

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MARCH 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 March 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: MARCH 16, 2022
10:00 AM

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ ROLL CALL OF COMMISSIONERS
- ☐ APPROVAL OF MINUTES: February 16, 2022 Open Minutes.....Appendix I

- ☐ CORRESPONDENCE: None

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

- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 2-21

- ☐ TREASURER – Bibi Taylor
 - Resolution 18-22 March Bill List – Motion.....Pages 22-23
 - December Treasurer ReportsPages 24-25

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

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

- ☐ MANAGED CARE – First MCO
 - Monthly Report.....Pages 26-27

- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
 - Monthly Report.....Pages 28-36

- ☐ OLD BUSINESS

- ☐ NEW BUSINESS

- ☐ PUBLIC COMMENT

- ☐ EXECUTIVE SESSION – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)
 - N.J.S.A 10:4-12 StatementPage 37
 - Motion to go into Executive Session

- MOTION TO APPROVE PAR AS DISCUSSED IN EXECUTIVE SESSION

- ☐ MEETING ADJOURNMENT
- ☒ NEXT SCHEDULED MEETING: April 20, 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: March 16, 2022

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage with Selective Insurance Company renews on April 5, 2022. This policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,659. The premium is the same as last year. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bill list.
 - ☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,659**
- ☐ **AvaSci Technology** - An NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers' compensation claims. AvaSci provided a virtual demonstration during the Best Practices Webinar and provided an in-person demonstration to representatives of Gloucester and Cumberland Counties. Executive Director will be reaching out to the Counties to determine their interest for an in-person demonstration.
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 4-8)** – The NJCE conducted the Reorganization Meeting on February 24, 2022. Included in the agenda on pages 4-8 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.
- ☐ **2022 Budget Delta (Appendix II and Page 9)** – The NJCE Finance Committee met on February 22, 2022 to discuss the 2022 Budget Delta in the amount of \$744,455. NCE Board of Commissioners accepted the recommendation of the Finance Committee to charge an additional premium to cover the delta which was in case Union County primarily for cyber liability. Options were provided payment but most have chosen a 3rd installment in 2022. Included in Appendix II of the agenda is a copy of the agenda explaining the 2022 Budget Delta and the payment options for the member Counties and Insurance Commissions. Also included in the agenda on page 9 is the Ancillary Coverages Reconciliation to Actual for Union County. The NJCE will include the delta on the next installment that is billed directly to the County. Executive Director will review the delta in more detail during the meeting.

- ❑ **UCIFC Financial Fast Track (Pages 10-11)** - Included in the agenda on pages 10-9 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2021** there is a statutory surplus of **\$5,877,852**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$1,907,566**. The total cash amount is **\$12,794,293**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 12-14)** – Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2021** the NJCE has a surplus of **\$14,368,341**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$30,590,981**.
- ❑ **Claims Tracking Reports (Pages 15-16)** – Included in the agenda on page 15 is the Claim Activity Report as of December 31, 2021. Also included in the agenda on page 16 is the Claims Management Report Expected Loss Ratio Analysis Report as of December 31, 2021. This report measures how the losses are running compared to the actuary’s projections for 2021. Executive Director will review the reports with the Commission.
- ❑ **Certificate of Insurance Report (Page 17)** – Included in the agenda on page 17 is the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of February. There were three (3) certificate issued in February.
- ❑ **Motion to approve the certificate of insurance report**
- ❑ **Key Tasks for 2022 (Pages 18-19)** – Included in the agenda on pages 18-19 is a copy of the Key Tasks for 2022 prepared by the NJCE Underwriting Manager. The NJCE Underwriting Manager will review the list.
- ❑ **NJCE Cyber Task Force (Page 20)** - The Task Force issued a story focusing on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included in the agenda on page 20 are four stories our members have experienced. We finish the story of pointing to which NJCE Cyber Program items directly address the four claims examples.
- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 21)** – The 11th 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 21 is more information on seminar. You can register using the below link.

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



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 24, 2022

Memo to: Union County Insurance Fund Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: February 24, 2022 Reorganization Meeting

2022 Reorganization: The NJCE conducted its 2022 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2022 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2022 and 2023 Reorganization to be held at **9:30AM virtually** until further notice.

April 28, 2022
June 23, 2022
September 22, 2022
October 27, 2022
November 17, 2022
February 23, 2023 – 2023 Reorganization

Finance Sub-Committee – 2022 Budget Delta: The Finance Sub-committee met on Tuesday, February 22, 2022; copies of the committee agenda were included in the agenda for information.

Executive Director reported the 2022 renewal at the expiring program structure, where available, resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability, medical malpractice and POL/EPL where applicable. These coverage lines are not part of the excess program and are elective, commercially insured coverages and are a pass-through in the NJCE budget. The total 2022 budget delta for ancillary coverage lines is \$744,455; an exhibit in the committee agenda provided the delta amount by Commission or County member-entity.

Executive Director said the sub-committee reviewed three payment options to address the delta:

1. 100% of the 2022 additional premium as a 3rd installment in mid-September 2022.
2. 100% of the 2022 additional premium as part of the 1st installment of 2023.
3. 40% of the 2022 additional premium as a 3rd installment in September 2022, 30% of the 2022 additional premium due in September 2023 and 30% of 2022 the additional premium due in September 2024.

Executive Director reported the sub-committee recommended each Commission or County member-entity determine which option would best meet budgetary needs. The Fund office will confirm the option with each Commission or County member-entity.

Professional Contracts/Services/Competitive Contracts: Request for Proposals (RFPs_ for the positions of the Executive Director, Safety Director, and Underwriting Manager were issued December 22nd and responses were due back January 26th. In addition, an RFP was issued for Property Claims Administrator on January 10th and responses were due February 4th.

Fund Attorney reported Commissioner Buono, Commissioner Kessler and the Fund Treasurer reviewed the responses for all positions noting that each position received only one response. Fund Attorney prepared resolutions authorizing award of contracts to the below vendors for the contract period February 2022 thru February 2025, which were adopted by the Board of Fund Commissioners:

- Executive Director/Administrator – PERMA Risk Management Services
- Underwriting Manager – Conner Strong & Buckelew Companies, Inc.
- Safety Director – J.A. Montgomery Risk Control Services
- Excess Property Claims Administrator – Scibal Associates Inc. t/a Qual-Lynx

The following services were procured via Competitive contract and were authorized for a one year term. Auditor and Litigation Manager will expire on or about April, 30, 2022. Payroll Auditor and Actuary will expire on or about June 30, 2022. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and to act.

Origami - Online Underwriting & Claims Platform: In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database. Executive Director reported the Origami contract is expiring in March 2022 and PERMA completed the contract renewal with Origami.

NJCE Financial Fast Track: Executive Director reported the December 31, 2021 Fast Track will be available for the next meeting.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

NJCE Committees:

Cyber Task Force: A meeting of this task force is scheduled for Friday, March 11, 2022 to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Cyber Task Force issues notifications to members on cyber-related issues. Submitted as part of the agenda was a story focusing on Third Party Vulnerabilities, which is one of the top three causes of a cyber-claim.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee has been scheduled for Thursday, March 17, 2022 at 1:30pm.

Stradley Ronon was awarded the services of Technical Service Writer on November 18, 2021. The need for the Technical Services Writer originated from a suggestion coming out of the NJCE Coverage Committee and part of his contractual service is to draft manuscript policies for retained layers of the program.

Safety Committee: In a prior meeting the Board of Fund Commissioners agreed there was a need for a Safety Committee at the NJCE level to compliment the member safety committees. Safety Director submitted a draft copy of the Safety Committee Charter for review and comment, which will be presented for approval at the April meeting. The Fund office will work with the Safety Director on committee members; we are asking each member county and their affiliated entities to appoint a representative to the NJCE Safety Committee. The first meeting of the Safety Committee will be scheduled for mid-May.

Hurricane Ida and Covid-19 Claims Update: Executive Director said the Fund office continues to monitor 2020, 2021 and current COVID-19 and Hurricane Ida claim activity. A quick overview of the # of claims and incurred amounts was provided.

AvaSci Technology: An NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers' compensation claims. AvaSci provided a virtual demonstration during the Best Practices Webinar and will be providing an in-person demonstration to a member in March. The Fund Office will reach out to the Counties to determine their interest for an in-person demonstration.

NJAC 2022 Reorganization: Deputy Executive Director attended the NJAC Reorganization Meeting on January 28, 2022 in Trenton. Congratulations to Commissioner Teri O'Connor, Monmouth County Administrator on her appointment as the NJAC 81st President.

NJCE Claims Summit: On Tuesday, February 22, 2022, PERMA hosted a Third Party Administrator (TPA) Summit via a webinar for all local member TPAs and interested individuals. Topics included changes to the NJCE program, reporting requirements, COVID-19 updates, Cyber claims and excess reporting.

2022 MEL, MRHIF & NJCE Educational Seminar: The 11th Annual Educational Seminar will be held virtually over two sessions on 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. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29th Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

Membership Chart: PERMA and its marketing team updated the NJCE JIF membership chart. Included as part of this report is the membership as of January 2022.

2022 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Underwriting Manager Report

2022 NJCE Excess Renewal Overview and Changes: The Underwriting Manager has completed the 2022 Renewal marketing and submitted a Renewal Overview presentation summarizing the changes. Two webinars were held to provide review of the renewal and a recording of the webinar was posted to the Fund's website – www.njce.org.

In addition, Underwriting Manager submitted a report of Key Tasks that include additional questions and information needed such as certain jail policies & procedures, multifactor authentication (MFA) as a layer of cyber liability protection for sign in and ownership of drones. This information will be requested via separate emails from the Underwriting Manager's office and/or the Fund office.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2022 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from December 2021 to February 2022.

Safety Director reported several members participated in the 2021 Safety Grant, which provided a total of \$50,000 reimbursement of safety items or services used to assist in controlling the frequency and severity of general liability claims. Safety Director reported notification on the 2022 Safety Grant will be distributed to members and discussed at County Safety Committee meetings.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 28, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2010

CAMDEN COUNTY INSURANCE COMMISSION

Camden County, Camden County College, Camden County Board of Social Services, Camden County Utilities Authority, Camden County Health Services, Camden County Pollution Control Financing Authority (6/2010), Camden County Improvement Authority (1/2011), Camden County Dept. of Police Services (4/2013)

GLOUCESTER COUNTY INSURANCE COMMISSION

Gloucester County, Rowan College of South Jersey, Gloucester County Improvement Authority, Gloucester County Utilities Authority, Gloucester County Library

2011

UNION COUNTY INSURANCE FUND COMMISSION

Union County

2012

BURLINGTON COUNTY INSURANCE COMMISSION

Burlington County, Burlington County Bridge Commission, Burlington County Board of Social Services, Rowan College at Burlington County (7/2018), Burlington County Special Services School District (7/1/2021), Burlington County Institute of Technology (7/1/2021)

CUMBERLAND COUNTY INSURANCE COMMISSION

Cumberland County, Cumberland County Improvement Authority, Cumberland County Utilities Authority (1/2014)

2014

HUDSON COUNTY

MERCER COUNTY INSURANCE FUND COMMISSION

Mercer County, Mercer County Improvement Authority (7/2014)

OCEAN COUNTY INSURANCE COMMISSION*

Ocean County, Ocean County Utility Authority (9/2021), Ocean County Boss (9/2021), Ocean County Library (9/2021), Ocean County Mosquito Control (9/2021), Ocean County Board of Health (12/2021)

2015

ATLANTIC COUNTY INSURANCE COMMISSION

Atlantic County Insurance Commission, Atlantic County, Atlantic County Utilities Authority, Atlantic County Improvement Authority

2019

MONMOUTH COUNTY



*Ocean County formed as an
Insurance Commission as of
2021
Updated: 1/2022

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND												
Fund Year 2022 - Ancilliary Coverages Reconcillation to Actual : By Member Entity												
Member Name	Comission	POL/EPL	Crime Program	Medical Malpractice	Pollution Liability	Employed Lawyers Liability	Cyber Liability	Aviation	Marina Operators Liability	Active Assailant	Supplemental Indemnity WC	Total
Union County	UCIC											
Certified		255,626	10,512	-	339	54,638	105,536	7,900	-	-	-	434,551
Actual		254,074	10,531	-	609	53,159	168,857	6,685	-	-	-	493,915
Difference (Certified - Actual)		1,552	(19)	-	(270)	1,479	(63,321)	1,215	-	-	-	(59,364)

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2021			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		324,169	3,890,028	15,847,151	19,737,179
2.	CLAIM EXPENSES					
		Paid Claims	91,082	2,481,275	4,286,714	6,767,989
		Case Reserves	33,863	397,350	4,433,563	4,830,913
		IBNR	(989,795)	(1,053,521)	4,854,540	3,801,020
		Excess Insurance Recoverable	11,345	120,740	(429,515)	(308,775)
		Discounted Claim Value	3,576	13,946	(197,125)	(183,179)
	TOTAL CLAIMS		(849,930)	1,959,791	12,948,177	14,907,967
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	16,123	190,847	549,108	739,956
	TOTAL EXPENSES		16,123	190,847	549,108	739,956
4.	UNDERWRITING PROFIT (1-2-3)		1,157,976	1,739,390	2,349,866	4,089,256
5.	INVESTMENT INCOME		4,408	53,806	252,224	306,029
6.	PROFIT (4 + 5)		1,162,385	1,793,196	2,602,090	4,395,286
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		107,427	(115,458)	2,023,024	1,907,566
11.	SURPLUS (6 + 7 + 8 - 9)		1,269,812	1,252,738	4,625,114	5,877,852
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		(39,331)	11,895	3,604,508	3,616,403
	2019		151,121	(298,698)	839,992	541,294
	2020		168,993	1,244,170	180,615	1,424,785
	2021		989,029	295,370		295,370
TOTAL SURPLUS (DEFICITS)			1,269,812	1,252,738	4,625,114	5,877,852
TOTAL CASH						12,794,293

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	210	450,511	1,889,318	2,339,829
	Case Reserves	14,000	(486,999)	1,464,724	977,725
	IBNR	(17,988)	(429,123)	606,102	176,978
	Discounted Claim Value	656	21,549	(42,152)	(20,603)
TOTAL FY 2018 CLAIMS		(3,121)	(444,062)	3,917,992	3,473,930
FUND YEAR 2019					
	Paid Claims	57,093	1,156,375	1,500,650	2,657,025
	Case Reserves	(112,861)	(409,003)	2,092,033	1,683,030
	IBNR	(57,905)	(380,994)	680,320	299,325
	Discounted Claim Value	2,291	22,240	(63,500)	(41,260)
TOTAL FY 2019 CLAIMS		(111,383)	388,618	4,209,503	4,598,121
FUND YEAR 2020					
	Paid Claims	(26,484)	251,161	896,745	1,147,906
	Case Reserves	45,916	346,033	876,806	1,222,838
	IBNR	(284,746)	(2,164,862)	3,568,119	1,403,257
	Excess Insurance Recoverable	11,345	120,740	(429,515)	(308,775)
	Discounted Claim Value	5,588	44,690	(91,473)	(46,783)
TOTAL FY 2020 CLAIMS		(248,380)	(1,402,239)	4,820,682	3,418,443
FUND YEAR 2021					
	Paid Claims	60,263	623,227		623,227
	Case Reserves	86,809	947,319		947,319
	IBNR	(629,157)	1,921,459		1,921,459
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(4,960)	(74,533)		(74,533)
TOTAL FY 2021 CLAIMS		(487,045)	3,417,473	0	3,417,473
COMBINED TOTAL CLAIMS		(849,930)	1,959,791	12,948,177	14,907,967
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.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF December 31, 2021						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	2,320,936	27,851,231	188,496,467	216,347,698	
2.	CLAIM EXPENSES					
	Paid Claims	124,969	1,908,285	7,089,259	8,997,544	
	Case Reserves	(50,942)	1,935,863	9,041,576	10,977,439	
	IBNR	(2,801,897)	1,898,183	9,477,682	11,375,865	
	Discounted Claim Value	232,152	(61,474)	(1,855,299)	(1,916,773)	
	Excess Recoveries	804,332	(101,192)	(1,286,205)	(1,387,397)	
	TOTAL CLAIMS	(1,691,386)	5,579,665	22,467,013	28,046,678	
3.	EXPENSES					
	Excess Premiums	1,640,180	20,493,776	132,722,487	153,216,264	
	Administrative	218,277	2,063,691	14,328,278	16,391,969	
	TOTAL EXPENSES	1,858,457	22,557,467	147,050,765	169,608,233	
4.	UNDERWRITING PROFIT (1-2-3)	2,153,865	(285,901)	18,978,689	18,692,787	
5.	INVESTMENT INCOME	(22,738)	(27,907)	1,561,013	1,533,106	
6.	PROFIT (4+5)	2,131,128	(313,809)	20,539,702	20,225,893	
7.	Dividend	750,000	750,000	5,107,551	5,857,551	
8.	SURPLUS (6-7)	1,381,128	(1,063,809)	15,432,151	14,368,342	
SURPLUS (DEFICITS) BY FUND YEAR						
2010		(150,240)	(150,227)	313,887	163,660	
2011		(150,316)	(150,224)	817,021	666,797	
2012		(75,673)	(85,445)	775,737	690,291	
2013		(148,635)	(112,507)	1,435,473	1,322,965	
2014		(166,376)	(47,582)	2,370,698	2,323,116	
2015		281,667	171,767	1,465,627	1,637,394	
2016		(295,674)	(789,644)	2,615,331	1,825,687	
2017		196,338	596,348	1,269,126	1,865,475	
2018		257,281	473,820	2,227,973	2,701,793	
2019		355,043	699,468	1,617,686	2,317,154	
2020		(799,745)	(1,739,486)	523,592	(1,215,894)	
2021		2,077,457	69,902		69,902	
	TOTAL SURPLUS (DEFICITS)	1,381,128	(1,063,809)	15,432,150	14,368,341	
	TOTAL CASH				30,590,981	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	40	40	538,361	538,401
	Case Reserves	0	(100)	100	0
	IBNR	(100)	(65)	65	0
	Discounted Claim Value	3	10	(10)	(0)
TOTAL FY 2011 CLAIMS		(57)	(115)	538,516	538,401
FUND YEAR 2012					
	Paid Claims	0	1,727	1,581,076	1,582,804
	Case Reserves	351	9,873	55,743	65,616
	IBNR	(584)	(1,194)	6,513	5,318
	Discounted Claim Value	275	(608)	(6,766)	(7,374)
TOTAL FY 2012 CLAIMS		42	9,798	1,636,566	1,646,363
FUND YEAR 2013					
	Paid Claims	6,599	29,470	884,946	914,416
	Case Reserves	3,709	8,606	449,993	458,599
	IBNR	65,512	(0)	74,752	74,752
	Discounted Claim Value	(3,307)	(1,763)	(55,345)	(57,108)
TOTAL FY 2013 CLAIMS		72,513	36,313	1,354,346	1,390,659
FUND YEAR 2014					
	Paid Claims	0	1,156	475,133	476,289
	Case Reserves	115,246	(80,035)	468,318	388,283
	IBNR	(100,510)	(38,455)	82,005	43,550
	Discounted Claim Value	(28)	13,164	(50,431)	(37,267)
TOTAL FY 2014 CLAIMS		14,707	(104,170)	975,025	870,855
FUND YEAR 2015					
	Paid Claims	19,624	295,507	879,632	1,175,139
	Case Reserves	(214,092)	(509,948)	1,970,599	1,460,651
	IBNR	(100,981)	(4,400)	110,856	106,456
	Discounted Claim Value	11,872	45,032	(145,390)	(100,358)
TOTAL FY 2015 CLAIMS		(283,577)	(173,809)	2,815,698	2,641,889

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2021					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	8,367	166,210	678,557	844,767
	Case Reserves	194,575	675,585	1,006,194	1,681,779
	IBNR	(27,725)	(178,831)	233,390	54,558
	Discounted Claim Value	(31,642)	(25,473)	(87,647)	(113,121)
	TOTAL FY 2016 CLAIMS	143,574	637,490	1,830,493	2,467,984
FUND YEAR 2017					
	Paid Claims	1,672	26,162	367,768	393,930
	Case Reserves	(1)	(315,301)	1,687,621	1,372,320
	IBNR	(222,347)	(395,327)	1,606,476	1,211,149
	Discounted Claim Value	21,888	85,469	(221,332)	(135,864)
	TOTAL FY 2017 CLAIMS	(198,789)	(598,997)	3,440,532	2,841,535
FUND YEAR 2018					
	Paid Claims	(590)	384,758	358,016	742,774
	Case Reserves	(102,576)	(179,775)	563,782	384,006
	IBNR	(189,426)	(789,511)	1,803,479	1,013,968
	Discounted Claim Value	33,003	108,094	(240,690)	(132,597)
	TOTAL FY 2018 CLAIMS	(259,589)	(476,435)	2,484,586	2,008,151
FUND YEAR 2019					
	Paid Claims	1,328	(31,180)	704,297	673,118
	Case Reserves	9,671	506	589,734	590,241
	IBNR	(405,118)	(765,301)	2,688,900	1,923,599
	Discounted Claim Value	36,325	93,678	(357,356)	(263,678)
	TOTAL FY 2019 CLAIMS	(357,795)	(702,296)	3,625,576	2,923,280
FUND YEAR 2020					
	Paid Claims	5,240	186,373	449,634	636,007
	Case Reserves	24,699	1,228,543	2,249,493	3,478,036
	IBNR	(40,412)	278,615	2,871,245	3,149,860
	Discounted Claim Value	3,256	142,911	(690,332)	(547,421)
	Excess Recoveries	804,332	(101,192)	(1,286,205)	(1,387,397)
	TOTAL FY 2020 CLAIMS	797,114	1,735,250	3,593,835	5,329,085
FUND YEAR 2021					
	Paid Claims	82,690	848,061		848,061
	Case Reserves	(82,522)	1,097,909		1,097,909
	IBNR	(1,780,206)	3,792,655		3,792,655
	Discounted Claim Value	160,509	(521,987)		(521,987)
	TOTAL FY 2021 CLAIMS	(1,619,530)	5,216,637	0	5,216,637
	COMBINED TOTAL CLAIMS	(1,691,386)	5,579,665	22,467,013	28,046,678

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,387,397 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission					
CLAIM ACTIVITY REPORT					
as of December 31, 2021					
COVERAGE LINE - PROPERTY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-21	0	1	3	32	36
November-21	0	1	4	28	33
NET CHGE	0	0	1	-4	-3
Limited Reserves					\$9,637
Year	2018	2019	2020	2021	TOTAL
December-21	\$0	\$0	\$171,064	\$231,510	\$402,574
November-21	\$0	\$0	\$171,199	\$146,823	\$318,022
NET CHGE	\$0	\$0	\$135	(\$84,687)	(\$84,552)
Ltd Incurred	\$290,449	\$115,093	\$312,775	\$290,215	\$1,008,532
COVERAGE LINE - GENERAL LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-21	13	15	12	36	76
November-21	12	14	10	38	74
NET CHGE	-1	-1	-2	2	-2
Limited Reserves					\$4,879
Year	2018	2019	2020	2021	TOTAL
December-21	\$81,000	\$234,623	\$33,516	\$30,799	\$379,939
November-21	\$80,000	\$217,502	\$32,516	\$30,993	\$361,011
NET CHGE	(\$1,000)	(\$17,121)	(\$1,000)	\$193	(\$18,928)
Ltd Incurred	\$498,956	\$507,439	\$33,608	\$30,799	\$1,070,803
COVERAGE LINE - AUTO LIABILITY					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-21	1	3	1	3	8
November-21	1	3	1	5	10
NET CHGE	0	0	0	2	2
Limited Reserves					\$22,522
Year	2018	2019	2020	2021	TOTAL
December-21	\$100,000	\$101,077	\$15,077	\$7,046	\$223,200
November-21	\$100,000	\$101,077	\$15,077	\$9,069	\$225,223
NET CHGE	\$0	\$0	\$0	\$2,023	\$2,023
Ltd Incurred	\$123,110	\$108,816	\$24,804	\$17,538	\$274,267
COVERAGE LINE - WORKERS COMP.					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-21	18	31	34	28	111
November-21	17	35	34	22	108
NET CHGE	-1	4	0	-6	-3
Limited Reserves					\$36,044
Year	2018	2019	2020	2021	TOTAL
December-21	\$796,725	\$1,344,279	\$1,004,250	\$714,571	\$3,859,825
November-21	\$783,725	\$1,477,312	\$958,130	\$673,626	\$3,892,794
NET CHGE	(\$13,000)	\$133,033	(\$46,120)	(\$40,945)	\$32,969
Ltd Incurred	\$2,405,429	\$3,610,657	\$2,000,627	\$1,268,601	\$9,285,314
TOTAL ALL LINES COMBINED					
CLAIM COUNT - OPEN CLAIMS					
Year	2018	2019	2020	2021	TOTAL
December-21	32	50	50	99	231
November-21	30	53	49	93	225
NET CHGE	-2	3	-1	-6	-6
Limited Reserves					\$21,320
Year	2018	2019	2020	2021	TOTAL
December-21	\$977,725	\$1,679,979	\$1,223,907	\$983,926	\$4,865,538
November-21	\$963,725	\$1,795,891	\$1,176,923	\$860,510	\$4,797,050
NET CHGE	(\$14,000)	\$115,912	(\$46,985)	(\$123,416)	(\$68,488)
Ltd Incurred	\$3,317,944	\$4,342,005	\$2,371,814	\$1,607,154	\$11,638,916

Union County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		48			Last Month		47			Last Year		36		
2018	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	290,449	290,449	90.76%	320,021	100.00%
GEN LIABILITY	427,942	498,956	498,956	116.59%	409,553	95.70%	497,956	497,956	116.36%	408,264	95.40%	687,623	687,623	160.68%	385,777	90.15%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	240,412	92.58%	123,110	123,110	47.41%	239,459	92.21%	73,110	73,110	28.15%	226,411	87.18%
WORKER'S COMP	4,546,370	2,477,344	2,477,344	54.49%	4,519,254	99.40%	2,464,134	2,464,134	54.20%	4,516,561	99.34%	2,241,930	2,241,930	49.31%	4,459,849	98.10%
TOTAL ALL LINES	5,554,026	3,451,989	3,451,989	62.15%	5,489,241	98.83%	3,437,779	3,437,779	61.90%	5,484,304	98.74%	3,293,112	3,293,112	59.29%	5,392,057	97.08%
NET PAYOUT %	\$2,340,218				42.14%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		36		MONTH	Last Month		35		MONTH	Last Year		24		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-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	116,593	34.25%	340,421	100.00%
GEN LIABILITY	428,501	507,439	507,439	118.42%	386,280	90.15%	490,318	490,318	114.43%	383,412	89.48%	312,587	312,587	72.95%	340,188	79.39%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	225,708	87.18%	108,816	108,816	42.03%	224,144	86.58%	108,816	108,816	42.03%	197,895	76.44%
WORKER'S COMP	4,637,297	3,653,021	3,653,021	78.77%	4,549,046	98.10%	3,728,962	3,728,962	80.41%	4,540,138	97.90%	3,051,707	3,051,707	65.81%	4,336,354	93.51%
TOTAL ALL LINES	5,665,107	4,509,715	4,509,715	79.61%	5,501,456	97.11%	4,568,535	4,568,535	80.64%	5,488,116	96.88%	3,589,703	3,589,703	63.37%	5,214,859	92.05%
NET PAYOUT %	\$7,739				0.14%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		24			Last Month		23			Last Year		12		
2020	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	355,673	336,407	336,407	94.58%	355,673	100.00%	336,542	336,542	94.62%	353,306	99.33%	396,658	396,658	111.52%	338,736	95.24%
GEN LIABILITY	393,364	33,608	33,608	8.54%	312,293	79.39%	32,608	32,608	8.29%	307,532	78.18%	63,324	63,324	16.10%	236,724	60.18%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	181,668	76.44%	24,804	24,804	10.44%	178,382	75.06%	17,845	17,845	7.51%	121,602	51.17%
WORKER'S COMP	3,947,400	2,000,627	2,000,627	50.68%	3,691,229	93.51%	1,972,782	1,972,782	49.98%	3,659,744	92.71%	1,295,724	1,295,724	64.77%	2,529,250	64.07%
TOTAL ALL LINES	4,934,095	2,395,446	2,395,446	48.55%	4,540,862	92.03%	2,366,736	2,366,736	47.97%	4,498,964	91.18%	1,773,551	1,773,551	199.90%	3,226,311	65.39%
NET PAYOUT %	\$0				0.00%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		12			Last Month		11			Last Year		0		
2021	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	319,500	297,343	297,343	93.07%	304,286	95.24%	212,656	212,656	66.56%	274,770	86.00%			N/A	N/A	N/A
GEN LIABILITY	363,600	30,799	30,799	8.47%	218,812	60.18%	30,993	30,993	8.52%	178,164	49.00%			N/A	N/A	N/A
AUTO LIABILITY	203,400	17,538	17,538	8.62%	104,073	51.17%	10,069	10,069	4.95%	91,530	45.00%			N/A	N/A	N/A
WORKER'S COMP	2,809,258	1,268,601	1,268,601	45.16%	1,799,999	64.07%	1,176,885	1,176,885	41.89%	1,460,814	52.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,695,758	1,614,281	1,614,281	43.68%	2,427,169	65.67%	1,430,603	1,430,603	38.71%	2,005,278	54.26%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$58,705				1.59%											

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2022 To 3/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - State of New Jersey Department I - County of Union	of Environmental Protection 401 East State Street PO Box 402 Mail Code 401-07 Trenton, NJ 08625	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 CEHA Grant Contract	2/10/2022 #3310696	GL AU EX WC OTH
H - County of Union, Dept of Human I - County of Union	Services Division on Aging Att: Natalie Zarrillo, Exec. Dir., Elizabethtown Plaza 4th fl Elizabeth, NJ 07201	Evidence of insurance. All operations usual to County Governmental Entity.	2/15/2022 #3313112	GL AU EX WC OTH
H - New Jersey Historic Trust I - County of Union	PO Box 457 Trenton, NJ 08625	RE: Garden Club and the Shakespeare Garden New Jersey Historic Trust and Trust employees, as well as the State of New Jersey and State employees, are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to New Jersey Historic Trust (NJHT) Grant on behalf of the Plainfield Garden Club and the Shakespeare Garden in Cedar Brook Park.	2/23/2022 #3316880	GL AU EX WC OTH
Total # of Holders: 3				

■ Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) 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. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal 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 potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- 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 are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)

NJCE JIF CYBER TASK FORCE

In “The Rock”, Sean Connery and team made their way into the drainage tunnels of Alcatraz to breach the prison. Despite high walls and rocky cliffs, the tunnels were a necessary weakness of operating the prison. In so many more movies about breaches of castles or prisons, it is common to see tunnels (or even a wooden horse gift from “your friends”) being the chink in the chain. We have these same *necessary weaknesses* in cybersecurity.

Third Party Vulnerabilities

Do you employ an outside Technology consultant? Or maybe payroll is managed by another company? How about employee health insurance management? Purchase software? Following are events experienced by NJCE members surrounding third party vulnerabilities. Each event resulted in **weeks of lost or diminished productivity, hundreds of thousands of dollars** in extra expenses and even more in **ransom payments**.

1. IT Company: You may recall a story regarding an outsourced IT company. As is customary, the IT company had access (password protected) to their customers’ networks; however, the password of an employee of the company was compromised by an attacker. Multiple NJ public entities were hit at once.

2. Payroll Manager: Maybe you were one of the 8 Million affected by Kronos in 2021. Kronos is a very popular payroll manager, including the likes of NYC Public Employees and Tesla, as well as many NJ public entities. In December, Kronos was crippled by ransomware resulting in people not receiving paychecks; and the delays continue to today.

3. Software: Maybe you have heard of a company called Microsoft; their software is on over 1 Billion computers. In March, a Zero Day vulnerability was discovered in its Exchange software, allowing attackers access to users’ systems. The result was countless organizations finding themselves crippled by ransomware.

4. Software of Software: Maybe you heard of “Log4j”. Log4j is software in other software; TONS of other software, in everything from routers, to servers to video games. Log4j had a critical vulnerability attackers were able to exploit to gain access to users’ systems, and millions were affected by different attacks.

NJCE Cyber Program

Here are items in the NJCE’s Cyber Program that directly help address these third party vulnerabilities:

- ✓ Patch Management (Tier 1) – *Stories 3 & 4*
- ✓ Defensive Software (Tier 1) – *Story 1*
- ✓ 3rd Party Risk Management (Tier 1) – *Stories 1 & 2*
- ✓ Remote Access (Tiers 2 and 3) – *Story 1*
- ✓ Business Continuity (Tier 2) – *Stories 2, 3 & 4*
- ✓ Network Segmentation (Tier 3) – *Story 1*

For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director





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](#)
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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

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 18-22

March 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 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001085			
001085	UNION COUNTY	VOID AND REISSUE	(195.95)
			(195.95)
001155			
001155	UNION COUNTY	REIM POSTAGE 8/19 - 12/19	195.95
			195.95
		Total Payments FY 2019	0.00

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001121			
001121	COUNTY OF UNION	VOID AND REISSUE	(487.05)
			(487.05)
001156			
001156	COUNTY OF UNION	POSTAGE REIMBURSEMENT 2020	487.05
			487.05
		Total Payments FY 2020	0.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001157			
001157	COUNTY OF UNION	REIMBURSE POSTAGE 2021	342.60
			342.60
		Total Payments FY 2021	342.60

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001158			
001158	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/22	3.48
001158	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 3/22	13,862.91
			13,866.39
001159			
001159	THE ACTUARIAL ADVANTAGE	ACTUARY 3/22	532.25
			532.25

001160			
001160	UNION COUNTY	TREASURER 2022	4,000.00
001160	UNION COUNTY	ATTORNEY 2022	4,000.00
			8,000.00
001161			
001161	CONNER STRONG & BUCKELEW	SELECTIVE SURETY BOND RENEWAL 2022	1,659.00
			1,659.00
001162			
001162	WESTFIELD LEADER	MEETING AD 2.3.2022	50.49
			50.49
001163			
001163	NJ ADVANCE MEDIA	MEETINGS AD 2.4.22	161.25
			161.25
		Total Payments FY 2022	24,269.38
		TOTAL PAYMENTS ALL FUND YEARS	\$24,611.98

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
UNION COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	December		
CURRENT FUND YEAR	2021		
		Administrative	Claims Account
Description:		Account-	- Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All			
Accts & instruments			
Opening Cash & Investment Balance	\$12,947,403.90	12851933.35	95470.55
Opening Interest Accrual Balance	\$0.00	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$4,408.23	\$4,340.22	\$68.01
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$4,408.23	\$4,340.22	\$68.01
9 Deposits - Purchases	\$139,435.13	\$8,391.58	\$131,043.55
10 (Withdrawals - Sales)	-\$296,953.87	-\$164,572.65	-\$132,381.22
Ending Cash & Investment Balance	\$12,794,293.39	\$12,700,092.50	\$94,200.89
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$100,866.38	\$1,758.63	\$99,107.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,895,159.77	\$12,701,851.13	\$193,308.64

UNION COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2021 Month Ending: December									
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin			TOTAL
OPEN BALANCE	589,439.30	784,836.80	842,230.97	8,994,765.52	535,375.57	1,200,755.53	0.00	0.00	12,947,403.68
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	8,209.50	0.00	0.00	33,089.93	0.00	0.00	0.00	0.00	41,299.43
Invest Pymnts	200.69	267.21	286.76	3,062.47	182.28	408.82	0.00	0.00	4,408.23
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	200.69	267.21	286.76	3,062.47	182.28	408.82	0.00	0.00	4,408.23
Other *	0.00	0.00	0.00	(32,907.85)	0.00	0.00	0.00	0.00	(32,907.85)
TOTAL	8,410.19	267.21	286.76	3,244.55	182.28	408.82	0.00	0.00	12,799.81
EXPENSES									
Claims Transfers	0.00	0.00	9,491.73	122,889.49	0.00	0.00	0.00	0.00	132,381.22
Expenses	0.00	0.00	0.00	0.00	0.00	33,529.10	0.00	0.00	33,529.10
Other *	0.00	0.00	0.00	0.00	535,557.85	(535,557.85)	0.00	0.00	0.00
TOTAL	0.00	0.00	9,491.73	122,889.49	535,557.85	(502,028.75)	0.00	0.00	165,910.32
END BALANCE	597,849.49	785,104.01	833,026.00	8,875,120.58	(0.00)	1,703,193.10	0.00	0.00	12,794,293.17



Case Management Monthly Activity Report
February 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	265	170	37	207	0	82.13%	17.87%	0.00%	0	207
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	116	77	193	0	60.10%	39.90%	0.00%	6	187
Jan-22	21	44	11	2	13	0	84.62%	15.38%	0.00%	7	6
Feb-22	8	11	2	2	4	0	50.00%	50.00%	0.00%	3	1
Total FY2022	29	55	13	4	17	0	76.47%	23.53%	0.00%	10	7

Present Open Claims									
Medical Only	Lost Time	Telephonic Case Mgmt	Field Case Mgmt	Total Case Managed	Lost Time Returned to Work	Lost Time Out of Work	Total Working Restricted Duty	Total Working Full Duty	Total Out Of Work
9	11	20	0	20	9	2	6	10	4

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to Work:	File is a lost time claim and the injured worker has returned to work
Telephonic Case Mgmt:	Number of new referrals for case management
Active Files:	Number of all open files currently case managed

Report run on 03/02/2022

* 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



**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		
Feb-22	\$111,734	\$36,736	\$123,654	\$74,998	67%	121	120	1	99%	1		
Total 2022	\$174,866	\$63,855	\$196,137	\$111,011	63%	251	243	8	97%	1		
Total to Date	\$13,099,879	\$3,211,696	\$16,298,273	\$9,888,057	75%	7,267	6,809	458	94%	41		

Report Run Date:03/02/2022

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SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

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

UCIFC SERVICE TEAM

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

February - March 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 1:** Conducted a Loss Control Survey at UCIFC Office of Emergency Management, Public Safety and Emergency Medical Services Building.
- **February 16:** Attended the UCIFC meeting via teleconference.
- **February 16:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **February 17:** Conducted a Loss Control Survey at the UCIFC BOSS.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 16:** Plan to attend the UCIFC meeting via teleconference.
- **March 16:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **March 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 – April Live Safety Training Schedule and In-Person Training Request Announcement – February 14.
- NJCE JIF - SD Bulletin: Understanding Fall Protection Equipment Warranty Requirements – February 16.
- NJCE JIF - JAMC LE Message: POAC Autism Shield Training - February 16.
- NJCE JIF - SD Bulletin: Office Safety and Workstation Ergonomics – February 28.
- NJCE JIF - Live Safety Training – May 2022 Registration Now Open – March 3.
- NJCE JIF - JAMC LE Bulletin - Care of Pregnant Inmates and Dignity for Incarcerated Primary Caretakers Act – March 9 (sent to Jail Wardens).

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 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 the NJCE JIF 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 (5-6 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 March thru May 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.

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)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
 - Ethics for NJ Government Employees (2 hour)
 - Practical Leadership – 21 Irrefutable Laws (2 hour)

2022 Expo Schedule

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
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

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

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

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

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

(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; 877 398-3046)

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF has created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Classes will be offered through the Live Safety Training Monthly Schedules on the njce.org site (<https://njce.org/safety/safety-webinars/>) and will include a combination of virtual and in-person* options via Expos at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the NJCE Leadership Academy. **Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow. Thank you**

There will be Open Enrollment periods to register to take part in the Safety Leadership program. For Open Enrollment dates and more information regarding the Leadership Program please visit: <https://njce.org/safety/njce-leadership-academy/>



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 logon 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; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live 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.

March thru May 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

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

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

4/12/22	Preparing for the Unspeakable	9:00 - 10:30 am
4/12/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
4/13/22	HazCom w/GHS	8:30 - 10:00 am
4/13/22	Fall Protection Awareness	1:00 - 3:00 pm
4/14/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	Chipper Safety	8:30 - 9:30 am
4/14/22	Hearing Conservation	10:00 - 11:00 am
4/14/22	Introduction to Management Skills	12:30 - 2:30 pm
4/15/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
4/15/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/18/22	Playground Safety Inspections	8:30 - 10:30 am
4/18/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/22	Driving Safety Awareness	8:30 - 10:00 am
4/19/22	Fire Extinguisher	10:30 - 11:30 am
4/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/22	Employee Conduct and Violence in the Workplace	9:00 - 10:30 am
4/20/22	Shop & Tool Safety	11:00 - 12:00 pm
4/20/22	Back Safety / Material Handling	1:00 - 2:00 pm
4/21/22	HazCom w/GHS	8:30 - 10:00 am
4/21/22	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
4/21/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/22	Mower Safety	8:30 - 9:30 am
4/22/22	Fire Safety	11:00 - 12:00 pm
4/25/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
4/26/22	Power of Collaboration (JIF 101) *	9:00 - 2:00 pm w/lunch brk
4/26/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/22	Flagger Skills and Safety	11:00 - 12:00 pm
4/26/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/22	Shift Briefing Essentials	1:00 - 3:00 pm
4/28/22	Fire Safety	8:30 - 9:30 am
4/28/22	Fire Extinguisher	10:00 - 11:00 am
4/28/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
4/29/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/2/22	Shop & Tool Safety	8:30 - 9:30 am
5/2/22	HazCom w/GHS	10:00 - 11:30 am
5/2/22	Accident Investigation	1:00 - 3:00 pm
5/3/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/3/22	Back Safety / Material Handling	11:00 - 12:00 pm
5/3/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
5/4/22	MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)	8:30 - 12:30 pm
5/4/22	MSI Expo 2022: Excavation, Trenching, and Shoring	8:30 - 12:30 pm

5/4/22	MSI Expo 2022: Flagger and Work Zone Safety	8:30 - 12:30 pm
5/4/22	MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee)	8:30 - 10:30 am
5/4/22	MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)	10:30 - 12:30 pm
5/5/22	Sanitation/Recycling Safety	8:30 - 10:30 am
5/5/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
5/5/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
5/6/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
5/6/22	Mower Safety	1:00 - 2:00 pm
5/9/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
5/9/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
5/9/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
5/10/22	Preparing for First Amendment Audits	9:00 - 11:00 am
5/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/10/22	Hoists, Cranes and Rigging	1:00 - 3:00 pm
5/11/22	Hazard Identification: Making Your Observation Count	8:30 - 10:30 am
5/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/12/22	HazCom w/GHS	8:30 - 10:00 am
5/12/22	Hearing Conservation	10:30 - 11:30 am
5/13/22	Chain Saw Safety	8:30 - 9:30 am
5/13/22	Chipper Safety	10:00 - 11:00 am
5/16/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/17/22	Fire Safety	8:30 - 9:30 am
5/17/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/17/22	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
5/18/22	Flagger Skills and Safety	8:30 - 9:30 am
5/18/22	Fall Protection Awareness	10:00 - 12:00 pm
5/18/22	Public Employers: What You Need to Know	1:00 - 2:30 pm
5/19/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/19/22	Playground Safety Inspections	1:00 - 3:00 pm
5/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
5/20/22	Back Safety / Material Handling	10:00 - 11:00 am
5/20/22	Driving Safety Awareness	1:00 - 2:30 pm
5/23/22	Fire Safety	8:30 - 9:30 am
5/23/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/23/22	Hearing Conservation	1:00 - 2:00 pm
5/24/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
5/24/22	Flagger Skills and Safety	11:00 - 12:00 pm
5/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/25/22	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
5/25/22	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
5/26/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/26/22	Introduction to Communication Skills	12:30 - 2:30 pm
5/26/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm

5/27/22	Housing Authority Sensibility	8:30 - 11:30 am
5/27/22	Shop & Tool Safety	1:00 - 2:00 pm
5/31/22	Mower Safety	8:30 - 9:30 am
5/31/22	HazCom w/GHS	10:00 - 11:30 am
5/31/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session.

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

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

Zoom Training Registration:

- 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 claims: **8135 and 7750**. 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 – February 16, 2022
ZOOM VIRTUAL MEETING
10:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze Mary Ann Matilasso Connor Coyle
	PERMA Risk Management Services Jennifer Conicella
Managed Care Services	First MCO Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	Bibi Taylor - Absent
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince
	T&M Associates Mark Worthington

ALSO PRESENT:

Cathy Dodd, PERMA Risk Management Services
Jason Thorpe, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 19, 2022

Executive Director noted there was not a closed session during the prior meeting.

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 19, 2022

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Worthington reported that since the last Commission meeting the Labor Committee met and discussed necessary in-person trainings, such as forklifting certifications. Mr. Worthington reported that he and Mr. Prince participated in a jobsite audit at the Office of Emergency Management (OEM), as well as completing a successful fire drill at the Prosecutor's office. With no questions, Mr. Worthington concluded his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee did not meet, however one PAR will be presented during closed session via a Zoom breakout room. 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.

2022 PROPERTY & CASUALTY BUDGET – Executive Director referred to the proposed 2022 Property & Casualty Budget in the amount of \$2,471,141 enclosed within the agenda. Executive Director noted that the Commission previously approved three temporary budgets. Executive Director advised that the annual budget represents an overall reduction of \$756,129 or 23.43%. Executive Director reported that consistent with the previous year, the loss funds of \$3,023,100 represents 90% of the actuarial projected loss funds. Executive Director said he discussed the actuarial projected loss funds percentage with the Treasurer previously and she was in agreement with the funding amount. Executive Director suggested a payment schedule of 30% due on 4/1/22, 35% due on 6/1/22 and 35% due on 9/1/22, consistent with previous years. Executive Director referred to Resolution 14-22 adopting the 2022 Budget in the amount of \$2,471,141 enclosed within the agenda and asked if there were any questions. Hearing none, Executive Director requested a motion for approval.

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

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

SETTLEMENT OF LIABILITY CLAIM – Executive Director referred to Resolution 15-22 prepared by the Commission Attorney for settlement of a liability claim. Executive Director advised that Resolution 15-22 authorizes the settlement in the matter of Galeano v Union County in the amount of \$66,212 and noted that this case was previously approved by the Commissioners. Chair Wagner asked the Commission Attorney if this case was reviewed previously on their end. Mr. Bergen advised that the claim was presented during closed session of the December meeting and settlement authority in the amount of \$66,212 was authorized. Chair Wagner asked if the County Commissioners were aware of the settlement, and if not, should they be made aware. Mr. Bergen advised that the County Commissioners have not officially been made aware of the matter as the matter is not out of the ordinary. Executive Director asked for confirmation that settlement authority rests with the Commission. Mr. Bergen confirmed that settlement authority does rest with the Commission. Mr. Bergen added that in the past, unless it was a major case, the Commission has not made the Board of County Commissioners aware of settlements. With no further questions, Chair Wagner made a motion to approve the settlement authorization.

**MOTION TO APPROVE RESOLUTION 15-22 AUTHORIZING
SETTLEMENT OF LIABILITY CLAIM**

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

NJCE 2022 RENEWAL OVERVIEW – Executive Director reported that the NJCE Underwriting Manager has completed the 2022 Renewal Marketing and noted that there are a number of changes summarized in the renewal overview enclosed within the agenda. Executive Director then asked the Underwriting Manager to provide a brief overview. Mr. Cooney reported that the NJCE held two Zoom meetings to review the renewal changes with the membership. Mr. Cooney advised that if any members have questions regarding the renewal and/or the presentation, they should contact him. Executive Director advised that a list of *Key Tasks* that need to be addressed for this particular year will be distributed to membership at the appropriate time.

2022 PLAN OF RISK MANAGEMENT – Executive Director referred to the 2022 Plan of Risk Management enclosed within the agenda. Executive Director explained that 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. Executive Director noted that the changes for Fund Year 2022 are highlighted, and asked if there were any questions. Chair Wagner asked if there were any noteworthy changes within the Plan of Risk Management. Mr. Cooney advised that there were no massive changes for the overall renewal. Mr. Cooney added that he has a summary page that lists the key items to be aware of, or to take action on, that he will re-distribute to the membership. Executive Director asked if there were any additional questions. Hearing none, Executive Director requested a motion for approval.

**MOTION TO APPROVE RESOLUTION 16-22, PLAN OF RISK
MANAGEMENT**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported that the NJCE is scheduled to meet on Thursday, February 24, 2022 at 9:30 AM via Zoom.

CERTIFICATE OF INSURANCE REPORT – Executive Director referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the month of January enclosed within the agenda. Executive Director advised there was one (1) certificate issued in January. 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:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

UCIFC FINANCIAL FAST TRACK - Executive Director advised the November Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,608,041 as of November 30, 2021. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$1,800,139 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$12,947,404.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2021, the Fund had a surplus of \$12,987,214. 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 \$31,395,191.

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

2022 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES – Executive Director reported that the NJCE renewal policies will once again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Executive Director noted that the limit schematics are also posted to the site and advised that if anyone has difficulty in accessing the website, they should contact the Fund Office.

2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director advised that the 11th Annual Educational Seminar will be held virtually again this year. Executive Director noted there will be two sessions; Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. Executive Director reported that the seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director advised that the Treasurer was unable to attend the meeting and referred to Resolution 17-22, the February Bill List, enclosed within the agenda. Executive Director said he received an email from the Treasurer advising that she approved the bills list as presented and asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the bill list.

MOTION TO APPROVE RESOLUTION 17-22 FEBRUARY 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 this month.

CLAIMS ADMINISTRATOR: Ms. Guze reported for the month of January there were 15 worker compensation claims reported; 2 were report only, 4 were closed, and 9 remain treating. Ms. Guze reported several of the injuries were slip and falls while entering or exiting vehicles. Executive Director asked if there has been any changes in the COVID claims trend. Ms. Guze advised there has been a decline in COVID claims reported over the past week, but noted there were approximately 20 COVID claims reported during the month of January. Ms. Guze added that the COVID claims are currently under investigation to determine which claims are compensable. With no further 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 January as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
January	44	12	1	13	11

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
January	\$ 63,132	\$ 27,119	\$ 36,013	57%	130	123	95%

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 January through February enclosed within the agenda. Mr. Prince referred to the listing of all virtual trainings scheduled through the end of April enclosed within the agenda. Mr. Prince advised that any questions regarding the virtual trainings should be directed to him. Mr. Prince reported that J.A. Montgomery continues to hold Safety Expos throughout the state and they have received positive feedback from the attendees. Mr. Prince advised that the report for the jobsite audit that he and Mr. Worthington

conducted at OEM is nearly complete. He advised that any questions regarding the report, once it is complete, should be directed to him. With no questions, Mr. Prince concluded his report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None.

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

CLOSED SESSION: Executive Director advised there was a need for a closed session.

Commission Attorney stated that pursuant to the provisions of the Open Public Meetings Act, a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. Commission Attorney then read the below statement which was included in the agenda.

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim number 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.

MOTION TO GO INTO TO CLOSED SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MOTION TO APPROVE THE PAR AS DISCUSSED IN EXECUTIVE SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MEETING ADJOURNED: 10:31 AM

Minutes prepared by: Jason Thorpe, Assisting Secretary

APPENDIX II

NJCE FINANCE COMMITTEE AGENDA 2/22/2022



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

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

From: Joseph Hrubash, Executive Director

Subject: 2022 Delta and Key Takeaways

Date: Tuesday, February 22, 2022 – 2:30 p.m. via Zoom Audio/Video
Join via Link: <https://permainc.zoom.us/j/99790569169>
OR
Dial: 1-929-205-6099 enter **Meeting ID:** 997 9056 9169

The NJCE Finance Committee is meeting to discuss the following:

2022 Budget Delta: The 2022 renewal at the expiring program structure, where available, have resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability and POL/EPL where applicable. As you know these coverage lines are not part of the excess program. They are elective and commercially insured and a pass-through in the NJCE budget. The 2022 budget delta for ancillary coverage lines is \$744,455. *Attached is a copy of a budget comparison between the “2022 certified budget” versus “2022 annual premiums. Also, attached are each member’s share of the additional premium.* For the 3rd consecutive year our renewal marketing efforts reflect the fact that we are still in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

We are recommending that the NJCE bill the membership for the ancillary premium budget delta. Since some of our members may not have the necessary funds in their 2022 budget, we suggest one of the following payment options for member Counties and Insurance Commissions:

1. 100% of the 2022 additional premium as a 3rd installment in mid-September 2022.
2. 100% of the 2022 additional premium as part of the 1st installment of 2023.
3. 40% of the 2022 additional premium as a 3rd installment in September 2022, 30% of the 2022 additional premium due in September 2023 and 30% of 2022 the additional premium due in September 2024.

There is also a delta for the excess program of \$563,358. In anticipation of a potential 2022 budget delta for the excess program resulting from the hard market, we budgeted additional loss fund dollars. Additional loss funds of \$557,605 can be used towards an offset of the excess program delta. Therefore, no additional premium charge is necessary. The NJCE continues to have a strong financial position.

2022 NJCE Excess Renewal Key Tasks: As previously reported, the Underwriting Manager has completed the 2022 Renewal marketing, which resulted in several **Key Tasks**. *The Key Tasks are summarized on pages 4 and 5.* These items were previously addressed in the two webinars and other communication from the Underwriting Manager. The Underwriting Manager will provide additional commentary.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2022 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2022 PROPOSED BUDGET -				
APPROPRIATIONS	(A)	(B)	(C)	(D)
I. Claims and Excess Insurance			(B - A)	(C / A)
Claims	CERTIFIED BUDGET FY2022	ACTUAL PREMIUMS BUDGET FY2022	Change \$	Change %
1 Property	1,097,129	1,097,129		0.0%
2 Liability	1,187,036	1,008,979	(178,057)	-15.0%
3 Auto	412,454	350,584	(61,870)	-15.0%
4 Workers' Comp.	3,156,775	2,683,463	(473,312)	-15.0%
5 SBL/EPL	30,000	30,000		0.0%
6 POL/EPL	257,917	257,917		0.0%
7 Cyber	100,000	255,634	155,634	155.6%
8 Subtotal - Claims	6,241,311	5,683,706	(557,605)	-8.9%
9 Premiums				
10				
11 Property	8,307,438	8,207,814	(99,624)	-1.2%
12 Property 150 x 110	707,777	733,623	25,846	3.7%
13 XS Flood to 50	581,185	637,787	56,602	9.7%
14 Liability	4,244,992	4,708,000	463,008	10.9%
15 Excess Liability	2,300,904	2,496,975	196,071	8.5%
16 Workers Comp (Stat x 1MIL)	2,778,261	2,699,716	(78,545)	-2.8%
17				
18 SubTotal Premiums	18,920,557	19,483,915	563,358	3.0%
19 Total Loss Fund	25,161,868	25,167,621	5,753	0.0%
20				
21 II. Expenses, Fees & Contingency				
22				
39 Total Fund Exp & Contingency	2,005,627	2,005,625	(2)	0.0%
40 Risk Management Consultant	102,124	102,124		0.0%
41				
42 Total Self Insured Program	27,269,619	27,275,370	5,751	0.0%
43				
44 Ancillary Coverages				
45 POL/EPL	1,278,383	1,276,010	(2,373)	-0.2%
46 Crime Program	172,417	172,726	309	0.2%
47 Medical Malpractice	1,073,020	1,092,531	19,511	1.8%
48 Pollution Liability	261,155	453,053	191,898	73.5%
49 Employed Lawyers Liability	163,914	159,477	(4,437)	-2.7%
50 Cyber Liability	1,000,816	1,529,861	529,045	52.9%
51 Aviation	104,370	95,868	(8,502)	-8.1%
52 Marina Operators Liability	18,090	18,070	(20)	-0.1%
53 Active Assailant	25,976	45,000	19,024	73.2%
54 Supplemental Indemnity WC	25,390	25,390		0.0%
55				
56 Total Ancillary Coverages	4,123,532	4,867,987	744,455	18.1%
57				
58 Total FUND Disbursements	31,393,150	32,143,357	750,206	2.4%

2/21/2022
3:58 PM

NJ Counties_ASSM_2022 ALT OPTIONS
BUDGET

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
Fund Year 2022 - Ancillary Coverages Reconciliation to Actual

County/Commission	POL/EPL	Crime Program	Medical Malpractice	Pollution Liability	Employed Lawyers Liability	Cyber Liability	Aviation	Marina Operators Liability	Active Assailant	Supplemental Indemnity WC	Total
ACIC											
Certified	167,962	37,591	165,404	22,227	28,926	102,391	2,798	-	-	-	527,299
Actual	199,968	37,658	168,412	39,953	28,143	157,191	2,368	-	-	-	633,693
Difference (Certified - Actual)	(32,006)	(67)	(3,008)	(17,726)	783	(54,800)	430	-	-	-	(106,394)
BCIC											
Certified	49,077	12,472	54,834	13,065	6,428	124,660	4,235	-	-	25,390	290,161
Actual	-	12,494	55,832	23,484	6,254	191,379	3,503	-	-	25,390	318,416
Difference (Certified - Actual)	49,077	(22)	(998)	(10,419)	174	(66,719)	652	-	-	-	(28,255)
CCIC											
Certified	290,966	38,283	175,523	58,797	41,782	124,688	10,178	-	-	-	740,217
Actual	299,731	38,353	178,714	105,684	40,651	191,421	8,612	-	-	-	863,166
Difference (Certified - Actual)	(8,765)	(70)	(3,191)	(46,887)	1,131	(66,733)	1,566	-	-	-	(122,949)
CUIC											
Certified	129,644	14,589	51,027	7,384	9,642	83,232	2,877	-	16,217	-	314,612
Actual	138,893	14,615	51,955	13,273	9,381	127,778	2,435	-	22,598	-	380,928
Difference (Certified - Actual)	(9,249)	(26)	(928)	(5,889)	261	(44,546)	442	-	(6,381)	-	(66,316)
GCIC											
Certified	286,842	6,692	562,492	46,013	22,498	117,517	5,340	-	9,759	-	1,057,153
Actual	291,002	6,704	572,719	82,704	21,889	180,412	4,518	-	22,402	-	1,182,350
Difference (Certified - Actual)	(4,160)	(12)	(10,227)	(36,691)	609	(62,895)	822	-	(12,643)	-	(125,197)
HC											
Certified	-	8,927	-	-	-	118,860	9,889	-	-	-	137,676
Actual	-	8,943	-	-	-	182,475	8,367	-	-	-	199,785
Difference (Certified - Actual)	-	(16)	-	-	-	(63,615)	1,522	-	-	-	(62,109)
MCIC											
Certified	98,266	16,114	63,740	58,522	-	99,918	7,947	-	-	-	344,507
Actual	92,342	16,143	64,899	105,191	-	153,395	6,724	-	-	-	438,694
Difference (Certified - Actual)	5,924	(29)	(1,159)	(46,669)	-	(53,477)	1,223	-	-	-	(94,187)
MONC											
Certified	-	10,253	-	44,192	-	54,014	49,114	18,090	-	-	175,664
Actual	-	10,271	-	63,074	-	82,922	49,114	18,070	-	-	223,452
Difference (Certified - Actual)	-	(18)	-	(18,882)	-	(28,908)	-	20	-	-	(47,788)
OCIC											
Certified	-	16,984	-	10,616	-	70,000	4,092	-	-	-	101,692
Actual	-	17,014	-	19,081	-	94,031	3,462	-	-	-	133,588
Difference (Certified - Actual)	-	(30)	-	(8,465)	-	(24,031)	630	-	-	-	(31,896)
UCIC											
Certified	255,626	10,512	-	339	54,638	105,536	7,900	-	-	-	434,551
Actual	254,074	10,531	-	609	53,159	168,857	6,685	-	-	-	493,915
Difference (Certified - Actual)	1,552	(19)	-	(270)	1,479	(63,321)	1,215	-	-	-	(59,364)
Grand Totals											
Certified	1,278,383	172,417	1,073,020	261,155	163,914	1,000,816	104,370	18,090	25,976	25,390	4,123,532
Actual	1,276,010	172,726	1,092,531	453,053	159,477	1,529,861	95,868	18,070	45,000	25,390	4,867,987
Difference (Certified - Actual)	2,373	(309)	(19,511)	(191,898)	4,437	(529,045)	8,502	20	(19,024)	-	(744,455)

2/17/2022

Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) 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. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal 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 potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- 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 are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)