

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

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 13th 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 1st through December 31st 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