

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MAY 24, 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 May 24, 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: MAY 24, 2023
10:00 AM

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ☐ ROLL CALL OF COMMISSIONERS
- ☐ APPROVAL OF MINUTES: March 15, 2023 Open Minutes.....Appendix I
March 15, 2023 Closed Minutes.....sent via e-mail

- ☐ CORRESPONDENCE: None

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

- ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 2-19

- ☐ TREASURER – Bibi Taylor
 - Resolution 17-23 May Bill List – MotionPage 20
 - February Treasurer Reports.....Pages 21-22

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

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

- ☐ MANAGED CARE – First MCO
 - Monthly Report.....Pages 23-25

- ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
 - Monthly Report.....Pages 26-32

- ☐ OLD BUSINESS

- ☐ NEW BUSINESS

- ☐ PUBLIC COMMENT

- ☐ EXECUTIVE SESSION – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)
N.J.S.A 10:4-12 StatementPage 33
Motion to go into Executive Session

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

-
- ☐ MEETING ADJOURNMENT
 - ☒ NEXT SCHEDULED MEETING: July 19, 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: May 24, 2023

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2023 Property & Casualty Budget (Pages 4-7)** – Attached on page 4 is a memorandum from the Executive Director regarding the 2023 Property & Casualty Budget recommendation. Attached on page 5 is the proposed 2023 Budget in the amount of **\$3,340,854** which represents an overall increase of **\$110,151 or 3.41% before dividend credits are applied**. We are suggesting a payment schedule of 30% due on 6/15/23, 35% due on 8/15/23 and 35% due on 10/15/23. For comparison purposes, attached on page 6 is the original proposed budget. Also attached in Appendix II are a series of emails between various Commission Professionals discussing and arriving at the proposed budget recommendation.

Attached on page 7 is Resolution 15-23 adopting the 2023 Budget in the amount of \$3,340,854.

- ❑ **Motion to approve Resolution 15-23 adopting the 2023 Budget in the amount of \$3,340,854 and an assessment payment schedule as proposed above.**
- ❑ **Settlement of Liability Claim (Page 8)** – Included in the agenda on page 8 is a resolution prepared by the Commission Attorney for settlement of a liability claim. Resolution 16-23 authorizes the settlement in the matter of Cortes v Union County in the amount of \$115,000.00. This case was previously approved by the Commissioners.
 - ❑ **Motion to approve Resolution 16-23 authorizing settlement of Liability Claim**
- ❑ **Certificate of Insurance Reports (Pages 9-11)** – Included in agenda on pages 9-11 is the certificate of issuance report from the NJCE which lists those certificates issued in the months of March and April. There were (6) six certificates of insurance issued during the month March and (4) four certificates of insurance issued during the month April.

- ❑ **Motion to approve the Certificate of Insurance Reports**
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 12-15)** - The NJCE met on Thursday, April 27, 2023 at the Forsgate Country Club, Monroe Twp., NJ. Included in the agenda on pages 12-15 is a written summary report of the meeting. A celebratory luncheon followed commemorating the 10th anniversary of the Fund's inception. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM.

- ❑ **UCIFC Financial Fast Track (Pages 16-17)** - Included in the agenda on pages 16-17 is a copy of the Financial Fast Track for the month of February. As of February 28, 2023 there is a statutory surplus of **\$4,836,857**. The total cash amount is **\$12,283,545**.
- ❑ **Claim Tracking Reports (Pages 18-19)** - Included in the agenda on pages 18-19 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2023. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
 - ❑ **2023 MEL, MRHIF & NJCE Educational Seminar** - The 12th Annual Educational Seminar was held virtually again this year. There were 2 sessions held, April 21st and April 28th. Both sessions were well attended, and the seminar qualified for Continuing Education Credits.
 - ❑ **First Amendment Audits** – The Union County Prosecutor's Office has scheduled a training event on First Amendment Audits. The training session is scheduled for June 14, 2023, at the John H. Stanley Police Academy in Union County, at 12:00 pm. Mr. Keith Hummel, of the J.A. Montgomery Law Enforcement Consulting Division, has been invited to speak at the event.
 - ❑ **2023 Best Practices Seminar** - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).
 - ❑ **2023 Meeting Schedule** – The Commission is not scheduled to meet in June. The next scheduled meeting is on July 19, 2023 at 10:00 AM.

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

To: UCIFC Commissioners

From: Executive Director

Date: May 15, 2023

Re: 2023 Budget Recommendation

This is to summarize our email of May 12, 2023, to Bibi Taylor and Claudia Martins following discussions on Monday May 8 and Bibi Taylor's subsequent conversation with Pauline Kontomanolis.

Perma has had separate conversations with the Payroll Auditor and Actuary. Attached for your reference are memorandums from both vendors.

Payroll: The memorandum from the Payroll Auditor lists minor items he has identified that could be deducted from the County's payroll as respects to the payroll audit. The items total \$947,729 which represents 0.55% of your total gross payroll. Please note we have confirmed with the Actuary that this payroll differential will account for a minimal change to the proposed loss funds provided in our revised budget which reflects the minimum loss funds needed for actuarial certification. We confirmed with the NJCE broker that this payroll differential will not change the final 2023 excess workers compensation premiums for Union County.

Loss Funds: The memorandum from the Actuary outlines the loss funds previously provided to us to incorporate into the 2023 budget. This reflects three loss fund probability levels (1) low, (2) central, and (3) high including their respective "probability level percentile". In developing the loss funds a major consideration by the Actuary is the Union County loss experience (both paid and incurred). Perma has reviewed the loss history with the Actuary as well. Since this memorandum, the Actuary has amended the works compensation loss funds to reflect the above payroll change.

2023 Budget Recommendation: Based on our meeting discussions, feedback from the payroll auditor and the actuary your Executive Director is recommending the attached 2023 proposed budget of \$3,340,854 reflecting a 3.41% increase. This budget reflects the loss funds at the low probability level but ensures that the Actuary will certify these loss funds. It also reflects the above change in payroll. The final budget amount less the previously approved dividend credit of \$500,000 is \$2,840,854.

For comparison purposes we have attached the original proposed budget of \$3,440,054 which represented 90% of the actuarial loss fund probability level at the low but with a WC loss fund "add back" of \$122,000 to get us above the minimum loss probability level to ensure the actuary certified the loss funds.

Budget Adoption: Perma is also recommending that the budget be adopted at the May 24th meeting.

Actuarial Loss Fund Probability Level at Low (50% ILE)						
UNION COUNTY INSURANCE COMMISSION						
2023 PROPOSED BUDGET :						
				Total		
				Increase/Decrease		
APPROPRIATIONS	Proposed Budget SIR	ANNUALIZED BUDGET FY2022	PROPOSED BUDGET FY2023	\$	%	
I. Claims and Excess Insurance						
Claims						
1 Property	250K	332,100	348,000	15,900	4.79%	
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	2,180,000	47,900	2.25%	
5 Cyber Liability		9,562	21,152	11,590	121.21%	
6 Subtotal - Claims*		3,032,662	3,139,152	106,490	3.51%	
7						
8						
9						
10 II. Expenses, Fees & Contingency						
11						
12 Claims Adjustment		0	0	0	0.00%	
13 Safety Director		0	0	0	0.00%	
14 General Expense						
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 Total Fund Exp & Contingency		198,041	201,702	3,661	1.85%	
25 Risk Managers		0	0	0	0.00%	
26						
27 Total FUND Disbursements		3,230,703	3,340,854	110,151	3.41%	
28 Dividend Credit		(750,000)	(500,000)			
29 Total Including Dividend Credits		2,480,703	2,840,854			

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	\$	%
I. Claims and Excess Insurance						
Claims						
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	Subtotal - Claims*		3,032,662	3,238,352	205,690	6.78%
7						
8						
9						
10	II. Expenses, Fees & Contingency					
11						
12	Claims Adjustment		0	0	0	0.00%
13	Safety Director		0	0	0	0.00%
14	General Expense					
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	Total Fund Exp & Contingency		198,041	201,702	3,661	1.85%
25	Risk Managers		0	0	0	0.00%
26	Dividend Credit					
27						
28	Total FUND Disbursements		3,230,703	3,440,054	209,351	6.48%

RESOLUTION NO. 15-23

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 \$3,340,854.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on May 24, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

RESOLUTION NO. 16-23

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION AUTHORIZING SETTLEMENT OF LIABILITY CLAIM**

WHEREAS, the matter of Cortes v. Union County has been filed in the Superior Court of New Jersey, and

WHEREAS, the matter is pending before the Union County Insurance Fund Commission as Claim No. 072423; and

WHEREAS, it has been recommended that this matter be settled for the sum of \$115,000.00;

NOW, THEREFORE, BE IT RESOLVED, that the Union County Insurance Fund Commission hereby approves and authorizes the disposition of the claim filed above for the sum of \$115,000.00; and

BE IT FURTHER RESOLVED that the proper Commission staff, employees and counsel, be and are authorized to execute such documents as shall be necessary to effectuate the disposition set forth herein.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held May 24, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2023 To 4/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Linden I - County of Union	301 North Wood Avenue Linden, NJ 07036	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 the Linden portable stage at The Watchung Reservation in Mountainside	3/8/2023 #3903499	GL AU EX WC
H - Union County Improvement I - County of Union	Authority 10 Elizabethtown Plaza Elizabeth, NJ 07207	RE: Lease Agreement of Union County Court Building and Office Facility 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 lease agreement of Union County Court Building and Office Facility located at 10 Cherry Street, Elizabeth, NJ	3/20/2023 #3907271	GL AU EX
H - New Jersey Emergency Medical I - County of Union	Services Task Force Support Group a NJ non-profit corp. 107 Highland Avenue Neptune, NJ 07753	RE: Evidence of Insurance The Certificate Holder, all of their agents, officers and employees are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract.	3/21/2023 #3907754	GL AU EX WC OTH
H - ModivCare Solutions LLC & DMAHS I - County of Union	P.O. Box 11647 New Brunswick, NJ 08906	RE: Union Paratransit System 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.	3/24/2023 #3957215	GL AU EX WC OTH
H - Wilmington Trust I - County of Union	M&T (Merchant and Traders) Bank 99 Wood Ave South Iselin, NJ 08830	RE: Plainfield Park Madison Bonds, UCIA Plainfield Park Madison Evidence of Insurance with respect to Plainfield Park Madison Bonds, UCIA Plainfield Park Madison	3/31/2023 #3974373	GL AU EX
H - Wilmington Trust I - County of Union	M&T (Merchant and Traders) Bank 99 Wood Ave South Iselin, NJ 08830	- 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	3/31/2023 #3974525	GL AU EX WC

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 3/1/2023 To 4/1/2023

		Limits: \$110,000,000 - Company F: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #031731962; Policy Limits: \$1,000,000 Company C: POLLUTION; Policy Term: 01/01/2022 - 01/01/2025; Policy #:ZRE554295503; Policy Limits: \$10M Each Incident RE: Plainfield Park Madison Bonds, UCIA Plainfield Park Madison Evidence of Insurance with respect to Plainfield Park Madison Bonds, UCIA Plainfield Park Madison		
Total # of Holders:6				

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2023 To 5/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Fanwood I - County of Union	75 N. Martine Avenue Fanwood, NJ 07023	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.	4/11/2023 #3982025	GL AU EX WC OTH
H - American Tower Corporation I - County of Union	Attn: Land Management, Rooftops 10 Presidential Way Woburn, MA 01801	RE: 921-923 Elizabeth Avenue, Elizabeth NJ 07201 Evidence of insurance	4/25/2023 #3987127	GL AU EX
H - American Tower Corporation I - County of Union	Attn: Land Management, Rooftops 10 Presidential Way Woburn, MA 01801	- 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 Company C: POLLUTION; Policy Term: 01/01/2022 - 01/01/2025; Policy #:ZRE554295503; Policy Limits: \$10M Each Incident RE: 921-923 Elizabeth Avenue, Elizabeth NJ 07201 Evidence of insurance	4/25/2023 #3987128	GL AU EX WC
H - City of Summit I - County of Union	512 Springfield Avenue Summit, NJ 07901	RE: Use of Facilities at Cornog Field House 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 at Cornog Field House, 5 Myrtle Ave, Summit 07901	4/26/2023 #3987655	GL AU EX WC
Total # of Holders: 4				



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: April 27, 2023

Memo to: Board of Commissioners
Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: Special Meeting of the NJCE JIF

NJCE JIF 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and twenty-four affiliated entities. The occasion was marked with a luncheon held on April 27, 2023 at the Forsgate Country Club. Opening remarks on the program's inception and success to date was provided by Joseph Hrubash, NJCE Executive Director, David Grubb, MEL Executive Director and Joseph Buckelew, Chairman Conner Strong & Buckelew.

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Sub-Committee met on April 21, 2023, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager and responses to the Property Appraisal Competitive Contract Request for Proposal (CCRFP).

Executive Director reported the sub-committee's recommendations for contract awards as follows:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$24,866.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$18,900.

Chertoff Group – Award The Chertoff Group for a 1-year contract in the amount of \$40,000.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$22,820.

The Board of Fund Commissioners adopted resolutions and authorized services as noted.

Executive Director reported the Finance Sub-Committee also reviewed two responses for the Property Appraisal CCRFP, which were due March 30th. Fund Attorney reported the two responders failed to meet certain specifications included in the CCRFP. The Board of Fund Commissioners adopted a resolution rejecting the proposals. Executive Director reported the Fund office will work with the Fund Attorney to re-advertise.

Qualified Purchasing Agent: Based on discussions with the Fund Attorney on recent procurement, Executive Director recommended the appointment of a Qualified Purchasing Agent (QPA) to manage and assist with the procurement of various services. The Board of Fund Commissioners agreed with the recommendation and made a motion to appoint Anne Marie Wright as the NJCE Qualified Purchasing Agent for an annual fee of \$6,000. Fund Attorney will prepare the resolution to memorialize the action taken.

Financial Fast Track: Submitted for information were the Financial Fast Tracks as of December 31, 2022 and as of February 28, 2023. The statutory surplus as of February 28th reflected \$14.3 million.

Financial Outlook: The Executive Director submitted a memorandum on the 2022-year end results which noted the various factors that affected the 2023 renewal and how the Fund will be impacted going forward. Executive Director said despite the outside factors and a difficult renewal, the NJCE JIF maintains a \$14.3 million surplus.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported that FEMA is requesting member-related coverage documents and schedules of insurance to settle outstanding FEMA grants.

Safety National: Executive Director reported progress in negotiations with Safety National on 2020 COVID Claims and requested Closed Session to provide additional detail. During Open Session, the Board of Fund Commissioners adopted a motion to authorize and approve the settlement negotiation with Safety National as respects the Covid-19 claims incurred during Fund Year 2020. Additionally, the Board of Fund Commissioners adopted a motion to authorize and approve Covid-19 claim settlement and payment structure.

Covid-19 Working Group: Jennifer Conicella of PERMA Claims reported a Covid-19 working group of MEL and NJCE professionals is being formed. The goal of the working group is to pool Covid-19 information and experiences each entity has had in litigating these claims across the State to help both programs successfully manage the settlements.

NJCE JIF TPA Summit: Jennifer Conicella also reported a summit was last held in early 2022. PERMA Claims will plan for an updated summit in early 2024 as we anticipate several policy changes this coming renewal.

NJCE Committees:

Cyber Task Force: A meeting of this task force will be scheduled to introduce The Chertoff Group, discuss joining the Cyber JIF as part of the Fund's 2024 marketing effort and any other cyber-related matters. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the 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 May to review the draft policies, which were 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: The Safety Committee held a meeting on March 13th; minutes of the meeting were submitted for information. The Committee is scheduled to meet again on Monday June 12th at 10:00am.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents will be sent to each respective County following the meeting.

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) is expected to launch May 1st. More Details to follow.

Certifical: As previously discussed, this program was 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. The NJCE JIF data is being migrated to the Certifical program.

Workers Compensation Coverage: The Camden County College requested a quote for Workers Compensation coverage in April 2022 and has since accepted a revised proposal. As a member of the Camden County Insurance Commission their coverage will be extended to include Workers' Compensation coverage effective July 1st.

2023 MEL, MRHIF & NJCE Educational Seminar: The 12th Annual Educational Seminar will be held virtually again this year. The first session took place Friday, April 21st with over 250 participants and the second session is set to take place Friday, April 28th, 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 and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

2023 Financial Disclosures: Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past.

2023 New Jersey Association of Counties Conference: The 72nd Annual Conference was held from May 3rd to May 5th at Caesar's in Atlantic City. The Underwriting Manager presented a workshop titled *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches* as part of the conference.

NJCE Claims Review Committee: The Claims Review Committee was not able to meet prior to the Fund's meeting. The Board of Fund Commissioners entered Closed Session to review payment or settlement authority requests. During Open Session, the Board of Fund Commissioners approved the payment and/or settlement authority requests as presented.

Underwriting Manager Report

Underwriting Manager reported a meeting of the NJCE Coverage Committee would be scheduled to review the policy forms drafted by the Technical Writer.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from February to April 2023, Safety Director bulletins and information on a training schedule through June 2023.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for June 22, 2023 at 9:30AM via Zoom.

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2023			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		274,742	549,484	22,967,882	23,517,366
2.	CLAIM EXPENSES					
		Paid Claims	18,541	250,405	8,786,828	9,037,233
		Case Reserves	90,575	(31,748)	3,859,857	3,828,110
		IBNR	142,092	290,484	4,032,495	4,322,978
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	1,369	(1,941)	(177,466)	(179,408)
	TOTAL CLAIMS		252,577	507,200	16,501,714	17,008,914
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	16,225	32,450	947,761	980,211
	TOTAL EXPENSES		16,225	32,450	947,761	980,211
4.	UNDERWRITING PROFIT (1-2-3)		5,939	9,834	5,518,407	5,528,241
5.	INVESTMENT INCOME		23,718	50,121	433,495	483,616
6.	PROFIT (4 + 5)		29,658	59,954	5,951,903	6,011,857
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	141,675	141,675
9.	DIVIDEND EXPENSE		0	0	(1,316,675)	(1,316,675)
10.	SURPLUS (6 + 7 + 8 - 9)		29,658	59,954	4,776,903	4,836,857
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		3,232	7,000	1,157,523	1,164,523
	2019		3,333	6,949	809,159	816,109
	2020		6,516	11,039	1,968,217	1,979,257
	2021		4,918	10,618	837,721	848,339
	2022		4,349	9,501	4,283	13,784
	2023		7,309	14,847		14,847
TOTAL SURPLUS (DEFICITS)			29,658	59,954	4,776,903	4,836,857
TOTAL CASH						12,283,545

UNION COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	18,167	25,290	2,750,266	2,775,556
Case Reserves	(26,474)	(31,995)	580,661	548,666
IBNR	8,308	6,706	115,447	122,153
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	313	436	(12,006)	(11,570)
TOTAL FY 2018 CLAIMS	313	436	3,434,368	3,434,805
FUND YEAR 2019				
Paid Claims	1,863	5,911	3,158,415	3,164,326
Case Reserves	(2,213)	(8,311)	721,984	713,673
IBNR	350	2,400	231,461	233,861
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	33	104	(16,788)	(16,684)
TOTAL FY 2019 CLAIMS	33	104	4,095,072	4,095,176
FUND YEAR 2020				
Paid Claims	16,320	178,892	1,297,633	1,476,525
Case Reserves	(19,576)	(171,076)	817,772	646,695
IBNR	3,255	(7,816)	955,494	947,679
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	332	3,635	(36,028)	(32,393)
TOTAL FY 2020 CLAIMS	332	3,635	3,034,871	3,038,506
FUND YEAR 2021				
Paid Claims	(11,865)	7,548	1,059,206	1,066,754
Case Reserves	(12,883)	28,578	834,237	862,814
IBNR	24,748	(36,126)	1,046,295	1,010,170
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	217	169	(42,065)	(41,896)
TOTAL FY 2021 CLAIMS	217	169	2,897,673	2,897,842
FUND YEAR 2022				
Paid Claims	(17,169)	18,713	521,308	540,021
Case Reserves	84,623	73,436	905,204	978,640
IBNR	(67,454)	(92,149)	1,683,797	1,591,648
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	475	670	(70,580)	(69,910)
TOTAL FY 2022 CLAIMS	475	670	3,039,729	3,040,399
FUND YEAR 2023				
Paid Claims	11,225	14,051		14,051
Case Reserves	67,098	77,622		77,622
IBNR	172,885	417,469		417,469
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	0	(6,955)		(6,955)
TOTAL FY 2023 CLAIMS	251,208	502,186	0	502,186
COMBINED TOTAL CLAIMS	252,577	507,200	16,501,714	17,008,914

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.

Union County Insurance Commission							
CLAIM ACTIVITY REPORT							
February 28, 2023							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	0	1	2	7	26	0	36
February-23	0	1	2	7	22	4	36
NET CHGE	0	0	0	0	-4	4	0
Limited Reserves							\$5,501
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$0	\$0	\$7	\$48,607	\$90,694	\$0	\$139,308
February-23	\$0	\$0	\$7	\$93,714	\$87,301	\$17,000	\$198,022
NET CHGE	\$0	\$0	\$0	\$45,107	(\$3,393)	\$17,000	\$58,714
Ltd Incurred	\$290,449	\$115,093	\$310,645	\$130,774	\$126,328	\$22	\$973,310
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	3	4	8	6	46	1	68
February-23	3	4	8	6	47	5	73
NET CHGE	0	0	0	0	1	4	5
Limited Reserves							\$2,920
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$76,000	\$9,600	\$74,177	\$6,005	\$41,760	\$324	\$207,866
February-23	\$76,000	\$9,600	\$74,177	\$6,005	\$43,231	\$4,171	\$213,183
NET CHGE	\$0	\$0	\$0	\$0	\$1,471	\$3,847	\$5,318
Ltd Incurred	\$493,956	\$332,416	\$74,315	\$12,143	\$43,281	\$43,281	\$999,392
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	1	0	0	2	4	0	7
February-23	1	0	0	2	4	2	9
NET CHGE	0	0	0	0	0	2	2
Limited Reserves							\$12,336
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$100,000	\$0	\$0	\$6,023	\$3,002	\$0	\$109,025
February-23	\$100,000	\$0	\$0	\$6,023	\$3,002	\$2,000	\$111,025
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$2,000	\$2,000
Ltd Incurred	\$123,110	\$7,739	\$9,727	\$17,061	\$27,165	\$27,165	\$211,967
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	15	20	35	28	36	4	138
February-23	14	20	34	29	34	10	141
NET CHGE	-1	0	-1	1	-2	6	3
Limited Reserves							\$26,516
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$399,140	\$706,636	\$934,421	\$860,169	\$758,561	\$10,200	\$3,669,127
February-23	\$372,666	\$704,423	\$914,845	\$847,286	\$845,106	\$54,451	\$3,738,777
NET CHGE	(\$26,474)	(\$2,213)	(\$19,576)	(\$12,883)	\$86,545	\$44,251	\$69,650
Ltd Incurred	\$2,416,946	\$3,427,751	\$1,728,535	\$1,769,591	\$1,322,828	\$1,322,828	\$11,988,478
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	19	25	45	43	112	5	249
February-23	18	25	44	44	107	21	259
NET CHGE	-1	0	-1	1	-5	16	10
Limited Reserves							\$16,452
Year	2018	2019	2020	2021	2022	2023	TOTAL
January-23	\$575,140	\$716,236	\$1,008,605	\$920,804	\$894,017	\$10,524	\$4,125,326
February-23	\$548,666	\$714,023	\$989,029	\$953,028	\$978,640	\$77,622	\$4,261,008
NET CHGE	(\$26,474)	(\$2,213)	(\$19,576)	\$32,224	\$84,623	\$67,098	\$135,682
Ltd Incurred	\$3,324,461	\$3,882,999	\$2,123,221	\$1,929,568	\$1,519,602	\$1,393,296	\$14,173,147

Union County Insurance Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF February 28, 2023															
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
2018	Budget	Current		62		MONTH	Last Month		61		MONTH	Last Year		50	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	MONTH TARG
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%	415,639	97.13%	493,956	493,956	115.43%	415,599	97.12%	496,956	496,956	116.13%	411,799 96.23%
AUTO LIABILITY	259,693	123,110	123,110	47.41%	250,838	96.59%	123,110	123,110	47.41%	250,331	96.39%	123,110	123,110	47.41%	242,228 93.27%
WORKER'S COMP	4,546,370	2,416,946	2,416,946	53.16%	4,543,190	99.93%	2,425,253	2,425,253	53.34%	4,541,828	99.90%	2,512,487	2,512,487	55.26%	4,524,652 99.52%
TOTAL ALL LINES	5,554,026	3,324,461	3,324,461	59.86%	5,529,688	99.56%	3,332,768	3,332,768	60.01%	5,527,779	99.53%	3,485,132	3,485,132	62.75%	5,498,700 99.00%
NET PAYOUT %	\$2,775,795					49.98%									
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
2019	Budget	Current		50		MONTH	Last Month		49		MONTH	Last Year		38	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	MONTH TARG
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%	412,337	96.23%	332,416	332,416	77.58%	411,308	95.99%	356,339	356,339	83.16%	391,575 91.38%
AUTO LIABILITY	258,887	7,739	7,739	2.99%	241,476	93.27%	7,739	7,739	2.99%	240,579	92.93%	108,816	108,816	42.03%	228,598 88.30%
WORKER'S COMP	4,637,297	3,428,101	3,427,751	73.92%	4,615,145	99.52%	3,428,451	3,428,451	73.93%	4,612,390	99.46%	3,508,922	3,508,922	75.67%	4,564,269 98.43%
TOTAL ALL LINES	5,665,107	3,883,349	3,882,999	68.54%	5,609,380	99.02%	3,883,699	3,883,699	68.55%	5,604,699	98.93%	4,214,516	4,214,516	74.39%	5,524,863 97.52%
NET PAYOUT %	\$3,169,326					55.94%									
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
2020	Budget	Current		38		MONTH	Last Month		37		MONTH	Last Year		26	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	MONTH TARG
PROPERTY	355,673	310,645	310,645	87.34%	355,673	100.00%	310,645	310,645	87.34%	355,673	100.00%	336,407	336,407	94.58%	355,673 100.00%
GEN LIABILITY	393,364	74,315	74,315	18.89%	359,466	91.38%	74,315	74,315	18.89%	357,084	90.78%	32,071	32,071	8.15%	321,192 81.65%
POL/EPL															
AUTO LIABILITY	237,658	9,727	9,727	4.09%	209,853	88.30%	9,727	9,727	4.09%	208,582	87.77%	24,804	24,804	10.44%	187,561 78.92%
WORKER'S COMP	3,947,400	2,070,869	1,728,535	43.79%	3,885,236	98.43%	2,074,124	2,074,124	52.54%	3,879,127	98.27%	2,095,744	2,095,744	53.09%	3,741,966 94.80%
TOTAL ALL LINES	4,934,095	2,465,555	2,123,221	43.03%	4,810,228	97.49%	2,468,811	2,468,811	50.04%	4,800,466	97.29%	2,489,027	2,489,027	50.45%	4,606,392 93.36%
NET PAYOUT %	\$1,476,526					29.92%									
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION															
2021	Budget	Current		26		MONTH	Last Month		25		MONTH	Last Year		14	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	MONTH TARG
PROPERTY	319,500	175,881	130,774	40.93%	319,500	100.00%	175,881	175,881	55.05%	319,500	100.00%	291,565	291,565	91.26%	306,828 96.03%
GEN LIABILITY	363,600	12,143	12,143	3.34%	296,889	81.65%	12,143	12,143	3.34%	292,872	80.55%	34,321	34,321	9.44%	233,421 64.20%
POL/EPL															
AUTO LIABILITY	203,400	17,061	17,061	8.39%	160,524	78.92%	17,061	17,061	8.39%	158,091	77.72%	17,061	17,061	8.39%	115,864 56.96%
WORKER'S COMP	2,809,258	1,769,591	1,769,591	62.99%	2,663,056	94.80%	1,772,775	1,772,775	63.10%	2,646,249	94.20%	1,436,314	1,436,314	51.13%	2,103,683 74.88%
TOTAL ALL LINES	3,695,758	1,974,675	1,929,568	52.21%	3,439,969	93.08%	1,977,859	1,977,859	53.52%	3,416,712	92.45%	1,779,261	1,779,261	48.14%	2,759,796 74.67%
NET PAYOUT %	\$1,066,754					28.86%									
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION															
2022	Budget	Current		14		MONTH	Last Month		13		MONTH	Last Year		2	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	MONTH TARG
PROPERTY	332,100	126,328	126,328	38.04%	318,928	96.03%	133,112	133,112	40.08%	317,586	95.63%	19,376	19,376	5.83%	43,173 13.00%
GEN LIABILITY	387,562	43,281	43,281	11.17%	248,804	64.20%	41,810	41,810	10.79%	241,216	62.24%	7,000	7,000	1.81%	9,689 2.50%
POL/EPL	0														
AUTO LIABILITY	180,900	27,165	27,165	15.02%	103,048	56.96%	27,165	27,165	15.02%	97,980	54.16%	1,000	1,000	0.55%	4,523 2.50%
WORKER'S COMP	2,132,100	1,322,828	1,322,828	62.04%	1,596,600	74.88%	1,215,475	1,215,475	57.01%	1,495,266	70.13%	97,399	97,399	4.57%	42,642 2.00%
TOTAL ALL LINES	3,032,662	1,519,602	1,519,602	50.11%	2,267,380	74.77%	1,417,562	1,417,562	46.74%	2,152,048	70.96%	124,775	124,775	4.11%	100,027 3.30%
NET PAYOUT %	\$540,962					17.84%									
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION															
2023	Budget	Current		2		MONTH	Last Month		1		MONTH	Last Year		-10	
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	MONTH TARG
PROPERTY	313,200	17,000	17,000	5.43%	40,716	13.00%	0	0	0.00%	18,792	6.00%	N/A	N/A	N/A	N/A
GEN LIABILITY	408,152	4,171	4,171	1.02%	10,204	2.50%	324	324	0.08%	4,082	1.00%	N/A	N/A	N/A	N/A
POL/EPL	0														
AUTO LIABILITY	203,000	2,000	2,000	0.99%	5,075	2.50%	0	0	0.00%	2,030	1.00%	N/A	N/A	N/A	N/A
WORKER'S COMP	2,192,000	68,502	68,502	3.13%	43,840	2.00%	13,026	13,026	0.59%	10,960	0.50%	N/A	N/A	N/A	N/A
TOTAL ALL LINES	3,116,352	91,673	91,673	2.94%	99,835	3.20%	13,350	13,350	0.43%	35,864	1.15%	0	0	N/A	N/A
NET PAYOUT %	\$14,051					0.45%									

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 17-23

MAY 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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001204			
001204	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	5.82
001204	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/23	14,140.16
001204	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/23	14,140.16
			28,286.14
001205			
001205	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 05/23	542.83
001205	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 04/23	542.83
			1,085.66
001206			
001206	WESTFIELD LEADER	AD DATE 3/16/23 2023 MEETING NOTICE	48.96
			48.96
001207			
001207	AMY WAGNER	REIMBURSE-BLUEHOST WEB FOR 2023	131.88
			131.88
		Total Payments FY 2023	29,552.64
		TOTAL PAYMENTS ALL FUND YEARS	29,552.64

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 February
CURRENT FUND YEAR 02023

	Description:	Administrative Account- Investors	Claims Account - Investors
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$12,278,468.06	12,189,252.70	89,215.36
Opening Interest Accrual Balance	\$0.00	-	-
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	\$23,718.35	\$23,479.83	\$238.52
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	\$23,718.35	\$23,479.83	\$238.52
9 Deposits - Purchases	\$83,284.26	\$59,540.73	\$23,743.53
10 (Withdrawals - Sales)	-\$101,825.64	-\$23,743.53	-\$78,082.11
Ending Cash & Investment Balance	\$12,283,645.03	\$12,248,529.73	\$35,115.30
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$67,166.90	\$0.00	\$67,166.90
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,350,811.93	\$12,248,529.73	\$102,282.20

UNION COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2023 Month Ending: February										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin				TOTAL
OPEN BALANCE	710,033.71	1,241,646.42	1,069,716.89	9,234,389.66	14.52	13,085.01	9,582.20	0.00	0.00	12,278,468.41
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	59,540.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,540.73
Invest Pymnts	1,369.37	2,394.64	2,063.05	17,814.86	0.03	57.91	18.48	0.00	0.00	23,718.34
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,369.37	2,394.64	2,063.05	17,814.86	0.03	57.91	18.48	0.00	0.00	23,718.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	60,910.10	2,394.64	2,063.05	17,814.86	0.03	57.91	18.48	0.00	0.00	83,259.07
EXPENSES										
Claims Transfers	0.00	0.00	0.00	78,082.11	0.00	0.00	0.00	0.00	0.00	78,082.11
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	78,082.11	0.00	0.00	0.00	0.00	0.00	78,082.11
END BALANCE	770,943.81	1,244,041.06	1,071,779.94	9,174,122.41	14.55	13,142.92	9,600.68	0.00	0.00	12,283,645.37

Case Management Monthly Activity Report
April 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%	1	206
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%	2	191
Total FY2022	55	207	87	23	110	0	79.09%	20.91%	0.00%	6	104
Jan-23	5	13	4	2	6	0	66.67%	33.33%	0.00%	1	5
Feb-23	1	11	5	3	8	0	62.50%	37.50%	0.00%	2	6
Mar-23	3	13	8	0	8	0	100.00%	0.00%	0.00%	0	8
Apr-23	5	18	9	1	10	0	90.00%	10.00%	0.00%	6	4
Total FY2023	14	55	26	6	32	0	81.25%	18.75%	0.00%	9	23

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
10	8	18	0	18	7	1	5	11	2

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



Case Management Monthly Activity Report

April 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
Prosecutor / 757-420	1	1	100%
PWF Facilities Management / 775-570	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 05/01/2023

* 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		
Mar-23	\$214,437	\$56,778	\$238,904	\$157,659	74%	99	97	2	98%	2		
Apr-23	\$67,949	\$26,337	\$69,882	\$41,612	61%	59	57	2	97%	0		
Total 2023	\$407,529	\$122,090	\$804,236	\$285,439	70%	357	353	4	99%	7		
Total to Date	\$15,821,663	\$3,972,449	\$19,765,901	\$11,849,087	75%	9,204	8,704	500	95%	61		

SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: May 16, 2023

DATE OF MEETING: May 24, 2023

UCIFC SERVICE TEAM

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

March - May 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 15:** Attended the UCIFC meeting.
- **March 15:** Attended the UCIFC Executive Safety Committee meeting.
- **March 15:** Attended the UCIFC Claims Committee meeting.
- **March 20:** Conducted a Loss Control Survey at the Cornerstone Facility.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 24:** Plan to attend the UCIFC meeting.
- **May 24:** Plan to attend the UCIFC Executive Safety Committee meeting.
- **May 24:** Plan to attend the UCIFC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Message: New Safety Video Briefing Available! – March 8, 2023.
- NJCE JIF - Live Safety Training – May 2023 Registration is Now Open! – March 14, 2023.
- NJCE JIF - Training Announcement: CDL Entry Level Driver Training (ELDT) Program (Train-the-Trainer Program) – March 14.
- New NJCE Learning Management System (LMS) Training! – March 16.
- NJCE JIF - JAM SD Bulletin: CDL Designated Employer Representative (DER) Best Practices – March 21.
- NJCE JIF - JAM SD Bulletin: Fall Protection at Treatment Plants, Pump Stations & Wells - Best Practices. – April 4.
- NJCE JIF - JAM SD Bulletin: Tornado Best Practices – April 15.
- NJCE JIF - Live Safety Training – June 2023 Registration is Now Open! – April 17.
- NJCE JIF - JAM SD Bulletin: Salt Shed & Salt Dome Best Practices – April 25.
- NJCE JIF - JAM SD Bulletin: National Bike Safety Month – May 8.
- NJCE JIF - JAM SD Bulletin: 15 Passenger Vans Best Practices – May 11.
- NJCE JIF - JAM SD Message: Transitional Duty Resources – May 16.

NJCE LIVE SAFETY TRAINING

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

- 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 May thru July 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.**

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

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

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

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

Please Note: If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.

*(**Note:** The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)*

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



PLEASE NOTE: The NJCE JIF is excited to announce that the New NJCE Learning Management System (BIS) will be launching on MAY 1st. The new LMS has similar features to the current LMS along with new technology.

- The current NJCE LMS will be unavailable and no longer accessible for use due to finalizing the system conversion starting on Monday April 17th.
- More information on the New LMS (BIS) and FAQ's are available on the NJCE.org site (<https://njce.org/safety/>).

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 Expo indicated with an (*). These Expos are scheduled throughout the state and are for training programs that are not available virtually. (****Please Note: During the months of May and June, registration for in-person classes will be completed through Eventbrite, by clicking on the Class Topic registration links below***).

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

May thru July 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
5/22/23	Hearing Conservation	8:30 - 9:30 am
5/22/23	Fire Safety	10:00 - 11:00 am
5/22/23	Fire Extinguisher Safety	1:00 - 2:00 pm
5/23/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
5/23/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
5/23/23	MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
5/23/23	Introduction to Communication Skills	12:30 - 2:30 pm
5/24/23	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/24/23	Asbestos Awareness	1:00 - 3:00 pm
5/25/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/25/23	Personal Protective Equipment	10:00 - 12:00 pm
5/25/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/31/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/31/23	Preparing for the Unspeakable	9:00 - 10:30 am
5/31/23	Flagger Skills and Safety	11:00 - 12:00 pm
5/31/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
6/1/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/1/23	Hearing Conservation	10:30 - 11:30 am
6/2/23	Productive Meetings Best Practices	8:30 - 10:00 am
6/2/23	Playground Safety Inspections	1:00 - 3:00 pm
6/5/23	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
6/5/23	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/23	Microlearning Theory and Practice	1:00 - 3:00 pm
6/6/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/6/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

6/7/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/7/23	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
6/8/23	Mower Safety	8:30 - 9:30 am
6/8/23	Personal Protective Equipment	1:00 - 3:00 pm
6/8/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Monmouth)	9:00 - 10:30 am
6/9/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
6/9/23	Shop and Tool Safety	11:00 - 12:00 pm
6/9/23	Flagger Skills and Safety	1:00 - 2:00 pm
6/12/23	Fall Protection Awareness	8:30 - 10:30 am
6/12/23	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/23	The Power of Collaboration (JIF 101)	9:00 - 1:00 pm
6/13/23	Ethical Decision Making	9:00 - 11:30 am
6/13/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
6/13/23	Introduction to Understanding Conflict	12:30 - 2:30 pm
6/14/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
6/14/23	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/14/23	Fire Safety	1:00 - 2:00 pm
6/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
6/15/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/15/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Essex)	9:00 - 10:30 am
6/16/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
6/16/23	Special Event Management	1:00 - 3:00 pm
6/20/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/20/23	Fire Extinguisher Safety	11:00 - 12:00 pm
6/21/23	MSI-NJCE Expo 2023: Confined Space Entry	8:30 - 11:30 am
6/21/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring	8:30 - 12:30 pm
6/21/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)	8:30 - 12:30 pm
6/21/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety	8:30 - 12:30 pm
6/21/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)	8:30 - 11:30 am
6/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/23/23	Bloodborne Pathogens	7:30 - 8:30 am
6/23/23	Driving Safety Awareness	9:00 - 10:30 am
6/23/23	Personal Protective Equipment	10:30 - 12:30 pm
6/26/23	Chipper Safety	7:30 - 8:30 am
6/26/23	Chainsaw Safety	9:00 - 10:00 am
6/26/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
6/28/23	Hazard Communication/Globally Harmonized System (GHS)	11:00 - 12:30 pm
6/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/29/23	Fire Safety	8:30 - 9:30 am
6/29/23	Fire Extinguisher Safety	10:00 - 11:00 am
6/29/23	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/23	Confined Space Entry	9:00 - 12:00 pm
6/30/23	Mower Safety	1:00 - 2:00 pm
7/6/23	Mower Safety	8:30 - 9:30 am
7/6/23	Hearing Conservation	10:00 - 11:00 am

7/6/23	Bloodborne Pathogens	1:00 - 2:00 pm
7/7/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
7/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/7/23	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/23	Fire Safety	7:30 - 8:30 am
7/10/23	Implicit Bias in the Workplace	9:00 - 10:30 am
7/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/11/23	Back Safety/Material Handling	9:00 - 10:00 am
7/11/23	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/23	Confined Space Entry	8:30 - 11:30 am
7/12/23	Shop and Tool Safety	1:00 - 2:00 pm
7/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/13/23	Driving Safety Awareness	1:00 - 2:30 pm
7/14/23	Bloodborne Pathogens	7:30 - 8:30 am
7/14/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/17/23	Personal Protective Equipment	7:30 - 9:30 am
7/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/23	Safety Committee Best Practices	8:30 - 10:00 am
7/19/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/20/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/20/23	Fire Extinguisher Safety	1:00 - 2:00 pm
7/21/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/21/23	Introduction to Management Skills	9:00 - 11:00 am
7/24/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/24/23	Fire Safety	10:00 - 11:00 am
7/24/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/23	Bloodborne Pathogens	10:30 - 11:30 am
7/25/23	Personal Protective Equipment	1:00 - 3:00 pm
7/26/23	Hearing Conservation	8:30 - 9:30 am
7/26/23	Dealing with Difficult People	11:00 - 12:30 pm
7/27/23	Confined Space Entry	8:30 - 11:30 am
7/27/23	Chainsaw Safety	1:00 - 2:00 pm
7/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/28/23	Fire Extinguisher Safety	11:00 - 12:00 pm
7/31/23	Mower Safety	8:30 - 9:30 am
7/31/23	Fall Protection Awareness	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

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

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claims: **2701-01 and 8419. A potential claim settlement may also be discussed.** 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 – March 15, 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	Absent
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Evelio Salerno, Union County
Theresa Pacheco, Union County
Jason Thorpe, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Pauline Kontomanolis, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF JANUARY 18, 2023

Executive Director noted that there was not a closed session during the previous meeting.

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 18, 2023

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported that since the last Commission meeting the Labor Committee met twice and advised that Toolbox Talks were given out to discuss with employees. Mr. Worthington reported that a Hazard Communication training was conducted, and he has scheduled the Confined Space Entry training as well as the Evolution of Utilizing Equipment for the staff in the spring. With no questions, Mr. Worthington concluded his report.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee did not meet prior to the meeting, however PARs will be presented during closed session. 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.

2022 UCIFC DIVIDEND – Executive Director reported that the fund office met with the Commission Treasurer to discuss potential dividend options. Executive Director noted that following the meeting, it is being recommended that the Commission distribute excess monies to the County from the 2018 and 2019 Fund Year Accounts. Executive Director asked the Commission Treasurer if she had anything to add. Ms. Taylor advised that she is in agreement with the dividend recommendation in the amount of \$500,000 being distributed from the 2018 and 2019 Fund Year Accounts. Executive Director referred to Resolution 11-23, Authorizing Refund from the 2018 and 2019 Fund Year Accounts enclosed within the agenda, and noted that the distribution of funds will be listed as a credit on the County’s 2023 assessment bill. Executive Director asked if there were any further comments or questions. Hearing none, Executive Director asked for a motion to adopt Resolution 11-23.

MOTION TO ADOPT RESOLUTION 11-23, AUTHORIZING REFUND FROM THE 2018 AND 2019 FUND YEAR ACCOUNTS IN THE AMOUNT OF \$500,000.

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

2023 PROPERTY & CASUALTY BUDGET – Executive Director reported that during the meeting between the fund office and the Commission Treasurer a discussion took place regarding the proposed 2023 Property & Casualty Budget in the amount of \$2,940,054. Executive Director referred to the proposed budget enclosed within the agenda and asked the Commission Treasurer if she had anything to add. Ms. Taylor advised that based upon the credit the Commission received in 2022 for the closure of the jail in 2021, additional time is needed before a recommendation to act on the proposed 2023 budget can be made. Ms. Taylor said she recommends once again approving a temporary budget representing 2/12 of the 2023 annual budget in the amount of \$286,671 per month, exclusive of the dividend credit. Executive Director asked if there were any questions or comments on the recommendation. Hearing none, Executive Director asked for a motion to approve the temporary budget.

MOTION TO APPROVE A TEMPORARY 2023 PROPERTY AND CASUALTY BUDGET, EQUAL TO 2/12 OF THE BUDGET FOR THE MONTHS OF MARCH AND APRIL 2023, IN THE AMOUNT OF \$286,671.16 PER MONTH FOR A TOTAL OF \$573,342.32, EXCLUSIVE OF THE 2022 DIVIDEND

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

2023 PLAN OF RISK MANAGEMENT – Executive Director referred to the 2023 Plan of Risk Management enclosed within the agenda. Executive Director reported that 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. Executive Director added that the changes are highlighted in yellow and asked if there were any changes. Hearing none, Executive Director asked for a motion to approve the 2023 Plan of Risk Management.

MOTION TO APPROVE RESOLUTION 13-23, PLAN OF RISK MANAGEMENT

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	Unanimous

EMPLOYEE DISHONESTY COVERAGE – Executive Director reported that the Employee Dishonesty Coverage with Selective Insurance Company renews on April 5, 2023. Executive Director advised that the policy covers the positions of Executive Director, Third Party Administrator, and Treasurer. Executive Director further advised that the limit per loss is \$1,000,000 with a \$10,000 deductible, with an annual premium is \$1,659, and noted that the premium is the same as last year. Executive Director reported that the premium for the renewal will be paid out of the Miscellaneous and Expense Account and asked if there were any questions. Hearing none, Executive Director asked for a motion approving the coverage.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,659.

Moved:	Chair Wagner
Second:	Commissioner Scutari
Roll Call 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 months of January and February enclosed within the agenda. Executive Director advised there were (5) five certificates of insurance issued during the month January and (4) four certificates of insurance issued during the month February. Executive Director asked if anyone had any questions on the reports. Hearing none, Executive Director asked for a motion to approve the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	Unanimous

NJCE 2023 RENEWAL OVERVIEW – Executive Director reported that the NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31st. Executive Director advised that 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. Executive Director referred to a copy of the overview enclosed within the agenda and advised that the recording will be posted to the NJCE website.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - Executive Director reported the NJCE conducted the Reorganization Meeting on February 23, 2023. Executive Director referred to a written summary report of the meeting is included in the agenda. Executive Director reported that during the meeting the NJCE authorized the issuance of an RFP for property appraisals. Executive Director advised that since the Union County Commission has already done property appraisals it will not have to participate. Executive Director asked if there were any updates on the property appraisals conducted by AssetWorks for the Commission. Ms. Racioppi reported that there were changes submitted to AssetWorks and they are in the process finalizing the report inclusive of the changes.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the December Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,924,564 as of December 31, 2022. Executive Director noted the cash amount was \$12,498,526.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Executive Director reported the December Financial Fast Track was included in the agenda. As of December 31, 2022 the Fund had a surplus of \$14,297,554. Executive Director referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$6,707,551. Executive Director noted the cash amount was \$34,166,053.

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

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

2023 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES – Mr. Thorpe reported that the NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Mr. Thorpe added that the Limit Schematics are also posted to the site. Mr. Thorpe advised that if anyone has any difficulty in accessing the website, they should contact the Fund Office.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Mr. Thorpe reminded the Committee that the 12th Annual Educational Seminar will be held virtually again this year. Mr. Thorpe noted that there will be two sessions, Friday, April 21 and Friday, April 28, both from 9:00 AM to 12:00 PM. Mr. Thorpe advised that the link to register was e-mailed on March 9th.

2023 MEETING SCHEDULE – Mr. Thorpe advised that the Commission is not scheduled to meet in April and that the next scheduled meeting is on May 17, 2023 at 10:00 AM. Executive Director asked whether the Commission would like to meet in-person or virtually for the May meeting. Chair Wagner said the virtual meetings seem to work well for everyone as it is more efficient and there has been good attendance.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor referred to Resolution 14-23, the March Bill List, enclosed within the agenda and advised that all the bills were routine in nature. Executive Director 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 14-23 MARCH BILL LIST

Moved:	Chair Wagner
Second:	Commissioner Scutari
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 January 1st through February 28th there were 23 worker compensation claims reported; 8 were report only, 1 was denied, 9 were closed, and 5 remain treating. Ms. Guze reported that she did not see any overt safety problems with any of the injuries and said that to only have 5 claims still open is a good thing for a 2-month period. 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 February as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
February	11	5	3	8	5

Ms. Lamb reviewed the Medical Savings Report for the month of February 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 January through March 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 May 31st. Mr. Prince advised that any questions regarding trainings should be directed to him. Mr. Prince reported that the new Learning Management System (LMS) is scheduled to be launched May 1st. 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. Mr. Prince referred to a letter advising the provisions of the Munich Re Safety Grant enclosed within the agenda. Mr. Prince advised that the NJCE has taken advantage of the safety grant program in the past as it is a great opportunity to look at some initiatives that may not be covered under the budget. Lastly, Mr. Prince reported that he has been coordinating with the county 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 during the month of March. With no questions, Mr. Prince concluded his report.

Correspondence Made Part of Minutes

OLD BUSINESS: Executive Director asked if there were any updates regarding the county's cyber security. Chair Wagner advised that the county is doing some final trials with the vendor and there was one last issue that just got resolved. Chair Wagner said the county is closer to making a decision than they have been in the past and anticipates making a final decision in the near future.

NEW BUSINESS: None

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

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

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

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

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim numbers 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.

MOTION TO GO INTO TO CLOSED SESSION

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	Unanimous

MOTION TO APPROVE THE PAR AS DISCUSSED IN EXECUTIVE SESSION

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

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Scutari
Vote:	Unanimous

MEETING ADJOURNED: 10:36AM

Minutes prepared by: Jason Thorpe, Assisting Secretary

APPENDIX II

BUDGET RECOMMENDATION EMAILS

Jason Thorpe

Subject: RE: UCIFC 2023 Budget Recommendation

From: Bibi Taylor <btaylor@ucnj.org>

Sent: Friday, May 12, 2023 10:52 AM

To: Joseph P Hrubash <jhrubash@permainc.com>; Claudia Martins <cmartins@ucnj.org>

Cc: Pauline Kontomanolis <paulinek@permainc.com>; Jason Thorpe <jthorpe@permainc.com>; Cathy L Dodd <cdodd@permainc.com>; Amy Wagner <awagner@ucnj.org>; Laura Scutari <lscutari@ucnj.org>

Subject: RE: UCIFC 2023 Budget Recommendation

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Good Morning Joe,

Thanks for the additional information. Based upon the your recommendation, I recommend the UCIC adopt the 2023 Budget during its May 17th Meeting.

“2023 Budget Recommendation: Based on our meeting discussions, feedback from the payroll auditor and the actuary your Executive Director is recommending the attached 2023 proposed budget of \$3,352,854 reflecting a 3.38% increase. This budget reflects the loss funds at the low probability level but ensures that the Actuary will certify these loss funds. It also reflects the above change in payroll. The final budget amount less the previously approved dividend credit of \$500,000 is \$2,852,854.”

Please Note: I will be out of the office Wednesday and am unable to attend the meeting – I’ll be participating in my graduation ceremony for my doctorate degree.

Bibi Taylor
Director/County Treasurer
Department of Finance
County of Union
10 Elizabethtown Plaza
Elizabeth, NJ 07207

Office: [\(908\) 527-4055](tel:9085274055)

Fax: [\(908\) 558-3486](tel:9085583486)

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From: Joseph P Hrubash [<mailto:jhrubash@permainc.com>]

Sent: Friday, May 12, 2023 10:37 AM

To: Bibi Taylor <btaylor@ucnj.org>; Claudia Martins <cmartins@ucnj.org>

Cc: Pauline Kontomanolis <paulinek@permainc.com>; Jason Thorpe <jthorpe@permainc.com>; Cathy L Dodd <cdodd@permainc.com>

Subject: UCIFC 2023 Budget Recommendation

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This is b'ccd to UCIFC Commissioners.

Bibi and Claudia, thank you for your time on Monday. Bibi, I also understand you had a subsequent conversation with Pauline thank you for that as well.

Since our conversations, Perma has had separate conversations with the Payroll Auditor and Actuary. Attached for your reference are memorandums from both vendors.

Payroll: The memorandum from the Payroll Auditor lists minor items he has identified that could be deducted from the County's payroll as respects to the payroll audit. The items total \$947,729 which represents 0.55% of your total gross payroll. Please note I have confirmed with the Actuary that this payroll differential will account for a minimal change to the proposed loss funds provided in our revised budget which reflects the minimum loss funds needed for actuarial certification. I confirmed with the NJCE broker that this payroll differential will not change the final 2023 excess workers compensation premiums for Union County.

Loss Funds: The memorandum from the Actuary outlines the loss funds previously provided to us to incorporate into the 2023 budget. This reflects three loss fund probability levels (1) low, (2) central, and (3) high including their respective "probability level percentile". In developing the loss funds a major consideration by the Actuary is the Union County loss experience (both paid and incurred). Perma has reviewed the loss history with the Actuary as well. Since this memorandum, the Actuary has amended the works compensation loss funds to reflect the above payroll change.

2023 Budget Recommendation: Based on our meeting discussions, feedback from the payroll auditor and the actuary your Executive Director is recommending the attached 2023 proposed budget of \$3,352,854 reflecting a 3.38% increase. This budget reflects the loss funds at the low probability level but ensures that the Actuary will certify these loss funds. It also reflects the above change in payroll. The final budget amount less the previously approved dividend credit of \$500,000 is \$2,852,854.

For comparison purposes we have attached the original proposed budget of \$3,440,054 which represented 90% of the actuarial loss fund probability level at the low but with a WC loss fund "add back" of \$122,000 to get us above the minimum loss probability level to ensure the actuary certified the loss funds.

Budget Adoption: Perma is also recommending that the budget be adopted at the May 17th meeting. However, if the Commissioners determine they need additional time to agree on a final budget, we will need to approve a temporary budget for the months of May and June. The current temporary budget runs to April 30.

After you have a chance to review the recommended 2023 budget, the memorandum from the Payroll Auditor, and the memorandum from the Actuary, please let us know if you wish to discuss further. We will make ourselves available to meet with either in-person or virtual.

Thank you for your assistance in this matter.

Joe

NOTE ONE FINAL REVIEW. REPLACE PROPOSED BUDGET. UNPDATE APPLICABLE NUMBERS IN THE EMAIL. ADD KYLE'S 2ND EMAIL

Joseph P Hrubash

Senior Partner

PERMA Risk Management Practice Leader

PERMA Risk Management Services

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Jason Thorpe

Subject: RE: Union County

From: Dennis Skalkowski, CPA <dsalkowski@bowman.cpa>
Sent: Tuesday, May 9, 2023 7:23 AM
To: Joseph P Hrubash <jhrubash@permainc.com>
Cc: Cathy L Dodd <cdodd@permainc.com>; Jason Thorpe <jthorpe@permainc.com>; Emalee Cronwell <emaleec@permainc.com>
Subject: Union County

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Hi Joe,

Per our meeting yesterday please see the items below. Would you like me to send this information to Bibi or will your office handle this?

1. Attached is the detailed payroll register sent to us by Bibi's office last year.
2. After reviewing the register I did find a few additional minor items that possibly could be deducted from the County's payroll as listed below. The additional items represent .55% of the County's total gross payroll.

Election Stipend 017 Amount	7,935.00
G.E 21 Poll Worker Stipend Amount	158,800.00
Longevity Bonus Amount	80,000.00
Overtime Retro \$ 013 Amount	1,373.34
P. E. 21 Poll Worker Stipend Amount	279,276.79
Retro 2020 Amount	225,618.52
Uniform Allow 321 Amount	194,726.14
	947,729.79
	173,290,919.78
	0.55%

If there are additional items in the register that Bibi feels that should be deducted from the County's payroll she would need to identify them.

3. Overtime – Attached is a copy of the Overtime rule and also what is the “Basis of Premium” per the New Jersey Compensation Rating & Inspection Bureau's Workers Compensation and Employers Liability Insurance Manual (or CRIB Manual). Overtime is defined as hours an employee worked for which there is an increase in the rate of pay. In those cases overtime paid at time-and-a half and double time is deducted from the gross pay and then added back at the straight time rate. Any other overtime category where an employee only received extra pay but at the straight rate must still be included in the certified pay.

The only overtime deducted last year was earning that were paid at time-and-a-half (1.5) last year. If there are earnings in the County's register that is identified as "Overtime" but is paid at an increased rate of pay other than time-and-a-half then Bibi would have to identify them.

Please let me know how you would like me to proceed.

Thank you,

Dennis



Dennis Skalkowski, CPA

Partner, Bowman & Company LLP

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Jason Thorpe

Subject: RE: UCIC 2023 loss fund supplemental commentary

From: Kyle Mrotek <kmrotek@taa-inc.com>
Sent: Tuesday, May 9, 2023 3:34 PM
To: Pauline Kontomanolis <paulinek@permainc.com>
Cc: Joseph P Hrubash <jhrubash@permainc.com>
Subject: UCIC 2023 loss fund supplemental commentary

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Hi Pauline

Following up to share more details about UCIC's 2023 loss fund analysis.

Our range of reasonable loss funding for UCIC 2023 is \$3.13m to \$4.00m with a central of \$3.478m. Strictly speaking they represent an expected value or average estimate. These amounts correspond roughly to the 50%ile, 62%ile, and 55%ile, respectively. In other words, we estimate that there is a 55% probability that losses will be less than \$3.478m and a 45% probability that losses will exceed \$3.478m. This table summarizes the preceding paragraph.

Indication	Probability Level	Amount
Low	50%ile	\$3.130m
Central	55%ile	\$3.478m
High	62%ile	\$4.000m

If UCIC chooses to carry at our low estimate of \$3.130m, then the effective impact of reflecting loss experience from 2022 to 2023 by coverage is as follows:

Coverage	Change
Auto Liability	1.5%
General Liability	-10.8%
Property	-0.6%
Workers Compensation	-12.1%
Total	-10.0%

Regards,
Kyle



Kyle Mrotek, FCAS, MAAA
Principal & Consulting Actuary
kmrotek@taa-inc.com | p: 610-627-0702