

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
FEBRUARY 16, 2022**

**10:00 AM**

**MEETING BEING HELD TELEPHONICALLY**

**To attend the meeting via teleconference  
Dial 1-312-626-6799 and enter Meeting ID: 584 916 8179**

**OR**

**Join Zoom Meeting via Computer Link**  
<https://permainc.zoom.us/j/5849168179>

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Union County Insurance Fund Commission will conduct its February 16, 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: February 16, 2022**  
**10:00 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: January 19, 2022 Open Minutes.....Appendix I**
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 2-15**
  
- ☐ **TREASURER – Bibi Taylor**
  - Resolution **17-22** February Bill List – Motion.....Page 16
  - November Treasurer Reports .....Pages 17-18
  
- ☐ **ATTORNEY – Bruce H. Bergen, Esq. .... Verbal**
  
- ☐ **CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc..... Verbal**
  
- ☐ **MANAGED CARE – First MCO**
  - Monthly Report.....Pages 19-21
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 22-30
  
- ☐ **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 .....Page 31
  - Motion to go into Executive Session
  
- MOTION TO APPROVE PAR AS DISCUSSED IN EXECUTIVE SESSION**
  

---

- ☐ **MEETING ADJOURNMENT**
- ☒ **NEXT SCHEDULED MEETING: March 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: February 16, 2022

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

- ☐ **2022 Property & Casualty Budget (Pages 4-5)** – Attached on page 4 is a copy of the proposed 2022 Property & Casualty Budget in the amount of **\$2,471,141**. We previously approved three temporary budgets. The annual budget represents an overall reduction of **\$756,129 or 23.43%**. As we did last year the loss funds of \$3,023,100 represents 90% of the actuarial projected loss funds. We are suggesting a payment schedule of 30% due on 4/1/22, 35% due on 6/1/22 and 35% due on 9/1/22 as we did in previous years.

Attached on page 5 is Resolution 14-22 adopting the 2022 Budget in the amount of \$2,471,141.

- ☐ **Motion to approve Resolution 14-22 adopting the 2022 Budget in the amount of \$2,471,141 and an assessment payment schedule as proposed above**
- ☐ **Settlement of Liability Claim (Page 6)** – Included in the agenda on page 6 is a resolution prepared by the Commission Attorney for settlement of a liability claim. Resolution 15-22 authorizes the settlement in the matter of Galeano v Union County in the amount of \$66,212. This case was previously approved by the Commissioners.
- ☐ **Motion to approve Resolution 15-22 authorizing settlement of Liability Claim**
- ☐ **NJCE 2022 Renewal Overview (Appendix II)** – The NJCE Underwriting Manager has completed the 2022 Renewal Marketing and there are a number of changes which are summarized in the renewal overview in Appendix II. The NJCE Underwriting Manager will provide an overview of the changes. The NJCE held two Zoom Meetings for Conner Strong & Buckelew to review the changes with the membership.
- ☐ **2022 Plan of Risk Management (Appendix III)** – The Plan of Risk Management is attached in Appendix III of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ☐ **Motion to approve Resolution 16-22, Plan of Risk Management**
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE is scheduled to meet again on Thursday, February 24, 2022 at 9:30 AM via Zoom.

- ❑ **Certificate of Insurance Report (Page 7)** – Included in the agenda on page 7 is the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of January. There was 1 (one) certificate issued in January.
- ❑ **Motion to approve the certificate of insurance report**
- ❑ **UCIFC Financial Fast Track (Pages 8-9)** - Included in the agenda on pages 8-9 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2021** there is a statutory surplus of **\$4,608,041**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$1,800,139**. The total cash amount is **\$12,947,404**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 10-12)** – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of November. As of **November 30, 2021** the NJCE has a surplus of **\$12,987,214**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash amount is **\$31,395,191**.
- ❑ **Claims Tracking Reports (Pages 13-14)** – Included in the agenda on page 13 is the Claim Activity Report as of November 30, 2021. Also included in the agenda on page 14 is the Claims Management Report Expected Loss Ratio Analysis Report as of November 30, 2021. This report measures how the losses are running compared to the actuary’s projections for 2021. Executive Director will review the reports with the Commission.
- ❑ **2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 15)** – The 11<sup>th</sup> Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 15 is more information on seminar. You can register using the below link.

**[2022 Education Seminar Registration](#)**

<b>UNION COUNTY INSURANCE COMMISSION</b>					
<b>2022 PROPOSED BUDGET : Loss Fund Confidence at 90%</b>					
				<b>Total</b>	
				<b>Increase/Decrease</b>	
		<b>ANNUALIZED BUDGET FY2021</b>	<b>PROPOSED BUDGET FY2022</b>	<b>\$</b>	<b>%</b>
APPROPRIATIONS					
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
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	<b>Subtotal - Claims*</b>	<b>3,033,000</b>	<b>3,023,100</b>	<b>(9,900)</b>	<b>-0.33%</b>
7					
8					
9					
10	<b>II. Expenses, Fees &amp; Contingency</b>				
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	<b>Total Fund Exp &amp; Contingency</b>	<b>194,270</b>	<b>198,041</b>	<b>3,771</b>	<b>1.94%</b>
25	Risk Managers	0	0	0	0.00%
26	<b>Dividend Credit</b>		(750,000)		
27					
28	<b>Total FUND Disbursements</b>	<b>3,227,270</b>	<b>2,471,141</b>	<b>(756,129)</b>	<b>-23.43%</b>

**RESOLUTION NO. 14-22**

**UNION COUNTY INSURANCE FUND COMMISSION**

**ADOPTION OF 2022 PROPERTY & CASUALTY BUDGET**

**BE IT RESOLVED** by the Union County Insurance Fund Commission that it hereby approves and adopts the Property & Casualty Budget attached hereto as the Calendar Year 2022 in the amount of \$2,471,141.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on February 16, 2022.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIR**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 15-22**

**UNION COUNTY INSURANCE FUND COMMISSION  
RESOLUTION AUTHORIZING SETTLEMENT OF LIABILITY CLAIM**

**WHEREAS**, the matter of Galeano v. Union County has been filed in the Superior Court of New Jersey, and

**WHEREAS**, the matter is pending before the Union County Insurance Fund Commission as Claim No. ---8517; and

**WHEREAS**, it has been recommended that this matter be settled for the sum of \$50,000.00, plus \$16, 212.00, contingent upon proof by claimant of no insurance coverage for medical bills.

**NOW, THEREFORE, BE IT RESOLVED**, that the Union County Insurance Fund Commission hereby approves and authorizes the disposition of the claim filed above for the sum not to exceed \$66,212.00; and

**BE IT FURTHER RESOLVED** that the proper Commission staff, employees and counsel, be and are authorized to execute such documents as shall be necessary to effectuate the disposition set forth herein.

**ADOPTED** by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held February 16, 2022.

**ADOPTED:**

---

Chair

Dated:

**ATTEST:**

---

Vice Chair

Dated:

# ***Union County Insurance Commission***

## ***Certificate of Insurance Monthly Report***

From 1/1/2022 To 2/1/2022

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - FEMA  I - County of Union	PO Box 10055 Hyattsville, MD 20782	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Evidence of insurance as respects to Union Countys Non Congregate Sheltering Project	1/24/2022  #3250781	GL AU EX WC OTH
<b>Total # of Holders: 1</b>				



UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	November 30, 2021		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		324,169	3,565,859	15,847,151	19,413,010
2.	CLAIM EXPENSES					
		Paid Claims	57,872	2,390,193	4,286,714	6,676,907
		Case Reserves	158,987	363,487	4,433,563	4,797,050
		IBNR	221,446	(63,725)	4,854,540	4,790,815
		Excess Insurance Recoverable	(44,282)	109,395	(429,515)	(320,120)
		Discounted Claim Value	(5,747)	10,370	(197,125)	(186,755)
	TOTAL CLAIMS		388,275	2,809,720	12,948,177	15,757,897
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,606	174,725	549,108	723,833
	TOTAL EXPENSES		15,606	174,725	549,108	723,833
4.	UNDERWRITING PROFIT (1-2-3)		(79,712)	581,414	2,349,866	2,931,280
5.	INVESTMENT INCOME		4,288	49,398	252,224	301,621
6.	PROFIT (4 + 5)		(75,424)	630,811	2,602,090	3,232,901
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		(43,796)	(222,885)	2,023,024	1,800,139
11.	SURPLUS (6 + 7 + 8 - 9)		(119,220)	(17,074)	4,625,114	4,608,041
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		(23,976)	51,227	3,604,508	3,655,734
	2019		5,677	(449,819)	839,992	390,174
	2020		425	1,075,177	180,615	1,255,792
	2021		(101,346)	(693,659)		(693,659)
TOTAL SURPLUS (DEFICITS)			(119,220)	(17,074)	4,625,114	4,608,041
TOTAL CASH						12,947,404

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2018						
	Paid Claims	1,862	450,301	1,889,318	2,339,619	
	Case Reserves	(750)	(500,999)	1,464,724	963,725	
	IBNR	(1,112)	(411,135)	606,102	194,966	
	Discounted Claim Value	34	20,893	(42,152)	(21,259)	
TOTAL FY 2018 CLAIMS		34	(440,940)	3,917,992	3,477,052	
FUND YEAR 2019						
	Paid Claims	(18,623)	1,099,283	1,500,650	2,599,933	
	Case Reserves	(2,121)	(296,142)	2,092,033	1,795,891	
	IBNR	15,745	(323,089)	680,320	357,230	
	Discounted Claim Value	70	19,949	(63,500)	(43,551)	
TOTAL FY 2019 CLAIMS		(4,929)	500,001	4,209,503	4,709,503	
FUND YEAR 2020						
	Paid Claims	20,220	277,645	896,745	1,174,390	
	Case Reserves	(23,840)	300,117	876,806	1,176,923	
	IBNR	47,818	(1,880,117)	3,568,119	1,688,002	
	Excess Insurance Recoverable	(44,282)	109,395	(429,515)	(320,120)	
	Discounted Claim Value	420	39,102	(91,473)	(52,371)	
TOTAL FY 2020 CLAIMS		336	(1,153,858)	4,820,682	3,666,824	
FUND YEAR 2021						
	Paid Claims	54,413	562,964		562,964	
	Case Reserves	185,697	860,510		860,510	
	IBNR	158,996	2,550,616		2,550,616	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(6,272)	(69,573)		(69,573)	
TOTAL FY 2021 CLAIMS		392,833	3,904,518	0	3,904,518	
COMBINED TOTAL CLAIMS		388,275	2,809,720	12,948,177	15,757,897	
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 \$320,120 for COVID 19 Workers Compensation claims.						

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	November 30, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,320,936	25,530,295	188,496,467	214,026,762
2.	CLAIM EXPENSES					
		Paid Claims	590,807	1,783,316	7,089,259	8,872,575
		Case Reserves	(582,691)	1,986,805	9,041,576	11,028,381
		IBNR	885,763	4,700,081	9,477,682	14,177,762
		Discounted Claim Value	(43,138)	(293,626)	(1,855,299)	(2,148,925)
		Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS		850,741	7,271,051	22,467,013	29,738,064
3.	EXPENSES					
		Excess Premiums	1,714,096	18,853,597	132,722,487	151,576,084
		Administrative	163,506	1,845,414	14,328,278	16,173,692
	TOTAL EXPENSES		1,877,602	20,699,011	147,050,765	167,749,776
4.	UNDERWRITING PROFIT (1-2-3)		(407,407)	(2,439,767)	18,978,689	16,538,922
5.	INVESTMENT INCOME		(30)	(5,170)	1,561,013	1,555,843
6.	PROFIT (4+5)		(407,437)	(2,444,936)	20,539,702	18,094,765
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(407,437)	(2,444,936)	15,432,151	12,987,214
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(1)	13	313,887	313,900
	2011		(0)	91	817,021	817,113
	2012		(1)	(9,773)	775,737	765,964
	2013		(1)	36,128	1,435,473	1,471,600
	2014		(2)	118,795	2,370,698	2,489,492
	2015		(210,002)	(109,900)	1,465,627	1,355,727
	2016		(3)	(493,970)	2,615,331	2,121,361
	2017		(3)	400,011	1,269,126	1,669,137
	2018		(3)	216,539	2,227,973	2,444,512
	2019		(4)	344,425	1,617,686	1,962,111
	2020		(3)	(939,741)	523,592	(416,149)
	2021		(197,413)	(2,007,555)		(2,007,555)
TOTAL SURPLUS (DEFICITS)			(407,437)	(2,444,936)	15,432,150	12,987,213
TOTAL CASH						31,395,191

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 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	(100)	(100)	100	0
	IBNR	100	35	65	100
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	326	1,727	1,581,076	1,582,804
	Case Reserves	(326)	9,522	55,743	65,265
	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	5,275	22,872	884,946	907,818
	Case Reserves	38,671	4,897	449,993	454,890
	IBNR	(43,947)	(65,513)	74,752	9,240
	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	0	1,156	475,133	476,289
	Case Reserves	0	(195,280)	468,318	273,037
	IBNR	0	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	11,218	275,883	879,632	1,155,515
	Case Reserves	203,972	(295,856)	1,970,599	1,674,742
	IBNR	(5,190)	96,580	110,856	207,437
	Discounted Claim Value	0	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS		210,000	109,767	2,815,698	2,925,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2021					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2016</b>					
	Paid Claims	1,660	157,843	678,557	836,400
	Case Reserves	(1,626)	481,011	1,006,194	1,487,205
	IBNR	(34)	(151,106)	233,390	82,283
	Discounted Claim Value	0	6,169	(87,647)	(81,479)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>493,916</b>	<b>1,830,493</b>	<b>2,324,409</b>
<b>FUND YEAR 2017</b>					
	Paid Claims	3,551	24,490	367,768	392,258
	Case Reserves	(3,551)	(315,300)	1,687,621	1,372,321
	IBNR	0	(172,980)	1,606,476	1,433,496
	Discounted Claim Value	0	63,581	(221,332)	(157,751)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(400,208)</b>	<b>3,440,532</b>	<b>3,040,324</b>
<b>FUND YEAR 2018</b>					
	Paid Claims	251,476	385,348	358,016	743,364
	Case Reserves	(406,011)	(77,199)	563,782	486,582
	IBNR	154,535	(600,085)	1,803,479	1,203,394
	Discounted Claim Value	0	75,091	(240,690)	(165,599)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>(216,846)</b>	<b>2,484,586</b>	<b>2,267,741</b>
<b>FUND YEAR 2019</b>					
	Paid Claims	59,371	(32,507)	704,297	671,790
	Case Reserves	(278,511)	(9,164)	589,734	580,570
	IBNR	219,140	(360,183)	2,688,900	2,328,717
	Discounted Claim Value	0	57,354	(357,356)	(300,002)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(344,501)</b>	<b>3,625,576</b>	<b>3,281,075</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	900	181,133	449,634	630,767
	Case Reserves	(148,080)	1,203,844	2,249,493	3,453,337
	IBNR	147,180	319,028	2,871,245	3,190,272
	Discounted Claim Value	0	139,655	(690,332)	(550,677)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>938,136</b>	<b>3,593,835</b>	<b>4,531,970</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	257,028	765,371		765,371
	Case Reserves	12,872	1,180,431		1,180,431
	IBNR	413,979	5,572,861		5,572,861
	Discounted Claim Value	(43,138)	(682,496)		(682,496)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>640,741</b>	<b>6,836,167</b>	<b>0</b>	<b>6,836,167</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>850,741</b>	<b>7,271,051</b>	<b>22,467,013</b>	<b>29,738,064</b>

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 2,191,729 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission					
CLAIM ACTIVITY REPORT					
November 30, 2021					
<b>COVERAGE LINE - PROPERTY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2018	2019	2020	2021	TOTAL
November-21	0	1	4	28	33
October-21	0	1	4	27	32
NET CHGE	0	0	0	-1	-1
Limited Reserves					\$9,461
Year	2018	2019	2020	2021	TOTAL
November-21	\$0	\$0	\$171,199	\$146,823	\$318,022
October-21	\$0	\$0	\$171,199	\$131,540	\$302,739
NET CHGE	\$0	\$0	\$0	(\$15,283)	(\$15,283)
Ltd Incurred	\$290,449	\$115,093	\$321,119	\$205,528	\$932,189
<b>COVERAGE LINE - GENERAL LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2018	2019	2020	2021	TOTAL
November-21	12	14	10	38	74
October-21	12	14	9	41	76
NET CHGE	0	0	-1	3	2
Limited Reserves					\$4,823
Year	2018	2019	2020	2021	TOTAL
November-21	\$80,000	\$217,502	\$32,516	\$30,993	\$361,011
October-21	\$80,000	\$217,525	\$31,516	\$37,515	\$366,557
NET CHGE	\$0	\$23	(\$1,000)	\$6,523	\$5,546
Ltd Incurred	\$497,956	\$490,318	\$32,608	\$30,993	\$1,051,875
<b>COVERAGE LINE - AUTO LIABILITY</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2018	2019	2020	2021	TOTAL
November-21	1	3	1	5	10
October-21	1	3	1	5	10
NET CHGE	0	0	0	0	0
Limited Reserves					\$22,175
Year	2018	2019	2020	2021	TOTAL
November-21	\$100,000	\$101,077	\$15,077	\$9,069	\$225,223
October-21	\$100,000	\$101,077	\$15,077	\$5,594	\$221,748
NET CHGE	\$0	\$0	\$0	(\$3,475)	(\$3,475)
Ltd Incurred	\$123,110	\$108,816	\$24,804	\$10,069	\$266,799
<b>COVERAGE LINE - WORKERS COMP.</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2018	2019	2020	2021	TOTAL
November-21	17	35	34	22	108
October-21	17	35	33	22	107
NET CHGE	0	0	-1	0	-1
Limited Reserves					\$35,019
Year	2018	2019	2020	2021	TOTAL
November-21	\$783,725	\$1,477,312	\$958,130	\$673,626	\$3,892,794
October-21	\$784,475	\$1,479,410	\$982,970	\$500,164	\$3,747,020
NET CHGE	\$750	\$2,098	\$24,840	(\$173,461)	(\$145,774)
Ltd Incurred	\$2,392,219	\$3,686,598	\$1,972,782	\$1,176,885	\$9,228,483
<b>TOTAL ALL LINES COMBINED</b>					
<b>CLAIM COUNT - OPEN CLAIMS</b>					
Year	2018	2019	2020	2021	TOTAL
November-21	30	53	49	93	225
October-21	30	53	47	95	225
NET CHGE	0	0	-2	2	0
Limited Reserves					\$20,614
Year	2018	2019	2020	2021	TOTAL
November-21	\$963,725	\$1,795,891	\$1,176,923	\$860,510	\$4,797,050
October-21	\$964,475	\$1,798,012	\$1,200,762	\$674,813	\$4,638,063
NET CHGE	\$750	\$2,121	\$23,840	(\$185,697)	(\$158,987)
Ltd Incurred	\$3,303,734	\$4,400,825	\$2,351,313	\$1,423,475	\$11,479,346

Union County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2021

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

2018	Budget	Current		47	MONTH TARGETED	Last Month		46	MONTH TARGETED	Last Year		35	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	290,449	100.00%
GEN LIABILITY	427,942	497,956	497,956	116.36%	408,264	95.40%	497,956	497,956	116.36%	406,828	95.07%	442,600	89.48%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	239,459	92.21%	123,110	123,110	47.41%	238,491	91.84%	123,110	86.58%
WORKER'S COMP	4,546,370	2,464,134	2,464,134	54.20%	4,516,561	99.34%	2,463,022	2,463,022	54.18%	4,513,422	99.28%	2,291,598	97.90%
TOTAL ALL LINES	5,554,026	3,437,779	3,437,779	61.90%	5,484,304	98.74%	3,436,667	3,436,667	61.88%	5,478,762	98.64%	3,147,757	96.85%
NET PAYOUT %	\$2,340,008			42.13%									

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

2019	Budget	Current		35	MONTH TARGETED	Last Month		34	MONTH TARGETED	Last Year		23	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
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	99.33%
GEN LIABILITY	428,501	490,318	490,318	114.43%	383,412	89.48%	490,318	490,318	114.43%	380,382	88.77%	156,587	78.18%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	224,144	86.58%	108,816	108,816	42.03%	222,488	85.94%	108,816	75.06%
WORKER'S COMP	4,637,297	3,728,962	3,728,962	80.41%	4,540,138	97.90%	3,727,598	3,727,598	80.38%	4,529,938	97.68%	2,924,522	92.71%
TOTAL ALL LINES	5,665,107	4,568,535	4,568,535	80.64%	5,488,116	96.88%	4,567,171	4,567,171	80.62%	5,473,230	96.61%	3,306,518	91.20%
NET PAYOUT %	\$7,739			0.14%									

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

2020	Budget	Current		23	MONTH TARGETED	Last Month		22	MONTH TARGETED	Last Year		11	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	355,673	336,542	336,542	94.62%	353,306	99.33%	336,542	336,542	94.62%	351,005	98.69%	389,461	86.00%
GEN LIABILITY	393,364	32,608	32,608	8.29%	307,532	78.18%	31,585	31,585	8.03%	302,518	76.91%	65,463	49.00%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	178,382	75.06%	24,804	24,804	10.44%	174,851	73.57%	9,434	45.00%
WORKER'S COMP	3,947,400	1,972,782	1,972,782	49.98%	3,659,744	92.71%	1,977,024	1,977,024	50.08%	3,623,795	91.80%	1,023,518	52.00%
TOTAL ALL LINES	4,934,095	2,366,736	2,366,736	47.97%	4,498,964	91.18%	2,369,956	2,369,956	48.03%	4,452,169	90.23%	1,487,876	53.87%
NET PAYOUT %	\$0			0.00%									

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		11	MONTH TARGETED	Last Month		10	MONTH TARGETED	Last Year		-1	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	319,500	212,656	212,656	66.56%	274,770	86.00%	190,898	190,898	59.75%	242,820	76.00%	N/A	N/A
GEN LIABILITY	363,600	30,993	30,993	8.52%	178,164	49.00%	37,515	37,515	10.32%	152,712	42.00%	N/A	N/A
AUTO LIABILITY	203,400	10,069	10,069	4.95%	91,530	45.00%	6,594	6,594	3.24%	81,360	40.00%	N/A	N/A
WORKER'S COMP	2,809,258	1,176,885	1,176,885	41.89%	1,460,814	52.00%	956,178	956,178	34.04%	1,179,888	42.00%	N/A	N/A
TOTAL ALL LINES	3,695,758	1,430,603	1,430,603	38.71%	2,005,278	54.26%	1,191,185	1,191,185	32.23%	1,656,780	44.83%	0	N/A
NET PAYOUT %	\$58,705			1.59%									





## AVAILABLE ONLINE AT NO COST ...

### 11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

USE THE BELOW LINK TO REGISTER  
[2022 Education Seminar Registration](#)  
 SPONSORED BY



**MEL**



#### AGENDA

##### FRIDAY, APRIL 29

**KEYNOTE**  
The Local Government  
Ethics Law

Jacquelyn Suarez,  
Director NJ Division of Local  
Government Services

**CYBER ISSUES**  
Combating Cyber Attacks

**BENEFITS ISSUES**  
Controlling Benefits Costs

##### FRIDAY, MAY 6

**ETHICS**  
Ethics in Local Elections

**SAFETY**  
Safety in the COVID Era

**RISK MANAGEMENT**  
Local Government Risk  
Management

THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND



# UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 17-22

February 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>
001150			
001150	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILINGS 2021	24.95
			<b>24.95</b>
		<b>Total Payments FY 2021</b>	<b>24.95</b>

## **FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001151			
001151	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/22	1.06
001151	PERMA RISK MANAGEMENT SERVICES	ED 2/22	13,862.91
			<b>13,863.97</b>
001152			
001152	THE ACTUARIAL ADVANTAGE	ACTUARY 2/22	532.25
			<b>532.25</b>
001153			
001153	WESTFIELD LEADER	AD RE ORG MTG NOTICE 1.13.22	38.76
			<b>38.76</b>
001154			
001154	NJ ADVANCE MEDIA	MEETING AD 1.08.2022	124.05
			<b>124.05</b>
		<b>Total Payments FY</b>	<b>14,559.03</b>

**TOTAL PAYMENTS ALL  
FUND YEARS** **\$14,583.98**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>			
<b>UNION COUNTY INSURANCE COMMISSION</b>			
<b>ALL FUND YEARS COMBINED</b>			
<b>CURRENT MONTH</b>	<b>November</b>		
<b>CURRENT FUND YEAR</b>	<b>2021</b>		
		<b>Administrative</b>	<b>Claims Account</b>
<b>Description:</b>		<b>Account-</b>	<b>- Investors</b>
<b>ID Number:</b>		<b>Investors</b>	
<b>Maturity (Yrs)</b>			
<b>Purchase Yield:</b>			
<b>TOTAL for All</b>			
<b>Accts &amp; instruments</b>			
<b>Opening Cash &amp; Investment Balance</b>	<b>\$12,978,980.60</b>	<b>12,868,611.82</b>	<b>110,368.78</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$4,288.22	\$4,236.35
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$4,288.22	\$4,236.35
9	Deposits - Purchases	\$109,944.42	\$44,514.80
10	(Withdrawals - Sales)	-\$145,809.34	-\$65,429.62
	Ending Cash & Investment Balance	\$12,947,403.90	\$12,851,933.35
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$69,372.19	\$683.00
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$13,016,776.09	<b>\$12,852,616.35</b>
			<b>\$164,159.74</b>

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2021</b>							
<b>Month Ending: November</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	400.00	0.00	0.00	22,108.20	0.00	0.00	22,508.20
Invest Pymnts	196.69	259.23	278.17	2,982.40	176.82	394.89	4,288.20
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	196.69	259.23	278.17	2,982.40	176.82	394.89	4,288.20
Other *	0.00	0.00	0.00	16,848.87	0.00	5,157.73	22,006.60
TOTAL	596.69	259.23	278.17	41,939.47	176.82	5,552.62	48,803.00
EXPENSES							
Claims Transfers	6,475.00	46.00	0.00	73,858.72	0.00	0.00	80,379.72
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,475.00	46.00	0.00	73,858.72	0.00	0.00	80,379.72
END BALANCE	589,439.30	784,836.80	842,230.97	8,994,765.52	535,375.57	1,200,755.53	12,947,403.68



**Case Management Monthly Activity Report**  
**January 2022**  
**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%	2	242
Total FY2021	73	261	117	76	193	0	60.62%	39.38%	0.00%	7	186
Jan-22	21	44	12	1	13	0	92.31%	7.69%	0.00%	11	2
Total FY2022	21	44	12	1	13	0	92.31%	7.69%	0.00%	11	2

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
16	7	23	0	23	4	3	5	12	6

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 02/02/2022

\* 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 2



**Case Management Monthly Activity Report  
January 2022  
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 Police / 745-950	5	5	100%
SS Income Maintenance / 789-115	3	1	33%
PWF Public Works / 775-580	4	2	50%
Sheriff / 755-770	23	12	52%

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 02/02/2022

\* 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 2 of 2



First MCO Bill Review Services  
UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals		
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,530	1,284	246	84%	0		
Total 2019	\$2,461,211	\$708,325	\$2,447,019	\$1,752,886	71%	1,610	1,539	71	96%	4		
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,677	92	95%	19		
Total 2021	\$4,182,201	\$873,154	\$4,973,362	\$3,309,047	79%	2,107	2,066	41	98%	17		
Jan-22	\$63,132	\$27,119	\$72,483	\$36,013	57%	130	123	7	95%	0		
Total 2022	\$63,132	\$27,119	\$72,483	\$36,013	57%	130	123	7	95%	0		
Total to Date	\$12,988,145	\$3,174,960	\$16,174,619	\$9,813,058	76%	7,146	6,689	457	94%	40		

Report Run Date:02/02/2022

uci



# SAFETY DIRECTOR REPORT

## UNION COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 9, 2022  
**DATE OF MEETING:** February 16, 2022

### UCIFC SERVICE TEAM

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

January - February 2022

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 19:** Attended the UCIFC meeting via teleconference.
- **January 19:** Attended the UCIFC Executive Safety Committee meeting via teleconference.
- **January 19:** Attended the UCIFC Claims Committee meeting via teleconference.

#### UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 16:** Plan to attend the UCIFC meeting via teleconference.
- **February 16:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **February 16:** 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: Executive Order No. 280 & No. 281 Reinstating Public Health Emergency – January 18.
- NJCE JIF - JAMC LE Message: Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs – January 20.
- NJCE JIF - SD Bulletin: Guidance for Reporting and Recording Covid-Related Illnesses - January 25.
- NJCE JIF - SD Bulletin: Space Heater Safety – January 28.
- NJCE JIF - SD Bulletin: NJ PEOSH Recordkeeping Annual Reminder – January 28.
- NJCE JIF - SD Bulletin: CDL Drivers Checking Driving Histories and Annual Program Review – January 31.
- NJCE JIF - SD Bulletin: CDL Entry Level Driver Training Regulations – February 1.
- NJCE JIF - Safety Recall Alert – 3M Protecta - SRL Inspection Notice – February 7.
- NJCE JIF - SD Bulletin: New Jersey Recreational Cannabis Guide – February 9.

### ***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 [NJCE JIF Media Catalog](#). Email the video library at [melvideolibrary@jamontgomery.com](mailto: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. There are two ways 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 Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

### ***NJCE LIVE SAFETY TRAINING***

As a reminder, we are offering the majority of our training catalog on a virtual platform through Zoom. We are encouraged with all the in-person training requests we have been receiving from the members, however the following training programs are the only in-person programs available for request:

Excavation, Trenching, and Shoring (4 hours)  
 Flagger and Work Zone Safety (4 hours)  
 Forklift Train the Trainer (5 hours).

Our virtual classes features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk



control topics. Most NJCE LIVE offerings have been awarded continuing education credits for municipal designations and certifications.

The [NJCE Monthly Training Schedules](#) are available for registration, please register early, under-attended classes will be canceled. *(The February thru April 2022 Live Training schedules and registration links are also attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly 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.**

In addition, there are NJCE Expos scheduled throughout the state in 2022 for training programs not available virtually.

1. The training EXPO 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)

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

2. All courses will be held from 8:30 a.m. to 12:30 p.m.

3. Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

4. ***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 go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.***



### **LEARNING MANAGEMENT SYSTEM (LMS)**

NJCE Learning Management System (LMS) - 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.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the online courses and streaming videos, click the link below for the NJCE Learning Management System (LMS). *(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046);*

<https://firstnetcampus.com/njce/entities/njce/logon.htm>

# J.A. Montgomery

## CONSULTING

**Please Note:** The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering the majority of the training catalog on a virtual platform through Zoom.

In-Person training is being held via the NJCE Expos (\*) that are scheduled throughout the state in 2022 for training programs not available virtually. To Register go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

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

Date	Training Topic	Time
2/7/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
2/7/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
2/7/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	1:00 - 2:30 pm
2/8/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
2/8/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/8/22	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/9/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
2/9/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/9/22	<a href="#">Heavy Equipment - General Safety</a>	1:00 - 3:00 pm
2/10/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
2/10/22	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
2/11/22	<a href="#">Driving Safety Awareness</a>	8:30 - 9:30 am
2/11/22	<a href="#">Fire Safety</a>	10:00 - 11:00 am
2/11/22	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/14/22	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
2/14/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
2/14/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
2/15/22	<a href="#">Power of Collaboration (JIF 101)*</a>	9:00 - 2:00 pm w/lunch brk
2/15/22	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
2/15/22	<a href="#">Introduction to Communication Skills</a>	10:00 - 12:00 pm
2/15/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/16/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
2/16/22	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
2/16/22	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
2/17/22	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/17/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	10:30 - 12:00 pm
2/17/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 3:00 pm
2/18/22	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
2/18/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
2/18/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
2/22/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
2/22/22	<a href="#">Fire Department Risk Management</a>	9:00 - 11:00 am

2/22/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/23/22	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/23/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
2/23/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm
2/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
2/24/22	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/24/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
2/25/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
2/25/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
2/28/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
2/28/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
2/28/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
3/1/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
3/1/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
3/1/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
3/2/22	<a href="#">Hoists, Cranes and Rigging Safety</a>	8:30 - 10:30 am
3/2/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Flagger and Work Zone Safety*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</a>	8:30 - 10:30 am
3/3/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	10:30 - 12:30 pm
3/4/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
3/4/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
3/4/22	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
3/7/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
3/7/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
3/7/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/8/22	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/8/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
3/9/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
3/9/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
3/9/22	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/10/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
3/10/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/10/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
3/11/22	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
3/11/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
3/14/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
3/14/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
3/15/22	<a href="#">Accident Investigation</a>	9:00 - 11:30 am
3/15/22	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
3/16/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am

3/16/22	<a href="#">CDL: Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
3/16/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
3/17/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
3/17/22	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
3/17/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
3/18/22	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/18/22	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/18/22	<a href="#">Introduction to Understanding Conflict</a>	10:00 - 12:00 pm
3/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/22/22	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/22/22	<a href="#">Indoor Air Quality Designated Person Training</a>	1:00 - 2:00 pm
3/23/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
3/23/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
3/25/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
3/25/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
3/28/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	8:30 - 10:30 am
3/28/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
3/29/22	<a href="#">Safety Coordinator Skills</a>	8:30 - 12:30 pm
3/29/22	<a href="#">Special Events Management</a>	1:00 - 3:00 pm
3/30/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
3/30/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
3/30/22	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/31/22	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
4/1/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/1/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/4/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
4/4/22	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
4/5/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
4/5/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
4/5/22	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/6/22	<a href="#">MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: Excavation, Trenching, and Shoring *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: Flagger and Work Zone Safety *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee) *</a>	8:30 - 10:30 am
4/6/22	<a href="#">MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *</a>	10:30 - 12:30 pm
4/7/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/7/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
4/7/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
4/8/22	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
4/8/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
4/11/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
4/11/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
4/11/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	10:00 - 12:00 pm

4/11/22	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/12/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
4/12/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	1:00 - 2:30 pm
4/13/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/13/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/14/22	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/14/22	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
4/14/22	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/15/22	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
4/15/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
4/18/22	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/18/22	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/19/22	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/19/22	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
4/19/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
4/20/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	9:00 - 10:30 am
4/20/22	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
4/20/22	<a href="#">Back Safety / Material Handling</a>	1:00 - 2:00 pm
4/21/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/21/22	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
4/21/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
4/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
4/22/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
4/25/22	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
4/26/22	<a href="#">Power of Collaboration (JIF 101) *</a>	9:00 - 2:00 pm w/lunch brk
4/26/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/26/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/26/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
4/27/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
4/27/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 3:00 pm
4/28/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/28/22	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
4/28/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
4/29/22	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
4/29/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm

**\*4/14/2022 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before March 11, 2022.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

### **Zoom Safety Training Guidelines:**

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

### **Zoom Training:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [\*\*\*NJCE Live Virtual Training Group Sign in Sheet\*\*\*](#)



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: **4201**. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.



**APPENDIX I**

***OPEN MINUTES***

**UNION COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – January 19, 2022  
ZOOM VIRTUAL MEETING  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b>  PERMA Risk Management Services <b>Jennifer Conicella</b> <b>Robyn Walcott</b>
Managed Care Services	First MCO <b>Alyssa Hrubash</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Risk Management Consultant	Acrisure, LLC
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Bruce Bergen, Esq.</b>
Safety	J.A. Montgomery Consulting <b>Glenn Prince</b>  T&M Associates <b>Mark Worthington</b>

**ALSO PRESENT:**

Terry Pacheco, Union County  
Cathy Dodd, PERMA Risk Management Services  
Jason Thorpe, PERMA Risk Management Services

## **APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 15, 2021**

*Executive Director noted the closed minutes were e-mailed to the Commissioners prior to the meeting for review.*

### **MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 15, 2021**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**CORRESPONDENCE:** Executive Director advised that there were no correspondence but introduced Mr. Jason Thorpe from PERMA. Executive Director said Mr. Thorpe is a Senior Account Manager on a number of PERMA accounts and will begin assisting on the Union County Insurance Fund Commission account as well.

**SAFETY COMMITTEE:** Mr. Worthington reported that since the last Commission meeting the Labor Committee met and discussed 2022 training as well as finalizing the County's Confined Space Entry Program with the new equipment that was purchased. Mr. Worthington reported that the Labor Committee also discussed the status and update of the County's clearinghouse efforts and thanked Mr. Prince for his assistance in providing a template for the Drug & Alcohol Policy. With no questions, Mr. Worthington concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella advised there were no claims to present for the month and indicated a Claims Committee meeting was not held. Ms. Conicella reported that Governor Murphy reenacted the State of Emergency for COVID, which began January 11. Ms. Conicella advised the reenactment reinstates the essential employee presumption that if an employee contracts COVID, it was done so while working. Ms. Conicella noted that the Claims Administrator is working hard to investigate all COVID claims to determine whether they are compensable. With no questions, Ms. Conicella concluded her report.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were several action items.

**REORGANIZATION RESOLUTIONS:** Executive Director reported the UCIFC was required to reorganize at the January Board of Commissioners meeting per the Commission's Rules & Regulations. Executive Director advised he would review the Reorganization Resolutions which were included in the agenda.

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

Executive Director asked if there are any questions on the resolutions. Hearing none, Executive Director asked for a motion approve the resolutions as a consent.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-22  
THROUGH 8-22**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

**2022 MEETING SCHEDULE:** Executive Director referred to a copy of the 2022 Meeting Schedule, which was included in the agenda and presented at our last meeting. Executive Director explained additional meetings can be scheduled, with proper notice, or cancelled if there were no action items. Executive Director referred to Resolution 9-22 enclosed within the agenda and asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the 2022 meeting schedule.

**MOTION TO APPROVE RESOLUTION 9-22, 2022 MEETING  
SCHEDULE**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

**2022 PROPERTY & CASUALTY BUDGET:** Executive Director referred to a copy of the proposed 2022 Property & Casualty Budget in the amount of \$3,221,141. Executive Director advised at the last meeting the Commission approved a temporary budget in the amount of \$536,856 which represented 2/12 of the 2022 Budget. Executive Director requested approval of another temporary budget representing 1/12 of the 2022 proposed budget in the amount of \$268,428. Executive Director noted the 2022 temporary budget amount is \$805,284 and asked if there were any questions. Hearing none, Executive Director requested a motion to approve Resolution 10-22 adopting a Second Temporary 2022 Budget.

**MOTION TO APPROVE RESOLUTION 10-22 ADOPTING A  
SECOND TEMPORARY BUDGET 2022 PROPERTY &  
CASUALTY BUDGET IN THE AMOUNT OF \$268,428**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

**DISTRIBUTION OF MONIES** – Executive Director reported that after a discussion with the Treasurer, the Commission will distribute excess monies to the County from the 2018 Fund Year Account. Executive Director referred to Resolution 11-22 enclosed within the agenda and noted that the distribution of funds will be listed as a credit on the County's 2022 assessment bill. Ms. Taylor added that the distribution of excess monies from the 2018 Fund Year Account will assist in offsetting 2022 budget increases. Executive Director asked if there were any questions for the Treasurer or on the resolution. Hearing none, Executive Director asked for a motion to adopt Resolution 11-22.

**MOTION TO ADOPT RESOLUTION 11-22, AUTHORIZING  
REFUND FROM THE 2018 FUND YEAR ACCOUNT IN THE  
AMOUNT OF \$750,000**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

**RFP FOR PROFESSIONAL SERVICES – AUDITOR** – Executive Director reported the Fund Office issued an RFP for the Commission Auditor position and noted that one (1) response was received from the incumbent, Suplee, Clooney & Company. Executive Director advised that the response was sent to the Commission Treasurer and Commission Attorney for review and is available at the Fund Office. Executive Director noted the pricing of \$10,300 is within the budget and represents an increase of 3% over last year’s fee. Executive Director referred to Resolution 12-22 enclosed within the agenda and asked if there were any questions. Hearing none, Executive Director asked for a motion to adopt Resolution 12-22.

**MOTION TO ADOPT RESOLUTION 12-22, DESIGNATING  
COMMISSION AUDITOR**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

**CERTIFICATE OF INSURANCE REPORTS:** Executive Director referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the month of December enclosed within the agenda. Executive Director advised there was one (1) certificate issued in December. Executive Director asked if anyone had any questions on the report. Hearing none, Executive Director asked for a motion to approve the report.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Moved:	Chairperson Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE Finance Committee met on December 13<sup>th</sup> to review the status of the 2022 renewal. Executive Director also reported the NJCE met on December 16, 2021 and approved the 2022 budget in the amount of \$31,393,149. Executive Director noted a summary report of the meeting was enclosed within the agenda along with a copy of the NJCE budget. Executive Director noted the NJCE will hold its Reorganization Meeting on February 24, 2022, via Zoom audio/video.

**UCIFC FINANCIAL FAST TRACK:** Executive Director advised the October Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,727,261 as of October 31, 2021. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$1,843,935 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$12,978,980.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the October Financial Fast Track was included in the agenda. As of October 31, 2021k the Fund had a surplus of \$13,399,623. 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 \$31,702,239.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claim Tracking reports as of October 31, 2021, were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Taylor referred to Resolution 13-22, the January Bill List, enclosed within the agenda and advised that all the bills were routine in nature. Ms. Taylor asked if there were any questions on the bill list. Hearing none, Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 13-22 JANUARY BILL LIST**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

Executive Director advised the monthly Treasurer reports were included in the agenda.

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

**CLAIMS ADMINISTRATOR:** Ms. Guze reported for the period of December 1<sup>st</sup> through December 31<sup>st</sup> there were 14 worker compensation claims reported; 3 were report only, 1 was denied, 1 remains under investigation, 7 were closed, and 2 remain treating. Ms. Guze reported there were also 3 COVID claims, which are currently under investigation. With no questions, Ms. Guze concluded her report.

**MANAGED CARE:** Ms. Hrubash referred to First MCO’s reports, which were included in the agenda. Ms. Hrubash reviewed the Case Management Monthly Activity Report for the month of December as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
December	17	5	4	9	4

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
December	\$ 156,137	\$ 29,103	\$ 127,033	81%	93	92	99%

With no questions, Ms. Hrubash concluded her report. Executive Director emphasized the PPO penetration percentage for the month commended First MCO on a job well done.

**NJCE SAFETY DIRECTOR:** Mr. Prince referred to the Safety Director's report for December through January enclosed within the agenda. Mr. Prince referred to the listing of all virtual trainings scheduled through the end of March enclosed within the agenda. Mr. Prince reported that a virtual presentation was recently held on the 300-A Reporting as there are a variety of employees across the state who have now been designated to prepare the mandatory OSHA 300 Log. Mr. Prince reported that the presentation was well attended and the PowerPoint presentation was distributed to all of the attendees. Mr. Prince advised that any questions regarding the program should be directed to him. With no questions, Mr. Prince concluded his report.

#### Correspondence Made Part of Minutes

**OLD BUSINESS: None**

**NEW BUSINESS:** Executive Director advised that the Underwriting Manager was present and asked him to provide a brief update on the 2022 renewal. Mr. Cooney reported that the insurance market is still in a tough place but noted that the CEL Program renewal did very well considering the circumstances in the marketplace. Mr. Cooney reported that two Zoom webinars are being scheduled in the upcoming weeks to provide an overview of the overall renewal.

**PUBLIC COMMENT:** Mr. Bergen indicated there was no public comment.

#### **MOTION TO ADJOURN:**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

#### **MEETING ADJOURNED: 10:23 AM**

Minutes prepared by: Jason Thorpe, Assisting Secretary

## **APPENDIX II**

### ***NJCE 2022 RENEWAL OVERVIEW***



CONNER  
STRONG &  
BUCKELEW

# 2022 Renewal Presentation



# Overview



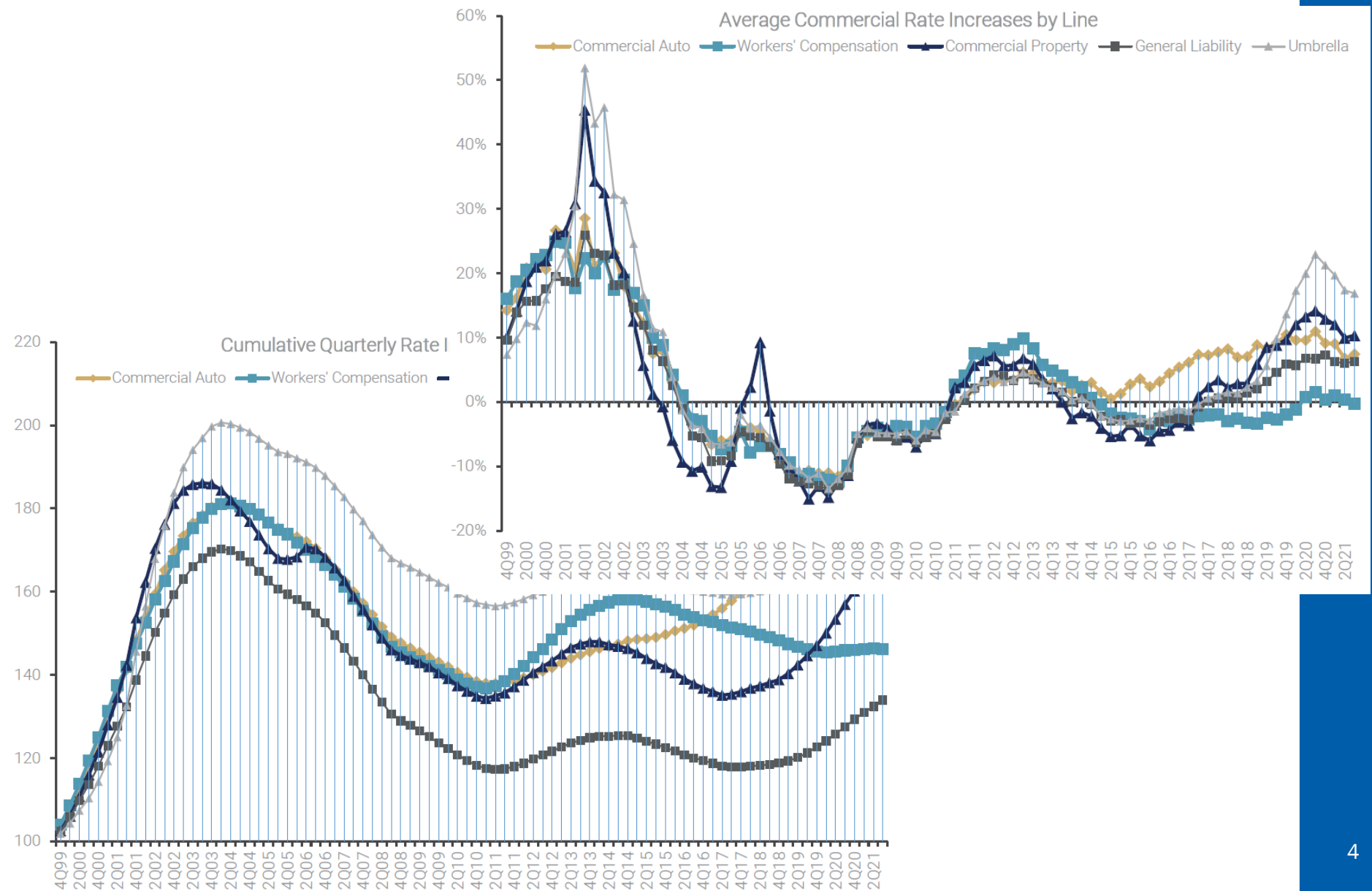
# Renewal Overview

As presented during our Pre-Renewal Presentation in August, we are still at the peak of a hard market, which is probably the most difficult hard market since the mid-1980s. Practically every line of coverage is being impacted in their own way by their own unique claims trends, with very few areas jumping on the rate-increase train.

- **Property** – Increasing frequency and severity of natural disasters (flood, wind, fires, etc.), plus a return of the classical fire and water damage losses. Less interest by insurers to put out large capacity. Aging buildings and infrastructure and rising building costs become critical issues.
- **Liability** – “Social inflation”. Claim severity is up by about 300% over past seven years, with some erosion of public entity immunities and volatile sentiment of the public/juries. Most insurers have already cut back capacity to \$5m or less, with increases in retentions. Law enforcement continues to be problematic, along with aging infrastructure (bridges, dams, roadways, etc.). Sexual Abuse/Molestation coverage is limited, with required policies and training.
- **Workers’ Compensation** – COVID-19 trends, including the impact of “long-COVID”. Increase in medical costs and compensation, plus increasing presumptions.
- **Public Officials / Employment Practices** – The employment practices frequency in claims trends continue, with added financial pressure from social inflation.
- **Cyber** – Staggering increase in frequency and severity of ransomware, as well as the incalculable impact of widespread cyber events (i.e. Solar Wind, Microsoft Zero Day, AWS downtime, etc.). Nearly no interest of insurers to write public entities due to claims history and lack of critical minimum controls.
- **Medical Malpractice** – Long term care and hospitals are seen as high risk due to claims trends.
- **Pollution** – Increasing frequency of widespread environmental events, with some impact from adjustments to acceptable levels of chemicals (PFCs, drugs, classic air pollution, etc.). Insurer space has shrunk substantially over past ten years. Increasing amounts of exclusions to narrow insurer exposure (capital improvements, lead, mold, PFCs, sewage backup, etc.). Aging storage tanks are becoming uninsurable.

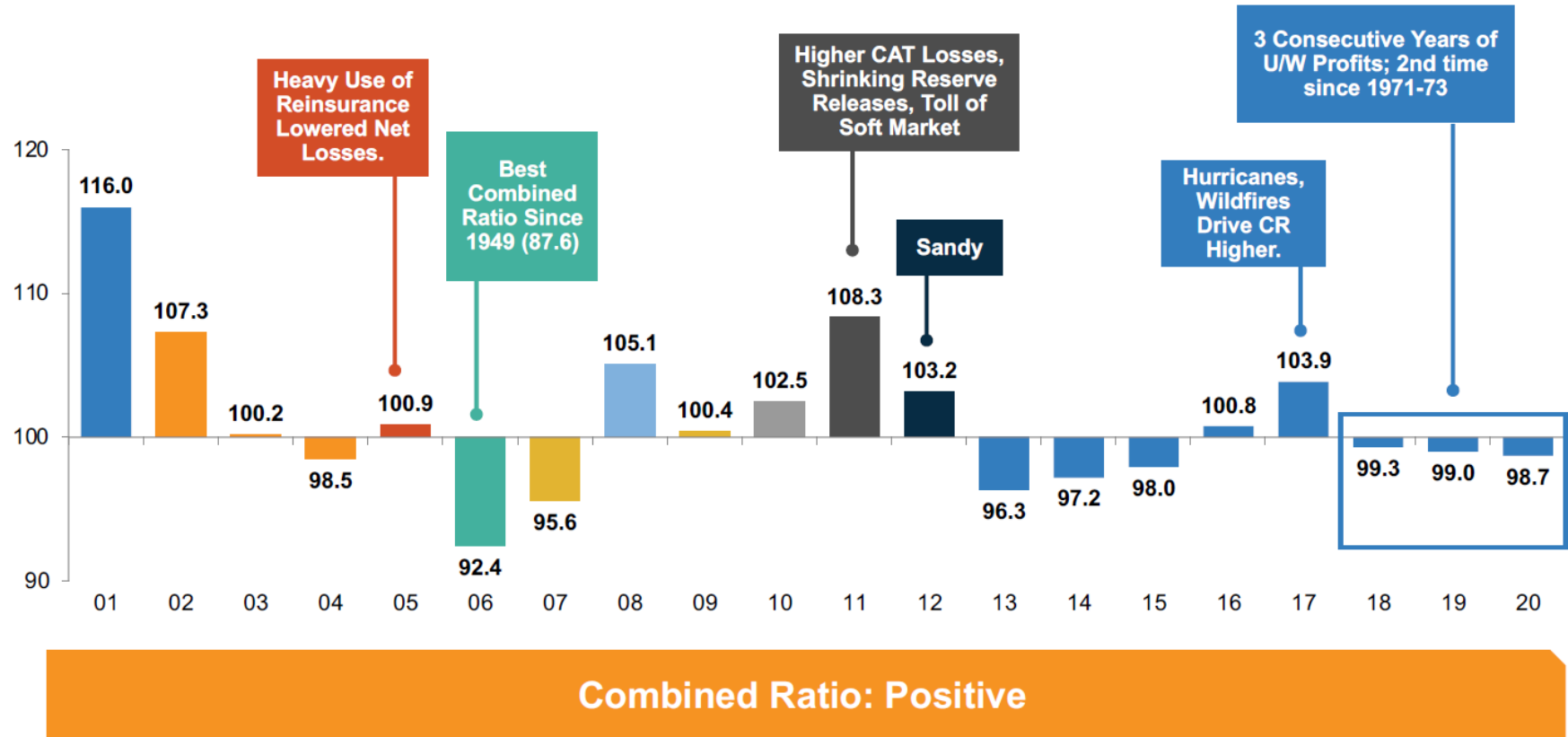
The keystone of successful renewals in today’s environment is partnering with insurers interested in long-term relationships with a track history of being as steady as possible through renewals. The NJCE has spent much effort through the years to identify these insurers, while recognizing it needs to remain vigilant as changes are needed from time to time. At this year’s renewal, the coverages needing heavy marketing were the Property, Workers’ Compensation, Cyber and Pollution.

# Marketplace Overview



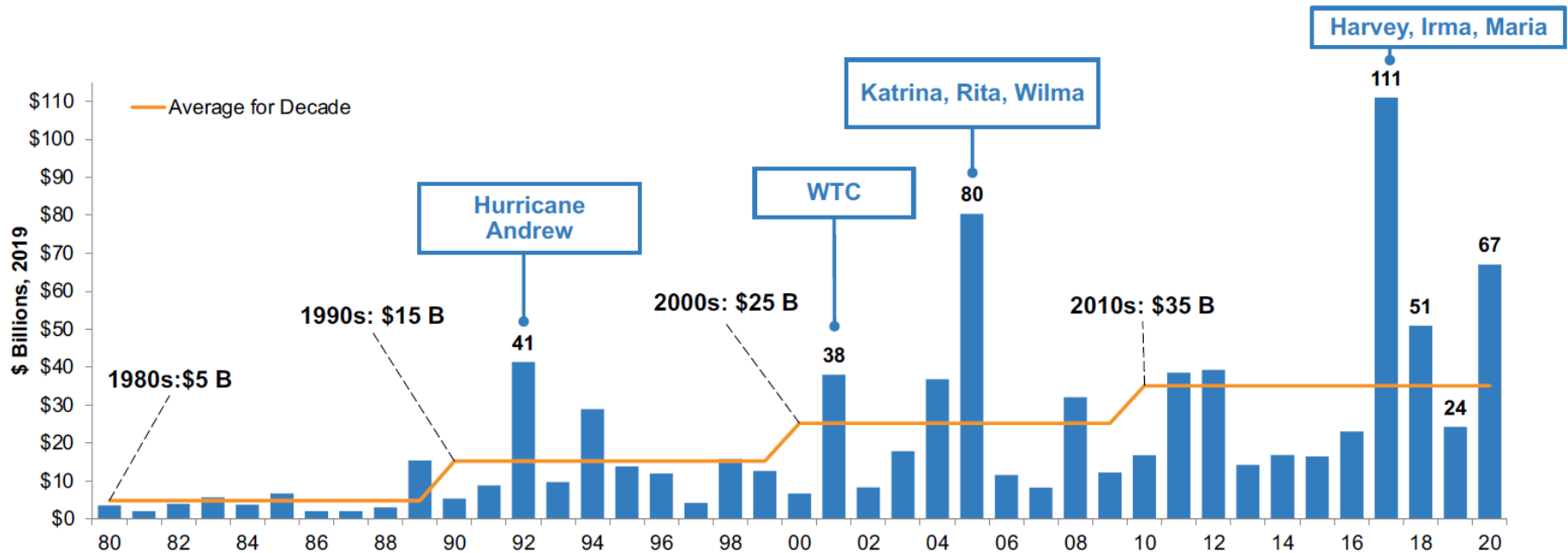
# Marketplace Overview

Combined Ratio: 2001-2020 Yearly (all P/C lines)



# Marketplace Overview

## Inflation-Adjusted Insured Cat Losses

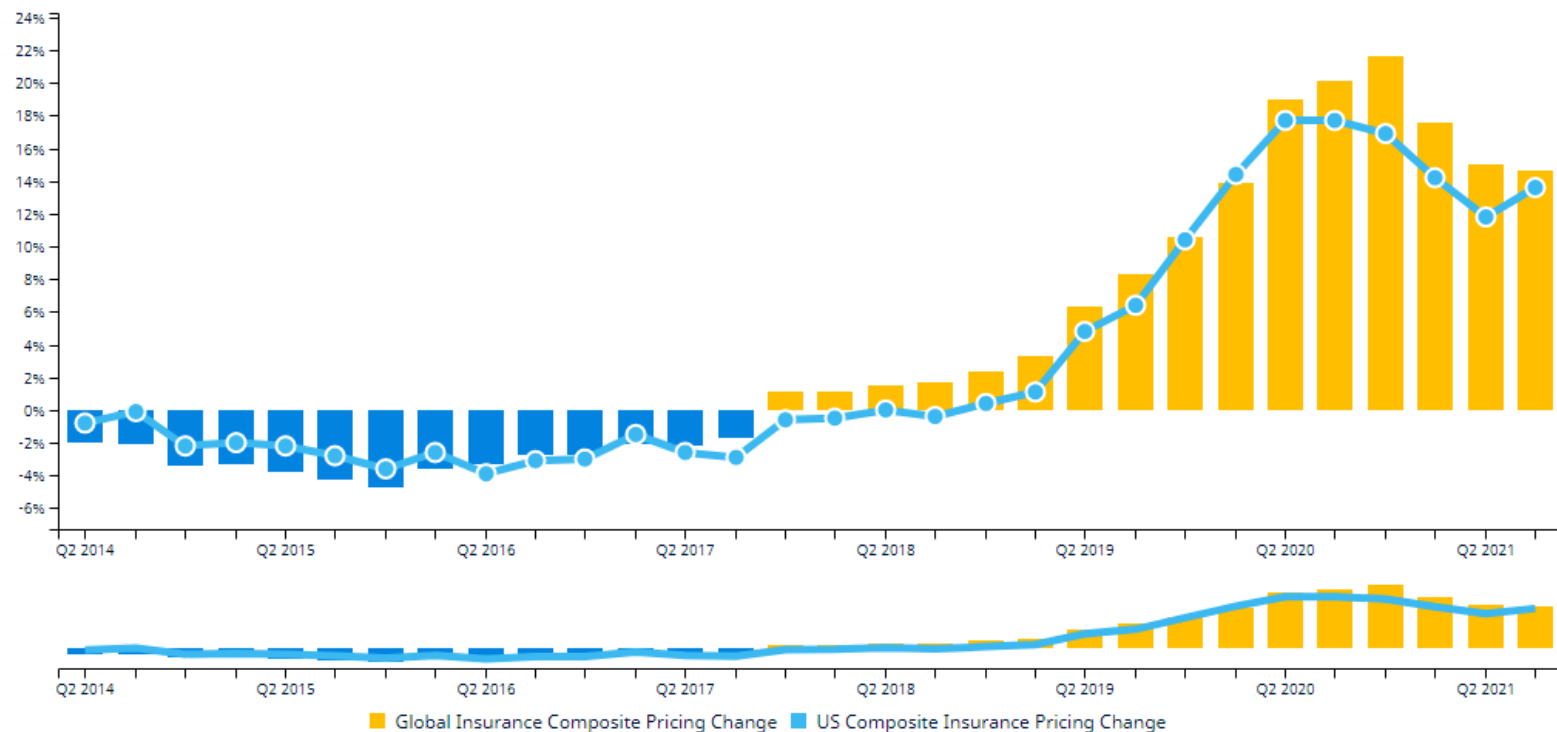


**Insured Cat Losses Are Increasing At An Alarming Rate –Nearly 700% Since 80's**

# Marketplace Overview

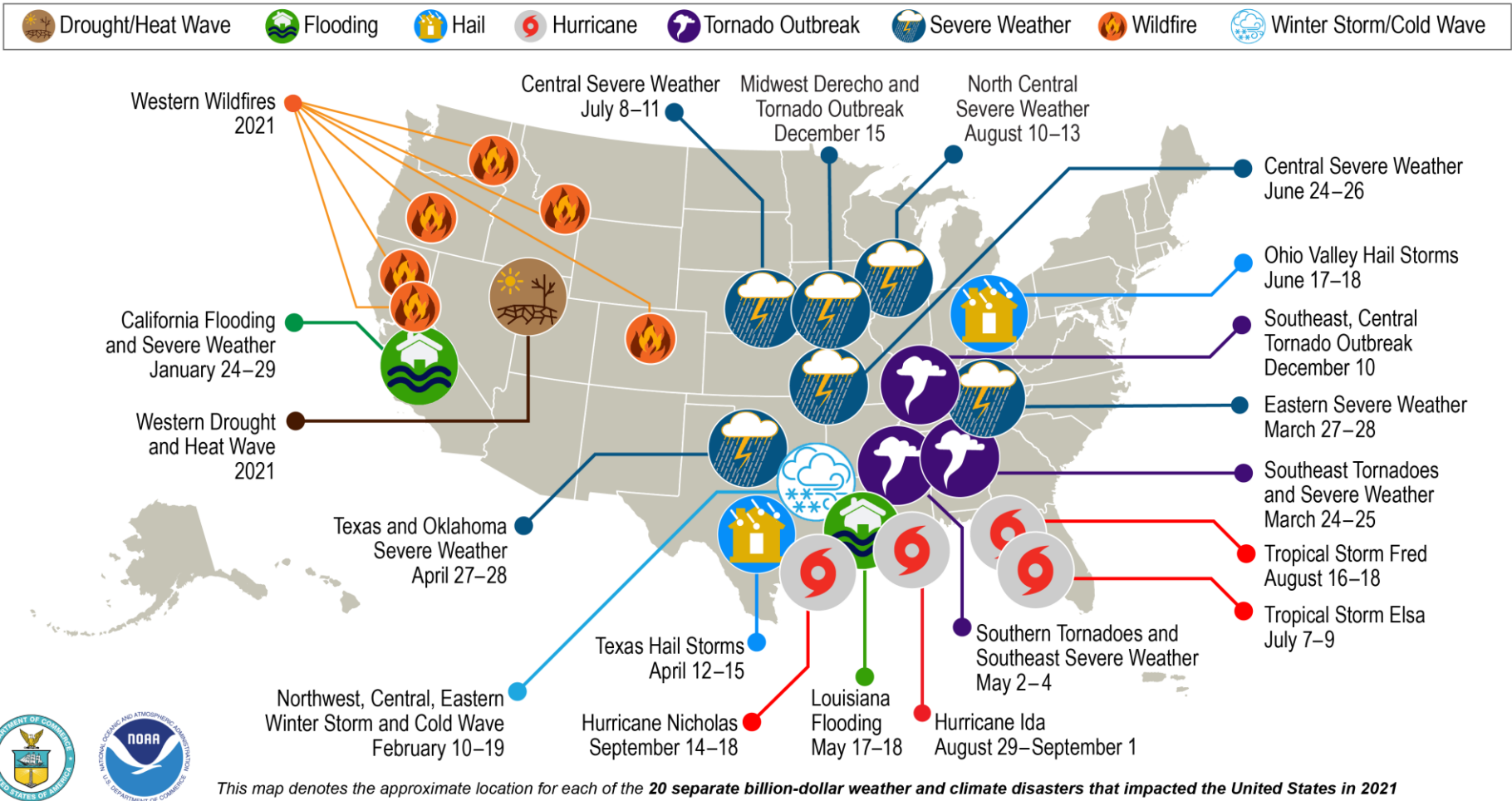
Constant bar chart represents Global Insurance Composite Pricing Change.

US Insurance Composite Renewal Rate



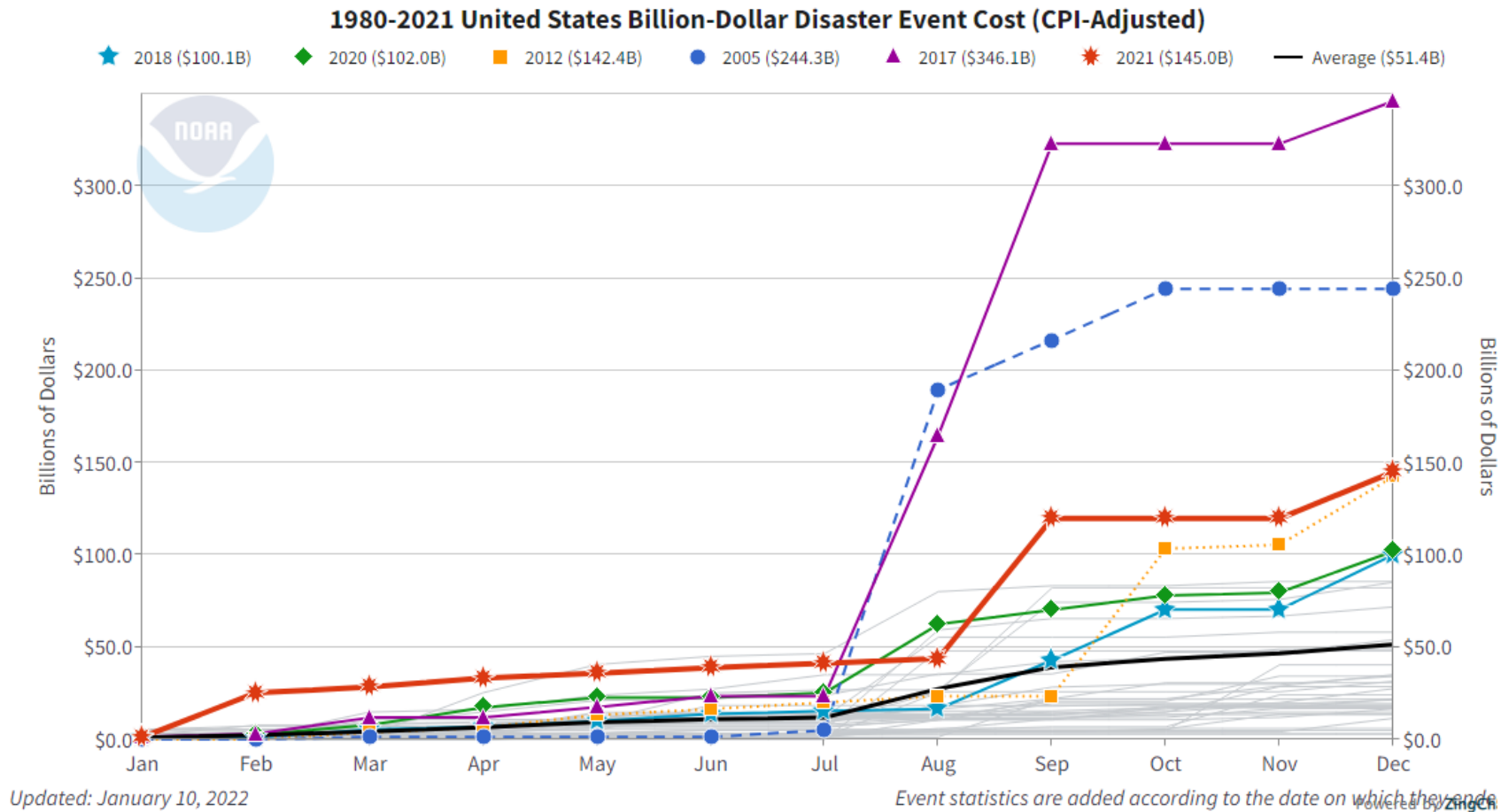
# Marketplace Overview

## U.S. 2021 Billion-Dollar Weather and Climate Disasters

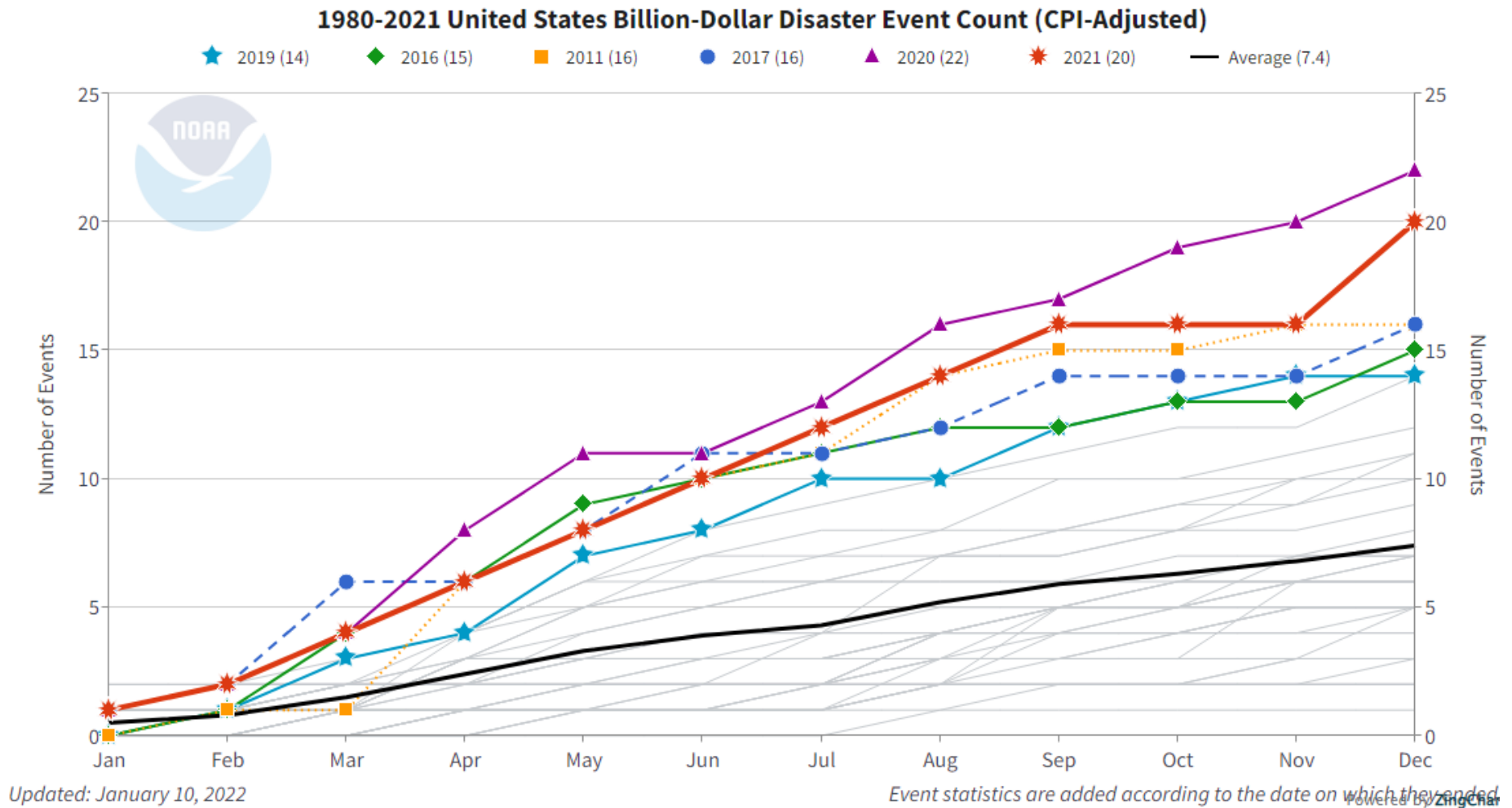




# Marketplace Overview



# Marketplace Overview



# Marketplace Overview

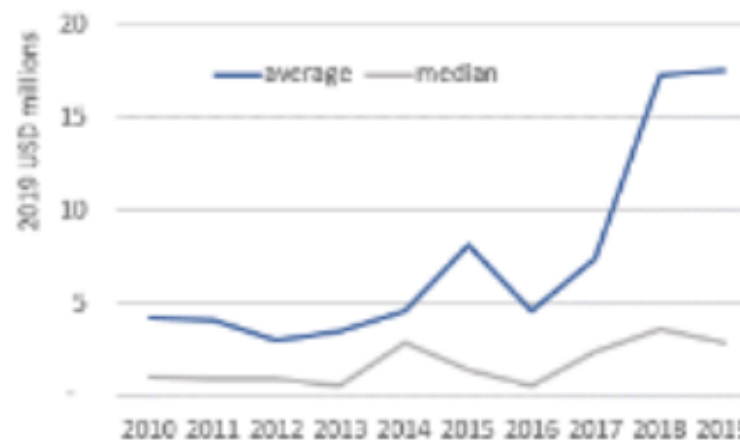
## Social Inflation

Top 60 US single plaintiff bodily injury verdicts in USD millions, median 2014-2018



Source: Shook, Hardy, Alcorn & Smith, Swiss Re Institute

Median and average verdicts for motor vehicle accidents with corporate or trucking defendants in seven south eastern states



Source: Casefile.com

# Marketplace Overview

Social Inflation

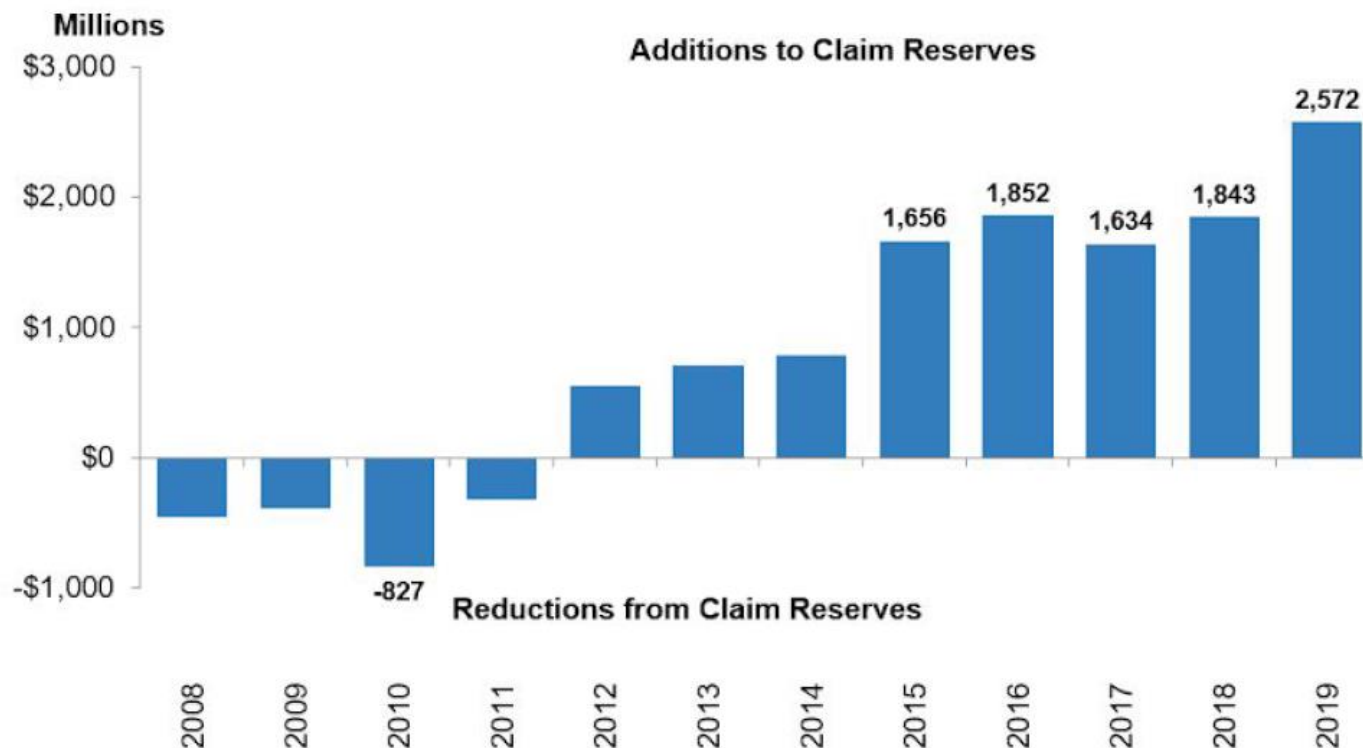


# Marketplace Overview

Social Inflation

## Social Inflation: The Toll

Reserve Development, Commercial Auto Liability



Sources: NAIC data sourced from S&P Market Intelligence; Insurance Information Institute.

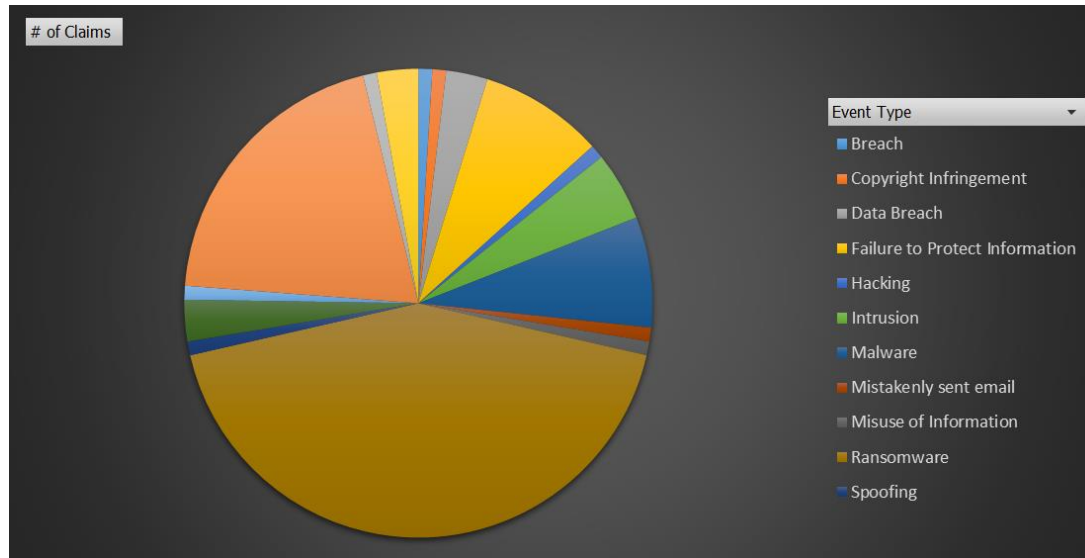
# Loss Triangle – Casualty (GL, LEL, AL)

NJCE Public Entity Data

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									

~40% Increase in  
LDF

# Marketplace Overview



## By Event Type

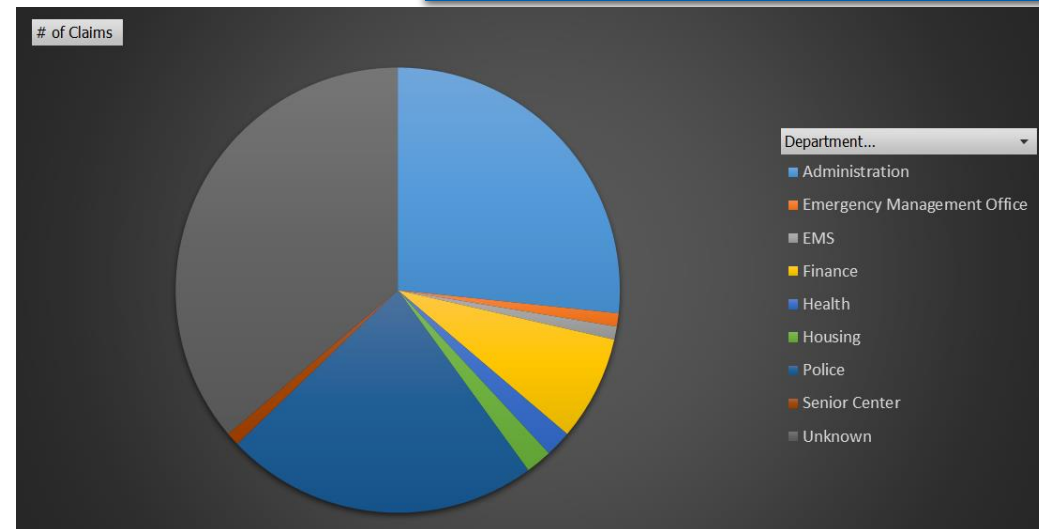
**48%** of data breaches were caused by human error or system glitch (**57% for Public Sector**)

2020 Ponemon Institute

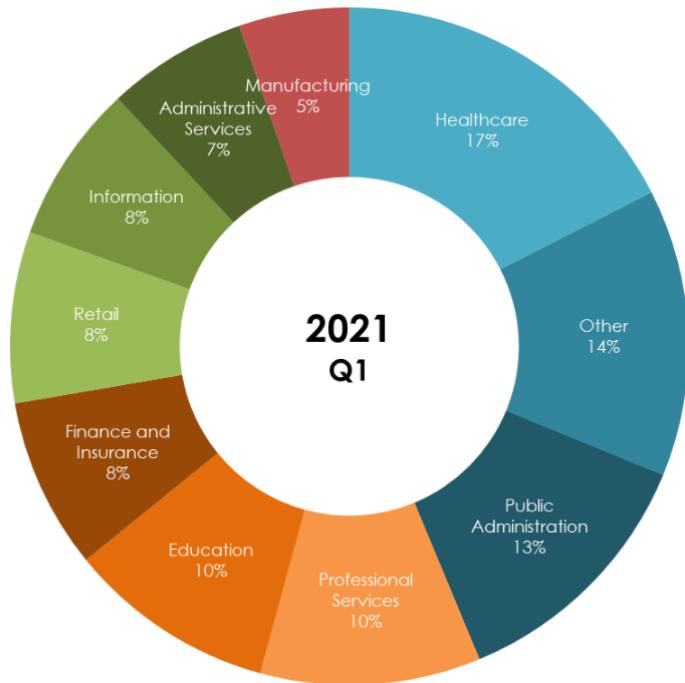
**19%** of breaches due to compromised credentials and **16%** due to third-party vulnerabilities

2020 Ponemon Institute

## By Department



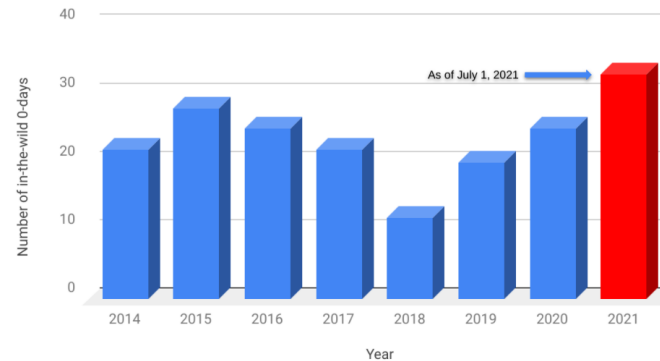
# Marketplace Overview



## Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents

Annual 0-days Detected In The Wild



Total cost

\$4.25  
\$4.00  
\$3.75

Social engineering

Malicious insider (employee)

Physical security compromise

Phishing

Vulnerability in third-party software

Compromised credentials

Cloud misconfiguration

Business email compromise

Other technical misconfiguration or system error

## Ransomware

- Ransomware attack every 11 seconds
- Global cost associated with ransomware recovery will exceed \$20 billion

8  
Sep

The Number of Daily Ransomware Attacks Increase Nearly 1000% in 2021

Stu Sjouwerman



# Renewal Overview

Zurich has been an incredibly strong partner of the program, despite very difficult years of losses. However, Zurich is beginning to cut back on capacity. This coupled with rate and retention increases made it very appropriate to market Zurich's layer. In the current market, the NJCE had two routes of replacing Zurich: 1) Layered and quota share with multiple markets; or 2) Alliant Property Insurance Program (APIP). The layered/quota share option was not yielding better rates or coverages than what Zurich was offering. On the other hand, APIP, which is a dedicated large public entity property insurance program, was able to provide an excellent renewal option for the NJCE.

The Workers' Compensation needed to be marketed due to unfavorable claims responses on COVID-19 and increasing rates. The market is limited for public entity Workers' Compensation, especially when considering law enforcement and other first responders. Overall, the incumbent provided the best options.

Chubb, as well as just about all other insurers, are trying to severely limit or non-renew their public entity cyber books. As such, we saw Chubb cut their limits down to \$1m in some circumstances, double the price, triple retentions and provide no ransomware coverage with a Protective Safeguards exclusion for MFA. Out of the entire marketplace, only one insurer was willing to provide sufficient coverage: Cowbell. It is paramount to remember in this cyber market for public entities, getting any coverage is a tremendous win, so the NJCE getting a full coverage option with strong limits is extraordinary. We will be talking extensively about Cyber over the next year.

As discussed at the beginning of 2021, Zurich (incumbent) would be exiting Pollution altogether, so a marketing effort had to be done. The market has been shifting for Pollution over past six years, which resulted in us only receiving real options from about three insurers, while only one of those offering a palatable renewal from all perspectives.

The next page provides an overview of key changes for this renewal; however, it is important to review the full presentation for all details, as well as the insurance policies upon issuance. There have been many changes between the new insurers, updated policy forms and shifting coverages in all lines of coverage.

You will also find a page of important tasks for risk managers to work on with their members.

As we pass through our third renewal in a difficult market, we sincerely thank all of you for your assistance, support, patience and confidence in us. We could not accomplish what we have with out you.

# Key Coverage Changes

## ■ Property

- New Property form
- Time Element: \$25,000,000
- Delay In Completion is no longer covered
- Fine Arts has a \$100,000 sublimit per item
- Historic Property Preservation has a \$500,000 sublimit, and the property is only eligible if on an official federal, state or local register; special historic appraisals are required prior to a claim
- Spoilage Service Interruption added with a \$100,000 sublimit
- Zurich is using custom flood zones instead of FEMA definitions, so some of your non-high hazard FEMA zoned locations are in Zurich's High Hazard zone now
- High Hazard Flood deductible has a \$5,000,000 maximum per occurrence
- Unnamed/Miscellaneous Locations only receive a maximum of \$5,000,000 for Flood, subject to all other terms
- Vehicles: \$10,000,000
- Over-the-road coverage is no longer provided by Zurich; only at Insured Locations
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit

## ■ Cyber

- All NJCE members now included in a single policy with a new insurer. Expiring limits per member are maintained, but all will share in a single \$5,000,000 aggregate. \$250,000 retention.
- Ransomware is sublimited to \$250,000 for any member without Multi-Factor Authentication (MFA) fully implemented for remote access.
- A \$2,000,000 excess of \$5,000,000 policy was purchased for aggregate protection only, no drop-down.

## ■ Medical Malpractice

- Defense is now inside the limit.
- Sexual Abuse/Molestation is sublimited in Chubb's \$10m x \$11m layer to \$2,000,000

# Key Coverage Changes

## ■ Pollution

- New form with new insurer
- One year term, so aggregate reduced to \$10,000,000 with a \$50,000 deductible
- PFAS, PFOA and PFOS Exclusion applying to all locations except administrative offices/buildings, public libraries and courthouses.
- Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit.
- Onsite Cleanup Costs Restriction.
- Capital Improvement Exclusion (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
- Landfill or Recycling Facility Exclusion (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
- Lead in Potable Water Exclusion
- Odors and Atmospheric Migration Exclusion
- Sewage Backup Exclusion
- Prior Claims Exclusion.
- No Green Restoration Costs Coverage.
- Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible.
- Contractors Pollution Liability Coverage, subject to a \$1,000,000 sublimit.
- No Historic Fill Exclusion.



# Key Tasks for 2022



# ■ Key Tasks for 2022

## Property

- Clean the Statement of Values: Complete COPE info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc.
- Ensure all values are listed, and appropriately.
- Fine Arts should be available in an itemized format with valuation proof. If any are over/near \$2.1m, we should review coverage.
- Properties looking for historical valuation must be on a proper federal, state or local historical register, and a special historical appraisal must be on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is available from Zurich, but must be underwritten.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, and consider purchasing the same for any locations not deemed as FEMA SFHA, but on Zurich's list of "High Hazard" locations (FEMA "X" locations). Please note, the NJCE and its professionals do not run flood zones for members.
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties.

## Liability

- Provide strip search policies pertaining to transgender inmates for all jails.
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors.
- Unmanned aircraft over 10 pounds must submit full details for insurer review.
- Dam and bridge schedules, and current engineering inspection reports for both (regulation requires these reports every 2-4 years on average).

## Cyber

- Setup a session with Cowbell's Risk Engineering team in first two months of the year.
- Implement Multi Factor Authentication (MFA) for all remote access to your network (\$250k ransomware sublimit until such is implemented).
- Work on implementing or planning implementation of all security measures in the NJCE's Cyber Risk Management program.

## Pollution

- Capital Improvements – Submit a list of planned capital improvements for 2022.
  - Will most likely need the following for underwriting review: Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)



# Coverage Change Details



# Coverage Changes / Options

## Property

### Changes

Zurich has switched its coverage form entirely this year (for all insureds) from the Edge I to the Edge II. Since it is a completely new form, many things have changed, as outlined in their Non-Renewal Notice and Quotation Notice. Following are certain key items we want to make note of:

- Capacity decreased from 100% to 90%.
- Gross Earnings / Gross Profits (Time Element) is limited to \$25,000,000; was included to full limit.
  - *Only one member has reported Business Income (CCIA of \$500k), and a few members reported Rental Income (all less than \$2m)*
- Bridges, dams, docks, wharfs, etc. are being handled by a new coverage called Completed Civil Engineering Structures.
  - *The coverage has new limiting terms, but we are still maintain the coverage we had from 2021.*
- Delay In Completion, a Builder's Risk Time Element coverage, is no longer provided.
- Fine Arts now has a \$100,000 sublimit per item; previously no sublimit per item.
- Zurich is handling historic property valuation coverage via its new Historical Building Preservation coverage, which Zurich is currently limiting to \$500,000; this was previously included in full limit.
  - *Only a few locations have "historic" in their name/description, but none have indicated they are on a historic register.*
- Land Improvements now has a \$5,000 sublimit per item for trees not replaced within 12 months; there was previously no sublimit and no time limit.
- The Newly Acquired coverage is now Per Occurrence instead of Per Location.
- Spoilage From On Premises Service Interruption is a new coverage added with a \$100,000 sublimit.
- Tenants Access is now limited to 90 days; this previously did not have a time limitation.
- Tenants Relocation and Replacement Expenses is limited to 365 days; this previously did not have a time limitation.
- The Equipment Breakdown sub-coverage of Ammonia Contamination is now expanded to all Refrigerants.
- Flood Changes:
  - Zurich is no longer using FEMA flood zones; they are using their own zones called Medium and High Hazard. Medium Hazard does not come with any limitations compared to other non-zone locations. The High Hazard zone replaces Special Flood Hazard Area (SFHA).
  - Flood for Errors & Omissions, Miscellaneous Personal Property/Unnamed Locations, Newly Acquired and Transit is limited to \$5,000,000.
- The previous deductible language for Flood, Quake and Named Storm of "This deductible applies regardless of any other deductible." has been deleted, and none of these deductibles are "Per Location", indicating just the single largest deductible of the occurrence will apply.
- High Hazard Flood deductible will now have a maximum of \$5,000,000 per occurrence; this was previously unlimited.
- Vehicles sublimit is reduced from \$15,000,000 to \$10,000,000.
- Over-the-road coverage for Vehicles is now excluded (still covered while at an Insured Location).
  - *No vehicles above \$1m, and our deductible is \$2m.*
- Coverage added for fill beneath Land Improvements, bridges, dams, etc.
- Transmission and Distribution lines now covered for 2,000 feet beyond Insured Location; this was previously only 1,000 feet.
- Gross Profit option added to Time Element, in addition to the already existing Gross Earnings option.
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit; these were previously sublimited to \$25m or less.
- Our custom endorsements from previous years will be added.
- The Cyber coverages/terms continue to completely evolve, but physical damage from cyber as a peril, as well as damage to non-tangibles (data) are still largely excluded.

# Coverage Changes

## Property

### Change Spotlight

#### **Flood Zones**

Some of the High Hazard Flood Zone locations may not be in a FEMA-defined high hazard zone. As such, the member may not currently be purchase NFIP coverage. The opposite may also be true where Zurich has not defined certain FEMA-defined high hazard locations into their High Hazard zone. The NJCE will continue providing the delta of the policy deductible and maximum NFIP limit for FEMA high hazard zones.

#### **Vehicles**

NJCE will continue over-the-road coverage, but only within the retention of \$2,000,000.

#### **Historical Valuation**

Zurich is now sublimiting the Historical Valuation provision to \$500,000. We have a few locations on the SOV with historical in the name, but no locations are noted as being on an official historic registry.

During 2022, all members requesting special historical valuation for a building must:

1. Update the SOV showing it is on either the National, State or Local Historical Registry.
2. Obtain an official appraisal from a certified historical appraiser, and provide a copy of such to us.
3. Update the value in the SOV to match the appraisal.

Coverage will cease in 2023 if no appraisal is provided. Up to \$5,000,000 limit is available mid-term after proper appraisal is provided to and reviewed by Zurich.

#### **Flood for Unnamed Locations, etc.**

Zurich is now sublimiting Flood for Newly Acquired/Unnamed Locations (etc.) to \$5,000,000.

Any new locations requiring Flood coverage should be reported immediately to ensure no gap in coverage.



# Coverage Changes

Public Officials / Employment Practices

## Changes

- Only one retention change for one member's EPL, as already conveyed to that member.
- Fee & Price Exclusion added (price gouging, price fixing, predatory pricing).
- The buffer policies for the Burlington County entities will not be purchased.

# Coverage Changes

## Cyber

Cowbell Cyber was the only insurer willing to offer an alternative quotation. Cowbell will maintain the limits purchased by all members from 2021. The key difference is Cowbell will provide a combined aggregate for the entire NJCE of \$5m versus each member having their own aggregate.

The cost of the Cowbell option comes in at a 150% increase against the expiring program (\$1m v. \$450k). However, on an apples-to-apples basis, the Cowbell option is about 30% lower than Chubb's renewal when considering the limits offered by Cowbell versus the cost per million of limits from Chubb. In addition, Cowbell is only requiring a retention of \$250k versus the retentions by Chubb ranging from \$100k-\$350k.

One critical note about Cowbell is they are sublimiting Ransomware to \$250k for any members that currently do not have Multi Factor Authentication (MFA) in place, but will immediately remove such sublimit once it is confirmed in place.

We have also secured a \$2m x \$5m option from Great American, which is aggregate protection only (no drop-down).

# Coverage Changes

## Pollution

This renewal brought the end of a three year term with Zurich, who has exited the Pollution market. The best alternative quotes received, by far, were from Allied World (AWAC).

One important note is all insurers are only willing to offer a one year term. As such, we have secured aggregate limit options of both the expiring \$25m and just \$10m. On average, you can save about 17% by decreasing the aggregate to \$10m, which is what they NJCE has chose to do.

The NJCE also purchased the \$50,000 deductible option for additional savings.

The renewal with a new insurer comes with many changes, as outlined on the next page.

# Coverage Changes

## Pollution

### Changes

The AWAC program is a completely new form versus Zurich, so many changes in coverage, but here are key items to be aware of:

- AWAC provided terms with a PFAS, PFOA and PFOS Exclusion (via the Public Entity Enviro Suite Endorsement) applying to all locations except administrative offices/buildings, public libraries and courthouses. The expiring Zurich program provided terms with a Perfluorinated Chemicals (PFCs) Exclusion applying to 7 Covered Locations and any other location that was used for fire training purposes or locations with periodic use of fire suppression foam.
- AWAC provided terms with Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit. The expiring Zurich program provided terms with Defense Inside the Limits of Liability as well. However, Burlington County Resource Recovery Complex is subject to a \$5,000,000 Defense Outside the Limits of Liability and Atlantic County Utilities Authority City Island Wastewater Treatment Facility is subject to a \$1,500,000 / \$2,000,000 Defense Outside the Limits of Liability.
- AWAC provided terms without an Onsite Cleanup Costs Restriction. The expiring Zurich program restricted Onsite Cleanup Costs at Burlington County Resource Recover Complex (22000 Burlington-Columbus Road, Mansfield, NJ 08022) to ASTs and Loading/Unloading Only.
- AWAC provided terms with the following exclusions (via the Public Entity Enviro Suite Endorsement). The expiring Zurich program did not include such exclusions. However, via the Known Pollution Event Schedule, the Zurich program excluded Contamination Associated With The Sewer Beds at Camden County Health And Human Services Facility and Lead Contamination at Camden County Department Of Public Works Facility:
  - **Capital Improvement Exclusion** (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
  - **Landfill or Recycling Facility Exclusion** (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
  - **Lead in Potable Water Exclusion**
  - **Odors and Atmospheric Migration Exclusion**
  - **Sewage Backup Exclusion**
- AWAC provided terms with a Prior Claims Exclusion. The expiring Zurich program did not include such exclusion.
- AWAC provided terms without Green Restoration Costs Coverage. The expiring Zurich program provided Green Remediation Coverage & Green Standards Coverage, subject to a \$50,000 supplemental limit.
- AWAC provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible. The expiring Zurich program provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$0 Deductible.
- AWAC provided Contractors Pollution Liability Coverage (via the Public Entity Enviro Suite Endorsement), subject to a \$1,000,000 sublimit. This is an improvement over the expiring Zurich program which did not provide such coverage.
- AWAC provided terms without a Historic Fill Exclusion. This is an improvement over the expiring Zurich program which provided terms with a Historic Fill Exclusion applying to 620 Plum Street, Vineland, NJ 08360 (via Midterm Endorsement #10).

# Coverage Changes / Options

## Pollution

### Capital Improvements Exclusion

As noted, AWAC is imposing a capital improvements exclusion, which is customary in the marketplace. This merely allows the insurer an opportunity to properly underwrite a price a risk, considering capital improvement projects can pose significant Pollution risks.

We are able to approach AWAC (and other markets if needed) for Pollution coverage for Capital Improvement projects. As such, we recommend the following to the NJCE:

- Provide a schedule of anticipated capital improvement projects for at least the next year, asap.
- Provide the following underwriting information when it is time to quote new projects:
  - Project scope of work
  - Construction values
  - Project duration
  - Environmental due diligence:
    - Phase I and II Environmental Site Assessments
    - Excavation details, including soil management plans
    - Renovation details

### Sewerage Backup Exclusion

As noted, Sewerage Backup coverage for utilities is becoming more and more limited in the marketplace, if not completely excluded. In order to provide the NJCE the best possible overall solution, we obtained an Excess/DIC/DIL option from Ironshore to address Sewerage Backup specifically for our four Utility Authorities (Atlantic, Camden, Cumberland and Gloucester).

Ironshore has quoted a \$1,000,000 limit, which sits excess of AWAC and drops down to fill the Sewerage Backup gap in AWAC's quote, with a \$250,000 Deductible for all other loss and \$500,000 Deductible for Sewerage Backup claims. Premium will be \$52,524, plus \$1,576 for TRIA.

# ■ Coverage Changes / Options

## Medical Malpractice

### Changes

- Defense will now be inside the limit.
- In the Chubb layer (\$10m x \$11m), Abuse & Molestation is sublimited to \$2m.

# IV

## Additional Coverage Considerations



# ■ Additional Coverage Considerations

- Active Shooter / Active Assailant (*bound for certain entities who have requested*)
- Cyber Physical Damage
- Fiduciary Liability (*Monmouth currently purchases*)
- Additional Limits of Insurance (*Casualty, Cyber, Pollution, Crime, POL / EPL, other*)
- Standalone Terrorism
- Sewage Backup (Pollution)





# Thank You



# THANK YOU

---

Questions? Comments?



---

**Edward J. Cooney, MBA**

VP, Account Executive  
Underwriting Manager

P: 973-659-6424

[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)



---

**Timothy J. Gosnear**

SVP, Managing Director  
Public Entity Practice Leader

P: 856-479-2144

[tgosnear@connerstrong.com](mailto:tgosnear@connerstrong.com)

CONNER  
STRONG &  
BUCKLEW

---

# Conner Strong & Buckelew

Insurance, Risk Management  
& Employee Benefits  
Camden, New Jersey  
1-877-861-3220  
[connerstrong.com](http://connerstrong.com)

CONTACT

## Edward J. Cooney, MBA

VP, Account Executive  
Underwriting Manager  
Commercial Lines  
973-659-6424

[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com)

## Jonathon Tavares

Account Manager  
Commercial Lines  
856-614-4493

[jtavares@connerstrong.com](mailto:jtavares@connerstrong.com)

## Crystal Chuck

Account Analyst  
Commercial Lines  
856-479-2115

[cchuck@connerstrong.com](mailto:cchuck@connerstrong.com)

## Rachel Perry

Technical Assistant  
Commercial Lines  
856-479-2128

[rperry@connerstrong.com](mailto:rperry@connerstrong.com)

## Timothy J. Gosnear

SVP, Managing Director  
Public Entity Practice Leader  
Commercial Lines  
856-479-2144

[tgosnear@connerstrong.com](mailto:tgosnear@connerstrong.com)

## Terrence J. Tracy

EVP, Managing Director  
Commercial Lines  
856-479-2241

[ttracy@connerstrong.com](mailto:ttracy@connerstrong.com)

## Heather A. Steinmiller

General Counsel & Claims  
Managing Director  
856-479-2237

[hsteinmiller@connerstrong.com](mailto:hsteinmiller@connerstrong.com)

# Stay Connected

Follow us on social media and visit our client portal to stay up to date on company news and industry trends.



Conner Strong & Buckelew



@connerstrongbuckelew



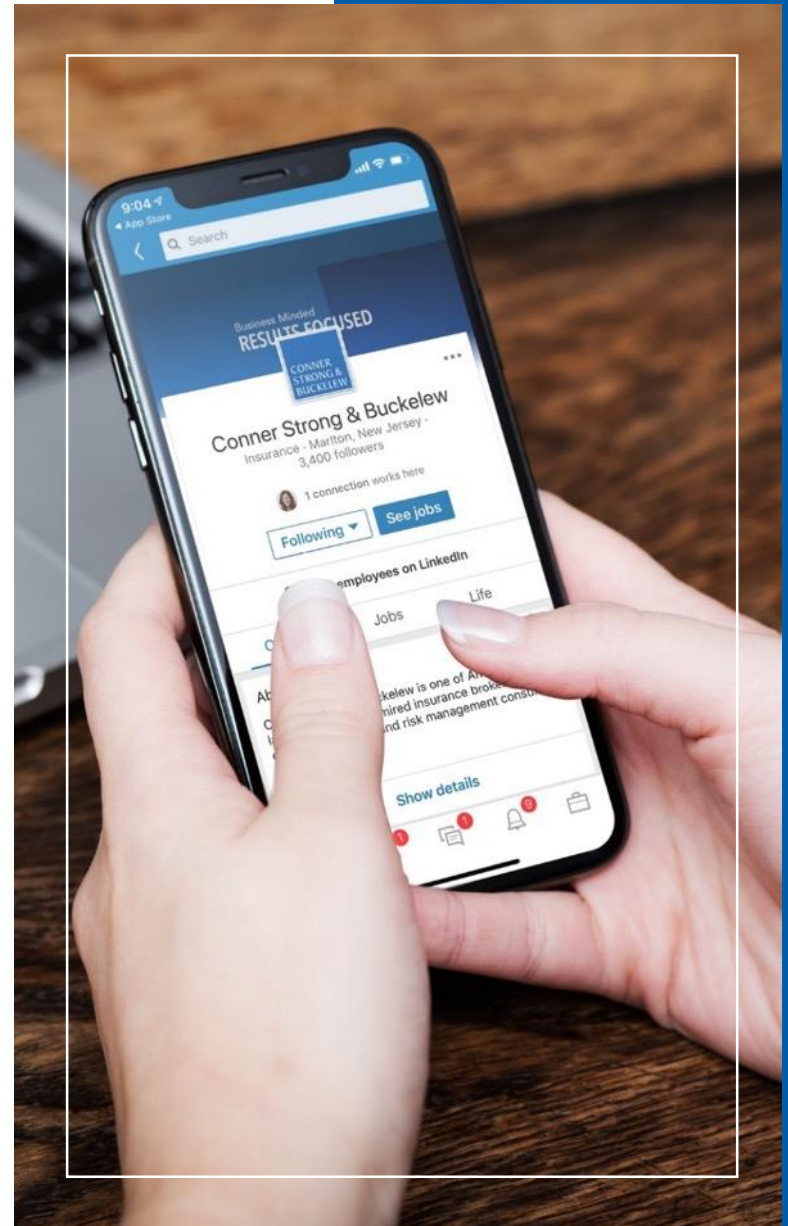
Conner Strong & Buckelew



@connerstrong



[www.mypocketpandc.com](http://www.mypocketpandc.com)



## **APPENDIX III**

### ***2022 PLAN OF RISK MANAGEMENT***

# Union County Insurance Commission

## 2022 Plan of Risk Management

### RESOLUTION NO. 16-22

BE IT RESOLVED by the Insurance Commission's governing body that effective January 1, 2022, the 2022 Plan of Risk Management shall be:

#### The Perils or Liability to be Insured Against

The Insurance Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Property, Automobile Physical Damage and Boiler & Machinery.

The following coverages are provided to the Insurance Commission's member entities by the Commission's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Excess Property including Boiler & Machinery
4. Public Officials Liability / Employment Practices Liability
5. Crime
6. Pollution Liability
7. Employed Lawyers Liability
8. Non-Owned Aircraft Liability
9. Cyber

#### The Limits of Coverage

**NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.**

1. Workers' Compensation
  - Workers' Compensation: Statutory
  - Employer's Liability: \$21,150,000
  - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
  - Limit: \$15,000,000 each / \$20,000,000 aggregate (Automobile unaggregated)
    - a. Personal Injury Protection (PIP): \$250,000
    - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
    - c. Unmanned Aircraft: \$5,000,000
3. Public Officials / Employment Practices Liability
  - Limit: \$10,000,000 each claim / aggregate
  - Retentions:
    - a. POL: \$250,000
    - b. EPL: \$250,000
4. Employed Lawyers Liability
  - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
  - Retention: \$25,000 per claim



5. Non-Owned Aircraft
  - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000 each passenger
  - Rotor Wing: \$5,000,000
  
6. Property including Boiler & Machinery
  - \$260,000,000 Per Occurrence
  - Sublimits:
    - a. Breakdown: \$100,000,000
    - b. Earthquake: \$200,000,000 (Annual Aggregate)
    - c. Flood: \$100,000,000 (Annual Aggregate)
      1. High Hazard Flood: \$75,000,000
    - d. Vehicles: \$10,000,000 (PD Only)
      1. Time Element/Extra Expense: \$500,000
    - e. Garagekeepers Liability: Included
    - f. Working Dogs: \$100,000
  - Property Deductibles
    - a. All Other: \$250,000 per occurrence
    - b. Equipment Breakdown: \$50,000 per occurrence
    - c. Flood, SFHA:
      1. Building: Max available NFIP Limit (\$500,000)
      2. Contents: Max available NFIP Limit (\$500,000)
      3. Time Element: \$500,000
    - d. Named Storm, as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
      1. Property Damage: 1% of the location TIV
      2. Time Element: 1% of the 12 months Gross Earnings/Profit that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
      3. Minimum deductible: \$500,000 per occurrence
      4. Maximum deductible: \$5,000,000 per occurrence
  - Member Deductibles
    - a. Union County: \$0
  
7. Crime
  - Limit: \$1,000,000
  - Deductible: \$25,000
  
8. Pollution Liability
  - Limit: \$10,000,000 per claim / \$10,000,000 aggregate
  - Deductible: \$50,000
  
9. Employed Lawyers Liability
  - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
  - Retention: \$25,000
  
10. Cyber
  - Please contact your Executive Director of Risk Manager

The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage)

1. Workers' Compensation (all coverages): \$300,000
2. Liability (all coverages): \$250,000
  - a. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - b. Personal Injury Protection: \$250,000

3. Public Officials /Employment Practices Liability: None
4. Property: \$250,000
  - a. Working Dogs: \$100,000
  - b. Flood, SFHA:
    - i. Building: Max available NFIP Limit (\$500,000)
    - ii. Contents: Max available NFIP Limit (\$500,000)
  - c. Named Storm, High Hazard: \$500,000
5. Crime: None
6. Pollution Liability: None
7. Employed Lawyers Liability: None
8. Non-Owned Aircraft: None
9. Cyber: Please contact your Executive Director of Risk Manager

### Coverage to be purchased from a commercial insurer

The Insurance Commission does not purchase commercial insurance.

### Reinsurance to be purchased

The Insurance Commission does not purchase reinsurance.

### The amount of unpaid claims to be established

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC.

### The method of assessing contributions to be paid by each member of the Insurance Commission when applicable

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.



If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

### Procedures governing loss adjustment and legal expenses

The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Underwriters at Lloyds (Brit) and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

### Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records

Not applicable.

### Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses

are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 16th day of February, 2022.

---

COMMISSION CHAIRPERSON

ATTEST:

---

COMMISSION VICE CHAIRPERSON