

**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 Walcoff
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. Walcott advised the Claims Committee did not meet prior to the meeting, however the payment authorization requests would be presented during closed session. Ms. Walcott 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