

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
JANUARY 18, 2023**

**10:00 AM**

**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 January 18, 2023 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: January 18, 2023  
10:00 AM

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ ROLL CALL OF COMMISSIONERS
- ☐ APPROVAL OF MINUTES: December 21, 2022 Open Minutes.....Appendix I  
December 21, 2022 Closed Minutes.....sent via e-mail
  
- ☐ CORRESPONDENCE: None
  
- ☐ COMMITTEE REPORTS
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 2-28
  
- ☐ TREASURER – Bibi Taylor
  - Resolution 10-23 January Bill List – Motion.....Page 29
  - October Treasurer Reports .....Pages 30-31
  
- ☐ ATTORNEY – Bruce H. Bergen, Esq. .... Verbal
  
- ☐ CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc..... Verbal
  
- ☐ MANAGED CARE – First MCO
  - Monthly Report.....Pages 32-35
  
- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
  - Monthly Report.....Pages 36-44
  
- ☐ 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 Statement .....Page 45  
Motion to go into Executive Session

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

- 
- ☐ MEETING ADJOURNMENT
  - ☒ NEXT SCHEDULED MEETING: March 15, 2023, 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: January 18, 2023

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 4-14)** – The UCIFC is required to reorganize at the January Board of Commissioners meeting per the Commission's Rules & Regulations. Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 4-14. The resolutions were reviewed by the Commission Attorney.

Resolution 1-23 .Certifying the Appointment Chairperson and Vice Chairperson.....**Page 4**  
Resolution 2-23 .Designating Authorized Signatures for Commission Bank Accounts.....**Page 5**  
Resolution 3-23 .Appointing Agent for Services of Process and Custodian of Records .....**Page 6**  
Resolution 4-23 .Designating Official Newspapers .....**Page 7**  
Resolution 5-23 .Designating Authorized Depositories for Commission Assets and.....**Pages 8-11**  
Establishing Cash Management Plan  
Resolution 6-23 .Designating Commission Treasurer .....**Page 12**  
Resolution 7-23 .Designating Commission Attorney .....**Page 13**  
Resolution 8-23 .Authorizing Commission Treasurer to Process Contracted Payments.....**Page 14**  
& Expenses

☐ **Motion to approve Reorganization Resolutions 1-23 through 8-23**

- ☐ **2023 Meeting Schedule (Pages 15-16)** – Attached on page 15 for your consideration is a copy of the UCIFC Executive Meeting Schedule which was presented at our last meeting. There will be no meetings in February, April, June, August and November. However, additional meetings can be scheduled with proper notice or cancelled if there are no action items. Note, the October meeting is scheduled for the second Wednesday of the month due to a scheduling conflict. If the schedule is acceptable to the Commissioners, we have prepared Resolution 9-23 for your approval which is included in the agenda on page 16.

☐ **Motion to approve Resolution 9-23, 2023 Meeting Schedule**

- ☐ **Certificate of Insurance Report (Page 17)** – Included in the agenda on page 17 is the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of December. There was 1 (one) certificate issued in December.

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

- ☐ **2022 UCIFC Dividend** – The Executive Director's office will be scheduling a meeting with the Chair and Commission Treasurer to review available dividend options. A recommendation will be made at the March meeting.

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 18-21)** – The NJCE Finance Committee met on January 10<sup>th</sup> to review and finalize the 2023 NJCE JIF Budget for budget adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners. The NJCE met on January 12<sup>th</sup> and based on the finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend. A written summary report of the meeting is included in the agenda on pages 18-21. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Some key items discussed include:
  - ❑ **Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.
  - ❑ **Cyber Security Expert:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior at the next NJCE meeting.
  - ❑ **2023 Renewal Overview Webinar:** NJCE Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.
  - ❑ **NJCE 10<sup>th</sup> Year Anniversary:** 2020 marked the 10<sup>th</sup> anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ. Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.
- ❑ **UCIFC Financial Fast Track (Pages 22-23)** - Included in the agenda on pages 22-23 is a copy of the Financial Fast Track for the month of October. As of **October 31, 2022** there is a statutory surplus of **\$4,043,049**. The total cash amount is **\$12,926,265**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 24-26)** – Included in the agenda on pages 24-26 is a copy of the NJCE Financial Fast Track Report for the month of October. As of **October 31, 2022** the NJCE has a surplus of **\$15,184,380**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$30,000,454**.
- ❑ **Claims Tracking Reports (Pages 27-28)** – Included in the agenda on page 27 is the Claim Activity Report as of October 31, 2022. Also included in the agenda on page 28 is the Claims Management Report Expected Loss Ratio Analysis Report as of October 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.

**RESOLUTION NO. 1-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
CERTIFY THE APPOINTMENT OF CHAIRPERSON AND VICE CHAIRPERSON**

**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

**BE IT RESOLVED** by the Union County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice-Chairperson:

Amy Wagner	Chairperson
Claudia Martins	Vice Chairperson
Laura Scutari	Commissioner

**BE IT FURTHER RESOLVED** that the Chairperson and Vice Chairperson shall serve for a one-year term to expire through the reorganization of the Commission and until their successors shall be elected and qualified.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

BE IT RESOLVED by the Union County Insurance Fund Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required;

I. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the official named Depository which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this resolution.

Amy Wagner	CHAIRPERSON
Claudia Martins	VICE CHAIRPERSON
Bibi Taylor	TREASURER

II. All funds for Claims payments shall be withdrawn from the Official named Depository by check, which shall bear the signatures of the Treasurer and of one (1) of the D&H representatives listed below, duly authorized pursuant to this Resolution.

Wayne F. Dietz,	D&H Alternative Risk Solutions
Arthur W. Gottheim,	D&H Alternative Risk Solutions

Transfers approved by the Commission shall be by wire as authorized by the Treasurer between the administrative account and the claims account.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

ADOPTED:

BY: \_\_\_\_\_  
CHAIRPERSON

\_\_\_\_\_  
DATE

ATTEST:

\_\_\_\_\_  
VICE CHAIRPERSON

\_\_\_\_\_  
DATE

**RESOLUTION NO. 3-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS  
FOR THE COMMISSION  
FOR THE YEAR 2023**

**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 UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2023 commission year; and

**NOW THEREFORE BE IT RESOLVED** by the Union County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the UCIFC, at its office located at 9 Campus Drive, Suite 216, NJ 07054 for the year 2023 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the UCIFC; and

**BE IT FURTHER RESOLVED** that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the UCIFC.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 4-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

**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 UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2023 commission year; and

**BE IT RESOLVED** by the Union County Insurance Fund Commission, (hereinafter the UCIFC) the **Star Ledger** (Advanced Media) and **Westfield Leader** are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in all newspapers; and

**BE IT FURTHER RESOLVED** that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2023 re-organization of the UCIFC; and

**BE IT FURTHER RESOLVED** that in the case of special meetings or emergency meetings, the Executive Director of the UCIFC shall give notice of said meetings to the Star Ledger (Advanced Media) and Westfield Leader.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**



**RESOLUTION NO. 5-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS  
AND ESTABLISHING CASH MANAGEMENT PLAN**

**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 UCIFC has the authority and deemed it necessary an appropriate to formally reorganize for the 2023 commission year; and

**BE IT RESOLVED**, Citizens Bank (formerly Investors Bank) is hereby designated as the depository for assets of the Commission; and

**BE IT FURTHER RESOLVED** that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

UNION COUNTY INSURANCE FUND COMMISSION  
2023 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The UNION COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5015.1.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 6-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION TREASURER**

**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 UCIFC requires the services of a Treasurer, and

**WHEREAS**, **Bibi Taylor** has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the Union County Insurance Fund Commission and as required by the Rules & Regulations:

**NOW THEREFORE BE IT RESOLVED** that the Commission hereby appoints Bibi Taylor as UCIFC Treasurer for the term commencing January 1, 2023 through 2023 UCIFC Reorganization; and

**NOW THEREFORE BE IT RESOLVED** that compensation for the Treasurer shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC; and

**BE IT FURTHER RESOLVED** that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 7-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING COMMISSION ATTORNEY**

**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 UCIFC requires the services of an Attorney, and

**WHEREAS, Bruce H. Bergen, Esq.** has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bruce H. Bergen, Esq. as UCIFC Attorney for the term commencing January 1, 2023 through 2023 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Attorney shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC.

**BE IT FURTHER RESOLVED** that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 8-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
AUTHORIZING COMMISSION TREASURER TO PROCESS  
CONTRACTED PAYMENTS AND EXPENSES**

**WHEREAS**, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

**WHEREAS**, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

**WHEREAS**, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

**BE IT RESOLVED** by the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2023.

**BE IT FURTHER RESOLVED** that the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

**ADOPTED** by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**UNION COUNTY INSURANCE FUND COMMISSION**  
**CAMPUS DRIVE, SUITE 216**  
**PARSIPPANY, NJ 07054**

TO: Members of the Commission

**2023 ANNUAL MEETING NOTICE**

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Union County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
10:00 AM	January 18, 2023	Zoom Virtual Meeting <i>(Until further notice)</i>	Re-Organization Meeting
10:00 AM	March 15, 2023	“	Regular Meeting
10:00 AM	May 17, 2023	“	Regular Meeting
10:00 AM	July 19, 2023	“	Regular Meeting
10:00 AM	September 21, 2023	“	Regular Meeting
10:00 AM	October 11, 2023	“	Regular Meeting
10:00 AM	December 20, 2023	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**By: PERMA Risk Management Services**  
**Administrator**  
**UNION COUNTY INSURANCE FUND COMMISSION**



**RESOLUTION NO. 9-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
2023 REGULAR MEETING SCHEDULE**

**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 Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Union County Insurance Fund Commission as follows:

1. The schedule of regular meetings of the UCIFC for the year 2023 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Administration Building, Elizabeth, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Star Ledger and the Westfield Leader newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Union County Clerk.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 18, 2023.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**Union County Insurance Commission**  
**Certificate of Insurance Monthly Report**

From 12/1/2022 To 12/31/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hillside Board of Education  I - County of Union	195 Virginia Street Hillside, NJ 07205	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.	12/21/2022  #3777516	GL AU EX WC
<b>Total # of Holders: 1</b>				



## 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:** January 12, 2023

**Memo to:** Union County Insurance Commission

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

**Subject:** Special Meeting of the NJCE JIF

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**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.

**Finance Sub-Committee:** The Finance Sub-Committee met on January 10<sup>th</sup> to review and finalize the 2023 NJCE JIF Budget for budget adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners.

The Finance Sub Committee was presented with two budget options:

- Option A was a proposed 2023 budget of \$36,354,049 representing an increase of 10.9% over the 2022 Annualized Assessed Budget and an increase of \$331,384 over the budget introduced on November 18<sup>th</sup>.
- Option B was a proposed 2023 budget of \$35,835,927 representing a budget increase of \$3,063,925. It represents no change over the budget introduced on November 18<sup>th</sup> aside from the addition of a Surplus Premium Offset in the amount of \$560,119 (*line 19*). The reduction of \$186,738 is a direct savings to Monmouth County for choosing a higher property retention.

Executive Director reported the Finance Sub-Committee recommended the adoption of Budget Option B. Executive Director reported adoption of this budget will have no impact on the member insurance commission budgets introduced in December and the NJCE assessments for the "stand alone" member counties.

Following the public hearing, the NJCE Board of Fund Commissioners adopted a 2023 Budget totaling \$35,835,933 and certified the 2023 Assessments. Attached to this report is a copy of the 2023 Budget and Assessments.

**2022 Dividend:** The Finance Sub-Committee reviewed three available dividend options of \$1,150,000, \$850,000, and \$550,000; these amounts were considered based on the Fund's strong financial position. Executive Director reported the Finance Sub-Committee is recommending the release of a dividend in the amount of \$850,000. The NJCE Board of Fund Commissioners accepted the recommendation and adopted a resolution authorizing the release of a \$850,000 from various fund years subject to State approval.

**Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, Executive Director reported the Finance Sub-Committee is recommending that the NJCE look at procuring a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and

Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price. The NJCE Board of Fund Commissioners accepted the recommendation to pursue quotes from vendors.

**Cyber Security Expert:** In October, the Board authorized the Underwriting Manager, in conjunction with the Fund Attorney, to procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior to the next Fund meeting.

**Financial Fast Track:** The Financial Fast Track as of November 30<sup>th</sup> was submitted for information and reflected a surplus of \$15,299,523. The Fund continues to operate in a strong financial position.

**2023 Renewal Overview Webinar:** Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.

**NJCE 10<sup>th</sup> Year Anniversary:** 2020 marked the 10<sup>th</sup> anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ. Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

**Next Meeting:** The next meeting of the NJCE JIF is the 2023 Reorganization on Thursday, February 23, 2023 at 9:30am via Zoom; please contact the Fund office for meeting access information.

## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2023 PROPOSED BUDGET -Loss Fund Confidence LOW | Increased Property Retention 2.75MIL| WC Presumption Coverage 850K

## APPROPRIATIONS

## I. Claims and Excess Insurance

Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2022	FY2023 BUDGET AS OF NOVEMBER 2022	Change vs ANNUALIZED \$	Change vs ANNUALIZED %	OPTION B : WITH SURPLUS PREMIUM OFFSET			
						FY2023 Retentions	FY2023 BUDGET AS OF JANUARY 2023	Change vs ANNUALIZED \$	Change vs ANNUALIZED %
1 Property	1.75Mil x 250K *	1,101,120	1,223,549	122,429	11.1%	2.75Mil x 250K *	1,125,835	24,715	2.2%
2 Liability	1250x250 **	1,236,839	1,284,164	47,325	3.8%	1250x250 **	1,064,544	(172,295)	-13.9%
3 Auto	1250x250 **	420,355	457,868	37,513	8.9%	1250x250 **	367,427	(52,928)	-12.6%
4 Workers' Comp.	Various	3,158,673	3,434,482	275,809	8.7%	Various	2,746,807	(411,866)	-13.0%
5 Workers' Comp. Presumption Cvg						600K x 1.15MIL	409,707	409,707	100.0%
6 SBL/EPL		30,000	27,594	(2,406)	-8.0%		27,594	(2,406)	-8.0%
7 POL/EPL		279,744	257,001	(22,743)	-8.1%		257,001	(22,743)	-8.1%
8 Cyber		102,507	413,309	310,802	303.2%		364,527	262,020	255.6%
9 Subtotal - Claims		6,329,238	7,097,967	768,730	12.1%		6,363,442	34,205	0.5%
10 Premiums									
11									
12 Property		8,354,064	9,061,265	707,201	8.5%		9,824,398	1,470,334	17.6%
13 Property 150 x 110		628,311	803,846	175,535	27.9%		982,336	354,025	56.3%
14 Terrorism							91,999	91,999	100.0%
15 XS Flood to 50		515,932	702,612	186,680	36.2%		1,153,554	637,622	123.6%
16 Liability		4,582,904	5,124,549	541,645	11.8%		5,384,600	801,696	17.5%
17 Excess Liability		2,412,229	2,725,462	313,233	13.0%		2,660,002	247,773	10.3%
18 Workers Comp (Stat x 1MIL)		2,803,389	2,997,324	193,935	6.9%		2,781,856	(21,533)	-0.8%
19 Surplus Premium Offset							(560,119)	(560,119)	100.0%
20									
21 SubTotal Premiums		19,296,829	21,415,058	2,118,229	11.0%		22,318,626	3,021,797	15.7%
22 Total Loss Fund		25,626,067	28,513,025	2,886,959	11.3%		28,682,068	3,056,002	11.9%
23									
24 II. Expenses, Fees & Contingency									
25									
26 Claims Adjustment		70,499	71,911	1,412	2.0%		71,911	1,412	2.0%
27 Claims Adjustment - Property		19,984	20,381	397	2.0%		20,381	397	2.0%
28 Safety Director		438,002	446,761	8,759	2.0%		446,761	8,759	2.0%
29 General Expense									
30 Exec. Director		716,775	731,110	14,335	2.0%		731,110	14,335	2.0%
31 Actuary		24,139	24,620	481	2.0%		24,620	481	2.0%
32 Auditor		17,516	17,865	349	2.0%		17,865	349	2.0%
33 Attorney		14,997	15,297	300	2.0%		15,297	300	2.0%
34 Treasurer		14,997	15,297	300	2.0%		15,297	300	2.0%
35 Technical Writer		25,000	25,500	500	2.0%		25,500	500	2.0%
36 Underwriting Manager		473,006	482,467	9,461	2.0%		482,467	9,461	2.0%
37 Underwriting Data Consolidation		108,455	110,623	2,168	2.0%		110,623	2,168	2.0%
38 Payroll Audit		22,239	22,687	448	2.0%		22,687	448	2.0%
39 Safety Institute Funding		90,614	92,426	1,812	2.0%		92,426	1,812	2.0%
40									
41 Misc. Expense & Contingency		40,598	41,774	1,176	2.9%		41,775	1,177	2.9%
42 Total Fund Exp & Contingency		2,076,821	2,118,719	41,898	2.0%		2,118,720	41,899	2.0%
43 Risk Management Consultant		102,124	102,124	-	0.0%		102,124	-	0.0%
44									
45 Total Self Insured Program		27,805,012	30,733,868	2,928,856	10.5%		30,902,912	3,097,900	11.1%
46									
47 Ancillary Coverages									
48 POL/EPL		1,276,010	1,339,813	63,803	5.0%		1,398,730	122,720	9.6%
49 Crime Program		182,421	190,618	8,197	4.5%		189,795	7,374	4.0%
50 Medical Malpractice		1,154,461	1,265,964	111,503	9.7%		1,254,087	99,626	8.6%
51 Pollution Liability		291,931	321,189	29,258	10.0%		296,381	4,450	1.5%
52 Employed Lawyers Liability		163,180	162,697	(483)	-0.3%		153,412	(9,768)	-6.0%
53 Cyber Liability		1,693,734	1,790,876	97,142	5.7%		1,420,900	(272,834)	-16.1%
54 Aviation		89,987	95,709	5,722	6.4%		92,601	2,614	2.9%
55 Marina Operators Liability		18,070	19,899	1,829	10.1%		21,055	2,985	16.5%
56 Active Assailant		65,618	68,868	3,250	5.0%		75,619	10,001	15.2%
57 Supplemental Indemnity WC		25,390	26,660	1,270	5.0%		24,431	(959)	-3.8%
58 Fiduciary Liab		5,835	6,127	292	5.0%		5,633	(202)	-3.5%
59 VET Liability		359	377	18	5.0%		377	18	5.0%
60									
61 Total Ancillary Coverages		4,966,996	5,288,797	321,801	6.5%		4,933,021	(33,975)	-0.7%
62									
63 Total FUND Disbursements		32,772,008	36,022,665	3,250,657	9.9%		35,835,933	3,063,925	9.3%
* Monmouth County Property retention		200K x 50K	200K x 50K			500K x 500K			
** Monmouth County GL/LAL retention		1250x250	1250x250			1250K x 250K			
** ACIC GL/LAL retention		1MILx500	1MILx500			1MILx500			

<b>New Jersey Counties Excess Joint Insurance Fund</b>											
<b>Fund Year 2023 Assessment by Member</b>											
	<b>ACIC</b>	<b>BCIC</b>	<b>CCIC</b>	<b>CUIC</b>	<b>GCIC</b>	<b>HC</b>	<b>MONC</b>	<b>MCIC</b>	<b>OCIC</b>	<b>UCIC</b>	<b>Total</b>
Claims	345,153	854,688	1,281,039	282,644	825,210	437,516	388,490	697,145	601,649	649,908	6,363,442
Premiums	1,909,789	2,749,415	4,640,410	1,187,323	2,324,531	1,603,016	1,714,515	2,085,882	2,471,207	1,632,538	22,318,626
Expenses, Fee & Contingency	156,711	241,869	449,059	92,890	183,388	161,163	109,805	251,048	243,749	229,038	2,118,720
Total Self-Insured Program	2,411,653	3,845,972	6,370,508	1,562,857	3,333,129	2,303,819	2,212,810	3,034,075	3,316,605	2,511,484	30,902,912
Total Ancillary Coverages	684,792	351,323	843,139	381,468	1,256,636	181,782	260,175	447,183	199,598	326,925	4,933,021
<b>Total Fund Disbursements</b>	<b>3,096,445</b>	<b>4,197,295</b>	<b>7,213,647</b>	<b>1,944,325</b>	<b>4,589,765</b>	<b>2,485,601</b>	<b>2,472,985</b>	<b>3,481,258</b>	<b>3,516,203</b>	<b>2,838,409</b>	<b>35,835,933</b>

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		269,225	2,692,253	19,737,179	22,429,431
2.	CLAIM EXPENSES					
		Paid Claims	195,609	1,582,903	6,767,989	8,350,892
		Case Reserves	(283,750)	(357,997)	4,830,913	4,472,916
		IBNR	347,395	267,255	3,801,020	4,068,274
		Excess Insurance Recoverable	0	308,775	(308,775)	0
		Discounted Claim Value	(3,032)	(10,933)	(183,179)	(194,112)
	TOTAL CLAIMS		256,222	1,790,003	14,907,967	16,697,970
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	6,619	162,774	739,956	902,730
	TOTAL EXPENSES		6,619	162,774	739,956	902,730
4.	UNDERWRITING PROFIT (1-2-3)		6,384	739,476	4,089,256	4,828,732
5.	INVESTMENT INCOME		20,632	83,288	306,029	389,317
6.	PROFIT (4 + 5)		27,015	822,763	4,395,286	5,218,049
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	0	0	0
11.	SURPLUS (6 + 7 + 8 - 9)		27,015	72,763	3,970,286	4,043,049
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		2,303	(773,416)	1,846,303	1,072,887
	2019		1,881	227,798	287,024	514,822
	2020		5,169	171,978	1,547,462	1,719,440
	2021		14,188	438,881	289,498	728,379
	2022		3,474	7,522		7,522
TOTAL SURPLUS (DEFICITS)			27,015	72,763	3,970,286	4,043,049
TOTAL CASH						12,926,265

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	47,796	286,367	2,339,829	2,626,196
	Case Reserves	(48,310)	(210,935)	977,725	766,790
	IBNR	514	(41,497)	176,978	135,482
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	850	4,567	(20,603)	(16,036)
TOTAL FY 2018 CLAIMS		850	38,501	3,473,930	3,512,432
FUND YEAR 2019					
	Paid Claims	56,346	419,868	2,657,025	3,076,894
	Case Reserves	(153,335)	(713,374)	1,683,030	969,656
	IBNR	96,990	62,560	299,325	361,885
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	1,066	16,063	(41,260)	(25,197)
TOTAL FY 2019 CLAIMS		1,067	(214,882)	4,598,121	4,383,238
FUND YEAR 2020					
	Paid Claims	35,103	129,027	1,147,906	1,276,933
	Case Reserves	(180,136)	(367,108)	1,222,838	855,731
	IBNR	145,032	(223,503)	1,403,257	1,179,754
	Excess Insurance Recoverable	0	308,775	(308,775)	0
	Discounted Claim Value	718	5,174	(46,783)	(41,609)
TOTAL FY 2020 CLAIMS		718	(147,635)	3,418,443	3,270,808
FUND YEAR 2021					
	Paid Claims	(754)	393,989	623,227	1,017,216
	Case Reserves	(20,031)	(71,230)	947,319	876,089
	IBNR	20,785	(768,501)	1,921,459	1,152,959
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(18)	25,919	(74,533)	(48,614)
TOTAL FY 2021 CLAIMS		(18)	(419,823)	3,417,473	2,997,650
FUND YEAR 2022					
	Paid Claims	57,118	353,652		353,652
	Case Reserves	118,061	1,004,650		1,004,650
	IBNR	84,073	1,238,195		1,238,195
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,647)	(62,656)		(62,656)
TOTAL FY 2022 CLAIMS		253,606	2,533,842	0	2,533,842
COMBINED TOTAL CLAIMS		256,222	1,790,003	14,907,967	16,697,970
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.					



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2022			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,712,655	27,126,555	216,347,698	243,474,254
2.	CLAIM EXPENSES					
		Paid Claims	279,908	3,313,417	8,997,544	12,310,961
		Case Reserves	754,124	318,097	10,977,439	11,295,536
		IBNR	(378,818)	(18,797)	11,375,865	11,357,068
		Discounted Claim Value	(36,813)	(208,447)	(1,916,773)	(2,125,220)
		Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
	TOTAL CLAIMS		618,401	3,764,669	28,046,678	31,811,347
3.	EXPENSES					
		Excess Premiums	2,049,800	20,514,475	153,216,375	173,730,851
		Administrative	179,475	1,791,413	16,354,219	18,145,632
	TOTAL EXPENSES		2,229,275	22,305,889	169,570,594	191,876,483
4.	UNDERWRITING PROFIT (1-2-3)		(135,020)	1,055,998	18,730,426	19,786,424
5.	INVESTMENT INCOME		11,983	(277,597)	1,533,106	1,255,508
6.	PROFIT (4+5)		(123,036)	778,401	20,263,531	21,041,932
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		(123,036)	778,401	14,405,980	15,184,381
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		81	(1,948)	163,660	161,712
	2011		193	(94,941)	666,797	571,856
	2012		309	(6,436)	690,291	683,856
	2013		(162,384)	(185,378)	1,322,965	1,137,587
	2014		784	48,689	2,323,116	2,371,805
	2015		870	120,620	1,637,394	1,758,014
	2016		1,010	142,077	1,825,687	1,967,764
	2017		1,521	854,145	1,865,475	2,719,620
	2018		1,227	(377,595)	2,701,793	2,324,198
	2019		1,477	56,507	2,317,154	2,373,661
	2020		1,386	(495,788)	(1,215,894)	(1,711,682)
	2021		2,041	78,527	107,541	186,068
	2022		28,448	639,921		639,921
TOTAL SURPLUS (DEFICITS)			(123,036)	778,401	14,405,980	15,184,380
TOTAL CASH						30,000,454

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 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	2,178	4,315	538,401	542,716
	Case Reserves	(2,178)	92,948	0	92,948
	IBNR	0	3,000	0	3,000
	Discounted Claim Value	0	(9,224)	(0)	(9,224)
TOTAL FY 2011 CLAIMS		0	91,039	538,401	629,440
FUND YEAR 2012					
	Paid Claims	27	6,526	1,582,804	1,589,330
	Case Reserves	(27)	(6,526)	65,616	59,090
	IBNR	0	(2,196)	5,318	3,122
	Discounted Claim Value	0	1,151	(7,374)	(6,224)
TOTAL FY 2012 CLAIMS		0	(1,045)	1,646,363	1,645,318
FUND YEAR 2013					
	Paid Claims	4,192	68,177	914,416	982,593
	Case Reserves	158,741	95,900	458,599	554,499
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	7,712	(57,108)	(49,396)
TOTAL FY 2013 CLAIMS		162,932	171,789	1,390,659	1,562,448
FUND YEAR 2014					
	Paid Claims	265	181,985	476,289	658,274
	Case Reserves	142	(249,377)	388,283	138,906
	IBNR	(407)	(21,473)	43,550	22,077
	Discounted Claim Value	0	20,540	(37,267)	(16,727)
TOTAL FY 2014 CLAIMS		(0)	(68,325)	870,855	802,530
FUND YEAR 2015					
	Paid Claims	2,790	387,281	1,175,139	1,562,420
	Case Reserves	(2,790)	(548,598)	1,460,651	912,052
	IBNR	0	6,910	106,456	113,366
	Discounted Claim Value	0	10,367	(100,358)	(89,990)
TOTAL FY 2015 CLAIMS		0	(144,040)	2,641,889	2,497,848

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	1,025	183,671	844,767	1,028,437
	Case Reserves	15,499	(341,578)	1,681,779	1,340,201
	IBNR	(16,524)	(25,776)	54,558	28,782
	Discounted Claim Value	0	16,145	(113,121)	(96,976)
TOTAL FY 2016 CLAIMS		0	(167,539)	2,467,984	2,300,445
FUND YEAR 2017					
	Paid Claims	(385)	760,013	393,930	1,153,942
	Case Reserves	100	(735,137)	1,372,320	637,184
	IBNR	(100)	(978,798)	1,211,149	232,350
	Discounted Claim Value	0	68,846	(135,864)	(67,017)
TOTAL FY 2017 CLAIMS		(385)	(885,076)	2,841,535	1,956,459
FUND YEAR 2018					
	Paid Claims	254,988	301,783	742,774	1,044,557
	Case Reserves	(33,789)	473,012	384,006	857,018
	IBNR	(221,199)	(428,271)	1,013,968	585,697
	Discounted Claim Value	0	1,608	(132,597)	(130,989)
TOTAL FY 2018 CLAIMS		0	348,132	2,008,151	2,356,283
FUND YEAR 2019					
	Paid Claims	1,806	8,840	673,118	681,958
	Case Reserves	(1,805)	366,086	590,241	956,327
	IBNR	(1)	(525,109)	1,923,599	1,398,490
	Discounted Claim Value	0	58,564	(263,678)	(205,114)
TOTAL FY 2019 CLAIMS		0	(91,619)	2,923,280	2,831,660
FUND YEAR 2020					
	Paid Claims	4,845	244,804	636,007	880,810
	Case Reserves	131,727	380,021	3,478,036	3,858,057
	IBNR	(136,572)	(576,894)	3,149,860	2,572,966
	Discounted Claim Value	0	53,829	(547,421)	(493,592)
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
TOTAL FY 2020 CLAIMS		0	462,157	5,329,085	5,791,242
FUND YEAR 2021					
	Paid Claims	6,170	853,766	848,061	1,701,826
	Case Reserves	489,914	500,800	1,097,909	1,598,709
	IBNR	(496,081)	(1,584,017)	3,792,655	2,208,638
	Discounted Claim Value	0	97,219	(521,987)	(424,769)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		3	(132,233)	5,216,637	5,084,405
FUND YEAR 2022					
	Paid Claims	2,007	312,258		312,258
	Case Reserves	(1,409)	290,546		290,546
	IBNR	492,065	4,113,828		4,113,828
	Discounted Claim Value	(36,813)	(535,203)		(535,203)
TOTAL FY 2022 CLAIMS		455,850	4,181,429	0	4,181,429
COMBINED TOTAL CLAIMS		618,401	3,764,669	28,046,678	31,811,347

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 \$ 1,026,999 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission						
CLAIM ACTIVITY REPORT						
October 31, 2022						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
September-22	0	1	2	13	28	44
October-22	0	1	2	9	31	43
NET CHGE	0	0	0	-4	3	-1
Limited Reserves						\$8,646
Year	2018	2019	2020	2021	2022	TOTAL
September-22	\$0	\$0	\$159,824	\$63,556	\$80,462	\$303,841
October-22	\$0	\$0	\$159,824	\$102,126	\$109,838	\$371,788
NET CHGE	\$0	\$0	\$0	\$38,571	\$29,376	\$67,946
Ltd Incurred	\$290,449	\$115,093	\$311,045	\$149,343	\$149,753	\$1,015,683
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
September-22	3	7	8	8	38	64
October-22	3	5	8	8	40	64
NET CHGE	0	-2	0	0	2	0
Limited Reserves						\$3,168
Year	2018	2019	2020	2021	2022	TOTAL
September-22	\$76,000	\$60,402	\$74,177	\$7,005	\$36,306	\$253,890
October-22	\$76,000	\$9,677	\$74,177	\$7,005	\$35,876	\$202,735
NET CHGE	\$0	(\$50,725)	\$0	\$0	(\$429)	(\$51,154)
Ltd Incurred	\$493,956	\$332,493	\$74,315	\$13,143	\$35,926	\$949,833
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
September-22	1	2	1	3	4	11
October-22	1	2	0	3	6	12
NET CHGE	0	0	-1	0	2	1
Limited Reserves						\$17,528
Year	2018	2019	2020	2021	2022	TOTAL
September-22	\$100,000	\$100,000	\$15,077	\$6,523	\$6,690	\$228,290
October-22	\$100,000	\$100,000	\$0	\$6,523	\$3,811	\$210,334
NET CHGE	\$0	\$0	(\$15,077)	\$0	(\$2,879)	(\$17,956)
Ltd Incurred	\$123,110	\$107,739	\$9,727	\$17,561	\$27,474	\$285,611
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
September-22	15	24	37	29	34	139
October-22	15	23	36	29	37	140
NET CHGE	0	-1	-1	0	3	1
Limited Reserves						\$29,407
Year	2018	2019	2020	2021	2022	TOTAL
September-22	\$639,100	\$960,564	\$1,119,432	\$860,138	\$769,630	\$4,348,865
October-22	\$590,790	\$860,004	\$960,374	\$850,648	\$855,125	\$4,116,942
NET CHGE	(\$48,310)	(\$100,560)	(\$159,059)	(\$9,490)	\$85,495	(\$231,923)
Ltd Incurred	\$2,485,710	\$3,496,225	\$1,737,578	\$1,713,258	\$1,141,049	\$10,573,820
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
September-22	19	34	48	53	104	258
October-22	19	31	46	49	114	259
NET CHGE	0	-3	-2	-4	10	1
Limited Reserves						\$18,926
Year	2018	2019	2020	2021	2022	TOTAL
September-22	\$815,100	\$1,120,966	\$1,368,510	\$937,222	\$893,088	\$5,134,886
October-22	\$766,790	\$969,681	\$1,194,375	\$966,303	\$1,004,650	\$4,901,799
NET CHGE	(\$48,310)	(\$151,285)	(\$174,136)	\$29,081	\$111,562	(\$233,087)
Ltd Incurred	\$3,393,225	\$4,051,550	\$2,132,664	\$1,893,305	\$1,354,203	\$12,824,948

## October 31, 2022

28

# UNION COUNTY INSURANCE FUND COMMISSION

## BILLS LIST

Resolution No. 10-23

JANUARY 2023

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 Fund 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>
001192			
001192	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/22	13.62
			13.62
		<b>Total Payments FY 2022</b>	<b>13.62</b>

### FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001193			
001193	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/23	14,140.16
			14,140.16
001194			
001194	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 01/23	542.83
			542.83
		<b>Total Payments FY 2023</b>	<b>14,682.99</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>14,696.61</b>

\_\_\_\_\_  
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	October			
CURRENT FUND YEAR	2022			
Description:		Administrative	Claims Account -	0
ID Number:		Account-Investors	Investors	
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$13,116,352.53	13,060,066.18	56,286.35	0
Opening Interest Accrual Balance	\$0.00	-	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$20,631.54	\$20,395.83	\$235.71	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$20,631.54	\$20,395.83	\$235.71	\$0.00
9 Deposits - Purchases	\$235,669.57	\$5,659.35	\$230,010.22	\$0.00
10 (Withdrawals - Sales)	-\$446,288.83	-\$245,020.53	-\$201,268.30	\$0.00
Ending Cash & Investment Balance	\$12,926,364.81	\$12,841,100.83	\$85,263.98	\$0.00
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$59,723.15	\$2,207.61	\$57,515.54	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,986,087.96	\$12,843,308.44	\$142,779.52	\$0.00

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2022 Month Ending: October							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	904,387.16	1,232,809.84	1,065,635.35	9,825,984.05	14.42	87,521.70	13,116,352.52
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,659.35	0.00	0.00	0.00	0.00	0.00	5,659.35
Invest Pymnts	1,422.57	1,939.16	1,676.22	15,455.92	0.02	137.67	20,631.56
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,422.57	1,939.16	1,676.22	15,455.92	0.02	137.67	20,631.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,081.92	1,939.16	1,676.22	15,455.92	0.02	137.67	26,290.91
EXPENSES							
Claims Transfers	1,777.99	0.00	4,378.72	195,111.59	0.00	0.00	201,268.30
Expenses	0.00	0.00	0.00	0.00	0.00	15,010.31	15,010.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,777.99	0.00	4,378.72	195,111.59	0.00	15,010.31	216,278.61
END BALANCE	909,691.09	1,234,749.00	1,062,932.85	9,646,328.38	14.44	72,649.06	12,926,364.82





Case Management Monthly Activity Report  
December 2022  
UNION COUNTY INS FUND COMM  
NJ

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%	0	170
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%	0	193
Jan-22	21	44	8	5	13	0	61.54%	38.46%	0.00%	2	11
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%	2	15
Jun-22	1	24	16	4	20	0	80.00%	20.00%	0.00%	1	19
Jul-22	5	15	7	1	8	0	87.50%	12.50%	0.00%	1	7
Aug-22	6	19	8	2	10	0	80.00%	20.00%	0.00%	0	10
Sep-22	2	15	10	0	10	0	100.00%	0.00%	0.00%	1	9
Oct-22	2	12	7	2	9	0	77.78%	22.22%	0.00%	5	4
Nov-22	0	2	0	0	0	0	0.00%	0.00%	0.00%	0	0
Dec-22	2	14	5	0	5	0	100.00%	0.00%	0.00%	3	2
Total FY2022	55	207	88	22	110	0	80.00%	20.00%	0.00%	16	94

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 01/03/2023  
\* 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 1 of 3

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
12	4	16	0	16	3	1	8	7	1

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 01/03/2023

\* 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 :

Case Management Monthly Activity Report  
December 2022  
UNION COUNTY INS FUND COMM

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
PWF Public Works / 775-580	3	1	33%
Cornerstone RNs / 791-614	1	1	100%

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 01/03/2023

\* 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.



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First MCO Bill Review Services  
UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals		
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,530	1,284	246	84%	0		
Total 2019	\$2,461,211	\$708,325	\$2,447,019	\$1,752,886	71%	1,610	1,539	71	96%	4		
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,677	92	95%	19		
Total 2021	\$4,182,201	\$873,154	\$4,973,362	\$3,309,047	79%	2,107	2,066	41	98%	17		
Jan-22	\$63,132	\$27,119	\$72,483	\$36,013	57%	130	123	7	95%	0		
Feb-22	\$111,734	\$36,736	\$123,654	\$74,998	67%	121	120	1	99%	1		
Mar-22	\$133,020	\$46,556	\$190,242	\$86,464	65%	99	99	0	100%	1		
Apr-22	\$137,482	\$39,212	\$169,428	\$98,270	71%	180	178	2	99%	3		
May-22	\$231,833	\$45,577	\$246,630	\$186,257	80%	163	160	3	98%	0		
Jun-22	\$709,109	\$176,801	\$816,678	\$532,308	75%	222	209	13	94%	0		
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		
Oct-22	\$223,394	\$71,194	\$190,801	\$152,200	68%	153	150	3	98%	7		
Nov-22	\$159,861	\$41,512	\$225,100	\$118,349	74%	144	137	7	95%	0		
Dec-22	\$125,219	\$29,941	\$157,997	\$95,278	76%	143	139	4	97%	0		
Total 2022	\$2,489,121	\$702,518	\$2,859,530	\$1,786,603	72%	1,831	1,786	45	98%	13		
Total to Date	\$15,414,134	\$3,850,359	\$18,961,665	\$11,563,648	75%	8,847	8,352	495	94%	53		

# SAFETY DIRECTOR REPORT

## UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** January 11, 2023

**DATE OF MEETING:** January 18, 2023

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

### UCIFC SERVICE TEAM

December – January 2023

### RISK CONTROL ACTIVITIES

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

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

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

- **January 18:** Plan to attend the UCIFC meeting.
- **January 18:** Plan to attend the UCIFC Executive Safety Committee meeting.
- **January 18:** Plan to attend the UCIFC Claims Committee meeting.
- **January 27:** Plan to conduct a loss control survey for UCIFC.

# SAFETY DIRECTOR REPORT

## ***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: Space Heater Safety – December 15.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording & Reporting Occupational Injuries & Illnesses – January 4.
- NJCE JIF - JAM SD Bulletin: CDL Federal Motor Carrier Safety Administration (FMCSA) Drug and Alcohol Clearinghouse – January 10.
- NJCE JIF - Live Safety Training – March 2023 Registration is Now Open! – January 11.

## ***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](mailto: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) Expos will begin in March 2023:

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)



# SAFETY DIRECTOR REPORT

- 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 January thru March 2023 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.

**Open Enrollment Dates:** Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1-22, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

*Please Note: 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.)*

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS) - 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.

# SAFETY DIRECTOR REPORT

- 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](mailto: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 starting in March 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/>

**January thru March 2023 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
1/4/23	<a href="#">Fire Safety</a>	8:30 – 9:30 am
1/4/23	<a href="#">Fire Extinguisher Safety</a>	10:00 – 11:00 am
1/4/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 – 3:00 pm
1/5/23	<a href="#">Fall Protection Awareness</a>	8:30 – 10:30 am
1/5/23	<a href="#">Hearing Conservation</a>	11:00 – 12:00 pm
1/5/23	<a href="#">Snow Plow / Snow Removal Safety</a>	1:00 – 3:00 pm
1/6/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 – 10:30 am
1/6/23	<a href="#">Flagger Skills and Safety</a>	11:00 – 12:00 pm
1/6/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 – 2:30 pm
1/9/23	<a href="#">Bloodborne Pathogens Administrator Training</a>	8:30 – 10:30 am
1/9/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 – 10:30 am
1/9/23	<a href="#">Personal Protective Equipment</a>	1:00 – 3:00 pm
1/10/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 – 11:00 am
1/10/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 – 11:00 am
1/10/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 – 3:00 pm
1/10/23	<a href="#">Preparing for First Amendment Audits</a>	2:00 – 4:00 pm
1/11/23	<a href="#">Bloodborne Pathogens</a>	8:30 – 9:30 am



# SAFETY DIRECTOR REPORT

1/11/23	<a href="#"><u>Work Zone: Temporary Traffic Controls</u></a>	10:00 - 12:00 pm
1/11/23	<a href="#"><u>Driving Safety Awareness</u></a>	1:00 - 2:30 pm
1/12/23	<a href="#"><u>Confined Space Entry</u></a>	8:30 - 11:30 am
1/12/23	<a href="#"><u>Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</u></a>	1:00 - 2:30 pm
1/13/23	<a href="#"><u>Snow Plow/Snow Removal Safety</u></a>	8:30 - 10:30 am
1/13/23	<a href="#"><u>Chainsaw Safety</u></a>	11:00 - 12:00 pm
1/13/23	<a href="#"><u>Chipper Safety</u></a>	1:00 - 2:00 pm
1/17/23	<a href="#"><u>Designated Employer Representative Training (DER)</u></a>	9:00 - 4:00 pm w/1 hour lunch brk
1/17/23	<a href="#"><u>Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</u></a>	8:00 - 11:30 am
1/17/23	<a href="#"><u>Hazard Communication/Globally Harmonized System (GHS)</u></a>	1:00 - 2:30 pm
1/18/23	<a href="#"><u>Implicit Bias in the Workplace</u></a>	9:00 - 10:30 am
1/18/23	<a href="#"><u>Fire Safety</u></a>	11:00 - 12:00 pm
1/18/23	<a href="#"><u>Fire Extinguisher Safety</u></a>	1:00 - 2:00 pm
1/19/23	<a href="#"><u>Personal Protective Equipment</u></a>	7:30 - 9:30 am
1/19/23	<a href="#"><u>Jetter/Vacuum Safety Awareness</u></a>	10:00 - 12:00 pm
1/20/23	<a href="#"><u>Sanitation and Recycling Safety</u></a>	8:30 - 10:30 am
1/20/23	<a href="#"><u>Introduction to Management Skills</u></a>	10:00 - 12:00 pm
1/20/23	<a href="#"><u>Bloodborne Pathogens</u></a>	1:00 - 2:00 pm
1/23/23	<a href="#"><u>Back Safety/Material Handling</u></a>	9:00 - 10:00 am
1/23/23	<a href="#"><u>Flagger Skills and Safety</u></a>	1:00 - 2:00 pm
1/23/23	<a href="#"><u>Bloodborne Pathogens and Hazard Communication/RTK for Fire &amp; EMS Agencies-Evening</u></a>	7:30 - 9:30 pm
1/24/23	<a href="#"><u>Shop and Tool Safety</u></a>	7:30 - 8:30 am
1/24/23	<a href="#"><u>Confined Space Entry</u></a>	9:00 - 12:00 pm
1/24/23	<a href="#"><u>Hazard Communication/Globally Harmonized System (GHS)</u></a>	1:00 - 2:30 pm
1/25/23	<a href="#"><u>CDL: Supervisors' Reasonable Suspicion</u></a>	8:30 - 10:30 am
1/25/23	<a href="#"><u>Hearing Conservation</u></a>	11:00 - 12:00 pm
1/25/23	<a href="#"><u>Employee Conduct and Violence Prevention in the Workplace</u></a>	1:00 - 2:30 pm
1/25/23	<a href="#"><u>The Power of Collaboration (JIF 101)*</u></a>	9:00 - 1:00 pm
1/26/23	<a href="#"><u>Bloodborne Pathogens</u></a>	8:30 - 9:30 am
1/26/23	<a href="#"><u>Lock Out/Tag Out (Control of Hazardous Energy)</u></a>	10:00 - 12:00 pm
1/26/23	<a href="#"><u>Safety Committee Best Practices</u></a>	1:00 - 3:00 pm
1/27/23	<a href="#"><u>Housing Authority: Safety Awareness &amp; Regulatory Training</u></a>	8:30 - 11:30 am
1/27/23	<a href="#"><u>Ladder Safety/Walking &amp; Working Surfaces</u></a>	1:00 - 3:00 pm
1/30/23	<a href="#"><u>HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</u></a>	8:30 - 11:30 am
1/30/23	<a href="#"><u>Dealing with Difficult People</u></a>	1:00 - 3:00 pm
1/31/23	<a href="#"><u>Safety Coordinators' Skills Training</u></a>	8:30 - 12:30 pm
1/31/23	<a href="#"><u>CDL: Drivers' Safety Regulations</u></a>	1:00 - 3:00 pm
2/1/23	<a href="#"><u>Personal Protective Equipment</u></a>	8:30 - 10:30 am

# SAFETY DIRECTOR REPORT

2/1/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/1/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/2/23	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
2/2/23	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/2/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/3/23	<a href="#">Disaster Management</a>	9:00 - 10:30 am
2/3/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
2/3/23	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
2/3/23	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
2/6/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/7/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
2/7/23	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/7/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/8/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/8/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/8/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/9/23	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
2/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/9/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/10/23	<a href="#">Safety Committee Best Practices</a>	8:30 - 10:00 am
2/10/23	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
2/10/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/14/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/15/23	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/15/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/15/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/16/23	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/16/23	<a href="#">Fire Department Risk Management</a>	9:00 - 11:00 am
2/16/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
2/17/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/17/23	<a href="#">Introduction to Communication Skills</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/21/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/22/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am

# SAFETY DIRECTOR REPORT

2/22/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/22/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/23/23	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/23/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/24/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
2/24/23	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
2/24/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
2/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/1/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/1/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/1/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/2/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/3/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/3/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/6/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
3/7/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/7/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/8/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/8/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	11:00 - 1:00 pm
3/9/23	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/9/23	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
3/10/23	<a href="#">Introduction to Understanding Conflict</a>	10:00 - 12:00 pm
3/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
3/13/23	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
3/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
3/14/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/14/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/15/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
3/15/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
3/16/23	<a href="#">Indoor Air Quality Designated Person Training</a>	8:30 - 9:30 am
3/16/23	<a href="#">Flagger Skills and Safety</a>	10:00 - 11:00 am
3/16/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/17/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm

# SAFETY DIRECTOR REPORT

3/17/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	2:00 - 4:00 pm
3/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/23	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/23	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
3/21/23	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/22/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/23/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)*</a>	8:30 - 11:30 am
3/23/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/23	<a href="#">Special Event Management</a>	8:30 - 10:30 am
3/24/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
3/27/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:00 am
3/28/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/29/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/29/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/29/23	<a href="#">Safety Coordinators' Skills Training</a>	8:30 - 12:30 pm
3/29/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/30/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/30/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/31/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm

## 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.***



# SAFETY DIRECTOR REPORT

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](#)

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: **1802 and 2061**. 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 – DECEMBER 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 <b>Joseph Hrubash</b>
Claims Service	D&H Alternative Risk Solutions, Inc. <b>Kathleen Guze</b> <b>Mary Ann Maitilasso</b>
	PERMA Risk Management Services <b>Jen Conicella</b> <b>Jennifer Davis</b> <b>Shai McLeod</b>
Managed Care Services	First MCO <b>Marie Lamb</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney - <i>Absent</i></b>
Risk Management Consultant	Acrisure, LLC <b>Robin Racioppi - <i>Absent</i></b>
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Bruce Bergen, Esq.</b>
Safety	J.A. Montgomery Consulting <b>Glenn Prince</b>
	T&M Associates <b>Mark Worthington</b>



**ALSO PRESENT:**

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

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 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 OCTOBER 20, 2022**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Worthington advised that since the last Commission meeting, the Labor Committee met twice, and he received an update on various alarm systems being installed throughout the county as a result of fire drills being conducted. Mr. Worthington reported that the annual regulatory compliance training was conducted for the Prosecutor's forensics lab. Lastly, Mr. Worthington reported that there were several interns that needed to be fit tested for N-95s. With no questions, Mr. Worthington concluded his report.

**CLAIMS COMMITTEE:** Ms. Davis reported the Claims Committee did not meet, however PARs will be presented during closed session. Lastly, Ms. Davis referred to the mandatory year-end claims memo enclosed within the agenda. Ms. Davis asked that any claims for the ancillary coverages be reported by December 31<sup>st</sup>. Ms. Davis advised that failure to report the claims by the deadline can result in denial of coverage by the insurance carrier. With no questions, Ms. Davis concluded her report.

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

**2023 PROPERTY & CASUALTY BUDGET** – Executive Director referred to the proposed 2023 Property & Casualty Budget in the amount of \$3,440,054 enclosed within the agenda. Executive Director reported that he met with the Commission Chair and Treasurer, and it is being recommended that a temporary budget be approved in the amount of \$573,342, which represents 2/12 of the 2023 annual budget. Executive Director noted that approval of a temporary budget is consistent with past practices.

Executive Director reported that lines 1 through 5 were the loss fund figures as projected by the Actuary. Executive Director noted the cyber line item is increasing by \$11,590 or 121.21% due to the Commission self-funding that line of coverage until the commercial coverage can be put back into place. Executive Director advised that the loss funds were at a 90% loss fund confidence

level, consistent with past practices, and the overall loss funds are increasing by \$205,690 or 6.78%.

Executive Director reported that lines 15 through 19 represent the expenses to run the Commission, which include a 2% cost of living increase for the Executive Director, Actuary, and Auditor. Executive Director noted that the fees for the Treasurer and Attorney are remaining flat.

Executive Director reported that the introductory budget represents an overall increase of \$209,351 or 6.48%, which is the lowest amongst all the Insurance Commissions. Executive Director asked if there were any questions on the proposed budget. Hearing none, he asked for a motion to adopt Resolution 28-22, approving the temporary 2023 Property & Casualty Budget equal to 2/12 of the 2023 Property & Casualty Budget.

**MOTION TO APPROVE RESOLUTION 28-22 ADOPTING A TEMPORARY 2023 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$573,342 EQUAL TO 2/12 OF THE 2023 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$3,440,054**

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

**2022 UCIFC DIVIDEND** – Executive Director reported that during his meeting with the Commission Treasurer and Chair, dividend options were discussed. Executive Director advised that the Commission Treasurer has requested additional financial reports from the Fund Office to review prior to a decision on the dividend being made.

**UNION COUNTY APPROVED COUNSEL** – Executive Director referred to Resolution 29-22, enclosed within the agenda, utilizing Union County approved counsel for the County Insurance Commission. Executive Director reported that the County of Union, on behalf of itself and the UCIFC, issued a “Request for Qualifications” (RFQ) on October 4, 2022 and the responses were reviewed on November 3, 2022. Executive Director noted that Commission Attorney supplied a list of the approved firms to provide legal services. Executive Director asked if there were any questions on the resolution. Hearing none, he asked for a motion to adopt Resolution 29-22.

**MOTION TO APPROVE RESOLUTION 29-22 UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY INSURANCE COMMISSION**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**RFP FOR PROFESSIONAL SERVICES - ACTUARY** – Executive Director reported that the Fund Office issued an RFP for the 2023 Actuary position. Executive Director advised that the responses were due on November 9<sup>th</sup> and one response was received. Executive Director said the response was received from the incumbent, The Actuarial Advantage, Inc., with a pricing fee of \$6,515. Executive Director noted that the 2023 pricing fee represents an increase of 2% over the

2022 fee of \$6,387 and asked if there were any questions. Hearing none, Executive Director asked for a motion to approve The Actuarial Advantage as the Commission Actuary for 2023.

**MOTION TO APPROVE THE ACTUARIAL ADVANTAGE INC. AS THE 2023 ACTUARY WITH A FEE OF \$6,515**

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

**RFP FOR PROFESSIONAL SERVICES - AUDITOR** – Executive Director reported that the Fund Office also issued an RFP for the 2023 Auditor position. Executive Director advised that the responses were due on November 9<sup>th</sup> and one response was received. Executive Director said the response was received from the incumbent, Suplee, Clooney & Company, with a pricing fee of \$10,506. Executive Director noted that the 2023 pricing fee represents an increase of 2% over the 2022 fee of \$10,300 and asked if there were any questions. Hearing none, Executive Director asked for a motion to approve Suplee, Clooney & Company as the Commission Auditor for 2023.

**MOTION TO APPROVE THE SUPLEE, CLOONEY & COMPANY AS THE 2023 AUDITOR WITH A FEE OF \$10,506**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE)** – Executive Director reported that the NJCE met on October 27<sup>th</sup> and referred to the written summary report enclosed within the agenda. Executive Director reported that the NJCE also met on November 18, 2022 and introduced the 2023 budget in the amount of \$36,022,934 and referred to a written summary of the meeting, and a copy of the Proposed 2023 NJCE Budget, enclosed within the agenda. Executive Director advised that the Public Hearing and adoption of the 2023 budget has been rescheduled for January 12, 2023 to allow the completion of the excess renewal market and an additional NJCE Finance Committee meeting. Executive Director advised that the NJCE Finance Committee will also review dividend options during its meeting.

**UCIFC FINANCIAL FAST TRACK** - Executive Director advised the September Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,016,034 as of September 30, 2022. Executive Director advised that the “Investment in Joint Venture” line item has been removed per the suggestion of the Commission Treasurer. Executive Director noted the cash amount was \$13,116,253.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Executive Director advised that the September Financial Fast Track was included in the agenda. Executive Director reported that as of September 30, 2022 the NJCE has a surplus of 15,307,417. 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 \$25,935,351.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** - Included in the agenda on pages 27-29 is a copy of the NJCE Financial Fast Track Report for the month of September. As

of **September 30, 2022**, there is a statutory surplus of **\$15,307,417**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$25,935,351**.

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

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

**CERTIFICATE OF INSURANCE REPORTS** – Mr. Thorpe referred to the certificate of insurance reports from the NJCE which lists those certificates issued for the months of October & November. Mr. Thorpe reported that there were (6) six certificates issued in October and 1 (one) in November.

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

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**2023 PROPOSED MEETING SCHEDULE** – Mr. Thorpe referred to proposed Commission meeting dates for 2023 included in the agenda (*January 18, March 15, May 17, July 19, September 20, October 18, and December 20*). Mr. Thorpe reported that the start time for each meeting will be 10:00 AM and the 2023 UCIFC Reorganization meeting is scheduled for January 18, 2023. Mr. Thorpe advised that if the dates are acceptable, a resolution will be prepared for approval with the Reorganization Resolutions in January. Mr. Thorpe noted that additional meetings can be scheduled if needed. Mr. Thorpe said that if and when the Commissioners are interested in resuming in-person meetings they can let the Fund Office know and it will be scheduled accordingly. Chair Wagner said that since the virtual meetings are working, she recommended remaining virtual if the Commissioners were in agreement. Commissioner Martins and Commissioner Scutari indicated that they were in agreement with the recommendation.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Taylor referred to Resolution 30-22, the December 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 30-22 DECEMBER 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 for the month.

**CLAIMS ADMINISTRATOR:** Ms. Guze reported that for the period of October 1<sup>st</sup> through November 30<sup>th</sup> there were a total of 14 claims reported. Ms. Guze advised that 5 claims were report only; 5 are closed; and 4 remain treating. Ms. Guze said that the reduction in the average number of claims per month is excellent. 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 November as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
November	2	0	0	0	0

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
November	\$ 159,861	\$ 41,512	\$ 118,349	74%	144	137	98%

**NJCE SAFETY DIRECTOR:** Mr. Prince referred to the Safety Director's report for October through December enclosed within the agenda, which included all risk control activities. Mr. reported that he has received all the paperwork and documentation for the purchase of the county's AEDs, which will be reimbursed by Munich Re. Mr. Prince reported that he is awaiting confirmation on the 2023 the Munich Safety Grant, and once notification is received, a letter will be distributed to the membership advising the provisions of the grant. ed that Commissioner Scutari was able to get a quote for AEDs for the county. Mr. Prince thanked Commissioner Scutari for the Safet Grant submission and for sitting on the NJCE Safety Grant Committee. Lastly, Mr. Prince reported that the new Learning Management System (LMS) is scheduled to be rolled out during the 1<sup>st</sup> Quarter of 2023. Mr. Prince advised that the LMS vendor has agreed to provide a variety of tutorials and webinars for named administrators so that they become comfortable with the new system. Mr. Prince added that J.A. Montgomery will also be available to provide in-person training. 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 4786, 1526, 7019-01, 8655, 0223, and 1772. 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

**MOTION TO ADJOURN:**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**MEETING ADJOURNED: 10:33 AM**

Minutes prepared by: Jason Thorpe, Assisting Secretary