

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 21, 2021
Telephonic Meeting
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
Managed Care Services	First MCO Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
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:

Terry Pacheco, Union County

Cathy Dodd, PERMA Risk Management Services

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

Executive Director noted the closed minutes were e-mailed to the Commissioners prior to the meeting for review.

Chair Wagner asked that the Closed Minutes be amended to reflect she was present at the meeting. Ms. Dodd said she would amend accordingly.

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF MARCH 17, 2021

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting they were active in completing some of the health and safety update plans for the County. Mr. Worthington noted the County was utilizing the J.A. Montgomery platform through IT where possible, however Public Works could not and some in-person, socially distance training classes were conducted on premises the last few Monday mornings. Mr. Worthington advised they were scheduling some confined space drilling in June and hopefully could work out the logistics. Mr. Worthington concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met prior to the Commission Meeting and the claims would 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 had one action item.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance Issuance Report from the NJCE, which was included in the agenda. Executive Director advised for the month of March there were 4 certificates 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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported that the NCE would meet again on April 22, 2021 via Zoom audio/video at 9:30 AM. The NJCE Finance Committee met on April 9 and discussed the 2021 NJCE Budget Delta Options and the results of the recent Professional Services Procurement. Executive Director noted a copy of the minutes from that meeting were included in Appendix II of the agenda. Executive Director reported there would be an additional assessment for the commercial premium portion of the 2021 Budget.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the February Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,176,800 as of February 28, 2021. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$1,883,356 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$11,110,959.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director advised the February Financial Fast Track was revised and Mrs. Dodd e-mailed a revised version of the report prior to the meeting. Executive Director said the report was revised to include a line for "excess recoveries" on the COVID claims. Executive Director advised they were in discussion with Safety National Insurance Company on the extent of coverage. Executive Director indicated he hoped the NJCE would receive monies back from the insurance company and this recovery was now reflected in the Financial Fast Track. Executive Director reported as of February 28, 2021 the Fund had a surplus of \$15,349,550. 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 \$19,534,623. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of February 28, 2021 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary's projections. Executive Director reviewed the Fund Years with the Commission and advised the Commission was doing exceptional well.

ZURICH INSURANCE COMPANY RISK ENGINEERING VISIT: Executive Director reported Zurich Insurance Company visited the Juvenile Detention Center at 1075 Edward Street, Linden, NJ on April 13 to tour and inspect the building. Executive Director advised Evelio Salerno and Jonathan Czarnecki of J.A. Montgomery Consulting met with the Zurich representative. Executive Director asked Mr. Prince to comment on the inspection. Mr. Prince reported some of the items Zurich was looking at were the age of the building, roofing, security, boilers and fire suppression systems. Mr. Prince indicated it was all property related. Mr. Prince noted the County was no longer housing juveniles there at this time. Mr. Prince advised the overall findings were well received and a written report was forthcoming. Mr. Worthington said he also attended the inspection and one of the concerns was the PV on the roof with regard to fire so there would be a request for additional information on the report with regard to construction. Executive Director thanked Union County representatives for participating in the inspection.

NJ SENATE BILL S3375: Executive Director reported he spoke about this bill previously and if passed would weaken the rights of employers to direct and control medical care as respects to workers' compensation. Executive Director advised there was plenty of opposition to the bill.

Executive Director thought the bill would be defeated at this time however it could resurrect itself in the future.

MAY MEETING: Executive Director reminded the Commission was not scheduled to meet in May and the next meeting was scheduled for June 16, 2021, virtually.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor reported she recommended approval of Resolution 20-21; April Bill List and Executive Director already reviewed the Financial Fast Track.

MOTION TO APPROVE RESOLUTION 20-21, APRIL BILL LIST

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

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

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

CLAIMS SERVICE: Ms. Conicella advised she had nothing further to report.

CLAIMS ADMINISTRATOR: Ms. Guze reported for the month of April there were 20 worker compensation claims reported, 3 were report only, 10 were closed and 7 remained open for treatment. Ms. Guze said in addition, there were 12 COVID claims reported all tested positive, having known or suspected exposure to a co-worker or member of the public and all of those claims were closed. Mrs. Guze indicated there was nothing serious from the exposure.

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 March as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
March	32	11	17	28	31

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
March	\$ 362,956	\$ 113,704	\$ 249,252	69%	225	220	98%

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

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for March through April was included in the agenda. Mr. Prince advised all of the training Mr. Worthington alluded to earlier was included in the agenda. Mr. Prince said the training schedule was through June 30. Mr. Prince encouraged all department heads to review the NJCE website to review all of the training

opportunities. Mr. Prince reported as of April 1 the new Learning Management System was up and running. Mr. Prince advised they would provide additional webinars for those administrators who were appointed to enter data including records, record data and training. Executive Director said the Learning Management System was a huge initiative for the NJCE and was very excited. Ms. Martins noted they had 15 administrators that signed up and took the class. Mr. Prince concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Mr. Bergen did not believe there was anyone from the public attending the meeting. Mr. Bergen advised if there was anyone wishing to speak, they should put their name in the chat feature and they would be acknowledged. Mr. Bergen said he did not see anyone and recommended moving on.

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 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.

MOTION TO GO INTO TO CLOSED 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: 10:33 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary