

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JANUARY 19, 2022**

10:00 AM

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615**

OR

Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its January 19, 2022 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: January 19, 2022
10:00 AM

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ ROLL CALL OF COMMISSIONERS
- ☐ APPROVAL OF MINUTES: December 15, 2021 Open Minutes.....Appendix I
December 15, 2021 Closed Minutes.....sent via e-mail

- ☐ CORRESPONDENCE: None

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

- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 2-32

- ☐ TREASURER – Bibi Taylor
 - Resolution 13-22 January Bill List – Motion.....Page 33
 - October Treasurer ReportsPages 34-35

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

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

- ☐ MANAGED CARE – First MCO
 - Monthly Report.....Pages 36-39

- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
 - Monthly Report.....Pages 40-47

- ☐ 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 Statement (*There is no need for an Executive Session this month*)

- ☐ MEETING ADJOURNMENT
- ☒ NEXT SCHEDULED MEETING: February 16, 2022, 10:00 AM

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

Date: January 19, 2022

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 4-14)** – The UCIFC is required to reorganize at the January Board of Commissioners meeting per the Commission's Rules & Regulations. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 4-14. The resolutions were reviewed by the Commission Attorney.

Resolution 1-22 .Certifying the Appointment Chairperson and Vice Chairperson.....	Page 4
Resolution 2-22 .Designating Authorized Signatures for Commission Bank Accounts.....	Page 5
Resolution 3-22 .Appointing Agent for Services of Process and Custodian of Records	Page 6
Resolution 4-22 .Designating Official Newspapers	Page 7
Resolution 5-22 .Designating Authorized Depositories for Commission Assets and.....	Pages 8-11
Establishing Cash Management Plan	
Resolution 6-22 .Designating Commission Treasurer	Page 12
Resolution 7-22 .Designating Commission Attorney	Page 13
Resolution 8-22 .Authorizing Commission Treasurer to Process Contracted Payments	Page 14
& Expenses	

- ☐ **Motion to approve Reorganization Resolutions 1-22 through 8-22**

- ☐ **2022 Meeting Schedule (Pages 15-16)** – Attached on page 15 for your consideration is a copy of the UCIFC Executive Meeting Schedule which was presented at our last meeting. There will be no meetings in May, August and November. However, additional meetings can be scheduled with proper notice or cancelled if there are no action items. If the schedule is acceptable to the Commissioners, we have prepared Resolution 9-22 for your approval which is included in the agenda on page 16.

- ☐ **Motion to approve Resolution 9-22, 2022 Meeting Schedule**

- ☐ **2022 Property & Casualty Budget (Pages 17-18)** – Attached on page 17 is a copy of the proposed 2022 Property & Casualty Budget in the amount of \$3,221,141. At our last meeting, we approved a temporary budget of \$536,856 which represented 2/12 of the 2022 Budget.

We are requesting approval of a second temporary budget in the amount of \$268,428 representing 1/12 of the 2022 proposed budget. The total 2022 temporary budget is \$805,284. Included in the agenda on page 18 is Resolution 10-22 to approve and adopt a temporary budget.

- ☐ **Motion to approve Resolution 10-22 adopting a second temporary 2022 Property & Casualty Budget in the amount of \$268,428**

- ❑ **Distribution of Monies (Page 19)** - After a discussion with the Treasurer, the Commission will distribute excess monies to the County from the 2018 Fund Year Account. Included in the agenda on page 19 is Resolution 11-22, Authorizing Refund from the 2018 Fund Year Account. The distribution of funds will be listed as a credit on the County's 2022 assessment bill.

- ❑ **Motion to adopt Resolution 11-22, Authorizing Refund from the 2018 Fund Year Account in the amount of \$750,000**

- ❑ **RFP for Professional Services – Auditor (Page 20)** - The Fund Office issued an RFP for the 2021 Auditor position. We received one response from Suplee, Clooney & Company, the incumbent. The response was sent to the Commission Treasurer and Commission Attorney for review. The pricing of \$10,300 is within the budget and represents an increase of 3% over last year's fee. A copy of the response is available at the Fund Office. Attached on page 20 is a copy of Resolution 12-22, Designating Commission Auditor.

- ❑ **Motion to adopt Resolution 12-22, Designating Commission Auditor**

- ❑ **Certificate of Insurance Report (Page 21)** – Included in the agenda on page 21 is the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of December. There was 1 (one) certificate issued in December.

- ❑ **Motion to approve the certificate of insurance report**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 22-25)** – The NJCE Finance Committee met on December 13th to review the status of the 2022 renewal. The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 22-25. The NJCE is scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization Meeting.

- ❑ **UCIFC Financial Fast Track (Pages 26-27)** - Included in the agenda on pages 26-27 is a copy of the Financial Fast Track for the month of October. As of **October 31, 2021** there is a statutory surplus of **\$4,727,261**. Line 10 of the report, "Investment in Joint Venture" is the Union County Insurance Fund Commission's share of the equity in the NJCE, **\$1,843,935**. The total cash amount is **\$12,978,980**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 28-30)** - Included in the agenda on pages 28-30 is a copy of the Financial Fast Track for the month of October. As of **October 31, 2021** the Fund has a surplus of **\$13,399,622**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$31,702,239**.

- ❑ **Claims Tracking Reports (Pages 31-32)** – Included in the agenda on page 31 is the Claim Activity Report as of October 31, 2021. Also included in the agenda on page 32 is the Claims Management Report Expected Loss Ratio Analysis Report as of October 31, 2021. This report measures how the losses are running compared to the actuary's projections for 2021. Executive Director will review the reports with the Commission.

RESOLUTION NO. 1-22

**UNION COUNTY INSURANCE FUND COMMISSION
CERTIFY THE APPOINTMENT OF CHAIRPERSON AND VICE CHAIRPERSON**

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

BE IT RESOLVED by the Union County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice-Chairperson:

Amy Wagner	Chairperson
Claudia Martins	Vice Chairperson
Laura Scutari	Commissioner

BE IT FURTHER RESOLVED that the Chairperson and Vice Chairperson shall serve for a one-year term to expire through the reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the Union County Insurance Fund Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required;

I. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the official named Depository which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this resolution.

Amy Wagner	CHAIRPERSON
Claudia Martins	VICE CHAIRPERSON
Bibi Taylor	TREASURER

II. All funds for Claims payments shall be withdrawn from the Official named Depository by check, which shall bear the signatures of the Treasurer and of one (1) of the D&H representatives listed below, duly authorized pursuant to this Resolution.

Wayne F. Dietz,	D&H Alternative Risk Solutions
Arthur W. Gottheim,	D&H Alternative Risk Solutions

Transfers approved by the Commission shall be by wire as authorized by the Treasurer between the administrative account and the claims account.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 3-22

**UNION COUNTY INSURANCE FUND COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2022**

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 UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2022 commission year; and

NOW THEREFORE BE IT RESOLVED by the Union County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the UCIFC, at its office located at 9 Campus Drive, Suite 216, NJ 07054 for the year 2022 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the UCIFC; and

BE IT FURTHER RESOLVED that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the UCIFC.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 4-22

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

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 UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2022 commission year; and

BE IT RESOLVED by the Union County Insurance Fund Commission, (hereinafter the UCIFC) the **Star Ledger** (Advanced Media) and **Westfield Leader** are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in all newspapers; and

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2023 re-organization of the UCIFC; and

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the UCIFC shall give notice of said meetings to the Star Ledger (Advanced Media) and Westfield Leader.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 5-22

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

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 UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2022 commission year; and

BE IT RESOLVED, Investors Bank is hereby designated as the depository for assets of the Commission; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

UNION COUNTY INSURANCE FUND COMMISSION

2022 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The UNION COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5015.1.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 6-22

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION TREASURER**

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 UCIFC requires the services of a Treasurer, and

WHEREAS, **Bibi Taylor** has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the Union County Insurance Fund Commission and as required by the Rules & Regulations:

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bibi Taylor as UCIFC Treasurer for the term commencing January 1, 2022 through 2023 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Treasurer shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC; and

BE IT FURTHER RESOLVED that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 7-22

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION ATTORNEY**

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 UCIFC requires the services of an Attorney, and

WHEREAS, Bruce H. Bergen, Esq. has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bruce H. Bergen, Esq. as UCIFC Attorney for the term commencing January 1, 2022 through 2023 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Attorney shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC.

BE IT FURTHER RESOLVED that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 8-22

**UNION COUNTY INSURANCE FUND COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2022.

BE IT FURTHER RESOLVED that the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

UNION COUNTY INSURANCE FUND COMMISSION
CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2022 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Union County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:00 AM	January 19, 2022	Zoom Conference Call (Until further notice)	Re-Organization Meeting
10:00 AM	February 16, 2022	“	Regular Meeting
10:00 AM	March 16, 2022	“	Regular Meeting
10:00 AM	April 20, 2022	“	Regular Meeting
10:00 AM	June 15, 2022	“	Regular Meeting
10:00 AM	July 20, 2022	“	Regular Meeting
10:00 AM	September 21, 2022	“	Regular Meeting
10:00 AM	October 19, 2022	“	Regular Meeting
10:00 AM	December 21, 2022	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator
UNION COUNTY INSURANCE FUND COMMISSION

RESOLUTION NO. 9-22

**UNION COUNTY INSURANCE FUND COMMISSION
2022 REGULAR MEETING SCHEDULE**

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 Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Union County Insurance Fund Commission as follows:

1. The schedule of regular meetings of the UCIFC for the year 2022 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Administration Building, Elizabeth, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Star Ledger and the Westfield Leader newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Union County Clerk.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

	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. 10-22

UNION COUNTY INSURANCE FUND COMMISSION

**ADOPTION OF A TEMPORARY 2022 PROPERTY & CASUALTY BUDGET
EQUAL TO 1/12 OF THE PROPOSED 2022 PROPERTY & CASUALTY BUDGET**

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts a second Temporary Budget in the amount of \$268,428 to 1/12 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 January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 11-22

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION AUTHORIZING REFUND FROM THE 2018 FUND YEAR ACCOUNT**

WHEREAS, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted an insurance fund commission; and

WHEREAS, Article VIII of the Commission’s Rules & Regulations provides that the Commission may refund to its member excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Commission has obtained a calculation from its Actuary and Executive Director as to the amount of excess monies from its 2018 Fund Year Account which is available for distribution in the amount of \$750,000

WHEREAS, distribution of the excess monies from the 2018 Fund Year Account is consistent with maintaining the financial integrity of the Commission; and

WHEREAS, the Board of Fund Commissioners have determined that it would be in its best interest to make the distribution of excess monies from the 2018 Fund Year Account; now, therefore,

BE IT RESOLVED by the Union County Insurance Fund Commission that the Executive Director for the Commission be and is hereby authorized to process a refund in the amount of \$750,000 from Fund Year 2018

BE IT FURTHER RESOLVED the Commission Treasurer is hereby authorized to take the dividend credit of \$750,000 on the first installment of the 2022 Assessment Billing. The dividend credit will be noted on the billing.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST: _____
VICE CHAIRPERSON

DATE

RESOLUTION NO. 12-22

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION AUDITOR**

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 professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. seq.: and

WHEREAS, the Union County Insurance Fund Commission advertised and published an RFP for the position of Auditor, issued on October 12, 2021 and received on October 29, 2021, and the Review Committee having duly reviewed and considered the response to said RFP; and

WHEREAS, the Review Committee recommends retaining Suplee, Clooney & Company for auditing services to prepare the Commission Audit for Fund Year 2021. The audit as of December 31, 2021 shall be completed and presented no later than September 30, 2022.

NOW THEREFORE BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairperson is hereby authorized to execute a contract between the UCIFC and Suplee, Clooney & Company for a one-year term commencing on January 19, 2022 and ending September 22, 2022 in an amount not to exceed \$10,300

BE IT FURTHER RESOLVED by the Commissioners of said UCIFC, Suplee, Clooney & Company 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 amount of \$10,300 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 January 19, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST: _____
VICE CHAIRPERSON

DATE

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 12/1/2021 To 12/31/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Union	Attn: Section 5310 Program One Penn Plaza East 4th floor Newark, NJ 07105	RE: VIN # 1FDFE4FSXJDC36267 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to a 2018 FORD E450 12 + 2 Minibus 16-1991 VIN # 1FDFE4FSXJDC36267	12/30/2021 #3208250	GL AU EX 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: December 16, 2021

Memo to: Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: December NJCE Report

2022 Budget & Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 13th to review the status of the 2021 renewal and any changes to the 2022 budget from their last meeting. Underwriting Manager is finalizing the marketing and negotiation of the NJCE excess insurance renewal and provided an update to the Finance Committee, as well as, the full Board of Fund Commissioners.

Executive Director reported that last month the Fund introduced a proposed 2022 budget based on certain assumptions of renewal negotiations. Executive Director reported the Finance Committee has recommended the NJCE adopt the 2022 budget that was introduced at the November 18th Board of Commissioners committee meeting with one amendment. The amendment comes from *Line item 14, Liability*, which decreased by \$104,994.

The Finance Committee recommended the adoption of the amended budget representing a total increase of \$3,342,387 or an 11.9% increase over the 2021 Assessed Budget. Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2022 budget and certified the assessments. In addition, the Board of Fund Commissioners empowered the Finance Committee to authorize the Underwriting Manager to bind and enter into the required agreements for the 2022 excess and ancillary coverages; a resolution formalizing the action will be included in the 2022 Reorganization agenda.

The Finance Committee will meet one more time with the Executive Director and Underwriting Manager prior to year-end to review the final marketing results to determine a final program structure and program insurers.

Financial Fast Track: The October Financial Fast Track reflected a statutory surplus of \$13.3 million.

Dividend: Last month, the Board of Commissioners, based on the recommendation of the Finance Committee authorized the release of a \$750,000 dividend. A filing was made on 11/30/2021 and we are awaiting a response from the regulatory agencies; if no response is received after 30 days of the filing date then the dividends will be distributed as requested. 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. The member Insurance Commissions will have the option to issue checks to their

membership or use as an offset to their 2022 member assessment. Executive Director reported the dividend amount/allocation provided last month was based on a \$500,000 dividend in error. The NJCE Board of Fund Commissioners adopted a resolution correcting the refund amounts.

Workers' Compensation/Pension Offsets for Accidental Disability Claims: Executive Director reported in February, the NJ Department of Labor adopted a temporary rule reversing a 2006 rule that made the pension plan the primary payer of compensation for accidental disability retirements for “on-the-job” injuries. The Board of Fund Commissioners adopted a resolution to urge the rule change not be retroactive and further, asking legislatures to adopt amendments to cap the law so that property & casualty insurance costs are outside the cap for the next three years.

New Membership: Executive Director reported Ocean County Board of Health has accepted membership in the Ocean County Insurance Commission effective 12/31/21.

Professional Services/Competitive Contracts:

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: As reported last meeting, the following services are set to expire in February 2022. This is being provided for informational purposes only.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from November to December 2021, as well as, upcoming training events through February 2022.

Workers Compensation Claims Administrator Report

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

2022 Reorganization February Meeting: The Fund is scheduled to meet on Thursday, February 24, 2022 at 9:30am via Zoom to conduct the 2022 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2022 PROPOSED BUDGET -					
APPROPRIATIONS					
I. Claims and Excess Insurance					
		ANNUALIZED	PROPOSED BUDGET	Change \$	Change %
	Claims	ASSESSED BUDGET	FY2022		
		FY2021			
1	Property	910,261	1,097,129	186,868	20.5%
2	Liability	897,602	1,187,036	289,434	32.2%
3	Auto	311,886	412,454	100,568	32.2%
4	Workers' Comp.	3,150,594	3,156,775	6,181	0.2%
5	SBL/EPL	29,943	30,000	57	0.2%
6	POL/EPL	-	257,917	257,917	100.0%
7	Cyber	16,943	100,000	83,057	490.2%
8	Subtotal - Claims	5,317,229	6,241,311	924,081	17.4%
9	Premiums				
10					
11	Property	7,199,767	8,261,410	1,061,643	14.7%
12	Property 150 x 110	635,094	733,051	97,957	15.4%
13	XS Flood to 50	545,528	601,939	56,411	10.3%
14	Liability	4,093,800	4,244,992	151,192	3.7%
15	Excess Liability	2,140,002	2,300,904	160,902	7.5%
16	Workers Comp (Stat x 1MIL)	2,502,473	2,778,261	275,788	11.0%
17					
18	SubTotal Premiums	17,116,664	18,920,557	1,803,893	10.5%
19	Total Loss Fund	22,433,893	25,161,868	2,727,974	12.2%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	70,113	70,500	387	0.6%
24	Claims Adjustment - Property	17,571	19,380	1,809	10.3%
25	Safety Director	424,480	429,677	5,197	1.2%
26	General Expense				
27	Exec. Director	705,086	709,162	4,076	0.6%
28	Actuary	23,771	24,139	368	1.5%
29	Auditor	15,402	17,167	1,765	11.5%
30	Attorney	15,831	15,300	(531)	-3.4%
31	Treasurer	15,830	15,300	(529)	-3.3%
32	Technical Writer	25,000	25,000		0.0%
33	Underwriting Manager	449,683	449,540	(143)	0.0%
34	Underwriting Data Consolidation	101,585	100,062	(1,523)	-1.5%
35	Payroll Audit	17,004	20,704	3,700	21.8%
36	Safety Institute Funding	100,948	89,690	(11,258)	-11.2%
37					
38	Misc. Expense & Contingency	(1,780)	20,004	21,784	100.0%
39	Total Fund Exp & Contingency	1,980,524	2,005,625	25,101	1.3%
40	Risk Management Consultant	102,124	102,124		0.0%
41					
42	Total Self Insured Program	24,516,541	27,269,617	2,753,076	11.2%
43					
44	Ancillary Coverages				
45	POL/EPL	1,217,786	1,278,383	60,597	5.0%
46	Crime Program	172,413	172,417	4	0.0%
47	Medical Malpractice	955,490	1,073,020	117,530	12.3%
48	Pollution Liability	237,214	261,155	23,941	10.1%
49	Employed Lawyers Liability	160,623	163,914	3,291	2.0%
50	Cyber Liability	644,099	1,000,816	356,717	55.4%
51	Aviation	80,284	104,370	24,086	30.0%
52	Marina Operators Liability	17,068	18,090	1,022	6.0%
53	Active Assailant	23,615	25,976	2,361	10.0%
54	Supplemental Indemnity W/C	25,629	25,390	(239)	-0.9%
55					
56	Total Ancillary Coverages	3,534,221	4,123,532	589,311	16.7%
57					
58	Total FUND Disbursements	28,050,762	31,393,149	3,342,387	11.9%

2022 Assessments by Member

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2022 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UC	Total
Claims	305,275	832,909	1,315,499	277,472	864,433	369,008	371,337	722,345	486,287	696,747	6,241,311
Premiums	1,721,119	2,392,881	3,913,868	1,048,347	1,888,125	1,474,570	1,773,907	1,707,344	1,697,110	1,303,286	18,920,557
Expenses, Fee & Contingency	151,220	234,701	437,837	88,646	177,379	155,582	105,232	243,705	186,778	224,547	2,005,625
Total Self-Insured Program	2,177,614	3,460,490	5,667,204	1,414,465	2,929,936	2,101,284	2,250,476	2,673,394	2,370,174	2,224,580	27,269,617
Total Ancillary Coverages	527,299	290,161	740,217	314,612	1,057,153	137,676	175,664	344,507	101,692	434,551	4,123,532
Total Fund Disbursements	2,704,913	3,750,651	6,407,421	1,729,077	3,987,089	2,238,960	2,426,140	3,017,901	2,471,866	2,659,131	31,393,149

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2021			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		324,169	3,241,690	15,847,151	19,088,841
2.	CLAIM EXPENSES					
		Paid Claims	117,877	2,332,322	4,286,714	6,619,035
		Case Reserves	204,762	204,500	4,433,563	4,638,063
		IBNR	45,919	(285,172)	4,854,540	4,569,369
		Excess Insurance Recoverable	0	153,677	(429,515)	(275,838)
		Discounted Claim Value	(5,389)	16,117	(197,125)	(181,008)
	TOTAL CLAIMS		363,170	2,421,445	12,948,177	15,369,622
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	16,569	159,119	549,108	708,227
	TOTAL EXPENSES		16,569	159,119	549,108	708,227
4.	UNDERWRITING PROFIT (1-2-3)		(55,570)	661,126	2,349,866	3,010,992
5.	INVESTMENT INCOME		4,517	45,109	252,224	297,333
6.	PROFIT (4 + 5)		(51,053)	706,235	2,602,090	3,308,325
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		(83,871)	(179,089)	2,023,024	1,843,935
11.	SURPLUS (6 + 7 + 8 - 9)		(134,924)	102,146	4,625,114	4,727,261
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		55,295	75,203	3,604,508	3,679,711
	2019		(5,434)	(455,496)	839,992	384,496
	2020		(26,283)	1,074,752	180,615	1,255,367
	2021		(158,502)	(592,313)		(592,313)
TOTAL SURPLUS (DEFICITS)			(134,924)	102,146	4,625,114	4,727,261
TOTAL CASH						12,978,980

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	1,056	448,439	1,889,318	2,337,757
	Case Reserves	1,944	(500,249)	1,464,724	964,475
	IBNR	(3,000)	(410,023)	606,102	196,078
	Discounted Claim Value	19	20,858	(42,152)	(21,294)
TOTAL FY 2018 CLAIMS		19	(440,975)	3,917,992	3,477,017
FUND YEAR 2019					
	Paid Claims	59,252	1,117,906	1,500,650	2,618,556
	Case Reserves	(63,037)	(294,021)	2,092,033	1,798,012
	IBNR	11,840	(338,834)	680,320	341,485
	Discounted Claim Value	751	19,878	(63,500)	(43,622)
TOTAL FY 2019 CLAIMS		8,806	504,930	4,209,503	4,714,432
FUND YEAR 2020					
	Paid Claims	21,548	257,425	896,745	1,154,170
	Case Reserves	97,389	323,957	876,806	1,200,762
	IBNR	(119,932)	(1,927,935)	3,568,119	1,640,184
	Excess Insurance Recoverable	0	153,677	(429,515)	(275,838)
	Discounted Claim Value	464	38,681	(91,473)	(52,792)
TOTAL FY 2020 CLAIMS		(531)	(1,154,195)	4,820,682	3,666,487
FUND YEAR 2021					
	Paid Claims	36,021	508,551		508,551
	Case Reserves	168,466	674,813		674,813
	IBNR	157,011	2,391,621		2,391,621
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(6,623)	(63,300)		(63,300)
TOTAL FY 2021 CLAIMS		354,875	3,511,685	0	3,511,685
COMBINED TOTAL CLAIMS		363,170	2,421,445	12,948,177	15,369,622
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 \$275,838 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	October 31, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,320,937	23,209,360	188,496,467	211,705,827
2.	CLAIM EXPENSES					
		Paid Claims	178,269	1,187,537	7,089,259	8,276,797
		Case Reserves	(370,689)	2,569,496	9,041,576	11,611,072
		IBNR	1,081,133	3,814,318	9,477,682	13,292,000
		Discounted Claim Value	(68,873)	(250,488)	(1,855,299)	(2,105,787)
		Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS		819,840	6,415,339	22,467,013	28,882,352
3.	EXPENSES					
		Excess Premiums	1,715,894	17,139,500	132,722,487	149,861,988
		Administrative	168,512	1,681,908	14,328,278	16,010,186
	TOTAL EXPENSES		1,884,406	18,821,409	147,050,765	165,872,174
4.	UNDERWRITING PROFIT (1-2-3)		(383,309)	(2,027,388)	18,978,689	16,951,301
5.	INVESTMENT INCOME		(33,165)	(5,140)	1,561,013	1,555,873
6.	PROFIT (4+5)		(416,474)	(2,032,528)	20,539,702	18,507,174
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(416,474)	(2,032,528)	15,432,151	13,399,623
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(362)	14	313,887	313,901
	2011		(570)	92	817,021	817,113
	2012		(953)	(9,772)	775,737	765,964
	2013		(1,666)	36,129	1,435,473	1,471,602
	2014		(2,515)	118,797	2,370,698	2,489,495
	2015		(3,022)	100,103	1,465,627	1,565,729
	2016		(207,837)	(493,967)	2,615,331	2,121,364
	2017		(3,705)	400,014	1,269,126	1,669,140
	2018		(3,924)	216,543	2,227,973	2,444,515
	2019		(4,011)	344,429	1,617,686	1,962,115
	2020		(2,586)	(934,765)	523,592	(411,173)
	2021		(185,323)	(1,810,142)		(1,810,142)
TOTAL SURPLUS (DEFICITS)			(416,474)	(2,032,528)	15,432,150	13,399,622
TOTAL CASH						31,702,239

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	(65)	65	(0)
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	0	1,401	1,581,076	1,582,477
	Case Reserves	0	9,848	55,743	65,591
	IBNR	0	(610)	6,513	5,903
	Discounted Claim Value	0	(883)	(6,766)	(7,650)
TOTAL FY 2012 CLAIMS		0	9,756	1,636,566	1,646,321
FUND YEAR 2013					
	Paid Claims	28,823	17,596	884,946	902,542
	Case Reserves	(7,257)	(33,774)	449,993	416,219
	IBNR	(21,566)	(21,566)	74,752	53,186
	Discounted Claim Value	0	1,544	(55,345)	(53,801)
TOTAL FY 2013 CLAIMS		(0)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014					
	Paid Claims	4,184	1,156	475,133	476,289
	Case Reserves	(95,332)	(195,280)	468,318	273,037
	IBNR	91,148	62,055	82,005	144,060
	Discounted Claim Value	0	13,192	(50,431)	(37,239)
TOTAL FY 2014 CLAIMS		0	(118,878)	975,025	856,147
FUND YEAR 2015					
	Paid Claims	147,451	264,665	879,632	1,144,296
	Case Reserves	(253,245)	(499,828)	1,970,599	1,470,771
	IBNR	105,794	101,770	110,856	212,627
	Discounted Claim Value	0	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS		0	(100,233)	2,815,698	2,715,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	189	156,183	678,557	834,740
	Case Reserves	204,645	482,637	1,006,194	1,488,831
	IBNR	0	(151,073)	233,390	82,317
	Discounted Claim Value	0	6,169	(87,647)	(81,479)
TOTAL FY 2016 CLAIMS		204,834	493,916	1,830,493	2,324,409
FUND YEAR 2017					
	Paid Claims	1,672	20,939	367,768	388,707
	Case Reserves	(5,067)	(311,749)	1,687,621	1,375,872
	IBNR	3,395	(172,980)	1,606,476	1,433,496
	Discounted Claim Value	0	63,581	(221,332)	(157,751)
TOTAL FY 2017 CLAIMS		0	(400,208)	3,440,532	3,040,324
FUND YEAR 2018					
	Paid Claims	2,690	133,872	358,016	491,887
	Case Reserves	211,542	328,812	563,782	892,594
	IBNR	(214,232)	(754,620)	1,803,479	1,048,859
	Discounted Claim Value	0	75,091	(240,690)	(165,599)
TOTAL FY 2018 CLAIMS		0	(216,846)	2,484,586	2,267,741
FUND YEAR 2019					
	Paid Claims	0	(91,878)	704,297	612,419
	Case Reserves	(149,999)	269,347	589,734	859,081
	IBNR	149,999	(579,323)	2,688,900	2,109,577
	Discounted Claim Value	0	57,354	(357,356)	(300,002)
TOTAL FY 2019 CLAIMS		0	(344,501)	3,625,576	3,281,075
FUND YEAR 2020					
	Paid Claims	(9,119)	175,261	449,634	624,895
	Case Reserves	(254,973)	1,351,924	2,249,493	3,601,418
	IBNR	264,092	171,847	2,871,245	3,043,092
	Discounted Claim Value	0	139,655	(690,332)	(550,677)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
TOTAL FY 2020 CLAIMS		0	933,164	3,593,835	4,526,998
FUND YEAR 2021					
	Paid Claims	2,380	508,344		508,344
	Case Reserves	(21,005)	1,167,559		1,167,559
	IBNR	702,504	5,158,882		5,158,882
	Discounted Claim Value	(68,873)	(639,358)		(639,358)
TOTAL FY 2021 CLAIMS		615,006	6,195,427	0	6,195,427
COMBINED TOTAL CLAIMS		819,840	6,415,339	22,467,013	28,882,352

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission					
CLAIM ACTIVITY REPORT					
AS OF OCTOBER 31, 2021					
COVERAGE LINE - PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
October-21	0	1	4	27	32
September-21	0	1	5	22	28
NET CHGE	0	0	1	-5	-4
Limited Reserves					\$12,167
Year	2018	2019	2020	2021	TOTAL
October-21	\$0	\$0	\$171,199	\$131,540	\$302,739
September-21	\$0	\$0	\$171,199	\$169,474	\$340,673
NET CHGE	\$0	\$0	\$0	\$37,934	\$37,934
Ltd Incurred	\$290,449	\$115,093	\$321,319	\$183,770	\$910,631
COVERAGE LINE - GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
October-21	12	14	9	41	76
September-21	12	17	9	35	73
NET CHGE	0	3	0	-6	-3
Limited Reserves					\$4,917
Year	2018	2019	2020	2021	TOTAL
October-21	\$80,000	\$217,525	\$31,516	\$37,515	\$366,557
September-21	\$80,000	\$218,530	\$31,416	\$28,971	\$358,917
NET CHGE	\$0	\$1,005	(\$100)	(\$8,545)	(\$7,640)
Ltd Incurred	\$497,956	\$490,318	\$31,585	\$37,515	\$1,057,375
COVERAGE LINE - AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
October-21	1	3	1	5	10
September-21	1	3	1	4	9
NET CHGE	0	0	0	-1	-1
Limited Reserves					\$24,386
Year	2018	2019	2020	2021	TOTAL
October-21	\$100,000	\$101,077	\$15,077	\$5,594	\$221,748
September-21	\$100,000	\$101,077	\$15,077	\$3,321	\$219,475
NET CHGE	\$0	\$0	\$0	(\$2,273)	(\$2,273)
Ltd Incurred	\$123,110	\$108,816	\$24,804	\$6,594	\$263,324
COVERAGE LINE - WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
October-21	17	35	33	22	107
September-21	16	37	33	29	115
NET CHGE	-1	2	0	7	8
Limited Reserves					\$30,920
Year	2018	2019	2020	2021	TOTAL
October-21	\$784,475	\$1,479,410	\$982,970	\$500,164	\$3,747,020
September-21	\$782,531	\$1,541,443	\$885,681	\$346,188	\$3,555,843
NET CHGE	(\$1,944)	\$62,032	(\$97,289)	(\$153,976)	(\$191,177)
Ltd Incurred	\$2,391,107	\$3,685,234	\$1,977,024	\$956,178	\$9,009,543
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
October-21	30	53	47	95	225
September-21	29	58	48	90	225
NET CHGE	-1	5	1	-5	0
Limited Reserves					\$19,888
Year	2018	2019	2020	2021	TOTAL
October-21	\$964,475	\$1,798,012	\$1,200,762	\$674,813	\$4,638,063
September-21	\$962,531	\$1,861,050	\$1,103,373	\$547,954	\$4,474,908
NET CHGE	(\$1,944)	\$63,037	(\$97,389)	(\$126,859)	(\$163,155)
Ltd Incurred	\$3,302,622	\$4,399,461	\$2,354,733	\$1,184,057	\$11,240,872

Union County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF October 31, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		46		Last Month		45		Last Year		34				
2018	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED			
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	290,449	290,449	90.76%	320,021	100.00%
GEN LIABILITY	427,942	497,956	497,956	116.36%	406,828	95.07%	497,956	497,956	116.36%	405,286	94.71%	401,600	401,600	93.84%	379,886	88.77%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	238,491	91.84%	123,110	123,110	47.41%	237,488	91.45%	123,110	123,110	47.41%	223,181	85.94%
WORKER'S COMP	4,546,370	2,463,022	2,463,022	54.18%	4,513,422	99.28%	2,460,022	2,460,022	54.11%	4,509,840	99.20%	2,291,598	2,291,598	50.41%	4,441,116	97.68%
TOTAL ALL LINES	5,554,026	3,436,667	3,436,667	61.88%	5,478,762	98.64%	3,433,667	3,433,667	61.82%	5,472,636	98.53%	3,106,757	3,106,757	55.94%	5,364,204	96.58%
NET PAYOUT %	\$2,338,146				42.10%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

		Current		34		Last Month		33		Last Year		22				
2019	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED			
PROPERTY	340,421	240,439	240,439	70.63%	340,421	100.00%	240,439	240,439	70.63%	340,421	100.00%	116,593	116,593	34.25%	335,953	98.69%
GEN LIABILITY	428,501	490,318	490,318	114.43%	380,382	88.77%	491,323	491,323	114.66%	377,201	88.03%	98,692	98,692	23.03%	329,540	76.91%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	222,488	85.94%	108,816	108,816	42.03%	220,724	85.26%	108,816	108,816	42.03%	190,470	73.57%
WORKER'S COMP	4,637,297	3,727,598	3,727,598	80.38%	4,529,938	97.68%	3,730,378	3,730,378	80.44%	4,519,343	97.46%	2,923,350	2,923,350	63.04%	4,257,135	91.80%
TOTAL ALL LINES	5,665,107	4,567,171	4,567,171	80.62%	5,473,230	96.61%	4,570,956	4,570,956	80.69%	5,457,689	96.34%	3,247,451	3,247,451	57.32%	5,113,098	90.26%
NET PAYOUT %	\$7,739				0.14%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		22			Last Month		21			Last Year		10		
2020	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	355,673	336,542	336,542	94.62%	351,005	98.69%	336,542	336,542	94.62%	348,699	98.04%	373,354	373,354	104.97%	270,311	76.00%
GEN LIABILITY	393,364	31,585	31,585	8.03%	302,518	76.91%	31,485	31,485	8.00%	297,282	75.57%	64,113	64,113	16.30%	165,213	42.00%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	174,851	73.57%	24,804	24,804	10.44%	171,063	71.98%	9,070	9,070	3.82%	95,063	40.00%
WORKER'S COMP	3,947,400	1,977,024	1,977,024	50.08%	3,623,795	91.80%	1,856,987	1,856,987	47.04%	3,582,033	90.74%	959,411	959,411	48.53%	1,657,908	42.00%
TOTAL ALL LINES	4,934,095	2,369,956	2,369,956	48.03%	4,452,169	90.23%	2,249,818	2,249,818	45.60%	4,399,077	89.16%	1,405,949	1,405,949	173.61%	2,188,496	44.35%
NET PAYOUT %	\$0				0.00%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		10			Last Month		9			Last Year		-2		
2021	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Oct-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	319,500	190,898	190,898	59.75%	242,820	76.00%	227,722	227,722	71.27%	217,260	68.00%			N/A	N/A	N/A
GEN LIABILITY	363,600	37,515	37,515	10.32%	152,712	42.00%	28,971	28,971	7.97%	130,896	36.00%			N/A	N/A	N/A
AUTO LIABILITY	203,400	6,594	6,594	3.24%	81,360	40.00%	4,071	4,071	2.00%	71,190	35.00%			N/A	N/A	N/A
WORKER'S COMP	2,809,258	956,178	956,178	34.04%	1,179,888	42.00%	766,849	766,849	27.30%	927,055	33.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,695,758	1,191,185	1,191,185	32.23%	1,656,780	44.83%	1,027,612	1,027,612	27.81%	1,346,401	36.43%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$52,230				1.41%											

UNION COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 13-22

January 2022

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>
001147			
001147	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	3.48
			3.48
		Total Payments FY 2021	3.48

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001148			
001148	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 1/22	13,862.91
			13,862.91
001149			
001149	THE ACTUARIAL ADVANTAGE	ACTUARY 1/22	532.25
			532.25
		Total Payments FY 2022	14,395.16
		TOTAL PAYMENTS ALL FUND YEARS	\$14,398.64

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	October		
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	\$13,117,138.77	13,296,995.30	- 179,856.53
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	\$4,516.84	\$4,406.16	\$110.68
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	\$4,516.84	\$4,406.16	\$110.68
9 Deposits - Purchases	\$411,776.19	\$1,892.15	\$409,884.04
10 (Withdrawals - Sales)	-\$554,451.20	-\$434,681.79	-\$119,769.41
Ending Cash & Investment Balance	\$12,978,980.60	\$12,868,611.82	\$110,368.78
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$127,762.67	\$25,480.75	\$102,281.92
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$13,106,743.27	\$12,894,092.57	\$212,650.70

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021 Month Ending: October							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,200.00	0.00	0.00	692.15	0.00	0.00	1,892.15
Invest Pymnts	204.90	270.08	289.92	3,147.77	184.23	419.96	4,516.86
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	204.90	270.08	289.92	3,147.77	184.23	419.96	4,516.86
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,404.90	270.08	289.92	3,839.92	184.23	419.96	6,409.01
EXPENSES							
Claims Transfers	1,110.15	0.00	250.00	118,409.26	0.00	0.00	119,769.41
Expenses	0.00	0.00	0.00	0.00	0.00	24,797.75	24,797.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,110.15	0.00	250.00	118,409.26	0.00	24,797.75	144,567.16
END BALANCE	595,317.61	784,623.57	841,952.80	9,026,684.77	535,198.75	1,195,202.91	12,978,980.40



Case Management Monthly Activity Report
December 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%	1	169
Total FY2020	160	352	120	124	244	0	49.18%	50.82%	0.00%	3	241
Jan-21	15	32	10	19	29	0	34.48%	65.52%	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%	0	11
Jun-21	5	23	13	2	15	0	86.67%	13.33%	0.00%	0	15
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%	0	20
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%	4	5
Dec-21	4	17	5	4	9	0	55.56%	44.44%	0.00%	4	5
Total FY2021	73	261	117	76	193	0	60.62%	39.38%	0.00%	11	182

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 01/04/2022

* 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

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
6	10	16	0	16	6	4	4	8	4

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 01/04/2022

* 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.



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

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
PS Health / 747-941	1	1	100%
Dept. of Correctional Services - UC JAIL / 763-300	3	3	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 01/04/2022

* 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		
Dec-21	\$156,137	\$29,103	\$171,335	\$127,033	81%	93	92	1	99%	0		
Total 2021	\$4,182,201	\$873,154	\$4,973,362	\$3,309,047	79%	2,107	2,066	41	98%	17		
Total to Date	\$12,925,013	\$3,147,841	\$16,102,136	\$9,777,046	76%	7,016	6,566	450	94%	40		

SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 12, 2022
DATE OF MEETING: January 19, 2022

UCIFC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>		

December 2021 – January 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 15:** Attended the UCIFC meeting via teleconference.
- **December 15:** Attended the UCIFC Executive Safety Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 19:** Plan to attend the UCIFC meeting via teleconference.
- **January 19:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **January 19:** 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: Managing Slip & Fall Risks During Winter Months – December 16.
- NJCE JIF - SD Bulletin: Best Practices for Snow Emergencies – December 21.
- NJCE JIF - SD Bulletin: Fitness Room Best Practices - January 4.
- MSI-NJCE Expo 2022 – January 7.
- NJCE JIF - JAMC LE Bulletin - Winter Weather Considerations for the Law Enforcement Leader – January 10.
- NJCE JIF - JAMC LE Message: Resource Considerations for Reducing Officer Involved Motor Vehicle Crashes – January 11.
- NJCE JIF - Live Safety Training – March 2022 Registration Now Open! – January 12.

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 our in-person classes, but with the flexibility and safety of online delivery.

- The January thru March 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 Streaming 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) - The learning history for the participants that attended the 2021 Live Virtual Training classes has been recorded in the users Transcripts on the NJCE LMS. Certificates are available for LMS Administrators to print or save from the website.

The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded, Thank you.

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. These courses can be taken individually.
 - Ethics for NJ Local Government Employees (2 hours)
 - Practical Leadership – 21 Irrefutable Laws (2 hours)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
5/4/22	Cumberland - TBD	
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status.

Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register and for course descriptions and locations, go to the [MSI-NJCE Expo Schedule](#)

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 via Zoom and In-Person classes through MSI-NJCE Expos ([2022 MSI-NJCE Expo Schedule](#)) and the NJCE Leadership Academy (*In-Person Classes noted below with (*)*).

Links 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. **Registration is Required and walk-ins will not be permitted due to classroom size restrictions.**

January thru March 2022 Safety Training Schedule

Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
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)	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
3/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/22	Hearing Conservation	1:00 - 2:00 pm
3/2/22	Hoists, Cranes and Rigging Safety	8:30 - 10:30 am
3/2/22	Playground Safety Inspections	1:00 - 3:00 pm
3/3/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
3/4/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
3/4/22	Fire Safety	11:00 - 12:00 pm
3/4/22	Mower Safety	1:00 - 2:00 pm
3/7/22	Back Safety / Material Handling	8:30 - 9:30 am
3/7/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/7/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
3/8/22	HazCom w/GHS	1:00 - 2:30 pm
3/9/22	Fire Safety	8:30 - 9:30 am
3/9/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/9/22	Flagger Skills and Safety	1:00 - 2:00 pm
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Shop & Tool Safety	11:00 - 12:00 pm
3/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm

3/11/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/11/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/14/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
3/15/22	Accident Investigation	9:00 - 11:30 am
3/15/22	Safety Committee Best Practices	1:00 - 2:30 pm
3/16/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/22	CDL: Supervisors Reasonable Suspicion	10:00 - 12:00 pm
3/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/17/22	Flagger Skills and Safety	8:30 - 9:30 am
3/17/22	Chain Saw Safety	10:00 - 11:00 am
3/17/22	HazCom w/GHS	1:00 - 2:30 pm
3/18/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/18/22	Hearing Conservation	11:00 - 12:00 pm
3/18/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/21/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/21/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
3/22/22	Mower Safety	8:30 - 9:30 am
3/22/22	Chipper Safety	10:00 - 11:00 am
3/22/22	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
3/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/22	Fall Protection Awareness	1:00 - 3:00 pm
3/24/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
3/25/22	Shop & Tool Safety	8:30 - 9:30 am
3/25/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/28/22	Law Enforcement Work Zone Refresher Training	8:30 - 10:30 am
3/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/22	Safety Coordinator Skills	8:30 - 12:30 pm
3/29/22	Special Events Management	1:00 - 3:00 pm
3/30/22	Back Safety / Material Handling	8:30 - 9:30 am
3/30/22	HazCom w/GHS	10:00 - 11:30 am
3/30/22	Productive Meetings Best Practices	1:00 - 2:30 pm
3/31/22	Driving Safety Awareness	1:00 - 2:30 pm

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.

- 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. [*NJCE Live Virtual Training Group Sign in Sheet*](#)

APPENDIX I

OPEN MINUTES

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES MEETING –December 15, 2021
TELEPHONIC MEETING
10:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present
Claudia Martins	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 Jennifer Conicella
Managed Care Services	First MCO Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince
	T&M Associates Mark Worthington

ALSO PRESENT:

Moshood Muftau, Esq., Union County
Kevin Campbell, Esq. , Union County
Terry Pacheco, Union County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 26, 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 OCTOBER 26, 2021

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting the Labor Committee met and discussed 2022 training as well as the completion the County's Confined Space Program. Mr. Worthington said they also conducted annual training for the Prosecutor's Lab and the Building Evacuation Plan. Mr. Worthington asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Conicella referred to a copy of the Claims Committee 2022 Meeting Schedule, which was included in the agenda. Ms. Conicella reported the meetings would be held virtually through Zoom until further notice. Ms. Conicella advised the Claims Committee did not meet, however there would be a few PARS presented during Executive Session.

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

2022 PROPERTY & CASUALTY BUDGET: Executive Director referred to a copy of the 2022 Proposed Property & Casualty Budget in the amount of \$3,221,141 which was included in the agenda. Executive Director advised lines 1 through 4 were the loss fund figures as projected by the Actuary. Executive Director noted the loss funds were at a 90% loss fund confidence level, which we started doing a few years ago. Executive Director asked if there any questions and confirmed with Ms. Taylor the use of the 90% loss funds.

Executive Director reviewed the expense lines of the budget and indicated they were based on the contractual obligations of the last RFP.

Executive Director advised the total amount of the 2022 budget was \$3,221,141, which reflected a decrease of .19% over last year's budget.

Executive Director reported once the assessments were finalized they 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.

Executive Director referred to Resolution 29-21, Adoption of a Temporary 2022 Property & Casualty Budget equal to 2/12 of the 2022 Property & Casualty Budget. Executive Director asked if anyone had and questions and requested a motion to approve Resolution 29-21.

**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**

Moved:	Chairperson Wagner
Second:	Commissioner Martins
Roll Call Vote	3 Yes, 0 Nays

2021 UCIFC DIVIDEND: Executive Director said last year the Commission authorized the issuance of a dividend in the amount of \$425,000 and they should consider authorizing again. Executive Director advised the Commission had the option of applying the dividend to the assessment billing. Ms. Taylor reported she would like to have further conversations with the Executive Director regarding the dividend. Ms. Taylor said they were showing a large cash balance compared to their experience and wanted to discuss how they can use utilize surplus funds for the upcoming budget. Executive Director advised he would reach out to Ms. Taylor to discuss the amount of the dividend and his thinking was to make sure there was an ongoing stream of dividends, however he would discuss a higher amount with Ms. Taylor.

Executive Director reported 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. Executive Director noted Union County's share of the dividend was **\$110,292**.

EXECUTIVE DIRECTOR POSITION: Executive Director reported the Chairperson advised that the County wished 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. Executive Director referred to a copy of Resolution 30-21, Designating Executive Director which was included in the agenda. Executive Director noted the resolution was prepared by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 30-21 DESIGNATING
EXECUTIVE DIRECTOR**

Moved:	Chairperson Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

UNION COUNTY APPROVED COUNSEL: Executive Director referred to a copy of Resolution 31-21, Utilizing Union County Approved Counsel for the County Insurance Commission, which was included in the agenda. Executive Director advised 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. Executive Director reported Commission Attorney supplied a list of the approved firms to provide legal services for this resolution.

**MOTION TO APPROVE RESOLUTION 31-21 UTILIZING UNION
COUNTY APPROVED COUNSEL FOR THE COUNTY INSURANCE
COMMISSION**

Moved:	Chairperson Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

RFP FOR PROFESSIONAL SERVICES – ACTUARY: Executive Director reported the Fund Office issued an RFP for the 2022 Actuary position. Executive Director advised the responses were due on October 12, 2021. Executive Director said one response from the incumbent, The Actuarial Advantage, Inc was received. Executive Director noted the pricing fee was \$6,387, which represented 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**

Moved:	Chairperson Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing those certificates issued during the month of October and November, which were included in the agenda. Executive Director advised there were (3) three certificates issued in October and (1) one in November. Executive Director asked if anyone had any questions on the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on October 28, 2021 and said a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met on November 18, 2021 and introduced the 2022 budget in the amount of \$31,498,143 which represented 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. Executive Director noted a Public Hearing was scheduled for Thursday, December 16, 2021 at 9:30 AM.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the September Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,862,184 as of September 30, 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 \$13,117,139.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the September Financial Fast Track was included in the agenda. As of September 30, 2021, the Fund had a surplus of \$13,816,096. 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 \$29,308,966.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of September 30, 2021 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

2022 PROPOSED MEETING SCHEDULE: Executive Director said the proposed meeting dates for 2022 were listed in the agenda as noted below. Executive Director advised the start time of the meetings was 10:00 AM. Executive Director advised the 2022 UCIFC Reorganization meeting was scheduled for January 19, 2022. Executive Director stated if the dates were acceptable, a resolution would be prepared for approval with the Reorganization Resolutions in January. Executive Director said he assumed the meetings would continue to be virtual for now and Chairperson agreed.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor advised she recommended approval of the December Bills List, Resolution 32-21 in the amount of \$33,529.10. Ms. Taylor noted the payments were all routine.

**MOTION TO APPROVE RESOLUTION 32-21, DECEMBER
BILLS LIST**

Moved:	Chairperson Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

Executive Director advised the monthly Treasurer reports were included in the agenda. Executive Director asked Ms. Dodd to set up a meeting with Ms. Taylor and Ms. Kontomanolis.

ATTORNEY: Mr. Bergen advised he did not have anything to report.

CLAIMS SERVICE: Ms. Conicella referred to a copy of a memorandum which was included in the agenda regarding Mandatory Year-End Claims Reporting. Ms. Conicella reviewed the letter and requested any claims relating to Public Officials, Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime or Pollution claims, suits and or incidents of which you may be aware be reported prior to the policy expiration of 12/31/21.

CLAIMS ADMINISTRATOR: Ms. Guze reported for the month of October there were 26 worker compensation claims reported, 12 were closed, 10 were report only and 4 remained treating. Ms. Guze

said that equated to roughly 13 claims a month which was excellent. Ms. Guze advised she did not see any glaring safety issues with the claims for this month. Chairperson noted the closing of the jail had an impact on the numbers.

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

Month	Total Claims Reported	Medical Only	Loss Time	Case Managed	Total Case Managed
October	12	9	0	9	17

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
October	\$ 248,311	\$ 44,693	\$ 203,617	82%	121	120	99%

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

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for October through December was included in the agenda. Mr. Prince referred to a copy of the Training Schedule through February 28, 2022, which was included in the agenda. Mr. Prince advised Mr. Salerno asked J A Montgomery to prepare a presentation for individuals newly assigned to create and submit OSHA 300 logs. Mr. Prince reported the presentation was done on December 3. Mr. Prince concluded his report unless there were any questions. In response to Executive Director's comment Mr. Prince advised there was information included in his report on the Learning Management Systems and said it was a great tool to track all of the training the employees participate in. Mr. Prince said if anyone assigned to administer or document the program needed assistance they should reach out to his office or he was available to provide an in-person tutorial on the capabilities of the program.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Mr. Bergen said there does not appear to be anyone from the public who have signed on.

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 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.

MOTION TO GO INTO TO CLOSED SESSION

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

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:51 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary