

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
APRIL 20, 2022**

**COUNTY OF UNION  
ADMINISTRATION BUILDING – 6<sup>TH</sup> FLOOR  
COMMISSIONER CONFERENCE ROOM  
10 ELIZABETHTOWN PLAZA  
ELIZABETH, NJ  
10:00 AM**

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

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- I. Advertising the notice in the Star Ledger and Westfield Leader**
- II. Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**

UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: APRIL 20, 2022  
ADMINISTRATION BUILDING – 6<sup>TH</sup> FLOOR  
COMMISSIONER CONFERENCE ROOM  
10 ELIZABETHTOWN PLAZA  
ELIZABETH, NJ  
10:00 AM

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ ROLL CALL OF COMMISSIONERS
- ☐ APPROVAL OF MINUTES: March 16, 2022 Open Minutes.....Appendix I  
March 16, 2022 Closed Minutes.....sent via e-mail
  
- ☐ CORRESPONDENCE: None
  
- ☐ COMMITTEE REPORTS  
Safety Committee: ..... Verbal  
Claims Committee: ..... Verbal
  
- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 2-12
  
- ☐ TREASURER – Bibi Taylor  
Resolution 19-22 April Bill List – Motion.....Page 13  
January Treasurer Reports.....Pages 14-15
  
- ☐ ATTORNEY – Bruce H. Bergen, Esq. .... Verbal
  
- ☐ CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc..... Verbal
  
- ☐ MANAGED CARE – First MCO  
Monthly Report.....Pages 16-18
  
- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting  
Monthly Report.....Pages 19-26
  
- ☐ OLD BUSINESS
  
- ☐ NEW BUSINESS
  
- ☐ PUBLIC COMMENT
  
- ☐ EXECUTIVE SESSION – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)  
N.J.S.A 10:4-12 Statement .....Page 27  
Motion to go into Executive Session
  
- MOTION TO APPROVE PAR AS DISCUSSED IN EXECUTIVE SESSION
  

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- ☐ MEETING ADJOURNMENT
- ☒ NEXT SCHEDULED MEETING: June 15, 2022, 10:00 AM – *Subject to Change*

**UNION COUNTY INSURANCE FUND COMMISSION**  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
*Telephone (201) 881-7632 Fax (201) 881-7633*

Date: April 20, 2022

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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☐ **June Meeting Date Change** – Due to a scheduling conflict, we are recommending rescheduling the June 15<sup>th</sup> meeting to Wednesday, June 22, 2022 at 10:00am. Please mark your calendars accordingly.

☐ **Motion to approve changing the June UCIC meeting date to Wednesday, June 22, 2022 at 10:00am.**

☐ **UCIC Property Appraisals** – The Commission RMC has asked the Executive Director to obtain proposals for property appraisals for buildings that have a value of \$250,000 or above for consideration by the Commissioners. A verbal report will be provided.

☐ **Motion to authorize the Executive Director to obtain proposals for property appraisals.**

☐ **UCIC Cyber Liability Renewal** – The UCIC Cyber Liability Policy will expire June 26, 2022. The Underwriting Manager is currently working with the County and the Commission RMC on the renewal process. A verbal update will be provided.

☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE is scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom.

☐ **UCIFC Financial Fast Track (Pages 4-5)** - Included in the agenda on pages 4-5 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2022** there is a statutory surplus of **\$5,134,027**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$1,903,510**. The total cash amount is **\$12,688,801**.

☐ **NJCE Property and Casualty Financial Fast Track (Pages 6-8)** – Included in the agenda on pages 6-8 is a copy of the NJCE Financial Fast Track Report for the month of January. As of **January 31, 2022** the NJCE has a surplus of **\$14,381,174**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$16,183,236**.

☐ **Claims Tracking Reports (Pages 9-10)** – Included in the agenda on page 9 is the Claim Activity Report as of January 31, 2022. Also included in the agenda on page 10 is the Claims Management Report Expected Loss Ratio Analysis Report as of January 31, 2022. This report measures how the losses are running compared to the actuary’s projections for 2022. Executive Director will review the reports with the Commission.

☐ **Informational Items:**

- ☐ **Certificate of Insurance Report (Page 11)** – Included in the agenda on page 11 is the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of March. There were four (4) certificates issued in March.

☐ **Motion to approve the certificate of insurance report**

- ☐ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 12)** – As a reminder, the 11<sup>th</sup> Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 12 is more information on seminar. You can register using the below link

[2022 Education Seminar Registration](#)

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		268,428	268,428	19,737,179	20,005,607
2.	CLAIM EXPENSES					
		Paid Claims	95,454	95,454	6,767,989	6,863,443
		Case Reserves	(207,441)	(207,441)	4,830,913	4,623,472
		IBNR	362,985	362,985	3,801,020	4,164,005
		Excess Insurance Recoverable	0	0	(308,775)	(308,775)
		Discounted Claim Value	(4,360)	(4,360)	(183,179)	(187,539)
	TOTAL CLAIMS		246,639	246,639	14,907,967	15,154,606
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,920	15,920	739,956	755,876
	TOTAL EXPENSES		15,920	15,920	739,956	755,876
4.	UNDERWRITING PROFIT (1-2-3)		5,870	5,870	4,089,256	4,095,126
5.	INVESTMENT INCOME		4,361	4,361	306,029	310,390
6.	PROFIT (4 + 5)		10,231	10,231	4,395,286	4,405,516
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	0	0
9.	DIVIDEND EXPENSE		(750,000)	(750,000)	(425,000)	(1,175,000)
10.	INVESTMENT IN JOINT VENTURE		(7,227)	(7,227)	1,910,737	1,903,510
11.	SURPLUS (6 + 7 + 8 - 9)		(746,996)	(746,996)	5,881,023	5,134,026
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		(754,028)	(754,028)	3,616,403	2,862,375
	2019		(536)	(536)	541,294	540,758
	2020		1,553	1,553	1,424,785	1,426,338
	2021		(3,283)	(3,283)	298,541	295,258
	2022		9,299	9,299		9,299
TOTAL SURPLUS (DEFICITS)			(746,996)	(746,996)	5,881,023	5,134,027
TOTAL CASH						12,688,801

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	770	770	2,339,829	2,340,599
	Case Reserves	7,988	7,988	977,725	985,713
	IBNR	(8,658)	(8,658)	176,978	168,320
	Discounted Claim Value	12	12	(20,603)	(20,591)
TOTAL FY 2018 CLAIMS		112	112	3,473,930	3,474,042
FUND YEAR 2019					
	Paid Claims	17,813	17,813	2,657,025	2,674,838
	Case Reserves	(292,670)	(292,670)	1,683,030	1,390,360
	IBNR	274,857	274,857	299,325	574,182
	Discounted Claim Value	371	371	(41,260)	(40,889)
TOTAL FY 2019 CLAIMS		371	371	4,598,121	4,598,491
FUND YEAR 2020					
	Paid Claims	37,549	37,549	1,147,906	1,185,455
	Case Reserves	22	22	1,222,838	1,222,860
	IBNR	(38,652)	(38,652)	1,403,257	1,364,605
	Excess Insurance Recoverable	0	0	(308,775)	(308,775)
	Discounted Claim Value	781	781	(46,783)	(46,002)
TOTAL FY 2020 CLAIMS		(300)	(300)	3,418,443	3,418,144
FUND YEAR 2021					
	Paid Claims	36,058	36,058	623,227	659,285
	Case Reserves	31,458	31,458	947,319	978,777
	IBNR	(67,516)	(67,516)	1,921,459	1,853,944
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	937	937	(74,533)	(73,596)
TOTAL FY 2021 CLAIMS		937	937	3,417,473	3,418,410
FUND YEAR 2022					
	Paid Claims	3,265	3,265		3,265
	Case Reserves	45,761	45,761		45,761
	IBNR	202,954	202,954		202,954
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(6,460)	(6,460)		(6,460)
TOTAL FY 2022 CLAIMS		245,519	245,519	0	245,519
COMBINED TOTAL CLAIMS		246,639	246,639	14,907,967	15,154,606
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$308,775 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2022			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,646,184	2,646,184	216,347,698	218,993,883
2.	CLAIM EXPENSES					
		Paid Claims	91,424	91,424	8,997,544	9,088,968
		Case Reserves	(315,664)	(315,664)	10,977,439	10,661,775
		IBNR	738,791	738,791	11,375,865	12,114,656
		Discounted Claim Value	(55,752)	(55,752)	(1,916,773)	(1,972,525)
		Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL CLAIMS		458,799	458,799	28,046,678	28,505,477
3.	EXPENSES					
		Excess Premiums	1,978,122	1,978,122	153,216,264	155,194,386
		Administrative	173,976	173,976	16,354,219	16,528,195
	TOTAL EXPENSES		2,152,098	2,152,098	169,570,483	171,722,580
4.	UNDERWRITING PROFIT (1-2-3)		35,288	35,288	18,730,537	18,765,825
5.	INVESTMENT INCOME		(60,206)	(60,206)	1,533,106	1,472,900
6.	PROFIT (4+5)		(24,918)	(24,918)	20,263,643	20,238,725
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		(24,918)	(24,918)	14,406,092	14,381,174
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(467)	(467)	163,660	163,193
	2011		(869)	(869)	666,797	665,928
	2012		(1,798)	(1,798)	690,291	688,494
	2013		(3,291)	(3,291)	1,322,965	1,319,675
	2014		(4,846)	(4,846)	2,323,116	2,318,270
	2015		(5,814)	(5,814)	1,637,394	1,631,580
	2016		(6,190)	(6,190)	1,825,687	1,819,497
	2017		(7,691)	(7,691)	1,865,475	1,857,784
	2018		(7,070)	(7,070)	2,701,793	2,694,723
	2019		(8,430)	(8,430)	2,317,154	2,308,724
	2020		(467)	(467)	(1,215,894)	(1,216,361)
	2021		(5,476)	(5,476)	107,652	102,176
	2022		27,490	27,490		27,490
TOTAL SURPLUS (DEFICITS)			(24,918)	(24,918)	14,406,091	14,381,173
TOTAL CASH						16,183,236

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,401	538,401
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		0	0	538,401	538,401
FUND YEAR 2012					
	Paid Claims	50	50	1,582,804	1,582,853
	Case Reserves	(50)	(50)	65,616	65,566
	IBNR	0	0	5,318	5,318
	Discounted Claim Value	0	0	(7,374)	(7,374)
TOTAL FY 2012 CLAIMS		0	0	1,646,363	1,646,363
FUND YEAR 2013					
	Paid Claims	5,286	5,286	914,416	919,702
	Case Reserves	(5,286)	(5,286)	458,599	453,313
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	0	(57,108)	(57,108)
TOTAL FY 2013 CLAIMS		0	0	1,390,659	1,390,659
FUND YEAR 2014					
	Paid Claims	51,421	51,421	476,289	527,710
	Case Reserves	(76,586)	(76,586)	388,283	311,697
	IBNR	25,165	25,165	43,550	68,714
	Discounted Claim Value	0	0	(37,267)	(37,267)
TOTAL FY 2014 CLAIMS		(0)	(0)	870,855	870,855
FUND YEAR 2015					
	Paid Claims	10,858	10,858	1,175,139	1,185,997
	Case Reserves	(2,679)	(2,679)	1,460,651	1,457,972
	IBNR	(8,179)	(8,179)	106,456	98,277
	Discounted Claim Value	0	0	(100,358)	(100,358)
TOTAL FY 2015 CLAIMS		0	0	2,641,889	2,641,889



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	5,591	5,591	844,767	850,357
	Case Reserves	9,941	9,941	1,681,779	1,691,721
	IBNR	(15,532)	(15,532)	54,558	39,027
	Discounted Claim Value	0	0	(113,121)	(113,121)
TOTAL FY 2016 CLAIMS		0	0	2,467,984	2,467,984
FUND YEAR 2017					
	Paid Claims	1,672	1,672	393,930	395,602
	Case Reserves	(301,673)	(301,673)	1,372,320	1,070,647
	IBNR	300,001	300,001	1,211,149	1,511,150
	Discounted Claim Value	0	0	(135,864)	(135,864)
TOTAL FY 2017 CLAIMS		0	0	2,841,535	2,841,535
FUND YEAR 2018					
	Paid Claims	585	585	742,774	743,359
	Case Reserves	(7,884)	(7,884)	384,006	376,122
	IBNR	7,299	7,299	1,013,968	1,021,267
	Discounted Claim Value	0	0	(132,597)	(132,597)
TOTAL FY 2018 CLAIMS		0	0	2,008,151	2,008,151
FUND YEAR 2019					
	Paid Claims	0	0	673,118	673,118
	Case Reserves	74,002	74,002	590,241	664,243
	IBNR	(74,002)	(74,002)	1,923,599	1,849,597
	Discounted Claim Value	0	0	(263,678)	(263,678)
TOTAL FY 2019 CLAIMS		0	0	2,923,280	2,923,280
FUND YEAR 2020					
	Paid Claims	0	0	636,007	636,007
	Case Reserves	0	0	3,478,036	3,478,036
	IBNR	0	0	3,149,860	3,149,860
	Discounted Claim Value	0	0	(547,421)	(547,421)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
TOTAL FY 2020 CLAIMS		0	0	5,329,085	5,329,085
FUND YEAR 2021					
	Paid Claims	15,961	15,961	848,061	864,022
	Case Reserves	(7,849)	(7,849)	1,097,909	1,090,060
	IBNR	(15,910)	(15,910)	3,792,655	3,776,745
	Discounted Claim Value	0	0	(521,987)	(521,987)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		(7,798)	(7,798)	5,216,637	5,208,839
FUND YEAR 2022					
	Paid Claims	0	0		0
	Case Reserves	2,400	2,400		2,400
	IBNR	519,949	519,949		519,949
	Discounted Claim Value	(55,752)	(55,752)		(55,752)
TOTAL FY 2022 CLAIMS		466,597	466,597	0	466,597
COMBINED TOTAL CLAIMS		458,799	458,799	28,046,678	28,505,477

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 January 31, 2022						
<b>COVERAGE LINE- PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	0	1	3	34	1	39
December-21	0	1	3	32	0	36
NET CHGE	0	0	0	-2	-1	-3
Limited Reserves						\$11,183
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$0	\$0	\$171,064	\$237,939	\$3,500	\$412,504
December-21	\$0	\$0	\$171,064	\$231,510	\$0	\$402,574
NET CHGE	\$0	\$0	\$0	(\$6,429)	(\$3,500)	(\$9,929)
Ltd Incurred	\$290,449	\$115,093	\$312,775	\$297,546	\$3,500	\$1,019,363
<b>COVERAGE LINE- GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	12	16	11	40	3	82
December-21	13	15	12	36	0	76
NET CHGE	1	-1	1	-4	-3	-6
Limited Reserves						\$4,999
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$80,000	\$86,623	\$32,956	\$34,399	\$3,000	\$236,979
December-21	\$81,000	\$234,623	\$33,516	\$30,799	\$0	\$379,939
NET CHGE	\$1,000	\$148,000	\$560	(\$3,600)	(\$3,000)	\$142,960
Ltd Incurred	\$497,956	\$359,439	\$33,048	\$40,399	\$3,000	\$933,843
<b>COVERAGE LINE- AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	1	3	1	3	0	8
December-21	1	3	1	3	0	8
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$27,900
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$100,000	\$101,077	\$15,077	\$7,046	\$0	\$223,200
December-21	\$100,000	\$101,077	\$15,077	\$7,046	\$0	\$223,200
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$123,110	\$108,816	\$24,804	\$17,538	\$0	\$274,267
<b>COVERAGE LINE- WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	18	29	34	29	26	136
December-21	18	31	34	28	0	111
NET CHGE	0	2	0	-1	-26	-25
Limited Reserves						\$34,773
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$805,713	\$1,202,660	\$1,003,763	\$740,999	\$39,207	\$3,792,343
December-21	\$796,725	\$1,344,279	\$1,004,250	\$714,571	\$0	\$3,859,825
NET CHGE	(\$8,988)	\$141,619	\$487	(\$26,428)	(\$39,207)	\$67,483
Ltd Incurred	\$2,415,087	\$3,486,851	\$2,037,689	\$1,324,186	\$42,471	\$9,306,284
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
January-22	31	49	49	106	30	265
December-21	32	50	50	99	0	231
NET CHGE	1	1	1	-7	-30	-34
Limited Reserves						\$21,063
Year	2018	2019	2020	2021	2022	TOTAL
January-22	\$985,713	\$1,390,360	\$1,222,860	\$1,020,384	\$45,707	\$4,665,025
December-21	\$977,725	\$1,679,979	\$1,223,907	\$983,926	\$0	\$4,865,538
NET CHGE	(\$7,988)	\$289,619	\$1,047	(\$36,458)	(\$45,707)	\$200,513
Ltd Incurred	\$3,326,602	\$4,070,199	\$2,408,316	\$1,679,669	\$48,971	\$11,533,757

Union County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF January 31, 2022

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

2018	Budget	Current		49	MONTH	Last Month		48	MONTH	Last Year		37	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	290,449	100.00%
GEN LIABILITY	427,942	497,956	497,956	116.36%	410,772	95.99%	498,956	498,956	116.59%	409,553	95.70%	688,623	90.78%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	241,328	92.93%	123,110	123,110	47.41%	240,412	92.58%	73,110	87.77%
WORKER'S COMP	4,546,370	2,487,102	2,487,102	54.71%	4,521,951	99.46%	2,477,344	2,477,344	54.49%	4,519,254	99.40%	2,260,559	98.27%
TOTAL ALL LINES	5,554,026	3,460,747	3,460,747	62.31%	5,494,072	98.92%	3,451,989	3,451,989	62.15%	5,489,241	98.83%	3,312,741	97.30%
NET PAYOUT %	\$2,340,888			42.15%									

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

2019	Budget	Current		37	MONTH	Last Month		36	MONTH	Last Year		25	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22		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	100.00%
GEN LIABILITY	428,501	359,439	359,439	83.88%	388,980	90.78%	507,439	507,439	118.42%	386,280	90.15%	370,687	80.55%
AUTO LIABILITY	258,887	108,816	108,816	42.03%	227,213	87.77%	108,816	108,816	42.03%	225,708	87.18%	108,816	77.72%
WORKER'S COMP	4,637,297	3,529,215	3,529,215	76.10%	4,557,093	98.27%	3,653,021	3,653,021	78.77%	4,549,046	98.10%	3,081,153	94.20%
TOTAL ALL LINES	5,665,107	4,237,909	4,237,909	74.81%	5,513,708	97.33%	4,509,715	4,509,715	79.61%	5,501,456	97.11%	3,677,249	92.76%
NET PAYOUT %	\$2,679,839			47.30%									

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

2020	Budget	Current		25	MONTH	Last Month		24	MONTH	Last Year		13	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	355,673	336,407	336,407	94.58%	355,673	100.00%	336,407	336,407	94.58%	355,673	100.00%	410,127	95.63%
GEN LIABILITY	393,364	33,048	33,048	8.40%	316,846	80.55%	33,608	33,608	8.54%	312,293	79.39%	79,286	62.24%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	184,718	77.72%	24,804	24,804	10.44%	181,668	76.44%	32,345	54.16%
WORKER'S COMP	3,947,400	2,037,689	2,037,689	51.62%	3,718,350	94.20%	2,000,627	2,000,627	50.68%	3,691,229	93.51%	1,756,180	70.13%
TOTAL ALL LINES	4,934,095	2,431,948	2,431,948	49.29%	4,575,586	92.73%	2,395,446	2,395,446	48.55%	4,540,862	92.03%	2,277,938	70.57%
NET PAYOUT %	\$1,185,455			24.03%									

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

2021	Budget	Current		13	MONTH	Last Month		12	MONTH	Last Year		1	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	319,500	304,674	304,674	95.36%	305,537	95.63%	297,343	297,343	93.07%	304,286	95.24%	2,457	6.00%
GEN LIABILITY	363,600	40,399	40,399	11.11%	226,302	62.24%	30,799	30,799	8.47%	218,812	60.18%	2,000	1.00%
AUTO LIABILITY	203,400	17,538	17,538	8.62%	110,166	54.16%	17,538	17,538	8.62%	104,073	51.17%	0	0.00%
WORKER'S COMP	2,809,258	1,324,186	1,324,186	47.14%	1,970,165	70.13%	1,268,601	1,268,601	45.16%	1,799,999	64.07%	79,140	0.50%
TOTAL ALL LINES	3,695,758	1,686,797	1,686,797	45.64%	2,612,170	70.68%	1,614,281	1,614,281	43.68%	2,427,169	65.67%	83,597	1.05%
NET PAYOUT %	\$659,285			17.84%									

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		1	MONTH	Last Month		0	MONTH	Last Year		-11	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	332,100	3,500	3,500	1.05%	19,926	6.00%	0	0	0.00%	0	0.00%	N/A	N/A
GEN LIABILITY	378,000	3,000	3,000	0.79%	3,780	1.00%	0	0	0.00%	0	0.00%	N/A	N/A
AUTO LIABILITY	180,900	0	0	0.00%	1,809	1.00%	0	0	0.00%	0	0.00%	N/A	N/A
WORKER'S COMP	2,132,100	42,471	42,471	1.99%	10,661	0.50%	0	0	0.00%	0	0.00%	N/A	N/A
TOTAL ALL LINES	3,023,100	48,971	48,971	1.62%	36,176	1.20%	0	0	0.00%	0	0.00%	N/A	N/A
NET PAYOUT %	\$3,265			0.11%									

# Union County Insurance Commission

## Certificate of Insurance Monthly Report

From 3/1/2022 To 4/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - ModivCare Solutions LLC & DMAHS  I - County of Union	P.O. Box 11647 New Brunswick, NJ 08906	RE: Union Paratransit System The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Union County Paratransit System. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation.	3/2/2022  #3334084	GL AU EX WC OTH
H - Simon Property Group Inc., Simon  I - County of Union	Mgmt Assoc II, LLC JG Elizabeth II LLC 7600 Market St Boardman, OH 44512	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 RE: Lease Agreement for Mills at Jersey Gardens All operations usual to County Governmental Entity including JG ELIZABETH II LLC, SIMON MANAGEMENT ASSOCIATES II, LLC and SIMON PROPERTY GROUP, INC. as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to lease agreement for Mills at Jersey Gardens located at 651 Kapkowski Rd., Elizabeth,NJ 07201. Subject to the terms, conditions, limitations and exclusions of the policy	3/2/2022  #3335516	GL AU EX WC OTH
H - Union County Office of  I - County of Union	Environmental Health 400 North Avenue Eas Westfield, NJ 07090	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 County Medical Reserve Corp	3/7/2022  #3336404	GL AU EX WC OTH
H - State of NJ Department of Health  I - County of Union	Division of HIV, STD & TB Services P.O. Box 7360 Trenton, NJ 08625	RE: COVID-19 Vaccination Supplement Grant Evidence of insurance as respects to COVID-19 Vaccination Supplement Grant Program	3/30/2022  #3422447	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				





## AVAILABLE ONLINE AT NO COST ...

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

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

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

The seminar is eligible for the following continuing education credits:

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

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



**MEL**



#### AGENDA

##### FRIDAY, APRIL 29

**KEYNOTE**  
The Local Government  
Ethics Law

Jacquelyn Suarez,  
Director NJ Division of Local  
Government Services

**CYBER ISSUES**  
Combating Cyber Attacks

**BENEFITS ISSUES**  
Controlling Benefits Costs

##### FRIDAY, MAY 6

**ETHICS**  
Ethics in Local Elections

**SAFETY**  
Safety in the COVID Era

**RISK MANAGEMENT**  
Local Government Risk  
Management

THE POWER OF  
COLLABORATION

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

NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

# UNION COUNTY INSURANCE FUND COMMISSION

## BILLS LIST

Resolution No. 19-22

April 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 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001164			
001164	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/22	5.60
001164	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 4/22	13,862.91
			<b>13,868.51</b>
001165			
001165	THE ACTUARIAL ADVANTAGE	ACTUARY 4/22	532.25
			<b>532.25</b>
001166			
001166	UNION COUNTY	REISSUE CK 1160 DEPOSITED INTO UCIC ACCT	8,000.00
			<b>8,000.00</b>
001167			
001167	AMY WAGNER	REIMBURSE WEBSITE COSTS 4/22	152.87
			<b>152.87</b>
		<b>Total Payments FY 2022</b>	<b>22,553.63</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$22,553.63</b>

\_\_\_\_\_  
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	January		
CURRENT FUND YEAR	2022		
Description:		Administrative Account-Investors	Claims Account - Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investm	\$12,794,293.39	12,700,092.50	94,200.89
Opening Interest Accrua	\$0.00	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$4,360.90	\$4,296.16	\$64.74
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$4,360.90	\$4,296.16	\$64.74
9 Deposits - Purchases	\$101,028.61	\$100.00	\$100,928.61
10 (Withdrawals - Sales)	-\$210,781.31	-\$115,327.25	-\$95,454.06
Ending Cash & Investment	\$12,688,901.59	\$12,589,161.41	\$99,740.18
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$86,609.56	\$1,215.25	\$85,394.31
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,775,511.15	\$12,590,376.66	\$185,134.49

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2022 Month Ending: January							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	703,695.66	905,853.04	900,573.72	9,571,600.20	14.37	712,556.40	12,794,293.39
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	100.00	0.00	0.00	100.00
Invest Pymnts	239.85	308.75	306.96	3,262.46	0.00	242.87	4,360.89
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	239.85	308.75	306.96	3,262.46	0.00	242.87	4,360.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	239.85	308.75	306.96	3,362.46	0.00	242.87	4,460.89
EXPENSES							
Claims Transfers	901.50	6,000.00	0.00	88,552.56	0.00	0.00	95,454.06
Expenses	0.00	0.00	0.00	0.00	0.00	14,398.64	14,398.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	901.50	6,000.00	0.00	88,552.56	0.00	14,398.64	109,852.70
END BALANCE	703,034.01	900,161.79	900,880.68	9,486,410.10	14.37	698,400.63	12,688,901.58



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%	4	9
Feb-22	8	11	2	2	4	0	50.00%	50.00%	0.00%	0	4
Mar-22	1	16	7	0	7	0	100.00%	0.00%	0.00%	1	6
Total FY2022	30	71	20	4	24	0	83.33%	16.67%	0.00%	5	19

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	5	14	0	14	3	2	3	8	3

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 04/01/2022

\* 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.



Members averaging greater than 2 days to report :

Case Management Monthly Activity Report  
March 2022  
UNION COUNTY INS FUND COMM

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
PWF Facilities Management / 775-570	2	1	50%

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 04/01/2022

\* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims

\*\* Any Change in MO or LT will be reflected in the original reported month.



Page 2 of 2



First MCO Bill Review Services  
UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals		
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,530	1,284	246	84%	0		
Total 2019	\$2,461,211	\$708,325	\$2,447,019	\$1,752,886	71%	1,610	1,539	71	96%	4		
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,677	92	95%	19		
Total 2021	\$4,182,201	\$873,154	\$4,973,362	\$3,309,047	79%	2,107	2,066	41	98%	17		
Jan-22	\$63,132	\$27,119	\$72,483	\$36,013	57%	130	123	7	95%	0		
Feb-22	\$111,734	\$36,736	\$123,654	\$74,998	67%	121	120	1	99%	1		
Mar-22	\$133,020	\$46,556	\$190,242	\$86,464	65%	99	99	0	100%	1		
Total 2022	\$307,886	\$110,411	\$386,379	\$197,475	64%	350	342	8	98%	2		
Total to Date	\$13,232,899	\$3,258,252	\$16,488,515	\$9,974,521	75%	7,366	6,908	458	94%	42		

Report Run Date:04/01/2022

uci



# SAFETY DIRECTOR REPORT

## UNION COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** April 13, 2022  
**DATE OF MEETING:** April 20, 2022

### UCIFC SERVICE TEAM

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

March - April 2022

### RISK CONTROL ACTIVITIES

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

- **March 16:** Attended the UCIFC meeting via teleconference.
- **March 16:** Attended the UCIFC Executive Safety Committee meeting via teleconference.
- **March 16:** Attended the UCIFC Claims Committee meeting via teleconference.

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

- **April 20:** Plan to attend the UCIFC meeting via teleconference.
- **April 20:** Plan to attend the UCIFC Executive Safety Committee meeting via teleconference.
- **April 20:** Plan to attend the UCIFC Claims Committee meeting via teleconference.

#### *SAFETY DIRECTOR BULLETINS*

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: Batting Cage Best Practices- March 10.
- NJCE JIF - SD Message: Playground Risk Management – March 14.
- NJCE JIF - SD Bulletin: Special Events Best Practices – March 15.
- NJCE JIF - SD Message: Covid-19 Guidance and Updates – March 23.
- NJCE JIF - SD Bulletin: Distracted Driving Awareness Month March 31.
- NJCE JIF - SD Bulletin: Catalytic Converter Theft – April 1.
- NJCE JIF - SD Bulletin: Take Our Kids to Work Day Best Practices – April 11.
- NJCE JIF - JAMC LE Bulletin: Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement – April 11.
- NJCE JIF - Live Safety Training – June 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – April 13.

### ***NJCE MEDIA LIBRARY***

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) or call 856-552-4900.

- No videos utilized.

### ***NJCE ONLINE STREAMING VIDEOS 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:

1. 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.
2. The Steaming 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 and (in-person training is also being held via the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#)):

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)

Virtual classes feature 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 virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the <https://njce.org/> website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The April thru June 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.**

#### MSI-NJCE EXPOS (In-Person Training)

The MSI/NJCE Expos (In-Person training) 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 2022 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 at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046)*

### *NJCE Leadership Academy*

J.A. Montgomery Consulting and the NJCE JIF have 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. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>

*(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)*



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](mailto: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 the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#))

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

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

DATE	TRAINING TOPIC	TIME
4/20/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/20/22	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
4/20/22	<a href="#">Back Safety / Material Handling</a>	1:00 - 2:00 pm
4/21/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/21/22	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
4/21/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
4/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
4/22/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
4/26/22	<a href="#">Power of Collaboration - Bergen Law &amp; Public Safety Institute*</a>	9:00 - 2:00 pm w/lunch brk
4/26/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/26/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/26/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
4/27/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
4/27/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 3:00 pm
4/28/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/28/22	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
4/28/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
4/29/22	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
4/29/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm
5/2/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
5/2/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
5/2/22	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
5/3/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/3/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
5/3/22	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
5/4/22	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/4/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
5/5/22	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
5/5/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
5/5/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm



5/6/22	<a href="#"><u>Violence Prevention &amp; Risk Considerations for CIT Trained Officers and Mental Health Professionals</u></a>	9:00 - 10:30 am
5/6/22	<a href="#"><u>Personal Protective Equipment (PPE)</u></a>	8:30 - 10:30 am
5/6/22	<a href="#"><u>Mower Safety</u></a>	1:00 - 2:00 pm
5/9/22	<a href="#"><u>Law Enforcement Work Zone Refresher Training</u></a>	9:00 - 11:00 am
5/9/22	<a href="#"><u>Bloodborne Pathogens (BBP)</u></a>	1:00 - 2:00 pm
5/10/22	<a href="#"><u>Preparing for First Amendment Audits</u></a>	9:00 - 11:00 am
5/10/22	<a href="#"><u>Confined Space Entry for Entrants &amp; Attendants</u></a>	8:30 - 10:30 am
5/10/22	<a href="#"><u>Hoists, Cranes and Rigging</u></a>	1:00 - 3:00 pm
5/11/22	<a href="#"><u>Hazard Identification: Making Your Observation Count</u></a>	8:30 - 10:30 am
5/11/22	<a href="#"><u>CDL: Drivers Safety Regulations</u></a>	1:00 - 3:00 pm
5/12/22	<a href="#"><u>HazCom w/GHS</u></a>	8:30 - 10:00 am
5/12/22	<a href="#"><u>Hearing Conservation</u></a>	10:30 - 11:30 am
5/13/22	<a href="#"><u>Chain Saw Safety</u></a>	8:30 - 9:30 am
5/13/22	<a href="#"><u>Chipper Safety</u></a>	10:00 - 11:00 am
5/16/22	<a href="#"><u>HazMat Awareness w/HazCom GHS</u></a>	8:30 - 11:30 am
5/16/22	<a href="#"><u>Lock Out/Tag Out (LOTO)</u></a>	1:00 - 3:00 pm
5/17/22	<a href="#"><u>Fire Safety</u></a>	8:30 - 9:30 am
5/17/22	<a href="#"><u>Fire Extinguisher Safety</u></a>	10:00 - 11:00 am
5/18/22	<a href="#"><u>Flagger Skills and Safety</u></a>	8:30 - 9:30 am
5/18/22	<a href="#"><u>Fall Protection Awareness</u></a>	10:00 - 12:00 pm
5/18/22	<a href="#"><u>Public Employers: What You Need to Know</u></a>	1:00 - 2:30 pm
5/19/22	<a href="#"><u>Confined Space Entry for Entrants &amp; Attendants</u></a>	8:30 - 10:30 am
5/19/22	<a href="#"><u>Playground Safety Inspections</u></a>	1:00 - 3:00 pm
5/20/22	<a href="#"><u>Bloodborne Pathogens (BBP)</u></a>	8:30 - 9:30 am
5/20/22	<a href="#"><u>Back Safety / Material Handling</u></a>	10:00 - 11:00 am
5/20/22	<a href="#"><u>Driving Safety Awareness</u></a>	1:00 - 2:30 pm
5/23/22	<a href="#"><u>Fire Safety</u></a>	8:30 - 9:30 am
5/23/22	<a href="#"><u>Fire Extinguisher Safety</u></a>	10:00 - 11:00 am
5/23/22	<a href="#"><u>Hearing Conservation</u></a>	1:00 - 2:00 pm
5/24/22	<a href="#"><u>Employee Conduct and Violence Prevention in the Workplace</u></a>	1:00 - 2:30 pm
5/25/22	<a href="#"><u>Asbestos, Lead, Silica, Lead Overview</u></a>	8:30 - 9:30 am
5/25/22	<a href="#"><u>Work Zone: Temporary Traffic Controls</u></a>	1:00 - 2:30 pm
5/26/22	<a href="#"><u>Ladder Safety/Walking &amp; Working Surfaces</u></a>	8:30 - 10:30 am
5/26/22	<a href="#"><u>Introduction to Communication Skills</u></a>	12:30 - 2:30 pm
5/26/22	<a href="#"><u>Personal Protective Equipment (PPE)</u></a>	1:00 - 3:00 pm
5/27/22	<a href="#"><u>Shop &amp; Tool Safety</u></a>	1:00 - 2:00 pm
5/31/22	<a href="#"><u>Mower Safety</u></a>	8:30 - 9:30 am
5/31/22	<a href="#"><u>HazCom w/GHS</u></a>	10:00 - 11:30 am
5/31/22	<a href="#"><u>Jetter/Vacuum Safety Awareness</u></a>	1:00 - 3:00 pm
6/1/22	<a href="#"><u>HazCom w/GHS</u></a>	8:30 - 10:00 am
6/1/22	<a href="#"><u>Employee Conduct and Violence Prevention in the Workplace</u></a>	9:30 - 11:00 am
6/1/22	<a href="#"><u>Hearing Conservation</u></a>	10:30 - 11:30 am
6/1/22	<a href="#"><u>Work Zone: Temporary Traffic Controls</u></a>	1:00 - 3:00 pm

6/2/22	<a href="#">Productive Meetings Best Practices</a>	8:30 - 10:00 am
6/2/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
6/6/22	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
6/6/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
6/6/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	11:00 - 12:30 pm
6/6/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*</a>	8:30 - 12:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: Flagger and Work Zone Safety*</a>	8:30 - 12:30 pm
6/7/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</a>	8:30 - 10:30 am
6/7/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	10:30 - 12:30 pm
6/8/22	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
6/8/22	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
6/8/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
6/9/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
6/9/22	<a href="#">Violence Prevention &amp; Risk Considerations for CIT Trained Officers and Mental Health Professionals</a>	8:30 - 10:00 am
6/9/22	<a href="#">Introduction to Understanding Conflict</a>	12:30 - 2:30 pm
6/9/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/10/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
6/10/22	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
6/13/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
6/13/22	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/13/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
6/14/22	<a href="#">Indoor Air Quality Designated Person Training</a>	8:30 - 9:30 am
6/14/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
6/14/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
6/14/22	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
6/15/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
6/16/22	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
6/17/22	<a href="#">CDL: Supervisors Reasonable Suspicion</a>	8:30 - 10:30 am
6/17/22	<a href="#">Special Events Management</a>	1:00 - 3:00 pm
6/20/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
6/20/22	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
6/20/22	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
6/21/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/21/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/21/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
6/22/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm
6/23/22	<a href="#">Power of Collaboration - Middlesex Fire Academy*</a>	9:00 - 2:00 pm w/lunch brk
6/23/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
6/24/22	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
6/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	10:30 - 12:30 pm
6/27/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am

6/27/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/28/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/28/22	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
6/28/22	<a href="#">Safety Coordinator Skills Training</a>	8:30 - 12:30 pm
6/29/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/29/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/30/22	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
6/30/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm

### Zoom Safety Training Guidelines:

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

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

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

### 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: **8202, 7981, and 4201**. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

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

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

**APPENDIX I**

***OPEN MINUTES***

**UNION COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – March 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 <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> <b>Mary Ann Matilasso</b>
	PERMA Risk Management Services <b>Jennifer Conicella</b>
Managed Care Services	First MCO <b>Alyssa Hrubash</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b> <b>Jonathon Tavares</b>
Risk Management Consultant	Acrisure, LLC <b>Robin Racioppi</b>
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Bruce Bergen, Esq.</b>
Safety	J.A. Montgomery Consulting <b>Glenn Prince</b> <b>Paul Shives</b>
	T&M Associates <b>Mark Worthington</b>

**ALSO PRESENT:**

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

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 16, 2022**

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

**MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 16, 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 spring 2022 in-person trainings and scheduled fire drills for the Emergency Action Plans. Mr. Worthington reported that he also conducted a site visit at 40 Parker Road where there were concerns with the chairs and potential slippage. With no questions, Mr. Worthington concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee did not meet, however two PARs 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 two action items.

**EMPLOYEE DISHONESTY COVERAGE** – Executive Director reported that the Employee Dishonesty Coverage with Selective Insurance Company renews on April 5, 2022. Executive Director noted that the policy covers the positions of Executive Director, Third Party Administrator and Treasurer and advised that the limit per loss is \$1,000,000 with a \$10,000 deductible. Executive Director reported that the annual premium is \$1,659, which is the same as last year. Executive Director asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the renewal.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,659**

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

**AVASCI TECHNOLOGY** – Executive Director reported that during the annual Best Practices Webinar, AvaSci Technology provided a virtual demonstration on their product. Executive Director explained that AvaSci uses 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. Executive Director advised that AvaSci is available to conduct an in-person presentation if the County is interested. Chair Wagner asked the Executive Director to send her information on AvaSci so it could be reviewed by the Commissioners. Executive Director indicated he would do so.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE)** – Executive Director reported that the NJCE conducted its Reorganization Meeting on February 24<sup>th</sup> and referred to a written summary report of the meeting enclosed within the agenda. Executive Director reported that the NJCE renewed certain professional contracts as well as the Origami underwriting database contract. Executive Director advised that the NJCE is scheduled to meet again on April 28<sup>th</sup> at 9:30 AM via Zoom.

**2022 BUDGET DELTA** – Executive Director reported that the NJCE Finance Committee met on February 22<sup>nd</sup> to discuss the 2022 Budget Delta in the amount of \$744,455. Executive Director advised that the NJCE Board of Commissioners accepted the recommendation of the Finance Committee to charge an additional premium to cover the delta. Executive Director referred to a copy of the Finance Committee agenda explaining the 2022 Budget Delta and the payment options for the members. Executive Director noted that most member Counties and Insurance Commissions have chosen to add the payment to their 3<sup>rd</sup> installment in 2022. Executive Director noted that in the case of Union County, the additional premium is primarily for cyber liability. Executive Director advised that with regard to the cyber liability marketplace, deductibles are increasing at a rapid rate and limits are being reduced as public entities are one of the top three targets for cyber-crimes. Executive Director also referred to the Ancillary Coverages Reconciliation to Actual report for Union County, enclosed within the agenda. Executive Director explained that the Commission certified a premium of \$105,536 and noted that the amount represents a 75% increase over the expiring premium. Executive Director further explained that the certified premium amount was a projection and was billed, but noted that he anticipates the actual premium amount being closer to the \$168,857 as outlined in the Ancillary Coverages Reconciliation to Actual report. Executive Director further explained that he anticipates the actual premium being the higher amount as there is going to be a retention that the NJCE may have to absorb and the excess cost will be increasing. Executive Director advised that the current cyber policy expires June 26, 2022. Executive Director further advised that he has spoken to the Underwriting Manager regarding having the cyber policy expire on a January 1 anniversary to avoid having to project premium amounts. Mr. Cooney added that the underwriting team restructured the cyber program for the rest of the NJCE members for January 1, 2022. Mr. Cooney noted that the goal is to roll the Union County Insurance Fund Commission into the restructured NJCE cyber program as well. Mr. Cooney advised that he is currently working with the Commission RMC on a potential transition.

**UCIFC FINANCIAL FAST TRACK** - Executive Director advised the December Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,877,852 as of December 31, 2021. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$1,907,566 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$12,794,293.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Executive Director reported the December Financial Fast Track was included in the agenda. As of December 31, 2021, the Fund had a surplus of \$14,368,341. Executive Director referred to line 7, "Dividend", and noted



the NJCE released dividends in the amount of \$5,857,551. Executive Director noted the cash amount was \$30,590,981.

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

**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 February enclosed within the agenda. Executive Director advised there were three (3) certificates issued in February. 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

**KEY TASKS FOR 2022** – Executive Director referred to the list of Key Tasks for 2022 prepared by the NJCE Underwriting Manager. Executive Director commended all of the member Counties and Insurance Commissions for making tremendous strides in updating the underwriting data in Origami which made the renewal process for the Underwriting Manager easier. Executive Director said there is additional work that needs to be done which is outlined on the Key Tasks list. Executive Director advised that not all of the tasks on the list apply to the Union County Insurance Fund Commission, but noted that the completion of the COPE information is critical for the property renewal as carriers will apply a higher rate if information is missing.

**NJCE CYBER TASK FORCE** – Executive Director reported that the NJCE Cyber Task Force issued a bulletin focusing on Third Party Vulnerabilities, which is one of the top 3 causes of claims. Executive Director referred to the bulletin which included four stories outlining what NJCE members have experienced with their cyber claims. Executive Director added that the stories conclude by pointing which NJCE Cyber Program items directly address the four claim examples. Mr. Cooney added that Cyber Task Force is trying to release monthly updates on cyber issues which will include claim stories of fellow members. Mr. Cooney further added the Task Force believes that monthly updates are the best way of expressing the urgency associated with cyber issues is by telling stories of fellow NJCE members, as well as NJCE’s sister-JIF, the MEL. Chair Wagner commented that the Commission appreciates all of the cyber information being provided as it has been very helpful. Chair Wagner added that the County’s IT department has been distributing weekly reminders to the county staff reminding them to be cautious when clicking on emails.

**2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR** – Executive Director reminded the Commissioners that the 11<sup>th</sup> 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:** Ms. Taylor referred to Resolution 18-22, the March Bill List, enclosed within the agenda and advised that upon review of the bills, there is a recommendation to approve. Ms. Taylor asked if there were any questions on the bill list. Hearing none, Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 18-22 MARCH 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 February there were only 3 worker compensation claims reported. Ms. Guze added that February was an incredible month claim-wise and that she would like to see that trend continue. Ms. Guze advised that there were 9 COVID claims reported during the month of February; 5 were denied and 4 remain under investigation. With no questions, Ms. Guze concluded her report.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
February	11	2	2	4	10

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
February	\$ 111,734	\$ 36,736	\$ 74,998	67%	121	120	99%

With no questions, Ms. Hrubash concluded her report. Executive Director emphasized the 99% PPO penetration percentage for the month commended First MCO on an outstanding job.

**NJCE SAFETY DIRECTOR:** Mr. Prince referred to the Safety Director's report for February through March enclosed within the agenda, which includes all risk control activities. Mr. Prince referred to the Safety Expo announcement enclosed within the agenda. Mr. Prince reported that J.A. Montgomery continues to hold Safety Expos throughout the state and they have continued to receive positive feedback from the attendees. Mr. Prince then referred to the listing of all virtual trainings that are scheduled. Mr. Prince advised that any questions regarding the virtual trainings should be directed to him. Mr. Prince reported that he has received information relevant to motor vehicle and

MVR checks. Mr. Prince advised that the NJ Motor Vehicle Commission has the CAIR Program, which is a customer abstract information and retrieval system, and is run through the business and government services offices of the Motor Vehicle Commission. Mr. Prince noted that several member Commissions have paid the \$150 fee, which allows up to 5,000 look-ups, and allows for up to 5 administrators that can be responsible for running those tags or MVRs. Executive Director added that some of the member Commissions are paying the cost of the program out of the miscellaneous line item within their Commission budgets. Mr. Prince advised that any questions regarding the process can be directed to him. Mr. Prince reported that the NJCE is initiating a Safety Committee that will meet quarterly via Zoom. Mr. Prince explained that the purpose of the NJCE Safety Committee is to provide the various members with an opportunity to roundtable what works and does not work for their Counties/Commissions, training opportunities, as well as other safety items. Mr. Prince requested that the Commission consider appointing a representative to the NJCE Safety Committee. Lastly, Mr. Prince reported that the New Jersey Chapter of the American Public Works Association is hosting a Public Works Expo at the NJ Convention & Exposition Center. Mr. Prince added that the Expo is free for Public Works employees and CEUs are available. 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 numbers 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.

**MOTION TO GO INTO TO CLOSED SESSION**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**NEXT MEETING:** Executive Director asked whether the Commissioners would like to meet in-person for the April 20<sup>th</sup> meeting or continue to meet virtually. Chair Wagner advised that the Commissioners are willing to return to in-person meetings. Executive Director advised that the necessary arrangements will be made to conduct the April 20<sup>th</sup> meeting in-person.

**MOTION TO ADJOURN:**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**MEETING ADJOURNED: 10:32 AM**

Minutes prepared by: Jason Thorpe, Assisting Secretary