

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 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>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund will Commission will conduct its July 21, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Star Ledger and Westfield Leader,
- (2) Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission,
- (3) Posting this notice on the public bulletin board of all members.

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: July 21, 2021
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** June 16, 2021 Open Minutes.....Appendix I
June 16, 2021 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 2-19

- ☐ **TREASURER – Bibi Taylor**
Resolution 23-21 July Bill List – Motion.....Page 20
April Treasurer Reports.....Pages 21-22

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

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

- ☐ **MANAGED CARE – First MCO**
Monthly Report.....Pages 23-24

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 25-32

- ☐ **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 33
Motion to go into Executive Session
- ☐ **MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION**

- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING: September 15, 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: July 21, 2021

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Reports** – There were no certificates requested during the month of June.

- ☐ **Cyber Insurance Coverage** – Cyber Insurance Coverage was bound for the County with Ace American Insurance Company (Chubb) effective June 26, 2021 through the NJCE’s ancillary program. Representatives from the County will be invited to join the NJCE JIF Cyber Task Force.

- ☐ **NJCE JIF Cyber Task Force (Pages 4-7)** – Included in the agenda on pages 4-7 is a news alert from the NJCE JIF Cyber Task Force.

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 8-12)** – The NJCE met on June 24, 2021. A written summary report of the meeting is included in the agenda on pages 8-12. The NJCE will meet again on September 23, 2021 at 9:30 AM.

- ☐ **UCIFC Financial Fast Track (Pages 13-14)** - Included in the agenda on pages 13-14 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2021** there is a statutory surplus of **\$4,338,369**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$2,023,846**. The total cash amount is **\$11,610,138**.

- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 15-17)** - Included in the agenda on pages 15-17 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2021** the Fund has a surplus of **\$13,810,204**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$28,546,382**.

Please note the reduction in the surplus in the 2016, 2020 and 2021 fund years. The most significant change is a result of the projected \$10 million that COVID related workers’ compensation claims will eventually cost the NJCE. The NJCE is strengthening its claim and IBNR reserves because of the uncertainty over the recovery from the excess insurer Safety National. Therefore, our strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is further strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

- ☐ **Claims Tracking Reports (Pages 18-19)** – Included in the agenda on page 18 is the Claim Activity Report as of April 30, 2021. Also included in the agenda on page 19 is the Claims Management Report Expected Loss Ratio Analysis Report as of April 30, 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.

- ❑ **Union County Department of Corrections** – Commission Attorney has confirmed the elimination of Department of Corrections effective 7-1-21. He also confirmed the inmates were transferred to Essex County Jail and the operation of the “Hub” at the Union County Jail is now run by the Office of the Sheriff. In preparation for this change in operations, the Fund Office worked with Actuary to develop the cost savings associated with this change. The six month pro-rated workers compensation loss fund savings at the Insurance Commission is \$673,742 and the savings at the NJCE is \$122,217. A credit will appear on the County's final assessment billing for 2021. We are still working with the Actuary on any potential savings on the liability loss funds.
- ❑ **2022 Renewal – Underwriting Data Collection** - The Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data.
- ❑ **NJCE v Commercial Market Webinar** – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery will present a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar is scheduled for Friday, July 23, 2021, 12:30 PM – 1:30 PM. An e-mail invite was sent out on 7-9-21. If you wish to join us you can register at: https://permainc.zoom.us/webinar/register/WN_H5BlezYzTYyOteFv4vHg
- ❑ **2021 Government Finance Officers Association of NJ (GFOA of NJ)** – Both PERMA and J.A. Montgomery has been invited to provide separate presentations at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.
- ❑ **2021 New Jersey Association of Counties Conference** - The 71st Annual Conference is scheduled to be held from October 11th – October 14th at Caesar's in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will most likely be presenting at the NJAC conference in October.
- ❑ **2021 NJLM Annual Conference** - The 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City.
- ❑ **2021 Meeting Schedule** – The Commission is not scheduled to meet in August. The next scheduled meeting is on September 15, 2021.

NJCE JIF CYBER TASK FORCE

THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks on municipalities should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



NJCE JIF CYBER TASK FORCE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

"We don't have cyber exposures like banks or pipelines." This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director



NJCE JIF CYBER TASK FORCE

III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient's passing.

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.



Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministrat0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourAdministrat0r@yourcounty.com
To: You@yourcounty.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.
Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
County Administrator

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: June 24, 2021
Memo to: Union County Insurance Fund Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: June 24, 2021 Meeting

Correspondence-Excess Property Claims Administrator: QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Mr. Roselli said current staffing will remain in place and said he expects no changes in service.

2021 Amended Budget: Executive Director reported that last month, the Fund introduced a proposed 2021 amended budget as the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the 2021 excess renewal delta which totaled \$609,437. Following the public hearing, the Board adopted the 2021 amended budget and certified the additional assessments.

December 31, 2020 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2020 and provided a summary review of the Financial Statements.

Fund Auditor highlighted the following items:

- The *Comparative Statements of Net Position-Exhibit A1* included a new line item *Excess Insurance Recoverable*, which refers to the anticipated recovery of 2020 COVID-19 claims.
- Audit report reflects financials thru date of issuance and the final report to be presented in September may be updated slightly. The draft audit shows Claims Expenses comprised of Reserves and Incurred But Not Reported (IBNR) as of December 31, 2020. The Actuary's loss reserves report as of March 2021 reflected \$1.2 million in claims that existed as of December 31, 2020, which are not reflected as a liability in the draft report; if reflected the year-end financials would result in a break-even financial position. Fund Auditor noted discussion with management was held and based on historical precedent the Actuary's loss reserves as of December 31, 2020 would be relied upon for this audit.
- The *Notes to Financial Statements – Note #7* reflects each Commission and stand-alone County member have equity and interest in the NJCE JIF based on a percentage of assessments paid as of December 31, 2020.

To supplement the Auditor's discussion on the additional \$1.2 million in claim activity, Executive Director reviewed the Financial Fast Tracks as of March 31st and April 30th and noted reductions in the surplus in the 2016, 2020 and 2021 fund years. Executive Director reported the most significant change is a result of the projected \$10 million that COVID-19 related workers' compensation claims will eventually cost the NJCE. Executive Director reported the NJCE is strengthening its claim and IBNR reserves due to the uncertainty over the recovery from the excess insurer Safety National. Therefore, the strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Executive Director reported the MEL JIF is experiencing the same issue with Safety National and a meeting was held with the Insurance Commissioner of NJ Department of Banking & Insurance to put them on notice that the carrier is taking a hard line on providing coverage. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

Fund Auditor concluded review of the audit and reported there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Professional Services Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee from last year was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. Executive Director estimated the services for a Technical Writer would not exceed \$25,000. The Board of Fund Commissioners authorized the Fund office to work with the Fund Attorney to procure these services via competitive contract so they are in place for 2022.

NJCE Finance Committee: Executive Director reported the NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. The Finance Committee has suggested the presentation be made available to all commissioners and key members of their management team. It was also suggested a recorded version be available, as well as, one or two live webinars either Thursday July 22nd and/or Friday July 23rd to promote interaction and allow for questions. The Board of Fund Commissioners agreed with the suggestion to host up to two interactive webinars.

NJCE Cyber Task Force: The task force met on May 17, 2021 to discuss to discuss cyber-related issues and develop a cyber-risk management program; minutes from the meeting were included for information. An additional meeting will be scheduled for July and a draft cyber-risk management program will be reviewed.

Included in the agenda were copies of a news alert focusing on recent cyber-attacks highlighting the importance of reviewing cyber risk management programs and finding ways to better protect your networks.

NJCE Coverage Committee: A meeting of this committee will be scheduled in July to discuss County-related coverage issues.

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Prospective Membership: Executive Director reported the County of Essex and Middlesex County Insurance Commission were renewing mid-2021 and were identified as potential members. The County of Essex chose to remain with their commercially placed program and initial discussions are being held with Middlesex County Insurance Commission for potential membership.

New Members: The Burlington County Special Services School District & Burlington County Institute of Technology have agreed to join the Burlington County Insurance Commission for certain lines of insurance effective July 1, 2021. Included is an updated member chart reflecting a total of 29 entities.

Pollution Liability Coverage: Executive Director reported Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF).

Learning Management System: J.A. Montgomery provided an update on the status of the online Learning Management System (LMS) and reported the system went live on April 1st. FirstNet, the LMS vendor, has provided instructional webinars on how to navigate the system as a Training Administrator. Safety Director said members may contact his office if additional Training Administrators are requested.

2022 Renewal – Underwriting Data Collection: Deputy Executive Director reported the Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

NJ Sustainable Energy Joint Meeting (NJSEM): Deputy Executive Director reported the NJSEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles ("EVs"), the fast-developing EV market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. More information on the NJSEM may be found at www.njsem.org.

Membership Renewal: Deputy Executive Director reported the Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents were emailed and mailed on 5/25/2021.

2021 Government Finance Officers Association of NJ (GFOA of NJ): Deputy Executive Director reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community. Executive Director thanked Commissioner Wood for her assistance in presenting this speaking opportunity.

2021 Financial Disclosures: The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. Deputy Executive Director reported the Fund office will follow up with Commissioners that have not completed their filing.

Underwriting Manager Report

Underwriting Manager noted the upcoming Coverage Committee meeting will include review of the upcoming 2022 renewal and marketplace conditions.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2021, as well as, upcoming training events.

Safety Director reported Munich Re 2021 Safety Grant Program would be administered differently in that members should submit proposed purchases first and once approved then Munich Re would directly deal with vendors for those safety-related purchases. Safety Director will issue a memorandum and guidelines for members to use as reference on the new process.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of May 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 23, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2021 BUDGET - MAY 2021 AMENDMENT					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
I. Claims and Excess Insurance			(C - A)	(D / A)	Amended 2021 Budget
Claims	ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Change \$	Change %	Premium Delta
Property	836,999	910,261	73,262	8.8%	
Liability	997,334	897,602	(99,732)	-10.0%	
Auto	258,435	232,593	(25,842)	-10.0%	
Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%	
WC 150 x 1K (7720)	136,422	122,780	(13,642)	-10.0%	
Subtotal - Claims	4,912,634	4,445,531	(467,103)	-9.5%	
Premiums					
Property	6,119,498	7,202,167	1,082,669	17.7%	132,004
XS Flood to 50	501,164	596,498	95,334	19.0%	(50,970)
Liability (Brit)	3,924,402	3,924,402	(0)	0.0%	528,400
Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%	
Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%	3
SubTotal Premiums	13,671,199	14,886,282	1,215,083	8.9%	609,437
Total Loss Fund	18,583,833	19,331,813	747,980	4.0%	609,437
II. Expenses, Fees & Contingency					
Claims Adjustment	68,190	69,553	1,364	2.0%	
Claims Adjustment - Property	17,000	17,340	340	2.0%	
Safety Director	412,378	420,625	8,247	2.0%	
General Expense					
Exec. Director	683,641	697,313	13,672	2.0%	
Actuary	23,045	23,505	461	2.0%	
Auditor	14,930	15,229	299	2.0%	
Attorney	15,654	15,654	0	0.0%	
Treasurer	15,653	15,653	0	0.0%	
Underwriting Manager	435,096	443,798	8,702	2.0%	
Underwriting Data Consolidation	98,110	100,073	1,962	2.0%	
Payroll Audit	16,423	16,751	328	2.0%	
Safety Institute Funding	100,004	100,004	0	0.0%	
Misc. Expense & Contingency	12,220	20,000	7,780	63.7%	
Total Fund Exp & Contingency	1,912,343	1,955,499	43,156	2.3%	
Risk Management Consultant	102,124	102,124	0	0.0%	
Total Self Insured Program	20,598,299	21,389,435	791,136	3.8%	
Ancillary Coverages					
Excess Liability	611,653	1,700,000	1,088,347	177.9%	
Property 150 x 110	554,779	500,341	(54,438)	-9.8%	
POL/EPL	1,211,835	1,305,838	94,003	7.8%	
Crime Program	163,805	175,281	11,476	7.0%	
Medical Malpractice	855,364	940,860	85,496	10.0%	
Pollution Liability	283,750	298,896	10,578	4.8%	
Employed Lawyers Liability	154,198	161,913	7,715	5.0%	
Cyber Liability	426,060	511,273	85,213	20.0%	
Aviation	119,274	87,327	(3,548)	-3.9%	
Marina Operators Liability	11,971	17,114	5,143	43.0%	
Total Ancillary Coverages	4,392,689	5,698,843	1,306,154	29.7%	
Total FUND Disbursements	24,990,988	27,088,278	2,097,290	8.4%	27,697,716

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		380,314	1,521,257	15,847,151	17,368,408
2.	CLAIM EXPENSES					
		Paid Claims	192,869	800,305	4,286,714	5,087,018
		Case Reserves	(96,113)	846,660	4,433,563	5,280,223
		IBNR	(76,778)	(398,914)	4,854,540	4,455,626
		Excess Insurance Recoverable	379,098	101,311	(429,515)	(328,204)
		Discounted Claim Value	(4,386)	(11,682)	(197,125)	(208,807)
	TOTAL CLAIMS		394,689	1,337,679	12,948,177	14,285,856
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,761	64,521	549,108	613,629
	TOTAL EXPENSES		15,761	64,521	549,108	613,629
4.	UNDERWRITING PROFIT (1-2-3)		(30,136)	119,057	2,349,866	2,468,923
5.	INVESTMENT INCOME		4,500	18,376	252,224	270,600
6.	PROFIT (4 + 5)		(25,636)	137,433	2,602,090	2,739,523
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	0	0
9.	DIVIDEND EXPENSE		0	(425,000)	0	(425,000)
10.	INVESTMENT IN JOINT VENTURE		0	822	2,023,024	2,023,846
11.	SURPLUS (6 + 7 + 8 - 9)		(25,636)	(286,745)	4,625,114	4,338,369
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		1,094	(302,626)	3,604,508	3,301,881
	2019		(19,369)	(369,960)	839,992	470,032
	2020		(8,754)	311,442	180,615	492,057
	2021		1,393	74,399		74,399
TOTAL SURPLUS (DEFICITS)			(25,636)	(286,745)	4,625,114	4,338,369
TOTAL CASH						11,610,138

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2018						
	Paid Claims	23,766	60,665	1,889,318	1,949,983	
	Case Reserves	146,636	181,008	1,464,724	1,645,732	
	IBNR	(170,401)	(362,172)	606,102	243,929	
	Discounted Claim Value	469	4,839	(42,152)	(37,313)	
TOTAL FY 2018 CLAIMS		469	(115,661)	3,917,992	3,802,331	
FUND YEAR 2019						
	Paid Claims	50,744	213,814	1,500,650	1,714,464	
	Case Reserves	(23,177)	279,335	2,092,033	2,371,368	
	IBNR	(7,572)	(115,036)	680,320	565,284	
	Discounted Claim Value	693	(2,676)	(63,500)	(66,176)	
TOTAL FY 2019 CLAIMS		20,688	375,436	4,209,503	4,584,939	
FUND YEAR 2020						
	Paid Claims	78,758	416,729	896,745	1,313,474	
	Case Reserves	(326,575)	66,129	876,806	942,935	
	IBNR	(31,504)	(903,015)	3,568,119	2,665,104	
	Excess Insurance Recoverable	288,530	101,311	(429,515)	(328,204)	
	Discounted Claim Value	1,162	14,074	(91,473)	(77,399)	
TOTAL FY 2020 CLAIMS		10,371	(304,772)	4,820,682	4,515,910	
FUND YEAR 2021						
	Paid Claims	39,601	109,097		109,097	
	Case Reserves	107,003	320,189		320,189	
	IBNR	132,699	981,309		981,309	
	Excess Insurance Recoverable	90,568	0		0	
	Discounted Claim Value	(6,711)	(27,920)		(27,920)	
TOTAL FY 2021 CLAIMS		363,160	1,382,676	0	1,382,676	
COMBINED TOTAL CLAIMS		394,689	1,337,679	12,948,177	14,285,856	
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	April 30, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,270,708	9,204,700	188,496,467	197,701,167
2.	CLAIM EXPENSES					
		Paid Claims	50,362	320,886	7,089,259	7,410,146
		Case Reserves	411,724	1,752,030	9,041,576	10,793,606
		IBNR	249,922	1,621,523	9,477,682	11,099,205
		Discounted Claim Value	(69,217)	59,261	(1,855,299)	(1,796,038)
		Excess Recoveries	0	(388,517)	(1,286,205)	(1,674,722)
	TOTAL CLAIMS		642,790	3,365,183	22,467,013	25,832,196
3.	EXPENSES					
		Excess Premiums	1,694,148	6,776,242	132,722,487	139,498,730
		Administrative	163,360	698,358	14,328,278	15,026,635
	TOTAL EXPENSES		1,857,508	7,474,600	147,050,765	154,525,365
4.	UNDERWRITING PROFIT (1-2-3)		(229,590)	(1,635,083)	18,978,689	17,343,605
5.	INVESTMENT INCOME		7,165	13,137	1,561,013	1,574,150
6.	PROFIT (4+5)		(222,425)	(1,621,947)	20,539,702	18,917,755
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(222,425)	(1,621,947)	15,432,151	13,810,204
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		87	193	313,887	314,080
	2011		150	366	817,021	817,388
	2012		229	(10,101)	775,737	765,635
	2013		410	34,236	1,435,473	1,469,709
	2014		605	29,953	2,370,698	2,400,651
	2015		736	(6,686)	1,465,627	1,458,940
	2016		775	(497,574)	2,615,331	2,117,757
	2017		893	(63,989)	1,269,126	1,205,137
	2018		917	107,200	2,227,973	2,335,172
	2019		997	118,286	1,617,686	1,735,972
	2020		645	(493,610)	523,592	29,982
	2021		(228,869)	(840,221)		(840,221)
TOTAL SURPLUS (DEFICITS)			(222,425)	(1,621,947)	15,432,150	13,810,203
TOTAL CASH						28,546,382

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 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
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Discounted Claim Value	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840
FUND YEAR 2011				
	Paid Claims	0	0	538,361
	Case Reserves	0	0	100
	IBNR	0	(64)	65
	Discounted Claim Value	0	7	(10)
	TOTAL FY 2011 CLAIMS	0	(57)	538,516
FUND YEAR 2012				
	Paid Claims	25	723	1,581,076
	Case Reserves	(25)	10,877	55,743
	IBNR	0	103	6,513
	Discounted Claim Value	0	(1,145)	(6,766)
	TOTAL FY 2012 CLAIMS	0	10,557	1,636,566
FUND YEAR 2013				
	Paid Claims	3,974	(36,356)	884,946
	Case Reserves	(3,974)	3,973	449,993
	IBNR	0	3	74,752
	Discounted Claim Value	0	(1,113)	(55,345)
	TOTAL FY 2013 CLAIMS	0	(33,493)	1,354,346
FUND YEAR 2014				
	Paid Claims	1,620	3,039	475,133
	Case Reserves	37,980	15,841	468,318
	IBNR	(39,600)	(51,147)	82,005
	Discounted Claim Value	0	3,478	(50,431)
	TOTAL FY 2014 CLAIMS	0	(28,789)	975,025
FUND YEAR 2015				
	Paid Claims	4,609	76,415	879,632
	Case Reserves	(4,609)	(76,417)	1,970,599
	IBNR	0	(1,981)	110,856
	Discounted Claim Value	0	10,020	(145,390)
	TOTAL FY 2015 CLAIMS	0	8,037	2,815,698

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	15	31,903	678,557	710,460
	Case Reserves	(17)	557,910	1,006,194	1,564,104
	IBNR	2	(79,418)	233,390	153,972
	Discounted Claim Value	0	(11,377)	(87,647)	(99,024)
TOTAL FY 2016 CLAIMS		0	499,018	1,830,493	2,329,511
FUND YEAR 2017					
	Paid Claims	1,177	109,670	367,768	477,437
	Case Reserves	53,723	(287,088)	1,687,621	1,400,533
	IBNR	(54,900)	224,818	1,606,476	1,831,294
	Discounted Claim Value	0	18,227	(221,332)	(203,105)
TOTAL FY 2017 CLAIMS		(0)	65,627	3,440,532	3,506,159
FUND YEAR 2018					
	Paid Claims	296	6,938	358,016	364,953
	Case Reserves	339,973	413,481	563,782	977,262
	IBNR	(340,269)	(547,469)	1,803,479	1,256,010
	Discounted Claim Value	0	21,524	(240,690)	(219,166)
TOTAL FY 2018 CLAIMS		0	(105,527)	2,484,586	2,379,059
FUND YEAR 2019					
	Paid Claims	0	4,506	704,297	708,804
	Case Reserves	79,698	119,612	589,734	709,346
	IBNR	(79,698)	(263,349)	2,688,900	2,425,551
	Discounted Claim Value	0	22,756	(357,356)	(334,599)
TOTAL FY 2019 CLAIMS		0	(116,475)	3,625,576	3,509,102
FUND YEAR 2020					
	Paid Claims	38,647	124,048	449,634	573,682
	Case Reserves	(322,310)	758,574	2,249,493	3,008,067
	IBNR	283,663	(272,734)	2,871,245	2,598,510
	Discounted Claim Value	0	273,753	(690,332)	(416,578)
	Excess Recoveries	0	(388,517)	(1,286,205)	(1,674,722)
TOTAL FY 2020 CLAIMS		0	495,124	3,593,835	4,088,958
FUND YEAR 2021					
	Paid Claims	0	0		0
	Case Reserves	231,283	235,268		235,268
	IBNR	480,725	2,612,763		2,612,763
	Discounted Claim Value	(69,217)	(276,869)		(276,869)
TOTAL FY 2021 CLAIMS		642,790	2,571,162	0	2,571,162
COMBINED TOTAL CLAIMS		642,790	3,365,183	22,467,013	25,832,196

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.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,674,722 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commissions					
CLAIM ACTIVITY REPORT					
AS OF APRIL 30, 2021					
COVERAGE LINE- PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
March-21	1	1	9	6	17
April-21	1	1	9	4	15
NET CHGE	0	0	0	-2	-2
Limited Reserves					\$21,379
Year	2018	2019	2020	2021	TOTAL
March-21	\$0	\$0	\$274,221	\$20,118	\$294,339
April-21	\$0	\$0	\$274,086	\$46,603	\$320,689
NET CHGE	\$0	\$0	(\$135)	\$26,485	\$26,350
Ltd Incurred	\$290,449	\$115,093	\$417,124	\$54,283	\$876,950
COVERAGE LINE- GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
March-21	18	18	39	14	89
April-21	9	17	29	23	78
NET CHGE	-9	-1	-10	9	-11
Limited Reserves					\$11,819
Year	2018	2019	2020	2021	TOTAL
March-21	\$528,913	\$344,840	\$61,923	\$12,485	\$948,160
April-21	\$525,908	\$346,935	\$28,188	\$20,816	\$921,847
NET CHGE	(\$3,005)	\$2,095	(\$33,735)	\$8,332	(\$26,313)
Ltd Incurred	\$698,618	\$372,777	\$28,234	\$20,816	\$1,120,445
COVERAGE LINE- AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
March-21	2	3	4	2	11
April-21	2	2	3	3	10
NET CHGE	0	-1	-1	1	-1
Limited Reserves					\$27,522
Year	2018	2019	2020	2021	TOTAL
March-21	\$150,000	\$101,077	\$22,888	\$1,000	\$274,965
April-21	\$150,000	\$101,077	\$22,888	\$1,250	\$275,215
NET CHGE	\$0	\$0	\$0	\$250	\$250
Ltd Incurred	\$173,110	\$108,816	\$32,115	\$2,000	\$316,041
COVERAGE LINE- WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
March-21	25	44	53	36	158
April-21	24	43	39	35	141
NET CHGE	-1	-1	-14	-1	-17
Limited Reserves					\$26,680
Year	2018	2019	2020	2021	TOTAL
March-21	\$820,183	\$1,948,623	\$910,478	\$179,584	\$3,858,868
April-21	\$969,824	\$1,923,356	\$617,773	\$250,980	\$3,761,933
NET CHGE	\$149,641	(\$25,267)	(\$292,705)	\$71,396	(\$96,935)
Ltd Incurred	\$2,433,524	\$3,474,146	\$1,531,706	\$351,647	\$7,791,023
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
March-21	46	66	105	58	275
April-21	36	63	80	65	244
NET CHGE	-10	-3	-25	7	-31
Limited Reserves					\$21,638
Year	2018	2019	2020	2021	TOTAL
March-21	\$1,499,096	\$2,394,540	\$1,269,510	\$213,186	\$5,376,332
April-21	\$1,645,732	\$2,371,368	\$942,935	\$319,649	\$5,279,683
NET CHGE	\$146,636	(\$23,172)	(\$326,575)	\$106,463	(\$96,648)
Ltd Incurred	\$3,595,701	\$4,070,832	\$2,009,179	\$428,746	\$10,104,458

Union County Insurance Commissions

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		40		MONTH	Last Month		39		MONTH	Last Year		28		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-20		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	698,618	698,618	163.25%	395,766	92.48%	701,623	701,623	163.95%	393,474	91.95%	429,615	429,615	100.39%	357,602	83.56%
AUTO LIABILITY	259,693	173,110	173,110	66.66%	231,910	89.30%	173,110	173,110	66.66%	230,633	88.81%	27,178	27,178	10.47%	210,499	81.06%
WORKER'S COMP	4,546,370	2,433,524	2,433,524	53.53%	4,487,140	98.70%	2,260,117	2,260,117	49.71%	4,481,390	98.57%	2,335,835	2,335,835	51.38%	4,355,178	95.79%
TOTAL ALL LINES	5,554,026	3,595,701	3,595,701	64.74%	5,434,837	97.85%	3,425,300	3,425,300	61.67%	5,425,518	97.69%	3,083,078	3,083,078	55.51%	5,243,300	94.41%
NET PAYOUT %	\$1,949,969					35.11%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		28		MONTH	Last Month		27		MONTH	Last Year		16		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-20		TARGETED
PROPERTY	340,421	115,093	115,093	33.81%	340,421	100.00%	115,093	115,093	33.81%	340,421	100.00%	142,961	142,961	42.00%	329,005	96.65%
GEN LIABILITY	428,501	372,777	372,777	87.00%	358,069	83.56%	370,682	370,682	86.51%	354,367	82.70%	217,674	217,674	50.80%	290,726	67.85%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	209,846	81.06%	108,816	108,816	42.03%	207,176	80.03%	10,816	10,816	4.18%	160,580	62.03%
WORKER'S COMP	4,637,297	3,474,146	3,474,146	74.92%	4,442,281	95.79%	3,468,669	3,468,669	74.80%	4,420,684	95.33%	2,610,066	2,610,066	56.28%	3,789,880	81.73%
TOTAL ALL LINES	5,665,107	4,070,832	4,070,832	71.86%	5,350,617	94.45%	4,063,260	4,063,260	71.72%	5,322,648	93.95%	2,981,518	2,981,518	52.63%	4,570,191	80.67%
NET PAYOUT %	\$1,699,464					30.00%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		16		MONTH	Last Month		15		MONTH	Last Year		4		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-20		TARGETED
PROPERTY	355,673	417,124	417,124	117.28%	343,745	96.65%	423,418	423,418	119.05%	342,983	96.43%	348,273	348,273	97.92%	106,702	30.00%
GEN LIABILITY	393,364	28,234	28,234	7.18%	266,886	67.85%	61,969	61,969	15.75%	259,886	66.07%	17,988	17,988	4.57%	39,336	10.00%
AUTO LIABILITY	237,658	32,115	32,115	13.51%	147,412	62.03%	32,115	32,115	13.51%	141,598	59.58%	2,000	2,000	0.84%	23,766	10.00%
WORKER'S COMP	3,947,400	2,007,434	1,531,706	38.80%	3,226,054	81.73%	1,986,724	1,986,724	50.33%	3,105,255	78.67%	93,914	93,914	4.68%	236,844	6.00%
TOTAL ALL LINES	4,934,095	2,484,907	2,009,179	40.72%	3,984,098	80.75%	2,504,226	2,504,226	50.75%	3,849,722	78.02%	462,176	462,176	108.01%	406,648	8.24%
NET PAYOUT %	\$1,066,245					21.61%										

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Current		4		MONTH	Last Month		3		MONTH	Last Year		-8		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-20		TARGETED
PROPERTY	319,500	54,283	54,283	16.99%	95,850	30.00%	23,646	23,646	7.40%	73,485	23.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	363,600	20,816	20,816	5.73%	36,360	10.00%	12,485	12,485	3.43%	21,816	6.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	203,400	2,000	2,000	0.98%	20,340	10.00%	1,750	1,750	0.86%	12,204	6.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	3,483,000	449,716	351,647	10.10%	208,980	6.00%	244,802	244,802	7.03%	104,490	3.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,369,500	526,815	428,746	9.81%	361,530	8.27%	282,683	282,683	6.47%	211,995	4.85%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0					0.00%										

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 23-21

July 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>
✓001133			
✓001133	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 7/21	13,591.08
			13,591.08
✓001134			
✓001134	THE ACTUARIAL ADVANTAGE	ACTUARY 7/21	521.75
			521.75
		Total Payments FY 2021	14,112.83
		TOTAL PAYMENTS ALL FUND YEARS	\$14,112.83

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	April		
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	\$10,848,358.88	10,786,134.08	62,224.80
Opening Interest Accrual Balance	\$0.00	0 \$	-
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	\$4,499.74	\$4,420.16	\$79.58
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	\$4,499.74	\$4,420.16	\$79.58
9 Deposits - Purchases	\$1,222,195.43	\$974,873.76	\$247,321.67
10 (Withdrawals - Sales)	-\$464,916.05	-\$269,589.92	-\$195,326.13
Ending Cash & Investment Balance	\$11,610,138.00	\$11,495,838.08	\$114,299.92
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$120,100.49	\$683.00	\$119,417.49
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$11,730,238.49	\$11,496,521.08	\$233,717.41

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021							
Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	430,015.90	1,031,422.70	704,832.77	8,481,957.55	14.39	200,115.34	10,848,358.65
RECEIPTS							
Assessments	64,018.88	72,855.29	40,755.68	697,895.98	458,571.51	35,033.66	1,369,131.00
Refunds	2,457.42	0.00	0.00	0.00	0.00	0.00	2,457.42
Invest Pymnts	177.96	423.37	289.62	3,508.44	0.01	100.33	4,499.73
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	177.96	423.37	289.62	3,508.44	0.01	100.33	4,499.73
Other *	0.00	0.00	0.00	(396,714.66)	0.00	0.00	(396,714.66)
TOTAL	66,654.26	73,278.66	41,045.30	304,689.76	458,571.52	35,133.99	979,373.49
EXPENSES							
Claims Transfers	8,149.19	0.00	0.00	187,176.94	0.00	0.00	195,326.13
Expenses	0.00	0.00	0.00	0.00	0.00	22,268.25	22,268.25
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,149.19	0.00	0.00	187,176.94	0.00	22,268.25	217,594.38
END BALANCE	488,520.97	1,104,701.36	745,878.07	8,599,470.37	458,585.91	212,981.08	11,610,137.76

Case Management Monthly Activity Report
June 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	170	38	208	0	81.73%	18.27%	0.00%	2	206
Total FY2019	42	236	132	38	170	0	77.65%	22.35%	0.00%	2	168
Total FY2020	160	352	120	124	244	0	49.18%	50.82%	0.00%	4	240
Jan-21	15	32	11	18	29	0	37.93%	62.07%	0.00%	0	29
Feb-21	8	20	8	6	14	0	57.14%	42.86%	0.00%	5	9
Mar-21	7	32	12	17	29	0	41.38%	58.62%	0.00%	2	27
Apr-21	4	21	12	7	19	0	63.16%	36.84%	0.00%	1	18
May-21	5	19	7	4	11	0	63.64%	36.36%	0.00%	4	7
Jun-21	5	23	12	1	13	0	92.31%	7.69%	0.00%	5	8
Total FY2021	44	147	62	53	115	0	53.91%	46.09%	0.00%	17	98

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
12	15	27	0	27	11	4	4	19	4

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



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%	3		
Apr-21	\$514,063	\$126,417	\$558,094	\$387,646	75%	183	180	3	98%	3		
May-21	\$210,336	\$62,080	\$266,182	\$148,256	70%	173	170	3	98%	4		
Jun-21	\$512,775	\$113,240	\$553,971	\$399,535	78%	277	272	5	98%	1		
Total 2021	\$2,806,774	\$574,513	\$3,372,323	\$2,232,261	80%	1,303	1,274	29	98%	11		
Total to Date	\$11,549,586	\$2,849,199	\$14,501,097	\$8,700,260	75%	6,212	5,774	438	93%	34		

Report Run Date:07/01/2021

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SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 14, 2021

DATE OF MEETING: July 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
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June - July 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 16:** Attended the UCIFC meeting via teleconference.
- **June 16:** Attended the UCIFC Executive Safety Committee meeting via teleconference.
- **June 16:** Attended the UCIFC Jail Sub Safety Committee meeting via teleconference.
- **June 16:** Attended the UCIFC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 21:** Plan to attend the UCIFC meeting via teleconference.
- **July 21:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **July 21:** Plan to attend the UCIFC Jail Sub Safety Committee meeting via teleconference.
- **July 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/safety/safety-bulletins/>.

- NJCE JIF - Live Virtual Safety Training – August Registration Now Open! – June 17.
- NJCE JIF – Live Virtual Safety Training – September Registration Now Open! – July 14.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training.

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 July – September 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.

- 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) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you.
Administrator(s).



The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

July thru September Safety Training Schedule – Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
7/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
7/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
7/15/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/16/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/16/21	Shop & Tool Safety	11:00 - 12:00 pm
7/19/21	HazCom w/GHS	8:30 - 10:00 am
7/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
7/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/21	Fire Safety	8:30 - 9:30 am
7/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/20/21	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
7/21/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/21	Fall Protection Awareness	1:00 - 3:00 pm
7/22/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/21	Fire Extinguisher	11:00 - 12:00 pm
7/22/21	Driving Safety Awareness	1:00 - 2:30 pm
7/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
7/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
7/26/21	Fire Safety	8:30 - 9:30 am
7/26/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
7/26/21	HazCom w/GHS	1:00 - 2:30 pm
7/27/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/21	Shop & Tool Safety	11:00 - 12:00 pm
7/27/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
7/29/21	Mower Safety	8:30 - 9:30 am
7/29/21	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
7/30/21	Playground Safety Inspections	8:30 - 10:30 am
7/30/21	Hearing Conservation	11:00 - 12:00 pm
7/30/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

8/2/21	HazCom w/GHS	8:30 - 10:00 am
8/2/21	Hearing Conservation	10:30 - 11:30 am
8/2/21	Fire Safety	1:00 - 2:00 pm
8/3/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/3/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/4/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
8/4/21	Fire Extinguisher	10:00 - 11:00 am
8/4/21	Mower Safety	1:00 - 2:00 pm
8/5/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/6/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
8/6/21	Back Safety / Material Handling	11:00 - 12:00 pm
8/9/21	Flagger Skills and Safety	8:30 - 9:30 am
8/9/21	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
8/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/10/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
8/11/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/11/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
8/11/21	HazCom w/GHS	1:00 - 2:30 pm
8/12/21	Dealing with Difficult People	9:00 - 11:00 am
8/12/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
8/13/21	Heavy Equipment - General Safety	8:30 - 10:30 am
8/13/21	Shop & Tool Safety	11:00 - 12:00 pm
8/16/21	Preparing for the Unspeakable	9:00 - 10:30 am
8/16/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
8/17/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/17/21	Fall Protection Awareness	1:00 - 3:00 pm
8/18/21	HazCom w/GHS	8:30 - 10:00 am
8/18/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
8/18/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/19/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/19/21	Shop & Tool Safety	11:00 - 12:00 pm
8/19/21	Driving Safety Awareness	1:00 - 2:30 pm
8/20/21	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/20/21	Fire Extinguisher	11:00 - 12:00 pm
8/23/21	Preparing for First Amendment Audits	9:00 - 11:00 am
8/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
8/24/21	Fire Safety	8:30 - 9:30 am
8/24/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/21	HazCom w/GHS	1:00 - 2:30 pm

8/25/21	Special Events Management	8:30 - 10:30 am
8/25/21	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
8/26/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
8/26/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/27/21	Implicit Bias in the Workplace	9:00 - 10:30 am
8/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
8/30/21	Playground Safety Inspections	8:30 - 10:30 am
8/30/21	Hearing Conservation	11:00 - 12:00 pm
8/31/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/31/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
9/1/21	Special Events Management	8:30 - 10:30 am
9/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/21	HazCom w/GHS	1:00 - 2:30 pm
9/2/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/2/21	Accident Investigation	1:00 - 3:00 pm
9/3/21	Hearing Conservation	8:30 - 9:30 am
9/3/21	Fire Extinguisher	10:00 - 11:00 am
9/3/21	Chain Saw Safety	1:00 - 2:00 pm
9/7/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
9/7/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/8/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
9/8/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/8/21	Leaf Collection Safety	1:00 - 3:00 pm
9/9/21	Flagger Skills and Safety	8:30 - 9:30 am
9/9/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/10/21	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/10/21	Fire Safety	10:30 - 11:30 am
9/10/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/13/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/13/21	Mower Safety	11:00 - 12:00 pm
9/13/21	Shop & Tool Safety	1:00 - 2:00 pm
9/13/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
9/14/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
9/14/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
9/15/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/15/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/16/21	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/16/21	HazCom w/GHS	1:00 - 2:30 pm
9/17/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am

9/17/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/20/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/21	Driving Safety Awareness	1:00 - 2:30 pm
9/21/21	Chipper Safety	8:30 - 9:30 am
9/21/21	Leaf Collection Safety Awareness	10:00 - 12:00 pm
9/21/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/21/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
9/22/21	Fire Safety	8:30 - 9:30 am
9/22/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/22/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
9/23/21	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch brk
9/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/24/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/24/21	Fire Extinguisher	11:00 - 12:00 pm
9/27/21	HazCom w/GHS	8:30 - 10:00 am
9/27/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
9/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
9/27/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
9/28/21	Playground Safety Inspections	8:30 - 10:30 am
9/28/21	Hearing Conservation	11:00 - 12:00 pm
9/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
9/29/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/29/21	Chain Saw Safety	11:00 - 12:00 pm
9/29/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
9/30/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

***9/23/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before September 10, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

About Zoom Training:

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

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: **4550, 3760, 5338 & 1497**. 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 – June 16, 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	Excused
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 Ed Cooney
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince
	T&M Associates Mark Worthington

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF APRIL 21, 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 APRIL 21, 2021

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays,

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting they scheduled and completed fire drills at the Fraser Building, Froehlich Building, Engineering Building and the DPW Garage in Scotch Plains. Mr. Worthington said all went well and feedback was provided. Mr. Worthington advised the balance of the buildings would be done during the rest of the summer. Mr. Worthington advised there was a confined space evolution at Rahway Park Pool scheduled for next Wednesday. Mr. Worthington concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee would meet later during the closed portion of the Commission Meeting and the claims would be presented. Ms. Conicella concluded her report.

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

PROPOSED AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS:

Executive Director reported we previously discussed an amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. Executive Director advised the legislation changed the title of "chosen freeholder" to "county commissioner" and all "board of chosen freeholders" to "boards of county commissioners" effective January 1, 2021. Executive Director referred to copies of the proposed revised Rules & Regulations and a "red lined" version showing all proposed changes prepared by the Commission Attorney. Executive Director thanked and complimented the Commission Attorney for the time he spent on the revisions. Executive Director said this information was provided to the Insurance Fund Commissioners in an email from Cathy Dodd dated June 8, 2021. In addition, the Commission Attorney notified the County Commissioner Board Chair and the County Manager. Executive Director advised the major revisions included changing (except in the preamble) Freeholder to Commissioner and made some stylistic changes, but the Commission Attorney did not change any of the procedural sections. Executive Director said the Commission Attorney advised that the Commissioners could approve the revised version today but if more time was needed to review this could be approved at the July meeting. Executive Director noted if the Commissioners agreed to

approve the amendments to the UCIFC Rules & Regulations, Resolution 21-21 was included in the agenda. The resolution was reviewed by the Commission Attorney.

MOTION TO ADOPT RESOLUTION 21-21, APPROVING RULES & REGULATIONS

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

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to a copy of the Certificate of Insurance Issuance Reports from the NJCE for the months of April and May, which were included in the agenda. Executive Director advised for the month of April there were (6) certificates issued and for the month of May there were (5) certificates. Executive Director asked if anyone had any questions for the Underwriting Manager and requested a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on April 22, 2021 and a written summary report of the meeting was included in the agenda. Executive Director said the NJCE also held a special meeting on May 27 to introduce an amended 2021 budget and a written summary of that meeting was included in the agenda. Executive Director advised the NJCE Board agreed the JIF would charge additional assessments to cover the premium due which totaled approximately \$609,000. Executive Director noted the NJCE would meet again on June 24, 2021 at 9:30 AM.

NJCE FINANCE COMMITTEE: Executive Director reported the NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. Executive Director said the presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. Executive Director advised the Finance Committee had suggested the presentation be made available to all commissioners and key members of their management team. Executive Director reported it was also suggested a recorded version be available as well as one or two live webinars to promote interaction and allow for questions. Executive Director referred to a copy of the NJCE Executive Director's memorandum along with a copy of the presentation.

FINANCIAL FAST TRACKS: Executive Director advised the Financial Fast Tracks were not available and would appear in the next agenda.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of March 31, 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 performing exceptional well.

UNION COUNTY DEPARTMENT OF CORRECTIONS: Executive Director said it was his understanding the Elizabeth facility would be closing on July 1 and used to intake, process, temporarily detain and transport prisoners to the Essex County Jail. Executive Director advised he worked with Commissioner Martins on changes in payroll. Executive Director reported he was currently working with the Actuary to adjust the workers compensation loss funds to reflect this change, which would result in a reduction in the County's workers compensation assessment. Executive Director said this should be finalized for the July meeting.

2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 10th Annual Educational Seminar was conducted virtually on May 14 and May 21. Executive Director said there were over 200 attendees for each session. Ms. Scutari mentioned everyone enjoyed the game show.

2021 MEETING SCHEDULE: Executive Director reported the Commission was scheduled to meet again on July 21, September 15, October 20 and December 15. Executive Director asked if the Commissioners would like to consider in-person meetings in the fall or continue to meet virtually. Chair Wagner advised the meetings would have to continue remotely as there was a call center operating in the space where we used to meet and the Grand Jury was sharing that space due to some construction at the Court House. Chair Wagner indicated this was a space issue and not Covid related. Chair Wagner advised if things changed this could be re-visited.

Executive Director reported he had one last item and noted the County would purchase their Cyber Coverage through the NJCE.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director reported the June Bills List, Resolution 22-21 was included in the agenda. Chair Wagner said she checked with the Treasurer and she would not be joining the meeting.

MOTION TO APPROVE RESOLUTION 22-21, JUNE BILL LIST

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

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

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

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

CLAIMS ADMINISTRATOR: Ms. Guze reported for the period of May 1 through May 31 there were 17 worker compensation claims reported, 1 was denied, 3 were report only, 2 were closed and 6 remained treating. Ms. Guze said there were 3 COVID claims reported all tested positive and

quarantined for 2 weeks and were now MMI. Mrs. Guze said she did not see any glaring safety issues with regard to the worker compensation claims. Ms. Guze concluded her report.

MANAGED CARE: Ms. Workman advised her report was also for the period of May 1 through May 31. Ms. Workman 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
May	19	7	4	11	5

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
May	\$ 210,336	\$ 62,080	\$ 148,256	70%	173	170	98%

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

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for April through June was included in the agenda. Mr. Prince advised the new Learning Management System was rolled out on April 1. Mr. Prince advised if any administrator had any questions on the system to contact his office to help with the process. Mr. Prince noted all of the Safety Training through July 30 was listed in the agenda. Mr. Prince noted Safety Training through August 30 was posted on the NJCE website. Mr. Prince said if any departments desired any type of training they should consult with him or register through the website. Mr. Prince advised he had a quick call with Mr. Worthington and Mr. Salerno to discuss the initiative at the correctional facility. Mr. Prince said he experienced this with other counties and going forward would meet with the Sheriff's Department to discuss some of the training programs that were requested from others that made the same transition for their facilities. 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 advised it did not appear any public had signed on through Zoom.

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 4515, 3751, 4447, 4793 & 5211-02/03/04/05. 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 Scutari
Vote:	2 Yes, 0 Nays

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays

MEETING ADJOURNED: 10:49 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary