

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
DECEMBER 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 December 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: December 15, 2021
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** October 26, 2021 Open MinutesAppendix I
October 26, 2021 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:** None

- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: 2022 Meeting SchedulePage 2

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 3-35

- ☐ **TREASURER – Bibi Taylor**
 - Resolution 32-21 December Bill List – MotionPage 36
 - September Treasurer Reports.....Pages 37-38

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

- ☐ **CLAIMS SERVICE – PERMA**
 - Mandatory Year-End Claims Reporting MemorandumPage 39

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

- ☐ **MANAGED CARE – First MCO**
 - Monthly Report.....Pages 40-43

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 44-50

- ☐ **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 51
Motion to go into Executive Session

- ☐ **MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION**

- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING: January 19, 2022, 10:00 AM**

Union County Insurance Commission
Claims Committee/Strategy
2022 Meeting Schedule

All Claims Committee meetings will be held virtually via Zoom (until further notice)
3rd Wednesday of each month at 9:30am

January 19, 2022

February 16, 2022

March 16, 2022

April 20, 2022

June 15, 2022

July 20, 2022

September 21, 2022

October 19, 2022

December 21, 2022

January 18, 2023

UNION COUNTY INSURANCE FUND COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: December 15, 2021

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2022 Property & Casualty Budget (Pages 6-7)** – Attached on page 6 for your review and discussion is the proposed 2022 Property & Casualty Budget in the amount of **\$3,221,141**. The introductory budget represents an overall reduction of **\$6,129** or **.019%**. As we did last year, the loss funds of \$3,023,100 represent 90% of the actuarial projected loss funds. Also, the budget reflects the reduction in workers compensation loss funds for the change in exposure for corrections.

The Treasurer has recommended approving a temporary budget in the amount of \$536,428 which represents 2/12 of the 2022 annual budget, \$3,221,141.

The annual assessment once finalized would be billed in three installments and payable as follows: 40% due on 3/15/22, 30% on 5/15/22 and 30% on 10/15/22.

Attached on page 7 is Resolution 29-21, Adoption of a Temporary 2022 Property & Casualty Budget equal to 2/12 of the 2022 Property & Casualty Budget.

- ☐ **Motion to approve Resolution 29-21 adopting a temporary 2022 Property and Casualty Budget in the amount of \$536,856 equal to 2/12 of the 2022 Property & Casualty Budget in the amount of \$3,221,141**
- ☐ **2021 UCIFC Dividend** – As we did last year, the Commission should consider authorizing the issuance of a dividend in the amount of **\$425,000**. The Commission has the option of applying the dividend to the assessment billing. If the Commissioners agree we will prepare a resolution for the January meeting to release a dividend in the amount of \$425,000.

The NJCE Board of Fund Commissioners accepted a recommendation from the Finance Committee and authorized a dividend from various Funds Years subject to the State Approval. Union County's share of this dividend is **\$110,292**.

- ☐ **Executive Director Position (Pages 8-9)** - The Chairperson has advised that the County wishes to utilize the option to extend the Executive Director's contract for a period of one (1) additional year, commencing January 1, 2022 through December 31, 2022 with an annual fee not to exceed \$166,355 for fund year 2022. Included in the agenda on pages 8-9 is Resolution 30-21, Designating Executive Director. The resolution was prepared by the Commission Attorney.

- ☐ **Motion to approve Resolution 30-21 Designating Executive Director**

- ❑ **Union County Approved Counsel (Pages 10-12)** – Included in the agenda on pages 10-12 is a copy of Resolution 31-21, Utilizing Union County Approved Counsel for the County Insurance Commission. The County of Union on behalf of itself and the UCIFC issued a “Request for Qualifications” (RFQ) on September 28, 2021 and the responses were reviewed on October 28, 2021. Commission Attorney supplied a list of the approved firms to provide legal services.
 - ❑ **Motion to approve Resolution 31-21 Utilizing Union County Approved Counsel for the County Insurance Commission**
- ❑ **RFP for Professional Services - Actuary** – The Fund Office issued an RFP for the 2022 Actuary position. The responses were due on October 12, 2021. We received one response from the incumbent, The Actuarial Advantage, Inc. The pricing fee is \$6,387, which represents an increase of 2% over the 2021 fee of \$6,261.
 - ❑ **Motion to approve The Actuarial Advantage Inc. as the 2022 Actuary with a fee of \$6, 387**
- ❑ **Certificate of Insurance Reports (Pages 13-14)** – Included in the agenda on pages 13-14 are the certificate of insurance issuance reports from the NJCE listing the certificates issued during the months of October & November. There were (3) three certificates issued in October and 1 (one) in November.
 - ❑ **Motion to approve the certificate of insurance report**
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 15-28)** – The NJCE met on October 28, 2021. A written summary report of the meeting is included in the agenda on pages 15-28. The NJCE also met on November 18, 2021 and introduced the 2022 budget in the amount of \$31,498,143 which represents an increase of \$1,559,335 or 5.2% over the 2021 Annualized Budget and \$3,447,381 or 12.3% over the 2021 Assessed Budget. A Public Hearing is scheduled for Thursday, December 16, 2021 at 9:30 AM.
- ❑ **UCIFC Financial Fast Track (Pages 29-30)** - Included in the agenda on pages 29-30 is a copy of the Financial Fast Track for the month of September. As of **September 30, 2021** there is a statutory surplus of **\$4,862,184**. 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 **\$13,117,139**.
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 31-33)** - Included in the agenda on pages 31-33 is a copy of the Financial Fast Track for the month of September. As of **September 30, 2021** the Fund has a surplus of **\$13,816,096**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$29,308,966**.
- ❑ **Claims Tracking Reports (Pages 34-35)** – Included in the agenda on page 34 is the Claim Activity Report as of September 30, 2021. Also included in the agenda on page 35 is the Claims Management Report Expected Loss Ratio Analysis Report as of September 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.

- ❑ **2022 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2022. The start time of the meetings will be at 10:00 AM. The 2022 UCIFC Reorganization meeting is scheduled for January 19, 2022. If the dates are acceptable, a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed.

January 19, February 16, March 16, April 20, June 15, July 20, September 17, October 19 and December 21

	UNION COUNTY INSURANCE COMMISSION				
	2022 PROPOSED BUDGET : Loss Fund Confidence at 90%				
				Total	
				Increase/Decrease	
		ANNUALIZED BUDGET FY2021	PROPOSED BUDGET FY2022	\$	%
	APPROPRIATIONS				
	I. Claims and Excess Insurance				
	Claims				
1	Property	319,500	332,100	12,600	3.94%
2	Liability	363,600	378,000	14,400	3.96%
3	Auto	203,400	180,900	(22,500)	-11.06%
4	Workers' Comp.	2,146,500	2,132,100	(14,400)	-0.67%
5					
6	Subtotal - Claims*	3,033,000	3,023,100	(9,900)	-0.33%
7					
8					
9					
10	II. Expenses, Fees & Contingency				
11					
12	Claims Adjustment	0	0	0	0.00%
13	Safety Director	0	0	0	0.00%
14	General Expense				
15	Exec. Director	163,093	166,355	3,262	2.00%
16	Actuary	6,261	6,386	125	2.00%
17	Auditor	9,916	10,300	384	3.87%
18	Attorney	4,000	4,000	0	0.00%
19	Treasurer	4,000	4,000	0	0.00%
20					
21					
22	Misc. Expense & Contingency	7,000	7,000	0	0.00%
23					
24	Total Fund Exp & Contingency	194,270	198,041	3,771	1.94%
25	Risk Managers	0	0	0	0.00%
26					
27					
28	Total FUND Disbursements	3,227,270	3,221,141	(6,129)	-0.19%

RESOLUTION NO. 29-21

UNION COUNTY INSURANCE FUND COMMISSION

**ADOPTION OF A TEMPORARY 2022 PROPERTY & CASUALTY BUDGET
EQUAL TO 2/12 OF THE PROPOSED 2022 PROPERTY & CASUALTY BUDGET**

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts a Temporary Budget in the amount of \$536,856 equal to 2/12 of the proposed 2022 Property & Casualty Budget in the amount of \$3,221,141 attached hereto as the Calendar Year 2022 Budget.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on December 15, 2021.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

RESOLUTION NO. 30-21

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION EXECUTIVE DIRECTOR**

WHEREAS, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et seq.; and

WHEREAS, the County of Union on behalf of the Union County Insurance Fund Commission previously advertised and published a Request for Proposals, for the position of Executive Director, issued on November 20, 2020 and received on December 10, 2020, and the Commissioners having duly reviewed and considered all responses to said RFP; and

WHEREAS, by way of Resolution 29-20 the UCIFC entered into a contract with PERMA RISK MANAGEMENT SERVICES, Parsippany, New Jersey, for a one year term commencing January 1, 2021 and ending December 31, 2021, with two one-year optional renewals by the UCIFC, under the terms and conditions as set forth in the Request for Proposal and as required by the UCIFC; and

WHEREAS, the UCIFC wishes to utilize its option to extend the contract for a period of one (1) additional year, commencing January 1, 2022 through December 31, 2022, at an annual fee not to exceed \$166,355.00 for the fund year 2022;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairman is hereby authorized to execute a contract between the UCIFC and PERMA RISK MANAGEMENT SERVICES, Parsippany, New Jersey, pursuant to a fair and open process, for a one year term renewal commencing January 1, 2022 and ending December 31, 2022, under the terms and conditions as set forth in the Request for Proposal and as required by the UCIFC, in an amount not to exceed \$166,355.00 for fund year 2022; and

BE IT FURTHER RESOLVED by the Commissioners of said UCIFC, PERMA RISK MANAGEMENT SERVICES, acting as a “servicing organization” as defined in the UCIFC’s rules and regulations shall execute said contract prepared by the UCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of UCIFC; and

BE IT FURTHER RESOLVED that the not to exceed amounts shall be charged to the Administrative Account of the Union County Insurance Fund Commission.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on December 15, 2021.

ADOPTED:

BY: _____

CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

RESOLUTION NO. 31-21

UNION COUNTY INSURANCE FUND COMMISSION

**UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY
INSURANCE COMMISSION**

WHEREAS, the Union County Insurance Fund Commission is responsible for providing a defense to certain claims brought against its members in accordance with the Commission's coverage documents; and

WHEREAS, the County of Union on behalf of itself and the UCIFC implemented a fair and open process for the procurement of litigation and/or defense counsel; and

WHEREAS, on September 28, 2021, "Request for Qualifications" (RFQ) were issued and responses were received on October 28, 2021; and

WHEREAS, having considered the recommendation of the Proposal Review Committee, the Board determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services outlined above; and

WHEREAS, this Commission wishes to accept the recommendations of the Proposal Review Committee and determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services as outlined:

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Union County Insurance Fund Commission that the assignment of specific claims for defense shall be made by the Commission, on advice from the County Counsel's office.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on December 15, 2021.

ADOPTED:

BY: _____
CHAIR

DATE

ATTEST:

VICE CHAIR

DATE

8. RFQ FOR LITIGATION AND DEFENSE COUNSEL AND GENERAL COUNSEL SERVICES- POSTED ON SEPTEMBER 28, 2021 AND OPENED ON OCTOBER 28, 2021 (RFQ 2022-8) (RES):

- Aloia Law Firm LLC, 2 Broad Street, Suite 510, Bloomfield, NJ 07003; (973) 337-6626
- Biancamano & DiStefano, Executive Plaza, 10 Parsonage Road, Suite 300, Edison, NJ 08837; (732) 549-0220
- Bratti Greenan, LLC, 1040 Broad Street, Suite 104, Shrewsbury, NJ 07702; 732-852-2711
- Brause, Brause & Ventrice, LLC, 276 Main Street, P.O. Box 512, Metuchen, NJ 08840
- Chasan Lamparello Mallon & Cappuzzo, 300 Lighting Way, Suite 200, Secaucus, NJ 07094; 201-348-6000
- Cleary, Giacobbe, Alfieri, Jacobs, LLC, 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436; 973-845-6700
- DECOTIIS, 61 South Paramus Road, Paramus, NJ 07652; (201) 928-1100
- Eric M. Bernstein & Associates, LLC, 34 Mountain Blvd., Building A, P.O. Box 4922, Warren, NJ 07059; 732-805-3360
- Florio, Kenny & Raval, LLP, 125 Chubb Avenue, Suite 310 N, Lyndhurst NJ 07071; (201)-659-8011
- Florio, Perruci, Steinhardt & Cappelli, LLC, 218 Route 17 North, Suite 410, Rochelle Park, NJ, 07662; (201) 843-5858
- Gluck Walrath, LLP, 4 Paragon Way, Suite 400, Freehold, NJ 07728; 732-530-8822
- Hatfield Schwartz, 240 Cedar Knolls Road, Suite 303, Cedar Knolls, NJ 07927; 973-737-8315
- Jardim, Meisner & Susser, P.C., 308 Vreeland Road, Suite 100, Florham Park, NJ 07932; 973-845-7640
- Kingston Coventry LLC, 1 Gatehall Drive, Suite 305, Parsippany, NJ 07054; 973-370-2227
- Kologi & Simitz, 500 North Wood Avenue, Suite 4B, Linden, NJ 07036; (908) 486-8877
- La Corte, Bundy, Varady & Kinsella, 989 Bonnel Court, Union, NJ 07083; (908) 810-0500
- O'Donnell McCoy Buerle, LLC, 48 South Street, Suite 102, Morristown, NJ 07960; 973-998-9900
- Post Polak, P.A., 425 Eagle Rock Avenue, Suite 200, Roseland, NJ 07068; 973-228-9900
- Rainone Coughlin Minchello, 555 U.S. Highway One South, Suite 440, Iselin, NJ 08830; (732) 709-4182

- Renaud & Deappolonio LLC, 190 North Avenue E. (RTE. 28) Cranford, NJ 07016; (908) 418-4088
- Ruderman & Roth, LLC, 150 Morris Avenue, Suite 303, Springfield, NJ 07081; 973-258-1288
- Shain Schaffer, 150 Morristown Road, Suite 105, Bernardsville, NJ 07924; 908-953-9300
- The Antoine Law Firm, 52 Underwood Street, Apt. 1L, Newark, NJ 07106; 973-370-5347 OR 542 Morristown Road, Linden, NJ 07036
- Weiner Law Group, LLP, 629 Parsippany Road, Parsippany, NJ 07054; (973)403-1100
- Wiley Malehorn Sirota & Raynes, 250 Madison Avenue, Morristown, NJ 07960; 97-539-1313

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 10/1/2021 To 11/1/2021

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: 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.	10/7/2021 #3068986	GL AU EX WC OTH
H - County of Union, Office of the I - County of Union	County Counsel Attn: Kevin Campbell, Esq. 10 Elizabethtown Plaza Elizabeth, NJ 07207	- 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 - Company F: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #031731962; Policy Limits: \$1,000,000 The County of Union, its Board of Commissioners, officers, employees, agents and servants, and the State of New Jersey are an Additional Insured as their interest may appear on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	10/12/2021 #3070021	GL AU EX WC OTH
H - County of Union I - County of Union	Stamler Police Academy Attn: Eric Mason 1776 Raritan Rd Scotch Plains, NJ 07076	- 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 - Company F: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #031731962; Policy Limits: \$1,000,000 The County of Union, its Board of Commissioners, officers, employees, agents and servants, and the State of New Jersey are an Additional Insured as their interest may appear on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	10/12/2021 #3070022	GL AU EX WC OTH
Total # of Holders: 3				

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 11/1/2021 To 12/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Sharma Realty Investments LLC, I - County of Union	Shallendra & Bimla Sharma 28 Chandler Road Edison, NJ 08820	RE: Leased Parked Spaces 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 Leased Parked Spaces at 430-432 Westminister Avenue in Elizabeth, NJ	11/29/2021 #3151319	GL AU EX WC OTH
Total # of Holders: 1				



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: October 28, 2021

Memo to: Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: October NJCE Report

Finance Committee: Commissioners Sheehan, Wood, Kessler, Shea and Kelly met via teleconference on October 21st to review the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget.

Enclosed as part of this report is the 2022 Budget Review. Executive Director highlighted key items factors affecting the budget: 2020 Excess Liability Renewal, 2021 Budget Delta, the Commercial marketplace and Legislative Factors. Executive Director reported Finance Committee recommended to delay the 2022 budget introduction by one month with budget introduction on November 18th and adoption on December 16th. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections. Finance Committee is scheduling a meeting in early November to review the budget prior to introduction.

The Board of Fund Commissioners accepted the Finance Committee's recommendation to delay the 2022 budget introduction to November 18, 2021 at 2:00PM and to schedule a special meeting on December 16, 2021 at 9:30AM for the Public Hearing and adoption of the 2022 budget.

Finance Committee also reviewed dividend options based on allowable dividends per State Regulations at the last audit of 12/31/20. Finance Committee will make a recommendation on issuance of a dividend at the November meeting.

Financial Fast Track: Financial Fast Track as of August 31, 2021 reflected a statutory surplus of \$14.4 million.

Professional Services/Competitive Contracts:

Technical Services Writer: Last month, the Board authorized the procurement of Technical Services Writer. This was advertised on October 1st and responses are due November 5th; results will reported at the November meeting and any applicable action will be taken at that time.

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.

Prospective Membership: Ocean County Utility Authority has accepted membership in the Ocean County Insurance Commission effective 9/30/21 for workers compensation. OCIC is in the process of providing a proposal to Ocean County Board of Health.

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. Ms. Walcoff noted weekly meetings are held with the carrier's lead adjustor to ensure losses are continually evaluated and advanced payments to members for repairs are being issued on a timely basis.

NJCE Cyber Task Force: The task force began distributing Cyber Security Awareness Month notices. Additional information about the program can be found on the website at <https://njce.org/cyber-risk-control/>. In addition, the Task Force has begun to work on the minimum standards for a Cyber Risk Management Program.

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.

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. The Fund office is reviewing exposure data for accuracy and completion. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor has completed the payroll audits, which have been uploaded by the Fund office into Origami.

2021 New Jersey Association of Counties Conference (NJAC): The 71st Annual Conference was held from October 12th – October 14th at Caesar's in Atlantic City. Deputy Executive Director reported J.A. Montgomery held a workshop on *The Importance of a Public Sector Risk Control Program*, which was well attended.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: This year's Best Practices Workshop will be held virtually via an interactive webinar on November 3rd from 9AM to 12:30PM. An email to register for the event was distributed; 1.5 Ethics CEUs will be available and interested participants should contact the Fund office for more information.

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 all commissioners are invited to attend.

Underwriting Manager Report

Underwriting Manager reported the NJCE 2022 renewal program negotiations are underway and will be aggressively marketed to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from September to November 2021, as well as, upcoming training events. Safety Director reported the online streaming training service implemented last year has had a total of 587 training "hits" or uses by members. In discussions with the Executive Director, Safety Director reported members may benefit from the formation of a NJCE Safety

Committee to meet on a quarterly basis to roundtable safety issues and/or best practices. The committee's composition, authority and responsibility and duties will be submitted for review at the November meeting.

Workers Compensation Claims Administrator Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for November 18, 2021 at 2:00PM via Zoom; please contact the Fund office for meeting access information.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Memo to: Finance Sub Committee
New Jersey Counties Excess Joint Insurance Fund

From: Joseph Hrubash, Executive Director

Subject: 2022 Budget Review

Date: October 21, 2021 – 3:30 p.m. via Zoom Audio/Video

This memo will serve as a discussion of the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget. We are in very challenging times including but not limited to market conditions unseen since the mid 1980's, potential claims resulting from sexual molestation, claims resulting from the pandemic and COVID essential worker legislation as well as climate change resulting in property CAT losses nationwide.

Factors affecting the 2022 NJCE Budget are:

- 1. 2020 Excess Liability Renewal:** We first addressed in late 2019 with this committee and subsequently the NJCE Board of Commissioners at the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. The NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.
- 2. 2021 Budget Delta:** The 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. What we learned from the 2021 renewal marketing efforts is that we were in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

In consultation with this committee, through various meetings, we recommended and the committee agreed to an 8% budget increase for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases. Unfortunately, the final results of our marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Based on the solid financials of NJCE there was no immediate or short term concerns. The committee recommended and the Board of Fund Commissioners approved the declaration of an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and to take no action in 2021 on the balance of the delta. It was agreed we would monitor the claims activity versus loss funding and review on an annual basis with potential action at a future date. The additional assessment for the premium portion of the delta was billed September 17th as a 3rd separate installment and the balance of the delta is at \$1,925,777.

3. 2022 Excess Insurance and Ancillary Insurance: The hard market will continue into 2022. The 2022 excess and ancillary insurance renewal projections are in the 10% to 15% range. This combined with the 2021 delta will make the 2022 budget challenging.

4. Commercial Marketplace and Legislative Factors:

- a. **Property:** Coverage premiums for fire, flood, and etc. is increasing due to the frequency of natural disasters over the past few years and our loss experience. This has caused a serious increase in prices of up to 20% or greater charged by both the national and international property insurance markets.
- b. **Liability:** Liability claims are increasing at an average rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, public entities are being hit with lawsuits based on allegations going back 40 years.
- c. **Workers' Compensation:** In addition to COVID claims, a recent Department of Labor decision will increase workers' compensation on an average by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates.

Ed Cooney will provide an update on the marketplace and what it may mean for NJCE's 2022 renewal.

COVID-19 Workers Compensation Claims: As of September 30, 2021, for 2020 fund year there are a total of 1, 916 claims with a total incurred of \$7.9 million and total paid of \$2 million. For the 2021 fund year there are a total of 693 claims with total incurred of \$670,337 and total paid of \$434,130. A review of claims development will be conducted at the appropriate time to evaluate reserves on open claims. There continues to be ongoing dialogue with the excess insurer on how the 2020 endorsement will be applied with respects to COVID-19 claims. As you recall we booked one third of incurred value of our outstanding Covid claims for 2020 totaling \$917,000. For 2021 fund year, each COVID claim is a separate occurrence.

The Fund Attorney provided an overview of the MEL's litigation strategy in regards to the excess workers compensation carrier for reimbursement of Covid claims exceeding our retention during closed session at the September 23rd meeting. The MEL JIF has hired a reputable law firm to assist with the recovery. The NJCE will take a wait and see approach for now and may join in with MEL JIF at a later date. The MEL JIF and NJCE JIF excess workers compensation policies had the same communicable disease endorsement. The excess insurer removed this endorsement for 2021. As stated above this will affect the workers compensation loss funds for 2022 since the pandemic is still active.

Robyn Walcoff will provide an update on the status of the claims discussions and our strategy for reimbursement from the excess insurer.

Also, we are exploring the feasibility of our underlying insurance commissions making submission for Covid WC claim costs to their respective County under the Cares Act and/or ARPA.

Pauline Kontomanolis will provide a report on the Cares Act and ARPA.

NJCE Financials:

The NJCE is in a very strong financial position. The enclosed preliminary financial fast track report reflects the fund's overall financial position as of August 31, 2021. The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. The report includes changes for the month, year to date, the prior year-end and the current fund balance for each item. The surplus as of 8/31/21 is **\$14,419,676**. Regardless of where we end up on the marketing of the 2022 renewal, the NJCE JIF is in a strong financial position as we formulate a budget for 2022.

2022 Preliminary Budget:

1. The attached **2022 Preliminary Budget** of **\$31,498,143** represents an overall increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381 or 12.3% over the 2021 Assessed Budget.** A copy of the budget is attached.

The 2022 preliminary budget reflects (a) the expiring program structure, (b) the 2021 loss fund delta, (c) 2022 loss funds as provided by the actuary, (d) exposure changes as provided by the members, (e) excess and ancillary premium projections from the Underwriting Manager.

2. The following is a further breakdown of the 2022 preliminary budget:
 - **Line 8 (Claims/Loss Funds)** the preliminary budget of **\$6,241,311** is a decrease of (\$963,965) or (13.4%) over the 2021 Annualized Budget and **an increase of \$924,081 or 17.4% over the 2021 Assessed Budget.** The latter takes into consideration the 2021 delta. The Actuary completes their loss fund analysis and derive not just an actuarial central estimate but also a range of reasonable estimates. The 2022 loss funds reflect the central estimate.
 - **Line 18 (Premiums)** the preliminary budget of **\$19,025,551** is **an increase of \$1,908,887 or 11.2% over the 2021 Annualized Budget.** There was no 2021 premium delta as this was billed in a special installment in 2021. In addition to some of the challenges referenced above there has been adverse loss activity on property, workers compensation and cyber. The premiums reflect no changes in the expiring program structure.
 - **Line 42 (Total Self Insured Program)** the preliminary budget of **\$27,437,386** is an increase of \$970,025 or 3.7% over the 2021 Annualized Budget and **an increase of \$2,858,070 or 11.7% over the 2021 Assessed Budget.**
 - **Line 56 (Ancillary Coverages)** the preliminary budget of **\$4,123,532** is **an increase of \$589,311 or 16.7% over the 2021 Annualized Budget.**
 - **Line 58 (Total Fund Disbursements)** the preliminary budget of **\$31,498,143** is an increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381 or 12.3% over the 2021 Assessed Budget.**

Recommendations:

1. **Budget Introduction:** Due to the continued uncertainty of the commercial marketplace, we can consider a recommendation to delay the 2022 budget process again this year by one month with introduction at the meeting on November 18th and adoption on December 16th. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections.
2. **Alternative Options:** Explore the feasibility of :
 - a. Increasing NJCE retention(s) as a potential cost saving measure as we did for 2021.
 - b. Increasing member entity deductibles on ancillary coverage such as POL/EPL and cyber. This may be mandated by the commercial insurers.
 - c. Increasing underlying insurance commission and county retentions as a potential cost saving measure. Any savings must be weighed against potential losses and may not make sense for all members.
 - d. Implementing a retrospective adjustment program whereas the NJCE collects a discounted assessment (85% of the loss funds). The balance would become payable to NJCE if the member's actual losses exceed the loss fund portion of their assessment but no more than 100%. We would do an annual calculation with an agreed upon payment period such as 10 years following the end of the respective fund year.
 - e. Implementing a premium holiday. In this scenario the last assessment installment for 2022 (25%) would be due with the first assessment installment for 2023. This arrangement would carry forward in future fund years. In affect it is a one year savings.
 - f. Apply some or all of a potential dividend as a credit within the 2022 budget. See discussion below.
3. **2021 Dividend:** Enclosed are potential dividend options for your consideration based on the allowable dividends per State Regulations at the last audit of 12/31/20. Last year, we agreed to hold off on a dividend decision until we had a better idea on what the budget increase will be for 2021. We recommend the same approach for this year. Attached is a copy of the historical dividends issued by NJCE JIF.

Please note once a decision is made, the members have an option of taking their dividend as a check, an offset to their 2022 assessment or as stated above as a credit within the 2022 budget.
4. **Future Considerations:**
 - a. **Surplus Floor:** We held an informal discussion on the feasibility of exploring the implementation of a surplus floor at the November 18, 2021 Finance Sub-Committee meeting. It was agreed we would defer discussion to a later date. We recommend that this committee discuss this in more detail in 2022.
 - b. **Insurance Commission Retentions:** If not for 2022, look at the feasibility of higher underlying insurance commission and county retentions for 2023 fund year.
5. **Next Meeting:** If you agree, we recommend another Finance Sub-Committee meeting prior to budget introduction to review our options.

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

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
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.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2021 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2022 PROPOSED BUDGET -									
APPROPRIATIONS	(A)	(B)	(A.1)	(B.1)	(C)	(D)	(E)	(F)	(G)
I. Claims and Excess Insurance			(B - A)	(A.1 / B)		(C - B)	(D / B)	(C - A)	(F / A)
Claims	ANNUALIZED ASSESSED BUDGET FY2021	ANNUALIZED BUDGET FY2021	Change \$	Change %	PROPOSED BUDGET FY2022	Change \$	Change %	Change \$	Change %
1 Property	910,261	1,070,843	160,582	17.6%	1,097,129	26,286	2.5%	186,868	20.5%
2 Liability	897,602	1,663,929	766,327	85.4%	1,187,036	(476,894)	-28.7%	289,434	32.2%
3 Auto	311,886	513,978	202,092	64.8%	412,454	(101,523)	-19.8%	100,568	32.2%
4 Workers' Comp.	3,150,594	3,622,196	471,602	15.0%	3,156,775	(465,421)	-12.8%	6,181	0.2%
5 BB/EPL	29,943	30,000	57	0.2%	30,000		0.0%	57	0.2%
6 POL/EPL	-	258,838	258,838	100.0%	257,917	(921)	-0.4%	257,917	100.0%
7 Cyber	16,943	45,492	28,549	168.5%	100,000	54,508	119.8%	83,057	290.2%
8 Subtotal - Claims	5,317,229	7,205,276	1,888,047	35.5%	6,241,311	(963,965)	-13.4%	924,081	17.4%
9 Premiums									
10									
11 Property	7,199,767	7,199,767	-	0.0%	8,261,410	1,061,643	14.7%	1,061,643	14.7%
12 Property ISO x 110	635,094	635,094	-	0.0%	733,051	97,957	15.4%	97,957	15.4%
13 XS Flood to SD	545,528	545,528	-	0.0%	601,939	56,411	10.3%	56,411	10.3%
14 Liability	4,093,800	4,093,800	-	0.0%	4,349,986	256,186	6.3%	256,186	6.3%
15 Excess Liability	2,140,002	2,140,002	-	0.0%	2,300,904	160,902	7.5%	160,902	7.5%
16 Workers Comp (Stat x 1ML)	2,502,473	2,502,473	-	0.0%	2,778,261	275,788	11.0%	275,788	11.0%
17									
18 SubTotal Premiums	17,116,664	17,116,664	-	0.0%	19,025,551	1,908,887	11.2%	1,908,887	11.2%
19 Total Loss Fund	22,433,893	24,321,940	1,888,047	8.4%	25,266,862	944,922	3.9%	2,832,968	12.6%
20									
21 II. Expenses, Fees & Contingency									
22									
23 Claims Adjustment	70,113	70,112	(1)	0.0%	70,500	388	0.6%	387	0.6%
24 Claims Adjustment - Property	17,571	17,571	-	0.0%	19,380	1,809	10.3%	1,809	10.3%
25 Safety Director	424,480	424,480	-	0.0%	429,677	5,197	1.2%	5,197	1.2%
26 General Expense									
27 Exec. Director	705,086	705,086	-	0.0%	709,162	4,076	0.6%	4,076	0.6%
28 Actuary	23,771	23,771	-	0.0%	24,139	368	1.5%	368	1.5%
29 Auditor	15,402	15,402	-	0.0%	17,167	1,765	11.5%	1,765	11.5%
30 Attorney	15,831	15,831	-	0.0%	15,300	(531)	-3.4%	(531)	-3.4%
31 Treasurer	15,830	15,830	1	0.0%	15,300	(530)	-3.3%	(529)	-3.3%
32 Technical Writer	25,000	25,000	-	0.0%	25,000		0.0%		0.0%
33 Underwriting Manager	449,683	449,683	-	0.0%	449,540	(143)	0.0%	(143)	0.0%
34 Underwriting Data Consolidation	101,585	101,585	-	0.0%	100,062	(1,523)	-1.5%	(1,523)	-1.5%
35 Payroll Audit	17,004	17,004	-	0.0%	20,704	3,700	21.8%	3,700	21.8%
36 Safety Institute Funding	100,948	100,947	(1)	0.0%	89,690	(11,257)	-11.2%	(11,258)	-11.2%
37									
38 Misc. Expense & Contingency	(1,780)	(1,780)	-	0.0%	20,004	21,784	100.0%	21,784	100.0%
39 Total Fund Exp & Contingency	1,980,524	1,980,523	(2)	0.0%	2,005,625	25,103	1.3%	25,101	1.3%
40 Risk Management Consultant	102,124	102,124	-	0.0%	102,124		0.0%		0.0%
41									
42 Total Self Insured Program	24,516,541	26,404,587	1,888,045	7.7%	27,374,611	970,025	3.7%	2,858,070	11.7%
43									
44 Ancillary Coverages									
45 POL/EPL	1,217,786	1,217,786	-	0.0%	1,278,383	60,597	5.0%	60,597	5.0%
46 Crime Program	172,413	172,413	-	0.0%	172,417	4	0.0%	4	0.0%
47 Medical Malpractice	955,490	955,490	-	0.0%	1,073,020	117,530	12.3%	117,530	12.3%
48 Pollution Liability	237,214	237,214	-	0.0%	261,155	23,941	10.1%	23,941	10.1%
49 Employed Lawyers Liability	160,623	160,623	-	0.0%	163,914	3,291	2.0%	3,291	2.0%
50 Cyber Liability	644,099	644,099	-	0.0%	1,000,816	356,717	55.4%	356,717	55.4%
51 Aviation	80,284	80,284	-	0.0%	104,370	24,086	30.0%	24,086	30.0%
52 Marina Operators Liability	17,068	17,068	-	0.0%	18,090	1,022	6.0%	1,022	6.0%
53 Active Assault	23,615	23,615	-	0.0%	25,976	2,361	10.0%	2,361	10.0%
54 Supplemental Indemnity WC	25,629	25,629	-	0.0%	25,390	(239)	-0.9%	(239)	-0.9%
55									
56 Total Ancillary Coverages	3,534,221	3,534,221	-	0.0%	4,123,532	589,311	16.7%	589,311	16.7%
57									
58 Total FUND Disbursements	28,050,762	29,938,808	1,888,045	6.7%	31,498,143	1,559,335	5.2%	3,447,381	12.3%

New Jersey Counties Excess JIF - 2021 Dividend Options

Dividend Option 1	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000		\$ 100,000			\$ 500,000
CCIC	\$ 67,364	\$ 50,513	\$ 19,013	\$ 16,915	\$ 23,721		\$ 22,177			\$ 199,703
GCIC	\$ 32,636	\$ 23,033	\$ 8,355	\$ 7,551	\$ 10,627		\$ 10,313			\$ 92,513
Union County	\$ -	\$ 26,454	\$ 11,182	\$ 10,042	\$ 13,889		\$ 11,960			\$ 73,528
BCIC	\$ -	\$ -	\$ 10,056	\$ 9,318	\$ 11,570		\$ 9,360			\$ 40,303
CUIC	\$ -	\$ -	\$ 667	\$ 3,019	\$ 4,739		\$ 4,304			\$ 12,729
SCIC	\$ -	\$ -	\$ 728	\$ 3,156	\$ 4,166		\$ 2,804			\$ 10,854
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 13,241		\$ 11,919			\$ 25,160
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 12,176		\$ 10,343			\$ 22,519
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 5,872		\$ 9,225			\$ 15,097
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 7,595			\$ 7,595
Totals	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ -	\$ 100,000	-	-	\$ 500,000

Dividend Option 2	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000		\$ 150,000			\$ 750,000
CCIC	\$ 101,047	\$ 75,770	\$ 28,520	\$ 25,372	\$ 35,581		\$ 33,265			\$ 299,554
GCIC	\$ 48,953	\$ 34,549	\$ 12,532	\$ 11,326	\$ 15,940		\$ 15,469			\$ 138,769
Union County	\$ -	\$ 39,681	\$ 16,774	\$ 15,062	\$ 20,834		\$ 17,941			\$ 110,292
BCIC	\$ -	\$ -	\$ 15,083	\$ 13,977	\$ 17,354		\$ 14,040			\$ 60,454
CUIC	\$ -	\$ -	\$ 1,000	\$ 4,529	\$ 7,108		\$ 6,456			\$ 19,093
SCIC	\$ -	\$ -	\$ 1,092	\$ 4,734	\$ 6,248		\$ 4,206			\$ 16,280
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 19,862		\$ 17,878			\$ 37,740
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 18,264		\$ 15,515			\$ 33,779
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 8,809		\$ 13,838			\$ 22,646
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 11,392			\$ 11,392
Totals	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000	\$ -	\$ 150,000	-	-	\$ 750,000

Dividend Option 3	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000		\$ 200,000			\$ 1,000,000
CCIC	\$ 134,729	\$ 101,026	\$ 38,026	\$ 33,830	\$ 47,441		\$ 44,354			\$ 399,406
GCIC	\$ 65,271	\$ 46,065	\$ 16,709	\$ 15,101	\$ 21,253		\$ 20,626			\$ 185,026
Union County	\$ -	\$ 52,909	\$ 22,365	\$ 20,083	\$ 27,779		\$ 23,921			\$ 147,056
BCIC	\$ -	\$ -	\$ 20,111	\$ 18,636	\$ 23,139		\$ 18,720			\$ 80,606
CUIC	\$ -	\$ -	\$ 1,333	\$ 6,038	\$ 9,478		\$ 8,609			\$ 25,457
SCIC	\$ -	\$ -	\$ 1,456	\$ 6,312	\$ 8,331		\$ 5,608			\$ 21,707
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 26,482		\$ 23,837			\$ 50,320
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 24,352		\$ 20,686			\$ 45,038
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 11,745		\$ 18,450			\$ 30,195
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 15,189			\$ 15,189
Totals	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000	\$ -	\$ 200,000	-	-	\$ 1,000,000

DIVIDEND DISTRIBUTED BY YEAR

2020	\$ 1,500,000
2019	\$ 2,000,000
2018	\$ 500,000
2017	\$ 200,000
2016	\$ 150,000
2015	\$ 150,001
2013	\$ 607,551
Total	\$ 5,107,551



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: November 18, 2021

Memo to: Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: November NJCE Report

Finance Committee: Finance Committee comprised of Commissioners Sheehan, Shea, Wood, Kessler and Kelly met on November 15, 2021 for further review of the proposed 2022 budget, discuss the 2021 dividend options and reviewed a response to the Technical Services Writer procurement.

2022 Budget: Underwriting Manager reported initial quotations have been received and noted property and cyber coverage continue to be aggressively marketed. Underwriting Manager expects to report final numbers for 2022 excess and ancillary renewals at the next meeting. Finance Committee recommended introduction of the 2022 budget in the amount of \$31,498,143; this represents an increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and \$3,447,381 or 12.3% over the 2021 Assessed Budget. The Board of Fund Commissioners accepted the recommendation of the Finance Committee and introduced the 2022 Budget and scheduled a public hearing on Thursday December 16, 2021 at 9:30AM.

Dividend: Finance Committee also reviewed available dividend options and based on the proposed budget and the strong current financial position of the Fund, the Finance Committee recommended that the JIF authorize a \$750,000 dividend. The Board of Fund Commissioners accepted the recommendation of the Finance Committee and adopted a resolution to authorize a dividend amount of \$750,000 from various Fund years subject to State approval. The member Insurance Commissions will receive their dividend as a check; County members may opt for a check or apply the dividend as a credit to offset the 2022 assessment.

Technical Services Writer: In September, the Board authorized the procurement of Technical Services Writer which was advertised on October 1st with responses due on November 5th. The Finance Committee reviewed and scored the only response received from Stradley Ronon; Fund Attorney submitted a memorandum on the scoring criteria, process and submitted fees. The Board of Fund Commissioners accepted the recommendation of the Finance Committee and adopted a resolution to award Technical Services Writer to Stradley Ronon at an hourly fee of \$340 with an annual cap not to exceed \$25,000.

Finance Committee is scheduled to meet on December 13, 2021 at 9:00AM to review the final budget prior to adoption at the Fund's December 16, 2021 meeting.

Financial Fast Track: Financial Fast Track as of August 31, 2021 reflected a statutory surplus of \$14.4 million. Executive Director noted the Fund is in a very strong financial position.

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.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: This year's Best Practices Workshop was held virtually via an interactive webinar on November 3rd and was well attended with 70 attendees. The webinar will be uploaded to the Fund's website – www.njce.org. Commissioners are encouraged to submit suggestions for future topics to the Fund office.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference was held in-person on November 16th through November 18th at the Atlantic City Convention Center in Atlantic City and was well attended by exhibitors, as well as, Municipal and County personnel.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from October to December 2021, as well as, upcoming training events through January 2022. Included with the report was information on the NJCE Leadership Academy, an 8-course module designed for managers, administrators, department heads and supervisors to enhance leadership skills.

Workers Compensation Claims Administrator Report

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

December Meeting: The next meeting of the NJCE is scheduled for December 16, 2021 at 9:30am via Zoom; please contact the Fund office for meeting access information.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2021 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2022 PROPOSED BUDGET -									
APPROPRIATIONS	(A)	(B)	(A.1)	(B.1)	(C)	(D)	(E)	(F)	(G)
I. Claims and Excess Insurance			(B - A)	(B.1 / B)		(C - B)	(D / B)	(C - A)	(F / A)
	ANNUALIZED ASSESSED BUDGET FY2021	ANNUALIZED BUDGET FY2021	Change \$	Change %	PROPOSED BUDGET FY2022	Change \$	Change %	Change \$	Change %
Claims									
1 Property	910,261	1,070,843	160,582	17.6%	1,097,129	26,286	2.5%	186,868	20.5%
2 Liability	897,602	1,663,929	766,327	85.4%	1,187,036	(476,894)	-28.7%	289,434	32.2%
3 Auto	311,886	513,978	202,092	64.8%	412,454	(101,523)	-19.6%	100,568	32.2%
4 Workers' Comp.	3,150,594	3,622,196	471,602	15.0%	3,156,775	(465,421)	-12.8%	6,181	0.2%
5 SBL/EPL	29,943	30,000	57	0.2%	30,000		0.0%	57	0.2%
6 POL/EPL	-	258,838	258,838	100.0%	257,917	(921)	-0.4%	257,917	100.0%
7 Cyber	16,843	45,892	29,049	168.5%	100,000	54,508	119.8%	83,057	490.2%
8 Subtotal - Claims	5,317,229	7,205,276	1,888,047	35.5%	6,241,311	(963,965)	-13.4%	924,081	17.4%
9 Premiums									
10									
11 Property	7,199,767	7,199,767	-	0.0%	8,261,410	1,061,643	14.7%	1,061,643	14.7%
12 Property ISO x 110	635,094	635,094	-	0.0%	733,051	97,957	15.4%	97,957	15.4%
13 XS Flood to ISO	545,528	545,528	-	0.0%	601,939	56,411	10.3%	56,411	10.3%
14 Liability	4,093,800	4,093,800	-	0.0%	4,349,986	256,186	6.3%	256,186	6.3%
15 Excess Liability	2,140,002	2,140,002	-	0.0%	2,300,904	160,902	7.5%	160,902	7.5%
16 Workers Comp (Stat x 1ML)	2,502,473	2,502,473	-	0.0%	2,778,261	275,788	11.0%	275,788	11.0%
17									
18 SubTotal Premiums	17,116,664	17,116,664	-	0.0%	19,025,551	1,908,887	11.2%	1,908,887	11.2%
19 Total Loss Fund	22,433,893	24,321,940	1,888,047	8.4%	25,266,862	944,922	3.9%	2,832,968	12.6%
20									
21 II. Expenses, Fees & Contingency									
22									
23 Claims Adjustment	70,113	70,112	(1)	0.0%	70,500	388	0.6%	387	0.6%
24 Claims Adjustment - Property	17,571	17,571	-	0.0%	19,380	1,809	10.3%	1,809	10.3%
25 Safety Director	424,480	424,480	-	0.0%	429,677	5,197	1.2%	5,197	1.2%
26 General Expense									
27 Exec. Director	705,086	705,086	-	0.0%	709,162	4,076	0.6%	4,076	0.6%
28 Actuary	23,771	23,771	-	0.0%	24,139	368	1.5%	368	1.5%
29 Auditor	15,402	15,402	-	0.0%	17,167	1,765	11.5%	1,765	11.5%
30 Attorney	15,831	15,831	-	0.0%	15,300	(531)	-3.4%	(531)	-3.4%
31 Treasurer	15,830	15,830	1	0.0%	15,300	(530)	-3.3%	(529)	-3.3%
32 Technical Writer	25,000	25,000	-	0.0%	25,000		0.0%		0.0%
33 Underwriting Manager	449,683	449,683	-	0.0%	449,540	(143)	0.0%	(143)	0.0%
34 Underwriting Data Consolidation	101,585	101,585	-	0.0%	100,062	(1,523)	-1.5%	(1,523)	-1.5%
35 Payroll Audit	17,004	17,004	-	0.0%	20,704	3,700	21.8%	3,700	21.8%
36 Safety Institute Funding	100,948	100,947	(1)	0.0%	89,690	(11,257)	-11.2%	(11,258)	-11.2%
37									
38 Misc. Expense & Contingency	(1,780)	(1,780)	-	0.0%	20,004	21,784	100.0%	21,784	100.0%
39 Total Fund Exp & Contingency	1,980,524	1,980,523	(2)	0.0%	2,005,625	25,103	1.3%	25,101	1.3%
40 Risk Management Consultant	102,124	102,124	-	0.0%	102,124		0.0%		0.0%
41									
42 Total Self Insured Program	24,516,541	26,404,587	1,888,045	7.7%	27,374,611	970,025	3.7%	2,858,070	11.7%
43									
44 Ancillary Coverages									
45 POL/EPL	1,217,786	1,217,786	-	0.0%	1,278,383	60,597	5.0%	60,597	5.0%
46 Crime Program	172,413	172,413	-	0.0%	172,417	4	0.0%	4	0.0%
47 Medical Malpractice	955,490	955,490	-	0.0%	1,073,020	117,530	12.3%	117,530	12.3%
48 Pollution Liability	237,214	237,214	-	0.0%	261,155	23,941	10.1%	23,941	10.1%
49 Employed Lawyers Liability	160,623	160,623	-	0.0%	163,914	3,291	2.0%	3,291	2.0%
50 Cyber Liability	644,099	644,099	-	0.0%	1,000,816	356,717	55.4%	356,717	55.4%
51 Aviation	80,284	80,284	-	0.0%	104,370	24,086	30.0%	24,086	30.0%
52 Marine Operators Liability	17,068	17,068	-	0.0%	18,090	1,022	6.0%	1,022	6.0%
53 Active Assailant	23,615	23,615	-	0.0%	25,976	2,361	10.0%	2,361	10.0%
54 Supplemental Indemnity WC	25,629	25,629	-	0.0%	25,390	(239)	-0.9%	(239)	-0.9%
55									
56 Total Ancillary Coverages	3,534,221	3,534,221	-	0.0%	4,123,532	589,311	16.7%	589,311	16.7%
57									
58 Total FUND Disbursements	28,050,762	29,938,808	1,888,045	6.7%	31,498,143	1,559,335	5.2%	3,447,381	12.3%

10/21/2021
8:25 AM

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BUDGET

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		324,169	2,917,521	15,847,151	18,764,672
2.	CLAIM EXPENSES					
		Paid Claims	327,030	2,214,445	4,286,714	6,501,158
		Case Reserves	(182,771)	(261)	4,433,563	4,433,301
		IBNR	(193,634)	(331,090)	4,854,540	4,523,450
		Excess Insurance Recoverable	0	153,677	(429,515)	(275,838)
		Discounted Claim Value	15,961	21,506	(197,125)	(175,619)
	TOTAL CLAIMS		(33,415)	2,058,276	12,948,177	15,006,452
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,606	142,550	549,108	691,658
	TOTAL EXPENSES		15,606	142,550	549,108	691,658
4.	UNDERWRITING PROFIT (1-2-3)		341,978	716,696	2,349,866	3,066,562
5.	INVESTMENT INCOME		4,465	40,592	252,224	292,816
6.	PROFIT (4 + 5)		346,443	757,288	2,602,090	3,359,378
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)		346,443	237,070	4,625,114	4,862,184
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		281,544	19,908	3,604,508	3,624,416
	2019		(214,617)	(450,062)	839,992	389,930
	2020		355,549	1,101,035	180,615	1,281,650
	2021		(76,033)	(433,811)		(433,811)
TOTAL SURPLUS (DEFICITS)			346,443	237,070	4,625,114	4,862,184
TOTAL CASH					13,117,139	

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	2,828	447,383	1,889,318	2,336,701
	Case Reserves	(299,793)	(502,193)	1,464,724	962,531
	IBNR	10,390	(407,023)	606,102	199,078
	Discounted Claim Value	6,153	20,839	(42,152)	(21,313)
TOTAL FY 2018 CLAIMS		(280,422)	(440,994)	3,917,992	3,476,998
FUND YEAR 2019					
	Paid Claims	285,155	1,058,654	1,500,650	2,559,304
	Case Reserves	90,925	(230,983)	2,092,033	1,861,050
	IBNR	(165,006)	(350,674)	680,320	329,646
	Discounted Claim Value	4,524	19,127	(63,500)	(44,373)
TOTAL FY 2019 CLAIMS		215,598	496,124	4,209,503	4,705,626
FUND YEAR 2020					
	Paid Claims	13,857	235,877	896,745	1,132,622
	Case Reserves	(11,841)	226,568	876,806	1,103,373
	IBNR	(366,636)	(1,808,002)	3,568,119	1,760,117
	Excess Insurance Recoverable	0	153,677	(429,515)	(275,838)
	Discounted Claim Value	10,525	38,217	(91,473)	(53,256)
TOTAL FY 2020 CLAIMS		(354,095)	(1,153,664)	4,820,682	3,667,018
FUND YEAR 2021					
	Paid Claims	25,190	472,530		472,530
	Case Reserves	37,938	506,347		506,347
	IBNR	327,618	2,234,609		2,234,609
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,241)	(56,677)		(56,677)
TOTAL FY 2021 CLAIMS		385,504	3,156,810	0	3,156,810
COMBINED TOTAL CLAIMS		(33,415)	2,058,276	12,948,177	15,006,452
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 623,552 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF September 30, 2021						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		2,320,936	20,888,422	188,496,467	209,384,889
2.	CLAIM EXPENSES					
	Paid Claims		95,790	1,009,268	7,089,259	8,098,527
	Case Reserves		1,969,762	2,940,185	9,041,576	11,981,761
	IBNR		(647,778)	2,733,185	9,477,682	12,210,867
	Discounted Claim Value		(38,308)	(181,615)	(1,855,299)	(2,036,914)
	Excess Recoveries		(358,803)	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS		1,020,663	5,595,499	22,467,013	28,062,512
3.	EXPENSES					
	Excess Premiums		1,730,281	15,423,606	132,722,487	148,146,093
	Administrative		164,848	1,513,397	14,328,278	15,841,675
	TOTAL EXPENSES		1,895,129	16,937,003	147,050,765	163,987,768
4.	UNDERWRITING PROFIT (1-2-3)		(594,857)	(1,644,079)	18,978,689	17,334,610
5.	INVESTMENT INCOME		(8,684)	28,025	1,561,013	1,589,038
6.	PROFIT (4+5)		(603,540)	(1,616,054)	20,539,702	18,923,647
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(603,540)	(1,616,054)	15,432,151	13,816,096
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(97)	376	313,887	314,263
	2011		(113)	661	817,021	817,683
	2012		383	(8,819)	775,737	766,917
	2013		3,208	37,795	1,435,473	1,473,267
	2014		122,177	121,312	2,370,698	2,492,009
	2015		59,782	103,125	1,465,627	1,568,751
	2016		117,126	(286,130)	2,615,331	2,329,201
	2017		287,517	403,719	1,269,126	1,672,845
	2018		80,598	220,467	2,227,973	2,448,439
	2019		27,452	348,440	1,617,686	1,966,126
	2020		(273,561)	(932,180)	523,592	(408,588)
	2021		(1,028,013)	(1,624,819)		(1,624,819)
	TOTAL SURPLUS (DEFICITS)		(603,540)	(1,616,054)	15,432,150	13,816,095
	TOTAL CASH					29,308,966

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	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	0	1,401	1,581,076	1,582,477
	Case Reserves	(351)	9,848	55,743	65,591
	IBNR	(485)	(610)	6,513	5,903
	Discounted Claim Value	200	(883)	(6,766)	(7,650)
TOTAL FY 2012 CLAIMS		(637)	9,756	1,636,566	1,646,321
FUND YEAR 2013					
	Paid Claims	4,545	(11,226)	884,946	873,720
	Case Reserves	(9,849)	(26,517)	449,993	423,475
	IBNR	0	(0)	74,752	74,752
	Discounted Claim Value	1,651	1,544	(55,345)	(53,801)
TOTAL FY 2013 CLAIMS		(3,654)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014					
	Paid Claims	0	(3,028)	475,133	472,105
	Case Reserves	(12,346)	(99,948)	468,318	368,369
	IBNR	(124,270)	(29,093)	82,005	52,912
	Discounted Claim Value	13,768	13,192	(50,431)	(37,239)
TOTAL FY 2014 CLAIMS		(122,848)	(118,878)	975,025	856,147
FUND YEAR 2015					
	Paid Claims	5,142	117,214	879,632	996,846
	Case Reserves	1,975	(246,583)	1,970,599	1,724,015
	IBNR	(79,893)	(4,023)	110,856	106,833
	Discounted Claim Value	12,187	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS		(60,589)	(100,233)	2,815,698	2,715,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	(126,189)	155,994	678,557	834,551
	Case Reserves	(51,303)	277,991	1,006,194	1,284,186
	IBNR	55,012	(151,073)	233,390	82,317
	Discounted Claim Value	4,552	6,169	(87,647)	(81,479)
TOTAL FY 2016 CLAIMS		(117,928)	289,082	1,830,493	2,119,575
FUND YEAR 2017					
	Paid Claims	(101,651)	19,267	367,768	387,035
	Case Reserves	(58,346)	(306,682)	1,687,621	1,380,939
	IBNR	(149,267)	(176,374)	1,606,476	1,430,101
	Discounted Claim Value	20,758	63,581	(221,332)	(157,751)
TOTAL FY 2017 CLAIMS		(288,506)	(400,208)	3,440,532	3,040,324
FUND YEAR 2018					
	Paid Claims	7,870	131,181	358,016	489,197
	Case Reserves	(165,903)	117,270	563,782	681,051
	IBNR	44,558	(540,388)	1,803,479	1,263,092
	Discounted Claim Value	31,885	75,091	(240,690)	(165,599)
TOTAL FY 2018 CLAIMS		(81,590)	(216,846)	2,484,586	2,267,741
FUND YEAR 2019					
	Paid Claims	(197,488)	(91,878)	704,297	612,419
	Case Reserves	275,998	419,346	589,734	1,009,080
	IBNR	(117,069)	(729,322)	2,688,900	1,959,578
	Discounted Claim Value	10,037	57,354	(357,356)	(300,002)
TOTAL FY 2019 CLAIMS		(28,522)	(344,501)	3,625,576	3,281,075
FUND YEAR 2020					
	Paid Claims	1,628	184,380	449,634	634,013
	Case Reserves	996,822	1,606,898	2,249,493	3,856,391
	IBNR	(288,925)	(92,245)	2,871,245	2,779,000
	Discounted Claim Value	(79,757)	139,655	(690,332)	(550,677)
	Excess Recoveries	(358,803)	(905,524)	(1,286,205)	(2,191,729)
TOTAL FY 2020 CLAIMS		270,966	933,164	3,593,835	4,526,998
FUND YEAR 2021					
	Paid Claims	501,933	505,964		505,964
	Case Reserves	993,064	1,188,563		1,188,563
	IBNR	12,561	4,456,378		4,456,378
	Discounted Claim Value	(53,588)	(570,485)		(570,485)
TOTAL FY 2021 CLAIMS		1,453,970	5,580,421	0	5,580,421
COMBINED TOTAL CLAIMS		1,020,663	5,595,499	22,467,013	28,062,512

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 \$ 2,191,729 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission					
CLAIM ACTIVITY REPORT					
	AS OF	September 30, 2021			
COVERAGE LINE - PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
September-21	0	1	5	22	28
August-21	0	1	5	11	17
NET CHGE	0	0	0	-11	-11
Limited Reserves					\$16,886
Year	2018	2019	2020	2021	TOTAL
September-21	\$0	\$0	\$171,199	\$169,474	\$340,673
August-21	\$0	\$0	\$171,199	\$115,861	\$287,060
NET CHGE	\$0	\$0	\$0	(\$53,613)	(\$53,613)
Ltd Incurred	\$290,449	\$115,093	\$321,519	\$220,594	\$947,655
COVERAGE LINE - GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
September-21	12	17	9	35	73
August-21	12	19	11	26	68
NET CHGE	0	2	2	-9	-5
Limited Reserves					\$6,989
Year	2018	2019	2020	2021	TOTAL
September-21	\$80,000	\$218,530	\$31,416	\$28,971	\$358,917
August-21	\$329,000	\$90,530	\$33,416	\$22,323	\$475,269
NET CHGE	\$249,000	(\$128,000)	\$2,000	(\$6,648)	\$116,352
Ltd Incurred	\$497,956	\$491,323	\$31,485	\$28,971	\$1,049,735
COVERAGE LINE - AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
September-21	1	3	1	4	9
August-21	2	3	1	4	10
NET CHGE	1	0	0	0	1
Limited Reserves					\$26,948
Year	2018	2019	2020	2021	TOTAL
September-21	\$100,000	\$101,077	\$15,077	\$3,321	\$219,475
August-21	\$150,000	\$101,077	\$15,077	\$3,321	\$269,475
NET CHGE	\$50,000	\$0	\$0	\$0	\$50,000
Ltd Incurred	\$123,110	\$108,816	\$24,804	\$4,071	\$260,801
COVERAGE LINE - WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
September-21	16	37	33	29	115
August-21	16	40	33	27	116
NET CHGE	0	3	0	-2	1
Limited Reserves					\$30,899
Year	2018	2019	2020	2021	TOTAL
September-21	\$782,531	\$1,541,443	\$885,681	\$346,188	\$3,555,843
August-21	\$783,324	\$1,578,518	\$895,522	\$326,904	\$3,584,268
NET CHGE	\$793	\$37,075	\$9,841	(\$19,284)	\$28,424
Ltd Incurred	\$2,388,107	\$3,710,122	\$1,856,987	\$766,849	\$8,722,065
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
September-21	29	58	48	90	225
August-21	30	63	50	68	211
NET CHGE	1	5	2	-22	-14
Limited Reserves					\$21,877
Year	2018	2019	2020	2021	TOTAL
September-21	\$962,531	\$1,861,050	\$1,103,373	\$547,954	\$4,474,908
August-21	\$1,262,324	\$1,770,125	\$1,115,214	\$468,409	\$4,616,072
NET CHGE	\$299,793	(\$90,925)	\$11,841	(\$79,545)	\$141,164
Ltd Incurred	\$3,299,622	\$4,425,354	\$2,234,795	\$1,020,485	\$10,980,256

Union County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF September 30, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		45		MONTH TARGETED	Last Month		44		MONTH TARGETED	Last Year		33		MONTH TARGETED
		Unlimited	Limited	Actual			Unlimited	Limited	Actual			Unlimited	Limited	Actual		
		Incurred	Incurred	30-Sep-21			Incurred	Incurred	00-Jan-00			Incurred	Incurred	00-Jan-00		
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	100.00%
GEN LIABILITY	427,942	497,956	497,956	116.36%	405,286	94.71%	746,956	746,956	174.55%	403,643	94.32%	405,692	405,692	94.80%	376,710	88.03%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	237,488	91.45%	173,110	173,110	66.66%	236,450	91.05%	123,110	123,110	47.41%	221,411	85.26%
WORKER'S COMP	4,546,370	2,460,022	2,460,022	54.11%	4,509,840	99.20%	2,458,988	2,458,988	54.09%	4,506,264	99.12%	2,291,524	2,291,524	50.40%	4,430,728	97.46%
TOTAL ALL LINES	5,554,026	3,433,667	3,433,667	61.82%	5,472,636	98.53%	3,731,633	3,731,633	67.19%	5,466,378	98.42%	3,110,775	3,110,775	56.01%	5,348,870	96.31%
NET PAYOUT %	\$2,337,090				42.08%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

		Current		33			Last Month		32			Last Year		21		
2019	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		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%	333,746	98.04%
GEN LIABILITY	428,501	491,323	491,323	114.66%	377,201	88.03%	363,323	363,323	84.79%	373,845	87.24%	91,992	91,992	21.47%	323,837	75.57%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	220,724	85.26%	108,816	108,816	42.03%	218,839	84.53%	108,816	108,816	42.03%	186,343	71.98%
WORKER'S COMP	4,637,297	3,730,378	3,730,378	80.44%	4,519,343	97.46%	3,482,298	3,482,298	75.09%	4,507,044	97.19%	2,764,368	2,764,368	59.61%	4,208,074	90.74%
TOTAL ALL LINES	5,665,107	4,570,956	4,570,956	80.69%	5,457,689	96.34%	4,194,876	4,194,876	74.05%	5,440,149	96.03%	3,081,769	3,081,769	54.40%	5,052,001	89.18%
NET PAYOUT %	\$7,739				0.14%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		21			Last Month		20			Last Year		9			
2020	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	
PROPERTY	355,673	336,542	336,542	94.62%	348,699	98.04%	336,542	336,542	94.62%		347,575	97.72%	370,656	370,656	104.21%	241,858	68.00%
GEN LIABILITY	393,364	31,485	31,485	8.00%	297,282	75.57%	33,485	33,485	8.51%		291,770	74.17%	52,181	52,181	13.27%	141,611	36.00%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	171,063	71.98%	24,804	24,804	10.44%		166,977	70.26%	5,182	5,182	2.18%	83,180	35.00%
WORKER'S COMP	3,947,400	1,856,987	1,856,987	47.04%	3,582,033	90.74%	1,851,970	1,851,970	46.92%		3,532,981	89.50%	820,820	820,820	44.20%	1,302,642	33.00%
TOTAL ALL LINES	4,934,095	2,249,818	2,249,818	45.60%	4,399,077	89.16%	2,246,801	2,246,801	45.54%		4,339,302	87.95%	1,248,840	1,248,840	163.86%	1,769,291	35.86%
NET PAYOUT %	\$0				0.00%												

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		9			Last Month		8			Last Year		-3		
2021	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	319,500	227,722	227,722	71.27%	217,260	68.00%	173,974	173,974	54.45%	194,895	61.00%			N/A	N/A	N/A
GEN LIABILITY	363,600	28,971	28,971	7.97%	130,896	36.00%	22,323	22,323	6.14%	109,080	30.00%			N/A	N/A	N/A
AUTO LIABILITY	203,400	4,071	4,071	2.00%	71,190	35.00%	4,071	4,071	2.00%	61,020	30.00%			N/A	N/A	N/A
WORKER'S COMP	2,809,258	766,849	766,849	27.30%	927,055	33.00%	718,457	718,457	25.57%	730,407	26.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,695,758	1,027,612	1,027,612	27.81%	1,346,401	36.43%	918,825	918,825	24.86%	1,095,402	29.64%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$51,120				1.38%											

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 32-21

December 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>
001142			
001142	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/21	3.48
001142	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/21	13,591.08
001142	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 12/21	13,591.08
			27,185.64
001143			
001143	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/21	521.75
001143	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/21	521.75
			1,043.50
001144			
001144	UNION COUNTY	REIM CHCK # 24301 DATED 11.8.21	5,157.73
			5,157.73
001145			
001145	WESTFIELD LEADER	AD 10.14.21	32.13
			32.13
001146			
001146	NJ ADVANCE MEDIA	ACCT#1188859 - AD - 10.13.21	110.10
			110.10
		Total Payments FY 2021	33,529.10
		TOTAL PAYMENTS ALL FUND YEARS	\$33,529.10

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	September		
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	\$11,867,552.92	12,020,891.66	-153338.74
Opening Interest Accrual Balance	\$0.00	-	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4,465.28	\$4,390.47	\$74.81
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	\$4,465.28	\$4,390.47	\$74.81
9 Deposits - Purchases	\$1,909,139.43	\$1,604,539.13	\$304,600.30
10 (Withdrawals - Sales)	-\$664,018.86	-\$332,825.96	-\$331,192.90
Ending Cash & Investment Balance	\$13,117,138.77	\$13,296,995.30	-\$179,856.53
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$347,664.00	\$28,908.66	\$318,755.34
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$13,464,802.77	\$13,325,903.96	\$138,898.81

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021							
Month Ending: September							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	515,221.48	699,092.61	794,065.81	8,652,678.59	14.42	1,206,479.82	11,867,552.72
RECEIPTS							
Assessments	74,688.70	84,997.84	47,548.30	814,211.98	535,000.09	40,872.60	1,597,319.50
Refunds	4,052.84	0.00	0.00	110.00	0.00	0.00	4,162.84
Invest Pymnts	193.85	263.04	298.77	3,255.65	0.01	453.94	4,465.26
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	193.85	263.04	298.77	3,255.65	0.01	453.94	4,465.26
Other *	0.00	0.00	0.00	3,056.79	0.00	0.00	3,056.79
TOTAL	78,935.39	85,260.88	47,847.07	820,634.42	535,000.10	41,326.54	1,609,004.39
EXPENSES							
Claims Transfers	(866.00)	0.00	0.00	332,058.90	0.00	0.00	331,192.90
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	(866.00)	0.00	0.00	332,058.90	0.00	28,225.66	359,418.56
END BALANCE	595,022.86	784,353.49	841,912.88	9,141,254.11	535,014.52	1,219,580.70	13,117,138.55

UNION COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: November 29, 2021

Memo to: Commissioners of the Union County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

As you are aware, certain policies issued to the Union County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/21.**

Please conduct a review “sweep” of any Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that **have not yet been reported.**

Such claims must be reported to the insurance carrier prior to 12/31/21. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.



Case Management Monthly Activity Report
November 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%	0	208
Total FY2019	42	236	132	38	170	0	77.65%	22.35%	0.00%	2	168
Total FY2020	160	352	120	124	244	0	49.18%	50.82%	0.00%	3	241
Jan-21	15	32	11	18	29	0	37.93%	62.07%	0.00%	1	28
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%	0	19
May-21	5	19	7	4	11	0	63.64%	36.36%	0.00%	1	10
Jun-21	5	23	13	2	15	0	86.67%	13.33%	0.00%	1	14
Jul-21	11	21	9	3	12	0	75.00%	25.00%	0.00%	0	12
Aug-21	8	22	10	9	19	0	52.63%	47.37%	0.00%	1	18
Sep-21	4	29	15	5	20	0	75.00%	25.00%	0.00%	1	19
Oct-21	0	13	7	0	7	0	100.00%	0.00%	0.00%	0	7
Nov-21	2	12	9	0	9	0	100.00%	0.00%	0.00%	5	4
Total FY2021	69	244	113	71	184	0	61.41%	38.59%	0.00%	11	173

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 12/01/2021

* 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 3



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

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
9	8	17	0	17	7	1	5	10	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

Report run on 12/01/2021

* 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 3



Members averaging greater than 2 days to report :

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

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
P&R Park Maintenance / 375-591	2	1	50%
Prosecutor / 757-420	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 12/01/2021

* 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.



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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%	1		
Oct-21	\$101,383	\$26,046	\$121,065	\$75,337	74%	137	136	1	99%	1		
Nov-21	\$248,311	\$44,693	\$348,914	\$203,617	82%	121	120	1	99%	1		
Total 2021	\$4,026,064	\$844,051	\$4,802,028	\$3,182,013	79%	2,014	1,974	40	98%	17		
Total to Date	\$12,768,876	\$3,118,737	\$15,930,801	\$9,650,012	76%	6,923	6,474	449	94%	40		

Report Run Date:12/01/2021

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SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: December 7, 2021
DATE OF MEETING: December 15, 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
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

October - December 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 26:** Attended the UCIFC meeting via teleconference.
- **October 26:** Attended the UCIFC Executive Safety Committee meeting via teleconference.
- **October 26:** Attended the UCIFC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 15:** Plan to attend the UCIFC meeting via teleconference.
- **December 15:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **December 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 - SD Bulletin: Winter Ice Activity Best Practices – November 11, 2021.
- NJCE JIF - Safety Recall Alert – 3M DBI-SALA Self Retracting Life Line with Anchor Hook – November 22, 2021.
- NJCE SD Message: NJCE Leadership Academy – Open Enrollment 12/1/21 – 12/22/21.

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for **Managers, Administrators, Department Heads, and Supervisors** interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. Open Enrollment 12/1/21 – 12/22-21 More. Registration Form and for more Information please visit: <https://njce.org/safety/njce-leadership-academy/>.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Please Note: New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led Virtual classes and starting in February 2022 In-Person classes will be offered via MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*)).

Virtual Live 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 January thru February 2022 Live 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

J.A. Montgomery

CONSULTING

Please Note: The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led virtual and **starting in February 2022 In-Person classes through MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*)).**

Links below for the “In-Person*” class registrations will take you to the NJCE Learning Management System (LMS) to Enroll in the class. If you have not been set-up with a User Account on the NJCE LMS please click on the “New User Registration” button at the bottom of the login page. Once on the NJCE LMS Home Page click on the appropriate College (one of the 7 Departmental Named boxes). The location of the class is included within the description of these courses.

January thru February 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
1/4/22	Employee Conduct and Violence in the Workplace	8:30 - 10:00 am
1/4/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/5/22	Fall Protection Awareness	8:30 - 10:30 am
1/5/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/6/22	Back Safety / Material Handling	8:30 - 9:30 am
1/6/22	Hearing Conservation	10:00 - 11:00 am
1/6/22	Fire Extinguisher	1:00 - 2:00 pm
1/7/22	Fire Safety	8:30 - 9:30 am
1/7/22	HazCom w/GHS	10:00 - 11:30am
1/7/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
1/10/22	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/10/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
1/10/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
1/11/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
1/11/22	Preparing for First Amendment Audits	9:00 - 11:00 am
1/12/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/12/22	Work Zone: Temporary Traffic Control	10:00 - 12:00 pm
1/12/22	Driving Safety Awareness	1:00 - 2:00 pm
1/13/22	Chain Saw Safety	8:30 - 9:30 am
1/13/22	Chipper Safety	10:00 - 11:00 am
1/13/22	Introduction to Management Skills (Zoom Meeting)	10:00 - 12:00 pm
1/14/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/14/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/18/22	HazCom w/GHS	8:30 - 10:00 am
1/18/22	Back Safety / Material Handling	10:30 - 11:30 am
1/18/22	Hazard Identification: Making Your Observation Count (Zoom Meeting)	1:00 - 3:00 pm
1/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/19/22	Fire Safety	8:30 - 9:30 am

1/19/22	Fire Extinguisher	10:00 - 11:00 am
1/19/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/20/22	Designated Employer Representative Training (DER) (Zoom Meeting) *see details below	9:00 - 4:00 pm w/1 hour lunch brk
1/20/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
1/21/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
1/21/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/21/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
1/24/22	Safety Coordinator Skills Training (Zoom Meeting)	8:30 - 12:30 pm
1/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
1/24/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
1/25/22	Shop & Tool Safety	8:30 - 9:30 am
1/25/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
1/25/22	HazCom w/GHS	1:00 - 2:30 pm
1/26/22	Sanitation/Recycling Safety	8:30 - 10:30 am
1/26/22	Hearing Conservation	11:00 - 12:00 pm
1/26/22	Safety Committee Best Practices (Zoom Meeting)	1:00 - 2:30 pm
1/27/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/27/22	CDL: Supervisors Reasonable Suspicion (Zoom Meeting)	10:00 - 12:00 pm
1/27/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
1/31/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/31/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
1/31/22	Dealing with Difficult People (Zoom Meeting)	1:00 - 3:00 pm
2/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/22	Hearing Conservation	1:00 - 2:00 pm
2/2/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
2/3/22	Asbestos, Lead, Silica Industrial Health Overview	8:30 - 9:30 am
2/3/22	Shop & Tool Safety	10:00 - 11:00 am
2/3/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/4/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
2/4/22	Fire Safety	11:00 - 12:00 pm
2/7/22	Back Safety / Material Handling	8:30 - 9:30 am
2/7/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/7/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
2/8/22	HazCom w/GHS	8:30 - 10:00 am
2/8/22	Preparing for the Unspeakable	9:00 - 10:30 am
2/8/22	Flagger Skills and Safety	10:30 - 11:30 am

2/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
2/9/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/9/22	Heavy Equipment - General Safety	1:00 - 3:00 pm
2/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
2/10/22	Safety Committee Best Practices	1:00 - 2:30 pm
2/11/22	Driving Safety Awareness	8:30 - 9:30 am
2/11/22	Fire Safety	10:00 - 11:00 am
2/11/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/14/22	Housing Authority Sensibility	8:30 - 11:30 am
2/14/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
2/15/22	Power of Collaboration (JIF 101)*	9:00 - 2:00 pm w/lunch brk
2/15/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
2/15/22	Introduction to Communication Skills	10:00 - 12:00 pm
2/15/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/16/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/22	Hearing Conservation	11:00 - 12:00 pm
2/16/22	Chain Saw Safety	1:00 - 2:00 pm
2/17/22	Public Employers: What You Need to Know	8:30 - 10:00 am
2/17/22	Employee Conduct and Violence in the Workplace	10:30 - 12:00 pm
2/17/22	Shift Briefing Essentials	1:00 - 3:00 pm
2/18/22	Chipper Safety	8:30 - 9:30 am
2/18/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
2/18/22	HazCom w/GHS	1:00 - 2:30 pm
2/22/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/22	Fire Department Risk Management	9:00 - 11:00 am
2/22/22	Playground Safety Inspections	1:00 - 3:00 pm
2/23/22	Fall Protection Awareness	8:30 - 10:30 am
2/23/22	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
2/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/22	Ethical Decision Making	9:00 - 11:30 am
2/24/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/25/22	HazCom w/GHS	8:30 - 10:00 am
2/25/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/28/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
2/28/22	Shop & Tool Safety	8:30 - 9:30 am
2/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm

***1/20/22 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 December 24, 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.*

Zoom 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.

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. <https://njce.org/wp-content/uploads/2021/11/NJCE-Live-Virtual-Safety-Training-Group-Sign-in-Sheet.pdf>

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: **4221, 4851, & 8517**. 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 – October 26, 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	Present
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 Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC
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 SEPTEMBER 15, 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 SEPTEMBER 15, 2021

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	2 Yes, 0 Nays, 1, Abstained

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting the Labor and Safety Committee met and they conducted forklift training for County Parks, County Transportation and some of the folks at OEM. Mr. Worthington advised they continue to update County Health and Safety Plans as changes are made. Mr. Worthington asked if there were any questions and concluded his report.

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

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

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing those certificates issued during the month of September, which was included in the agenda. Executive Director advised there were (2) two certificates issued in September. Executive Director asked if anyone had any questions on the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

SETTLEMENT OF LIABILITY CLAIMS: Executive Director reported the agenda included two resolutions prepared by the Commission Attorney for settlement of liability claims, which the Commissioners previously approved. Executive Director requested motions to approve Resolution 26-21, authorizing the settlement in the matter of Yalmanchili v Union County in the amount of \$250,000 and Resolution 27-21 authorizing the settlement of Lyudmila Chernayauskaya v Union County in the amount of \$150,000. In response to Chair Wagner's inquiry, Mr. Bergen recommended doing two separate motions.

**MOTION TO APPROVE RESOLUTION 26-21, AUTHORIZING
SETTLEMENT OF LIABILITY CLAIM**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**MOTION TO APPROVE RESOLUTION 27-21, AUTHORIZING
SETTLEMENT OF LIABILITY CLAIM**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

PROFESSIONAL CONTRACTS: Executive Director reported the Fund Office issued and advertised the RFP's for the Commission Auditor and Commission Actuary positions. Executive Director advised the responses were due on October 29, 2021. Executive Director said the responses would be reviewed and recommendations discussed at the December meeting. Executive Director reported the Executive Director's contract also expired on December 31, 2021 and included a two one-year optional renewal. Executive Director noted the Fund Office would work with the County representatives/Chair on the contract renewal.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 23, 2021. A written summary report of the meeting was included in the agenda on pages 7-9. Executive Director advised the NJCE Finance Committee met on October 21 and spoke about a preliminary budget and discussed dividend options. Executive Director will provide a verbal report on the meeting. Executive Director said the NJCE will meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video and a summary report of the meeting would be included in the next agenda.

NJCE CYBER TASK FORCE: Executive Director reported October was Cyber Security Awareness month. Executive Director said the agenda included copies of the weekly releases that was sent to the NJCE members. Executive Director encouraged the releases be shared with departments and staff. Executive Director noted this year's overall theme was "Do your Part. #BeCyberSmart".

UCIFC FINANCIAL FAST TRACK: Executive Director advised the August Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,515,741 as of August 31, 2021. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$1,927,806 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$11,867,553.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. As of August 31, 2021, the Fund had a surplus of \$14,419,676. 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 \$28,849,936.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of August 31, 2021 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary's projections. Executive Director reviewed the Fund Years with the Commission and advised the Commission was performing exceptional well except for the 2021 year. However, it was still early in the year.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the Fund Office was working with the Risk Manager any outstanding items.

2022 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE: Executive Director advised the 2022 auto ID cards and WC Posting Notices would be sent to the member entity representative for distribution the beginning of December. Executive Director said the NJCE Underwriting Manager's Team would review any certificates which need to be re-issued for the 2022 renewal.

NJCE BEST PRACTICES VIRTUAL WORKSHOP: Executive Director reminded the Commission the 10th Annual NJCE Best Practices Workshop was scheduled for Wednesday, November 3, 2021 9:00 am – 12:30pm via Zoom. Executive Director said invitations were sent out by e-mail on October 18th. Executive Director reviewed the agenda as noted below.

- 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

NOVEMBER MEETING: Executive Director reminded the Commission was not scheduled to meet in November and the next meeting was scheduled for December 15, 2021 at 10:00 AM via Zoom.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor advised she recommended approval of the October Bills List, Resolution 28-21.

**MOTION TO APPROVE RESOLUTION 28-21, OCTOBER
BILL LIST**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 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 September there were 23 worker compensation claims reported, 1 was denied, 6 were out of work, 13 were treating and closed and 3 remained treating. Ms. Guze concluded her report unless there were any questions. In response to Executive Director's inquiry, Ms. Guze said there were no COVID claims reported this month.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
September	29	16	4	20	20

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
September	\$ 79,755	\$ 32,480	\$ 47,275	79%	173	173	100%

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

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety Director's report for September through October was included in the agenda. Mr. Czarnecki referred to a copy of the Training Schedule through December 13, 2021, which was included in the agenda. Mr. Czarnecki concluded his report unless there were any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

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 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.

MOTION TO GO INTO TO CLOSED SESSION

Moved: Chair Wagner
Second: Commissioner Martins
Vote: 3 Yes, 0 Nays

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

Moved: Chair Wagner
Second: Commissioner Martins
Vote: 3 Yes, 0 Nays

MOTION TO ADJOURN:

Moved: Chair Wagner
Second: Commissioner Martins
Vote: 3 Yes, 0 Nays

MEETING ADJOURNED: 10:51 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary