

**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 <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> <b>Wayne Ring</b> <b>Mary Ann Maitilasso</b>  PERMA Risk Management Services <b>Jen Conicella</b>
Managed Care Services	First MCO <b>Alyssa Hrubash</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Acrisure, LLC <b>Robin Racioppi</b>
Treasurer	
Attorney	<b>Bruce Bergen, Esq.</b>
Safety	J.A. Montgomery Consulting <b>Glenn Prince</b>  T&M Associates <b>Mark Worthington</b>

**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