

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
OCTOBER 26, 2021**

10:30 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 Commission will conduct its October 26, 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: October 26, 2021
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 15, 2021 Open Minutes.....Appendix I
September 15, 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 **28-21** October Bill List – MotionPage 20
August 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 23-25

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 26-31

- ☐ **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 32
Motion to go into Executive Session
- ☐ **MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION**

- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING: December 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: October 26, 2021

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Report (Page 4)** – Included in the agenda on page 4 is the certificate of insurance issuance reports from the NJCE listing the certificates issued during the month of September. There were (2) two certificates issued in September.

☐ **Motion to approve the certificate of insurance report**

- ☐ **Settlement of Liability Claims (Pages 5-6)** – Included in the agenda on pages 5 and 6 are 2 resolutions prepared by the Commission Attorney for settlement of liability claims. Resolution 26-21 authorizes the settlement in the matter of Yalmanchili v Union County in the amount of \$250,000 and Resolution 27-21 authorizes the settlement of Lyudmila Chernayauskaya v Union County in the amount of \$150,000. Both cases were previously approved by the Commissioners.

☐ **Motion to Resolution 26-21 and Resolution 27-21**

- ☐ **Professional Contracts** – The Fund Office issued and advertised the RFP's for the Commission Auditor and Commission Actuary positions. The responses are due on October 29, 2021 at 2:00 PM. The responses will be reviewed and recommendations discussed at the December meeting. The Executive Director's contract also expires on December 31, 2021 with a two one-year optional renewal. The Fund Office will work with the County representatives/Chair on the contract renewal.
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-9)** – The NJCE met on September 23, 2021. A written summary report of the meeting is included in the agenda on pages 7-9. The NJCE Finance Committee met on October 21. Executive Director will provide a verbal report on the meeting. The NJCE will meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video. A summary report of the meeting will be included in the next agenda.
- ☐ **NJCE Cyber Task Force (Pages 10-11)** – October is Cyber Security Awareness month. Attached on pages 10-11 are copies of the weekly releases to the NJCE members. We encourage you to share the release with your IT Departments and staff. This year's overall theme is **"Do your Part. #BeCyberSmart"**.
- ☐ **UCIFC Financial Fast Track (Pages 12-13)** - Included in the agenda on pages 12-13 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2021** there is a statutory surplus of **\$4,515,741**. Line 10 of the report, "Investment in Joint Venture" is the

Union County Insurance Fund Commission's share of the equity in the NJCE, **\$1,927,806**. The total cash amount is **\$11,867,553**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 14-16)** - Included in the agenda on pages 14-16 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2021** the Fund has a surplus of **\$14,419,676**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$28,849,936**.
- ❑ **Claims Tracking Reports (Pages 17-18)** – Included in the agenda on page 17 is the Claim Activity Report as of August 31, 2021. Also included in the agenda on page 18 is the Claims Management Report Expected Loss Ratio Analysis Report as of August 31, 2021. This report measures how the losses are running compared to the actuary's projections for 2021. Executive Director will review the reports with the Commission.
- ❑ **2022 Renewal – Underwriting Data Collection** – The Fund Office is working with the Risk Manager for the outstanding items.
- ❑ **2022 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** - The 2022 auto ID cards and WC Posting Notices will be sent to the member entity representative for distribution the beginning of December. The NJCE Underwriting Manager's Team will review any certificates which need to be re-issued for the 2022 renewal.
- ❑ **NJCE Best Practices Virtual Workshop (Page 19)** - As a reminder the 10th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Invitations were sent out by e-mail on October 18th. This year topics include:
 - Current market conditions, NJCE renewal efforts and NJCE cyber risk management
 - Implicit bias in the workplace
 - Technology to identify false worker's compensation claims
 - COVID-19 vaccine mandates and NJ LawA copy of the invitation is included in the agenda on page 19.
- ❑ **November Meeting** – As a reminder the Commission is not scheduled to meet in November. Our next meeting is scheduled for December 15, 2021 at 10:00 AM via Zoom.

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Westfield Public Schools I - County of Union	302 Elm Street Westfield, NJ 07090	RE: use of high school for vaccines The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to County of Union's use of high school for vaccines.	9/13/2021 #3025617	GL AU EX WC OTH
H - City of Rahway I - County of Union	1 City Hall Plaza Rahway, NJ 07065	RE: use of community center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to County of Union's use of community center.	9/13/2021 #3025642	GL AU EX WC OTH
Total # of Holders: 2				

RESOLUTION 26-21

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION AUTHORIZING SETTLEMENT OF LIABILITY CLAIM**

WHEREAS, the matter of Yalmanchili v. Union County has been filed in the Superior Court of New Jersey, and

WHEREAS, the matter is pending before the Union County Insurance Fund Commission as Claim No. 065211; and

WHEREAS, it has been recommended that this matter be settled for the sum of \$250,000.00;

NOW, THEREFORE, BE IT RESOLVED, that the Union County Insurance Fund Commission hereby approves and authorizes the disposition of the claim filed above for the sum of \$250,000.00; and

BE IT FURTHER RESOLVED that the proper Commission staff, employees and counsel, be and are authorized to execute such documents as shall be necessary to effectuate the disposition set forth herein.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held October 26, 2021.

ADOPTED:

Chair

Dated:

ATTEST:

Vice Chair

Dated:

RESOLUTION 27-21

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION AUTHORIZING SETTLEMENT OF LIABILITY CLAIM**

WHEREAS, the matter of Lyudmila Chernyaukaya v. Union County has been filed in the Superior Court of New Jersey, and

WHEREAS, the matter is pending before the Union County Insurance Fund Commission as Claim No. 069010; and

WHEREAS, it has been recommended that this matter be settled for the sum of \$150,000.00;

NOW, THEREFORE, BE IT RESOLVED, that the Union County Insurance Fund Commission hereby approves and authorizes the disposition of the claim filed above for the sum of \$150,000.00; and

BE IT FURTHER RESOLED that the proper Commission staff, employees and counsel, be and are authorized to execute such documents as shall be necessary to effectuate the disposition set forth herein.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held October 26, 2021.

ADOPTED:

Chair

Dated:

ATTEST:

Vice Chair

Dated:



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: September 23, 2021

Memo to: Union County Insurance Fund Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Report

December 31, 2020 Audit: Executive Director reported the Auditor presented a draft audit at the June meeting; the audit and filed with DOBI & DCA on 6/24/21 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2020 was submitted and the Executive Director reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Professional Services/Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. The Board of Fund Commissioners adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

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 Ocean County Insurance Commission is in the process of providing quotes for Ocean County Utility Authority, Ocean County Board of Health and Ocean County Board of Social Services. In addition, Fund professionals also held an NJCE JIF overview meeting for Middlesex County.

COVID-19: Ms. Walcoff, Claims Manager provided an update on COVID-19 claim activity noting that between 2020-2021 there have been 2,500 reported claims with \$8.5 million in total incurred and \$2.3

million in paid claims. Fund Attorney will provide an overview of the NJCE JIF's strategy with respect to the excess workers' compensation carrier in closed session.

Covid-19 Vaccinations: Executive Director reported in January, the MEL JIF Fund Attorney issued a bulletin to provide guidance on legal considerations relating to vaccinations. Copies of an updated memorandum issued by the MEL JIF Fund Attorney was submitted for information only.

Hurricane Ida Claim Update: Ms. Walcoff, Perma Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. The Claims Review Committee reviewed claim activity and authorized advances to those affected members to assist with remediation and restoration efforts.

Learning Management System: As previously discussed, a dedicated safety institute of instructor-led and online training programs was provided to members of the NJCE JIF through a Learning Management System where the Board of Fund Commissioners approved J.A. Montgomery to contract with FirstNet for a two-year term. Safety Director provided a status report of the current usage of online courses through the LMS and participation in live virtual safety training webinars.

Munich Re Safety Grant: Safety Director provided an update on the 2021 grant program with Munich Re and submitted a memorandum which clarified the carrier's reimbursement process. Safety Director noted the grant program will continue in 2022 and encouraged members to consider applicable safety-related purchases.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of July 31st and June 30th, which reflected a statutory surplus of \$14.7 and \$14.8 million respectively.

2021 Budget: Executive Director report in April, the Board approved a recommendation by the Finance Committee to declare an additional assessment totaling \$609,437 representing only the premium portion of the 2021 budget delta. As a reminder, the 3rd assessment bill for this was issued on September 17th with a November 1st due date.

Committee Reports

NJCE Cyber Task Force: The task force met on July 19, 2021 to discuss cyber-related issues, and develop a cyber-risk management framework for members to utilize. In preparation of October as Cyber Security Awareness Month the task force submitted a memorandum with weekly training content.

NJCE Coverage Committee: The committee met on July 19, 2021 to discuss County-related coverage issues; minutes of the meeting were submitted for information.

Finance Committee: Executive Director reported a meeting is being scheduled in the coming weeks to review the preliminary 2022 budget and renewal market update, as well as, continued review of the 2021 budget delta.

Informational Items

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. Deputy Executive Director reported the Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder the majority

of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: Deputy Executive Director reported this year's Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks. Deputy Executive Director reported 1.5 CEUs will be available for an Implicit Bias Training and requested members save the date for more information to follow.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Deputy Executive Director confirmed all three entities have submitted their membership agreements to renew.

2021 Government Finance Officers Association of NJ (GFOA of NJ): J.A. Montgomery presented at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Safety Director said the presentation focused on the resources available through J.A. Montgomery Consulting and noted the feedback from participants was positive. Executive Director thanked Commissioner Wood for the opportunity to present at the GFOA.

2021 New Jersey Association of Counties Conference (NJAC): As a reminder, the 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar's in Atlantic City.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and we encourage all of our commissioners to attend.

Underwriting Manager Report

Underwriting Manager submitted a full report on the current commercial market conditions and provided a brief overview of the 2022 pre-renewal expectations. Underwriting Manager noted the property insurance market is facing increased frequency and severity of losses due to major storms and natural catastrophes. In addition, the excess liability market has been significantly affected over the past two years, as well as, the increased claim activity and losses in the cyber liability market. Underwriting Manager said the NJCE 2022 renewal program will be aggressively negotiated to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to September 2021, as well as, upcoming training events. Safety Director encouraged members to contact the office for any instructor-led training requests.

Workers Compensation Claims Administrator Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for October 28, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information

NJCE JIF CYBER TASK FORCE

Do Your Part. #BeCyberSmart. 2021 Cybersecurity Awareness Month (October)

Week 1 (10/4): Be Cyber Smart

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program.



FACTS AND FIGURES

- **61% of data breaches** used compromised credentials. ([Verizon Data Breach Investigations Report](#))
- **56% of IT leaders** believe their employees have picked up bad cybersecurity behaviors since working from home. ([Tessian](#))
- **More than 99.9%** of Microsoft enterprise accounts that get invaded by attackers didn't use multi-factor authentication. ([ZDNet](#))

We are proud to release version 1 of the NJCE's Cyber Risk Management Program, attached. The program focuses on the minimum security standards your organization needs to implement today to begin to address the threats your organization faces. The program is also a great tool for your executive teams to use in budgeting for cybersecurity investments. It lays out a cybersecurity plan that is balanced based on relevance to your risks, importance, cost of the measures and complexity.

Also, visit the Alliance's website here for more info on Cybersecurity Basics:
https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity_-Start-with-the-Basics-.pdf

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



NJCE JIF CYBER TASK FORCE

Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 2 (10/11): **Fight the Phish**

This is all about one of our most frequent threats: phishing emails.

Continuous employee training and testing is key, so engage a training firm now. Also, provide all employees with the NJCE's Email Dos and Don'ts Infographic, attached.



FIGHT THE PHISH

Phishing attacks and scams have thrived since the COVID pandemic began in 2020 and today, phishing attacks account for more than 80 percent of reported security incidents.

Week 2 of Cybersecurity Awareness Month will stress the importance of being wary of emails, text messages or chat boxes that come from a stranger or someone you were not expecting. Think before you click on any suspicious emails, links or attachments and make sure to report any suspicious emails if you can!

FACTS AND FIGURES

- **Malware increased by 358%** in 2020. (Help Net Security)
- According to the FBI, phishing was the most common type of cybercrime in 2020, with the bureau receiving **241,342 complaints** in 2020. (FBI)
- Phishing attacks account for more than **80 percent of reported security incidents**. (Verizon Data Breach Investigations Report)

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



UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		324,169	2,593,352	15,847,151	18,440,503
2.	CLAIM EXPENSES					
		Paid Claims	330,433	1,887,414	4,286,714	6,174,128
		Case Reserves	(149,294)	182,510	4,433,563	4,616,072
		IBNR	156,912	(137,456)	4,854,540	4,717,084
		Excess Insurance Recoverable	10,000	153,677	(429,515)	(275,838)
		Discounted Claim Value	(1,243)	5,545	(197,125)	(191,580)
	TOTAL CLAIMS		346,808	2,091,690	12,948,177	15,039,867
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,606	126,944	549,108	676,052
	TOTAL EXPENSES		15,606	126,944	549,108	676,052
4.	UNDERWRITING PROFIT (1-2-3)		(38,245)	374,718	2,349,866	2,724,584
5.	INVESTMENT INCOME		4,209	36,127	252,224	288,351
6.	PROFIT (4 + 5)		(34,036)	410,845	2,602,090	3,012,935
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	(95,218)	2,023,024	1,927,806
11.	SURPLUS (6 + 7 + 8 - 9)		(34,036)	(109,373)	4,625,114	4,515,741
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		(3,580)	(261,636)	3,604,508	3,342,872
	2019		246	(235,445)	839,992	604,547
	2020		450	745,486	180,615	926,100
	2021		(31,151)	(357,778)		(357,778)
TOTAL SURPLUS (DEFICITS)			(34,036)	(109,373)	4,625,114	4,515,741
TOTAL CASH						11,867,553

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	269,318	444,555	1,889,318	2,333,873
	Case Reserves	(248,770)	(202,400)	1,464,724	1,262,324
	IBNR	(20,951)	(417,413)	606,102	188,688
	Discounted Claim Value	5,106	14,686	(42,152)	(27,466)
TOTAL FY 2018 CLAIMS		4,703	(160,572)	3,917,992	3,757,420
FUND YEAR 2019					
	Paid Claims	30,786	773,499	1,500,650	2,274,149
	Case Reserves	7,843	(321,908)	2,092,033	1,770,125
	IBNR	(38,629)	(185,668)	680,320	494,651
	Discounted Claim Value	665	14,603	(63,500)	(48,897)
TOTAL FY 2019 CLAIMS		665	280,525	4,209,503	4,490,028
FUND YEAR 2020					
	Paid Claims	4,179	222,020	896,745	1,118,765
	Case Reserves	(15,614)	238,408	876,806	1,115,214
	IBNR	2,247	(1,441,366)	3,568,119	2,126,753
	Excess Insurance Recoverable	10,000	153,677	(429,515)	(275,838)
	Discounted Claim Value	72	27,692	(91,473)	(63,781)
TOTAL FY 2020 CLAIMS		885	(799,569)	4,820,682	4,021,113
FUND YEAR 2021					
	Paid Claims	26,149	447,341		447,341
	Case Reserves	107,247	468,409		468,409
	IBNR	214,245	1,906,991		1,906,991
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(7,086)	(51,436)		(51,436)
TOTAL FY 2021 CLAIMS		340,556	2,771,305	0	2,771,305
COMBINED TOTAL CLAIMS		346,808	2,091,690	12,948,177	15,039,867
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 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the CEL of \$275,838 and \$0 respectively for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,327,032	18,567,486	188,496,467	207,063,953
2.	CLAIM EXPENSES					
		Paid Claims	632,614	913,478	7,089,259	8,002,737
		Case Reserves	(68,258)	970,423	9,041,576	10,011,999
		IBNR	322,885	3,380,963	9,477,682	12,858,645
		Discounted Claim Value	(64,222)	(143,307)	(1,855,299)	(1,998,606)
		Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS		823,019	4,574,835	22,467,013	27,041,848
3.	EXPENSES					
		Excess Premiums	1,716,833	13,693,325	132,722,487	146,415,812
		Administrative	161,572	1,348,549	14,328,278	15,676,827
	TOTAL EXPENSES		1,878,405	15,041,874	147,050,765	162,092,639
4.	UNDERWRITING PROFIT (1-2-3)		(374,392)	(1,049,223)	18,978,689	17,929,466
5.	INVESTMENT INCOME		2,118	36,748	1,561,013	1,597,761
6.	PROFIT (4+5)		(372,274)	(1,012,474)	20,539,702	19,527,227
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(372,274)	(1,012,474)	15,432,151	14,419,676
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		25	473	313,887	314,360
	2011		40	814	817,021	817,836
	2012		(306,756)	(9,202)	775,737	766,535
	2013		116	34,587	1,435,473	1,470,059
	2014		174	(866)	2,370,698	2,369,832
	2015		210	43,343	1,465,627	1,508,970
	2016		208	(403,257)	2,615,331	2,212,074
	2017		257	116,202	1,269,126	1,385,328
	2018		263	139,868	2,227,973	2,367,841
	2019		287	320,988	1,617,686	1,938,674
	2020		185	(658,619)	523,592	(135,027)
	2021		(67,282)	(596,806)		(596,806)
TOTAL SURPLUS (DEFICITS)			(372,274)	(1,012,474)	15,432,150	14,419,676
TOTAL CASH						28,849,936

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	307,174	1,401	1,581,076	1,582,477
	Case Reserves	(351)	10,199	55,743	65,942
	IBNR	0	(125)	6,513	6,388
	Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS		306,822	10,392	1,636,566	1,646,958
FUND YEAR 2013					
	Paid Claims	5,656	(15,771)	884,946	869,175
	Case Reserves	(5,656)	(16,668)	449,993	433,325
	IBNR	0	(0)	74,752	74,752
	Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS		0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014					
	Paid Claims	(9,162)	(3,028)	475,133	472,105
	Case Reserves	(11,780)	(87,602)	468,318	380,715
	IBNR	20,943	95,177	82,005	177,182
	Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS		0	3,970	975,025	978,995
FUND YEAR 2015					
	Paid Claims	5,180	112,072	879,632	991,704
	Case Reserves	(4,990)	(248,558)	1,970,599	1,722,041
	IBNR	(190)	75,869	110,856	186,726
	Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS		0	(39,643)	2,815,698	2,776,054

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
FUND YEAR 2016					
	Paid Claims	226	282,183	678,557	960,740
	Case Reserves	126,439	329,294	1,006,194	1,335,488
	IBNR	(126,665)	(206,085)	233,390	27,305
	Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS		0	407,009	1,830,493	2,237,503
FUND YEAR 2017					
	Paid Claims	1,672	120,918	367,768	488,685
	Case Reserves	53,328	(248,336)	1,687,621	1,439,285
	IBNR	(55,000)	(27,107)	1,606,476	1,579,369
	Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS		0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018					
	Paid Claims	88,162	123,312	358,016	481,327
	Case Reserves	90,870	283,172	563,782	846,954
	IBNR	(179,032)	(584,946)	1,803,479	1,218,534
	Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS		0	(135,256)	2,484,586	2,349,330
FUND YEAR 2019					
	Paid Claims	153,049	105,610	704,297	809,907
	Case Reserves	99,999	143,348	589,734	733,082
	IBNR	(253,048)	(612,253)	2,688,900	2,076,647
	Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS		0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020					
	Paid Claims	76,655	182,752	449,634	632,385
	Case Reserves	(505,114)	610,075	2,249,493	2,859,569
	IBNR	428,460	196,680	2,871,245	3,067,924
	Discounted Claim Value	0	219,412	(690,332)	(470,920)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS		0	662,197	3,593,835	4,256,032
FUND YEAR 2021					
	Paid Claims	4,003	4,031		4,031
	Case Reserves	88,998	195,499		195,499
	IBNR	487,417	4,443,817		4,443,817
	Discounted Claim Value	(64,222)	(516,897)		(516,897)
TOTAL FY 2021 CLAIMS		516,196	4,126,451	0	4,126,451
COMBINED TOTAL CLAIMS		823,019	4,574,835	22,467,013	27,041,848

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 \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission					
CLAIM ACTIVITY REPORT					
As of August 31, 2021					
COVERAGE LINE- PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
August-21	0	1	5	11	17
July-21	1	1	6	6	14
NET CHGE	1	0	1	-5	-3
Limited Reserves					\$15,450
Year	2018	2019	2020	2021	TOTAL
August-21	\$0	\$0	\$171,199	\$115,861	\$287,060
July-21	\$0	\$0	\$171,192	\$45,107	\$216,299
NET CHGE	\$0	\$0	(\$7)	(\$70,754)	(\$70,761)
Ltd Incurred	\$290,449	\$115,093	\$322,719	\$170,899	\$899,160
COVERAGE LINE- GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
August-21	12	19	11	26	68
July-21	12	19	15	20	66
NET CHGE	0	0	4	-6	-2
Limited Reserves					\$10,160
Year	2018	2019	2020	2021	TOTAL
August-21	\$329,000	\$90,530	\$33,416	\$22,323	\$475,269
July-21	\$524,908	\$90,430	\$37,416	\$17,816	\$670,570
NET CHGE	\$195,908	(\$100)	\$4,000	(\$4,507)	\$195,301
Ltd Incurred	\$746,956	\$363,323	\$33,485	\$22,323	\$1,166,087
COVERAGE LINE- AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
August-21	2	3	1	4	10
July-21	2	3	1	3	9
NET CHGE	0	0	0	-1	-1
Limited Reserves					\$29,825
Year	2018	2019	2020	2021	TOTAL
August-21	\$150,000	\$101,077	\$15,077	\$3,321	\$269,475
July-21	\$150,000	\$101,077	\$15,077	\$2,273	\$268,427
NET CHGE	\$0	\$0	\$0	(\$1,048)	(\$1,048)
Ltd Incurred	\$173,110	\$108,816	\$24,804	\$4,071	\$310,801
COVERAGE LINE- WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
August-21	16	40	33	27	116
July-21	19	41	32	21	113
NET CHGE	3	1	-1	-6	-3
Limited Reserves					\$31,948
Year	2018	2019	2020	2021	TOTAL
August-21	\$783,324	\$1,578,518	\$895,522	\$326,904	\$3,584,268
July-21	\$836,186	\$1,570,775	\$907,143	\$295,966	\$3,610,069
NET CHGE	\$52,862	(\$7,743)	\$11,621	(\$30,938)	\$25,802
Ltd Incurred	\$2,387,073	\$3,462,042	\$1,851,970	\$718,457	\$8,419,541
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
August-21	30	63	50	68	211
July-21	34	64	54	50	202
NET CHGE	4	1	4	-18	-9
Limited Reserves					\$23,591
Year	2018	2019	2020	2021	TOTAL
August-21	\$1,262,324	\$1,770,125	\$1,115,214	\$468,409	\$4,616,072
July-21	\$1,511,094	\$1,762,282	\$1,130,828	\$361,162	\$4,765,366
NET CHGE	\$248,770	(\$7,843)	\$15,614	(\$107,247)	\$149,294
Ltd Incurred	\$3,597,588	\$4,049,274	\$2,232,978	\$915,750	\$10,795,590

Union County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
2018	Budget	Current		44		Last Month		43		Last Year		32			
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	290,449	290,449	90.76%	320,021
GEN LIABILITY	427,942	746,956	746,956	174.55%	403,643	94.32%	697,618	697,618	163.02%	401,861	93.91%	403,692	403,692	94.33%	373,357
AUTO LIABILITY	259,693	173,110	173,110	66.66%	236,450	91.05%	173,110	173,110	66.66%	235,378	90.64%	123,110	123,110	47.41%	219,521
WORKER'S COMP	4,546,370	2,458,988	2,458,988	54.09%	4,506,264	99.12%	2,487,374	2,487,374	54.71%	4,501,802	99.02%	2,298,316	2,298,316	50.55%	4,418,670
TOTAL ALL LINES	5,554,026	3,731,633	3,731,633	67.19%	5,466,378	98.42%	3,710,682	3,710,682	66.81%	5,459,063	98.29%	3,115,567	3,115,567	56.10%	5,331,569
NET PAYOUT %	\$2,335,263				42.05%										
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
2019	Budget	Current		32		Last Month		31		Last Year		20			
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		
PROPERTY	340,421	240,439	240,439	70.63%	340,421	100.00%	240,439	240,439	70.63%	340,421	100.00%	116,593	116,593	34.25%	332,670
GEN LIABILITY	428,501	363,323	363,323	84.79%	373,845	87.24%	363,223	363,223	84.77%	370,323	86.42%	96,497	96,497	22.52%	317,832
AUTO LIABILITY	258,887	108,816	108,816	42.03%	218,839	84.53%	108,816	108,816	42.03%	216,823	83.75%	109,816	109,816	42.42%	181,892
WORKER'S COMP	4,637,297	3,482,298	3,482,298	75.09%	4,507,044	97.19%	3,443,768	3,443,768	74.26%	4,493,505	96.90%	2,779,736	2,779,736	59.94%	4,150,450
TOTAL ALL LINES	5,665,107	4,194,876	4,194,876	74.05%	5,440,149	96.03%	4,156,247	4,156,247	73.37%	5,421,073	95.69%	3,102,642	3,102,642	54.77%	4,982,844
NET PAYOUT %	\$7,739				0.14%										
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
2020	Budget	Current		20		Last Month		19		Last Year		8			
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		
PROPERTY	355,673	336,542	336,542	94.62%	347,575	97.72%	336,263	336,263	94.54%	346,423	97.40%	356,085	356,085	100.12%	216,961
GEN LIABILITY	393,364	33,485	33,485	8.51%	291,770	74.17%	37,485	37,485	9.53%	285,979	72.70%	48,807	48,807	12.41%	118,009
AUTO LIABILITY	237,658	24,804	24,804	10.44%	166,977	70.26%	24,804	24,804	10.44%	162,590	68.41%	3,731	3,731	1.57%	71,297
WORKER'S COMP	3,947,400	1,851,970	1,851,970	46.92%	3,532,981	89.50%	1,860,496	1,860,496	47.13%	3,475,436	88.04%	748,878	748,878	40.44%	1,026,324
TOTAL ALL LINES	4,934,095	2,246,801	2,246,801	45.54%	4,339,302	87.95%	2,259,048	2,259,048	45.78%	4,270,428	86.55%	1,157,501	1,157,501	154.53%	1,432,591
NET PAYOUT %	\$0				0.00%										
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION															
2021	Budget	Current		8		Last Month		7		Last Year		-4			
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		
PROPERTY	319,500	173,974	173,974	54.45%	194,895	61.00%	103,220	103,220	32.31%	169,335	53.00%			N/A	N/A
GEN LIABILITY	363,600	22,323	22,323	6.14%	109,080	30.00%	17,816	17,816	4.90%	90,900	25.00%			N/A	N/A
AUTO LIABILITY	203,400	4,071	4,071	2.00%	61,020	30.00%	3,023	3,023	1.49%	50,850	25.00%			N/A	N/A
WORKER'S COMP	2,809,258	718,457	718,457	25.57%	730,407	26.00%	661,370	661,370	23.54%	533,759	19.00%			N/A	N/A
TOTAL ALL LINES	3,695,758	918,825	918,825	24.86%	1,095,402	29.64%	785,429	785,429	21.25%	844,844	22.86%	0	0	N/A	N/A
NET PAYOUT %	\$55,038				1.49%										



THE 10TH ANNUAL BEST PRACTICES WORKSHOP

**WEDNESDAY,
NOVEMBER 3, 2021**
9:00 AM - 12:30 PM

ABOUT THE WEBINAR

EXPERTS WILL DISCUSS:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker's compensation claims
- COVID-19 vaccine mandates and NJ Law

MEET THE SPEAKERS



Joseph Hrubash
Senior Vice President
PERMA Risk Management



Robyn Walcoff
Vice President
PERMA Risk Management



Ed Cooney
Vice President Underwriting Manager
Conner Strong & Buckelew



Harry Earle
Risk Control Consultant
J.A. Montgomery Consulting



Joseph Luciano
CEO & Founder
AvaSci



Matthew Giacobbe
Labor Expert
Cleary, Giacobbe, Alfieri, Jacobs LLC

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 28-21

October 2021

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Union County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001137			
001137	SUPLEE, CLOONEY & COMPANY	AUDIT 2020	10,000.00
			10,000.00
		Total Payments FY 2020	10,000.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001138			
001138	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	1.37
001138	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/21	13,591.08
			13,592.45
001139			
001139	THE ACTUARIAL ADVANTAGE	ACTUARY 10/21	521.75
			521.75
001140			
001140	WESTFIELD LEADER	AUDIT AD 10.7.2021	100.98
001140	WESTFIELD LEADER	AD OCT MEETING 10.7.2021	42.84
			143.82
001141			
001141	NJ ADVANCE MEDIA	AD OCT MEETING 10.4.2021	142.65
001141	NJ ADVANCE MEDIA	AUDIT AD 10.4.2021	397.08
			539.73
		Total Payments FY 2021	14,797.75
		TOTAL PAYMENTS ALL FUND YEARS	\$24,797.75

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	August		
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	\$12,193,776.64	12,506,403.77	- 312,627.13
Opening Interest Accrual Balance	\$0.00	0	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	\$4,209.35	\$4,107.99	\$101.36
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	\$4,209.35	\$4,107.99	\$101.36
9 Deposits - Purchases	\$490,426.00	\$402.95	\$490,023.05
10 (Withdrawals - Sales)	-\$820,859.07	-\$490,023.05	-\$330,836.02
Ending Cash & Investment Balance	\$11,867,552.92	\$12,020,891.66	-\$153,338.74
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$304,979.53	\$683.00	\$304,296.53
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,172,532.45	\$12,021,574.66	\$150,957.79

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021 Month Ending: August							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	515,724.85	944,012.53	793,791.78	8,734,169.36	14.42	1,206,063.48	12,193,776.41
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	402.95	0.00	0.00	0.00	0.00	0.00	402.95
Invest Pymnts	178.04	325.88	274.03	3,015.09	0.00	416.34	4,209.38
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	178.04	325.88	274.03	3,015.09	0.00	416.34	4,209.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	580.99	325.88	274.03	3,015.09	0.00	416.34	4,612.33
EXPENSES							
Claims Transfers	1,084.36	245,245.80	0.00	84,505.86	0.00	0.00	330,836.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,084.36	245,245.80	0.00	84,505.86	0.00	0.00	330,836.02
END BALANCE	515,221.48	699,092.61	794,065.81	8,652,678.59	14.42	1,206,479.82	11,867,552.72



Case Management Monthly Activity Report
September 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%	1	207
Total FY2019	42	236	132	38	170	0	77.65%	22.35%	0.00%	1	169
Total FY2020	160	352	120	124	244	0	49.18%	50.82%	0.00%	3	241
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%	0	14
Mar-21	7	32	12	17	29	0	41.38%	58.62%	0.00%	1	28
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%	1	10
Jun-21	5	23	14	1	15	0	93.33%	6.67%	0.00%	1	14
Jul-21	11	21	9	3	12	0	75.00%	25.00%	0.00%	1	11
Aug-21	8	22	11	8	19	0	57.89%	42.11%	0.00%	4	15
Sep-21	4	29	16	4	20	0	80.00%	20.00%	0.00%	6	14
Total FY2021	67	219	100	68	168	0	59.52%	40.48%	0.00%	15	153

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
11	9	20	0	20	9	0	7	12	1

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to Work:	File is a lost time claim and the injured worker has returned to work
Telephonic Case Mgmt:	Number of new referrals for case management
Active Files:	Number of all open files currently case managed

Report run on 10/01/2021

* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims

** Any Change in MO or LT will be reflected in the original reported month.



Page 1 of 2



Members averaging greater than 2 days to report :

Case Management Monthly Activity Report
September 2021
UNION COUNTY INS FUND COMM

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
Cornerstone Institutional Attends / 791-616	1	1	100%

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to Work:	File is a lost time claim and the injured worker has returned to work
Telephonic Case Mgmt:	Number of new referrals for case management
Active Files:	Number of all open files currently case managed

Report run on 10/01/2021

* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims

** Any Change in MO or LT will be reflected in the original reported month.



Page 2 of 2



First 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		
Jul-21	\$376,430	\$100,316	\$418,386	\$276,113	73%	173	167	6	97%	0		
Aug-21	\$413,412	\$66,003	\$440,708	\$347,409	84%	107	104	3	97%	3		
Sep-21	\$79,755	\$32,480	\$100,631	\$47,275	59%	173	173	0	100%	0		
Total 2021	\$3,676,371	\$773,312	\$4,332,048	\$2,903,059	79%	1,756	1,718	38	98%	14		
Total to Date	\$12,419,183	\$3,047,998	\$15,460,822	\$9,371,058	75%	6,665	6,218	447	93%	37		

Report Run Date:10/01/2021

uci



SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 19, 2021

DATE OF MEETING: October 19, 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
---	---	---

September – October 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 15:** Attended the UCIFC meeting via teleconference.
- **September 15:** Attended the UCIFC Executive Safety Committee meeting via teleconference.
- **September 15:** Attended the UCIFC Claims Committee meeting via teleconference.
- **September 24:** Conducted a Loss Control Survey at Kawameeh Park.
- **September 28:** Conducted a Loss Control Survey at Rahway River Park.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 26:** Plan to attend the UCIFC meeting via teleconference.
- **October 26:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **October 26:** 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 – November Registration Now Open! – September 14.
- NJCE JIF - SD Bulletin: Recreational Cannabis Regulatory Update – October 4, 2021.

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 – November Registration Now Open! – September 14.
- NJCE JIF - SD Bulletin: Recreational Cannabis Regulatory Update – October 4, 2021.
- NJCE JIF - Live Virtual Safety Training – December Registration Now Open! – October 12.

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 October thru December 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.

The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



LEARNING MANAGEMENT SYSTEM (LMS)

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.

J.A. Montgomery

CONSULTING

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

October thru December Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
10/25/21	Playground Safety Inspections	8:30 - 10:30 am
10/25/21	Hearing Conservation	11:00 - 12:00 pm
10/25/21	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
10/26/21	Implicit Bias in the Workplace	9:00 - 10:30 am
10/26/21	HazCom w/GHS	8:30 - 10:00 am
10/26/21	Driving Safety Awareness	1:00 - 2:30 pm
10/27/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/27/21	Asbestos, Lead, Silica, Overview	11:00 - 12:00 pm
10/27/21	Fall Protection Awareness	1:00 - 3:00 pm
10/28/21	Housing Authority Executive Directors: What You Need to Know	10:00 - 11:30 pm
10/28/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
10/28/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
10/29/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/29/21	Shift Briefing Essentials	1:00 - 2:30 pm
11/1/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/1/21	HazCom w/GHS	10:00 - 11:30 am
11/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/2/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/2/21	Implicit Bias in the Workplace	9:00 - 10:30 am
11/2/21	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/21	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/21	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
11/4/21	Mower Safety	8:30 - 9:30 am
11/4/21	Chain Saw Safety	10:00 - 11:00 am
11/4/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
11/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
11/5/21	Shop & Tool Safety	11:00 - 12:00 pm
11/5/21	Fire Safety	1:00 - 2:00 pm
11/8/21	Hearing Conservation	8:30 - 9:30 am
11/8/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/8/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

11/9/21	Special Events Management	8:30 - 10:30 am
11/10/21	Leaf Collection Safety Awareness	8:30 - 10:30 am
11/10/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
11/10/21	Chipper Safety	11:00 - 12:00 pm
11/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
11/10/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
11/12/21	Flagger Skills and Safety	8:30 - 9:30 am
11/12/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
11/12/21	Playground Safety Inspections	1:00 - 3:00 pm
11/15/21	Preparing for First Amendment Audits	9:00 - 11:00 am
11/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
11/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
11/15/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
11/16/21	Fire Safety	8:30 - 9:30 am
11/16/21	Fire Extinguisher	10:00 - 11:00 am
11/16/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/17/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/17/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/18/21	Back Safety / Material Handling	8:30 - 9:30 am
11/18/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/19/21	HazCom w/GHS	8:30 - 10:00 am
11/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/19/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/22/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
11/22/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/21	Fire Extinguisher	8:30 - 9:30 am
11/23/21	Hearing Conservation	10:00 - 11:00 am
11/23/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/29/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
11/29/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
12/1/21	Heavy Equipment - General Safety	1:00 - 3:00 pm
12/1/21	HazCom w/GHS	3:30 - 5:00 pm
12/2/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
12/2/21	HazCom w/GHS	10:00 - 11:30 am
12/2/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/6/21	CDL-Divers Safety Regulations	8:30 - 10:30 am
12/6/21	Fire Safety	11:00 - 12:00 pm
12/6/21	Fire Extinguisher	1:00 - 2:00 pm

12/6/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
12/7/21	Accident Investigation	8:30 - 10:30 am
12/7/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
12/7/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
12/7/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/8/21	Chain Saw Safety	8:30 - 9:30 am
12/8/21	Chipper Safety	10:00 - 11:00 am
12/8/21	Hearing Conservation	1:00 - 2:00 pm
12/8/21	HazCom w/GHS	3:30 - 5:00 pm
12/9/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
12/10/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/21	Flagger Skills and Safety	11:00 - 12:00 pm
12/13/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

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: **5825, 6497, 1648, & 4447**. 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 – September 15, 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 Mary Ann Maitilasso
	PERMA Risk Management Services Robyn Walcott
Managed Care Services	First MCO Mary Bresadola
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Jonathan Czarnecki
	T&M Associates Mark Worthington

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JULY 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 JULY 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 were working on the County Fire Drills using the Emergency Evacuation Plans. Mr. Worthington advised they continue to update County Health and Safety Plans due to changes in personnel and facility. Mr. Worthington said the Labor Committee met last week. Mr. Worthington asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee did not meet prior to the meeting, however the payment authorization requests would be presented during closed session. Ms. Walcoff said she would also discuss the damages from Hurricane Ida.

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

2020 AUDIT REPORT AS OF DECEMBER 31, 2020: Executive Director advised the Auditor's Report as of December 31, 2020 was reviewed by the Fund Office and sent under separate cover to the Fund Commissioners, Commission Treasurer and Commission Attorney. Executive Director reported based on the positive results of the audit it was agreed the auditor did not need to attend the meeting. Executive Director referred to a copy of Resolution 24-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form and requested a motion for approval. Executive Director noted the resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 24-21 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2020

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

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing those certificates issued during the months of July and August which were included in the agenda. Executive Director advised there were (5) five certificates issued in July and (15) fifteen during August. Executive Director asked if anyone had any questions on the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

PROFESSIONAL CONTRACTS: Executive Director reported the Commission Auditor Contract with Suplee, Clooney & Company would expire on September 30, 2021. Executive Director said the Commission Actuary Contract with The Actuarial Advantage, Inc. expired on December 31, 2021. Executive Director advised as we have done in the past, the Fund Office would prepare and advertise the RFP for both positions.

MOTION TO AUTHORIZE THE FUND OFFICE TO PREPARE AND ISSUE RFP'S FOR THE COMMISSION AUDITOR AND COMMISSION ACTUARY POSITIONS

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE would meet again on September 23, 2021 at 9:30 AM via Zoom. Executive Director said the NJCE Underwriting Manager would provide a preliminary update on the 2022 renewal.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the June Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,449,446 as of June 30, 2021. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$1,847,860 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$12,743,444.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported NJCE Financial Fast Track was not available and would appear in the next agenda.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of June 30, 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 except for the 2021 year. However, it was still early in the year.

UNION COUNTY DEPARTMENT OF CORRECTIONS – Executive Director reported last month he discussed a savings in the workers compensation loss funds due to the change of operation with the Department of Corrections. Executive Director stated he was also working with the Actuary on potential savings for liability. However, the Actuary advised based on the low loss history and activity it did not warrant changing the liability loss funds.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive reported an e-mail was sent on August 6, 2021 to designated users with the link to the 2022 NJCE Exposure Renewal which is hosted online via Origami Risk Management Information System. Executive Director

said the deadline to complete the data underwriting renewal was Friday, September 17, 2021. Executive Director stressed the importance of the deadline to allow the underwriting manager to complete his renewal marketing in a timely manner and obtain the best terms and conditions for the program.

Executive Director referred to a copy of a memorandum from the NJCE Underwriting Manager Team, which was included in the agenda regarding the Underwriting Information needed for the 2022 renewal. Executive Director noted the Cyber and Medical Malpractice applications mentioned in the memorandum were included in the e-mail sent by Origami Risk Management Information System. Executive Director advised if anyone had any questions with the renewal process to contact Cathy Dodd.

CYBER AWARENESS MONTH (OCTOBER): Executive Director reported October was Cyber Awareness Month. Executive Director referred to a copy a memorandum from the NJCE Underwriting Manager Team and noted this year's overall theme was "Do your Part. #BeCyberSmart"

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director reported this year's Best Practices Workshop would take place virtually via an interactive webinar on November 3, 2021. Ms. Walcoff advised some of the topics being considered are an update on COVID-19 and vaccine mandates and a session on Implicit Bias in the Workplace.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. Executive Director advised the MELJIF holds its annual elected officials seminar on November 18. Executive Director noted this year's program would be "Local Government Risk Management". Executive Director encouraged all of the commissioners try attend.

OCTOBER MEETING DATE: Executive Director said the next meeting date was scheduled for Wednesday, October 20, 2021, however, there is a need to change the date. Executive Director asked the Commissioners to consider changing the date to Tuesday, October 19 or Tuesday, October 26 at 10:30 AM. After a brief discussion it was decided the meeting date should be changed to Tuesday, October 26.

**MOTION TO CHANGE THE OCTOBER MEETING DATE TO
OCTOBER 26, 2021 AT 10:30 AM**

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor advised she recommended approval of the September Bills List, Resolution 25-21. Ms. Taylor said as stated by the Executive Director she did receive a copy of the audit and noted it was a clean audit. Ms. Taylor advised the Commission did have a strong cash

position and there were no recommendations or findings. Ms. Taylor thanked the Commissioners for accepting the audit and said the audit affidavit would be circulated for signatures.

MOTION TO APPROVE RESOLUTION 25-21, SEPTEMBER 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 ADMINISTRATOR: Ms. Guze reported for the month of August there were 18 worker compensation claims reported and noted 5 of the claims were for poison ivy or bug bites. Ms. Guze said of the 18 claims, 3 were report only, 8 were closed and 7 remained treating. Ms. Guze said she did not see any glaring safety issues and was happy to say that there were no County injuries due to Ida at this time. Ms. Guze concluded her report unless there were any questions.

MANAGED CARE: Ms. Bresadola advised her report was included in the agenda and reviewed the Case Management Monthly Activity Report for the month of August as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
August	22	11	7	18	27

Ms. Bresadola reviewed the Medical Savings Report for the month of August as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
August	\$ 413,412	\$ 66,003	347, 409	84%	107	104	97%

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

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for July through September was included in the agenda. Mr. Czarnecki provided an update on the new Learning Management Systems and indicated that certificates would be available for anyone that attended the classes. Mr. Czarnecki referred to a copy of the Training Schedule for September, October and November, which was included in the agenda. Lastly, Ms. Czarnecki advised Mr. Salerno requested J.A. Montgomery conduct an OSHA 300 Injury Reporting Class and they were in the process of a scheduling a date. Mr. Czarnecki concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Ms. Dodd confirmed 2 telephone numbers and then indicated no one from the public was in attendance.

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 6147, 7692, 8991, 6274 & 9010. 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: 10:51 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary