

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 15, 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 Commission will conduct its September 15, 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: September 15, 2021
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** July 21, 2021 Open MinutesAppendix I
July 21, 2021 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 2-20

- ☐ **TREASURER – Bibi Taylor**
Resolution **25-21** September Bill List – Motion.....Page 21
June Treasurer ReportsPages 22-23

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

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

- ☐ **MANAGED CARE – First MCO**
Monthly Report.....Pages 24-26

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 27-34

- ☐ **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 35
Motion to go into Executive Session
- ☐ **MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION**

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

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **2020 Audit Report as of December 31, 2020 (Pages 4-6)** - The Auditor's Report as of December 31, 2020 has been reviewed by the Executive Director and sent under separate cover to the Fund Commissioners, Commission Treasurer and Commission Attorney from Suplee, Clooney & Company. Based on the positive results of the audit it was agreed the auditor would not need to attend. We are seeking approval of the 2020 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is Resolution 24-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form. 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**

☐ **Certificate of Insurance Reports (Pages 7-10)** – Included in the agenda on pages 7-10 are the certificate of insurance issuance reports from the NJCE listing those certificates issued during the months of July and August. There were (5) five certificates issued in July and (15) fifteen during August.

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

☐ **Professional Contracts** – The Commission Auditor Contract with Suplee, Clooney & Company will expire on September 30, 2021. The Commission Actuary Contract with The Actuarial Advantage, Inc. expires on December 31, 2021. As we have done in the past, the Fund Office will 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**

☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE will meet again on September 23, 2021 at 9:30 AM via Zoom. Executive Director and NJCE Underwriting Manager will provide a preliminary update on the 2022 renewal.

☐ **UCIFC Financial Fast Track (Pages 11-12)** - Included in the agenda on pages 11-12 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2021** there is a statutory surplus of **\$4,449,446**. Line 10 of the report, "Investment in Joint Venture" is the Union County Insurance Fund Commission's share of the equity in the NJCE, **\$1,847,860**. The total cash amount is **\$12,743,444**.

- ❑ **NJCE Property & Casualty Financial Fast Track** – The NJCE Financial Fast Track is not available and will appear in the next agenda.
- ❑ **Claims Tracking Reports (Pages 13-14)** – Included in the agenda on page 13 is the Claim Activity Report as of June 30, 2021. Also included in the agenda on page 14 is the Claims Management Report Expected Loss Ratio Analysis Report as of June 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** – Executive Director reported last month that the change in operations after working with the Actuary resulted in a six month pro-rated workers compensation loss fund savings for the Insurance Commission of \$673,742 and the savings for the NJCE of \$122,217. We also reported we were working with the Actuary on potential savings for liability. We have been advised by the Actuary that the summary of losses for the Corrections Department being such a small volume does not warrant changing the liability loss funds.
- ❑ **2022 Renewal – Underwriting Data Collection (Pages 15-18)** – 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. The deadline to complete the data underwriting renewal is Friday, September, 17, 2021. It is critical that this deadline is adhered to allow the underwriting manager to complete his renewal marketing in a timely manner and obtain the best terms and conditions for the program.

Attached on pages 15-18 of the agenda is a memorandum from the NJCE Underwriting Manager Team regarding the Underwriting Information needed for the 2022 renewal. The Cyber and Medical Malpractice applications mentioned in the memorandum were included in the e-mail sent by Origami Risk Management Information System. If you have any questions as you go through the renewal process, please contact Cathy Dodd.

- ❑ **Cyber Awareness Month (October) (Pages 19-20)** – October is Cyber Awareness Month. Attached in the agenda on pages 19-20 is a memorandum from the NJCE Underwriting Manager Team. This year’s overall theme is “**Do your Part. #BeCyberSmart**”
- ❑ **10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition** - This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. More information will follow shortly.
- ❑ **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. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our commissioners to attend.
- ❑ **October Meeting Date** – Our next meeting date is scheduled for Wednesday, October 20, 2021. However, there is a need to change the date. We are asking the Commissioners to consider changing the date to Tuesday, October 19 or Tuesday, October 26 at 10:30 AM.

❑ **Motion to change the October meeting date** _____

RESOLUTION 24-21

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Union County Insurance Fund Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 15, 2021

Amy Wagner, Chair

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

UNION COUNTY INSURANCE FUND COMMISSION

We members of the BOARD OF COMMISSIONERS of the Union County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Union County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2020.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Amy Wagner

(L.S.) Claudia Martins

(L.S.) Laura Scutari

Attest:

BRUCE BERGEN, ESQ.
Commission Attorney

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - 490 West 1, LLC I - County of Union	670 Myrtle Avenue Brooklyn, NY 11205	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Gordon Street Bridge Infrastructure Project Evidence of Insurance as respects to the Gordon Street Bridge Infrastructure project.	7/21/2021 #2971021	GL AU EX WC OTH
H - Conrail I - County of Union	PO BOX 8500-4450 Philadelphia, PA 19178	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Gordon Street Bridge Infrastructure Project Evidence of Insurance as respects to the Gordon Street Bridge Infrastructure project.	7/21/2021 #2971022	GL AU EX WC OTH
H - 470 West 1st Ave, LLC I - County of Union	David Khanatayev;OEM Source INC 140 58th Street Unit 4G Brooklyn, NY 11220	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Gordon Street Bridge Infrastructure Project Evidence of Insurance as respects to the Gordon Street Bridge Infrastructure project. Location: 470 West 1st Ave Roselle, NJ 07203	7/21/2021 #2971020	GL AU EX WC OTH
H - 450 West Westfield Realty LLC I - County of Union	Romervisky 450 West Westfield Avenue Roselle Park, NJ 07204	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Gordon Street Bridge Infrastructure Project Evidence of Insurance as respects to the Gordon Street Bridge Infrastructure project.	7/21/2021 #2971019	GL AU EX WC OTH
H - Railroad Construction I - County of Union		Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Gordon Street Bridge Infrastructure Project Evidence of Insurance as respects to the Gordon Street Bridge Infrastructure project.	7/21/2021 #2971023	GL AU EX WC OTH
Total # of Holders: 5				

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of New Providence I - County of Union	360 Elkwood Avenue New Providence, NJ 07974	RE: Green Day Event 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 Unions participation in the Green Day Event being held during the current calendar year.	8/10/2021 #3009152	GL AU EX WC OTH
H - Kean University I - County of Union	1000 Morris Avenue Union, NJ 07083	RE: Use of facilities Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respects to use of facilities.	8/11/2021 #3010064	GL AU EX WC OTH
H - Township of Union I - County of Union	1120 Commerce Ave. Union, NJ 07083	RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	8/13/2021 #3010343	GL AU EX WC OTH
H - Amalfe Community Center I - County of Union	1268 Shaffer Avenue Roselle Park, NJ 07204	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010431	GL AU EX WC OTH
H - DeCorso Senior Center I - County of Union	15 E. 4th Street New Providence, NJ 07974	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010432	GL AU EX WC OTH
H - Plainfield Board of Education I - County of Union	Administration Building 1200 Myrtle Avenue Plainfield, NJ 07063	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010433	GL AU EX WC OTH
H - Rahway Recreation Center I - County of Union	275 E. Milton Avenue, Room 112 Rahway, NJ 07065	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010434	GL AU EX WC OTH

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

H - Sampson Community Center I - County of Union	800 Anna Street Elizabeth, NJ 07208	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010435	GL AU EX WC OTH
H - Township of Union I - County of Union	1120 Commerce Ave. Union, NJ 07083	RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	8/13/2021 #3010436	GL AU EX WC OTH
H - Union County College I - County of Union	1033 Springfield Avenue Seminar Room A/B Cranford, NJ 07016	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010437	GL AU EX WC OTH
H - Union Township Senior Center I - County of Union	652 Rahway Avenue Union, NJ 07083	RE: voting site 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 Unions use of facilities for voting site	8/13/2021 #3010438	GL AU EX WC OTH
H - Borough of New Providence I - County of Union	360 Elkwood Avenue New Providence, NJ 07974	RE: voting site The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respect to County of Unions use of facilities for voting site.	8/30/2021 #3020683	GL AU EX WC OTH
H - City of Elizabeth I - County of Union	50 Winfield Scott Plaza Elizabeth, NJ 07201	RE: voting site The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respect to County of Unions use of facilities for voting site.	8/30/2021 #3020688	GL AU EX WC OTH
H - NJ Transit I - County of Union	One Penn Plaza East Newark, NJ 07105	RE: SY 2022 NJ-JARC 8 Grant Program NJ Transit and the State of New Jersey are an Additional Insured on the above-referenced Commercial Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the SY 2022 NJ-JARC 8 Grant Program. NJ TRANSIT, the State of New Jersey, (and any other party of interest designated by NJ TRANSIT) protection from claims arising out of NJ-JARC service. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	8/30/2021 #3020790	GL AU EX OTH

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

H - Township of Scotch Plains I - County of Union	430 Park Avenue Scotch Plains, NJ 07076	RE: Scotch Plains Day 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 Unions use of facilities on Scotch Plains Day during the current calendar year.	8/30/2021 #3020810	GL AU EX WC OTH
Total # of Holders: 15				

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	43,443	1,945,014	15,847,151	17,792,165
2.	CLAIM EXPENSES				
	Paid Claims	(38,652)	1,004,083	4,286,714	5,290,796
	Case Reserves	110,338	636,542	4,433,563	5,070,105
	IBNR	(360,577)	(370,361)	4,854,540	4,484,180
	Excess Insurance Recoverable	91,699	180,008	(429,515)	(249,507)
	Discounted Claim Value	15,799	2,089	(197,125)	(195,036)
	TOTAL CLAIMS	(181,393)	1,452,362	12,948,177	14,400,539
3.	EXPENSES				
	Excess Premiums	0	0	0	0
	Administrative	15,606	95,732	549,108	644,840
	TOTAL EXPENSES	15,606	95,732	549,108	644,840
4.	UNDERWRITING PROFIT (1-2-3)	209,230	396,920	2,349,866	2,746,786
5.	INVESTMENT INCOME	4,270	27,576	252,224	279,800
6.	PROFIT (4 + 5)	213,500	424,496	2,602,090	3,026,586
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	(175,986)	(175,164)	2,023,024	1,847,860
11.	SURPLUS (6 + 7 + 8 - 9)	37,514	(175,668)	4,625,114	4,449,446
SURPLUS (DEFICITS) BY FUND YEAR					
	2018	5,100	(297,006)	3,604,508	3,307,502
	2019	100,302	(250,435)	839,992	589,557
	2020	441,799	761,940	180,615	942,555
	2021	(509,686)	(390,168)		(390,168)
TOTAL SURPLUS (DEFICITS)		37,514	(175,668)	4,625,114	4,449,446
TOTAL CASH					12,743,444

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2018						
	Paid Claims	19,609	125,968	1,889,318	2,015,286	
	Case Reserves	(104,545)	23,935	1,464,724	1,488,659	
	IBNR	31,582	(323,757)	606,102	282,345	
	Discounted Claim Value	2,887	8,629	(42,152)	(33,523)	
TOTAL FY 2018 CLAIMS		(50,467)	(165,225)	3,917,992	3,752,767	
FUND YEAR 2019						
	Paid Claims	66,796	354,494	1,500,650	1,855,144	
	Case Reserves	(69,969)	72,124	2,092,033	2,164,157	
	IBNR	(89,019)	(160,697)	680,320	519,623	
	Discounted Claim Value	6,118	5,557	(63,500)	(57,943)	
TOTAL FY 2019 CLAIMS		(86,074)	271,479	4,209,503	4,480,981	
FUND YEAR 2020						
	Paid Claims	(250,888)	194,075	896,745	1,090,820	
	Case Reserves	160,342	143,856	876,806	1,020,662	
	IBNR	(503,829)	(1,347,014)	3,568,119	2,221,105	
	Excess Insurance Recoverable	91,699	180,008	(429,515)	(249,507)	
	Discounted Claim Value	12,555	27,130	(91,473)	(64,343)	
TOTAL FY 2020 CLAIMS		(490,121)	(801,944)	4,820,682	4,018,738	
FUND YEAR 2021						
	Paid Claims	125,832	329,546		329,546	
	Case Reserves	124,509	396,627		396,627	
	IBNR	200,689	1,461,107		1,461,107	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(5,761)	(39,227)		(39,227)	
TOTAL FY 2021 CLAIMS		445,269	2,148,053	0	2,148,053	
COMBINED TOTAL CLAIMS		(181,393)	1,452,362	12,948,177	14,400,539	
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 anticipated recoverable amounts from the CEL of \$249,507.						
for COVID 19 Workers Compensation claims.						

Union County Insurance Commissions					
CLAIM ACTIVITY REPORT					
AS OF JUNE 30, 2021					
COVERAGE LINE - PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
May-21	1	1	7	2	11
June-21	1	1	7	4	13
NET CHGE	0	0	0	2	2
Limited Reserves					\$14,416
Year	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$274,086	\$38,107	\$312,193
June-21	\$0	\$0	\$183,903	\$3,500	\$187,403
NET CHGE	\$0	\$0	(\$90,183)	(\$34,607)	(\$124,790)
Ltd Incurred	\$290,449	\$115,093	\$326,941	\$55,109	\$787,593
COVERAGE LINE - GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
May-21	13	19	24	30	86
June-21	9	16	19	23	67
NET CHGE	-4	-3	-5	-7	-19
Limited Reserves					\$13,858
Year	2018	2019	2020	2021	TOTAL
May-21	\$525,908	\$338,935	\$21,688	\$32,214	\$918,745
June-21	\$525,908	\$337,935	\$39,426	\$25,214	\$928,484
NET CHGE	\$0	(\$1,000)	\$17,739	(\$7,000)	\$9,739
Ltd Incurred	\$698,618	\$363,777	\$39,495	\$25,214	\$1,127,105
COVERAGE LINE - AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
May-21	2	3	2	3	10
June-21	2	2	1	4	9
NET CHGE	0	-1	-1	1	-1
Limited Reserves					\$29,878
Year	2018	2019	2020	2021	TOTAL
May-21	\$150,000	\$101,077	\$16,077	\$1,750	\$268,904
June-21	\$150,000	\$101,077	\$15,077	\$2,750	\$268,904
NET CHGE	\$0	\$0	(\$1,000)	\$1,000	\$0
Ltd Incurred	\$173,110	\$108,816	\$24,804	\$3,500	\$310,230
COVERAGE LINE - WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
May-21	22	42	35	37	136
June-21	20	39	31	23	113
NET CHGE	-2	-3	-4	-14	-23
Limited Reserves					\$32,284
Year	2018	2019	2020	2021	TOTAL
May-21	\$917,296	\$1,797,170	\$758,712	\$297,421	\$3,770,598
June-21	\$812,751	\$1,728,201	\$781,560	\$325,556	\$3,648,067
NET CHGE	(\$104,545)	(\$68,969)	\$22,848	\$28,135	(\$122,531)
Ltd Incurred	\$2,341,754	\$3,439,672	\$1,718,848	\$602,742	\$8,103,015
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
May-21	38	65	68	72	243
June-21	32	58	58	54	202
NET CHGE	-6	-7	-10	-18	-41
Limited Reserves					\$24,915
Year	2018	2019	2020	2021	TOTAL
May-21	\$1,593,204	\$2,237,182	\$1,070,562	\$369,492	\$5,270,440
June-21	\$1,488,659	\$2,167,213	\$1,019,965	\$357,020	\$5,032,857
NET CHGE	(\$104,545)	(\$69,969)	(\$50,597)	(\$12,472)	(\$237,583)
Ltd Incurred	\$3,503,931	\$4,027,358	\$2,110,088	\$686,565	\$10,327,942

Union County Insurance Commissions

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

June 30, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		42		MONTH	Last Month		41		MONTH	Last Year		30		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-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%	399,946	93.46%	698,618	698,618	163.25%	397,938	92.99%	380,692	380,692	88.96%	366,169	85.57%
AUTO LIABILITY	259,693	173,110	173,110	66.66%	234,274	90.21%	173,110	173,110	66.66%	233,118	89.77%	123,110	123,110	47.41%	215,316	82.91%
WORKER'S COMP	4,546,370	2,341,754	2,341,754	51.51%	4,497,349	98.92%	2,426,690	2,426,690	53.38%	4,492,460	98.81%	2,295,916	2,295,916	50.50%	4,390,507	96.57%
TOTAL ALL LINES	5,554,026	3,503,931	3,503,931	63.09%	5,451,590	98.16%	3,588,867	3,588,867	64.62%	5,443,537	98.01%	3,090,167	3,090,167	55.64%	5,292,014	95.28%
NET PAYOUT %	\$2,015,272					36.28%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		30		MONTH	Last Month		29		MONTH	Last Year		18		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-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%	116,593	116,593	34.25%	330,506	97.09%
GEN LIABILITY	428,501	363,777	363,777	84.90%	366,647	85.57%	364,777	364,777	85.13%	362,737	84.65%	99,348	99,348	23.19%	304,918	71.16%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	214,648	82.91%	108,816	108,816	42.03%	212,342	82.02%	9,816	9,816	3.79%	171,984	66.43%
WORKER'S COMP	4,637,297	3,439,672	3,439,672	74.17%	4,478,317	96.57%	3,441,844	3,441,844	74.22%	4,461,514	96.21%	2,569,468	2,569,468	55.41%	4,002,501	86.31%
TOTAL ALL LINES	5,665,107	4,027,358	4,027,358	71.09%	5,400,034	95.32%	4,030,530	4,030,530	71.15%	5,377,013	94.91%	2,795,225	2,795,225	49.34%	4,809,908	84.90%
NET PAYOUT %	\$1,860,145					32.84%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		18		MONTH	Last Month		17		MONTH	Last Year		6		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	355,673	326,941	326,941	91.92%	345,314	97.09%	417,124	417,124	117.28%	344,544	96.87%	351,773	351,773	98.90%	160,053	45.00%
GEN LIABILITY	393,364	39,495	39,495	10.04%	279,915	71.16%	21,734	21,734	5.53%	273,568	69.55%	22,284	22,284	5.66%	74,739	19.00%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	157,881	66.43%	25,804	25,804	10.86%	152,835	64.31%	1,731	1,731	0.73%	47,532	20.00%
WORKER'S COMP	3,947,400	1,718,848	1,718,848	43.54%	3,407,043	86.31%	1,945,953	1,945,953	49.30%	3,324,966	84.23%	711,187	711,187	41.38%	552,636	14.00%
TOTAL ALL LINES	4,934,095	2,110,088	2,110,088	42.77%	4,190,152	84.92%	2,410,615	2,410,615	48.86%	4,095,914	83.01%	1,086,975	1,086,975	146.67%	834,960	16.92%
NET PAYOUT %	\$1,090,123					22.09%										

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Current		6		MONTH	Last Month		5		MONTH	Last Year		-6		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	319,500	55,109	55,109	17.25%	143,775	45.00%	47,283	47,283	14.80%	118,215	37.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	363,600	25,214	25,214	6.93%	69,084	19.00%	32,214	32,214	8.86%	50,904	14.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	203,400	3,500	3,500	1.72%	40,680	20.00%	2,500	2,500	1.23%	30,510	15.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	2,809,258	602,742	602,742	21.46%	393,296	14.00%	491,208	491,208	17.49%	252,833	9.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	3,695,758	686,565	686,565	18.58%	646,835	17.50%	573,206	573,206	15.51%	452,462	12.24%	0	0	N/A	N/A	N/A

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2022 renewal. Unless otherwise noted, all exposure collection items below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Occupancy Protection Exposure) information for buildings has never been more valuable than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Liability** –
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff. This includes Juvenile Detention.
 - **Transit Operations** – If you utilize contractors to provide public transportation (i.e. buses, paratransit), confirm there is a contract in place and evidence of insurance is provided. If you provide the transportation yourselves, confirm the following: 1) Are MVR checks run on drivers and how frequently; 2) DO buses have cameras inside, outside or both; 3) Does paratransit require tie downs and is training provided to drivers?
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

Memorandum

NJCE Underwriting Manager Team

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Underwriting Information (*Continued*)

- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber application and supplement, attached, must be completed. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and response, and employee training.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the attached Medical Malpractice Application and COVID Supplemental.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.

Memorandum

NJCE Underwriting Manager Team

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Other Reminders

- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.

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Memorandum

NJCE Underwriting Manager Team

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NJCE Cyber Task Force

The NJCE Cyber Task Force should utilize Cyber Awareness Month (October) to release information to the membership. Here are initial thoughts; please provide feedback as soon as possible.

This year's overall theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity_-Start-with-the-Basics-.pdf

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

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity. It does not directly interest us, but we can spin it into a push for increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc.

NCSA has not yet released much more support for this one, so we may need to come up with a list of common functions/actions of our membership and how they should bring cybersecurity into the conversation.

https://staysafeonline.org/event_category/cybersecurity-awareness-month/

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UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 25-21

September 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>
001135			
001135	PERMA RISK MANAGEMENT SERVICES	ED 9/21	13,591.08
001135	PERMA RISK MANAGEMENT SERVICES	ED 8/21	13,591.08
			27,182.16
001136			
001136	THE ACTUARIAL ADVANTAGE	ACTUARY 9/21	521.75
001136	THE ACTUARIAL ADVANTAGE	ACTUARY 8/21	521.75
			1,043.50
		Total Payments FY 2021	28,225.66
		TOTAL PAYMENTS ALL FUND YEARS	\$28,225.66

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	June		
CURRENT FUND YEAR	2021		
Description:		Administrative Account- Investors	Claims Account - Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TO TAL for All Accts & instruments			
Opening Cash & Investment Balance	\$11,372,637.52	11287817.35	84,820.17
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	\$4,270.39	\$4,210.20	\$60.19
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	\$4,270.39	\$4,210.20	\$60.19
9 Deposits - Purchases	\$1,827,163.17	\$1,635,185.34	\$191,977.83
10 (Withdrawals - Sales)	-\$460,627.07	-\$220,203.49	-\$240,423.58
Ending Cash & Investment Balance	\$12,743,444.01	\$12,707,009.40	\$36,434.61
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$148,466.69	\$1,726.50	\$146,740.19
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,891,910.70	\$12,708,735.90	\$183,174.80

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021							
Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	494,930.43	1,105,169.11	745,693.89	8,354,979.16	458,780.09	213,084.61	11,372,637.29
RECEIPTS							
Assessments	74,688.70	84,997.84	47,548.30	814,211.98	0.00	575,872.69	1,597,319.50
Refunds	1,429.94	0.00	0.00	277,645.24	0.00	0.00	279,075.18
Invest Pymnts	185.33	413.84	279.23	3,128.59	171.80	91.60	4,270.39
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	185.33	413.84	279.23	3,128.59	171.80	91.60	4,270.39
Other *	0.00	0.00	0.00	(241,209.34)	(458,937.47)	458,937.47	(241,209.34)
TOTAL	76,303.97	85,411.68	47,827.53	853,776.47	(458,765.67)	1,034,901.76	1,639,455.73
EXPENSES							
Claims Transfers	43,050.50	23.00	0.00	197,350.08	0.00	0.00	240,423.58
Expenses	0.00	0.00	0.00	0.00	0.00	28,225.66	28,225.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	43,050.50	23.00	0.00	197,350.08	0.00	28,225.66	268,649.24
END BALANCE	528,183.90	1,190,557.79	793,521.42	9,011,405.55	14.42	1,219,760.71	12,743,443.78

Case Management Monthly Activity Report
August 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%	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%	1	13
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%	1	10
Jun-21	5	23	14	1	15	0	93.33%	6.67%	0.00%	2	13
Jul-21	11	21	9	3	12	0	75.00%	25.00%	0.00%	2	10
Aug-21	8	22	11	7	18	0	61.11%	38.89%	0.00%	8	10
Total FY2021	63	190	84	63	147	0	57.14%	42.86%	0.00%	17	130

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	12	24	0	24	11	1	6	16	2

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



Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
AS Motor Veh & Telecom / 702-340	1	1	100%

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

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

Report run on 09/01/2021

* 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		
Total 2021	\$3,596,616	\$740,832	\$4,231,417	\$2,855,784	79%	1,583	1,545	38	98%	14		
Total to Date	\$12,339,427	\$3,015,518	\$15,360,191	\$9,323,783	76%	6,492	6,045	447	93%	37		

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 8, 2021

DATE OF MEETING: September 15, 2021

UCIFC SERVICE TEAM

July - September 2021

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

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 21:** Attended the UCIFC meeting via teleconference.
- **July 21:** Attended the UCIFC Executive Safety Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 15:** Plan to attend the UCIFC meeting via teleconference.
- **September 15:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **September 15:** 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 – September Registration Now Open! – July 29.
- NJCE JIF - SD Message: New CDC Mask Recommendation – July 29.
- NJCE JIF - SD Bulletin: Summer Safety for Pets – July 30.
- NJCE JIF - SD Bulletin: Daniel's Law – August 4.

- NJCE JIF - Live Virtual Safety Training – October Registration Now Open! – August 12.
- NJCE JIF - SD Bulletin: Tornado Safety – August 13.
- NJCE JIF - Designated Employer Representative – Training Announcement – September 8.

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 September - November 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.



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.

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

Date	Training Topic	Time
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	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/24/21	CDL-Divers 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
Date	Training Topic	Time
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
10/1/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/4/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
10/4/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/4/21	HazCom w/GHS	1:00 - 2:30 pm
10/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
10/5/21	Back Safety / Material Handling	11:00 - 12:00 pm
10/5/21	Leaf Collection Safety	1:00 - 3:00 pm
10/7/21	Flagger Skills and Safety	8:30 - 9:30 am
10/7/21	Fire Extinguisher Safety	10:00 - 11:00 am
10/7/21	Chain Saw Safety	1:00 - 2:00 pm
10/8/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
10/8/21	Mower Safety	8:30 - 9:30 am
10/8/21	Shop & Tool Safety	10:00 - 11:00 am
10/8/21	Back Safety / Material Handling	2:00 - 3:00 pm
10/11/21	Bloodborne Pathogens (BBP)	2:00 - 3:00 pm
10/12/21	Hearing Conservation	8:30 - 9:30 am
10/12/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/12/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/12/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/13/21	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
10/13/21	Fire Safety	10:30 - 11:30 am
10/13/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/14/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
10/14/21	Flagger Skills and Safety	11:00 - 12:00 pm
10/14/21	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/15/21	Leaf Collection Safety	8:30 - 10:30 am
10/15/21	Chipper Safety	11:00 - 12:00 pm
10/15/21	Sanitation/Recycling Safety	1:00 - 3:00 pm
10/18/21	Heavy Equipment - General Safety	8:30 - 10:30 am
10/18/21	Back Safety / Material Handling	11:00 - 12:00 pm

10/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/18/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/19/21	Accident Investigation	8:30 - 10:30 am
10/19/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/19/21	Dealing with Difficult People	1:00 - 3:00 pm
10/19/21	Driving Safety Awareness	2:00 - 3:30 pm
10/20/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
Date	Class Topic	Time
10/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/20/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/21	HazCom w/GHS	8:30 - 10:00 am
10/21/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
10/21/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
10/22/21	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/22/21	Fire Safety	11:00 - 12:00 pm
10/22/21	Fire Extinguisher Safety	1:00 - 2:00 pm
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	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch break
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

***10/28/21 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 October 8, 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.

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: **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.

APPENDIX I
OPEN MINUTES

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES MEETING – July 21, 2021
TELEPHONIC MEETING
10:00 AM**

Meeting was called to order by Executive Director. Executive Director read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present
Claudia Martins	Excused
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze Wayne Ring Mary Ann Maitilasso
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	PERMA Risk Management Services Jen Conicella
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Managed Care Services	First MCO Alyssa Hrubash
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NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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Risk Management Consultant	Acrisure, LLC Robin Racioppi
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Treasurer	Bibi Taylor
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Attorney	Bruce Bergen, Esq.
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Safety	J.A. Montgomery Consulting Jonathan Czarnecki
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	T&M Associates Mark Worthington
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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 JUNE 16, 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 JUNE 16, 2021

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting they conducted Confined Space Education Training as well as Evolution for the Public Works Team at the Rahway Pool. Mr. Worthington advised they also did some fit testing at the forensics labs for interns that were medically cleared. Mr. Worthington said there was a Labor Safety Committee Meeting where a number of fire drills were to start next week in coordination with the updates of the building emergency evacuation plans. Mr. Worthington said that concluded his report unless there were any questions. In response to the Chair's inquiry Mr. Worthington advised there were new fire drills scheduled, however one was a follow up to a previous drill. In addition, Mr. Worthington said they tried to do the fire drills in the warmer weather.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee did not meet prior to the meeting, however the payment authorization requests would be presented during closed session. Ms. Conicella concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported there were no certificates requested during the month of June.

CYBER INSURANCE COVERAGE: Executive Director reported Cyber Insurance Coverage was bound for the County with Ace American Insurance Company (Chubb) effective June 26, 2021 through the NJCE's ancillary program. Executive Director noted representatives from the County would be invited to join the NJCE JIF Cyber Task Force.

NJCE JIF CYBER TASK FORCE: Executive Director said there was Task Force Alert included in the agenda and asked Mr. Cooney to comment. Mr. Cooney reported they started the NJCE JIF Cyber Task Force just prior to COVID so it was a slow start. Mr. Cooney advised they prepared a draft Cyber Security Risk Management Program that all counties can uniformly utilize to better protect their networks. Mr. Cooney said the program should be finalized and ready for the fall. Mr. Cooney advised the Task Force would continue to issue alerts like the one included in the

agenda. In response to the Chair's inquiry Mr. Cooney said Robin Racioppi and Diego Otero were on the Task Force. Mr. Cooney noted if anyone else wanted to join from another department to let him know. Chair Wagner said Mr. Otero was the appropriate person to represent Union County.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on June 24, 2021 and a written summary report of the meeting was included in the agenda. Executive Director advised the Board adopted an amended 2021 budget. Executive Director explained the Board agreed that the JIF would charge an additional assessment to the premium portion of the 2021 excess renewal delta, which totaled \$609,437. Executive Director said the Fund Auditor submitted a draft financial audit for the period ending December 31, 2020. Executive Director asked if anyone had any questions on the NJCE summary report.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the April Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,338,369 as of April 30, 2021. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$2,023,846 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$11,610,138.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. As of April 30, 2021, the Fund had a surplus of \$13,810.24. Executive Director referred to line 7, "Dividend" and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$28,546,382.

Executive Director noted there was a reduction in the surplus in the 2016, 2020 and 2021 fund years. Executive Director pointed out the most significant change was a result of the projected \$10 million that COVID related workers' compensation claims would eventually cost the NJCE. Executive Director said the NJCE was strengthening its claim and IBNR reserves because of the uncertainty over the recovery from the excess insurer Safety National. Executive Director advised the strategy was to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Executive Director hoped the NJCE would be successful in making a full recovery from Safety National so that it could reverse this accrual. Lastly, Executive Director reported in addition the Actuary was further strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of April 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 Commission Attorney confirmed the elimination of the 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 was now run by the Office of the Sheriff. Executive Director advised in preparation for this change in operations, he worked with Actuary to develop the cost savings associated with this change. Executive Director said the six month pro-rated workers compensation loss fund savings for the Insurance Commission was \$673,742 and the savings for the NJCE was \$122,217. Executive Director added a credit would appear on the County's final

assessment billing for 2021. Executive Director noted he was still working with the Actuary on any potential savings on the liability loss funds.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the Fund office was beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Executive Director said Members and/or risk managers would manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) could be accessed and edited, as well as, applications to download and complete for ancillary coverages. Executive Director added the payroll Auditor was conducting payroll audits which would be uploaded by the Fund office into Origami. Executive Director noted the 2022 renewal process was mid-July through mid-September, which would allow members to confirm underwriting data.

NJCE V COMMERCIAL MARKET WEBINAR: Executive Director reported PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented 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. Executive Director said the webinar was scheduled for Friday, July 23, 2021, 12:30 PM – 1:30 PM. Executive Director noted an e-mail invite was sent out on 7-9-21. Executive Director added 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): Executive Director reported both PERMA and J.A. Montgomery were invited to provide separate presentations at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Executive Director said the GFOA of NJ was 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: Executive Director advised the 71st Annual Conference was scheduled to be held from October 11th – October 14th at Caesar's in Atlantic City. Executive Director said NJAC was celebrating its 100-year anniversary. Executive Director reported the New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery would most likely be presenting at the NJAC conference in October.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported 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.

2021 MEETING SCHEDULE: Executive Director reported the Commission was not scheduled to meet in August and the next scheduled meeting was on September 15, 2021.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor advised she recommended approval of the July Bills List, Resolution 23-21 and noted the payments were for standard and routine bills. Ms. Taylor said she would be happy to answer any questions.

MOTION TO APPROVE RESOLUTION 23-21, JULY 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 period of June 1 through June 30 there were 22 worker compensation claims reported, 10 were report only, 11 were closed and 1 remained treating. Ms. Guze said there was 1 COVID claim reported and it was currently closed. Ms. Guze concluded her report.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
June	23	12	1	13	27

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
June	\$ 512,775	\$ 113,240	\$ 399,535	78%	277	272	98%

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

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for June through July was included in the agenda. Mr. Czarnecki noted all of the Safety Training through September 30 was listed in the agenda. Mr. Czarnecki said if anyone had any questions on the training to reach out to him or Mr. Prince. Mr. Czarnecki concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: There was no public 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 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.

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: 10:35 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary