| 6/15/21 | Lock Out/Tag Out (LOTO) | 1:00 - 3:00 pm |
| 6/16/21 | Summer Seasonal Employee Orientation | 8:30 - 10:30 am |
| 6/16/21 | HazCom w/GHS | 11:00 - 12:30 pm |
| 6/16/21 | Confined Space Entry for Entrants & Attendants | 1:00 - 3:00 pm |
| 6/17/21 | Preparing for First Amendment Audits | 9:00 - 11:00 am |
| 6/17/21 | Confined Space Entry for Supervisors | 1:00 - 3:00 pm |
| Date | Training Topic | Time |
| 6/18/21 | Bloodborne Pathogens (BBP) | 8:30 - 9:30 am |
| 6/18/21 | Ladder Safety/Walking & Working Surfaces | 10:00 - 12:00 pm |
| 6/21/21 | Implicit Bias in the Workplace | 9:00 - 10:30 am |
| 6/21/21 | Fall Protection Awareness | 1:00 - 3:00 pm |
| 6/22/21 | CDL: Supervisors' Reasonable Suspicion | 8:30 - 10:30 am |
| 6/22/21 | CDL: Drivers' Safety Regulations | 1:00 - 3:00 pm |
| 6/23/21 | Fire Safety | 8:30 - 9:30 am |
| 6/23/21 | Personal Protective Equipment (PPE) | 10:00 - 12:00 pm |
| 6/23/21 | Shop & Tool Safety | 1:00 - 2:00 pm |
| 6/24/21 | Driving Safety Awareness | 8:30 - 10:00 am |
| 6/24/21 | Bloodborne Pathogens (BBP) | 10:30 - 11:30 am |
| 6/24/21 | Summer Seasonal Employee Orientation | 1:00 - 3:00 pm |
| 6/25/21 | Employee Conduct and Violence Prevention in the Workplace | 9:00 - 10:30 am |
| 6/25/21 | Back Safety / Material Handling | 11:00 - 12:00 pm |
| 6/28/21 | Flagger Skills and Safety | 8:30 - 9:30 am |
| 6/28/21 | Jetter/Vacuum Safety Awareness | 10:00 - 12:00 pm |
| 6/29/21 | Summer Seasonal Employee Orientation | 8:30 - 10:30 am |
| 6/29/21 | Hearing Conservation | 11:00 - 12:00 pm |
| 6/29/21 | HazCom w/GHS | 1:00 - 2:30 pm |
| 6/30/21 | Ladder Safety/Walking & Working Surfaces | 8:30 - 10:30 am |
| 6/30/21 | Fire Extinguisher | 11:00 - 12:00 pm |

| 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 |
| | | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 2 / M |
| Defensive Driving-6-Hour | 6 / M | Sanitation and Recycling Safety | 2 / T |
| Driving Safety Awareness | 1.5 / T | Safety Committee Best Practices | 1.5 / M |
| Employee Conduct and Violence in the Work Place | 1.5 / E | Safety Coordinator's Skills Training | 2 / M,G |
| Excavation Trenching & Shoring | 2 / T,M | Shop and Tool Safety | 1 / T |
| Fall Protection Awareness | 2 / T,M | Seasonal Public Works Operations | 3 / T |
| Fast Track to Safety | 4 / T | Snow Plow Safety | 2 / T |
| Fire Extinguisher | 1 / T | Special Events Management | 2 / M |
| Fire Safety | .5/ T - .5/ G | Shift Briefing Essentials | 1 / M |
| Flagger / Workzone Safety | 2 / T,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 |
| | | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 2 / P |
| Bloodborne Pathogens Training | 1 / P | Safety Committee Best Practices | 1.5 / P |
| Dealing With Difficult People | 1 / P | Safety Coordinator's Skills Training | 4 / P |
| Employee Conduct and Violence in the Work Place | 1.5 / E | 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 |
| Excavation Trenching & Shoring | 4 / S | Safety Coordinator's Skills Training | 4 / S |
| Fall Protection Awareness | 2 / S | Seasonal Public Works Operations | 3 / S |
| Fast Track to Safety | 4 / S | Shift Briefing Essentials | 1.5 / S |
| Fire Extinguisher | 1 / S | Snow Plow Safety | 2 / S |
| Fire Safety | 1 / S | Special Event Management | 2 / S |
| Flagger / Workzone Safety | 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 |
| | | Protecting Children from Abuse - For Managers/Supervisors/Elected Officials | 2 / OFF |
| Heavy Equipment | 3 / CRP | | |
| Sanitation and Recycling Safety | 2 / CRP | | |
| CEU's for Park and Rec Professionals | | | |
| MSI Course | CEU's/Cat. | | |
| Playground Safety Inspections (CEUs for all Park and Rec Professionals) | .2 | | |
| ***Categories | | ***Categories(cont.) | |
| E - Ethics | | Non S - Non Safety (Management) | |
| T - Technical | | P - Professional Development | |
| G - Governmental | | M - Management | |
| S - Safety / Non S - Non Safety | | CRP - Certified Recycling Professional Classroom CEU | |
| GEN - General Secondary Duties | | OFF - Office Admin/General Duties | |
| OFM - Office Mgmt. and Ancillary subjects | | | |

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claims: **4290, 4384, 5068, 2475, 4522 and 1866**. 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 – March 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 | Present |
| 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 Consulting Glenn Prince |
| | T&M Associates Mark Worthington |

ALSO PRESENT:

Chris Howard, Esq., Union County
Terry Pacheco, Union County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 17, 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 FEBRUARY 17, 2021

| | |
|---------|----------------------------|
| Moved: | Commissioner Martins |
| Second: | Commissioner Scutari |
| Vote: | 2 Yes, 0 Nays, 1 Abstained |

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting the Labor Sub Committee met as well as Corrections this morning. Mr. Worthington advised he was making very good progress with Parks and the DPW using the J.A. Montgomery platform for training. Mr. Worthington said Corrections had some questions on vaccines earlier this morning and he sent some additional information to them along with resolving some issues related to the online training. Mr. Worthington advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met prior to the Commission Meeting and discussed five PARS to be presented during closed session. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had several action items.

2021 PROPERTY & CASUALTY BUDGET: Executive Director referred to a copy of the proposed 2021 Property & Casualty Budget in the amount of \$4,563,770. Executive Director reported three temporary budgets were previously approved. Executive Director advised the annual budget represented an overall reduction of \$561,080 or 10.95%. Executive Director noted the loss funds of \$4,369,500 represented 90% of the actuarial projected loss funds. Executive Director suggested a payment schedule of 30% due on 4/1/21, 35% due on 6/1/21 and 35% due on 9/1/21 as was done in previous years. In response to Executive Director's inquiry, Ms. Taylor said the information provided was consistent with the update during last month's meeting and she recommended approval of the budget. Executive Director referred to Resolution 17-21 adopting the 2021 Budget in the amount of \$4,563,770 which was included in the agenda. Executive Director requested a motion for approval unless there were any questions.

**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**

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

UCIFC DIVIDEND: Executive Director reported at the last meeting we discussed the release of a dividend in the amount of \$425,000 from fund year 2018. Executive Director referred to Resolution 18-21, Authorizing Refund from the 2018 Fund Year Account and requested a motion to approve. Executive Director noted 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**

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

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on April 18, 2021. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director noted the annual premium was \$1,640 and the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director said the premium, terms and conditions were per the expiring policy. Executive Director advised the cost of this coverage would be paid out of the miscellaneous and contingency budget line and was included in the March Bill List.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY
COVERAGE IN THE AMOUNT OF \$1,640**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE 2021 Reorganization Meeting was held on February 25, 2021 via Zoom audio/video. Executive Director advised a written summary report of the meeting was included in the agenda. Executive Director said we had talked in length about the hard insurance market and the NJCE had approved a budget with an 8% increase, however the final numbers between increased retentions and excess premiums ended up higher, north of 20%. Executive Director noted the NJCE was absorbing the delta for now, however the Finance Committee Meeting would meet to discuss a strategy on how to address the delta. Executive Director noted the NCE would meet again on April 22, 2021 via Zoom audio/video at 9:30 AM.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the January Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4, 940,655 as of January 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 \$11,169,729.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. As of January 31, 2021 the Fund had a surplus of \$14,058,330. Executive Director referred to line 7, “Dividend” and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$28,740,251. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 10th Annual Educational Seminar would be held virtually this year. Executive Director said this year there would be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. Executive Director noted the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, and Insurance Producers. Executive Director referred to a flyer which was included in the agenda. Executive Director advised there was a link to register for the seminars as noted in the agenda.

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

2021 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director advised the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. Executive Director noted the Limit Schematics were also posted to the site. Executive Director advised if anyone had any difficulty in accessing the website to contact the Fund Office.

LEGISLATION: Executive Director reported 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. Executive Director said Commission Attorney advised the Rules and Regulations be amended to reflect the change. Executive Director noted this would be listed for the June meeting and the Public Hearing for July. Mr. Bergen advised he had reviewed the Rules and Regulations and there were not a lot to change, but would present the changes in June.

Executive Director advised Senate Bill S3375 in its current form would double workers’ compensation for both private and governmental entities. Executive Director reported the bill would mandate the use of “usual, reasonable or customary” rates for medical services, eliminate the use of nurse case managers, increase legal costs by instituting attorney fee shifting and eliminate the cap on expert witness fee. Executive Director advised a written summary of Senate Bill 3375 prepared by John Geaney, Esq. of Capehart Scatchard was included in the agenda. Executive Director indicated Mr. Geaney set up a task force and PERMA was serving on the task force to oppose the bill. Executive Director said there was a meeting planned with the sponsor, Troy Singleton, and he would provide updates to the Commission as they became available.

Executive Director reported another recent change by the Department of Labor would increase workers’ compensation by 11% by directing government entities to pay workers’ compensation on many accidental disability claims currently paid by the accidental disability pensions. Executive Director advised they would be meeting with the Insurance Commissioner to discuss how problematic this was.

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

Chair Wagner noted that we did not approve the Certificate of Insurance Report. Executive Director thanked the Chair and advised the Certificate of Insurance Issuance Report from the NJCE was included in the agenda. Executive Director reported for the month of February there was 1 certificate issued. Executive Director asked if anyone had any questions and requested a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor reported she did recommend approval of Resolution 16-21, March Bill List. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 16-21

MOTION TO APPROVE RESOLUTION 16-21 MARCH 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.

Executive Director reported the Expected Loss Ratio report in the agenda was incorrect and noted Ms. Dodd e-mailed a corrected version of the report. Executive Director advised he would not review the report at this time, but asked everyone to disregard the report 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 hoped with the vaccinations there would be a decline in new losses. Ms. Conicella concluded her report unless there were any questions.

CLAIMS SERVICE: Ms. Guze reported for the month of February there were 15 worker compensation claims reported 7 were closed and 8 remain treating. Ms. Guze pointed out that the majority of the claims involved slip and falls due to the ice and bad weather. Mr. Guze noted she did not see any glaring safety issues with the claims. Ms. Guze concluded her report unless there were any questions. In response to Executive Director's inquiry, Ms. Guze said there were 3 new Covid claims which were not included in the 15 claims and added the majority of the Covid claims for Union County were people who tested positive and after two or three weeks of quarantine they were cleared for work. Ms. Guze advised the work comp exposure for medical treatment was minor and the loss time was being reimbursed to the County.

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

| Month | Total Claims Reported | Medical Only | Loss Time | Total Case Managed | % Total Case Managed |
|----------|-----------------------|--------------|-----------|--------------------|----------------------|
| February | 20 | 14 | 0 | 14 | 100% |

Ms. Hrubash reviewed the Medical Savings Report for the month of February as noted below.

| Month | Provider Bill Amount | Repriced Amount | Savings | Percentage of Savings | Number of Bills | In Network Bills | PPO % |
|----------|----------------------|-----------------|------------|-----------------------|-----------------|------------------|-------|
| February | \$ 672,356 | \$ 70,033 | \$ 602,323 | 90% | 215 | 208 | 97% |

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

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for February through March 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 3-1-21 to 4-30-21. Mr. Prince advised the training webinars were also included on the NJCE website, NJCE.org. Mr. Prince referred to a copy of the memorandum included in the agenda, which gave an overview of the Munich Re Safety Grant Program. Mr. Prince said if anyone had any questions on submission to reach out to him. Mr. Prince spoke about the new Learning Management Systems and thanked Ms. Martins for her quick response with the employee listing so they could be registered in the system. Mr. Prince reported they were hoping for an April 1st start date. Mr. Prince advised a variety of webinars were scheduled to inform the registered users and admin for each County of what is required to access the system and its capability's. 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 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.

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 |
| Vote: | 3 Yes, 0 Nays |

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:45 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

***NJCE FINANCE COMMITTEE MINUTES
4-9-21***



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

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

Finance Sub-Committee Minutes

April 9, 2021 – 1:00PM via Zoom

Attendees:

Tim Sheehan, Committee Chairman, Commissioner Gloucester County
Jack Kelly, Commissioner Ocean County
Kim Wood, Commissioner Cumberland County
Edmund Shea, Commissioner Hudson County
Janette Kessler, Commissioner Atlantic County
Laura J. Paffenroth, Esq., Fund Attorney
Joseph Hrubash, Executive Director, PERMA
Bradford Stokes, Executive Director PERMA
Nancy Ghani, Account Executive, PERMA
Pauline Kontomanolis, Chief Accounting Officer PERMA
Robyn Walcoff, Claims Manager PERMA
Edward Cooney, Underwriting Manager Conner Strong & Buckelew
Brandon Tracy, Account Analyst, PERMA

The purpose of this meeting is to have a discussion on the 2021 NJCE budget delta and review procurement responses for various JIF professional services.

2021 Budget Delta Review:

Executive Director Hrubash reported the budget delta was first addressed in late 2019, with this committee and subsequently the NJCE Board of Commissioners, with the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. Executive Director Hrubash said the NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.

Executive Director Hrubash said the 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal.

In addition, Executive Director Hrubash said what we learned from the 2021 renewal marketing efforts is that we are in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance. In consultation with this committee through various meetings, an 8% budget increase was recommended for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases.

Executive Director Hrubash said unfortunately, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Executive Director Hrubash highlighted the NJCE's statutory surplus is \$14,058,330 with a cash balance of \$28,740,251 as reflected in the Financial Fast Track as of December 31, 2020. Executive Director Hrubash noted that based on the solid financials of NJCE there are no immediate or short term concerns.

Executive Director Hrubash said it would be appropriate to develop a strategy for the 2021 fund year to address the delta, which can be initiated now or at a later date based on the committee's review and recommendation. Executive Director Hrubash said that we can expect an increase of 10% to 15% or more to reset the budget for the 2022 depending on the market conditions.

Executive Director Hrubash presented the following options for the committee to consider to address the delta for 2021 fund year:

- **Option A** – Take no action now, monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Potential action may include (1) declare an additional assessment payable over a 5 or 10 year period and/or (2) consider issuing a dividend(s) from certain fund years in a surplus position at the appropriate time and in compliance with State mandated formulas to cover some or all of the delta.
- **Option B**
 1. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 5 year period.
 - OR**
 2. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 10 year period.
- **Option C**
 1. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and take no action now on the balance of the delta, monitor the claims activity versus loss funding on an annual basis with potential action at a future date.
 2. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and declare an additional assessment for the balance of the delta but payable over a 5 year period.
 - OR**
 3. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta due in 2021 and declare an additional assessment for the balance of the delta but payable over a 10 year period.

Enclosed with the committee agenda was an exhibit which noted assessments by County/County Commission for Options B1, B2 and Options C1, C2 and C3. For the purposes of making a strategic recommendation, the attachment did not identify each County. Executive Director Hrubash said if any of these options were recommended then exhibit would be updated to identify County/County Commission and their respective additional assessment. *See attached exhibit.*

A lengthy discussion ensued. Commissioner Sheehan inquired if the 2022 budget would include increase premiums despite the higher retentions and deductibles that were implemented this year. In response, Executive Director Hrubash reiterated that we can expect an increase to reset the budget for 2022; however, noted it is hard to estimate additional increases at this time since it will depend on the commercial insurance marketplace. Executive Director Hrubash said this finance committee meeting was scheduled now to get a head start on the 2022 renewal; Commissioner Sheehan agreed that the NJCE JIF should take action now in preparation of next year.

Underwriting Manager said current marketplace trends have not changed much so far in 2021. Despite this, Underwriting Manager said from a global view it is beneficial to analyze our actual loss

experience versus the market adjustments. Underwriting Manager said the program structure changes to the NJCE program in 2020 and 2021 were necessary to offset rate increases due to the hard market conditions exacerbated by excess liability carrier changes, reduced capacity affecting liability limits and the impact of natural disasters on property, but does not expect another major adjustment to the program structure for 2022. In addition, Underwriting Manager said the retention changes made to the excess property program for 2021 has put the NJCE JIF in a more advantageous position for the 2022 renewal. Underwriting Manager said at this point we can expect rate increases for 2022; however, pending claim activity Underwriting Manager does not foresee any significant adjustment or carrier changes for the upcoming renewal.

Executive Director Hrubash said if an additional assessment is eventually implemented for the entire 2021 delta and paid over a 5 or 10 year period that his hope is that surplus continues to accumulate in older fund years that can be used to offset some of the additional assessment. Executive Director Hrubash referred to the Financial Fast Track as of 12/31/20; Fund Year 2020 started off with a \$1 million delta and as of 12/31/20 that deficit was down to \$786,000. Ms. Kontomanolis noted the NJCE JIF is currently financially stable and referred to the recent \$1.5 million dividend issued to members; however, noted it is too early to forecast how the 2020 and 2021 fund years will end.

Commissioner Wood said while this review is at the NJCE level, it would be important to understand the impact at the County/member level and suggested a report be provided on savings in areas, such as, accident prevention and loss control efforts. Executive Director Hrubash said that report could be developed and noted the NJCE surplus and strong financial position is a direct result of risk control and claims management working effectively. Underwriting Manager said he could provide a review of marketplace impact comparing an entity within a JIF versus a self-insured in the marketplace.

Commissioner Sheehan asked Executive Director Hrubash if there was any one option to recommend; in response Executive Director Hrubash said they are all viable group options. Commissioner Kelly said he would be in favor of taking some action now to protect the Fund from potential issues at next renewal; Commissioner Kessler agreed and noted it would be better to take some action versus no action.

Based on Commissioner comments, Executive Director Hrubash recommended Option C1 which would declare an additional assessment for the premium portion of the delta of \$609,437 to be due in 2021 and take no action on the balance of the delta and instead monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Commissioners agreed with this course of action. Discussion ensued on appropriate due date and committee agreed to issue a 3rd separate assessment on/about mid-September to provide ample notice for November 1st budget transfers. Executive Director Hrubash said the exhibit showing the delta portions due from each County will be shared at next JIF meeting when recommendations are considered.

Professional Services Procurement Results:

Executive Director Hrubash reported the contract for services for Auditor will expire on April 23, 2021, the contract services for the Litigation Manager will expire on May 1st and the contract for services for Payroll Auditor and the Actuary expire June 25th. Executive Director Hrubash noted the respective expiring contract amounts were as follows: Auditor \$16,500, Litigation Manager \$195 per hour, Payroll Auditor \$19,500 and Actuary \$23,431. Fund Attorney advised these services be solicited by obtaining quotes for each position in lieu of a Request for Qualifications, which were due back on March 31st.

Executive Director Hrubash referred to the attached summary of quotes received for each position and reviewed each for action:

1. The firm of Citta, Holzapfel & Zabarsky responded to Litigation Manager. Executive Director Hrubash noted the hourly fee is slightly higher than the average as compared to other JIFs; however, the overall paid to date over 6 years is reasonable. Ms. Walcoff agreed and said Judge Millard is a real asset and good conduit for defense counsel especially considering the complex litigation that he has helped settle; Fund Attorney agreed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Citta, Holzapfel & Zabarsky at the next JIF meeting; no objections were noted.
2. The position of Actuary received three responses and Executive Director Hrubash reviewed each briefly. Fund Attorney confirmed that the lowest quote is not automatically selected with this procurement and the committee may select the vendor based on other qualifications. Commissioner Wood expressed she would be in favor of awarding the contract to the incumbent over a firm that may sub-contract work out to other firms; Commissioner Sheehan agreed. Mr. Stokes noted the incumbent has provided actuarial services to the Fund since its inception and Executive Director Hrubash said the firm's database of loss funds is comprehensive, as well as, knowledge of the Fund's risks are detailed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to The Actuarial Advantage at the next JIF meeting; no objections were noted.
3. The position of Auditor received two responses – one from Bowman & Company (incumbent) and one from Holman Frenia Allison P.C. Executive Director Hrubash said both firms are qualified to provide audit services. In addition, Executive Director Hrubash noted Bowman & Company also submitted for Payroll Auditor. The Fund Attorney noted that the Auditor and Payroll Auditor may not be awarded to one firm as the aggregate fees would exceed the bid limit of \$17,500, which is calculated by vendor and not by position. Fund Attorney said the dual appointment to Bowman & Company may only be done if they are able to execute pay-to-play forms. Alternatively, the committee may recommend the incumbent for Auditor and issue a RFP for Payroll Auditor, which may require a special meeting to be scheduled in order to meet the 2021 renewal deadlines to start the payroll collection process as soon as possible.

Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Bowman & Company for Auditor at the next JIF meeting; no objections were noted. Executive Director Hrubash said the next step is to contact Bowman & Company to ask if they are able to execute pay-to-play forms in order to also be awarded a contract for Payroll Auditor. If they are not able to, then the recommendation by this committee will be to issue an RFP for these services; committee agreed with the next steps as outlined.

Executive Director Hrubash thanked the Commissioners and the professionals for their time today and said the minutes would be distributed for the committee's review.

Meeting adjourned: 1:45PM

Exhibit - additional assessments & budget delta

| NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND | | | | | | | | | | | | |
|--|------------------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Exhibit - Comparisons Chart | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | Counties | A | B | C | D | E | F | G | H | I | J | TOTAL |
| <u>Premium</u> | Due end of 2021 | \$ (62,165) | \$ (26,491) | \$ (140,158) | \$ (66,187) | \$ (86,441) | \$ (30,322) | \$ (75,191) | \$ (65,779) | \$ (43,420) | \$ (13,284) | \$ (609,437) |
| | | | | | | | | | | | | |
| <u>Additional Assessment per Year Loss Funds & Premium</u> | 5 Year Payout Plan | \$ (32,174) | \$ (38,635) | \$ (100,644) | \$ (24,637) | \$ (70,987) | \$ (23,103) | \$ (49,942) | \$ (57,148) | \$ (55,643) | \$ (54,129) | \$ (507,043) |
| | 10 Year Payout Plan | \$ (16,087) | \$ (19,318) | \$ (50,322) | \$ (12,318) | \$ (35,494) | \$ (11,552) | \$ (24,971) | \$ (28,574) | \$ (27,822) | \$ (27,064) | \$ (253,521) |
| | | | | | | | | | | | | |
| <u>Additional Assessment per Year Loss Funds ONLY</u> | 5 Year Payout Plan | \$ (19,741) | \$ (33,337) | \$ (72,612) | \$ (11,399) | \$ (53,699) | \$ (17,039) | \$ (34,904) | \$ (43,993) | \$ (46,959) | \$ (51,472) | \$ (385,155) |
| | 10 Year Payout Plan | \$ (9,871) | \$ (16,669) | \$ (36,306) | \$ (5,700) | \$ (26,849) | \$ (8,519) | \$ (17,452) | \$ (21,996) | \$ (23,480) | \$ (25,736) | \$ (192,578) |

Exhibit – Summary of Price Quotes received by Position

Litigation Manager:

- Citta, Holzapfel & Zabarsky (incumbent)
 - o Sole responder
 - o Fee \$295 per hour
 - Last year
 - Stephen A. Zabarsky \$195 per hour
 - E. David Millard - \$195 per hour
 - Fees of \$31,000 paid since 2015.
 - o Office Toms River, NJ

Actuary

- **Actuarial Advantage (*incumbent*)**
 - o Fee: \$23,900 – not to exceed (awarded \$23,431 for 2020-21)
 - o Office Location: Camden, NJ
 - o All required documents submitted
- **Advanced Analytics**
 - o Fee: \$23,000
 - o Office Location: Mullica Hill, NJ
 - o Will serve as the Primary vendor and point of contact but firm will also subcontract with:
 - Francis Analytics and Actuarial Data Mining, Inc. – Analytical Support (Office in Philadelphia, PA)
 - Analytic Solutions, LLC – Analytical Support and Peer Review (Office in Camden-Wyoming, DE)
 - Bealer Consulting, LLC – Analytical Support (Office in Clementon, NJ)
 - o All required documents submitted
- **SG Risk**
 - o Fee: \$9,575 (not to exceed)
 - o Office Location: Lyndhurst, NJ
 - o All required documents submitted

Auditor

- **Bowman & Company LLP (*incumbent*)**
 - o Fee: \$16,830 (previous fee awarded \$16,500)
 - o All required documents submitted
- **Holman Frenia Allison P.C.**
 - o Fee: \$13,750 + cost of bank confirmations if applicable (It was noted additional fees will be assessed for unexpected circumstances and significant additional time is required)
 - o Office Location: Lakewood, NJ
 - o All required documents submitted

Payroll Auditor

- **Bowman & Company LLP (*incumbent*)**
 - o Fee: \$20,298 (previous fee awarded \$19,900)
 - o Office Location: Voorhees, NJ
 - o All required documents submitted