

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

1:00 PM

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 584 916 8179**

OR

Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/5849168179>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its October 20, 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: OCTOBER 20, 2022
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 21, 2022 Open Minutes.....Appendix I
September 21, 2022 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:** None

- ☐ **COMMITTEE REPORTS**
Safety Committee: Verbal
Claims Committee: Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 2-16

- ☐ **TREASURER – Bibi Taylor**
Resolution 27-22 October Bill List – MotionPage 17
July Treasurer Reports.....Pages 18-19

- ☐ **ATTORNEY – Bruce H. Bergen, Esq.** Verbal

- ☐ **CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc.**..... Verbal

- ☐ **MANAGED CARE – First MCO**
Monthly Report.....Pages 20-22

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report.....Pages 23-29

- ☐ **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 30
Motion to go into Executive Session

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

- ☐ **MEETING ADJOURNMENT**
- ☒ **NEXT SCHEDULED MEETING: December 21, 2022, 10:00 AM**

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

Date: October 20, 2022

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Executive Director Position (Pages 4-5)** - The Chairperson has advised that the County wishes to utilize the option to extend the Executive Director's contract for a period of one (1) additional year, commencing January 1, 2023 through December 31, 2023 with an annual fee not to exceed \$169,682 for fund year 2023. Included in the agenda on pages 4-5 is Resolution 26-22, Designating Executive Director. The resolution was prepared by the Commission Attorney.
- ☐ **Motion to approve Resolution 26-22 Designating Executive Director**
- ☐ **Professional Contracts** – The Fund Office is in the process of issuing and advertising the RFPs for the Commission Auditor and Commission Actuary positions. The responses are due on November 9, 2022 at 11:00 AM. The responses will be reviewed, and recommendations discussed at the December meeting.
- ☐ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 6-8)** – The NJCE met on September 22, 2022. Attached in the agenda on pages 6-8 is a written summary report. The NJCE Finance Sub-Committee will meet on October 17th to discuss the preliminary 2023 budget. The NJCE will meet again on Thursday, October 27, 2022 at 9:30 AM. The NJCE will also meet on Friday, November 18, 2022 at 9:30 AM to introduce the 2023 budget. A Public Hearing and adoption of the 2023 budget is scheduled for Thursday, December 15, 2022 at 2:00 PM.
- ☐ **NJCE JIF – 2023 Renewal Presentation Webinar** – The NJCE hosted an interactive webinar on Wednesday, October 12. The NJCE Underwriting Manager provided an overview presentation of the 2023 renewal and discussed key factors affecting our renewal program.
- ☐ **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 July. As of **July 31, 2022** there is a statutory surplus of **\$5,791,968**. Line 10 of the report, "Investment in Joint Venture" is the Union County Insurance Fund Commission's share of the equity in the NJCE, **\$1,990,258**. The total cash amount is **\$12,360,808**.
- ☐ **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 July. As of **July 31, 2022** the NJCE has a surplus of **\$15,291,507**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$20,655,233**.
- ☐ **Claims Tracking Reports (Pages 14-15)** – Included in the agenda on page 14 is the Claim Activity Report as of July 31, 2022. Also included in the agenda on page 15 is the Claims Management Report Expected Loss Ratio Analysis Report as of July 31, 2022. This report measures how the losses are running compared to the actuary's projections for 2022. Executive Director will review the reports with the Commission.

☐ **Informational Items:**

- ☐ **Certificate of Insurance Report (Page 16)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of September. There were (2) two certificates of insurance issued during the month.

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

- ☐ **2023 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2023 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager's Team will review any certificates which need to be re-issued for the 2023 renewal.
- ☐ **2022 Meeting Schedule** – The Commission is not scheduled to meet in November. The next scheduled Commission meeting is on December 21, 2022.

RESOLUTION 26-22

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION EXECUTIVE DIRECTOR**

WHEREAS, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et seq.; and

WHEREAS, the County of Union on behalf of the Union County Insurance Fund Commission previously advertised and published a Request for Proposals, for the position of Executive Director, issued on November 20, 2020 and received on December 10, 2020, and the Commissioners having duly reviewed and considered all responses to said RFP; and

WHEREAS, by way of Resolution 29-20 the UCIFC entered into a contract with PERMA RISK MANAGEMENT SERVICES, Parsippany, New Jersey, for a one-year term commencing January 1, 2021 and ending December 31, 2021, with two one-year optional renewals by the UCIFC, under the terms and conditions as set forth in the Request for Proposal and as required by the UCIFC; and

WHEREAS, the UCIFC previously exercised the first option running through December 31, 2022; and

WHEREAS, the UCIFC wishes to utilize its option to extend the contract for a period of one (1) additional year, commencing January 1, 2023 through December 31, 2023, at an annual fee not to exceed \$169,682.00 for the fund year 2023;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairperson is hereby authorized to execute a contract between the UCIFC and PERMA RISK MANAGEMENT SERVICES, Parsippany, New Jersey, pursuant to a fair and open process, for a one year term renewal commencing January 1, 2023 and ending December 31, 2023, under the terms and conditions as set forth in the Request for Proposal and as required by the UCIFC, in an amount not to exceed \$169,682.00 for fund year 2023; and

BE IT FURTHER RESOLVED by the Commissioners of said UCIFC, PERMA RISK MANAGEMENT SERVICES, acting as a “servicing organization” as defined in the UCIFC’s rules and regulations shall execute said contract prepared by the UCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of UCIFC; and

BE IT FURTHER RESOLVED that the not to exceed amounts shall be charged to the Administrative Account of the Union County Insurance Fund Commission.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on October 20, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: September 22, 2022

Memo to: Commissioners
Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September 2022 NJCE Meeting

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

December 31, 2021 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/23/22 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2021 was submitted; Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Financial Fast Track: The Financial Fast Track as of July 31st and June 30th were submitted for information; the reports reflected statutory surpluses of \$15.3 and \$15.2 million respectively.

2023 Renewal – Underwriting Data Collection: The 2023 renewal process began the end of June with a deadline to complete by August 31st. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

2023 Budget: Executive Director reported as in the past two years, due to the uncertainty of the market we expect to introduce pre-budget expectations to the Finance Committee in October, introduce the budget in November and adopt in December. A final post certification of budget numbers will be provided to all members. Also, a meeting in January may be scheduled to review any changes to the budgeted numbers. The Board of Fund Commissioners accepted the request to move the November 17, 2022 9:30AM meeting to Friday November 18, 2022 9:30AM and schedule a meeting on Thursday December 15, 2022 at 2:00PM.

2023 Pre-Renewal Update: Mr. Cooney, Underwriting Manager provided a summary report on the current

market conditions noting it is settling at a hard market with higher rates. Underwriting Manager reported the overall NJCE JIF renewal negotiations are strong and anticipates a renewal rate in the high single digits or better. Underwriting Manager said retention strategies and program options will be reviewed for Pollution and Cyber Liability coverages both of which have had challenges in their respective markets. Underwriting Manager concluded by stating a pre-renewal presentation will be submitted in the coming weeks.

2022 Safety Grant Program: Mr. Prince of J.A. Montgomery reported members' submissions on use of grant money were provided to the carrier and is awaiting confirmation. A meeting of Safety Committee will be scheduled to confirm the distribution of those funds.

NJCE Committees:

NJCE Coverage Committee: The committee met on September 14, 2022 to discuss the status of the manuscript policies, new appraisal method and any County-related coverage issues. Minutes of that meeting were submitted for information.

Finance Committee: A meeting is being scheduled in October to review the 2023 budget, appraisal program, and renewal market update. Included with the agenda was the renewal timeline for information.

Cyber Task Force: Executive Director reported the Underwriting Manager reached out to members following the March Cyber Task Force to determine their level of cyber security training. Based on the feedback many of the members are using KnowBe4 and SANS while some members are getting random cyber classes via their learning management systems.

Underwriting Manager held a Webinar on Monday August 15th on the 2023 Cyber Renewal, which focused on detailing the issues, claims and critical controls to get in place for the upcoming renewal. It was well attended by members IT Personnel and a recording of the webinar can be found on the NJCE website [njce.org/cyber- risk-control/](https://njce.org/cyber-risk-control/) as well as the presentation.

Safety Committee: The Committee met September 19, 2022; the committee's agenda was included for information. Safety Director encouraged all members to attend the next Safety Committee scheduled for December 12, 2022.

Chertoff Group: Executive Director reported the Municipal Excess Liability JIF hired the Chertoff Group, a cyber security expert, to review minimum risk control standards and make recommendations on how the MEL's membership can be more marketable with insurers. Conner Strong & Buckelew has connected them with their other public entity clients struggling to achieve a minimum-security level ahead of tough cyber renewals, and they have helped those clients meet the requirements in short order. Executive Director stated the NJCE JIF's association with the firm may provide more opportunity to place coverage and recommended this be reviewed with the Finance Committee along with the Fund Attorney to discuss the feasibility of the NJCE entering an extraordinary and unspecifiable services contract with Chertoff Group prior to the January 1, 2023, renewal.

COVID-19: PERMA Claims Director, Ms. Walcoff reported claim activity has slowed in the current year; however, any new claims are being evaluated to determine compensability.

Safety National: Ms. Walcoff reported the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Hurricane IDA update: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and closed out Hurricane Ida claims.

Learning Management System: FirstNet notified J.A. Montgomery that they will no longer be able to provide services needed and in June, the NJCE JIF Board authorized J.A. Montgomery to contract directly with BIS Safety Software to provide the LMS services going forward. J.A. Montgomery will administer the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney with an expected launch date of January 2023. Safety Director reported training webinars would be provided to assist members with the new LMS to understand its capabilities, running reports and other system functions.

Sewer Backup Coverage: The member utility authorities are no longer seeking this coverage. The Underwriting Manager will continue to work on obtaining this coverage for 2023.

2022 Assessments: The 2nd installment NJCE bill was issued on 9/15 with a November 1st due date. Please note, the Treasurer's address has changed, and all future assessment payments need to be sent to this address starting with the 2022 2nd installment: c/o David McPeak – 22 Glenview Ave – Berlin, NJ 08009.

11th Annual Best Practices Workshop – 2023 Virtual Edition: Following the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. A virtually interactive webinar will be hosted during Spring 2023

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 15-17, 2022 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 16th. This year's program will be "Local Government Risk Management" and commissioners are encouraged to attend.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. A luncheon and JIF meeting will be held on April 27, 2023; venue location to be determined and invite to follow.

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

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to October 2022.

WC Claims Administration Report

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

Next Meeting

The next meeting of the NJCE fund is scheduled for October 27, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	274,006	1,884,577	19,737,179	21,621,756	
2.	CLAIM EXPENSES					
	Paid Claims	107,296	1,027,092	6,767,989	7,795,080	
	Case Reserves	(195,156)	37,499	4,830,913	4,868,412	
	IBNR	21,802	(144,358)	3,801,020	3,656,662	
	Excess Insurance Recoverable	326,644	308,775	(308,775)	0	
	Discounted Claim Value	(4,699)	(4,553)	(183,179)	(187,732)	
	TOTAL CLAIMS	255,887	1,224,455	14,907,967	16,132,422	
3.	EXPENSES					
	Excess Premiums	0	0	0	0	
	Administrative	16,091	113,913	739,956	853,868	
	TOTAL EXPENSES	16,091	113,913	739,956	853,868	
4.	UNDERWRITING PROFIT (1-2-3)	2,028	546,209	4,089,256	4,635,465	
5.	INVESTMENT INCOME	8,528	35,216	306,029	341,245	
6.	PROFIT (4 + 5)	10,556	581,425	4,395,286	4,976,710	
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	41,925	79,531	1,910,727	1,990,258	
11.	SURPLUS (6 + 7 + 8 - 9)	52,481	(89,045)	5,881,013	5,791,968	
SURPLUS (DEFICITS) BY FUND YEAR						
	2018	(25,862)	(810,399)	3,616,403	2,806,004	
	2019	17,447	175,691	541,294	716,985	
	2020	7,736	137,241	1,424,785	1,562,025	
	2021	7,508	362,606	298,532	661,137	
	2022	45,652	45,817		45,817	
TOTAL SURPLUS (DEFICITS)		52,481	(89,045)	5,881,013	5,791,968	
TOTAL CASH					12,360,808	

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	500	95,755	2,339,829	2,435,585
	Case Reserves	(175)	(9,614)	977,725	968,111
	IBNR	(325)	(29,518)	176,978	147,460
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	9	480	(20,603)	(20,123)
TOTAL FY 2018 CLAIMS		9	57,103	3,473,930	3,531,033
FUND YEAR 2019					
	Paid Claims	57,235	287,373	2,657,025	2,944,398
	Case Reserves	(57,235)	(429,449)	1,683,030	1,253,581
	IBNR	0	(9,041)	299,325	290,285
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	1,092	11,805	(41,260)	(29,455)
TOTAL FY 2019 CLAIMS		1,092	(139,312)	4,598,121	4,458,809
FUND YEAR 2020					
	Paid Claims	2,957	91,616	1,147,906	1,239,523
	Case Reserves	(293,957)	(170,168)	1,222,838	1,052,670
	IBNR	(35,845)	(369,890)	1,403,257	1,033,367
	Excess Insurance Recoverable	326,644	308,775	(308,775)	0
	Discounted Claim Value	62	6,019	(46,783)	(40,764)
TOTAL FY 2020 CLAIMS		(139)	(133,648)	3,418,443	3,284,795
FUND YEAR 2021					
	Paid Claims	11,577	335,404	623,227	958,632
	Case Reserves	(14,341)	(19,112)	947,319	928,207
	IBNR	2,356	(681,677)	1,921,459	1,239,783
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	294	21,004	(74,533)	(53,529)
TOTAL FY 2021 CLAIMS		(114)	(344,381)	3,417,473	3,073,092
FUND YEAR 2022					
	Paid Claims	35,028	216,943		216,943
	Case Reserves	170,552	665,843		665,843
	IBNR	55,615	945,768		945,768
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(6,155)	(43,861)		(43,861)
TOTAL FY 2022 CLAIMS		255,039	1,784,693	0	1,784,693
COMBINED TOTAL CLAIMS		255,887	1,224,455	14,907,967	16,132,422
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	July 31, 2022		
		ALL YEARS COMBINED				
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,708,462	18,959,235	216,347,698	235,306,933
2.	CLAIM EXPENSES					
	Paid Claims		843,545	2,749,914	8,997,544	11,747,458
	Case Reserves		(112,661)	(1,078,945)	10,977,439	9,898,494
	IBNR		(270,273)	683,045	11,375,865	12,058,911
	Discounted Claim Value		(32,539)	(120,953)	(1,916,773)	(2,037,726)
	Excess Recoveries		0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS		428,072	2,253,895	28,046,678	30,300,573
3.	EXPENSES					
	Excess Premiums		2,049,437	14,357,282	153,216,375	167,573,657
	Administrative		179,208	1,247,837	16,354,219	17,602,056
	TOTAL EXPENSES		2,228,645	15,605,119	169,570,594	185,175,713
4.	UNDERWRITING PROFIT (1-2-3)		51,745	1,100,221	18,730,426	19,830,647
5.	INVESTMENT INCOME		30,752	(214,694)	1,533,106	1,318,412
6.	PROFIT (4+5)		82,497	885,527	20,263,531	21,149,059
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		82,497	885,527	14,405,980	15,291,508
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		210	(1,501)	163,660	162,159
	2011		(989)	(4,326)	666,797	662,471
	2012		807	(4,874)	690,291	685,417
	2013		1,433	(14,798)	1,322,965	1,308,167
	2014		2,034	(45,076)	2,323,116	2,278,040
	2015		2,534	(197,944)	1,637,394	1,439,450
	2016		2,619	50,546	1,825,687	1,876,233
	2017		3,438	250,194	1,865,475	2,115,669
	2018		3,180	(104,224)	2,701,793	2,597,569
	2019		3,791	277,926	2,317,154	2,595,080
	2020		3,596	(68,514)	(1,215,894)	(1,284,408)
	2021		5,300	95,162	107,541	202,703
	2022		54,543	652,956		652,956
TOTAL SURPLUS (DEFICITS)			82,497	885,527	14,405,980	15,291,507
TOTAL CASH						20,655,233

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND 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	1,500	1,500	538,401	539,901
	Case Reserves	0	0	0	0
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		1,500	1,500	538,401	539,901
FUND YEAR 2012					
	Paid Claims	0	954	1,582,804	1,583,757
	Case Reserves	0	(954)	65,616	64,662
	IBNR	0	(1,339)	5,318	3,979
	Discounted Claim Value	0	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS		0	(897)	1,646,363	1,645,466
FUND YEAR 2013					
	Paid Claims	13	51,543	914,416	965,959
	Case Reserves	(13)	(53,546)	458,599	405,052
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS		0	4,251	1,390,659	1,394,910
FUND YEAR 2014					
	Paid Claims	33	180,473	476,289	656,762
	Case Reserves	(33)	(147,400)	388,283	240,883
	IBNR	0	(20,754)	43,550	22,796
	Discounted Claim Value	0	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS		0	29,765	870,855	900,620
FUND YEAR 2015					
	Paid Claims	283,119	367,228	1,175,139	1,542,368
	Case Reserves	(285,465)	(194,818)	1,460,651	1,265,832
	IBNR	2,346	12,698	106,456	119,154
	Discounted Claim Value	0	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS		0	179,359	2,641,889	2,821,248

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	84	182,560	844,767	1,027,327
	Case Reserves	15,500	(241,492)	1,681,779	1,440,288
	IBNR	(15,584)	(23,954)	54,558	30,605
	Discounted Claim Value	0	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS		0	(70,440)	2,467,984	2,397,544
FUND YEAR 2017					
	Paid Claims	493,632	759,534	393,930	1,153,463
	Case Reserves	(576,272)	(739,273)	1,372,320	633,047
	IBNR	82,641	(314,581)	1,211,149	896,568
	Discounted Claim Value	0	19,456	(135,864)	(116,408)
TOTAL FY 2017 CLAIMS		(0)	(274,865)	2,841,535	2,566,670
FUND YEAR 2018					
	Paid Claims	3,243	11,849	742,774	754,623
	Case Reserves	0	240,796	384,006	624,803
	IBNR	(3,243)	(180,198)	1,013,968	833,770
	Discounted Claim Value	0	9,076	(132,597)	(123,521)
TOTAL FY 2018 CLAIMS		0	81,523	2,008,151	2,089,674
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	473,300	373,407	590,241	963,648
	IBNR	(473,300)	(732,104)	1,923,599	1,191,495
	Discounted Claim Value	0	52,150	(263,678)	(211,527)
TOTAL FY 2019 CLAIMS		0	(304,993)	2,923,280	2,618,287
FUND YEAR 2020					
	Paid Claims	0	237,447	636,007	873,454
	Case Reserves	211,943	251,317	3,478,036	3,729,353
	IBNR	(211,943)	(511,587)	3,149,860	2,638,273
	Discounted Claim Value	0	44,517	(547,421)	(502,904)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
TOTAL FY 2020 CLAIMS		0	42,528	5,329,085	5,371,613
FUND YEAR 2021					
	Paid Claims	(9,125)	868,668	848,061	1,716,729
	Case Reserves	31,026	(787,685)	1,097,909	310,223
	IBNR	(21,901)	(303,610)	3,792,655	3,489,045
	Discounted Claim Value	0	85,028	(521,987)	(436,959)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(137,599)	5,216,637	5,079,039
FUND YEAR 2022					
	Paid Claims	71,046	86,603		86,603
	Case Reserves	17,353	220,703		220,703
	IBNR	370,712	2,758,475		2,758,475
	Discounted Claim Value	(32,539)	(362,019)		(362,019)
TOTAL FY 2022 CLAIMS		426,572	2,703,762	0	2,703,762
COMBINED TOTAL CLAIMS		428,072	2,253,895	28,046,678	30,300,573

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 July 31, 2022						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
June-22	0	1	2	20	35	58
July-22	0	1	2	17	38	58
NET CHGE	0	0	0	-3	3	0
Limited Reserves						\$7,209
Year	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$159,824	\$100,884	\$79,011	\$339,719
July-22	\$0	\$0	\$159,824	\$141,227	\$117,080	\$418,131
NET CHGE	\$0	\$0	\$0	\$40,343	\$38,069	\$78,412
Ltd Incurred	\$290,449	\$115,093	\$311,645	\$174,839	\$159,092	\$1,051,117
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
June-22	8	9	8	12	33	70
July-22	3	9	7	9	38	66
NET CHGE	-5	0	-1	-3	5	-4
Limited Reserves						\$3,839
Year	2018	2019	2020	2021	2022	TOTAL
June-22	\$76,000	\$62,402	\$39,177	\$9,942	\$27,742	\$215,263
July-22	\$76,000	\$62,402	\$73,177	\$8,005	\$33,774	\$253,358
NET CHGE	\$0	\$0	\$34,000	(\$1,937)	\$6,032	\$38,095
Ltd Incurred	\$493,956	\$385,218	\$73,315	\$14,143	\$33,774	\$1,000,406
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
June-22	1	2	1	2	7	13
July-22	1	2	1	3	5	12
NET CHGE	0	0	0	1	-2	-1
Limited Reserves						\$18,743
Year	2018	2019	2020	2021	2022	TOTAL
June-22	\$100,000	\$100,000	\$15,077	\$6,023	\$4,811	\$225,911
July-22	\$100,000	\$100,000	\$15,077	\$6,523	\$3,311	\$224,911
NET CHGE	\$0	\$0	\$0	\$500	(\$1,500)	(\$1,000)
Ltd Incurred	\$123,110	\$107,739	\$24,804	\$17,561	\$22,096	\$295,309
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
June-22	16	27	36	28	40	147
July-22	16	27	36	28	36	143
NET CHGE	0	0	0	0	-4	-4
Limited Reserves						\$30,691
Year	2018	2019	2020	2021	2022	TOTAL
June-22	\$792,286	\$1,148,414	\$1,132,549	\$870,716	\$383,728	\$4,327,692
July-22	\$792,111	\$1,091,179	\$1,131,236	\$862,666	\$511,679	\$4,388,871
NET CHGE	(\$175)	(\$57,235)	(\$1,312)	(\$8,050)	\$127,951	\$61,179
Ltd Incurred	\$2,496,470	\$3,594,930	\$1,882,429	\$1,680,296	\$667,826	\$10,321,950
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2018	2019	2020	2021	2022	TOTAL
June-22	25	39	47	62	115	288
July-22	20	39	46	57	117	279
NET CHGE	-5	0	-1	-5	2	-9
Limited Reserves						\$18,944
Year	2018	2019	2020	2021	2022	TOTAL
June-22	\$968,286	\$1,310,816	\$1,346,627	\$987,565	\$495,292	\$5,108,585
July-22	\$968,111	\$1,253,581	\$1,379,314	\$1,018,421	\$665,843	\$5,285,270
NET CHGE	(\$175)	(\$57,235)	\$32,688	\$30,856	\$170,552	\$176,685
Ltd Incurred	\$3,403,985	\$4,202,979	\$2,292,193	\$1,886,838	\$882,786	\$12,668,782

Union County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF **July 31, 2022**

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		55			Last Month		54			Last Year		43		
2018	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		MONTH TARGETED
PROPERTY	320,021	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%
GEN LIABILITY	427,942	493,956	493,956	115.43%	414,311	96.81%	493,956	493,956	115.43%	413,950	96.73%	697,618	697,618	163.02%	401,861	93.91%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	246,341	94.86%	123,110	123,110	47.41%	245,573	94.56%	173,110	173,110	66.66%	235,378	90.64%
WORKER'S COMP	4,546,370	2,568,485	2,568,485	56.50%	4,534,580	99.74%	2,568,160	2,568,160	56.49%	4,532,772	99.70%	2,487,374	2,487,374	54.71%	4,501,802	99.02%
TOTAL ALL LINES	5,554,026	3,538,130	3,538,130	63.70%	5,515,254	99.30%	3,537,805	3,537,805	63.70%	5,512,316	99.25%	3,710,682	3,710,682	66.81%	5,459,063	98.29%
NET PAYOUT %	\$2,435,874					43.86%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		43			Last Month		42			Last Year		31		
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		MONTH TARGETED
PROPERTY	340,421	240,439	240,439	70.63%	340,421	100.00%	240,439	240,439	70.63%	340,421	100.00%	240,439	240,439	70.63%	340,421	100.00%
GEN LIABILITY	428,501	385,218	385,218	89.90%	402,386	93.91%	385,218	385,218	89.90%	400,468	93.46%	363,223	363,223	84.77%	370,323	86.42%
AUTO LIABILITY	258,887	107,739	107,739	41.62%	234,648	90.64%	107,739	107,739	41.62%	233,547	90.21%	108,816	108,816	42.03%	216,823	83.75%
WORKER'S COMP	4,637,297	3,637,294	3,637,294	78.44%	4,591,838	99.02%	3,637,294	3,637,294	78.44%	4,587,296	98.92%	3,443,768	3,443,768	74.26%	4,493,505	96.90%
TOTAL ALL LINES	5,665,107	4,370,690	4,370,690	77.15%	5,569,293	98.31%	4,370,690	4,370,690	77.15%	5,561,732	98.18%	4,156,247	4,156,247	73.37%	5,421,073	95.69%
NET PAYOUT %	\$2,949,399				52.06%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		31			Last Month		30			Last Year		19		
2020	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-22		TARGETED	Incurred	Incurred	30-Jun-22		TARGETED	Incurred	Incurred	30-Jun-21		TARGETED
PROPERTY	355,673	336,677	336,677	94.66%	355,673	100.00%	336,677	336,677	94.66%	355,673	100.00%	336,263	336,263	94.54%	346,423	97.40%
GEN LIABILITY	393,364	73,315	73,315	18.64%	339,957	86.42%	39,315	39,315	9.99%	336,583	85.57%	37,485	37,485	9.53%	285,979	72.70%
AUTO LIABILITY	237,658	24,804	24,804	10.44%	199,044	83.75%	24,804	24,804	10.44%	197,047	82.91%	24,804	24,804	10.44%	162,590	68.41%
WORKER'S COMP	3,947,400	2,209,074	2,535,718	64.24%	3,825,000	96.90%	2,207,229	2,207,229	55.92%	3,812,071	96.57%	1,860,496	1,860,496	84.22%	3,475,436	88.04%
TOTAL ALL LINES	4,934,095	2,643,870	2,970,514	60.20%	4,719,673	95.65%	2,608,025	2,608,025	52.86%	4,701,374	95.28%	2,259,048	2,259,048	198.73%	4,270,428	86.55%
NET PAYOUT %	\$1,239,523				25.12%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		19			Last Month		18			Last Year		7		
2021	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		MONTH TARGETED
PROPERTY	319,500	241,105	286,212	89.58%	311,191	97.40%	245,869	245,869	76.95%	310,194	97.09%	103,220	103,220	32.31%	169,335	53.00%
GEN LIABILITY	363,600	14,143	14,143	3.89%	264,340	72.70%	16,080	16,080	4.42%	258,735	71.16%	17,816	17,816	4.90%	90,900	25.00%
AUTO LIABILITY	203,400	17,561	17,561	8.63%	139,153	68.41%	17,061	17,061	8.39%	135,123	66.43%	3,023	3,023	1.49%	50,850	25.00%
WORKER'S COMP	2,809,258	1,680,296	1,680,296	59.81%	2,473,374	88.04%	1,676,451	1,676,451	59.68%	2,424,701	86.31%	661,370	661,370	39.36%	533,759	19.00%
TOTAL ALL LINES	3,695,758	1,953,105	1,998,212	54.07%	3,188,058	86.26%	1,955,461	1,955,461	52.91%	3,128,752	84.66%	785,429	785,429	78.05%	844,844	22.86%
NET PAYOUT %	\$958,632				25.94%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		7			Last Month		6			Last Year		-5		
2022	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-22		TARGETED	Incurred	Incurred	30-Jun-22		TARGETED	Incurred	Incurred	30-Jun-21		TARGETED
PROPERTY	332,100	159,092	159,092	47.90%	176,013	53.00%	121,023	121,023	36.44%	149,445	45.00%			N/A	N/A	N/A
GEN LIABILITY	387,562	33,774	33,774	8.71%	96,891	25.00%	27,742	27,742	7.16%	73,637	19.00%			N/A	N/A	N/A
AUTO LIABILITY	180,900	22,096	22,096	12.21%	45,225	25.00%	23,096	23,096	12.77%	36,180	20.00%			N/A	N/A	N/A
WORKER'S COMP	2,132,100	667,826	667,826	31.32%	405,099	19.00%	505,319	505,319	23.70%	298,494	14.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,032,662	882,786	882,786	29.11%	723,228	23.85%	677,180	677,180	22.33%	557,756	18.39%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$216,943				7.15%											

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2022 To 10/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Union College - Scotch Plains I - County of Union	Campus 1776 Raritan Rd Scotch Plains, NJ 07076	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.	9/16/2022 #3633028	GL AU EX WC OTH
H - ModivCare Solutions LLC & DMAHS I - County of Union	P.O. Box 11647 New Brunswick, NJ 08906	RE: Union Paratransit System The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Union County Paratransit System. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation.	9/26/2022 #3640308	GL AU EX WC OTH
Total # of Holders: 2				

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 27-22

OCTOBER 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Union County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001183			
001183	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/22	4.29
001183	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/22	13,862.91
			13,867.20
001184			
001184	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/22	532.25
			532.25
001185			
001185	WESTFIELD LEADER	2021 SYNOPSIS OF AUDIT - BILLED IN 9/22	100.98
001185	WESTFIELD LEADER	AD FOR 9.21.22 MEETING	39.27
			140.25
001186			
001186	NJ ADVANCE MEDIA	ACCT #1188859 - MTG - 9.15.22	130.41
001186	NJ ADVANCE MEDIA	ACCT# 1188859 - 2021 AUDIT AD - 9.14.22	340.20
			470.61
Total Payments FY 2022			15,010.31
TOTAL PAYMENTS ALL FUND YEARS			\$15,010.31

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	July		
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	\$12,474,242.23	12,481,555.11	- 7,312.88
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	\$8,528.12	\$8,427.43	\$100.69
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	\$8,528.12	\$8,427.43	\$100.69
9 Deposits - Purchases	\$131,832.51	\$545.50	\$131,287.01
10 (Withdrawals - Sales)	-\$253,695.08	-\$145,853.15	-\$107,841.93
Ending Cash & Investment Balance	\$12,360,907.78	\$12,344,674.89	\$16,232.89
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$106,836.64	\$14,566.14	\$92,270.50
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,467,744.42	\$12,359,241.03	\$108,503.39

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2022 Month Ending: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	518.05	0.00	0.00	27.45	0.00	0.00	545.50
Invest Pymnts	549.21	750.20	684.53	6,495.14	0.01	49.03	8,528.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	549.21	750.20	684.53	6,495.14	0.01	49.03	8,528.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,067.26	750.20	684.53	6,522.59	0.01	49.03	9,073.62
EXPENSES							
Claims Transfers	0.00	0.00	500.00	107,341.93	0.00	0.00	107,841.93
Expenses	0.00	0.00	0.00	0.00	0.00	14,566.14	14,566.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	500.00	107,341.93	0.00	14,566.14	122,408.07
END BALANCE	804,403.13	1,098,074.04	1,001,464.87	9,399,751.07	14.39	57,200.24	12,360,907.74

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%	1	192
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%	1	5
May-22	6	25	14	3	17	0	82.35%	17.65%	0.00%	3	14
Jun-22	1	24	15	4	19	0	78.95%	21.05%	0.00%	2	17
Jul-22	5	15	8	0	8	0	100.00%	0.00%	0.00%	2	6
Aug-22	6	19	8	2	10	0	80.00%	20.00%	0.00%	2	8
Sep-22	2	15	9	0	9	0	100.00%	0.00%	0.00%	4	5
Total FY2022	51	179	76	18	94	0	80.85%	19.15%	0.00%	15	79

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
11	6	17	0	17	2	4	3	9	5

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 10/03/2022

* 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
Cornerstone Institutional Attends / 791-616	4	1	25%
County Clerk / 704-400	1	1	100%

Case Management Monthly Activity Report
September 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 10/03/2022

* 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%	1		
Sep-22	\$153,658	\$60,529	\$179,290	\$93,129	61%	142	140	2	99%	0		
Total 2022	\$1,980,646	\$559,871	\$2,285,631	\$1,420,776	72%	1,391	1,360	31	98%	6		
Total to Date	\$14,905,659	\$3,707,711	\$18,387,767	\$11,197,821	75%	8,407	7,926	481	94%	46		

Report Run Date: 10/03/2022

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SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: October 14, 2022
DATE OF MEETING: October 20, 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		

September – October 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 21:** Attended the UCIFC meeting.
- **September 21:** Attended the UCIFC Executive Safety Committee meeting.
- **September 21:** Attended the UCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

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

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: National Preparedness Month Best Practices – September 21.
- NJCE JIF - JAM SD Bulletin: Wood Chipper Best Practices – September 26.
- NJCE JIF - JAM SD Bulletin: Deer: Avoiding Vehicle Collisions Best Practices – September 28.
- NJCE JIF - Live Safety Training – December 2022 Registration is Now Open! – October 3.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) - October 6.

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 Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

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

- 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 October thru December 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.**

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 2023 and are for training programs that are not available virtually.

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

October thru December 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
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
12/1/22	Heavy Equipment: General Safety	8:30 - 10:30 am
12/1/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
12/2/22	Fire Safety	7:30 - 8:30 am
12/2/22	Fire Extinguisher	9:00 - 10:00 am
12/2/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/5/22	Confined Space Entry	8:30 - 11:30 am
12/5/22	Hearing Conservation	1:00 - 2:00 pm
12/6/22	Accident Investigation	8:00 - 10:00 am
12/6/22	HazCom w/GHS	10:30 - 12:00 pm
12/6/22	Productive Meetings Best Practices	1:00 - 2:30 pm
12/7/22	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
12/7/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/8/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
12/8/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/8/22	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/9/22	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/22	Chain Saw Safety	10:30 - 11:30 am
12/9/22	Chipper Safety	1:00 - 2:00 pm
12/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/13/22	Wellness for Government Employees	9:00 - 11:30 am
12/13/22	Preparing for First Amendment Audits	2:00 - 4:00 pm
12/13/22	Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
12/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
12/15/22	Introduction to Understanding Conflict	12:30 - 2:30 pm

***11/3/22 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 cancellations 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***](#)

The Monthly Live Safety Training Schedules and Registration links are also available on the NJCE.org site under the Safety tab: [***https://njce.org/safety/safety-webinars/***](https://njce.org/safety/safety-webinars/)

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: **0442 and 8154**. 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 – SEPTEMBER 21, 2022
ZOOM VIRTUAL MEETING
10:00 AM**

Meeting called to order by Chair Wagner. Executive Director read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze Mary Ann Matilasso
	PERMA Risk Management Services Jen Conicella Robyn Walcoff, Esq. Shai McLeod
Managed Care Services	First MCO Marie Lamb
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - <i>Absent</i>
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	Bibi Taylor - <i>Absent</i>
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince
	T&M Associates Mark Worthington

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF JULY 20, 2022

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

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF JULY 20, 2022

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	2 ayes, 0 nays 1 abstention - Chair Wagner

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Worthington advised that since the last Commission meeting, forklift training has been completed as well as the certifications for the Health Department and OEM. Mr. Worthington reported that all fire drills have been completed and the report has been submitted outlining concerns and recommendations. Mr. Worthington reported that the Labor Committee met in August but did not meet in September. Lastly, Mr. Worthington reported that a Hazard Communication training for the DPW was conducted earlier in the day, prior to the meeting. With no questions, Mr. Worthington concluded his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee did not meet, however PARs will be presented during closed session. Ms. Conicella reported that the PERMA Claims team has continued to work with the carrier on the 2020 COVID claims recovery. Ms. Conicella said the claims team now knows what information the carrier is looking for and she anticipates there being a resolution prior to the end of the year. Ms. Conicella then thanked Ms. Guze for providing the claims information that has been requested. With no questions, Ms. Conicella concluded her report.

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

AUDIT REPORT AS OF DECEMBER 31, 2021 – Executive Director reported that he has reviewed the Auditor's Report as of December 31, 2021 and it had been sent under separate cover to the Fund Commissioners, Commission Treasurer and Commission Attorney from Suplee, Clooney & Company. Executive Director reported that the Commission Treasurer thoroughly reviewed the audit and had no issues with it. Executive Director reported that based on the positive results of the audit it was agreed that the auditor would not need to attend. Executive Director referred to a copy of Resolution 23-22, Certification of Annual Audit Report for Period ending December 31, 2021 along with the Group Affidavit Form and requested a motion for approval. Executive Director noted 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**

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

CYBER SELF-INSURANCE COVERAGE – Executive Director reported that during the July meeting, the Commission approved self-insuring cyber coverage up to a limit of \$250,000. Executive Director noted that the loss funding amount provided by the Actuary, totaling \$20,952 will be pro-rated with an effective date of July 20, 2022. Executive Director advised that in the event of a loss, cyber claims will be adjusted by Mullen Coughlin in conjunction with D&H Alternative Risk Solutions. Chair Wagner indicated that she would like to provide an update regarding the county’s cyber security. Chair Wagner advised that she believes the county has addressed everything that has been requested and all policies have been adopted. Chair Wagner noted that the only outstanding item is the MFA. Chair Wagner reported that the county has been in constant contact with two different vendors, Duo and BIO-key. Chair Wagner reported that Duo allowed the county to download their product to test it out, in a limited environment, and see how it would interact with the county’s systems. Chair Wagner reported that she found the second vendor, BIO-key while attending a national cyber security conference over the summer. Chair Wagner indicated that she likes BIO-key as they are more biometrically driven but noted that they do not have the ability to let the county test their environment. Chair Wagner advised that she will be meeting with the county IT staff following the Commission meeting and expects to have a decision made on a vendor by the end of the month.

2022 REVISED PLAN OF RISK MANAGEMENT – Executive Director referred to the revised Plan of Risk Management enclosed within the agenda. Executive Director advised that the revised plan reflects the approval of changes made to the Insurance Commission’s cyber coverage. Executive Director noted that the changes were highlighted in yellow, then asked for a motion to approve.

**MOTION TO APPROVE RESOLUTION 24-22, PLAN OF RISK
MANAGEMENT**

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

PROFESSIONAL CONTRACTS – Executive Director reported that the Commission Auditor Contract with Suplee, Clooney & Company will expire on September 30, 2022. Executive Director also reported that the Commission Actuary Contract with The Actuarial Advantage, Inc. expires on December 31, 2022. Executive Director advised that the Fund Office will prepare and advertise the RFP for both positions, as it has done in the past. Executive Director noted that the Auditor RFP is for the Fund Year 2022 Year-end Audit which will be presented during the September 2023 Commission meeting.

**MOTION TO AUTHORIZE THE FUND OFFICE TO PREPARE AND
ISSUE RFPS FOR THE COMMISSION AUDITOR AND COMMISSION
ACTUARY POSITIONS**

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

Executive Director reported that the Executive Director's contract also expires on December 31, 2022 but noted that the contract included an option for two one-year renewals. Executive Director advised that PERMA is in the second year of the renewal. Executive Director further advised that the Fund Office will work with the County representatives and the Chair on the contract renewal.

CERTIFICATE OF INSURANCE REPORTS – Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing certificates issued during the months of July and August enclosed within the agenda. Executive Director advised there were (2) two certificates of insurance issued during the month of July and (3) three during the month of August. Executive Director then asked for a motion to approve the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

PROPERTY APPRAISALS – Executive Director reported that AssetWorks was scheduled to conduct property appraisals on September 14th and 15th. Executive Director advised that the County's Facilities Management and the RMC met with the property appraiser on the scheduled dates. Commissioner Martins advised that the property appraisals took place and AssetWorks is working on their report.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via zoom.

NJCE 10TH YEAR ANNIVERSARY – Executive Director said 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. Executive Director advised that the NJCE Board agreed to celebrate the milestone with a luncheon hosted at a central New Jersey venue for all Fund Commissioners, Professionals, and staff in April 2023.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the June Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$5,739,487 as of June 30, 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 \$12,474,143.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director advised that the June Financial Fast Track was included in the agenda. Executive Director reported that as of June 30, 2022 the NJCE has a surplus of \$15,209,010. 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 \$22,084,249.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of June 30, 2022, were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

INFORMATIONAL ITEMS REPORT: Mr. Thorpe advised that he had two informational items for his report, none of which were action items.

2022 NJLM ANNUAL CONFERENCE – Mr. Thorpe reminded the Commissioners 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 advised that the MEL JIF will hold its annual Elected Officials seminar on November 16th and it is encouraged that all commissioners attend.

OCTOBER MEETING DATE CHANGE – Mr. Thorpe reported that due to a scheduling conflict, we are recommending rescheduling the October 19th meeting. Mr. Thorpe then opened the floor for discussion of potential rescheduling dates. Following a brief discussion, the Committee decided to reschedule the October meeting date Thursday, October 20, 2022 at 1:00pm via Zoom.

MOTION TO APPROVE CHANGING THE OCTOBER UCIFC MEETING DATE TO THURSDAY, OCTOBER 20, 2022 AT 1:00PM via Zoom.

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

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 25-22, the September Bill List, enclosed within the agenda. Chair Wagner said the Treasurer has reviewed the bill list and is recommending approval of the same.

MOTION TO APPROVE RESOLUTION 25-22 SEPTEMBER BILL LIST

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

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

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

CLAIMS ADMINISTRATOR: Ms. Guze reported that for the period of August 1st through August 31st there were a total of 19 claims reported. Ms. Guze advised that 8 claims were report only; 1 was denied; 7 are closed; and 3 remain treating. With no questions, Ms. Guze concluded her report.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
August	19	8	2	10	6

Ms. Lamb reviewed the Medical Savings Report for the month of August as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
August	\$ 246,847	\$ 42,803	\$ 265,358	83%	149	147	99%

With no questions, Ms. Lamb concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for July through September enclosed within the agenda, which included all risk control activities. Mr. Prince then referred to the listing of all training opportunities that are scheduled through November 30th. Mr. Prince advised that any questions regarding trainings should be directed to him. Lastly, Mr. Prince reminded the Commissioners that the Learning Management System (LMS) is transitioning from FirstNet to BIS and will be rolled out in early 2023. Mr. Prince said the new LMS is cheaper than the current one, has more capabilities, and is more user-friendly. Mr. Prince reported that BIS will be holding webinars for the named administrators and J.A. Montgomery will be available to provide members with in-person tutorials. 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 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.

MOTION TO GO INTO TO CLOSED SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MOTION TO APPROVE THE PAR AS DISCUSSED IN EXECUTIVE SESSION

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

NEXT MEETING:

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MEETING ADJOURNED: 10:41 AM

Minutes prepared by: Jason Thorpe, Assisting Secretary