

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – APRIL 20, 2022
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
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 Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - Absent
Risk Management Consultant	Acrisure, LLC Robin Racioppi - Absent
Treasurer	Bibi Taylor - Absent
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince
	T&M Associates Mark Worthington

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MARCH 16, 2022

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

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF MARCH 16, 2022

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Worthington reported that the Labor Committee met during the previous week. Mr. Worthington advised that forklift training has been completed for all DPW personnel. Mr. Worthington reported that fire drills will continue to be scheduled for the remainder of spring and into the summer. With no questions, Mr. Worthington concluded his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee did not meet but noted that three PARs will be presented during closed session. With no questions, Ms. Conicella concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were two action items.

JUNE MEETING DATE CHANGE – Executive Director advised that due to a scheduling conflict, it is being recommended that the June 15th meeting be rescheduled for Wednesday, June 22, 2022, at 10:00am. Chair Wagner noted that she had spoken to the Commissioners and indicated that they are available to meet on June 22 via Zoom.

MOTION TO APPROVE CHANGING THE JUNE UCIC MEETING DATE TO WEDNESDAY, JUNE 22, 2022, AT 10:00AM VIA ZOOM

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

UCIC PROPERTY APPRAISALS – Executive Director reported that the Commission RMC contacted him and suggested that proposals be obtained for property appraisals for buildings that have a value of \$250,000 or above. Executive Director advised that the NJCE has a vendor they are working with for a pilot program that can conduct the property appraisals without physically being at the location. Executive Director noted that the vendor has favorable pricing and said if the Commissioners agree, he will obtain a quote. Commissioner Martins commented that she agrees with obtaining a quote as the properties have not been appraised in quite some time.

MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR TO OBTAIN PROPOSALS FOR PROPERTY APPRAISALS.

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

April 20, 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 noted that the Underwriting Manager is currently working with the County and the Commission RMC on the renewal process. Chair Wagner advised that the Underwriting Manager conducted a presentation during the previous week to review the renewal process. Commissioner Martins advised that the Cyber Liability application is nearly complete. Chair Wagner noted that there may be an issue with the application as there is an MFA requirement, but the county does not have MFA and the cost to implement was not factored into the county budget. Chair Wagner advised that the county’s IT Chief is obtaining pricing for MFA. Executive Director advised he will speak to the Actuary regarding possible self-funding options for cyber and the Underwriting Manager regarding pricing for MFA implementation.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE is scheduled to meet again on Thursday, April 28, 2022, at 9:30 AM via Zoom.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the January Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,134,027 as of January 31, 2022. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$1,903,510 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$12,688,801.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director reported the January Financial Fast Track was included in the agenda. As of January 31, 2022, the Fund had a surplus of \$14,381,174. 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 \$16,183,236.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of January 31, 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.

With no questions, Executive Director concluded his report.

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 REPORT – Mr. Thorpe referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the month of March enclosed within the agenda. Mr. Thorpe advised there were four (4) certificates issued in March. Mr. Thorpe asked if anyone had any questions on the report. Hearing none, Mr. Thorpe asked for a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Mr. Thorpe reminded the Commissioners that the 11th Annual Educational Seminar will be held via two virtual sessions: Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. Mr. Thorpe reported that the seminar qualifies for several Continuing Education Credits and referred to the list enclosed within the agenda. Executive Director added that the Keynote Speaker for the seminar is Jacquelyn Suarez, Director NJ Division of Local Government Services.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Wagner advised that the Treasurer was unable to attend the meeting and referred to Resolution 19-22, the April Bill List, enclosed within the agenda. Chair Wagner said she received an email from the Treasurer advising that she approved the bills list as presented and made a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 19-22 APRIL 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 the reappointment resolution for the 3-year term to serve as the UCIC Commissioners will be included in the next Union County Board of County Commissioners agenda.

CLAIMS ADMINISTRATOR: Ms. Guze reported for the month of March there were 16 worker compensation claims reported. Ms. Guze advised that 4 claims were report only, 4 were denied, 7 are closed, and 1 remains treating. With no questions, Ms. Guze concluded her report.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
March	11	7	0	7	1

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
March	\$ 133,020	\$ 46,556	\$ 86,464	65%	99	99	100%

With no questions, Ms. Hrubash concluded her report. Executive Director emphasized the 100% PPO penetration percentage.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for March through April enclosed within the agenda, which includes all risk control activities. Mr. Prince referred to the listing of all virtual trainings that are scheduled through June 30. Mr. Prince then referred to the list of Safety Expos scheduled throughout the state enclosed within the agenda. With no questions, Mr. Prince concluded his report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None.

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

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

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

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

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim numbers 8202, 7981, and 7750. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

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

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

MOTION TO GO INTO TO CLOSED SESSION

Moved: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous

MOTION TO APPROVE THE PARS AS PRESENTED, WITH THE ADDITION OF THE DANA LICCONI CLAIM, AS DISCUSSED IN EXECUTIVE SESSION

Moved: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous

NEXT MEETING: Executive Director advised the next Commission meeting is scheduled for June 22nd and will be conducted virtually.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:29 AM

Minutes prepared by: Jason Thorpe, Assisting Secretary