

**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 <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> <b>Mary Ann Maitilasso</b>
	PERMA Risk Management Services <b>Robyn Walcott</b>
Managed Care Services	First MCO <b>Alyssa Hrubash</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Bruce Bergen, Esq.</b>
Safety	J.A. Montgomery Consulting <b>Jonathan Czarnecki</b>
	T&M Associates <b>Mark Worthington</b>

**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 Chernyaukskaya 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 NSURANCE:** 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