

**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 Egnite 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