#### UNION COUNTY INSURANCE FUND COMMISSION AGENDA AND REPORTS JULY 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

The Union County Insurance Fund Commission will conduct its July 20, 2022 meeting 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.

## UNION COUNTY INSURANCE FUND COMMISSION AGENDA

#### OPEN PUBLIC MEETING: JULY 20, 2022 ADMINISTRATION BUILDING – 6<sup>TH</sup> FLOOR COMMISSIONER CONFERENCE ROOM 10 ELIZABETHTOWN PLAZA

#### ELIZABETH, N 10:00 AM

	MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ ROLL CALL OF COMMISSIONERS	
	APPROVAL OF MINUTES: June 22, 2022 Open Minutes	Appendix I
	June 22, 2022 Closed Minutesse CORRESPONDENCE: None	nt via e-mail
_	CORRESPONDENCE: None	
	COMMITTEE REPORTS	
	Safety Committee:	
	Claims Committee:	V erbal
	EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA	Pages 2-17
	TREASURER – Bibi Taylor	
	Resolution <b>22-22</b> July Bill List – <i>Motion</i>	Page 18
	April Treasurer Reports	
	ATTORNEY - Bruce H. Bergen, Esq	Verbal
	CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc	Verbal
	MANAGED CARE – First MCO	
_	Monthly Report	Pages 21-22
	NICE CAPETY DIDECTOD LA Management Consulting	
_	NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting  Monthly Report	Pages 23-31
	OLD BUSINESS	8
	OLD DOM, LISS	
	NEW BUSINESS	
	PUBLIC COMMENT	
	<b>EXECUTIVE SESSION</b> – in accordance with the Open Public Meetings Act, N.J.S.A.	10:4-12(B)
	N.J.S.A 10:4-12 Statement	
	Motion to go into Executive Session	
	MOTION TO APPROVE PAR AS DISCUSSED IN EXECUTIVE SESSION	
	MEETING ADJOURNMENT	
	NEXT SCHEDULED MEETING: September 21, 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

Da	te:	July 20, 2022
Me	emo to:	Commissioners of the Union County Insurance Fund Commission
Fro	om:	PERMA Risk Management Services
Sul	oject:	Executive Director's Report
	Manager advised of security controls coverage with the the applicable loss the NJCE layer of already providing assessments and of	Update – The Cyber coverage expired on 6-26-22. The NJCE Underwriting Cowbell and Chubb would consider revisiting once the MFA and other cyber are in place. In the interim, we are recommending the County secure Insurance Commission and the NJCE JIF. We have asked the Actuary for s funding. For the first \$25,000 of coverage the loss funding is \$5,362. For f \$225,000 excess \$25,000 the loss funding is \$15,590. The NJCE JIF is this layer of coverage for our other member counties. These are 12-month can be pro-rated once we agree on an effective date. This would give the of coverage until excess coverage can be secured.
		otion to approve self-funding of the cyber coverage including coverage th the NJCE JIF.
	receipt of authoriz	sals – Asset Works is ready to move forward with the appraisal process upon zation by the County. Asset Works is looking for the County to sign the l have a hard copy for signature at the meeting.
	pages 4-6 is a mentitems needed for 27, 2022, with the Risk. The deadline applications for O	Underwriting Data Collection (Pages 4-6) — Included in the agenda on norandum from the NJCE Underwriting Team Manager noting some critical the renewal. An e-mail was distributed to identified renewal users on June e link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami e to compete the data underwriting renewal is Friday, August 19, 2022. The ptional Ancillary Coverage will be completed online via Broker Buddha. An t out shortly on the new application process which will include instructions
	23, 2022. Include	tess Joint Insurance Fund (NJCE) (Pages 7-9) – The NJCE met on June and in the agenda on pages 7-9 is a written summary of the report. The NJCE met again on Thursday, September 22, 2022 at 9:30 AM via zoom.
	copy of the Financian surplus of \$5,362	I Fast Track (Pages 10-11) - Included in the agenda on pages 10-11 is a cial Fast Track for the month of May. As of May 31, 2022 there is a statutory 593. Line 10 of the report, "Investment in Joint Venture" is the Union Fund Commission's share of the equity in the NJCE, \$1,948,333. The total 2,853,838.

□ 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 May. As

of May 31, 2022 the NJCE has a surplus of \$14,790,253. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$5,857,551. The cash amount is \$26,655,729.
Claims Tracking Reports (Pages 15-16) — Included in the agenda on page 15 is the Claim Activity Report as of May 31, 2022. Also included in the agenda on page 16 is the Claims Management Report Expected Loss Ratio Analysis Report as of May 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.
<u>Informational Items</u> :
Certificate of Insurance Reports (Page 17) – Included in the agenda on page 17 is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. There were (2) two certificates of insurance issued during the month.
☐ Motion to approve the certificate of insurance reports
<b>2022 NJLM Annual Conference</b> - The 107 <sup>th</sup> Annual New Jersey State League of Municipalities Conference is scheduled for November 15 <sup>th</sup> through November 17 <sup>th</sup> at the Atlantic City Convention Center in Atlantic City.
<b>2022 Meeting Schedule</b> – The Commission is not scheduled to meet in August. The next scheduled meeting is on September 21, 2022.



The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami and Broker Buddha, but we want to make special note of these critical items.

#### **Underwriting Information**

- Property COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- Liability Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
  - Aging Infrastructure Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
  - Sexual Abuse/Molestation While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
  - Transit Operations If you utilize contractors to provide public transportation (i.e. buses, paratransit), confirm there is a contract in place and evidence of insurance is provided. If you provide the transportation yourselves, confirm the following: 1) Are MVR checks run on drivers and how frequently; 2) DO buses have cameras inside, outside or both; 3) Does paratransit require tie downs and is training provided to drivers?

#### ✓ Law Enforcement –

- Use of Force Provide your law enforcement use of force policies and procedures.
- Strip Search Provide your law enforcement strip search policies and procedures.
- Jail Transgender Handling Provide your jail's policy and procedure on handling transgender inmates.
- Suicide Prevention Provide your jail's policy and procedures on suicide prevention.
- Vehicle Pursuit/Stops Provide your law enforcement policy and procedures on vehicle pursuit and stops.
- State Jail Inspections Provide your most recent annual state jail inspection report.

#### **Underwriting Information** (Continued)

- ✓ Workers' Compensation As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ Cyber We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber application and supplement, attached, must be completed. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and response, and employee training.
- ✓ Financials Provide your most recent audited financials and current interim financials.
- Medical Malpractice If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application and COVID Supplemental in BrokerBuddha.
- ✓ Vehicles Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.





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#### 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:** June 23, 2022

**Memo to:** Fund Commissioners

Union County Insurance Fund Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** June 23, 2022 NJCE Meeting

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the 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.

**December 31, 2021 Audit:** Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

**Learning Management System (LMS):** In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee \$18,750.

**Financial Fast Track: Financial Fast Track:** The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is \$14.7 million.

#### **NJCE Committees:**

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21<sup>st</sup> at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director's office to pursue quotes for a vendor to provide

property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

**Safety Committee:** The first meeting of the Safety Committee was held June 20<sup>th</sup> at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

**Prospective Membership:** Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

**COVID-19/Safety National:** PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

**Sewer Backup Coverage:** In April, the Board authorized the Executive Director's request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10<sup>th</sup> and a second revision on June 21<sup>st</sup> to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

**NJCE 10<sup>th</sup> Year Anniversary:** As previously discussed, 2020 marked the 10<sup>th</sup> anniversary of the Fund's inception, which began with two County members and had grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

**2022 MEL, MRHIF & NJCE Educational Seminar:** Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5<sup>th</sup> and April 29<sup>th</sup> had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

**NJCE JIF Renewal Timeline:** The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

**Technological implementation**: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

**Broker Buddha:** Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certificial: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certificial, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certificial utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <a href="https://www.certificial.com/company">https://www.certificial.com/company</a>.

**Membership Renewal:** The Commissions of Mercer County, Ocean County and Union County and the Hudson County are scheduled to renew their three-year membership with the Fund as of January 1, 2023.

**NJAC Conference:** Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

#### **Risk Control Report**

Safety Director submitted a report reflecting the risk control activities from April to July 2022.

#### **WC Claims Administration Report**

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

**Next Meeting:** The next meeting of the NJCE fund is scheduled for September 22, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

		UNION COUNT	Y INSURANCE COMMISS	ION	
		FINANCIA	AL FAST TRACK REPORT		
		AS OF	May 31, 2022		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNE	DERWRITING INCOME	268,428	1,342,142	19,737,179	21,079,321
2. CLA	IM EXPENSES				
	Paid Claims	108,950	548,687	6,767,989	7,316,676
	Case Reserves	157,276	454,467	4,830,913	5,285,380
	IBNR	10,828	117,205	3,801,020	3,918,224
	Excess Insurance Recoverable	(11,025)	(17,869)	(308,775)	(326,644)
	Discounted Claim Value	(4,721)	(15,344)	(183,179)	(198,523)
TOT	AL CLAIMS	261,308	1,087,146	14,907,967	15,995,113
3. <b>EXP</b>	ENSES				
	Excess Premiums	0	0	0	0
	Administrative	16,022	81,899	739,956	821,854
TOT	AL EXPENSES	16,022	81,899	739,956	821,854
4. <b>UN</b> E	DERWRITING PROFIT (1-2-3)	(8,901)	173,098	4,089,256	4,262,354
5. <b>INV</b>	ESTMENT INCOME	4,202	20,877	306,029	326,906
6. PRO	OFIT (4 + 5)	(4,699)	193,975	4,395,286	4,589,260
7. CEL	APPROPRIATION CANCELLATION	0	0	0	0
8. DIVI	IDEND INCOME	0	0	0	0
9. DIVI	IDEND EXPENSE	0	(750,000)	(425,000)	(1,175,000)
10. INV	ESTMENT IN JOINT VENTURE	(3,069)	37,606	1,910,727	1,948,333
11. SUR	PLUS (6+7+8-9)	(7,768)	(518,420)	5,881,013	5,362,593
SURPLUS	(DEFICITS) BY FUND YEAR				
201	8	2,365	(725,912)	3,616,403	2,890,491
201	9	330	151,388	541,294	692,682
202	0	1,087	61,883	1,424,785	1,486,668
202	1	1,551	13,562	298,532	312,094
202	2	(13,100)	(19,341)		(19,341)
TOTAL S	URPLUS (DEFICITS)	(7,768)	(518,420)	5,881,013	5,362,593
TOTAL C	ASH				12,853,838

		Y INSURANCE COMMISSION	l	
	FINANCIA	L FAST TRACK REPORT		
	AS OF	May 31, 2022		
	ALL Y	YEARS COMBINED		
AIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	1,500	32,621	2,339,829	2,372,45
Case Reserves	62,416	51,260	977,725	1,028,98
IBNR	(63,916)	(87,345)	176,978	89,63
Excess Insurance Recoverable	0	0	0	
Discounted Claim Value	26	938	(20,603)	(19,6
TOTAL FY 2018 CLAIMS	26	(2,527)	3,473,930	3,471,4
FUND YEAR 2019				
Paid Claims	31,220	193,448	2,657,025	2,850,4
Case Reserves	70,090	(334,525)	1,683,030	1,348,5
IBNR	(101,310)	(1,174)	299,325	298,1
Excess Insurance Recoverable	0	0	0	
Discounted Claim Value	635	7,780	(41,260)	(33,4
TOTAL FY 2019 CLAIMS	635	(134,470)	4,598,121	4,463,6
FUND YEAR 2020				
Paid Claims	19,406	84,830	1,147,906	1,232,7
Case Reserves	(7,226)	126,891	1,222,838	1,349,7
IBNR	(1,154)	(264,916)	1,403,257	1,138,3
Excess Insurance Recoverable	(11,025)	(17,869)	(308,775)	(326,6
Discounted Claim Value	389	3,487	(46,783)	(43,2
TOTAL FY 2020 CLAIMS	389	(67,578)	3,418,443	3,350,8
FUND YEAR 2021				
Paid Claims	23,043	164,434	623,227	787,6
Case Reserves	(56,176)	149,175	947,319	1,096,4
IBNR	33,133	(324,485)	1,921,459	1,596,9
Excess Insurance Recoverable	0	0	0	
Discounted Claim Value	579	6,818	(74,533)	(67,7
TOTAL FY 2021 CLAIMS	579	(4,058)	3,417,473	3,413,4
FUND YEAR 2022				
Paid Claims	33,781	73,353		73,3
Case Reserves	88,172	461,667		461,6
IBNR	144,075	795,125		795,1
Excess Insurance Recoverable	0	0		
Discounted Claim Value	(6,351)	(34,366)		(34,3
TOTAL FY 2022 CLAIMS	259,678	1,295,778	0	1,295,7
MBINED TOTAL CLAIMS	261,308	1,087,146	14,907,967	15,995,1

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 \$326,644 for COVID 19 Workers Compensation claims.

		NEW JERSEY CO	UNTIES EXCESS JIF		
			ST TRACK REPORT		I
		AS OF	May 31, 2022		
			COMBINED		I
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,708,337	13,541,686	216,347,698	229,889,384
2.	CLAIM EXPENSES				
	Paid Claims	501,888	1,760,235	8,997,544	10,757,779
	Case Reserves	(709,610)	(1,267,706)	10,977,439	9,709,733
	IBNR	717,027	1,504,473	11,375,865	12,880,338
	Discounted Claim Value	(80,598)	(163,459)	(1,916,773)	(2,080,232)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL CLAIMS	428,706	1,767,075	28,046,678	29,813,754
3.	EXPENSES				
	Excess Premiums	2,060,721	10,320,080	153,216,375	163,536,455
	Administrative	180,632	890,221	16,354,219	17,244,440
	TOTAL EXPENSES	2,241,354	11,210,301	169,570,594	180,780,895
4.	UNDERWRITING PROFIT (1-2-3)	38,277	564,310	18,730,426	19,294,736
5.	INVESTMENT INCOME	51,225	(180,036)	1,533,106	1,353,069
6.	PROFIT (4+5)	89,502	384,273	20,263,531	20,647,805
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	89,502	384,273	14,405,980	14,790,254
SH	IRPLUS (DEFICITS) BY FUND YEAR				
30	IN 1895 (BETTETTS) BY TONE TEAK				
	2010	294	(1,276)	163,660	162,385
	2011	724	(2,273)	666,797	664,524
	2012	1,130	(4,532)	690,291	685,759
	2013	2,038	(9,287)	1,322,965	1,313,678
	2014	2,848	(31,717)	2,323,116	2,291,399
	2015	3,560	(181,336)	1,637,394	1,456,058
	2016	3,846	(15,403)	1,825,687	1,810,284
	2017	4,834	266,056	1,865,475	2,131,530
	2018	4,451	133,595	2,701,793	2,835,388
	2019	5,305	121,451	2,317,154	2,438,605
	2020	4,783	(118,487)	(1,215,894)	(1,334,381)
	2021	7,423	33,004	107,541	140,545
	2022	48,264	194,480	,	194,480
то	TAL SURPLUS (DEFICITS)	89,502	384,273	14,405,980	14,790,253
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		UNTIES EXCESS JIF							
		T TRACK REPORT							
	AS OF	May 31, 2022							
ALL YEARS COMBINED									
	THIS	YTD	PRIOR	FUND					
	MONTH	CHANGE	YEAR END	BALANCE					
IM ANALYSIS BY FUND YEAR									
FUND YEAR 2010									
Paid Claims	0	0	171,840	171,840					
Case Reserves	0	0	(0)	((					
IBNR	0	0	0	(					
Discounted Claim Value	0	0	0	(					
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840					
FUND YEAR 2011				2,2,510					
Paid Claims	0	0	538,401	538,40					
Case Reserves	0	0	0	(					
IBNR	0	(0)	0	((					
Discounted Claim Value	0	0	(0)	((					
TOTAL FY 2011 CLAIMS	0	0	538,401	538,40					
FUND YEAR 2012									
Paid Claims	42	474	1,582,804	1,583,278					
Case Reserves	(42)	(474)	65,616	65,141					
IBNR	0	(541)	5,318	4,777					
Discounted Claim Value	0	169	(7,374)	(7,206					
TOTAL FY 2012 CLAIMS	0	(373)	1,646,363	1,645,991					
FUND YEAR 2013									
Paid Claims	5,954	30,179	914,416	944,596					
Case Reserves	(5,954)	(32,183)	458,599	426,415					
IBNR	0	0	74,752	74,752					
Discounted Claim Value	0	2,316	(57,108)	(54,792					
TOTAL FY 2013 CLAIMS	0	312	1,390,659	1,390,972					
FUND YEAR 2014									
Paid Claims	120	180,159	476,289	656,448					
Case Reserves	(120)	(147,086)	388,283	241,197					
IBNR	0	(32,839)	43,550	10,711					
Discounted Claim Value	0	18,353	(37,267)	(18,914					
TOTAL FY 2014 CLAIMS	0	18,587	870,855	889,442					
FUND YEAR 2015			•	,					
Paid Claims	13,269	100,304	1,175,139	1,275,443					
Case Reserves	(39,465)	(365,124)	1,460,651	1,095,52					
IBNR	26,196	435,360	106,456	541,816					
Discounted Claim Value	0	(5,093)	(100,358)	(105,451					
TOTAL FY 2015 CLAIMS	(0)	165,447	2,641,889	2,807,335					

		JNTIES EXCESS JIF		
		T TRACK REPORT		
	AS OF	May 31, 2022 COMBINED		
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANC
	MONTH	CHANGE	YEAR END	BALANC
IM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	3,185	25,761	844,767	870,5
Case Reserves	10,692	6,693	1,681,779	1,688,4
IBNR	(13,878)	(37,717)	54,558	16,8
Discounted Claim Value	0	3,842	(113,121)	(109,
TOTAL FY 2016 CLAIMS	0	(1,421)	2,467,984	2,466,
		(1,421)	2,407,504	2,400,
FUND YEAR 2017	255 752	262.000	202.020	CE7.
Paid Claims	255,753	263,099	393,930	657,0
Case Reserves	(255,373)	(248,664)	1,372,320	1,123,6
IBNR	(380)	(308,755)	1,211,149	902,
Discounted Claim Value	0	7,285	(135,864)	(128,
TOTAL FY 2017 CLAIMS	0	(287,036)	2,841,535	2,554,4
FUND YEAR 2018				
Paid Claims	1,298	7,996	742,774	750,
Case Reserves	(1,398)	241,707	384,006	625,
IBNR	100	(418,993)	1,013,968	594,
Discounted Claim Value	0	16,403	(132,597)	(116,
TOTAL FY 2018 CLAIMS	0	(152,887)	2,008,151	1,855,
FUND YEAR 2019				
Paid Claims	0	1,554	673,118	674,
Case Reserves	(177,288)	(109,556)	590,241	480,
IBNR	177,288	(59,514)	1,923,599	1,864,
Discounted Claim Value	0	23,061	(263,678)	(240,
TOTAL FY 2019 CLAIMS	0	(144,455)	2,923,280	2,778,
FUND YEAR 2020				
Paid Claims	201,423	237,447	636,007	873,
Case Reserves	(249,906)	53,753	3,478,036	3,531,
IBNR	48,483	(142,528)	3,149,860	3,007,
Discounted Claim Value	0	14,151	(547,421)	(533,
Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,
TOTAL FY 2020 CLAIMS	(0)	96,355	5,329,085	5,425,
FUND YEAR 2021				
Paid Claims	9,325	901,571	848,061	1,749,
Case Reserves	16,062	(843,889)	1,097,909	254,
IBNR	(25,387)	(178,205)	3,792,655	3,614,
Discounted Claim Value	0	50,772	(521,987)	(471,
Excess Recoveries	0	0	, , ,	
TOTAL FY 2021 CLAIMS	0	(69,751)	5,216,637	5,146,8
FUND YEAR 2022				
Paid Claims	11,520	11,690		11,0
Case Reserves	(6,819)	177,115		177,
IBNR	504,604	2,248,207		2,248,
Discounted Claim Value	(80,598)	(294,716)		(294,
TOTAL FY 2022 CLAIMS	428,706	2,142,297	0	2,142,
	420,700	212721231	U	2,172,1

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 \$ 1,453,865 due from the reinsurer for COVID-19 WC claims.

			Commissi	on		
		M ACTIVITY RE				
	As	of May 31, 20	22			
COVERAGE LINE-PROPERTY						
CLAIM COUNT-OPEN CLAIM						
Year	2018	2019	2020	2021	2022	TOTA
April-22	0	1	2	27	20	50
May-22	0	1	2	22	31	56
NET CHGE	0	0	0	-5	11	67.004
Limited Reserves	2040	2040	2020	2024	2022	\$7,221
Year	2018 \$0	2019 \$0	2020	2021 \$186,910	2022 \$102,612	TOTAL
April-22 May-22	\$0	\$0 \$0	\$159,824 \$159,824	\$100,910	\$102,612	\$449,345 \$404,392
May-22 NET CHGE	\$0	\$0 \$0	\$159,024	(\$47,468)	\$2,514	(\$44,953
Ltd Incurred	\$290,449	\$115,093	\$311,845	\$230.003	\$109.680	\$1,057,069
COVERAGE LINE-GENERAL LIABIL		\$115,035	9311,043	\$250,005	\$105,000	\$1,057,005
CLAIM COUNT - OPEN CLAIM						
Year	2018	2019	2020	2021	2022	TOTAL
April-22	8	2013	8	17	28	72
May-22	8	10	9	13	26	66
NET CHGE	0	-1	1	-4	-2	-6
Limited Reserves			•		-	\$3,199
Year	2018	2019	2020	2021	2022	TOTAL
April-22	\$76,000	\$15,402	\$31,177	\$15,096	\$24,202	\$161,877
May-22	\$76,000	\$63,402	\$32,177	\$19,019	\$20,507	\$211,106
NET CHGE	\$0	\$48,000	\$1,000	\$3,923	(\$3,694)	\$49,229
Ltd Incurred	\$493,956	\$386,218	\$32,315	\$25,157	\$20,507	\$958,154
COVERAGE LINE-AUTOLIABILITY	,					
CLAIM COUNT - OPEN CLAIM	•					
Year	2018	2019	2020	2021	2022	TOTAL
April-22	1	2	1	2	5	11
May-22	1	2	1	2	10	16
NET CHGE	0	0	0	0	5	5
Limited Reserves						\$15,413
Year	2018	2019	2020	2021	2022	TOTAL
April-22	\$100,000	\$100,000	\$15,077	\$6,023	\$2,809	\$223,909
May-22	\$100,000	\$100,000	\$15,077	\$6,023	\$25,512	\$246,612
NET CHGE	\$0	\$0	\$0	\$0	\$22,703	\$22,703
Ltd Incurred	\$123,110	\$107,739	\$24,804	\$17,061	\$25,535	\$298,248
COVERAGE LINE-WORKERS COMP	P <u>.</u>					
CLAIM COUNT - OPEN CLAIM	IS					
Year	2018	2019	2020	2021	2022	TOTAL
April-22	16	27	37	30	21	131
May-22	17	26	37	26	30	136
NET CHGE	1	-1	0	-4	9	. 5
Limited Reserves						\$32,524
Year	2018	2019	2020	2021	2022	TOTAL
April-22	\$790,569	\$1,163,014	\$1,150,877	\$944,641	\$243,872	\$4,292,972
May-22	\$852,985	\$1,185,103	\$1,142,651	\$932,010	\$310,521	\$4,423,270
NET CHGE	\$62,416	\$22,090	(\$8,226)	(\$12,631)	\$66,649	\$130,298
Ltd Incurred	\$2,494,210	\$3,594,930	\$2,213,303	\$1,611,935	\$379,297	\$10,293,675
		LLLINESC				
		UNT - OPE	N CLAIMS			
Year	2018	2019	2020	2021	2022	TOTAL
April-22	25	41	48	76	74	264
May-22	26	39	49	63	97	274
NET CHGE	1	-2	1	-13	23	10
Limited Reserves						\$19,290
Year	2018	2019	2020	2021	2022	TOTAI
April-22	\$966,569	\$1,278,416	\$1,356,955	\$1,152,670	\$373,494	\$5,128,104
May-22	\$1,028,985	\$1,348,505	\$1,349,729	\$1,096,494	\$461,667	\$5,285,380
NET CHGE	\$62,416	\$70,090	(\$7,226)	(\$56,176)	\$88,172	\$157,276
Ltd Incurred	\$3,401,725	\$4,203,979	\$2,582,266	\$1,884,156	\$535,019	\$12,607,146

						Un	ion County Insur	ance Commissio	on							
							AIMS MANAGE									
						EXP	ECTED LOSS R	ATIO ANALYS	SIS							
						AS OF			May 31, 2	022						
FUND YEAR 2018 LC	OSSES CAPPED AT RE	TENTION .														
		Curre	ent	53			Last N	1onth	52			Last	Year	41		
2018	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETE
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	0	0	0.00%	320,021	100.00
GEN LIABILITY	427,942	493,956	493,956	115.43%	413,510	96.63%	493,956	493,956	115.43%	412,992	96.51%	0	0	0.00%	397,938	92.999
AUTO LIABILITY	259,693	123,110	123,110	47.41%	244,786	94.26%	123,110	123,110	47.41%	243,958	93.94%	0	0	0.00%	233,118	89.779
WORKER'S COMP	4,546,370	2,566,225	2,566,225	56.45%	4,530,965	99.66%	2,502,309	2,502,309	55.04%	4,529,159	99.62%	0	0	0.00%	4,492,460	98.819
TOTAL ALL LINES	5,554,026	3,535,870	3,535,870	63.66%	5,509,282	99.19%	3,471,954	3,471,954	62.51%	5,506,130	99.14%	0	0	0.00%	5,443,537	98.019
NET PAYOUT %	\$2,372,740				42.72%											
FUND YEAR 2019 LO	OSSES CAPPED AT RE	TENTION														
TOND TOME 2015	Social Children	Curre	ent	41			Last N	Ionth	40			Last	Year	29		
2019	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred		31-May-22		TARGETED	Incurred		00-Jan-00		TARGETED	Incurred	Incurred	_		TARGET
PROPERTY	340,421	240,439	240,439	70.63%	340,421	100.00%	240,439	240,439	70.63%	340,421	100.00%	0	0		340,421	100.009
GEN LIABILITY	428,501	386,218	386,218	90.13%	398,457	92.99%	338,218	338,218	78.93%	396,283	92.48%	0	0		362,737	84.659
AUTO LIABILITY	258,887	107,739	107,739	41.62%	232,394	89.77%	107,739	107,739	41.62%	231,190	89.30%	0	0		212,342	82.029
WORKER'S COMP	4,637,297	3,637,294	3,637,294	78.44%	4,582,310	98.81%	3,583,984	3,583,984	77.29%	4,576,883	98.70%	0	0		4,461,514	96.219
TOTAL ALL LINES	5,665,107	4,371,690	4,371,690	77.17%	5,553,582	98.03%	4,270,380	4,270,380	75.38%	5,544,777	97.88%	0	0		5,377,013	94.919
NET PAYOUT %	\$2,855,474	4,571,050	4,072,030	77.2770	50.40%	50.0570	4,270,000	4,270,000	75.56%	3,344,777	37.0070			0.00%	3,077,010	34.317
FUND YEAR 2020 LO	OSSES CAPPED AT RE	TENTION Curre	ant .	29			Last N	lanth.	28			Last	Voor	17		
2020	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
2020	buuget	Incurred	Incurred	31-May-22		TARGETED	Incurred		00-Jan-00		TARGETED	Incurred	Incurred			TARGETE
PROPERTY	355,673	336,677	336,677	94.66%	355,673	100.00%	336,677	336,677	94.66%	355,673	100.00%	0	0		344,544	96.879
GEN LIABILITY	393,364	32,315	32,315	8.22%	332,992	84.65%	31,315	31,315	7.96%	328,707	83.56%	0	0		273,568	69.559
AUTO LIABILITY	237,658	24,804	24,804	10.44%	194,929	82.02%	24,804	24,804	10.44%	192,638	81.06%	0	0		152,835	64.319
WORKER'S COMP	3,947,400	2,213,303	2,213,303	56.07%	3,797,768	96.21%	2,201,923	2,201,923	55.78%	3,781,397	95.79%	0	0		3,324,966	84.239
TOTAL ALL LINES	4,934,095	2,607,099	2,607,099	52.84%	4,681,363	94.88%	2,594,719	2,594,719	52.59%	4,658,415	94.41%	0	0		4,095,914	83.019
NET PAYOUT %	\$1,232,537	2,007,033	2,007,033	32.0170	24.98%	5 1.0070	2,551,725	2,55 1,7 25	32.3370	1,050,125	31.1270			0.0070	1,000,000	00.027
	7 - 7 7															
FUND YEAR 2021 LO	OSSES CAPPED AT RE												.,			
2024	D	Curre		17		MONTH	Last N		16		MONTH	Last		5		MONT
2021	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual 00-Jan-00		MONTH	Unlimited	Limited	Actual 00-Jan-00		MONT
DD C DEDTY	210 500	Incurred	Incurred	31-May-22	200 502	TARGETED	Incurred		89.77%	200 705	TARGETED 96.65%	Incurred			110 015	37.009
PROPERTY	319,500	244,369	244,369	76.48%	309,503	96.87%	286,813	286,813		308,785		0	0		118,215 50,904	
GEN LIABILITY AUTO LIABILITY	363,600 203,400	25,157 17,061	25,157 17,061	6.92% 8.39%	252,869 130,804	69.55% 64.31%	21,234 17,061	21,234 17,061	5.84% 8.39%	246,692 126,163	67.85% 62.03%	0	0		30,510	14.009
WORKER'S COMP	2,809,258	1,611,935	1,611,935	57.38%	2,366,289	84.23%	1,606,547	1,606,547	57.19%	2,295,896	81.73%	0	0		252,833	9.00%
				_	3,059,464				_		_					
NET PAYOUT %	3,695,758 \$787,662	1,898,522	1,898,522	51.37%	21.31%	82.78%	1,931,655	1,931,655	52.27%	2,977,536	80.57%	0	0	0.00%	452,462	12.249
	<b>*</b> ***********************************															
FUND YEAR 2022 LO	OSSES CAPPED AT RE															
		Curre		5			Last N		4			Last		-7		ļ.,
2022	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONT
		Incurred	Incurred	31-May-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGET
PROPERTY	332,100	109,680	109,680	33.03%	122,877	37.00%	106,322	106,322	32.02%	99,630				N/A	N/A	N/A
GEN LIABILITY	378,000	20,507	20,507	5.43%	52,920	14.00%	24,202	24,202	6.40%	37,800				N/A	N/A	N/A
AUTO LIABILITY	180,900	25,535	25,535	14.12%	27,135	15.00%	2,809	2,809	1.55%	18,090				N/A	N/A	N/A
WORKER'S COMP	2,132,100	379,297	379,297 535,019	17.79%	191,889	9.00%	279,733 413,066	279,733	13.12%	127,926 283,446	6.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,023,100	535,019		17.70%	394,821	13.06%		413,066	13.66%		9.38%	0	0	N/A	N/A	N/A

## Union County Insurance Commission Certificate of Insurance Monthly Report

#### From 6/1/2022 To 7/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Linden  I - County of Union	605 S. Wood Avenue Linden, NJ 07036	RE: Use of Mobile Sound Stage 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 use of Mobile Sound Stage	6/1/2022 #3475134	GL AU EX WC OTH
H - City of Linden I - County of Union	301 North Wood Avenue Linden, NJ 07036	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: Sound Stage Rental 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 mobile sound stage rental.	6/10/2022 #3482661	GL AU EX WC OTH
Total # of Holders: 2				

## UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-22 July 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 CheckNumber	<u>VendorName</u>	<u>Comment</u>	InvoiceAmount						
001174 001174 001174	PERMA RISK MANAGEMENT SERVICES PERMA RISK MANAGEMENT SERVICES	POSTA GE 6/22 ED 7/22	1.30 13,862.91						
001175 001175	THE ACTUARIAL ADVANTAGE	ACTUARY 7/22	<b>13,864.21</b> 532.25						
001176 001176	WESTFIELD LEADER	AD JUNE MEETING 6.9.22	<b>532.25</b> 39.27						
001177 001177	NJ ADVANCE MEDIA	AD JUNE MEETING 6.7.22	39.27 130.41 130.41						
		<b>Total Payments FY 2022</b>	14,566.14						
		TOTAL PAYMENTS ALL FUND YEARS	\$14,566.14						
$\overline{ m V}$	ice Chairperson								
A	ttest:	Dated:							
	I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the abclaims.								
		Treasurer							

ST	MMARY OF CASH AND INVESTM	ENT INSTRUMENT	2	
	ION COUNTY INSURANCE COM		•	
	L FUND YEARS COMBINED	11331011		
-	RRENT MONTH	May		
_	URRENT FUND YEAR	2022		
-	RACH FUND TEAK	Description:	Administrative Account- Investors	Claims Account - Investors
		ID Number:		
		Maturity (Yrs)		
		Purchase Yield:		
		TOTAL C. All		
	A	TOTAL for All		
_	Acc ening Cash & Investment Balance		12,242,045.44	61,136.27
-	ening Cash & Investment Balance ening Interest Accrual Balance	\$0.00	12,242,045,44	01,130.27
O,	ening interest Accrual Dalance	30.00		-
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	\$4,202.19	\$4,137.57	\$64.62
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	\$4,202.19	\$4,137.57	\$64.62
9	Deposits - Purchases	\$831,254.83	\$670,199.65	\$161,055.18
10	(Withdrawals - Sales)	-\$284,701.20	-\$175,551.69	-\$109,149.51
En	ding Cash & Investment Balance	\$12,853,937.53	\$12,740,830.97	\$113,106.56
	ding Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plu	s Outstanding Checks	\$69,426.49	\$532.25	\$68,894.24
-	ess Deposits in Transit)	\$0.00	\$0.00	\$0.00
Bai	ance per Bank	\$12,923,364.02	\$12,741,363.22	\$182,000.80

	UNION COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Yea	ar: 2022									
Month Endin	ng: May									
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL			
OPEN BALANCE	663,358.17	850,839.92	901,213.90	9,242,408.49	14.37	645,346.84	12,303,181.69			
RECEIPTS										
Assessments	215,865.00	245,700.00	117,585.00	1,385,865.00	0.00	128,726.65	2,093,741.65			
Refunds	200.00	0.00	0.00	0.00	0.00	0.00	200.00			
Invest Pymnts	225.86	288.08	305.14	3,141.53	0.00	241.58	4,202.19			
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Subtotal Invest	225.86	288.08	305.14	3,141.53	0.00	241.58	4,202.19			
Other *	0.00	0.00	0.00	(750,000.00)	0.00	(673,742.00)	(1,423,742.00)			
TOTAL	216,290.86	245,988.08	117,890.14	639,006.53	0.00	(544,773.77)	674,401.84			
EXPENSES										
Claims Transfers	5,866.47	0.00	23.00	103,260.04	0.00	0.00	109,149.51			
Expenses	0.00	0.00	0.00	0.00	0.00	14,496.51	14,496.51			
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
TOTAL	5,866.47	0.00	23.00	103,260.04	0.00	14,496.51	123,646.02			
END BALANCE	873,782.56	1,096,828.00	1,019,081.04	9,778,154.98	14.37	86,076.56	12,853,937.51			



#### Case Management Monthly Activity Report June 2022

#### UNION COUNTY INS FUND COMM

	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	131	39	170	0	77.06%	22.94%	0.00%	2	168
Total FY2020	160	352	120	124	244	0	49.18%	50.82%	0.00%	0	244
Total FY2021	73	261	115	78	193	0	59.59%	40.41%	0.00%	2	191
Jan-22	21	44	9	4	13	0	69.23%	30.77%	0.00%	1	12
Feb-22	8	11	2	2	4	0	50.00%	50.00%	0.00%	1	3
Mar-22	1	16	8	0	8	0	100.00%	0.00%	0.00%	0	8
Apr-22	1	10	3	3	6	0	50.00%	50.00%	0.00%	3	3
May-22	6	25	14	3	17	0	82.35%	17.65%	0.00%	7	10
Jun-22	0	24	19	0	19	0	100.00%	0.00%	0.00%	14	5
Total FY2022	37	130	55	12	67	0	82.09%	17.91%	0.00%	26	41

	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		
19	11	30	0	30	6	5	7	11	12		

	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					



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



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#### 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	
Apr-22	\$137,482	\$39,212	\$169,428	\$98,270	71%	180	178	2	99%	3	
May-22	\$231,833	\$45,577	\$246,630	\$186,257	80%	163	160	3	98%	0	
Jun-22	\$709,109	\$176,801	\$816,678	\$532,308	75%	222	209	13	94%	0	
Total 2022	\$1,386,311	\$372,001	\$1,619,115	\$1,014,309	73%	915	889	26	97%	5	
Total to Date	\$14,311,323	\$3,519,842	\$17,721,251	\$10,791,355	75%	7,931	7,455	476	94%	45	



## **SAFETY DIRECTOR REPORT**

#### UNION COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

**DATE:** July 12, 2022

DATE OF MEETING: July 20, 2022

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
gprince@jamontgomery.com
Office: 856-552-4744

Cell: 609-238-3949

Mailing Address:
TRIAD 1828 CENTRE

Cooper Street, 18th Floor

Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101 Natalie Dougherty,
Senior Administrative Coordinator
<a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a>
Office: 856-552-4738

#### **UCIFC SERVICE TEAM**

April - June - July 2022

#### **RISK CONTROL ACTIVITIES**

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

- June 22: Attended the UCIFC meeting.
- June 22: Attended the UCIFC Executive Safety Committee meeting.
- June 22: Attended the UCIFC Claims Committee meeting.
- June 27: Conducted a loss control survey at the Ponderosa Park (Scotch Plains) with the Parks
  Department.

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

- July 20: Plan to attend the UCIFC meeting.
- July 20: Plan to attend the UCIFC Executive Safety Committee meeting.
- July 20: Plan to attend the UCIFC Claims Committee meeting.

#### 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 <a href="https://njce.org/safety/safety-bulletins/">https://njce.org/safety/safety-bulletins/</a>.

- NJCE JIF Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 20.
- NJCE JIF SD Bulletin: Poison Ivy Best Practices June 21.
- NJCE JIF SD Bulletin: Tick &Tick-Borne Diseases Best Practices June 22.
- NJCE JIF JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade June 27.
- NJCE JIF SD Bulletin: High Visibility Apparel in the Summer Best Practices July 11.
- NJCE JIF JAMC Law Enforcement Message: Daniel's Law Portal Open's Today July 12.

#### 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 <a href="NJCE JIF Media Catalog">NJCE JIF Media Catalog</a>. Email the video library at <a href="melvideolibrary@jamontgomery.com">melvideolibrary@jamontgomery.com</a> 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 <a href="https://njce.org/safety-training-videos-registration/">https://njce.org/safety-training-videos-registration/</a>. 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 NJCE.org website under the "Safety" tab: NJCE Monthly Training Schedules. Please register early, underattended classes will be canceled. (The July thru September 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)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
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
9/7/22	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 <u>walk-ins will not be</u> permitted due to classroom size restrictions.

<u>To Register</u> go to the <u>MSI-NJCE 2022 Expo Schedule</u> 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 <a href="mailto:publicrisk@jamontgomery.com">publicrisk@jamontgomery.com</a>; 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: <a href="https://njce.org/safety/njce-leadership-academy/">https://njce.org/safety/njce-leadership-academy/</a>.

If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet, so please check back.

(*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 <a href="mailto:publicrisk@jamontgomery.com">publicrisk@jamontgomery.com</a>; 877 398-3046):

NJCE LMS Logon Link: https://firstnetcampus.com/nice/entities/nice/logon.htm



<u>Please Note:</u> 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 via the MSI/NJCE Expos as mentioned below. For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <a href="https://njce.org/safety/">https://njce.org/safety/</a>.

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. <u>To Register</u> go to the: <u>MSI-NJCE 2022 EXPO Schedule</u> click on the selected course name/date.

## July thru September 2022 Safety Training Schedule Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
7/1/22	<u>Mower Safety</u>	8:30 - 9:30 am
7/1/22	<b>Hearing Conservation</b>	10:00 - 11:00 am
7/6/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental	
7/6/22	<u>Health Professionals</u>	9:00 - 10:30 am
7/6/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/6/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
7/7/22	Back Safety / Material Handling	7:30 - 8:30 am
7/7/22	HazCom w/GHS	9:00 - 10:30 am
7/8/22	Fire Safety	7:30 - 8:30 am
7/8/22	Fall Protection Awareness	9:00 - 11:00 am
7/11/22	Flagger Skills and Safety	8:30 - 9:30 am
7/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
7/12/22	<b>Preparing for First Amendment Audits</b>	9:00 - 11:00 am
7/12/22	Introduction to Management Skills	10:00 - 12:00 pm
7/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/13/22	Personal Protective Equipment (PPE)	7:30 -9:30 am
7/13/22	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
7/14/22	<b>Employee Conduct and Violence Prevention in the Workplace</b>	9:00 - 10:30 am
7/14/22	<u>Driving Safety Awareness</u>	1:00 - 2:30 pm
7/15/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
7/15/22	Shop & Tool Safety	9:00 - 10:00 am
7/18/22	<b>Confined Space Entry for Entrants &amp; Attendants</b>	7:30 - 9:30 am
7/18/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
7/18/22	HazCom w/GHS	1:00 - 2:30 pm
7/19/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/19/22	<u>Jetter/Vacuum Safety Awareness</u>	8:00 - 10:00 am
7/19/22	Hearing Conservation	10:30 - 11:30 am
7/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/22	Safety Committee Best Practices	8:30 - 10:00 am

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7/20/22	Implicit Bias in the Workplace	11:00 - 12:30 pm
7/21/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
7/22/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/22	<u>Fire Extinguisher Safety</u>	11:00 - 12:00 pm
7/25/22	<u>Ladder Safety/Walking &amp; Working Surfaces</u>	7:30 - 9:30 am
7/25/22	Fire Safety	10:00 - 11:00 am
7/26/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
7/26/22	HazCom w/GHS	10:00 - 11:30 am
7/27/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/22	Dealing with Difficult People	9:00 - 10:30 am
7/28/22	<u>Mower Safety</u>	7:30 - 8:30 am
7/28/22	Chain Saw Safety	9:00 - 10:00 am
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	<u>Fire Safety</u>	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	<u>Chipper Safety</u>	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/8/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental	9:00 - 10:30 am
	Health Professionals	
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 -12:00 pm
8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm
8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm
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8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	<b>CDL: Drivers Safety Regulations</b>	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	<u>Fire Safety</u>	8:30 - 9:30 am
8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	<b>Employee Conduct and Violence Prevention in the Workplace</b>	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
9/1/22	Special Events Management	8:30 - 10:30 am
9/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/22	HazCom w/GHS	1:00 - 2:30 pm
9/2/22	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/2/22	Fire Safety	10:30 - 11:30 am
9/2/22	<b>Work Zone: Temporary Traffic Controls</b>	1:00 - 3:00 pm
9/6/22	<b>Hearing Conservation</b>	7:30 - 8:30 am
9/6/22	Fire Extinguisher	9:00 - 10:00 am
9/6/22	Chain Saw Safety	1:00 - 2:00 pm
9/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy	
	(Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy	
	(Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
9/8/22	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/12/22	Accident Investigation	1:00 - 3:00 pm
9/13/22	Preparing for First Amendment Audits	9:00 - 11:00 am
9/13/22	Confined Space Entry	8:30 - 11:30 am
9/13/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
9/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/14/22	<u>Chipper Safety</u>	7:30 - 8:30 am

9/14/22	Wellness for Government Employees	9:00 - 11:30 am
9/14/22	Mower Safety	9:00 - 10:00 am
9/14/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
3/14/22	<u>Ecar concetion safety Awareness</u>	9:00 - 4:00 pm w/
9/15/22	Designated Employer Representative Training (DER) *see details below	1 hour lunch brk
9/15/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/15/22	Back Safety / Material Handling	1:00 - 2:00 pm
9/16/22	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/16/22	HazCom w/GHS	1:00 - 2:30 pm
9/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
9/19/22	Fire Safety	8:00 - 9:00 am
9/19/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/19/22	Safety Committee Best Practices	1:00 - 2:30 pm
9/20/22	Public Employers: What You Need to Know	9:00 - 10:30 am
	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental	
9/20/22	Health Professionals	9:00 - 10:30 am
9/20/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/22	Shop & Tool Safety	11:00 - 12:00 pm
9/20/22	<b>Driving Safety Awareness</b>	1:00 - 2:30 pm
9/21/22	<u>Leaf Collection Safety Awareness</u>	7:30 - 9:30 am
9/21/22	Chain Saw Safety	10:00 - 11:00 am
9/21/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/21/22	Ethical Decision Making	11:00 - 1:00 pm
9/22/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
		9:00 - 3:30 pm
9/22 - 9/23/22	<u>Leadership Skills for Supervisors - Two Day*</u> (must attend both days)	w/lunch brk
9/23/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
9/23/22	Flagger Skills and Safety	8:30 - 9:30 am
9/23/22	<u>Mower Safety</u>	10:00 - 11:00 am
9/26/22	Playground Safety Inspections	8:30 - 10:30 am
9/26/22	Fire Extinguisher	11:00 - 12:00 pm
9/26/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
9/27/22	HazCom w/GHS	7:30 - 9:00 am
9/27/22	Bloodborne Pathogens (BBP)	9:30 - 10:30 am
9/27/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/28/22	Confined Space Entry	8:30 - 11:30 am
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	<u>Ladder Safety/Walking &amp; Working Surfaces</u>	1:00 - 3:00 pm
9/30/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/22	Productive Meetings Best Practices	8:30 - 10:00 am
9/30/22	<u>Chipper Safety</u>	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm

<sup>\*9/15/22</sup> Designated Employee Representative Training (DER) Details:

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, registrations must be completed before August 26, 2022.
- Registration suggested 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

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

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than <u>5 minutes late or leave early</u> 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 <u>click here</u> 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: **9830 and 5189.** 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 – JUNE 22, 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

PERMA Risk Management Services

Jennifer Conicella

Managed Care Services First MCO

Joan Nairn Marie Lambe

NJCE Underwriting Manager Conner Strong & Buckelew

**Ed Cooney** 

Risk Management Consultant Acrisure, LLC

Robin Racioppi - Absent

Treasurer Bibi Taylor

Attorney Bruce Bergen, Esq.

Safety J.A. Montgomery Consulting

**Glenn Prince** 

T&M Associates **Mark Worthington** 

#### **ALSO PRESENT:**

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

## APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF APRIL 20, 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 APRIL 20, 2022

Moved: Chair Wagner

Second: Commissioner Martins

Vote: Unanimous

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Worthington advised that since the last Commission meeting the Labor Committee met. Mr. Worthington reported that he conducted two Hazard Communication trainings for the DPW personnel who do not have access to computers. Mr. Worthington reported that he scheduled and conducted 13 fire drills at both owned and leased county facilities. With no questions, Mr. Worthington concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee did not meet, however 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 was one action item.

UCIC PROPERTY APPRAISALS – Executive Director reported that following authorization received at the April Commission meeting, a property appraisal proposal was obtained. Executive Director referred to the proposal submitted by AssetWorks enclosed within the agenda. Executive Director noted that the proposal is based on properties with a value of \$250,000 or more. Executive Director further noted that the proposal is well below the bid threshold. Executive Director asked if there were any questions. Hearing none, Executive Director asked for a motion to award a contract to AssetWorks.

MOTION TO AWARD A CONTRACT TO ASSETWORKS IN THE AMOUNT OF \$9,590 TO CONDUCT PROPERTY APPRAISALS FOR BUILDINGS THAT HAVE A VALUE OF \$250,000 OR GREATER.

Moved: Chair Wagner

Second: Commissioner Martins

Roll Call Vote: Unanimous

June 22, 2022 Union County Insurance Fund Commission OPEN Minutes

UCIC CYBER LIABILITY RENEWAL - Executive Director reported that the UCIC Cyber Liability Policy will expire June 26, 2022. Executive Director advised that the Underwriting Manager is currently working with the County and the Commission RMC to finalize the renewal process. Executive Director said he would like the process to be completed prior to the expiration to avoid any lapses in coverage. Executive Director then asked the Underwriting Manager to provide an update on the renewal. Mr. Cooney reported that he has been working with the County and the Commission RMC for the past few months. Mr. Cooney advised that as previously discussed, the cyber coverage marketplace is tough and demands that certain controls are in place prior to even offering a quote. Mr. Cooney reported that the completion of the renewal is very close, and he has two carriers lined up to potentially provide quotes. Mr. Cooney noted that security discussions need to take place with the IT team at the county prior to quotes being provided. Mr. Cooney advised that a call is scheduled with the IT team later in the day and another call later in the week to finalize the renewal. Executive Director asked if there were any questions or comments. Chair Wagner commented that the delay in finalizing the renewal is being caused by the Multi-Factor Authentication (MFA) requirement. Chair Wagner advised that the county has been working with providers and will be conducting testing in the upcoming week. Chair Wagner advised that the expense for the MFA will be approximately \$120,000. Chair Wagner asked if the expense can be paid for out of the Commission as the county does not have it in its budget. Executive Director responded that he has no issue with the Commission funding the expense and asked if the Treasurer hand any issues with it. Ms. Taylor said she would discuss the matter with counsel and will advise the Commission accordingly.

2023 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director reported that the Fund office is beginning the data collection process earlier this year for the 2023 renewal to provide relevant information to underwriters in a timely manner. Executive Director advised that members and/or risk managers will manage the renewal via Origami as they have done so in the past. Executive Director said he is excited to announce that Conner Strong & Buckelew is utilizing a new platform called Broker Buddha. Executive Director advised that Mr. Thorpe participated in a demonstration of the new platform and asked him to provide a brief overview. Mr. Thorpe reported that the Broker Buddha platform will streamline the renewal applications for the ancillary coverages. Mr. Thorpe advised that the online portal would give the users the ability to save the applications as a draft and finish the application later. Mr. Thorpe further advised that the portal will also display application information from the prior year in order to carry information forward. Mr. Thorpe said the software is intuitive, and instructions are provided when the user signs on. Executive Director advised that additional information on the new platform will follow.

**NJCE CYBER TASK FORCE** – Executive Director referred to the latest Cyber Bulletin enclosed within the agenda and asked the Underwriting Manager to comment on it. Mr. Cooney advised that the latest bulletin is titled "*Prevent Cyber Events: Learn from Each Other*". Mr. Cooney reported that the bulletin outlines two claims experienced by members and details the claims process they went through.

**2022 MEL, MRHIF & NJCE JIF EDUCATIONAL SEMINAR** – Executive Director reported that the 11<sup>th</sup> annual seminar was conducted virtually on April 29<sup>th</sup> and May 6<sup>th</sup>. Executive Director noted that the Fund Office has submitted attendance records to the respective agencies for continuing education credits. Executive Director advised that initially, the MEL/MRHIF/NJCE Educational Seminar was approved for insurance producer credits – 2 general and 1 ethics for each day but noted that upon final review, the State did not approve the ethics credit. Executive Director

advised that Ms. Dodd was working the state on the credits and asked her to provide comment. Ms. Dodd advised that the state did agree to approve 3 general credits for each day. Ms. Dodd said that the state has added the credits to transcripts and is in the process of issuing certificates.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE met on April 28<sup>th</sup> and referred to a written summary of the meeting enclosed within the agenda. The Executive Director reported that during the meeting the NJCE renewed its contracts for Litigation Manager, Auditor, Payroll Auditor, and Actuary. The Executive Director advised that during the meeting the Final NJCE Safety Committee Charter was presented for the Board's approval. Executive Director advised that the Safety Committee recently held its first meeting and asked Mr. Prince to provide comment. Mr. Prince reported that the first NJCE Safety Committee meeting was held on June 20<sup>th</sup> via Zoom. Mr. Prince said there was a large agenda, and the meeting was well attended. Mr. Prince advised that the meetings will be scheduled quarterly and will continue in a virtual format. Executive Director asked if there were any questions or comments. Commissioner Scutari commented that she was in attendance for the meeting and there was a lot of great discussion.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the April Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,370,361 as of April 30, 2022. Executive Director referred to Line 10 of the report, "Investment in Joint Venture" and indicated \$1,951,402 of the surplus was the UCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$12,303,082.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director advised that the April Financial Fast Track was included in the agenda. Executive Director reported that as of April 30, 2022 the NJCE has a surplus of \$14,700,751. 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 \$34,378,613.

**CLAIMS TRACKING REPORTS** – Executive Director advised the Claim Tracking reports as of April 30, 2022, 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.

**INFORMATIONAL ITEMS REPORT:** Mr. Thorpe advised that he had two informational items for his report, one of which was an action item.

**CERTIFICATE OF INSURANCE REPORTS** – Mr. Thorpe referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the months of April and May enclosed within the agenda. Mr. Thorpe advised there were (8) eight certificates of insurance issued during the month of April and (2) two during the month of May. Mr. Thorpe asked if anyone had any questions on the reports. Hearing none, Mr. Thorpe asked for a motion to approve the reports.

#### MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved: Chair Wagner

Second: Commissioner Martins

Vote: Unanimous

**AUTO ID CARDS AND WC POSTING NOTICES** – Mr. Thorpe reported that the NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.

With no questions, Mr. Thorpe concluded his report.

#### Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Taylor referred to Resolution 20-22, the May Bill List and Resolution 21-22, the June Bill List, enclosed within the agenda. Ms. Taylor 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 20-22 MAY BILL LIST AND RESOLUTION 21-22 JUNE 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 reported that at the next Union County Board of County Commissioners there is a resolution to renew the Commission's membership in the NJCE for 3-years effective January 1, 2023. Executive Director thanked the Commissioners and Mr. Bergen for their continued support and confidence in the NJCE program.

CLAIMS ADMINISTRATOR: Ms. Guze reported that for the period of April 1<sup>st</sup> through May 31<sup>st</sup> there were a total of 35 claims reported. Ms. Guze advised that 5 of the claims were report only; 12 are closed, 5 were denied; and 13 remain treating. Ms. Guze reported that it is the time of year when there is an increase in bee stings, bug bites, and poison ivy and advised that employees working outdoor should be careful about what they come in contact with. Mr. Prince added that J.A. Montgomery recently distributed a best practices Safety Director Bulletins regarding poison ivy and tick bites. With no questions, Ms. Guze concluded her report.

**MANAGED CARE:** Executive Director advised that there were two new individuals from First MCO in attendance. Ms. Nairn introduced herself as the Case Management Supervisor and introduced Ms. Lambe and advised that she is the new First MCO Account Manager for the Commission. Ms. Nairn referred to First MCO's reports, which were included in the agenda. Ms. Nairn reviewed the Case Management Monthly Activity Report for the month of May as noted below.

Month	Total Claims Reported	Medical Only		Total Case Managed	Present Open Claims
May	25	15	2	17	14

Ms. Nairn reviewed the Medical Savings Report for the month of May as noted below.

Month	Provider Bill		Repriced		Savings		Percentage of	Number of	In Network	PPO %
	Amount		Amount				Savings	Bills	Bills	110 /
May	\$	231,833	\$	45,577	\$	186,857	80%	163	160	98%

With no questions, Ms. Nairn concluded her report. Executive Director emphasized the 98% 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 April through June enclosed within the agenda, which includes all risk control activities. Mr. Prince then referred to the listing of all virtual trainings that are scheduled through August 31st. Mr. Prince advised that any questions regarding the virtual trainings should be directed to him. Mr. Prince reported that J.A. Montgomery will be changing the Learning Management System (LMS) from First Net to BIS. Mr. Prince said the new LMS is very user friendly and has more capabilities than the current system. Mr. Prince advised that the new LMS will also include admin tutorials that will ensure that all designated administrators have the appropriate training and the confidence to access the site properly. Mr. Prince asked if there were any questions. Executive Director asked if the membership would be notified when the new LMS is live. Mr. Prince advised that notification would be sent, and J.A. Montgomery will be providing in-person tutorials for the membership, as they have done in the past. With no further 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 7760, 9361, 8836-03, 3652, and 4851. 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.

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#### 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 inperson for the July 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 July 20<sup>th</sup> meeting in-person.

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

Moved: Chair Wagner

Second: Commissioner Martins

Vote: Unanimous

**MEETING ADJOURNED: 10:36 AM** 

Minutes prepared by: Jason Thorpe, Assisting Secretary