

**UNION COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
MARCH 15, 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 March 15, 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: March 15, 2023**  
**10:00 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: January 18, 2023 Open Minutes.....Appendix I**
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA .....Pages 2-22**
  
- ☐ **TREASURER – Bibi Taylor**
  - Resolution 14-23 March Bill List – Motion.....Page 23
  - December Treasurer Reports .....Pages 24-25
  
- ☐ **ATTORNEY – Bruce H. Bergen, Esq. .... Verbal**
  
- ☐ **CLAIMS ADMINISTRATOR – D&H Alternate Risk Solutions, Inc..... Verbal**
  
- ☐ **MANAGED CARE – First MCO**
  - Monthly Report.....Pages 26-28
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 29-39
  
- ☐ **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 40
  - Motion to go into Executive Session

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

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- ☐ **MEETING ADJOURNMENT**
  - ☒ **NEXT SCHEDULED MEETING: May 17, 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: March 15, 2023

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2022 UCIFC Dividend (Page 4)** – After a discussion with the Commission Chair and Treasurer, the Commission will distribute excess monies to the County from the 2018 and 2019 Fund Year Accounts. Included in the agenda on page 4 is Resolution 11-23, Authorizing Refund from the 2018 and 2019 Fund Year Accounts. The distribution of funds will be listed as a credit on the County's 2023 assessment bill.

- ☐ **Motion to adopt Resolution 11-23, Authorizing Refund from the 2018 and 2019 Fund Year Accounts in the amount of \$500,000.**

- ☐ **2023 Property & Casualty Budget (Pages 5-6)** – Attached on page 5 is a copy of the proposed 2023 Property & Casualty Budget in the amount of **\$2,940,054**. We previously approved a temporary budget representing 2/12 of the 2023 annual budget. The annual budget represents an overall increase of **\$209,351 or 6.48% before dividend credits are applied**. As we did last year, the loss funds of \$3,238,352 represents 90% of the actuarial projected loss funds. We are suggesting a payment schedule of 30% due on 4/1/23, 35% due on 6/1/23 and 35% due on 9/1/23 as we did in previous years.

Attached on page 6 is Resolution 12-23 adopting the 2023 Budget in the amount of \$2,940,054.

- ☐ **Motion to approve Resolution 12-23 adopting the 2023 Budget in the amount of \$2,940,054 and an assessment payment schedule as proposed above.**

- ☐ **2023 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ☐ **Motion to approve Resolution 13-23, Plan of Risk Management**

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage with Selective Insurance Company renews on April 5, 2023. This policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,659. The premium is the same as last year. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bill list.

- ☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,659.**

- ❑ **Certificate of Insurance Reports (Pages 7-9)** – Included in agenda on pages 7-9 is the certificate of issuance report from the NJCE which lists those certificates issued in the months of January and February. There were (5) five certificates of insurance issued during the month January and (4) four certificates of insurance issued during the month February.

❑ **Motion to approve the Certificate of Insurance Reports**

- ❑ **NJCE 2023 Renewal Overview (Appendix III)** – The NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31<sup>st</sup>. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Included in Appendix III of the agenda is a copy of the overview. A recording will be posted to the NJCE website.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 10-14)** - The NJCE conducted the Reorganization Meeting on February 23, 2023. Included in the agenda on pages 10-14 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting will be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10<sup>th</sup> anniversary of the Fund’s inception. An invitation will follow shortly.
- ❑ **UCIFC Financial Fast Track (Pages 15-16)** - Included in the agenda on pages 15-16 is a copy of the Financial Fast Track for the month of December. As of December 31, 2022 there is a statutory surplus of **\$4,924,564**. The total cash amount is **\$12,498,526**.
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 17-19)** - Included in the agenda on pages 17-19 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2022** the Fund has a surplus of **\$14,297,554**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is **\$34,166,053**.
- ❑ **Claim Tracking Reports (Pages 20-21)** - Included in the agenda on pages 20-21 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2022. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
  - ❑ **2023 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
  - ❑ **2023 MEL, MRHIF & NJCE Educational Seminar (Page 22)** - As a reminder the 12<sup>th</sup> Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21 and Friday, April 28, 9:00 AM to 12:00 PM. The link to register was e-mailed on March 9th.
  - ❑ **2023 Meeting Schedule** – The Commission is not scheduled to meet in April. The next scheduled meeting is on May 17, 2023 at 10:00 AM.

**RESOLUTION NO. 11-23**

**UNION COUNTY INSURANCE FUND COMMISSION  
RESOLUTION AUTHORIZING REFUND FROM THE 2018 & 2019 FUND YEAR ACCOUNTS**

**WHEREAS**, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted an insurance fund commission; and

**WHEREAS**, Article VIII of the Commission’s Rules & Regulations provides that the Commission may refund to its member excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Commission has obtained a calculation from its Actuary and Executive Director as to the amount of excess monies from its 2018 and 2019 Fund Year Accounts which is available for distribution in the amount of \$500,000

**WHEREAS**, distribution of the excess monies from the 2018 and 2019 Fund Year Accounts is consistent with maintaining the financial integrity of the Commission; and

**WHEREAS**, the Board of Fund Commissioners have determined that it would be in its best interest to make the distribution of excess monies from the 2018 and 2019 Fund Year Accounts; now, therefore,

**BE IT RESOLVED** by the Union County Insurance Fund Commission that the Executive Director for the Commission be and is hereby authorized to process a refund in the amount of \$250,000 from Fund Year 2018 and \$250,000 from Fund Year 2019.

**BE IT FURTHER RESOLVED** the Commission Treasurer is hereby authorized to take the dividend credit of \$500,000 on the first installment of the 2023 Assessment Billing. The dividend credit will be noted on the billing.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 15, 2023.

**ADOPTED:**

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

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

**ATTEST:**

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

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

Loss Fund Confidence Level at Low at 90% WC add back \$122,000					
UNION COUNTY INSURANCE COMMISSION					
2023 PROPOSED BUDGET :					
				Total	
				Increase/Decrease	
APPROPRIATIONS		Proposed Budget SIR	ANNUALIZED BUDGET FY2022	PROPOSED BUDGET FY2023	\$ %
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
1	Property	250K	332,100	313,200	(18,900) -5.69%
2	Liability	250K	378,000	387,000	9,000 2.38%
3	Auto	250K	180,900	203,000	22,100 12.22%
4	Workers' Comp.	300K	2,132,100	2,314,000	181,900 8.53%
5	Cyber Liability		9,562	21,152	11,590 121.21%
6	<b>Subtotal - Claims*</b>		<b>3,032,662</b>	<b>3,238,352</b>	<b>205,690 6.78%</b>
7					
8					
9					
10	<b>II. Expenses, Fees &amp; Contingency</b>				
11					
12	Claims Adjustment		0	0	0 0.00%
13	Safety Director		0	0	0 0.00%
14	<b>General Expense</b>				
15	Exec. Director		166,355	169,682	3,327 2.00%
16	Actuary		6,386	6,514	128 2.00%
17	Auditor		10,300	10,506	206 2.00%
18	Attorney		4,000	4,000	0 0.00%
19	Treasurer		4,000	4,000	0 0.00%
20					
21					
22	Misc. Expense & Contingency		7,000	7,000	0 0.00%
23					
24	<b>Total Fund Exp &amp; Contingency</b>		<b>198,041</b>	<b>201,702</b>	<b>3,661 1.85%</b>
25	Risk Managers		0	0	0 0.00%
26					
27	<b>Total FUND Disbursements</b>		<b>3,230,703</b>	<b>3,440,054</b>	<b>209,351 6.48%</b>
28	<b>Dividend Credit</b>		<b>(750,000)</b>	<b>(500,000)</b>	
29	<b>Total Including Dividend Credits</b>		<b>2,480,703</b>	<b>2,940,054</b>	

**RESOLUTION NO. 12-23**

**UNION COUNTY INSURANCE FUND COMMISSION**

**ADOPTION OF 2023 PROPERTY & CASUALTY BUDGET**

**BE IT RESOLVED** by the Union County Insurance Fund Commission that it hereby approves and adopts the Property & Casualty Budget attached hereto as the Calendar Year 2023 in the amount of \$2,940,054.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 15, 2023.

**ADOPTED:**

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

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

**ATTEST:**

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

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

# Union County Insurance Commission

## Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Rahway  I - County of Union	1 City Hall Plaza Rahway, NJ 07065	RE: USE OF FACILITIES FOR TRAINING PURPOSES 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 FOR TRAINING PURPOSES	1/6/2023  #3843298	GL AU EX WC
H - Simon Property Group Inc., Simon  I - County of Union	Mgmt Assoc II, LLC JG Elizabeth II LLC 7600 Market St Boardman, OH 44512	- Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 - Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Lease Agreement for Mills at Jersey Gardens All operations usual to County Governmental Entity including JG ELIZABETH II LLC, SIMON MANAGEMENT ASSOCIATES II, LLC and SIMON PROPERTY GROUP, INC. as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to lease agreement for Mills at Jersey Gardens located at 651 Kapkowski Rd., Elizabeth, NJ 07201. Subject to the terms, conditions, limitations and exclusions of the policy	1/6/2023  #3843299	GL AU EX WC
H - NJ Transit  I - County of Union	One Penn Plaza East Newark, NJ 07105	RE: vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 16-1974OP295B1FDEE3FS8JDC346052018 FORD E-350 VALUED AT \$56,850 16-1973OP240B1FDEE3FS9JDC345952018 FORD E-350 VALUED AT \$56,850 16-1972OP222B1FDEE3FS9JDC346002018 FORD E-350 VALUED AT \$56,850 16-1872OP57761FDEE3FS7HDC659192017 FORD E-350 VALUED AT \$53,654 16-1793OP56431FDEE3FS7HDC572232017 FORD E-350 VALUED AT \$53,654 16-1792OP56421FDEE3FS5HDC572222017 FORD E-350 VALUED AT \$53,654 CQ-794OP282B1FD4E4FS5JDC362902018 FORD E-450 VALUED AT \$66,050	1/9/2023  #3843704	GL AU EX

# **Union County Insurance Commission**

## **Certificate of Insurance Monthly Report**

**From 1/1/2023 To 2/1/2023**

H - ModivCare Solutions LLC & DMAHS  I - County of Union	P.O. Box 11647 New Brunswick, NJ 08906	RE: Union Paratransit System ModivCare Solutions LLC & DMAHS is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Union County Paratransit System. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation.	1/9/2023  #3843781	GL AU EX WC
H - Liquid Church  I - County of Union	213 Center Street Garwood, NJ 07027	RE: SWAT Training 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 for SWAT training	1/12/2023  #3845077	GL AU EX WC
<b>Total # of Holders: 5</b>				

# Union County Insurance Commission

## Certificate of Insurance Monthly Report

From 2/1/2023 To 3/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Meridia on Hamilton Rahway LLC.  I - County of Union	277 Hamilton Street Rahway, NJ	RE: USE OF FACILITIES FOR TRAINING PURPOSES 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 FOR TRAINING PURPOSES	2/3/2023  #3867202	GL AU EX WC
H - Kean University  I - County of Union	1000 Morris Avenue Union, NJ 07083	Company E: POLLUTION; Policy Term: 01/01/2022 - 01/01/2025; Policy #:ZRE554295503; Policy Limits: \$10M Each Incident Company F: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$10,000,000 RE: license and conference agreement Kean University, the State of New Jersey and New Jersey Educational Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability and Excess liability Policies as respects to Kean University License and Conference Agreement	2/7/2023  #3872202	GL AU EX WC
H - Kean University  I - County of Union	1000 Morris Avenue Union, NJ 07083	- Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 - Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 - Company F: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #031731962; Policy Limits: \$1,000,000 RE: license and conference agreement Kean University, the State of New Jersey and New Jersey Educational Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability and Excess liability Policies as respects to Kean University License and Conference Agreement	2/7/2023  #3872203	GL AU EX WC
H - The Salvation Army, a New York  I - County of Union	Corporation 440 West Nyack Road West Nyack, NY 10994	Company D: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EON G29007949 006; Policy Limits: \$10,000,000 RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	2/17/2023  #3876949	GL AU EX WC
<b>Total # of Holders: 4</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:** February 23, 2023

**Memo to:** Board of Commissioners  
Union County Insurance Commission

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

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

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**CUIC Representative:** Commissioner Harold Johnson joined the NJCE JIF Board as Cumberland County's representative as of February 7, 2023.

**2023 Reorganization:** The NJCE conducted its 2023 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

**Certifying Election of Chair, Secretary and Executive Committee:** As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

**2023 Chair, Secretary and Board of Fund Commissioners**

Ross Angilella, <b>Chair</b> Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazzaro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

**Fixing Public Meeting Dates:** The Board of Fund Commissioners adopted the following meeting dates for 2023 and 2024 Reorganization to be held at **9:30AM virtually** unless otherwise noted.

April 27, 2023 – 11:00AM at the Forsgate Country Club, Monroe Twp. NJ

June 22, 2023

September 28, 2023

October 26, 2023

November 17, 2023

February 22, 2024 – *2024 Reorganization*

**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.

**Professional Contracts/Services/Competitive Contracts:**

**Cyber Security Services – Chertoff Group:** In October 2022, the Board authorized the Underwriting Manager, in consultation with the Fund Attorney, to secure a vendor for Cyber Security Services. Subsequent to that meeting, Chertoff Group was identified and a proposal was submitted. The Board tabled any action to award a one-year contract to the Chertoff Group pending receipt of necessary forms from them.

**Property Appraisal Vendor:** Last month, the Board approved the Fund Attorney authorization to pursue a property appraisal vendor to acquire the up-to-date building valuations and necessary COPE information. The Board of Fund Commissioners adopted a resolution to authorize procurement of these services via a Competitive Contract.

**Auditor, Payroll Auditor, Litigation Manager:** Auditor and Litigation Manager will expire on or about April 30, 2023. Payroll Auditor and Actuary will expire on or about June 30, 2023. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and act.

**Cyber JIF:** The MEL JIF, in response to the hard cyber insurance market and the limited options available to local government, conducted a feasibility study which led to the formation of the NJ Cyber JIF. In addition to risk sharing and excess insurance the Fund offers certain management tools, training, and education to assist local governments with mitigating the financial and security risks of cyber threats. The JIF, which became operational on January 1, 2023, has an initial membership that consists of the 19 MEL member JIFs. The JIF’s by-laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration by the Cyber JIF Board of Commissioners. Executive Director reported the NJCE JIF will explore this option for January 1, 2024 or sooner if it makes sense.

**Program Initiatives:** In 2017, the Board agreed that the Fund should introduce program initiatives that would allow for more consistent and ratable data such as payroll audits, a new risk management information system, a learning management system, and a more user-friendly renewal application process. As we look to continue to introduce newer technology to streamline processes, the Fund office will be requesting feedback on the following initiatives previously implemented:

**Origami:** The online platform was launched in June 2019 for members and/or their risk management consultants to manage property values and track exposure data.

**Broker Buddha:** This online platform, introduced in 2022, limited the need for hard copy applications. It received positive feedback; however, some members did not use the program. Feedback will be requested as it will become mandatory going forward and additional training can be offered if needed.

**Learning Management System:** This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS Safety Software) is in the implementation stages and has made great progress. The new LMS will be launched in the upcoming months with LMS Demo Webinars being made available before the launch date. Details to follow.

**Certifical:** This program will be the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. Data is in the process of being migrated to the Certifical program. In addition, there is ongoing testing, due diligence, examination, and analysis of fit for the Fund prior to real time. Underwriting Manager provided an update on the upcoming implementation.

#### **NJCE Committees:**

**Cyber Task Force:** A meeting of this task force will be scheduled for April to discuss cyber-related issues. The Executive Director asked if any Fund Commissioner and/or a designated representative is interested in serving on the task force, then to please contact the Fund office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion.

**Coverage Committee:** This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled in April to review the draft policies from the Technical Writer, which were recently submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O'Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly and Commissioner Kessler.

**Safety Committee:** Last February, the Board of Fund Commissioners approved the formation of a Safety Committee at the NJCE level to compliment the members' safety committees. Included in the agenda, as part of the Safety Director report, was a list of the current members. The Committee is scheduled to meet in 2023 as follows: Monday, March 13<sup>th</sup>, Monday June 12<sup>th</sup>, Monday September 11<sup>th</sup> and Monday, December 11<sup>th</sup> via Zoom at 10 a.m.

#### **Claims Update:**

**2023 NJCE Claims Reporting Requirements:** Perma Claims distributed the 2023 claims reporting requirements to local JIF Third Party Administrators (TPA). A copy of the document was submitted for information.

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

**Safety National:** Ms. Walcoff reported continued progress with negotiations as respects Safety National on 2020 COVID Claims. An update will be provided at the next meeting.

**Membership Chart:** Submitted for information was an NJCE JIF membership chart updated as of February 2023.

**NJCE Financial Fast Track:** The December 2022 Financial Fast Track will be available for the April meeting.

**2023 MEL, MRHIF & NJCE Educational Seminar:** The 12<sup>th</sup> annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21<sup>st</sup> and April 28<sup>th</sup> 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

**2023 Best Practices Seminar:** PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop. At this time, we have narrowed down dates for either the week of October 23 or November 6, 2023. PERMA reported that they are looking for volunteers interested in being part of the Committee for this Workshop. Those who would like to participate were instructed to email Robyn Walcoff ([RWalcoff@permainc.com](mailto:RWalcoff@permainc.com)) and Jennifer Davis ([JDavis@permainc.com](mailto:JDavis@permainc.com)).

**NJCE 10 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 at 11am. Attendees were asked to save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

**2023 Financial Disclosures:** Board of Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

### **Underwriting Manager Report**

**Extraordinary Unspecifiable Services (EUS):** At the December meeting, the Board approved authorization for the Underwriting Manager to bind coverage of the 2023 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

**2023 Renewal Overview Webinar:** The NJCE Underwriting Manager held a webinar on Tuesday, January 31<sup>st</sup> and was well attended with over 50 participants. A recording of the webinar and the presentation has been posted to njce.org. For any questions, please contact the Fund office.

**Risk Control Report**

**2023 Safety Grant Program:** J.A. Montgomery provided a recap on the 2022 successes and an update on the 2023 Grant Program. Included as part of the Safety Director's report was a memo on the available grant money in 2023.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of January 2023.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for April 27, 2023 at 11AM at the Forsgate Country Club in Monroe Twp. NJ.

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	269,225	3,230,703	19,737,179	22,967,882	
2.	CLAIM EXPENSES					
	Paid Claims	106,274	2,018,840	6,767,989	8,786,828	
	Case Reserves	(165,986)	(971,056)	4,830,913	3,859,857	
	IBNR	(412,429)	231,475	3,801,020	4,032,495	
	Excess Insurance Recoverable	0	308,775	(308,775)	0	
	Discounted Claim Value	16,687	5,713	(183,179)	(177,466)	
TOTAL CLAIMS		(455,455)	1,593,747	14,907,967	16,501,714	
3.	EXPENSES					
	Excess Premiums	0	0	0	0	
	Administrative	23,125	201,819	739,956	941,774	
TOTAL EXPENSES		23,125	201,819	739,956	941,774	
4.	UNDERWRITING PROFIT (1-2-3)	701,555	1,435,138	4,089,256	5,524,394	
5.	INVESTMENT INCOME	24,264	127,466	306,029	433,495	
6.	PROFIT (4 + 5)	725,819	1,562,603	4,395,286	5,957,889	
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0	
8.	DIVIDEND INCOME	141,675	141,675	0	141,675	
9.	DIVIDEND EXPENSE	0	(750,000)	(425,000)	(1,175,000)	
10.	SURPLUS (6 + 7 + 8 - 9)	867,494	954,278	3,970,286	4,924,564	
SURPLUS (DEFICITS) BY FUND YEAR						
	2018	209,974	(562,449)	1,846,303	1,283,853	
	2019	308,283	537,480	287,024	824,504	
	2020	243,399	420,756	1,547,462	1,968,217	
	2021	105,501	548,223	289,498	837,721	
	2022	337	10,269		10,269	
TOTAL SURPLUS (DEFICITS)		867,494	954,278	3,970,286	4,924,564	
TOTAL CASH					12,498,526	

UNION COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	10,085	410,437	2,339,829	2,750,266
	Case Reserves	(10,085)	(397,064)	977,725	580,661
	IBNR	(82,094)	(61,531)	176,978	115,447
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	2,004	8,597	(20,603)	(12,006)
TOTAL FY 2018 CLAIMS		(80,089)	(39,562)	3,473,930	3,434,368
FUND YEAR 2019					
	Paid Claims	7,174	501,390	2,657,025	3,158,415
	Case Reserves	(45,200)	(961,046)	1,683,030	721,984
	IBNR	(258,550)	(67,864)	299,325	231,461
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	7,002	24,472	(41,260)	(16,788)
TOTAL FY 2019 CLAIMS		(289,573)	(503,049)	4,598,121	4,095,072
FUND YEAR 2020					
	Paid Claims	3,972	149,727	1,147,906	1,297,633
	Case Reserves	(43,125)	(405,067)	1,222,838	817,772
	IBNR	(202,364)	(447,762)	1,403,257	955,494
	Excess Insurance Recoverable	0	308,775	(308,775)	0
	Discounted Claim Value	5,239	10,755	(46,783)	(36,028)
TOTAL FY 2020 CLAIMS		(236,279)	(383,572)	3,418,443	3,034,871
FUND YEAR 2021					
	Paid Claims	28,097	435,979	623,227	1,059,206
	Case Reserves	(33,796)	(113,082)	947,319	834,237
	IBNR	(100,827)	(875,164)	1,921,459	1,046,295
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	6,216	32,468	(74,533)	(42,065)
TOTAL FY 2021 CLAIMS		(100,310)	(519,800)	3,417,473	2,897,673
FUND YEAR 2022					
	Paid Claims	56,946	521,308		521,308
	Case Reserves	(33,780)	905,204		905,204
	IBNR	231,405	1,683,797		1,683,797
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(3,775)	(70,580)		(70,580)
TOTAL FY 2022 CLAIMS		250,796	3,039,729	0	3,039,729
COMBINED TOTAL CLAIMS		(455,455)	1,593,747	14,907,967	16,501,714
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		December 31, 2022		
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,713,015	32,552,225	216,347,698	248,899,924
2.	CLAIM EXPENSES					
		Paid Claims	30,684	3,516,822	8,997,544	12,514,366
		Case Reserves	894,670	1,709,436	10,977,439	12,686,874
		IBNR	233,614	39,093	11,375,865	11,414,958
		Discounted Claim Value	(69,608)	(345,744)	(1,916,773)	(2,262,516)
		Excess Recoveries	(15,641)	344,757	(1,387,397)	(1,042,640)
	TOTAL CLAIMS		1,073,719	5,264,364	28,046,678	33,311,042
3.	EXPENSES					
		Excess Premiums	1,721,606	24,285,882	153,216,375	177,502,257
		Administrative	136,000	2,106,512	16,354,219	18,460,731
	TOTAL EXPENSES		1,857,606	26,392,394	169,570,594	195,962,988
4.	UNDERWRITING PROFIT (1-2-3)		(218,311)	895,468	18,730,426	19,625,894
5.	INVESTMENT INCOME		66,342	(153,894)	1,533,106	1,379,212
6.	PROFIT (4+5)		(151,969)	741,574	20,263,531	21,005,105
7.	Dividend		(850,000)	(850,000)	(5,857,551)	(6,707,551)
8.	SURPLUS (6-7)		(1,001,969)	(108,426)	14,405,980	14,297,554
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(99,597)	(101,179)	163,660	62,481
	2011		(298)	(94,377)	666,797	572,420
	2012		1,368	(3,672)	690,291	686,619
	2013		(49,260)	(232,172)	1,322,965	1,090,793
	2014		(297,498)	(245,275)	2,323,116	2,077,841
	2015		(82,557)	42,012	1,637,394	1,679,406
	2016		(262,009)	(115,379)	1,825,687	1,710,308
	2017		(110,152)	749,114	1,865,475	2,614,589
	2018		(8,090)	(380,155)	2,701,793	2,321,638
	2019		(215,619)	(152,455)	2,317,154	2,164,699
	2020		(108,735)	(597,998)	(1,215,894)	(1,813,892)
	2021		(399,318)	(311,598)	107,541	(204,057)
	2022		629,797	1,334,709		1,334,709
TOTAL SURPLUS (DEFICITS)			(1,001,969)	(108,426)	14,405,980	14,297,554
TOTAL CASH						34,166,053

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 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	4,201	14,235	538,401	552,636
	Case Reserves	(4,201)	83,028	0	83,028
	IBNR	0	3,000	0	3,000
	Discounted Claim Value	1,241	(7,983)	(0)	(7,983)
TOTAL FY 2011 CLAIMS		1,241	92,280	538,401	630,681
FUND YEAR 2012					
	Paid Claims	477	7,003	1,582,804	1,589,807
	Case Reserves	(477)	(7,003)	65,616	58,613
	IBNR	0	(2,196)	5,318	3,122
	Discounted Claim Value	168	1,319	(7,374)	(6,056)
TOTAL FY 2012 CLAIMS		168	(877)	1,646,363	1,645,486
FUND YEAR 2013					
	Paid Claims	11,169	81,403	914,416	995,819
	Case Reserves	(3,222)	90,621	458,599	549,219
	IBNR	(45,201)	(45,201)	74,752	29,551
	Discounted Claim Value	(10,768)	(3,057)	(57,108)	(60,165)
TOTAL FY 2013 CLAIMS		(48,023)	123,766	1,390,659	1,514,426
FUND YEAR 2014					
	Paid Claims	1,334	183,527	476,289	659,816
	Case Reserves	(334)	(249,919)	388,283	138,364
	IBNR	(1,000)	(22,473)	43,550	21,077
	Discounted Claim Value	1,397	21,937	(37,267)	(15,330)
TOTAL FY 2014 CLAIMS		1,397	(66,928)	870,855	803,927
FUND YEAR 2015					
	Paid Claims	3,178	647,507	1,175,139	1,822,647
	Case Reserves	79,984	(725,664)	1,460,651	734,986
	IBNR	(19,230)	(12,319)	106,456	94,138
	Discounted Claim Value	22,363	32,730	(100,358)	(67,627)
TOTAL FY 2015 CLAIMS		86,294	(57,746)	2,641,889	2,584,143
FUND YEAR 2016					
	Paid Claims	207	185,327	844,767	1,030,094
	Case Reserves	400	(342,086)	1,681,779	1,339,694
	IBNR	13,969	(12,349)	54,558	42,209
	Discounted Claim Value	2,454	18,599	(113,121)	(94,522)
TOTAL FY 2016 CLAIMS		17,030	(150,509)	2,467,984	2,317,474

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2022				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2017</b>				
Paid Claims	4,075	787,216	393,930	1,181,145
Case Reserves	235,926	(517,354)	1,372,320	854,966
IBNR	(112,889)	(1,096,672)	1,211,149	114,476
Discounted Claim Value	(11,347)	57,500	(135,864)	(78,364)
<b>TOTAL FY 2017 CLAIMS</b>	<b>115,765</b>	<b>(769,311)</b>	<b>2,841,535</b>	<b>2,072,224</b>
<b>FUND YEAR 2018</b>				
Paid Claims	293	244,716	742,774	987,489
Case Reserves	36,207	566,579	384,006	950,586
IBNR	(32,735)	(461,005)	1,013,968	552,963
Discounted Claim Value	10,424	12,032	(132,597)	(120,565)
<b>TOTAL FY 2018 CLAIMS</b>	<b>14,190</b>	<b>362,322</b>	<b>2,008,151</b>	<b>2,370,473</b>
<b>FUND YEAR 2019</b>				
Paid Claims	1,204	11,247	673,118	684,365
Case Reserves	(1,205)	614,777	590,241	1,205,018
IBNR	116,371	(659,838)	1,923,599	1,263,761
Discounted Claim Value	6,591	65,154	(263,678)	(198,523)
<b>TOTAL FY 2019 CLAIMS</b>	<b>122,960</b>	<b>31,341</b>	<b>2,923,280</b>	<b>2,954,620</b>
<b>FUND YEAR 2020</b>				
Paid Claims	100	245,856	636,007	881,863
Case Reserves	11,005	378,168	3,478,036	3,856,203
IBNR	121,327	(443,661)	3,149,860	2,706,198
Discounted Claim Value	(859)	52,970	(547,421)	(494,451)
Excess Recoveries	(15,641)	344,757	(1,387,397)	(1,042,640)
<b>TOTAL FY 2020 CLAIMS</b>	<b>115,931</b>	<b>578,089</b>	<b>5,329,085</b>	<b>5,907,173</b>
<b>FUND YEAR 2021</b>				
Paid Claims	1,579	857,030	848,061	1,705,091
Case Reserves	(1,855)	997,370	1,097,909	2,095,279
IBNR	438,378	(1,645,749)	3,792,655	2,146,905
Discounted Claim Value	(28,646)	68,573	(521,987)	(453,414)
Excess Recoveries	0	0		0
<b>TOTAL FY 2021 CLAIMS</b>	<b>409,456</b>	<b>277,223</b>	<b>5,216,637</b>	<b>5,493,861</b>
<b>FUND YEAR 2022</b>				
Paid Claims	2,867	251,754		251,754
Case Reserves	542,443	820,919		820,919
IBNR	(245,375)	4,437,558		4,437,558
Discounted Claim Value	(62,625)	(665,517)		(665,517)
<b>TOTAL FY 2022 CLAIMS</b>	<b>237,310</b>	<b>4,844,714</b>	<b>0</b>	<b>4,844,714</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>1,073,719</b>	<b>5,264,364</b>	<b>28,046,678</b>	<b>33,311,042</b>

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 \$ 1,042,640 due from the reinsurer for COVID-19 WC claims.

Union County Insurance Commission						
CLAIM ACTIVITY REPORT						
December 31, 2022						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	0	1	2	9	31	43
December-22	0	1	2	8	29	40
NET CHGE	0	0	0	-1	-2	-3
Limited Reserves						\$8,666
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$0	\$159,824	\$48,607	\$94,689	\$303,120
December-22	\$0	\$0	\$159,824	\$93,714	\$93,117	\$346,655
NET CHGE	\$0	\$0	\$0	\$45,107	(\$1,571)	\$43,536
Ltd Incurred	\$290,449	\$115,093	\$310,645	\$152,338	\$167,357	\$1,035,882
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	3	5	10	8	42	68
December-22	3	4	8	7	46	68
NET CHGE	0	-1	-2	-1	4	0
Limited Reserves						\$2,934
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$76,000	\$9,677	\$102,177	\$8,005	\$39,966	\$235,825
December-22	\$76,000	\$9,600	\$65,177	\$7,005	\$41,760	\$199,542
NET CHGE	\$0	(\$77)	(\$37,000)	(\$1,000)	\$1,794	(\$36,283)
Ltd Incurred	\$493,956	\$332,416	\$65,315	\$13,143	\$41,810	\$946,640
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	1	0	0	2	5	8
December-22	1	0	0	2	5	8
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$13,753
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$100,000	\$0	\$0	\$6,023	\$3,311	\$109,334
December-22	\$100,000	\$0	\$0	\$6,023	\$4,002	\$110,025
NET CHGE	\$0	\$0	\$0	\$0	\$691	\$691
Ltd Incurred	\$123,110	\$7,739	\$9,727	\$17,061	\$28,165	\$185,801
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	15	21	35	29	34	134
December-22	15	20	34	28	37	134
NET CHGE	0	-1	-1	-1	3	0
Limited Reserves						\$27,193
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$414,746	\$757,531	\$937,540	\$850,491	\$801,018	\$3,761,326
December-22	\$404,661	\$710,684	\$933,961	\$818,204	\$776,395	\$3,643,904
NET CHGE	(\$10,085)	(\$46,848)	(\$3,579)	(\$32,287)	(\$24,624)	(\$117,422)
Ltd Incurred	\$2,423,651	\$3,428,101	\$1,732,265	\$1,711,396	\$1,194,342	\$10,489,755
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2018	2019	2020	2021	2022	TOTAL
November-22	19	27	47	48	112	253
December-22	19	25	44	45	117	250
NET CHGE	0	-2	-3	-3	5	-3
Limited Reserves						\$17,201
Year	2018	2019	2020	2021	2022	TOTAL
November-22	\$590,746	\$767,208	\$1,199,541	\$913,126	\$938,984	\$4,409,605
December-22	\$580,661	\$720,284	\$1,158,962	\$924,946	\$915,274	\$4,300,126
NET CHGE	(\$10,085)	(\$46,925)	(\$40,579)	\$11,820	(\$23,710)	(\$109,479)
Ltd Incurred	\$3,331,166	\$3,883,349	\$2,117,952	\$1,893,938	\$1,431,674	\$12,658,079

Union County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2022

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

2018	Budget	Current		60		MONTH TARGETED	Last Month		59		MONTH TARGETED	Last Year		48		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	320,021	290,449	290,449	90.76%	320,021	100.00%	290,449	290,449	90.76%	320,021	100.00%	352,579	352,579	110.17%	320,021	100.00%
GEN LIABILITY	427,942	493,956	493,956	115.43%	415,518	97.10%	493,956	493,956	115.43%	415,357	97.06%	498,956	498,956	116.59%	409,553	95.70%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	249,753	96.17%	123,110	123,110	47.41%	249,154	95.94%	123,110	123,110	47.41%	240,412	92.58%
WORKER'S COMP	4,546,370	2,423,651	2,423,651	53.31%	4,540,921	99.88%	2,423,651	2,423,651	53.31%	4,540,014	99.86%	2,477,344	2,477,344	54.49%	4,519,254	99.40%
TOTAL ALL LINES	5,554,026	3,331,166	3,331,166	59.98%	5,526,213	99.50%	3,331,166	3,331,166	59.98%	5,524,545	99.47%	3,451,989	3,451,989	62.15%	5,489,241	98.83%
NET PAYOUT %	\$2,750,505				49.52%											

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

2019	Budget	Current		48		MONTH TARGETED	Last Month		47		MONTH TARGETED	Last Year		36		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	340,421	115,093	115,093	33.81%	340,421	100.00%	115,093	115,093	33.81%	340,421	100.00%	240,439	240,439	70.63%	340,421	100.00%
GEN LIABILITY	428,501	332,416	332,416	77.58%	410,088	95.70%	332,493	332,493	77.59%	408,797	95.40%	507,439	507,439	118.42%	386,280	90.15%
AUTO LIABILITY	258,887	7,739	7,739	2.99%	239,666	92.58%	7,739	7,739	2.99%	238,715	92.21%	108,816	108,816	42.03%	225,708	87.18%
WORKER'S COMP	4,637,297	3,428,451	3,428,101	73.92%	4,609,640	99.40%	3,468,125	3,468,125	74.79%	4,606,892	99.34%	3,653,021	3,653,021	78.77%	4,549,046	98.10%
TOTAL ALL LINES	5,665,107	3,883,699	3,883,349	68.55%	5,599,815	98.85%	3,923,450	3,923,450	69.26%	5,594,826	98.76%	4,509,715	4,509,715	79.61%	5,501,456	97.11%
NET PAYOUT %	\$3,163,416				55.84%											

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

2020	Budget	Current		36		MONTH TARGETED	Last Month		35		MONTH TARGETED	Last Year		24		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	355,673	310,645	310,645	87.34%	355,673	100.00%	310,845	310,845	87.40%	355,673	100.00%	336,407	336,407	94.58%	355,673	100.00%
GEN LIABILITY	393,364	65,315	65,315	16.60%	354,606	90.15%	102,315	102,315	26.01%	351,972	89.48%	33,608	33,608	8.54%	312,293	79.39%
POL/EPL																
AUTO LIABILITY	237,658	9,727	9,727	4.09%	207,200	87.18%	9,727	9,727	4.09%	205,765	86.58%	24,804	24,804	10.44%	181,668	76.44%
WORKER'S COMP	3,947,400	2,070,909	1,732,265	43.88%	3,872,278	98.10%	2,070,317	2,070,317	52.45%	3,864,696	97.90%	2,000,627	2,000,627	50.68%	3,691,229	93.51%
TOTAL ALL LINES	4,934,095	2,456,596	2,117,952	42.92%	4,789,756	97.07%	2,493,203	2,493,203	50.53%	4,778,105	96.84%	2,395,446	2,395,446	48.55%	4,540,862	92.03%
NET PAYOUT %	\$1,297,634				26.30%											

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		24		MONTH TARGETED	Last Month		23		MONTH TARGETED	Last Year		12		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	319,500	197,445	152,338	47.68%	319,500	100.00%	197,950	197,950	61.96%	317,374	99.33%	297,343	297,343	93.07%	304,286	95.24%
GEN LIABILITY	363,600	13,143	13,143	3.61%	288,663	79.39%	14,143	14,143	3.89%	284,262	78.18%	30,799	30,799	8.47%	218,812	60.18%
POL/EPL																
AUTO LIABILITY	203,400	17,061	17,061	8.39%	155,481	76.44%	17,061	17,061	8.39%	152,668	75.06%	17,538	17,538	8.62%	104,073	51.17%
WORKER'S COMP	2,809,258	1,711,396	1,711,396	60.92%	2,626,948	93.51%	1,715,081	1,715,081	61.05%	2,604,541	92.71%	1,268,601	1,268,601	45.16%	1,799,999	64.07%
TOTAL ALL LINES	3,695,758	1,939,045	1,893,938	51.25%	3,390,592	91.74%	1,944,235	1,944,235	52.61%	3,358,845	90.88%	1,614,281	1,614,281	43.68%	2,427,169	65.67%
NET PAYOUT %	\$1,059,206				28.66%											

**FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		12		MONTH TARGETED	Last Month		11		MONTH TARGETED	Last Year		0		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	332,100	167,357	167,357	50.39%	316,286	95.24%	154,913	154,913	46.65%	285,606	86.00%	N/A	N/A	N/A	N/A	N/A
GEN LIABILITY	387,562	41,810	41,810	10.79%	233,232	60.18%	40,016	40,016	10.33%	189,905	49.00%	N/A	N/A	N/A	N/A	N/A
POL/EPL	0															
AUTO LIABILITY	180,900	28,165	28,165	15.57%	92,560	51.17%	27,474	27,474	15.19%	81,405	45.00%	N/A	N/A	N/A	N/A	N/A
WORKER'S COMP	2,132,100	1,194,342	1,194,342	56.02%	1,366,118	64.07%	1,176,842	1,176,842	55.20%	1,108,692	52.00%	N/A	N/A	N/A	N/A	N/A
TOTAL ALL LINES	3,032,662	1,431,674	1,431,674	47.21%	2,008,196	66.22%	1,399,246	1,399,246	46.14%	1,665,608	54.92%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$516,400				17.03%											



## AVAILABLE ONLINE AT NO COST ...

### 12th Annual MEL, MRHIF & NJCE Educational Seminar

**FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON**

**FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON**

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

#### TO REGISTER

Connect to [njmel.org](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 21

#### KEYNOTE

Legislative and  
Regulatory Impacts  
on Local Government  
Budgets

#### CYBER ISSUES

The New Jersey Cyber  
Risk Management Fund

#### BENEFITS ISSUES

Controlling Benefits Costs

### FRIDAY, APRIL 28

#### ETHICS

Insurance Transactions  
Involving Local  
Government

#### INSURANCE ISSUES

Public Officials and  
Employment Practices  
Liability Trends

#### SAFETY

Risk Control in the  
Post Covid Era

## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)

# UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 14-23

MARCH 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>
001195			
001195	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILING 2022	14.95
			14.95
001196			
001196	DIVISION OF MOTOR VEHICLES	POSTAGE REIMBURSEMENT 2022	117.49
			117.49
001197			
001197	ASSETWORKS RISK MANAGEMENT INC.	FIELD WORK PORTION 22 APP SERVICE 2/23	5,854.00
			5,854.00
		<b>Total Payments FY 2022</b>	<b>5,986.44</b>

## FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001199			
001199	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/23	1.44
001199	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/23	14,140.16
001199	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/23	14,140.16
			28,281.76
001200			
001200	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 03/23	542.83
001200	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 02/23	542.83
			1,085.66
001201			
001201	UNION COUNTY	TREASURER 2023	4,000.00
001201	UNION COUNTY	ATTORNEY ANNUAL FEE 2023	4,000.00
			8,000.00
001202			
001202	CONNER STRONG & BUCKELEW	SELECTIVE SURETY PREM 4/23-4/24	1,659.00
			1,659.00
001203			
001203	NJ ADVANCE MEDIA	ACCT #1188859 - MEETING- 01/18/2023	129.24
			129.24
		<b>Total Payments FY 2023</b>	<b>39,155.66</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>45,142.10</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	December		
CURRENT FUND YEAR	2022		
Description:		Administrative Account- Investors	Claims Account - Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$12,616,615.49	12577992.52	38622.97
Opening Interest Accrual Balance	\$0.00	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$24,264.34	\$23,905.95	\$358.39
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$24,264.34	\$23,905.95	\$358.39
9 Deposits - Purchases	\$166,930.13	\$18,980.47	\$147,949.66
10 (Withdrawals - Sales)	-\$309,184.07	-\$183,930.03	-\$125,254.04
Ending Cash & Investment Balance	\$12,498,625.89	\$12,436,948.91	\$61,676.98
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$137,623.35	\$35,980.37	\$101,642.98
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,636,249.24	\$12,472,929.28	\$163,319.96

UNION COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2022 Month Ending: December									
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin			TOTAL
OPEN BALANCE	879,071.49	1,236,651.18	1,064,070.34	9,364,047.05	14.46	72,760.97	0.00	0.00	12,616,615.49
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,480.47	0.00	0.00	17,500.00	0.00	0.00	0.00	0.00	18,980.47
Invest Pymnts	1,690.63	2,378.34	2,046.42	18,008.99	0.03	139.94	0.00	0.00	24,264.35
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,690.63	2,378.34	2,046.42	18,008.99	0.03	139.94	0.00	0.00	24,264.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,171.10	2,378.34	2,046.42	35,508.99	0.03	139.94	0.00	0.00	43,244.82
EXPENSES									
Claims Transfers	15,598.30	0.00	0.00	109,655.74	0.00	0.00	0.00	0.00	125,254.04
Expenses	0.00	0.00	0.00	0.00	0.00	35,980.37	0.00	0.00	35,980.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,598.30	0.00	0.00	109,655.74	0.00	35,980.37	0.00	0.00	161,234.41
END BALANCE	866,644.29	1,239,029.52	1,066,116.76	9,289,900.30	14.49	36,920.54	0.00	0.00	12,498,625.90



**Case Management Monthly Activity Report  
February 2023  
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
Total FY2022	55	207	88	22	110	0	80.00%	20.00%	0.00%	9	101
Jan-23	5	13	4	2	6	0	66.67%	33.33%	0.00%	3	3
Feb-23	1	11	5	3	8	0	62.50%	37.50%	0.00%	5	3
Total FY2023	6	24	9	5	14	0	64.29%	35.71%	0.00%	8	6

Present Open Claims									
Medical Only	Lost Time	Telephonic Case Mgmt	Field Case Mgmt	Total Case Managed	Lost Time Returned to Work	Lost Time Out of Work	Total Working Restricted Duty	Total Working Full Duty	Total Out Of Work
11	7	18	0	18	4	3	7	7	4

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 03/01/2023

\* 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 2



Case Management Monthly Activity Report  
February 2023  
UNION COUNTY INS FUND COMM

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
P&R Watchung Stables / 371-595	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 03/01/2023

\* 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 2 of 2



First MCO Bill Review Services  
UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ											
Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,530	1,284	246	84%	0	
Total 2019	\$2,461,211	\$708,325	\$2,447,019	\$1,752,886	71%	1,610	1,539	71	96%	4	
Total 2020	\$4,466,705	\$829,257	\$4,403,223	\$3,637,321	81%	1,769	1,676	93	95%	19	
Total 2021	\$4,182,201	\$873,154	\$4,973,362	\$3,309,047	79%	2,107	2,066	41	98%	17	
Total 2022	\$2,489,121	\$702,518	\$2,859,530	\$1,786,603	72%	1,831	1,786	45	98%	14	
Jan-23	\$72,715	\$23,280	\$436,832	\$49,435	68%	105	105	0	100%	3	
Feb-23	\$52,428	\$15,696	\$58,617	\$36,732	70%	94	94	0	100%	2	
Total 2023	\$125,143	\$38,975	\$495,449	\$86,168	69%	199	199	0	100%	5	
Total to Date	\$15,539,277	\$3,889,334	\$19,457,115	\$11,649,816	75%	9,046	8,550	496	95%	59	

Report Run Date:03/01/2023

uci



# SAFETY DIRECTOR REPORT

## UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

**TO:** Fund Commissioners

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

**DATE:** March 8, 2023

**DATE OF MEETING:** March 15, 2023

### UCIFC SERVICE TEAM

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		

January – March 2023

### RISK CONTROL ACTIVITIES

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

- **January 18:** Attended the UCIFC meeting.
- **January 18:** Attended the UCIFC Executive Safety Committee meeting.
- **January 18:** Attended the UCIFC Claims Committee meeting.
- **January 27:** Conducted a Loss Control Surveys at the UCIFC BOSS and the Elizabethtown Plaza.

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

- **March 15:** Plan to attend the UCIFC meeting.
- **March 15:** Plan to attend the UCIFC Executive Safety Committee meeting.
- **March 15:** Plan to attend the UCIFC Claims Committee meeting.

## ***SAFETY DIRECTOR BULLETINS***

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

- NJCE Leadership Skills Classes (2 Full Days) Training Schedule- January 12.
- NJCE JIF - JAM SD Bulletin: CDL-Drivers Annual Record Checks & Program Review Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Motor Vehicle Record Checks: Non-CDL Drivers Best Practices – January 23.
- 2023 MSI-NJCE EXPOS – January 26.
- NJCE JIF - JAM SD Message: Reminder – Post the OSHA 300A Injury Logs - February 3.
- NJCE JIF - JAM SD Bulletin: Magnetic Manhole Cover and Grate Lifting Devices – Best Practices – February 8.
- NJCE JIF - Live Safety Training – April 2023 Registration is Now Open! – February 9.
- NJCE JIF - JAM SD Bulletin: ADA Accessible Websites for Public Entities - Best Practices – February 15.
- NJCE JIF - JAM SD Bulletin: Chainsaw Safety - Best Practices – February 21.
- NJCE JIF - JAM SD Bulletin: Sewer Backup Prevention - Best Practices – February 22.
- NJCE JIF: JAM LE Risk Analysis - Drug Testing & Wellness Considerations – February 23.
- NJCE JIF - JAM SD Bulletin: Safe Exchange Zone - Best Practices – March 1, 2023.

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

### ***NJCE LIVE SAFETY TRAINING***

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request. In-person training is also being held via the MSI/NJCE Expos that will be held throughout the State in 2023: (link to the 2023 schedule of classes being offered and locations: [2023 MSI-NJCE Expo Schedule](#))

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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 March thru May 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:

- [December 1-22, 2022 \(Program Start Date: January 1, 2023\) – Registration Ended](#)
- [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 Self-Assessments and Plaques will be distributed once a year starting in 2023, 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 to print 3 weeks after the class has concluded (under the Student Center tab of the home page).

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

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

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

# J.A. Montgomery

## CONSULTING

**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 and are for training programs that are not available virtually ([2023 MSI-NJCE Expo Schedule](#)).

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

### March thru May 2023 Safety Training Schedule

Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
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="#">Introduction to Understanding Conflict</a>	1:00 - 3:00 pm
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
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
3/21/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	2:00 - 4:00 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="#">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
4/3/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/3/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
4/3/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
4/4/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
4/4/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
4/4/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/5/23	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/5/23	<a href="#">CDL: Drivers' Safety Regulations</a>	9:00 - 11:00 am
4/5/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/6/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/6/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/6/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/10/23	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
4/10/23	<a href="#">Heavy Equipment Safety: General Safety</a>	9:00 - 11:00 am
4/10/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/11/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/11/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/11/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
4/12/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
4/13/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/13/23	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/14/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/14/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
4/14/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/17/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/18/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
4/18/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am

4/18/23	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/19/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/19/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
4/20/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/20/23	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/20/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
4/24/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/24/23	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/25/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/25/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/25/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/25/23	<a href="#">The Power of Collaboration (JIF 101)*</a>	9:00 - 1:00 pm
4/26/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/27/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
4/27/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/28/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/28/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/1/23	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/1/23	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
5/2/23	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/2/23	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/3/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
5/3/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
5/4/23 - 5/5/23	<a href="#">Leadership Skills for Supervisors Workshop (Two Days)*</a>	9:00 - 3:30 pm w/lunch brk
5/4/23	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
5/4/23	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
5/4/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/5/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
5/5/23	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
5/8/23	<a href="#">Housing Authority Safety &amp; Regulatory Awareness Training</a>	8:30 - 11:30 am
5/8/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
5/9/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/9/23	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
5/10/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/10/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
5/10/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm

5/11/23	<a href="#">Disaster Management</a>	8:30 - 10:30 am
5/11/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/11/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/12/23	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/12/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
5/15/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
5/15/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
5/15/23	<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
5/16/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
5/16/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
5/16/23	<a href="#">Designated Employer Representative Training (DER)</a> <i>*see Details below</i>	9:00 - 4:00 pm w/1 hour lunch brk
5/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
5/17/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/18/23	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
5/18/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/18/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/19/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
5/22/23	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/22/23	<a href="#">Fire Safety</a>	10:00 - 11:00 am
5/22/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
5/23/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
5/23/23	<a href="#">Introduction to Communication Skills</a>	12:30 - 2:30 pm
5/24/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 - 10:30 am
5/24/23	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/25/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
5/25/23	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/25/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/30/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
5/31/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/31/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
5/31/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm

***\*5/16/2023 Designated Employee Representative Training (DER) Details:***

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before April 28, 2023.**
- Registration suggested - 2 employees per agency.

- *The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.*

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

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.***

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

### **Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
  - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. ***[NJCE Live Virtual Training Group Sign in Sheet](#)***

From: Glenn Prince, Public Sector Assistant Director  
To: New Jersey Counties Excess Joint Insurance Fund Commissioners  
Date: January 26, 2023  
Subject: Munich Re., Safety Grant Program

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Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through the Munich Re., Safety Grant Program. Member Counties may receive reimbursement for the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements.

### **Program Overview:**

- The Munich Re Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$50,000.00
- The safety item or service cannot be “typical”. For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify
- Safety Grant funding requests for 2023 must be submitted to Glenn Prince [gprince@jamontgomery.com](mailto:gprince@jamontgomery.com) no later than August 1, 2023
- All submissions will be forwarded to the NJCE JIF Grant Committee for review. After Grant Committee review, all submissions will be forwarded to Munich Re, for review. If the submission is approved by Munich Re., they will pay the vendor directly
- All approved purchases must be made in fund year 2023

Please feel free to contact me with any questions.

Glenn Prince

Public Sector Assistant Director

JA Montgomery Consulting

(856) 552- 4744

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: **3751, 2199, and 2423**. 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 – January 18, 2023  
ZOOM VIRTUAL MEETING  
10:00 AM**

Meeting was called to order by Executive Director. 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>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</b>
Risk Management Consultant	Acrisure, LLC <b>Robin Racioppi</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:**

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

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 21, 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 DECEMBER 21, 2022**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Worthington reported that since the last Commission meeting the Labor Committee met on January 11<sup>th</sup> and discussed 2023 training, Right-to-Know survey completion, as well as the status of the alarm improvements taking place throughout the county. With no questions, Mr. Worthington concluded his report.

**CLAIMS COMMITTEE:** Ms. Davis Conicella advised there were no claims to present for the month and indicated a Claims Committee meeting was not held. 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.

**REORGANIZATION RESOLUTIONS** - Executive Director reported the UCIFC was required to reorganize at the January Board of Commissioners meeting per the Commission's Rules & Regulations. Executive Director advised he would review the Reorganization Resolutions which were included in the agenda.

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

Executive Director asked if there are any questions on the resolutions. Hearing none, Executive Director asked for a motion approve the resolutions as a consent.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-23  
THROUGH 8-23**

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

**2023 MEETING SCHEDULE** - Executive Director referred to a copy of the 2023 Annual Meeting Schedule which was included in the agenda. Executive Director advised there were no meetings for February, April, June, August, and November. Executive Director said Resolution 9-23, adopting the meeting dates for 2023 was included in the agenda and asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the 2023 meeting schedule.

**MOTION TO APPROVE RESOLUTION 9-23, 2023 MEETING  
SCHEDULE**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**CERTIFICATE OF INSURANCE REPORTS** - Executive Director referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the month of December enclosed within the agenda. Executive Director advised there was one (1) certificate issued in December. Executive Director asked if anyone had any questions on the report. Hearing none, Executive Director asked for a motion to approve the report.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**2022 UCIFC DIVIDEND** – Executive Director reported that the fund office will be scheduling a meeting with the Chair and Commission Treasurer to review available dividend options. Executive Director advised that a recommendation will be made at the March meeting.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE)** – Executive Director reported 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. Executive Director advised that the NJCE met on January 12<sup>th</sup> and adopted the 2023 budget and authorized a 2022 dividend based on the Finance Committee recommendations. Executive Director referred to a written summary report of the meeting is included in the agenda. Executive Director reported that the NJCE Board of Fund

Commissioners voted to use some of its surplus to keep the budget at 9.9% increase which allows the underlying Insurance Commissions to avoid amending their budgets. Executive Director reported that the following key items were discussed during the January 12<sup>th</sup> NJCE meeting:

**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.

Executive Director asked if there were any updates on the property appraisals conducted by AssetWorks. Commissioner Martins advised that a conference call took place regarding the appraisals and the Facilities Department is in the process of reviewing the findings. Commissioner Martins further advised that she would follow-up with the Facilities Department for a status update. Ms. Racioppi advised that she will follow-up with AssetWorks on the status of the final report.

**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 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.

Executive Director advised that the NJCE is scheduled to meet on February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting.

**NJCE 2022 DIVIDEND** – Executive Director reported that the NJCE Finance Committee has recommended a \$850,000 dividend from various years. Executive Director advised that the NJCE Board of Fund Commissioners accepted the recommendation and adopted a resolution on January 12<sup>th</sup> authorizing the release of a dividend in the amount of \$850,000 from various fund years, subject to State approval.

**UCIFC FINANCIAL FAST TRACK** - Executive Director advised the October Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,043,049 as of October 31, 2022. Executive Director noted the cash amount was \$12,926,265.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK** - Executive Director reported the October Financial Fast Track was included in the agenda. As of October 31, 2022 the Fund had a surplus of \$15,184,380. 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 \$30,000,454.

**CLAIMS TRACKING REPORTS** - Executive Director advised the Claim Tracking reports as of October 31, 2022, were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary's projections. Executive Director reviewed the Fund Years with the Commission.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Ms. Taylor referred to Resolution 10-23, the January Bill List, enclosed within the agenda and advised that all the bills were routine in nature. 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 10-23 JANUARY 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 he did not have anything to report.

**CLAIMS ADMINISTRATOR:** Ms. Guze reported for the period of December 1<sup>st</sup> through December 31<sup>st</sup> there were 14 worker compensation claims reported; 8 were report only, 1 was denied, 4 were closed, and 1 remains treating. With no questions, Ms. Guze concluded her report.

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

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
December	14	5	0	5	3

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
December	\$ 125,219	\$ 29,941	\$ 95,278	76%	143	139	97%

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

**NJCE SAFETY DIRECTOR:** Mr. Prince referred to the Safety Director's report for December through January enclosed within the agenda, which included all risk control and safety activities. Mr. Prince then referred to the listing of all training opportunities that are scheduled through March. Mr. Prince advised that any questions regarding trainings should be directed to him. Mr. Prince reported that J.A. Montgomery has been working diligently on the entry-level driver training program mandated by the Federal Motor Carrier Safety Administration (FMCSA). Mr. Prince advised that the mandate affects both private and public entities nationwide. Mr. Prince reported that he and Mr. Worthington have had several conversations regarding the rollout of the program, the curriculum, and the mandatory requirements. Mr. Prince advised that the program is expected to be rolled out in February. Lastly, Mr. Prince reported that the new Learning Management System (LMS) is scheduled to be rolled out during the month of February. Mr. Prince noted that as soon as a definite launch date is determined, the membership will be notified. 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:** Ms. Dodd advised that Union County Insurance Commission's share of the NJCE dividend is \$141,675.

**NEW BUSINESS:** None

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

**NEXT MEETING:** Executive Director noted that the next scheduled meeting is on March 15, 2023 and asked whether the Commissioners would like to meet in-person or meet virtually. Chair Wagner advised that the Commissioners would like to meet virtually for the next meeting.

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

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

**MEETING ADJOURNED: 10:19 AM**

Minutes prepared by: Jason Thorpe, Assisting Secretary

## **APPENDIX II**

### ***2023 Plan of Risk Management***

## Union County Insurance Commission 2023 Plan of Risk Management

BE IT RESOLVED by the Insurance Commission's governing body that effective January 01, 2023, the 2023 Plan of Risk Management shall be:

### **The Perils or Liability to be Insured Against**

The Insurance Commission insures the following perils or liability:

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

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

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

### **The Limits of Coverage**

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

1. Workers' Compensation
  - Workers' Compensation: Statutory
  - Employer's Liability: \$21,150,000
  - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
  - Limit: \$15,000,000 each / \$20,000,000 aggregate (Automobile unaggregated)
    - a. Personal Injury Protection (PIP): \$250,000
    - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
    - c. Unmanned Aircraft: \$5,000,000
3. Public Officials / Employment Practices Liability
  - Limit: \$10,000,000 each claim / aggregate
  - Retentions:
    - a. POL: \$250,000
    - b. EPL: \$250,000
4. Employed Lawyers Liability
  - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
  - Retention: \$25,000 per claim

5. Non-Owned Aircraft
  - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000 each passenger
  - Rotor Wing: \$5,000,000
6. Property including Boiler & Machinery
  - \$260,000,000 Per Occurrence
  - Sublimits:
    - a. Breakdown: \$100,000,000
    - b. Earthquake: \$200,000,000 (Annual Aggregate)
    - c. Flood: \$100,000,000 (Annual Aggregate)
      1. High Hazard Flood: \$75,000,000
    - d. Vehicles: \$10,000,000 (PD Only)
      1. Time Element/Extra Expense: \$500,000
    - e. Garagekeepers Liability: Included
    - f. Working Dogs: \$100,000
  - Property Deductibles
    - a. All Other: \$250,000 per occurrence
    - b. Equipment Breakdown: \$50,000 per occurrence
    - c. Flood, SFHA:
      1. Building: Max available NFIP Limit (\$500,000)
      2. Contents: Max available NFIP Limit (\$500,000)
      3. Time Element: \$500,000
    - d. Named Storm:
      1. Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
      2. Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
      3. Minimum Deductible: \$500,000 per occurrence
  - Member Deductibles
    - a. Union County: \$0
7. Crime
  - Limit: \$1,000,000
  - Deductible: \$25,000
8. Pollution Liability
  - Limit: \$10,000,000 per claim / \$25,000,000 aggregate
  - Deductible: \$50,000
9. Employed Lawyers Liability
  - Limit: \$5,000,000 per claim / \$10,000,000 aggregate
  - Retention: \$25,000
10. Cyber
  - Limit: \$250,000
  - Deductible: \$0

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

1. Workers' Compensation (all coverages): \$300,000
2. Liability (all coverages): \$250,000
  - a. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
  - b. Personal Injury Protection: \$250,000
3. Public Officials /Employment Practices Liability: None

4. Property: \$250,000
  - a. Working Dogs: \$100,000
  - b. Flood, SFHA:
    - i. Building: Max available NFIP Limit (\$500,000)
    - ii. Contents: Max available NFIP Limit (\$500,000)
  - c. Equipment Breakdown: \$50,000 excess of \$50,000
5. Crime: None
6. Pollution Liability: None
7. Employed Lawyers Liability: None
8. Non-Owned Aircraft: None
9. Cyber: \$250,000

### **Coverage to be purchased from a commercial insurer**

The Insurance Commission does not purchase commercial insurance.

### **Reinsurance to be purchased**

The Insurance Commission does not purchase reinsurance.

### **The amount of unpaid claims to be established**

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

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

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

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

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

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

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

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

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

### **Procedures governing loss adjustment and legal expenses**

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

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

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

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

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

Not applicable.

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

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

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

1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate

ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

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

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

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 15, 2023.

**ADOPTED:**

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

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

**ATTEST:**

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

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

## **APPENDIX III**

### ***NJCE 2023 Renewal Overview***

# 2023



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## Renewal Overview

January 31, 2023

# ■ Renewal Summary

As presented during our Pre-Renewal Presentation in August, we still encounter a hard market, the most difficult since the 1980s. After years of challenging renewals in nearly every area of coverage, we finally begin to see some settling although it is settling at much higher rates, more restrictive terms and less capacity than we saw just five years ago. While many coverages have started to stabilize heading into our 2023 renewal, the Property market took a violent turn toward the worse.

- **Property** – Despite the ever-increasing natural disasters, including the unexpected wildfires and southern freeze events, Property insurers began to see some positive underwriting results during 2021. In late Q3 of 2021, we saw Ida occur, ultimately developing into the fifth costliest insured loss in US history (\$78.8B). And despite Ida, the insurers remained positive. That was until Hurricane Ian hit just one year later with an insured loss of over \$50B. Within one month of Ian, insurer executives (particularly reinsurers) made announcements of planned drastic decreases in capacity, significantly more restrictive terms, higher retentions and large rate hikes. On average, clean and non-CAT prone areas saw 25% rate increases, while CAT-prone saw anywhere between 50%-150%. This came with more restrictive terms, higher deductibles and programs not being able to fill all their capacity.
- **Liability** – Social inflation continues to affect insurers and insureds across the country. Although the known exposures continue from the past few years, the development in claims dollars continues to rise. Even in NJ, we have seen over 50% increase in claims development over the last ten years, including over 75% increase in the average cost per claim during the same period.
- **Workers' Compensation** – No new surprises here. We continue to see COVID-19 to be a long-term concern, while the severe cases saw in the first 12-24 months of the pandemic are not expected at any notable level. The NJCE will continue to see other mounting costs in this coverage line from the increase in presumption and legislative changes shifting more costs to the members.
- **Public Officials / Employment Practices** – The same trends seen in normal liability over past ten years is being seen in POL/EPL now. We are reviewing this recent trend closely to see how much of an impact the pandemic had on these results.
- **Cyber** – Frequency of events may be stabilizing, although the “stable” level is very high, but severity continues to grow. As saw last year, insurers are particularly concerned with widespread events (i.e. Microsoft Zero Day, Last Pass, etc.). Insurers are beginning to find sustainable paths forward with writing this coverage, but insureds have to continue with good security. The work we have done with the Cyber Task Force has certainly helped, but efforts need to continue developing.

It is more important than ever to create the right insurance structure and pick the correct insurance partners to ensure stability in coverage and claims handling through this difficult marketplace. While we continually have discussions with the majority of the marketplace, Property needed by far the most attention and marketing this year.

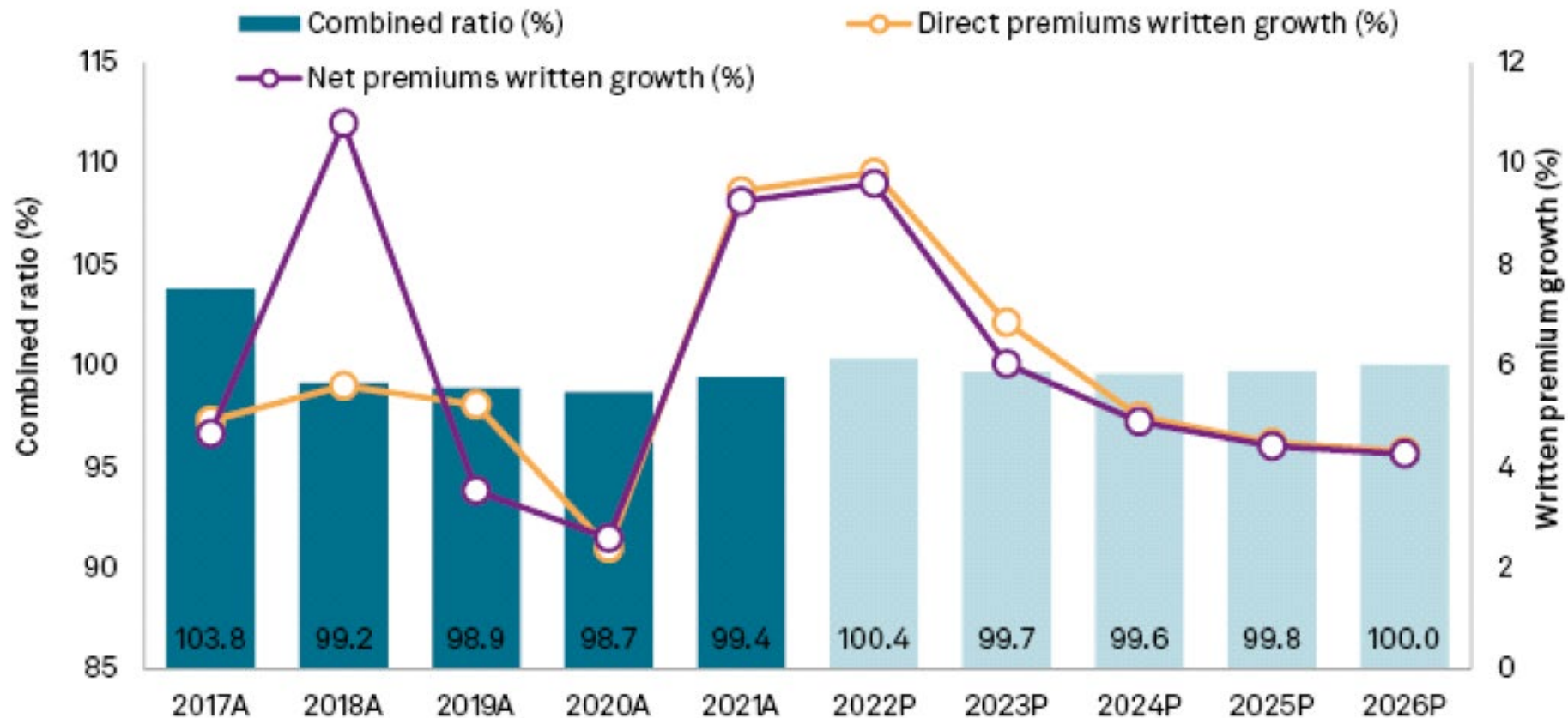
The following pages detail coverage changes to be aware of for 2023. As we pass through yet another renewal in this difficult marketplace, we thank you all for the support. While additional costs are in the budget in the form of loss funding for certain higher retentions, the collective has helped the NJCE achieve less than a 7% rate increase on the excess insurance for this renewal.



# Marketplace Overview

# Marketplace Overview

## Overall P&C industry outlook



Data compiled June 14, 2022.

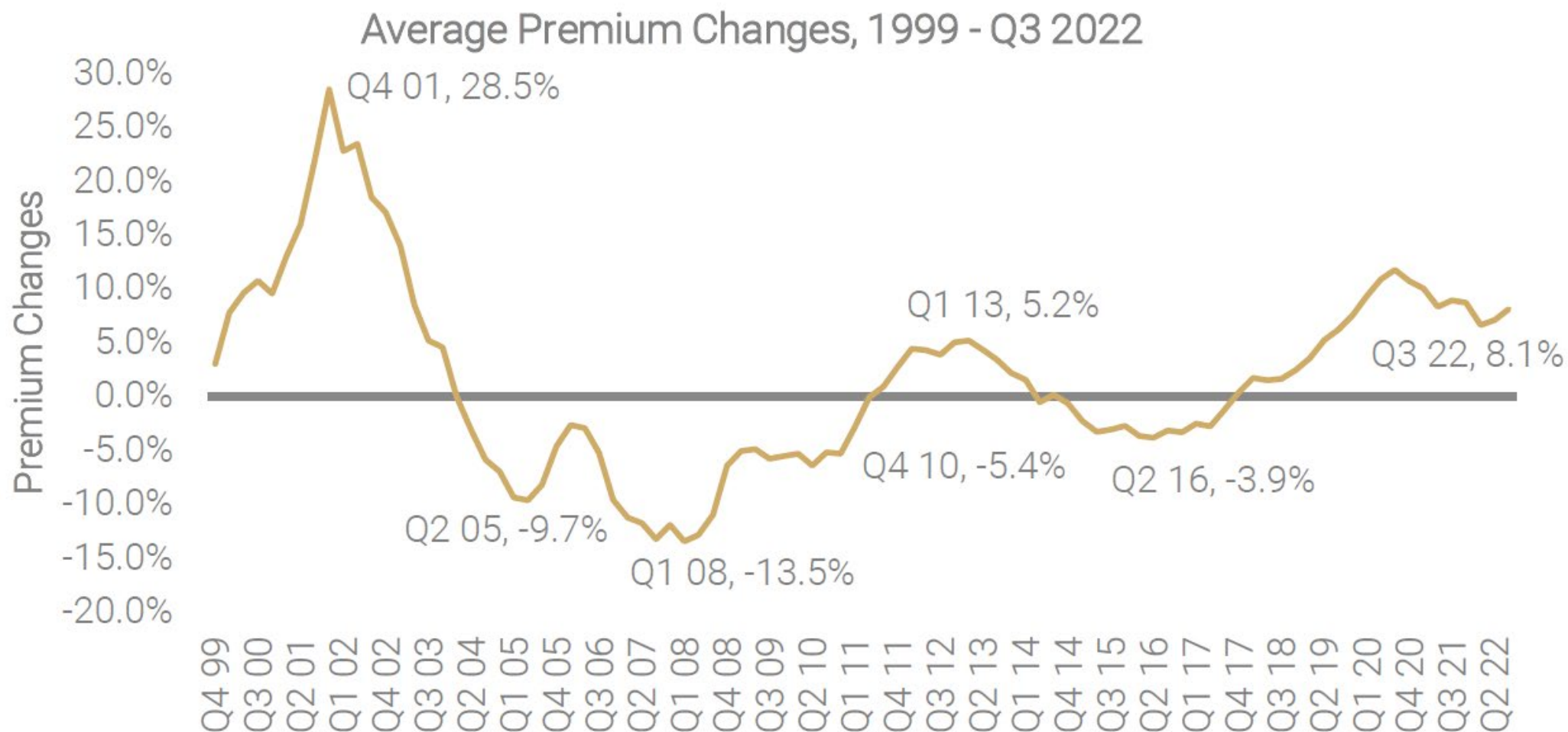
A = actual results; P = projected results

Results adjusted to exclude state funds, residual markets and AIU Insurance Co.

Sources: S&P Global Market Intelligence; proprietary estimates

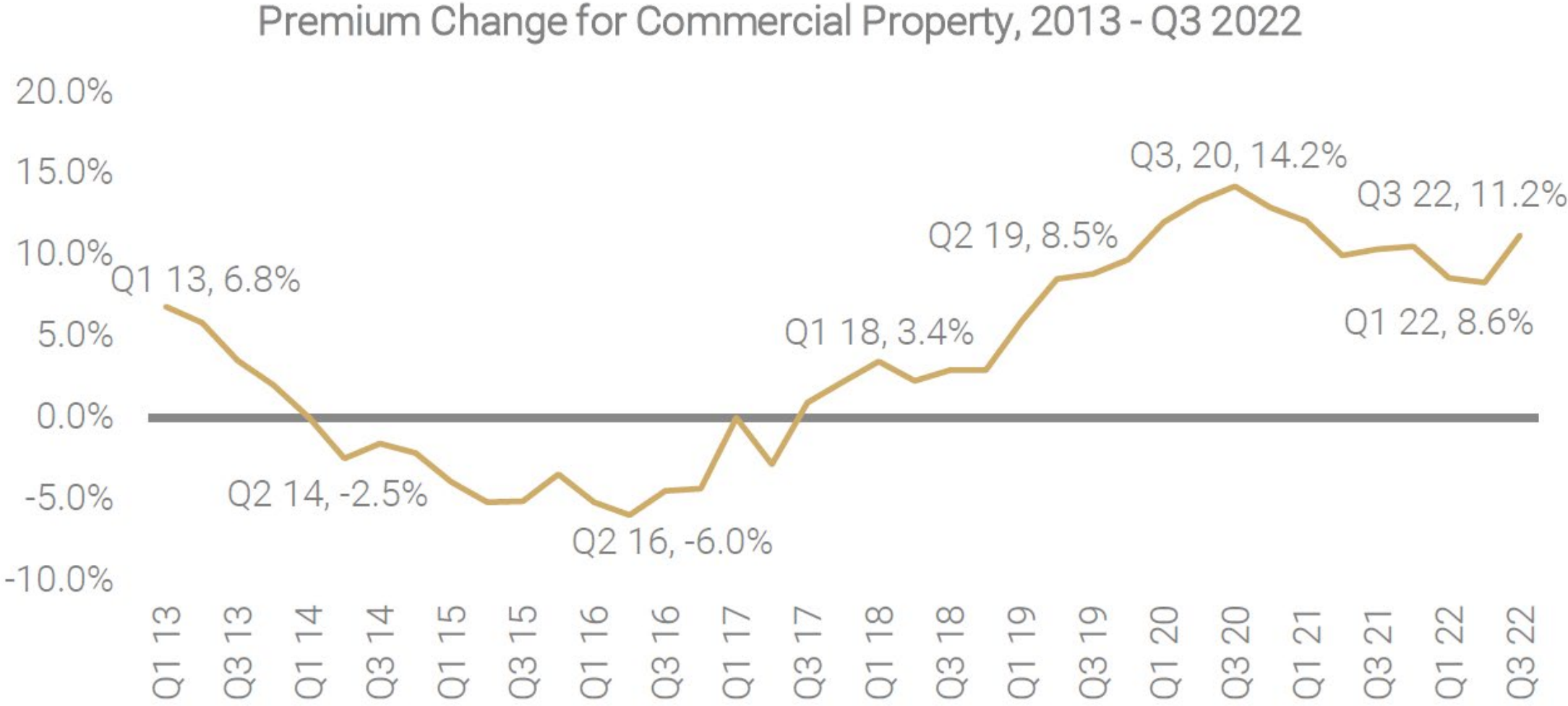
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# Marketplace Overview

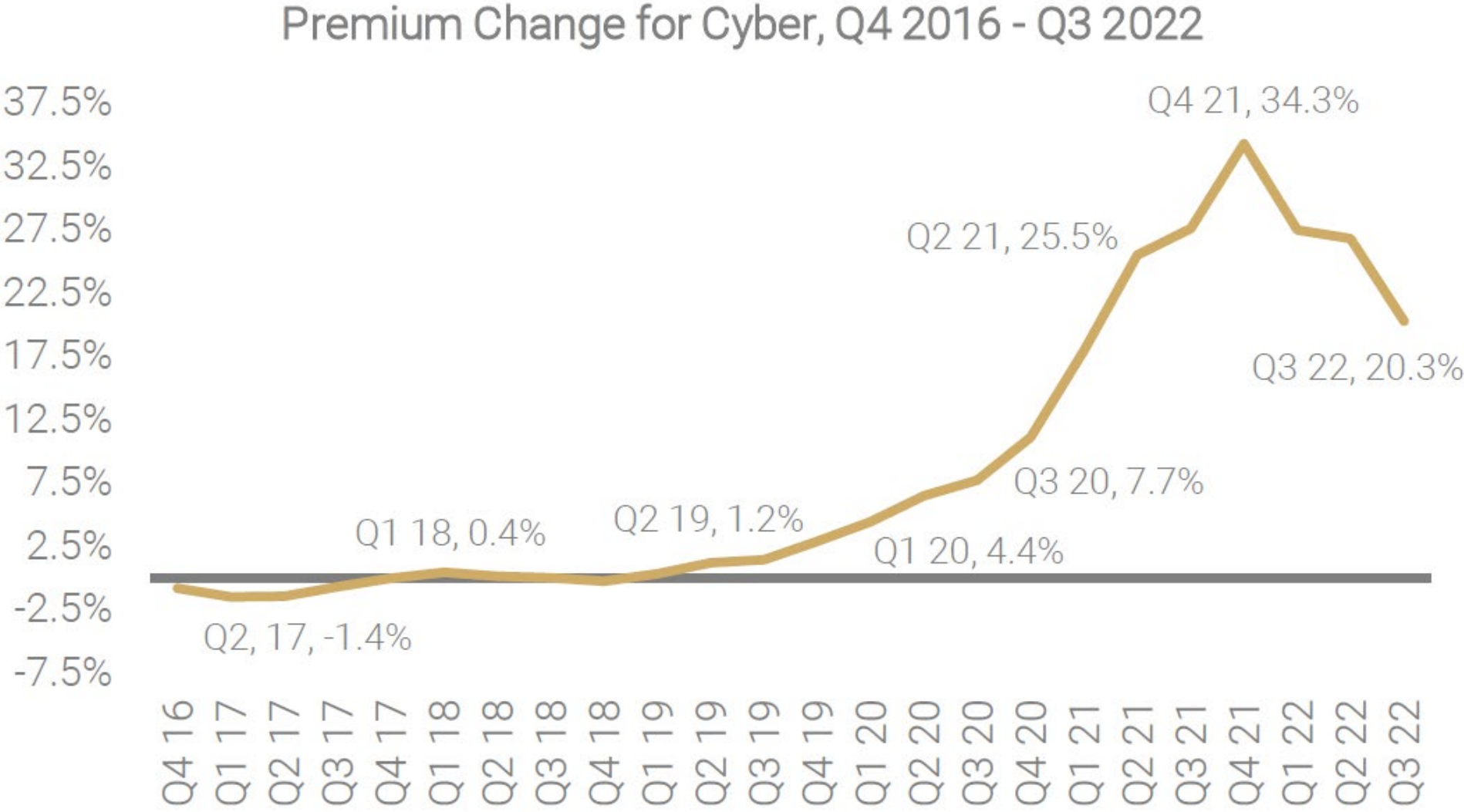


Source: The Council of Insurance Agents & Brokers

# Marketplace Overview



# Marketplace Overview



# Marketplace Overview

## Property Focus



**Retrocession rates now 165% higher than 2017 lows: Jefferies**  
4TH JANUARY 2023

Rates-on-line for non-marine catastrophe retrocessional reinsurance are now up approximately 165% on their 2017 lows, analysts at Jefferies have pointed out using data reported by broking group Howden.



**Renewals: Catastrophe retro rates +50%, global property cat +37%, says Howden**  
3RD JANUARY 2023

Risk-adjusted non-marine catastrophe retrocession excess-of-loss rates-on-line rose by 50% at the January 2023 renewals, while global property catastrophe reinsurance rates rose 37%, according to international broking group Howden.

**Aggregate retro supply shrank further, terms more restrictive at 1/1: Gallagher Re**

27TH JANUARY 2023

In the global retrocessional reinsurance market, the availability of aggregate covers had been shrinking for some time, but at the January 2023 renewals aggregate retro capacity supply shrank further, while the terms of protection continued to become more restrictive, broker Gallagher Re has said.

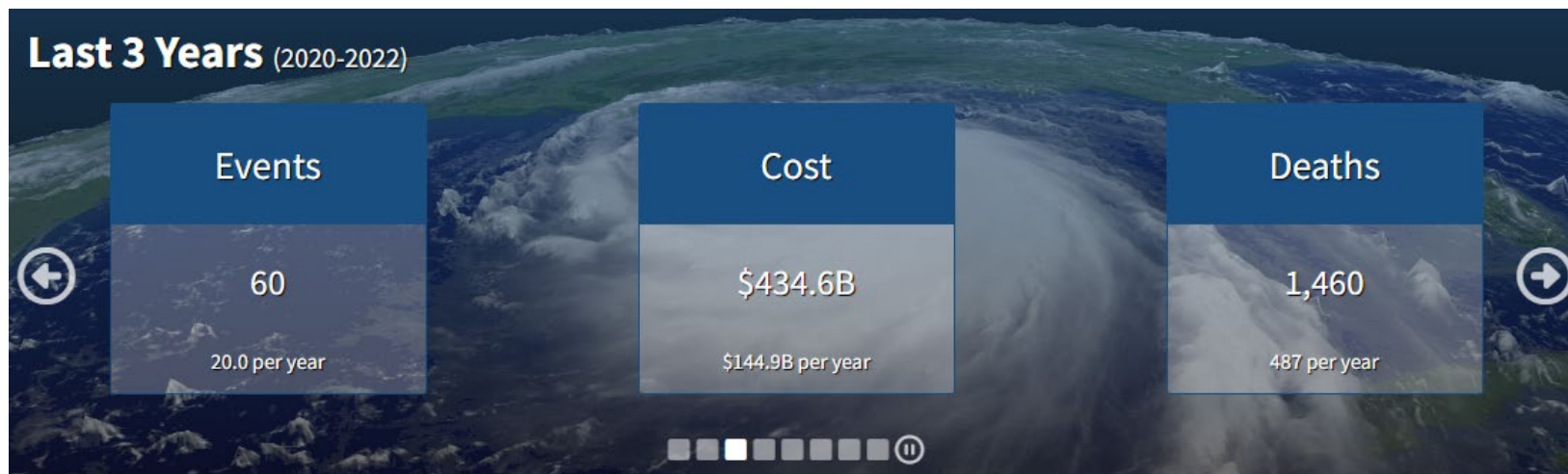
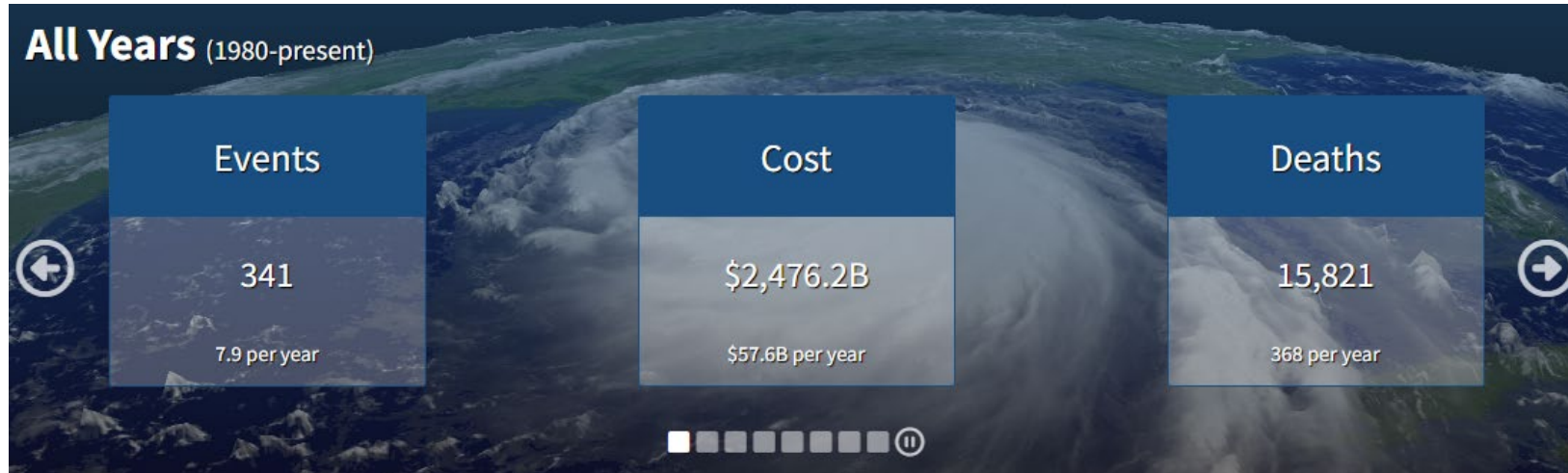
## January Renewals See Hardest Property Catastrophe Reinsurance Rates in Generation

By L.S. Howard | January 4, 2023



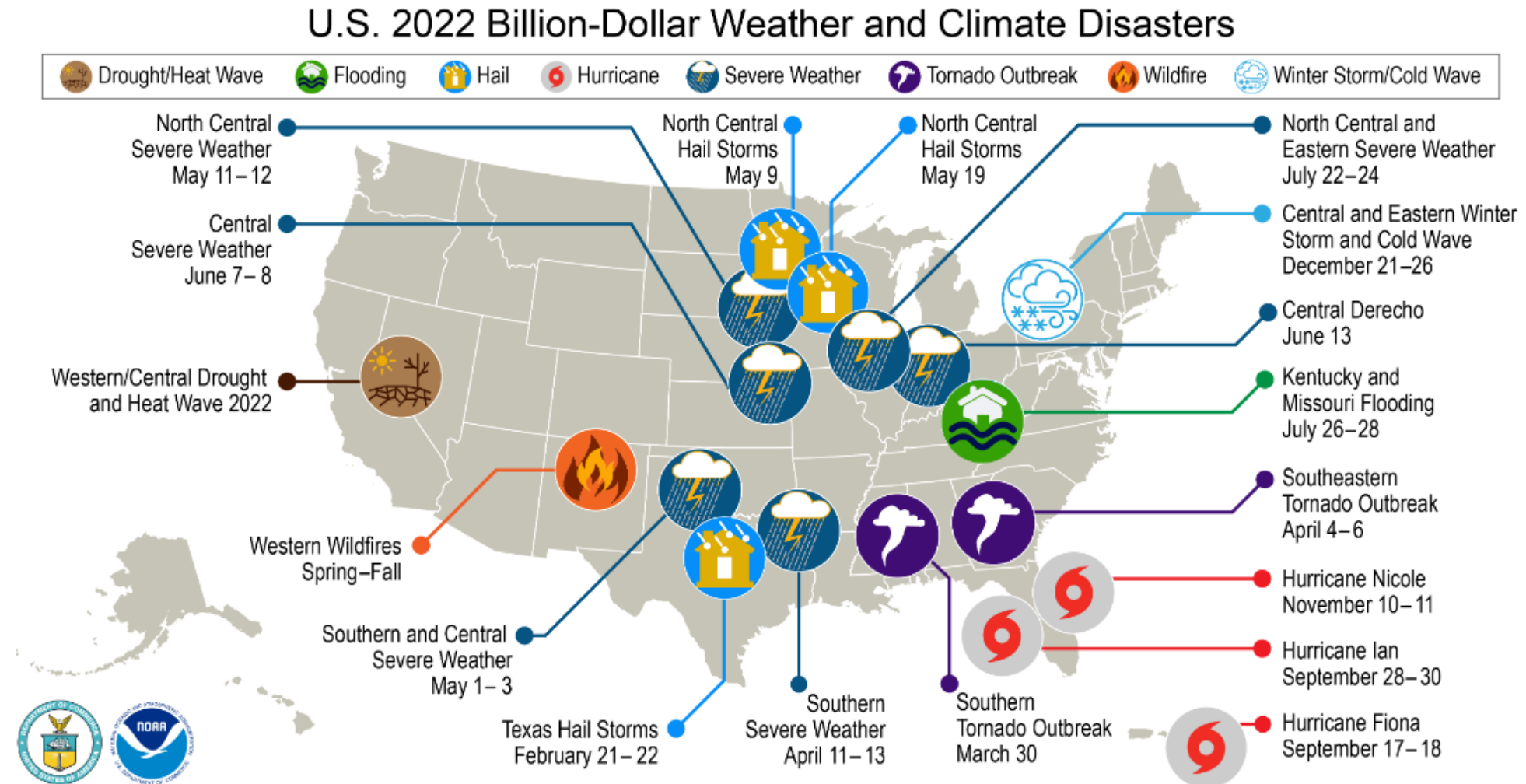
# Marketplace Overview

Property Focus



# Marketplace Overview

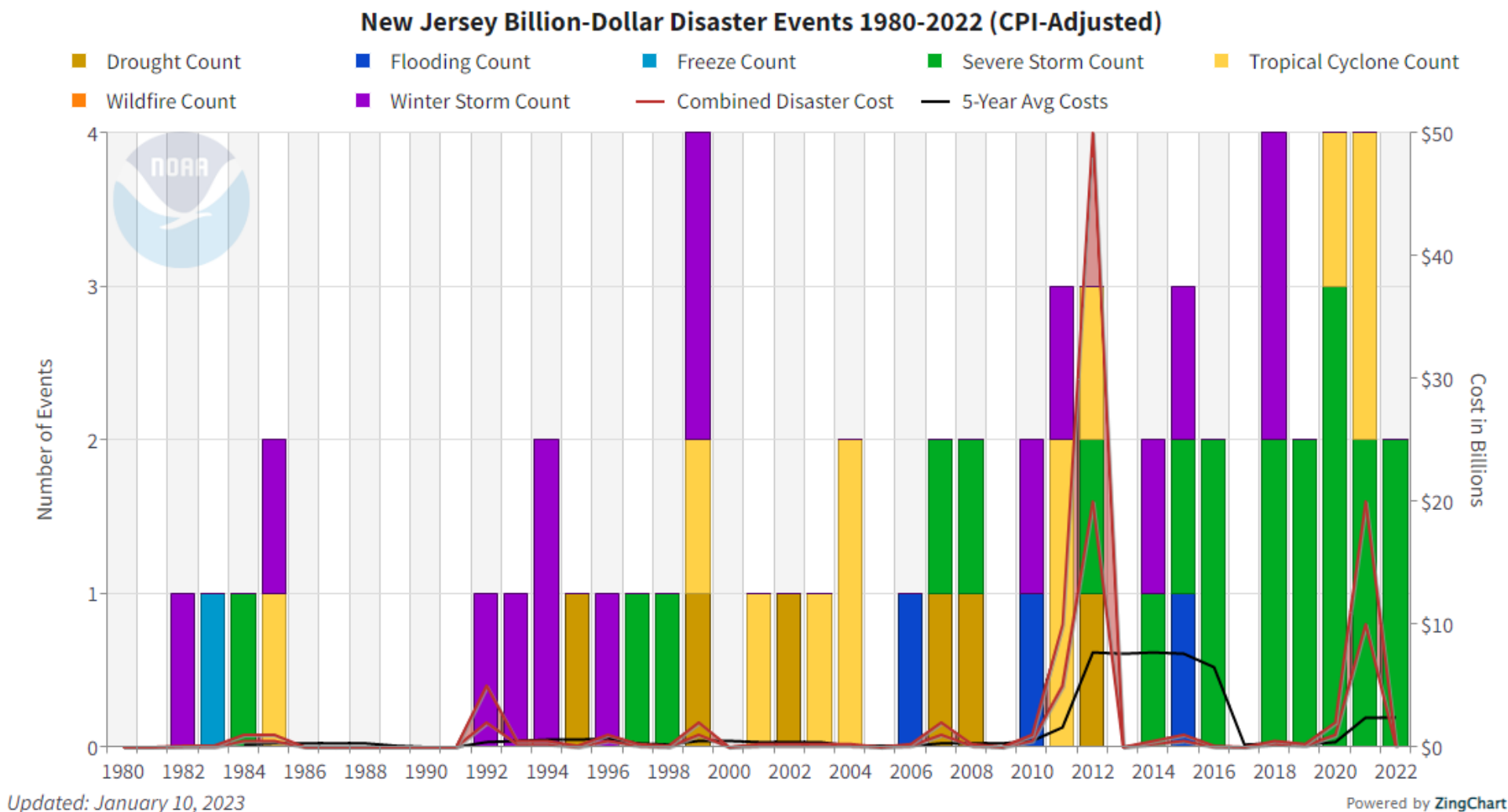
## Property Focus



*This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States in 2022.*

# Marketplace Overview

Property Focus



# Marketplace Overview

## Property Focus

### United States

#### Severe Convective Storm Outbreaks

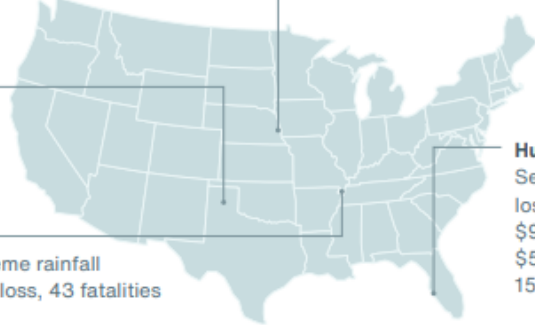
12 billion-dollar events in total  
\$37B economic loss,  
\$29B insured loss

#### Widespread Drought

Severe drought conditions  
throughout the year  
\$16B economic loss,  
\$8B insured loss

#### Missouri and Kentucky Flooding

1,000-year flooding triggered by extreme rainfall  
\$1.4B economic loss, \$450M insured loss, 43 fatalities



#### Hurricane Ian

Second costliest insured  
loss even on record globally  
\$95B+ economic loss,  
\$50-55B insured loss,  
152 fatalities



**1.39°C (2.5°F)**

U.S. summer temperature anomaly; the third-hottest  
summer (Jun 1-Aug 31) in 128 years



**66,255**

Number of wildfires across the U.S.; the highest number  
in 10 years



**-22.2°C (-40°F)**

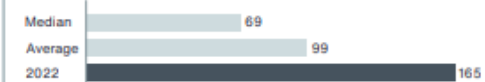
Temperature drop in just 30 minutes, recorded in  
Cheyenne, WY, on Dec 21



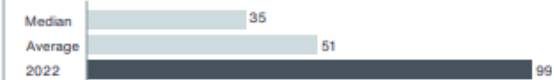
**81.2 in (206 cm)**

Highest 3-day snowfall accumulation in lake-effect  
snowstorm reported in Hamburg, NY

#### Economic Losses (\$ billion)



#### Insured Losses (\$ billion)



of global  
economic losses

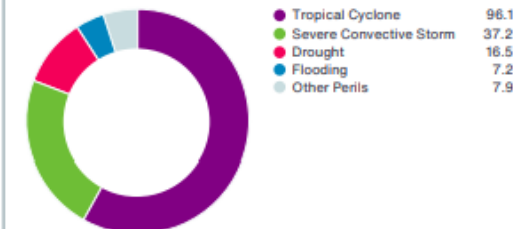


of global  
insured losses



of losses covered  
by insurance

#### Economic Losses (\$ billion)



# Marketplace Overview

## Liability Focus

Incurring Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	84.69%	11.46%	9.91%	3.04%	-10.62%	0.92%	1.75%	-0.90%	-0.39%	0.13%	0.05%	0.01%	-0.05%
1/1/2011 - 12/31/2011	48.82%	17.90%	14.12%	7.43%	8.20%	2.88%	0.84%	-0.41%	0.97%	-0.66%	-0.07%	-0.02%	
1/1/2012 - 12/31/2012	30.24%	13.95%	20.69%	10.16%	17.68%	1.45%	1.15%	1.07%	2.67%	1.10%	-0.17%		
1/1/2013 - 12/31/2013	30.33%	10.69%	16.67%	14.16%	18.29%	8.55%	7.25%	-6.35%	-0.09%	0.49%			
1/1/2014 - 12/31/2014	18.14%	15.59%	23.03%	23.26%	7.74%	10.91%	1.67%	-0.01%	-0.32%				
1/1/2015 - 12/31/2015	21.05%	13.57%	22.18%	21.55%	14.50%	-2.18%	5.63%	3.71%					
1/1/2016 - 12/31/2016	21.04%	29.81%	25.67%	10.91%	8.95%	2.59%	1.03%						
1/1/2017 - 12/31/2017	26.52%	19.83%	27.31%	13.42%	7.81%	5.11%							
1/1/2018 - 12/31/2018	26.06%	19.21%	31.09%	8.73%	14.91%								
1/1/2019 - 12/31/2019	24.93%	16.86%	33.73%	24.48%									
1/1/2020 - 12/31/2020	55.96%	35.57%	8.47%										
1/1/2021 - 12/31/2021	59.35%	40.65%											
1/1/2022 - 12/31/2022	100.00%												

Claim Count Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	83.92%	11.15%	3.09%	0.93%	0.25%	0.49%	0.04%	0.03%	0.01%	0.01%	0.03%	0.01%	0.03%
1/1/2011 - 12/31/2011	84.66%	11.04%	1.94%	1.10%	0.80%	0.25%	0.13%	0.03%	0.00%	0.01%	0.03%	0.00%	
1/1/2012 - 12/31/2012	76.98%	18.12%	2.46%	1.43%	0.67%	0.17%	0.06%	0.02%	0.06%	0.00%	0.04%		
1/1/2013 - 12/31/2013	82.45%	12.47%	2.99%	1.12%	0.58%	0.20%	0.04%	0.08%	0.04%	0.02%			
1/1/2014 - 12/31/2014	84.90%	10.53%	2.44%	1.31%	0.49%	0.17%	0.10%	0.07%	0.00%				
1/1/2015 - 12/31/2015	86.78%	9.64%	2.21%	0.96%	0.15%	0.08%	0.10%	0.07%					
1/1/2016 - 12/31/2016	85.00%	11.65%	2.03%	0.75%	0.22%	0.18%	0.16%						
1/1/2017 - 12/31/2017	82.87%	12.77%	3.33%	0.59%	0.28%	0.16%							
1/1/2018 - 12/31/2018	84.58%	12.44%	2.14%	0.50%	0.34%								
1/1/2019 - 12/31/2019	83.17%	13.83%	2.06%	0.94%									
1/1/2020 - 12/31/2020	84.38%	13.76%	1.86%										
1/1/2021 - 12/31/2021	88.34%	11.66%											
1/1/2022 - 12/31/2022	100.00%												

The background of the slide is a collage of blue-tinted images. In the top left, there's a close-up of a blue cup. In the top right, a blue folder, a pen, and a small container with pens are visible. In the bottom left, a portion of a newspaper with the text 'CHILD CARE CLASH SERVICE' and 'THE NUMBERS' is shown. In the bottom right, there's a photo of two people in a room.

# Renewal Overview

# Coverage Updates

## Property

### Marketing

- Approached over 35 markets, in US, London and Bermuda

### Excess Changes

- Zurich reducing capacity from 90% to 50%, so the open 40% is being filled with layered and quota share participants.
- Deductibles being increased as follows:
  - AOP: \$2m to \$3m
  - Earth Movement: \$2m to \$3m
  - Flood: \$2m to \$3m
    - Maximum Flood Deductible, Per Occurrence: \$5m to \$10m
    - High Hazard: \$2m Building / \$2m Contents / \$2m Time Element to \$3m Building / \$3m Contents / \$3m Time Element
    - Medium Hazard: \$2m to \$3m
    - E&O, Miscellaneous, Newly Acquired and Transit: \$2m to \$3m
  - Breakdown of Equipment: \$50k to \$100k
  - Named Storm: 1% East of the GSP to 5% across all of NJ, subject to minimum of \$3m per occurrence

### Insurance Commission Changes

- Historic Property coverage is removed (as advised at last renewal). Should members require such coverage, they must update the SOV noting which historic register it is on, obtain a certified historic appraisal and provide a copy to us, and update the SOV with appraised value.
- Equipment Breakdown deductible increased from \$50k to \$100k
- TRIA coverage was removed from standard program, and a standalone Terrorism program has been purchased.
  - This will save cost, and coverage will be expanded to include non-Certified Terrorism acts.

# Coverage Updates

## Property

### Structure

Excess Flood / Quake									
<b>\$75,000,000</b>									
Carrier Name	VELOCITY	AXIS	RSUI	ASPEN	ENDURANCE	STARSTONE	HALLMARK	FIDELIS	WESTFIELD
Participation	\$7,500,000	\$7,000,000	\$7,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,500,000	\$9,500,000	\$3,500,000
Part. Pct.	15.00%	14.00%	15.00%	5.00%	10.00%	10.00%	5.00%	19.00%	7.00%
Layer Premium	\$646,600	\$1,100,000	\$1,253,414	\$721,020	\$825,000	\$800,000	\$1,000,000	\$1,900,000	\$1,500,000
Part. Premium	\$96,990	\$154,000	\$188,012	\$36,051	\$82,500	\$80,000	\$50,000	\$361,000	\$105,000
<b>\$260,000,000</b>									
Carrier Name	MITSUI (A)	STARR SLIC (N/A)	VELOCITY (N/A)	FIDELIS (N/A)					
Participation	\$50,000,000	\$50,000,000	\$20,000,000	\$45,000,000					
Part. Pct.	33.33%	23.33%	13.33%	30.00%					
Layer Premium	\$900,000	\$950,000	\$755,003	\$1,200,000					
Part. Premium	\$300,000	\$221,667	\$100,667	\$360,000					
<b>\$110,000,000</b>									
Carrier Name							FIDELIS (N/A)	Ark/New Ark	
Participation							19.50%	AUW	
Layer Premium							\$2,350,000	LLOYDS (N/A)	
Part. Premium							\$458,250	6.50%	
								\$2,100,000	
								\$136,500	
<b>\$50,000,000</b>									
Carrier Name	ZURICH	HCC	MUNICH (N/A)	BEAZLEY (N/A)	BERKSHIRE	AWAC (N/A)	Kiln/Rokstone	WBC	
Participation	50.00%	LLOYDS (N/A)	5.00%	5.00%	HATHAWAY (N/A)	6.50%	LLOYDS (N/A)	LLOYDS (N/A)	
Layer Premium		4.00%	\$8,803,030	\$9,100,000	10.00%	\$8,000,000	15.50%	4.00%	
Part. Premium		\$352,000	\$440,152	\$455,000	\$1,000,000	\$520,000	\$6,767,516	\$2,150,000	
							\$1,048,965	\$86,000	
<b>\$25,000,000</b>									
Carrier Name								Ascot	
Participation								LLOYDS (N/A)	
Layer Premium								4.00%	
Part. Premium								\$5,350,000	
								\$214,000	

# Coverage Updates

## Liability

### Coverage Changes

- Moving to reinsurance with manuscript form.
- No substantial changes; mainly clarifications.

### Hot Claims

- (2020), \$1.3m, LEL strip search class action
- (2017), \$1.2m, AL collision, just settled
- (2018), \$742k, LEL jail suicide
- (2018), \$745k, LEL jail suicide
- (2018), \$527k, LEL jail suicide
- (2018), \$675k, GL
- (2015), \$574k, LEL excessive force, still open

### Claims Trends

- Jail suicides (including falsifying records), very long tail
- Auto losses, especially those from sheriffs for non-emergency situations
- Long tail with large development due to some reporting deficiencies

# Coverage Updates

## Workers' Compensation

### Coverage Changes

- Adding \$1.75m SIR for Presumption Claims, but at a flat rate (down from original offer of \$2m presumptive with 5% rate increase)
- Year 2 (2024) will be \$2m Presumptive SIR at a 5% rate increase
- Year 3 (2025) will be a 2% rate increase

### Hot Claims

- COVID-19
- Presumption concerns with newer legislation
- Development caused by Pension Offset
- (2021), \$1.7m, COVID
- (2015), \$1.5m
- (2015), \$1.4m
- (2013), \$750k, psychiatric disabilities from stress on job, still open
- (2020), \$1.2m, COVID
- (2021), \$650k, tick bite

# Coverage Updates

## Public Officials & Employment Practices

### Coverage Changes

- No notable changes
- Option to move to Reimbursement form rather than duty to defend (declined)
  - All SIRs would move to highest SIR, and premium would remain as quoted

### Hot Claims

- General upward trend in EPL claims, with large jump in settlement costs

# Coverage Updates

## Cyber

### Coverage Changes

- No changes
- Option to increase excess limit from \$2m to \$5m for \$200k additional (\$535k total)

# Coverage Updates

## Pollution

### Marketing

- Approached 15 markets

	2022 Expiring AWAC	2023 Renewal AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative Ironshore
<b>Option</b>	Bound	Option 1 (As Expiring)	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
<b>Term</b>	1 year	1 year	2 year	3 year	1 year	2 year	3 year	1 year
<b>Limit (Each Incident)</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
<b>Limit (Aggregate)</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
<b>Deductible (AOP)</b>	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000 \$500,000 Mold, Legionella & Backup
<b>Deductible (BI)</b>	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	5 days
<b>Premium (Full Term)</b>	\$246,566	\$246,566	\$377,948	\$503,930	\$296,845	\$459,328	\$612,438	\$292,516
<b>TRIA Premium</b>	\$2,466	\$2,466	\$3,779	\$5,039	\$2,968	\$4,593	\$6,124	not specified
<b>Total Policy Premium</b>	\$249,032	\$249,032	\$381,727	\$508,969	\$299,813	\$463,921	\$618,562	\$292,516
<b>Premium (Annual Rate)</b>	\$249,032	\$249,032	\$190,864	\$169,656	\$299,813	\$231,961	\$206,187	\$292,516
<b>Minimum Earned</b>	100% at inception	0%, short rate	0%, short rate	100% at inception	0%, short rate	0%, short rate	100% at inception	not specified

\* \$1m of Sewer Back-Up coverage added in AWAC renewal options

# Coverage Updates

## Other Coverages

- Non-Owned Aircraft: No changes
- Crime: No changes
- Medical Malpractice: No changes; general segment-wide increase in rates due to segment claims activity
- Employed Lawyers: No changes
- Member Ancillary Coverages: No substantial changes; members presented with individual options
- Active Assailant: No changes; general rate increase due to losses in the segment
- Travel Accident (Wage Gap): No changes

The background of the slide is a top-down view of a desk. A large blue folder is open in the center. To the top left is a blue mug. To the top right is a pen and a small container with pens. At the bottom is a newspaper with the headline 'CHILD CARE CLASH: SERVICE OF THE NUMBERS' and the number '50+'.

# 2024 Outlook

# ■ Marketplace



# ■ Property Options

## 1. Deductibles

- Standard deductibles (current)
  - *\$3m Each Occurrence*
- Annual aggregate deductibles with maintenance deductibles
  - *Such as \$5m or \$10m aggregate with \$100k maintenance deductibles for each occurrence that does not erode the aggregate*

## 2. Quota share participation

- Full layer
  - *10% of \$110m*
  - *20% of \$150m x \$110m*
- Partial layer
  - *Small share of primary layer (primary \$50m)*
  - *Large share of excess layer with no Flood/Quake risk (\$60m x \$50m)*
  - *Excess Flood/Quake risk only (\$25m x \$50m)*

## 3. Review Structure

- Move to a full layered and quota share program
  - *Typically, \$5m - \$10m lead, with excess layers above*
- Consider less limits or higher deductible in CAT in conjunction with a parametric product



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