

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 21, 2022**

10:00 AM

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 988 5299 5871**

OR

Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/98852995871>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its September 21, 2022 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Star Ledger and Westfield Leader,
- (2) Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission,
- (3) Posting this notice on the public bulletin board of all members.

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: SEPTEMBER 21, 2022
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** July 20, 2022 Open Minutes.....Appendix I
July 20, 2022 Closed Minutes.....sent via e-mail
- ☐ **CORRESPONDENCE:** None
- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 2-15
- ☐ **TREASURER – Bibi Taylor**
 - Resolution **25-22** September Bill List – Motion.....Page 16
 - June Treasurer ReportsPages 17-18
- ☐ **ATTORNEY – Bruce H. Bergen, Esq.** Verbal
- ☐ **CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc.**..... Verbal
- ☐ **MANAGED CARE – First MCO**
 - Monthly Report.....Pages 19-21
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 22-31
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **EXECUTIVE SESSION** – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)
N.J.S.A 10:4-12 StatementPage 32
Motion to go into Executive Session

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

-
- ☐ **MEETING ADJOURNMENT**
 - ☒ **NEXT SCHEDULED MEETING: October 12, 2022, 10:00 AM**

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

Date: September 21, 2022

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Audit Report as of December 31, 2021 (Pages 4-6)** - The Auditor's Report as of December 31, 2021 has been reviewed by the Executive Director and sent under separate cover to the Fund Commissioners, Commission Treasurer and Commission Attorney from Suplee, Clooney & Company. Based on the positive results of the audit it was agreed the auditor would not need to attend. We are seeking approval of the 2021 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-6 is Resolution 23-22, Certification of Annual Audit Report for Period ending December 31, 2021 along with the Group Affidavit Form. The resolution was reviewed by the Commission Attorney.

☐ **Motion to approve Resolution 23-22 Certification of Annual Audit Report for Period Ending December 31, 2021**

- ☐ **Cyber Self-Insurance Coverage** – During the July meeting, the Commission approved self-insuring cyber coverage up to a limit of \$250,000. The loss funding amount provided by the Actuary, totaling \$20,952, will be pro-rated with an effective date of July 20, 2022. In the event of a loss, cyber claims will be adjusted by Mullen Coughlin in conjunction with D&H Alternative Risk Solutions.
- ☐ **2022 Revised Plan of Risk Management (Appendix II)** – The revised Plan of Risk Management is attached in Appendix II of the agenda. The revised plan reflects the approval of changes made to the Insurance Commission's cyber coverage. The changes are highlighted in yellow and will be reviewed at the meeting.

☐ **Motion to approve Resolution 24-22, Plan of Risk Management**

- ☐ **Professional Contracts** – The Commission Auditor Contract with Suplee, Clooney & Company will expire on September 30, 2022. The Commission Actuary Contract with The Actuarial Advantage, Inc. expires on December 31, 2022. As we have done in the past, the Fund Office will prepare and advertise the RFP for both positions. Note, the Auditor RFP is for the Fund Year 2022 Year-end Audit which will be presented in September 2023 Commission meeting.

☐ **Motion to authorize the Fund Office to prepare and issue RFPs for the Commission Auditor and Commission Actuary positions**

The Executive Director's contract also expires on December 31, 2022 which included a two one-year year optional renewal. We are in the second year of the renewal. The Fund Office will work with the County representatives and the Chair on the contract renewal.

- ❑ **Certificate of Insurance Reports (Pages 7-8)** – Included in the agenda on pages 7-8 are copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of July and August. There were (2) two certificates of insurance issued during the month of July and (3) three during the month of August.
- ❑ **Motion to approve the certificate of insurance reports**
- ❑ **Property Appraisals** – AssetWorks is scheduled to conduct property appraisals on September 14th and 15th. The County’s Facilities Management and the RMC will meet with the property appraiser on the scheduled dates.
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via zoom.
- ❑ **NJCE 10th Year Anniversary** - The NJCE previously discussed that 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 27 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. We are looking into venues to host the luncheon and JIF meeting on April 27, 2023.
- ❑ **UCIFC Financial Fast Track (Pages 9-10)** - Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2022** there is a statutory surplus of **\$5,739,487**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Fund Commission’s share of the equity in the NJCE, **\$1,948,333**. The total cash amount is **\$12,474,143**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2022** the NJCE has a surplus of **\$15,209,010**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$22,084,249**.
- ❑ **Claims Tracking Reports (Pages 14-15)** – Included in the agenda on page 14 is the Claim Activity Report as of June 30, 2022. Also included in the agenda on page 15 is the Claims Management Report Expected Loss Ratio Analysis Report as of June 30, 2022. This report measures how the losses are running compared to the actuary’s projections for 2022. Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
- ❑ **2022 NJLM Annual Conference** - As reported at the last meeting, the 107th Annual New Jersey State League of Municipalities Conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. The MEL JIF will hold its annual Elected Officials seminar on November 16th. We encourage all of our commissioners to attend.
- ❑ **October Meeting Date Change** – Due to a scheduling conflict, we are recommending rescheduling the October 19th meeting to Wednesday, October 12, 2022 at 10:00am.
 - ❑ **Motion to approve changing the October UCIFC meeting date to Wednesday, October 12, 2022 at 10:00am.**

RESOLUTION 23-22

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Union County Insurance Fund Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 21, 2022

Amy Wagner, Chair

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

UNION COUNTY INSURANCE FUND COMMISSION

We members of the BOARD OF COMMISSIONERS of the Union County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Union County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Amy Wagner

(L.S.) Claudia Martins

(L.S.) Laura Scutari

Attest:

BRUCE BERGEN, ESQ.
Commission Attorney

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2022 To 8/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ, Dept of Environment Protection I - County of Union	Attn Steve Csorgo Jr Asst Biologist NJ State Mosquito Control Commission;PO Box 400 Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Evidence of insurance for Eager Beaver 20 HA SG-A25C Trailer (Ser.# 1YB291860H1B1T117). Bausch & Lomb Stereo Zoom Microscope, Model BV-1070, Scope & light source.	7/11/2022 #3514626	GL AU EX WC OTH
H - Clark Board of Education I - County of Union	365 Westfield Avenue Clark, NJ 07066	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: Use of facilities 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 facilities.	7/12/2022 #3518502	GL AU EX WC OTH
Total # of Holders: 2				

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2022 To 9/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rayway Public Schools I - County of Union	Kline Place Rahway, NJ 07065	RE: YA Graduation 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 Rayway High School for Union County Youth Police Academy Graduation.	8/3/2022 #3559547	GL AU EX WC OTH
H - City of Linden I - County of Union	Recreation Department 605 S. 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: TREMLEY PARK 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 TREMLEY PARK BY UNION COUNTY PBA LOCAL #250.	8/16/2022 #3570414	GL AU EX WC OTH
H - State of New Jersey I - County of Union	Department of Children and Families 50 East State St, Floor 3, POB 717 Trenton, NJ 08652	RE: Human Services Advisory Council (HSAC) 23BEXM 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 Human Services Advisory Council (HSAC) 23BEXM.	8/29/2022 #3596099	GL AU EX WC OTH
Total # of Holders: 3				

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	June 30, 2022		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		268,428	1,610,571	19,737,179	21,347,749
2.	CLAIM EXPENSES					
		Paid Claims	371,108	919,795	6,767,989	7,687,784
		Case Reserves	(221,812)	232,655	4,830,913	5,063,568
		IBNR	(283,364)	(166,160)	3,801,020	3,634,860
		Excess Insurance Recoverable	0	(17,869)	(308,775)	(326,644)
		Discounted Claim Value	15,490	146	(183,179)	(183,033)
	TOTAL CLAIMS		(118,578)	968,568	14,907,967	15,876,535
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	15,923	97,822	739,956	837,777
	TOTAL EXPENSES		15,923	97,822	739,956	837,777
4.	UNDERWRITING PROFIT (1-2-3)		371,083	544,181	4,089,256	4,633,437
5.	INVESTMENT INCOME		5,811	26,688	306,029	332,717
6.	PROFIT (4 + 5)		376,894	570,869	4,395,286	4,966,154
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	0	0
9.	DIVIDEND EXPENSE		0	(750,000)	(425,000)	(1,175,000)
10.	INVESTMENT IN JOINT VENTURE		0	37,606	1,910,727	1,948,333
11.	SURPLUS (6 + 7 + 8 - 9)		376,894	(141,526)	5,881,013	5,739,487
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		(58,625)	(784,536)	3,616,403	2,831,866
	2019		6,856	158,244	541,294	699,538
	2020		67,622	129,505	1,424,785	1,554,290
	2021		341,535	355,097	298,532	653,629
	2022		19,506	165		165
TOTAL SURPLUS (DEFICITS)			376,894	(141,526)	5,881,013	5,739,487
TOTAL CASH						12,474,143

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	62,634	95,255	2,339,829	2,435,085
	Case Reserves	(60,699)	(9,439)	977,725	968,286
	IBNR	58,152	(29,193)	176,978	147,785
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(467)	471	(20,603)	(20,132)
TOTAL FY 2018 CLAIMS		59,620	57,094	3,473,930	3,531,024
FUND YEAR 2019					
	Paid Claims	36,690	230,138	2,657,025	2,887,163
	Case Reserves	(37,690)	(372,214)	1,683,030	1,310,816
	IBNR	(7,867)	(9,041)	299,325	290,285
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	2,933	10,713	(41,260)	(30,547)
TOTAL FY 2019 CLAIMS		(5,934)	(140,404)	4,598,121	4,457,717
FUND YEAR 2020					
	Paid Claims	3,829	88,659	1,147,906	1,236,566
	Case Reserves	(3,102)	123,788	1,222,838	1,346,627
	IBNR	(69,128)	(334,045)	1,403,257	1,069,212
	Excess Insurance Recoverable	0	(17,869)	(308,775)	(326,644)
	Discounted Claim Value	2,470	5,957	(46,783)	(40,826)
TOTAL FY 2020 CLAIMS		(65,932)	(133,509)	3,418,443	3,284,934
FUND YEAR 2021					
	Paid Claims	159,393	323,827	623,227	947,055
	Case Reserves	(153,946)	(4,771)	947,319	942,548
	IBNR	(359,548)	(684,033)	1,921,459	1,237,426
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	13,893	20,710	(74,533)	(53,823)
TOTAL FY 2021 CLAIMS		(340,208)	(344,267)	3,417,473	3,073,206
FUND YEAR 2022					
	Paid Claims	108,563	181,916		181,916
	Case Reserves	33,625	495,292		495,292
	IBNR	95,027	890,152		890,152
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(3,339)	(37,705)		(37,705)
TOTAL FY 2022 CLAIMS		233,876	1,529,654	0	1,529,654
COMBINED TOTAL CLAIMS		(118,578)	968,568	14,907,967	15,876,535
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 COUNTIES EXCESS JIF				
		FINANCIAL FAST TRACK REPORT				
			AS OF	June 30, 2022		
		ALL YEARS COMBINED				
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,709,087	16,250,773	216,347,698	232,598,471
2.	CLAIM EXPENSES					
	Paid Claims		146,134	1,906,369	8,997,544	10,903,913
	Case Reserves		301,422	(966,284)	10,977,439	10,011,155
	IBNR		(551,155)	953,318	11,375,865	12,329,183
	Discounted Claim Value		75,045	(88,414)	(1,916,773)	(2,005,187)
	Excess Recoveries		87,301	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS		58,747	1,825,823	28,046,678	29,872,501
3.	EXPENSES					
	Excess Premiums		1,987,765	12,307,845	153,216,375	165,524,220
	Administrative		178,408	1,068,629	16,354,219	17,422,848
	TOTAL EXPENSES		2,166,173	13,376,474	169,570,594	182,947,068
4.	UNDERWRITING PROFIT (1-2-3)		484,167	1,048,476	18,730,426	19,778,902
5.	INVESTMENT INCOME		(65,410)	(245,446)	1,533,106	1,287,659
6.	PROFIT (4+5)		418,757	803,030	20,263,531	21,066,562
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		418,757	803,030	14,405,980	15,209,011
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(436)	(1,711)	163,660	161,949
	2011		(1,063)	(3,337)	666,797	663,460
	2012		(1,148)	(5,681)	690,291	684,610
	2013		(6,945)	(16,231)	1,322,965	1,306,734
	2014		(15,393)	(47,111)	2,323,116	2,276,005
	2015		(19,142)	(200,478)	1,637,394	1,436,916
	2016		63,330	47,927	1,825,687	1,873,614
	2017		(19,300)	246,756	1,865,475	2,112,231
	2018		(240,999)	(107,404)	2,701,793	2,594,389
	2019		152,684	274,135	2,317,154	2,591,289
	2020		46,377	(72,110)	(1,215,894)	(1,288,004)
	2021		56,859	89,863	107,541	197,404
	2022		403,933	598,413		598,413
TOTAL SURPLUS (DEFICITS)			418,757	803,030	14,405,980	15,209,010
TOTAL CASH						22,084,249

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,401	538,401
	Case Reserves	0	0	0	0
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		0	0	538,401	538,401
FUND YEAR 2012					
	Paid Claims	479	954	1,582,804	1,583,757
	Case Reserves	(479)	(954)	65,616	64,662
	IBNR	(797)	(1,339)	5,318	3,979
	Discounted Claim Value	273	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS		(524)	(897)	1,646,363	1,645,466
FUND YEAR 2013					
	Paid Claims	21,350	51,530	914,416	965,946
	Case Reserves	(21,350)	(53,533)	458,599	405,065
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	3,938	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS		3,938	4,251	1,390,659	1,394,910
FUND YEAR 2014					
	Paid Claims	281	180,440	476,289	656,729
	Case Reserves	(281)	(147,367)	388,283	240,916
	IBNR	12,085	(20,754)	43,550	22,796
	Discounted Claim Value	(907)	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS		11,178	29,765	870,855	900,620
FUND YEAR 2015					
	Paid Claims	(16,195)	84,109	1,175,139	1,259,248
	Case Reserves	455,771	90,647	1,460,651	1,551,297
	IBNR	(425,008)	10,352	106,456	116,808
	Discounted Claim Value	(656)	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS		13,913	179,359	2,641,889	2,821,248

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2022			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	156,715	182,476	844,767	1,027,243	
	Case Reserves	(263,685)	(256,992)	1,681,779	1,424,788	
	IBNR	29,347	(8,370)	54,558	46,189	
	Discounted Claim Value	8,604	12,445	(113,121)	(100,675)	
TOTAL FY 2016 CLAIMS		(69,018)	(70,440)	2,467,984	2,397,544	
FUND YEAR 2017						
	Paid Claims	2,804	265,902	393,930	659,832	
	Case Reserves	85,663	(163,001)	1,372,320	1,209,319	
	IBNR	(88,466)	(397,222)	1,211,149	813,927	
	Discounted Claim Value	12,171	19,456	(135,864)	(116,408)	
TOTAL FY 2017 CLAIMS		12,171	(274,865)	2,841,535	2,566,670	
FUND YEAR 2018						
	Paid Claims	610	8,606	742,774	751,379	
	Case Reserves	(911)	240,796	384,006	624,803	
	IBNR	242,038	(176,955)	1,013,968	837,013	
	Discounted Claim Value	(7,328)	9,076	(132,597)	(123,521)	
TOTAL FY 2018 CLAIMS		234,410	81,523	2,008,151	2,089,674	
FUND YEAR 2019						
	Paid Claims	0	1,554	673,118	674,672	
	Case Reserves	9,662	(99,893)	590,241	490,348	
	IBNR	(199,290)	(258,804)	1,923,599	1,664,795	
	Discounted Claim Value	29,090	52,150	(263,678)	(211,527)	
TOTAL FY 2019 CLAIMS		(160,538)	(304,993)	2,923,280	2,618,287	
FUND YEAR 2020						
	Paid Claims	0	237,447	636,007	873,454	
	Case Reserves	(14,380)	39,374	3,478,036	3,517,410	
	IBNR	(157,115)	(299,644)	3,149,860	2,850,216	
	Discounted Claim Value	30,366	44,517	(547,421)	(502,904)	
	Excess Recoveries	87,301	20,834	(1,387,397)	(1,366,563)	
TOTAL FY 2020 CLAIMS		(53,827)	42,528	5,329,085	5,371,613	
FUND YEAR 2021						
	Paid Claims	(23,778)	877,793	848,061	1,725,854	
	Case Reserves	25,178	(818,711)	1,097,909	279,197	
	IBNR	(103,504)	(281,709)	3,792,655	3,510,946	
	Discounted Claim Value	34,256	85,028	(521,987)	(436,959)	
	Excess Recoveries	0	0		0	
TOTAL FY 2021 CLAIMS		(67,848)	(137,599)	5,216,637	5,079,039	
FUND YEAR 2022						
	Paid Claims	3,866	15,557		15,557	
	Case Reserves	26,235	203,350		203,350	
	IBNR	139,555	2,387,762		2,387,762	
	Discounted Claim Value	(34,763)	(329,479)		(329,479)	
TOTAL FY 2022 CLAIMS		134,893	2,277,190	0	2,277,190	
COMBINED TOTAL CLAIMS		58,747	1,825,823	28,046,678	29,872,501	

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 \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission						
CLAIM ACTIVITY REPORT						
AS OF JUNE 30, 2022						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	0	1	2	22	31	56
June-22	0	1	2	20	35	58
NET CHGE	0	0	0	-2	4	2
Limited Reserves						\$5,857
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$0	\$0	\$159,824	\$139,442	\$105,126	\$404,392
June-22	\$0	\$0	\$159,824	\$100,884	\$79,011	\$339,719
NET CHGE	\$0	\$0	\$0	(\$38,558)	(\$26,115)	(\$64,673)
Ltd Incurred	\$290,449	\$115,093	\$311,645	\$224,710	\$121,023	\$1,062,919
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	8	10	9	13	26	66
June-22	8	9	8	12	33	70
NET CHGE	0	-1	-1	-1	7	4
Limited Reserves						\$3,075
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$76,000	\$63,402	\$32,177	\$19,019	\$20,507	\$211,106
June-22	\$76,000	\$62,402	\$39,177	\$9,942	\$27,742	\$215,263
NET CHGE	\$0	(\$1,000)	\$7,000	(\$9,077)	\$7,235	\$4,158
Ltd Incurred	\$493,956	\$385,218	\$39,315	\$16,080	\$27,742	\$962,311
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	1	2	1	2	10	16
June-22	1	2	1	2	7	13
NET CHGE	0	0	0	0	-3	-3
Limited Reserves						\$17,378
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$100,000	\$100,000	\$15,077	\$6,023	\$25,512	\$246,612
June-22	\$100,000	\$100,000	\$15,077	\$6,023	\$4,811	\$225,911
NET CHGE	\$0	\$0	\$0	\$0	(\$20,701)	(\$20,701)
Ltd Incurred	\$123,110	\$107,739	\$24,804	\$17,061	\$23,096	\$295,809
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	17	26	37	26	30	136
June-22	16	27	36	28	40	147
NET CHGE	-1	1	-1	2	10	11
Limited Reserves						\$29,440
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$852,985	\$1,185,103	\$1,142,651	\$932,010	\$310,521	\$4,423,270
June-22	\$792,286	\$1,148,414	\$1,132,549	\$870,716	\$383,728	\$4,327,692
NET CHGE	(\$60,699)	(\$36,690)	(\$10,102)	(\$61,294)	\$73,206	(\$95,578)
Ltd Incurred	\$2,496,145	\$3,594,930	\$2,207,229	\$1,676,451	\$505,319	\$10,480,074
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
May-22	26	39	49	63	97	274
June-22	25	39	47	62	115	288
NET CHGE	-1	0	-2	-1	18	14
Limited Reserves						\$17,738
Year	2018	2019	2020	2021	2022	TOTAL
May-22	\$1,028,985	\$1,348,505	\$1,349,729	\$1,096,494	\$461,667	\$5,285,380
June-22	\$968,286	\$1,310,816	\$1,346,627	\$987,565	\$495,292	\$5,108,585
NET CHGE	(\$60,699)	(\$37,690)	(\$3,102)	(\$108,929)	\$33,625	(\$176,795)
Ltd Incurred	\$3,403,660	\$4,202,979	\$2,582,993	\$1,934,302	\$677,180	\$12,801,114

Union County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF June 30, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		54 Actual 30-Jun-22	MONTH TARGETED	Last Month		53 Actual 31-May-22	MONTH TARGETED	Last Year		42 Actual 31-May-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	320,021	352,579	352,579	110.17%	320,021	352,579	352,579	110.17%	320,021	352,579	352,579	110.17%	320,021
GEN LIABILITY	427,942	493,956	493,956	115.43%	413,950	493,956	493,956	115.43%	413,510	698,618	698,618	163.25%	399,946
AUTO LIABILITY	259,693	123,110	123,110	47.41%	245,573	123,110	123,110	47.41%	244,786	173,110	173,110	66.66%	234,274
WORKER'S COMP	4,546,370	2,568,160	2,568,160	56.49%	4,532,772	2,566,225	2,566,225	56.45%	4,530,965	2,413,669	2,413,669	53.09%	4,497,349
TOTAL ALL LINES	5,554,026	3,537,805	3,537,805	63.70%	5,512,316	3,535,870	3,535,870	63.66%	5,509,282	3,637,976	3,637,976	65.50%	5,451,590
NET PAYOUT %	\$2,435,374			43.85%									

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		42 Actual 30-Jun-22	MONTH TARGETED	Last Month		41 Actual 31-May-22	MONTH TARGETED	Last Year		30 Actual 31-May-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	340,421	240,439	240,439	70.63%	340,421	240,439	240,439	70.63%	340,421	240,439	240,439	70.63%	340,421
GEN LIABILITY	428,501	385,218	385,218	89.90%	400,468	386,218	386,218	90.13%	398,457	365,272	365,272	85.24%	366,647
AUTO LIABILITY	258,887	107,739	107,739	41.62%	233,547	107,739	107,739	41.62%	232,394	108,816	108,816	42.03%	214,648
WORKER'S COMP	4,637,297	3,637,294	3,637,294	78.44%	4,587,296	3,637,294	3,637,294	78.44%	4,582,310	3,455,377	3,455,377	74.51%	4,478,317
TOTAL ALL LINES	5,665,107	4,370,690	4,370,690	77.15%	5,561,732	4,371,690	4,371,690	77.17%	5,553,582	4,169,904	4,169,904	73.61%	5,400,034
NET PAYOUT %	\$2,892,164			51.05%									

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		30 Actual 30-Jun-22	MONTH TARGETED	Last Month		29 Actual 31-May-22	MONTH TARGETED	Last Year		18 Actual 31-May-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	355,673	336,677	336,677	94.66%	355,673	336,677	336,677	94.66%	355,673	339,763	339,763	95.53%	345,314
GEN LIABILITY	393,364	39,315	39,315	9.99%	336,583	32,315	32,315	8.22%	332,992	39,485	39,485	10.04%	279,915
AUTO LIABILITY	237,658	24,804	24,804	10.44%	197,047	24,804	24,804	10.44%	194,929	24,804	24,804	10.44%	157,881
WORKER'S COMP	3,947,400	2,207,229	2,207,229	55.92%	3,812,071	2,213,303	2,213,303	56.07%	3,797,768	1,721,065	1,721,065	77.97%	3,407,043
TOTAL ALL LINES	4,934,095	2,608,025	2,608,025	52.86%	4,701,374	2,607,099	2,607,099	52.84%	4,681,363	2,125,117	2,125,117	193.98%	4,190,152
NET PAYOUT %	\$1,236,366			25.06%									

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		18 Actual 30-Jun-22	MONTH TARGETED	Last Month		17 Actual 31-May-22	MONTH TARGETED	Last Year		6 Actual 31-May-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	319,500	245,869	245,869	76.95%	310,194	244,369	244,369	76.48%	309,503	99,791	99,791	31.23%	143,775
GEN LIABILITY	363,600	16,080	16,080	4.42%	258,735	25,157	25,157	6.92%	252,869	23,214	23,214	6.38%	69,084
AUTO LIABILITY	203,400	17,061	17,061	8.39%	135,123	17,061	17,061	8.39%	130,804	3,500	3,500	1.72%	40,680
WORKER'S COMP	2,809,258	1,676,451	1,676,451	59.68%	2,424,701	1,611,935	1,611,935	57.38%	2,366,289	602,742	602,742	35.95%	393,296
TOTAL ALL LINES	3,695,758	1,955,461	1,955,461	52.91%	3,128,752	1,898,522	1,898,522	51.37%	3,059,464	729,248	729,248	75.29%	646,835
NET PAYOUT %	\$946,737			25.62%									

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		6 Actual 30-Jun-22	MONTH TARGETED	Last Month		5 Actual 31-May-22	MONTH TARGETED	Last Year		-6 Actual 31-May-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	332,100	121,023	121,023	36.44%	149,445	109,680	109,680	33.03%	122,877			N/A	N/A
GEN LIABILITY	378,000	27,742	27,742	7.34%	71,820	20,507	20,507	5.43%	52,920			N/A	N/A
AUTO LIABILITY	180,900	23,096	23,096	12.77%	36,180	25,535	25,535	14.12%	27,135			N/A	N/A
WORKER'S COMP	2,132,100	505,319	505,319	23.70%	298,494	379,297	379,297	17.79%	191,889			N/A	N/A
TOTAL ALL LINES	3,023,100	677,180	677,180	22.40%	555,939	535,019	535,019	17.70%	394,821	0	0	N/A	N/A
NET PAYOUT %	\$181,888			6.02%									

UNION COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 25-22

SEPTEMBER 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 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001178			
001178	SUPLEE, CLOONEY & COMPANY	PROFESSIONAL SERVICES FOR 2021 AUDIT	10,300.00
			10,300.00
		Total Payments FY 2021	10,300.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001179			
001179	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	3.68
001179	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/22	13,862.91
001179	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/22	13,862.91
			27,729.50
001180			
001180	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 9/22	532.25
001180	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 8/22	532.25
			1,064.50
001181			
001181	WESTFIELD LEADER	AD JULY MEETING 7.20.22	17.34
			17.34
001182			
001182	NJ ADVANCE MEDIA	AD JULY MEETING 7.11.22	81.27
			81.27
		Total Payments FY 2022	28,892.61

**TOTAL PAYMENTS ALL
FUND YEARS 39,192.61**

Vice Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
UNION COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	June		
CURRENT FUND YEAR	2022		
	Description:	Administrative Account- Investors	Claims Account - Investors
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$12,853,937.53	12740830.97	113,106.56
Opening Interest Accrual Balance	\$0.00	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,810.84	\$5,723.50	\$87.34
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	\$5,810.84	\$5,723.50	\$87.34
9 Deposits - Purchases	\$263,951.25	\$6,675.00	\$257,276.25
10 (Withdrawals - Sales)	-\$649,457.39	-\$271,674.36	-\$377,783.03
Ending Cash & Investment Balance	\$12,474,242.23	\$12,481,555.11	-\$7,312.88
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$195,768.27	\$14,398.11	\$181,370.16
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,670,010.50	\$12,495,953.22	\$174,057.28

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2022 Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	6,675.00	0.00	0.00	0.00	0.00	0.00	6,675.00
Invest Pymnts	395.01	495.84	460.69	4,420.37	0.01	38.90	5,810.82
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	395.01	495.84	460.69	4,420.37	0.01	38.90	5,810.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,070.01	495.84	460.69	4,420.37	0.01	38.90	12,485.82
EXPENSES							
Claims Transfers	77,516.70	0.00	18,261.39	282,004.94	0.00	0.00	377,783.03
Expenses	0.00	0.00	0.00	0.00	0.00	14,398.11	14,398.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	77,516.70	0.00	18,261.39	282,004.94	0.00	14,398.11	392,181.14
END BALANCE	803,335.87	1,097,323.84	1,001,280.34	9,500,570.41	14.38	71,717.35	12,474,242.19

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%	1	169
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%	0	4
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%	2	4
May-22	6	25	14	3	17	0	82.35%	17.65%	0.00%	3	14
Jun-22	1	24	16	3	19	0	84.21%	15.79%	0.00%	3	16
Jul-22	5	15	8	0	8	0	100.00%	0.00%	0.00%	3	5
Aug-22	6	19	8	2	10	0	80.00%	20.00%	0.00%	6	4
Total FY2022	49	164	68	17	85	0	80.00%	20.00%	0.00%	18	67

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
15	6	21	0	21	1	5	5	8	8

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

Report run on 09/01/2022

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

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



Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
Sheriff / 755-770	2	1	50%
PS Police / 745-950	1	1	100%
SS Income Maintenance / 789-115	1	1	100%

Case Management Monthly Activity Report
August 2022

UNION COUNTY INS FUND COMM

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



Report run on 09/01/2022

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

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

Page 2 of 2



First MCO Bill Review Services
UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals		
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,530	1,284	246	84%	0		
Total 2019	\$2,461,211	\$708,325	\$2,447,019	\$1,752,886	71%	1,610	1,539	71	96%	4		
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,677	92	95%	19		
Total 2021	\$4,182,201	\$873,154	\$4,973,362	\$3,309,047	79%	2,107	2,066	41	98%	17		
Jan-22	\$63,132	\$27,119	\$72,483	\$36,013	57%	130	123	7	95%	0		
Feb-22	\$111,734	\$36,736	\$123,654	\$74,998	67%	121	120	1	99%	1		
Mar-22	\$133,020	\$46,556	\$190,242	\$86,464	65%	99	99	0	100%	1		
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		
Jul-22	\$193,830	\$84,538	\$221,868	\$109,293	56%	185	184	1	99%	0		
Aug-22	\$246,847	\$42,803	\$265,358	\$204,044	83%	149	147	2	99%	0		
Total 2022	\$1,826,988	\$499,341	\$2,106,341	\$1,327,646	73%	1,249	1,220	29	98%	5		
Total to Date	\$14,752,001	\$3,647,182	\$18,208,477	\$11,104,692	75%	8,265	7,786	479	94%	45		

Report Run Date:09/01/2022

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SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: September 13, 2022
DATE OF MEETING: September 21, 2022

UCIFC SERVICE TEAM

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

July - September 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 20:** Attended the UCIFC meeting.
- **July 20:** Attended the UCIFC Executive Safety Committee meeting.
- **July 20:** Attended the UCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 21:** Plan to attend the UCIFC meeting.
- **September 21:** Plan to attend the UCIFC Executive Safety Committee meeting.
- **September 21:** 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 <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAMC Law Enforcement Message: 988 Going Live – Friday – July 14.
- NJCE JIF - JAMC LE Bulletin: Heat Related Health Considerations for Law Enforcement - July 21.
- NJCE JIF - JAMC SD Bulletin: Work Attire Best Practices – July 28.
- NJCE JIF: Safety Recall Alert – DeWalt Miter Saw - August 9.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – August 9.
- NJCE JIF - SD Message: CDC Monkeypox Guidance – August 10.
- NJCE JIF - JAMC SD Bulletin: First Amendment Audits Best Practices – August 11.
- NJCE JIF - Live Safety Training – October 2022 Registration is Now Open! - August 11.
- NJCE JIF - SD Message: Safe + Sound Week, August 15-21 – August 12.
- NJCE JIF - SD Message: CAIT Traffic Signs Retroreflectivity Webinar - Offered by Rutgers on August 24-25 – August 15.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) – August 22.
- NJCE JIF - Live Safety Training – November 2022 Registration is Now Open! – August 31.
- NJCE JIF - JAMC SD Bulletin: First Aid & First Aid Kits in the Workplace Best Practices – September 1.
- NJCE JIF - JAMC LE Message: N.J.S. 2C:58-3 Firearms Act Amended – September 7.

NJCE MEDIA LIBRARY

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

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. There are Two ways to access the streaming on demand videos:

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Streaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos mentioned below):

- 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, under-attended classes will be canceled. *(The September thru November 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.

1. 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

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

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

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

To Register go to the [MSI-NJCE 2022 Expo Schedule](#) click on the selected course name/date.

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk at publicrisk@jamontgomery.com; 877 398-3046)

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>.

[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 publicrisk@jamontgomery.com; 877 398-3046):

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

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2022 and are for training programs that are not available virtually. [MSI-NJCE 2022 EXPO Training Schedule](#)

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety/>

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

DATE	TRAINING TOPIC	TIME
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	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
9/6/22	Hearing Conservation	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 - 12:30 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	Chipper Safety	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
9/15/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/ 1 hour lunch break

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
9/20/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental 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	Driving Safety Awareness	1:00 - 2:30 pm
9/21/22	Leaf Collection Safety Awareness	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
9/22 - 9/23/22	Leadership Skills for Supervisors - Two Day* (must attend both days)	9:00 - 3:30 pm w/lunch break
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	Mower Safety	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	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Confined Space Entry	8:30 - 11:30 am
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	Ladder Safety/Walking & Working Surfaces	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	Chipper Safety	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm
10/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/3/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/22	Special Events Management	9:00 - 11:00 am
10/4/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
10/4/22	Sanitation/Recycling Safety	10:00 - 12:00 pm

10/4/22	Back Safety / Material Handling	1:00 - 2:00 pm
10/5/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	8:30 - 10:30 am
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Ethics for Local NJ Government Employee) *	10:30 - 12:30 pm
10/6/22	Mower Safety	7:30 - 8:30 am
10/6/22	Chipper Safety	9:00 - 10:00 am
10/6/22	Chain Saw Safety	1:00 - 2:00 pm
10/7/22	Flagger Skills and Safety	8:30 - 9:30 am
10/7/22	Fire Extinguisher	10:00 - 11:00 am
10/11/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/11/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	1:00 - 2:30 pm
10/11/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/12/22	Confined Space Entry	8:30 - 11:30 am
10/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/13/22	HazCom w/GHS	7:30 - 9:00 am
10/13/22	Flagger Skills and Safety	10:00 - 11:00 am
10/13/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
10/14/22	Dealing with Difficult People	8:30 - 10:00 am
10/14/22	Fire Safety	11:00 - 12:00 pm
10/14/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/17/22	Hearing Conservation	8:30 - 9:30 am
10/17/22	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
10/17/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/18/22	Heavy Equipment: General Safety	7:30 - 9:30 am
10/18/22	Back Safety / Material Handling	10:00 - 11:00 am
10/18/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/19/22	Driving Safety Awareness	8:30 - 10:00 am
10/19/22	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/19/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/21/22	Power of Collaboration (JIF 101) *	9:00 - 1:00 pm
10/21/22	Introduction to Management Skills	12:30 - 2:30 pm
10/24/22	Fire Safety	8:30 - 9:30 am
10/24/22	Fire Extinguisher Safety	10:00 - 11:00 am
10/25/22	Chipper Safety	8:30 - 9:30 am
10/25/22	Chain Saw Safety	10:00 - 11:00 am
10/25/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/26/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/26/22	Shop & Tool Safety	11:00 - 12:00 pm
10/26/22	Fall Protection Awareness	1:00 - 3:00 pm

10/26/22	Preparing for First Amendment Audits	11:00 - 1:00 pm
10/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/27/22	Disaster Management	9:00 - 10:30 am
10/27/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/28/22	Confined Space Entry	8:30 - 11:30 am
10/28/22	Hearing Conservation	11:00 - 12:00 pm
10/28/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/31/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/22	Shift Briefing Essentials	11:00 - 1:00 pm
10/31/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
11/1/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/1/22	HazCom w/GHS	1:00 - 2:30 pm
11/2/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
11/2/22	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/22	Designated Employer Representative Training (DER) <i>(see details below)</i>	9:00 - 4:00 pm w/1 hour lunch brk
11/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/22	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/4/22	Chain Saw Safety	8:30 - 9:30 am
11/4/22	Chipper Safety	10:00 - 11:00 am
11/4/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
11/7/22	Shop & Tool Safety	8:00 - 9:00 am
11/7/22	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
11/7/22	Fire Extinguisher	1:00 - 2:00 pm
11/8/22	Hearing Conservation	7:30 - 8:30 am
11/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
11/8/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/9/22	Snow Plow/Snow Removal Safety	11:00 - 1:00 pm
11/9/22	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
11/10/22	Flagger Skills and Safety	8:30 - 9:30 am
11/10/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
11/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/14/22	Work Zone: Temporary Traffic Controls	8:30 - 9:30 am
11/14/22	Fire Safety	10:00 - 11:00 am
11/14/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
11/15/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/17/22	Implicit Bias in the Workplace	9:00 - 10:30 am
11/17/22	Introduction to Communication Skills	12:30 - 2:30 pm
11/18/22	Chain Saw Safety	8:30 - 9:30 am
11/18/22	Public Employers: What You Need to Know	9:00 - 10:30 am

11/18/22	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/21/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
11/21/22	HazCom w/GHS	9:00 - 10:30 am
11/21/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/22/22	Confined Space Entry	8:30 - 11:30 am
11/22/22	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/28/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/28/22	Driving Safety Awareness	8:30 - 10:00 am
11/28/22	Fall Protection Awareness	1:00 - 3:00 pm
11/29/22	HazCom w/GHS	8:30 - 10:00 am
11/29/22	Chipper Safety	10:30 - 11:30 am
11/29/22	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
11/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/30/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm

***10/14/22 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 October 14, 2022.**
- Registration suggested - 2 employees per agency.
- 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 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.

- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.

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: **9444, 0040-01, 9795, and 4384**. 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 – JULY 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 Acting Chair Martins. Executive Director read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Absent
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 Robyn Walcoff, Esq.
Managed Care Services	First MCO Kelly Royce
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - <i>Absent</i>
Risk Management Consultant	Acrisure, LLC Robin Racioppi - <i>Absent</i>
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince
	T&M Associates Mark Worthington

ALSO PRESENT:

Moshood Muftau, Esq., 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 JUNE 22, 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 JUNE 22, 2022**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Worthington advised that since the last Commission meeting there were Fit Tests conducted for the Prosecutor Office interns. Mr. Worthington reported that there are two more fire drills scheduled. Lastly, Mr. Worthington reported that the Labor Committee met and discussed safety issues. With no questions, Mr. Worthington concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff reported the Claims Committee did not meet, however PARs will be presented during closed session. With no questions, Ms. Walcoff concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there was one action item.

CYBER COVERAGE UPDATE – Executive Director said that the cyber coverage expired on 6-26-22. Executive Director reported the NJCE Underwriting Manager has advised him that Cowbell and Chubb would consider revisiting cyber coverage offerings once the MFA and other cyber security controls are in place. Executive Director advised that in the interim, it is being recommended that the County secure coverage with the Insurance Commission and the NJCE JIF, as the other member counties do. Executive Director further advised that he asked the Actuary for the applicable loss funding and noted that for the first \$25,000 of coverage the loss funding is \$5,362. Executive Director further noted that for the NJCE layer of \$225,000 excess \$25,000 the loss funding is \$15,590. Executive Director said this would give the County \$250,000 of coverage until excess coverage can be secured. Executive Director explained that assessments are based on a 12-month coverage period but noted that the assessments can be pro-rated once an effective date is agreed upon. Executive Director further explained that the NJCE JIF is already providing this layer of coverage for our other member counties. Executive Director asked the Treasurer if she had any comments on the recommendation. Ms. Taylor recommended that the Commission self-insure up to \$250,000 rather than purchasing coverage through the NJCE JIF as the Commission has the funds to do so. Executive Director commented that he liked the recommendation and asked for a motion to approve.

MOTION TO APPROVE THE UNION COUNTY INSURANCE FUND COMMISSION SELF-FUNDING OF CYBER COVERAGE UP TO A LIMIT OF \$250,000.

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

PROPERTY APPRAISALS – Executive Director reported that AssetWorks is ready to move forward with the appraisal process upon receipt of authorization by the County. Executive Director advised that AssetWorks is requesting that the County sign the proposal and begin working. Mr. Thorpe advised that he would send a copy of the proposal to Acting Chair Martins for signature following the meeting. Ms. Taylor asked if there was a timeline for completion of the property appraisal process. Executive Director estimated 4-6 weeks but noted that he would confirm with AssetWorks.

2023 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director referred to a memorandum from the NJCE Underwriting Team Manager, enclosed within the agenda, noting some critical items needed for the renewal. Executive Director emphasized that there is a question within Origami regarding whether locations with a value of \$10 million or greater have a sprinkler system that must be answered for the renewal. Executive Director advised that if the question is not answered, the carrier may not cover that location. Executive Director reported that an e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. Executive Director advised that the deadline to complete the data underwriting renewal is August 19, 2022.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE met on June 23, 2022 and referred to the written summary of the meeting enclosed within the agenda. Executive Director reported that discussions with Safety National regarding COVID claims during fund year 2020 are ongoing. Executive Director advised the ongoing discussions pertain to whether COVID claims should be viewed as one occurrence versus multiple occurrences. Executive Director reported that the NJCE Fund Attorney agreed to have the MEL take the lead on negotiations with Safety National. Ms. Walcoff added that the PERMA Claims Team is working on gathering the necessary data and documentation for the presentation for Safety National. Executive Director also reported that the applications for Optional Ancillary Coverage will be completed online via Broker Buddha. Executive Director noted that an e-mail will be sent out shortly on the new application process which will include instructions and FAQs. Lastly, Executive Director reported that the NJCE is scheduled to meet again on September 22, 2022 at 9:30 AM via zoom.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the May Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,362,593 as of May 31, 2022. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$1,948,333 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$12,853,838.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director advised that the May Financial Fast Track was included in the agenda. Executive Director reported that as of May 31, 2022 the NJCE has a surplus of \$14,790,253. 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 \$26,655,729.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of May 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.

INFORMATIONAL ITEMS REPORT: Mr. Thorpe advised that he had three 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 report from the NJCE listing certificates issued during the month of June enclosed within the agenda. Mr. Thorpe advised there were (2) two certificates issued for the month. Mr. Thorpe asked if anyone had any questions on the reports. Hearing none, Mr. Thorpe asked for a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

2022 NJLM ANNUAL CONFERENCE – Mr. Thorpe reported that the 107th Annual New Jersey State League of Municipalities Conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. Mr. Thorpe noted that the MEL’s annual reception, co-sponsored by the NJCE, will be held on Wednesday, November 16th. Executive Director added that invitations will be distributed as the event gets closer.

2022 MEETING SCHEDULE – Mr. Thorpe reported that the Commission is not scheduled to meet in August. Mr. Thorpe noted that the next scheduled meeting is on September 21, 2022. Mr. Thorpe asked whether the Commissioners would like to meet in-person for the September meeting or meet virtually. Acting Chair Martins advised that the Commissioners are willing to meet in-person for the next meeting. Executive Director advised that the necessary arrangements will be made to conduct the September 21st meeting in-person.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor referred to Resolution 22-22, the July 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 22-22 JULY BILL LIST

Moved:	Commissioner Martins
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Second:
Roll Call Vote:

Commissioner Scutari
Unanimous

Executive Director advised the monthly Treasurer reports were included in the agenda.

ATTORNEY: Mr. Bergen advised that he had nothing to report.

CLAIMS ADMINISTRATOR: Ms. Guze reported that for the period of June 1st through June 30th there were a total of 24 claims reported. Ms. Guze advised that 1 claim was report only; 11 are closed; and 4 remain treating. Ms. Guze reported that there was 1 heat exhaustion claim and 1 poison ivy claim. Ms. Guze reported that there were two eye injury claims and emphasized the importance of employees wearing the proper PPE and eye protection. With no questions, Ms. Guze concluded her report.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
June	24	19	0	19	14

Ms. Royce reviewed the Medical Savings Report for the month of June as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
June	\$ 709,109	\$ 176,801	\$ 532,308	75%	222	209	94%

With no questions, Ms. Royce concluded her report. Executive Director emphasized the PPO penetration percentage for the month commended First MCO on a job well done.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for April through July 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 September 30th. 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 more user friendly and has more capabilities than the current system. Mr. Prince advised that notification would be sent as the launch date gets closer and J.A. Montgomery will be providing in-person tutorials for the membership. 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.

July 20, 2022 Union County Insurance Fund Commission OPEN Minutes

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 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.

MOTION TO GO INTO TO CLOSED SESSION

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

MOTION TO APPROVE THE PAR AS DISCUSSED IN EXECUTIVE SESSION

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

MEETING ADJOURNED: 10:36 AM

Minutes prepared by: Jason Thorpe, Assisting Secretary

APPENDIX II

2022 PLAN OF RISK MANAGEMENT

RESOLUTION 24-22

Union County Insurance Commission 2022 Plan of Risk Management

BE IT RESOLVED by the Insurance Commission's governing body that effective **July 20**, 2022, the 2022 Plan of Risk Management shall be:

The Perils or Liability to be Insured Against

The Insurance Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Property, Automobile Physical Damage and Boiler & Machinery.

The following coverages are provided to the Insurance Commission's member entities by the Commission's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Excess Property including Boiler & Machinery
4. Public Officials Liability / Employment Practices Liability
5. Crime
6. Pollution Liability
7. Employed Lawyers Liability
8. Non-Owned Aircraft Liability
9. Cyber

The Limits of Coverage

NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.

1. Workers' Compensation
 - Workers' Compensation: Statutory
 - Employer's Liability: \$21,150,000
 - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
 - Limit: \$15,000,000 each / \$20,000,000 aggregate (Automobile unaggregated)
 - a. Personal Injury Protection (PIP): \$250,000
 - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
 - c. Unmanned Aircraft: \$5,000,000
3. Public Officials / Employment Practices Liability
 - Limit: \$10,000,000 each claim / aggregate
 - Retentions:
 - a. POL: \$250,000
 - b. EPL: \$250,000
4. Employed Lawyers Liability
 - Limit: \$5,000,000 per claim / \$10,000,000 aggregate

- Retention: \$25,000 per claim
- 5. Non-Owned Aircraft
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000 each passenger
 - Rotor Wing: \$5,000,000
- 6. Property including Boiler & Machinery
 - \$260,000,000 Per Occurrence
 - Sublimits:
 - a. Breakdown: \$100,000,000
 - b. Earthquake: \$200,000,000 (Annual Aggregate)
 - c. Flood: \$100,000,000 (Annual Aggregate)
 - 1. High Hazard Flood: \$75,000,000
 - d. Vehicles: \$10,000,000 (PD Only)
 - 1. Time Element/Extra Expense: \$500,000
 - e. Garagekeepers Liability: Included
 - f. Working Dogs: \$100,000
 - Property Deductibles
 - a. All Other: \$250,000 per occurrence
 - b. Equipment Breakdown: \$50,000 per occurrence
 - c. Flood, SFHA:
 - 1. Building: Max available NFIP Limit (\$500,000)
 - 2. Contents: Max available NFIP Limit (\$500,000)
 - 3. Time Element: \$500,000
 - d. Named Storm, as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
 - 1. Property Damage: 1% of the location TIV
 - 2. Time Element: 1% of the 12 months Gross Earnings/Profit that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
 - 3. Minimum deductible: \$500,000 per occurrence
 - 4. Maximum deductible: \$5,000,000 per occurrence
 - Member Deductibles
 - a. Union County: \$0
- 7. Crime
 - Limit: \$1,000,000
 - Deductible: \$25,000
- 8. Pollution Liability
 - Limit: \$10,000,000 per claim / \$10,000,000 aggregate
 - Deductible: \$50,000
- 9. Employed Lawyers Liability
 - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
 - Retention: \$25,000
- 10. Cyber
 - Limit: \$250,000
 - Deductible: \$0

The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage)

1. Workers' Compensation (all coverages): \$300,000
2. Liability (all coverages): \$250,000

- a. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
 - b. Personal Injury Protection: \$250,000
- 3. Public Officials /Employment Practices Liability: None
- 4. Property: \$250,000
 - a. Working Dogs: \$100,000
 - b. Flood, SFHA:
 - i. Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
 - c. Named Storm, High Hazard: \$500,000
- 5. Crime: None
- 6. Pollution Liability: None
- 7. Employed Lawyers Liability: None
- 8. Non-Owned Aircraft: None
- 9. Cyber: \$250,000

Coverage to be purchased from a commercial insurer

The Insurance Commission does not purchase commercial insurance.

Reinsurance to be purchased

The Insurance Commission does not purchase reinsurance.

The amount of unpaid claims to be established

The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC.

The method of assessing contributions to be paid by each member of the Insurance Commission when applicable

By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

Procedures governing loss adjustment and legal expenses

The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Underwriters at Lloyds (Brit) and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

Each member entity is provided with a claims reporting procedure and appropriate forms.

In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records

Not applicable.

Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

The following is an overview of the two actuarial methods used to project the ultimate losses.

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses

are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 21st day of September, 2022.

COMMISSION CHAIRPERSON

ATTEST:

COMMISSION VICE CHAIRPERSON