

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 19, 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 July 19, 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: JULY 19, 2023
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** May 24, 2023 Open MinutesAppendix I
May 24, 2023 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 2-18

- ☐ **TREASURER – Bibi Taylor**
 - Resolution 18-23 May Supplemental Bill List – Motion.....Page 19
 - Resolution 19-23 July Bill List – Motion.....Page 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 26-31

- ☐ **OLD BUSINESS**

- ☐ **NEW BUSINESS**

- ☐ **PUBLIC COMMENT**

- ☐ **EXECUTIVE SESSION** – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)
N.J.S.A 10:4-12 StatementPage 32
Motion to go into Executive Session

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

-
- ☐ **MEETING ADJOURNMENT**
 - ☒ **NEXT SCHEDULED MEETING: September 20, 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: July 19, 2023

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Professional Contracts** – The Commission Auditor contract with Suplee, Clooney & Company will expire on September 30, 2023. The Commission Actuary contract with The Actuarial Advantage, Inc. expires on December 31, 2023. As we have done in the past, the Fund Office will prepare and advertise the RFP for both positions. Note, the Auditor RFP is for the Fund Year 2023 Year-end Audit which will be presented in September 2024 Commission meeting.

❑ Motion to authorize the Fund Office to prepare and issue RFPs for the Commission Auditor and Commission Actuary positions.

The Executive Director's contract also expires on December 31, 2023. The County has issued the Executive Director RFP in the past, but the Fund Office can assist with issuing the RFP for the Executive Director position.

- ❑ **Certificate of Insurance Reports (Pages 4-5)** – Included in agenda on pages 4-5 is the certificate of issuance report from the NJCE which lists those certificates issued in the months of May and June. There were (4) four certificates of insurance issued during the month May and (1) one certificate of insurance issued during the month June.

❑ Motion to approve the Certificate of Insurance Reports

- ❑ **Property Appraisals (Pages 6-10)** – As previously discussed, updated appraisals are a requirement of the NJCE JIF property insurers. Since Union County had property appraisals conducted by AssetWorks in 2022 which was paid by the Insurance Commission, the NJCE JIF will reimburse the Insurance Commission for the out-of-pocket costs for the appraisals. The Fund Office has already submitted a voucher to the NJCE JIF on behalf of the Insurance Commission. For your reference, attached on pages 6-10 is the memo from NJCE JIF.
- ❑ **CS&B New Technology for File Sharing** – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service. Over the next few weeks, the files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive and as of August 15, 2023 Egnyte will no longer be active. The NJCE

Underwriting Manager will provide instructions at a future date prior to you receiving your e-mail invitation to join Microsoft OneDrive. Authorized users of the Egnyte platform should look for an e-mail over the next few weeks. If you have any questions, please contact the Fund Office.

- ❑ **Cyber Coverage Update** – The NJCE Underwriting Manager is currently working with the insurer on cyber coverage options for the Insurance Commission now that the County has the MFA security controls in place.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 11-14)** - The NJCE met on Thursday, June 22, 2023 and a written summary is included in the agenda on 11-14. The NJCE is scheduled to meet again on Wednesday, September 27, 2023 at 9:30 AM via zoom.
- ❑ **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 April. As of April 30, 2023 there is a statutory surplus of **\$4,704,000**. The total cash amount is **\$11,818,625**.
- ❑ **Claim Tracking Reports (Pages 17-18)** - Included in the agenda on pages 17-18 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2023. The Executive Director will review the reports with the Commission.
- ❑ **2023 Meeting Schedule** – The Commission is not scheduled to meet in August. The next scheduled meeting is on September 20, 2023 at 10:00 AM.

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2023 To 6/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Westfield I - County of Union	425 East Broad Street Westfield, NJ 07090	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.	5/5/2023 #3993161	GL AU EX WC OTH
H - Luxe Development of NJ, LLC I - County of Union	415 & 419 South Avenue West Westfield, NJ 07090	RE: Union County Prosecutors Office 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 by Union County Prosecutors Office for training purposes.	5/10/2023 #4005352	GL AU EX WC OTH
H - Motor Vehicle Commission I - County of Union	Division of Inspection Services - PIF/PFF PO Box 680 Trenton, NJ 08666	Evidence of insurance as respects to County of Union, Bureau of MVS	5/11/2023 #4005559	GL AU EX WC OTH
H - Alfieri - 342 Westminster I - County of Union	Associates, LP 342 Westminster Avenue Elizabeth, NJ 07208	RE: 342 Westminster Ave 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 342 Westminster Ave, Elizabeth, NJ 07208	5/18/2023 #4008461	GL AU EX WC
Total # of Holders: 4				

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 6/1/2023 To 7/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - County of Union	Department of Children and Families 50 East State St, Floor 3, PO Box 717 Trenton, NJ 08652	RE: Grant Applications The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the following Grant applications: Human Services Advisory Council (HSAC) M00213 & M00214 Sexual Assault, Abuse and Rape Care (SAARC) MW0035 & MW0036	6/26/2023 #4058131	GL AU EX WC
Total # of Holders: 1				



**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: June 9, 2023

Memo to: Fund Commissioners
New Jersey Counties Excess Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Property Appraisal Services Procurement

Property Appraisal CCRFP: At the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP. The proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. The Finance Sub Committee met on Thursday, May 25th and with guidance from the Fund Attorney agreed property appraisal services would be best if procured by the individual member Insurance Commissions and Counties. The NJCE will provide the scope/parameters of work for the procurement. It was agreed that the Committee recommend to the NJCE JIF Board of Commissioners at their June meeting a reimbursement program for expenses our members incur for this procurement. Please note that updated appraisals are a requirement of NJCE JIF property insurers. It was also agreed that there be a due date for the uploading the updated values into Origami, the online risk management system.

Scope for the Procurement: Enclosed is the scope of work that has been approved by the NJCE Underwriting Manager. This should be included in your procurement documents. The scope reflects physical appraisal of buildings valued at \$1 million or greater and those under \$1 million with contents values greater than \$1 million. All other properties require virtual trending for building value, contents, and equipment. For future years, the appraisal threshold drops down to \$500,000. The local Executive Director will be responsible for downloading the list of locations for their respective Commission. Please note those member Insurance Commissions/Counties who have completed updated appraisals July 1, 2022 or later will also be eligible for reimbursement.

Reimbursement of Services: Executive Director recently met with the Fund Attorney and Treasurer to determine the most effective way to reimburse the Insurance Commissions and County members for the expenses incurred to complete the property appraisals. It was decided the member will be required to submit, upon completion of the service, a voucher and invoice to the Fund Office for reimbursement. Enclosed is a copy of the NJCE voucher. The Fund Attorney will prepare the necessary Resolution authorizing reimbursement at the June 22nd NJCE JIF meeting.

Timeline/Due Date: The Underwriting Manager's renewal timeline (mid-July through mid-September) for the 2024 excess insurance renewal is enclosed. We urge all members to complete this process by September 1, 2023, for the uploading the updated values into Origami. The timing of this is critical for the NJCE JIF underwriting manager to negotiate the renewal in time to introduce a 2024 budget at the NJCE's October meeting. Please address this in your next meeting agenda.

Cc: NJCE JIF Underwriting Manager
NJCE Fund Attorney
Risk Management Consultants

EXHIBIT C – SCOPE OF SERVICES

Proposers providing a submission pursuant to the CCRFP for Property Appraisal Services to The New Jersey Counties Excess Joint Insurance Fund shall be required to provide the following services:

Value Thresholds:

- For 2023:
Only physically appraise properties with building values over \$1m and those under \$1m with Content values over \$1m All others should receive virtual trending for building value, contents and equipment.
- For future years, threshold drops down to \$500k

Completion date for 2023: 9/1/23, for subsequent years September 1st.

- Conform with Uniform Standards of Professional Appraisal Practice (USPAP)
- Types of Property to be appraised:
 - Buildings, including building systems (fire suppression, HVAC, etc.) and other insurable site improvements
 - Contents, including Valuable Papers, EDP Equipment, and Fine Arts
 - Outdoor Property, including things like gazebos, light poles, benches, communication towers, bridges, dams, etc.
 - Equipment (not of the type that is self-propelled, like a backhoe)
- Valuation – Per USPAP standards, the Cost, Market and Income Approaches should all be considered
 - All other property: Replacement Cost
 - Equipment: Actual Cash Value (depreciated)
 - Vacant Property: Actual Cash Value
 - Historic Buildings on an official historic register: Special historic replacement/recreation value
- Address
 - Formal postal address, with county
 - Latitude and longitude
- COPE Data (Primary and Secondary)
 - Year built
 - Year of most recent structural renovations
 - Square footage
 - Stories
 - Story height
 - Construction (ISO terminology)
 - Occupancy (IBC terminology)
 - Fire alarms
 - Sprinkler %
 - Year roof last fully replaced

- ISO fire protection class
- Duct smoke detection
- Basement
- Security alarm
- Security cameras
- Construction quality
- Elevation
- Exterior wall construction
- Roof material
- Roof shape
- Roof covering
- Roof strapped
- Roof equipment hurricane bracing
- Ground level equipment
- Resistance windows
- Commercial appurtenant structures
- Roof condition
- Ownership
- Flood zones (FEMA terminology)
- Pictures
 - Overhead (satellite)
 - Street level
- Virtual Trending of values for non-physically appraised locations
 - Utilize Marshal and Swift standards and the RS Means Construction Cost Index
- Reporting
 - All previously stated information
 - Member name
 - Member Insurance Commission
 - Each location with a unique ID, with ability to incorporate client's own unique IDs
 - Location name
 - Report available in Excel and PDF
 - Online accessible platform

New Jersey Counties Excess Joint Insurance Fund									
9 Campus Drive - Suite 216					(201) 881-7632				
Parsippany, NJ 07054									
Pay To :									
Address :									
Taxpayer Identification # :					Purchase Order #:				
NOTE: All Bills Must Be Properly Certified Before Payment									
DATE				ITEMS					TOTAL
TOTAL OF THIS BILLING								\$	-
Claimant's Certification and Declaration									
I do solemnly declare and certify under the penalties of the law that the within bill is correct in all its particulars; that the articles have been furnished or services rendered as stated therein; that no bonus has been given or received by any person or persons with the knowledge of this claimant in connection with the above claim; that the amount stated therein is justly due and owing and that the amount charged is a reasonable one. I further certify that I am an Equal Opportunity Employer and that I have complied with the Affirmative Action regulations issued by the New Jersey Department of the Treasury.									
Vendor's Signature					Title		Date		
OFFICERS CERTIFICATION									
I, having knowledge of the facts, certify that the materials and supplies have been received or the services rendered; this certification being based on signed delivery slips or other reasonable procedures.					Signature:				
					Title:				
APPROPRIATIONS OR ACCOUNTS CHARGED					PAYMENT AUTHORIZED				
					Payment approved at a meeting on				
					Date				
					PAYMENT RECORD				



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. June

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. NJCE is working on an automated program for applications that will simplify the process. June launch date is **June 16th**.

NJCE to distribute a memo outlining the new property appraisal strategy by **June 9th** and authorize the NJCE to reimburse members for expenses incurred for the property Appraisals services by the Commission and County members on **June 22nd**.

2. Mid-August

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years.

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. August return deadline date is **August 18th**.

3. September

September 1st Deadline for Commissions and County members to submit their completed property appraisals.

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections.

4. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre budget projections.

5. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting.

6. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at December meeting.

7. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.



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: June 22, 2023

Memo to: Board of Commissioners
Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Report

Executive Director 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.

Financial Fast Track: Submitted for information was the Financial Fast Track as of March 31, 2023 and as of April 30, 2023. Executive Director reported the statutory surplus as of April 30th is \$14 million.

December 31, 2022 Audit: Fund Auditor submitted the draft financial audit and provided a summary review of the Financial Statements. Fund Auditor reported the financial audit and report on internal control are both unmodified opinions and did not expect any changes to the final financial audit to be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Finance Sub Committee: Executive Director reported at the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP; the proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. Executive Director reported the Finance Sub Committee met on May 25, 2023, and with guidance from the Fund Attorney agreed that property appraisal services would be best if procured by the individual member Insurance Commissions and Counties.

Executive Director said the NJCE provided the scope/parameters of work for the procurement; a copy of the memo outlining the process was distributed to Fund Commissioners and Risk Managers. If

members have done a recent appraisal or doing ongoing appraisals it will not be necessary for them to do an additional appraisal. Executive Director highlighted that updated appraisals are a requirement of NJCE JIF property insurers.

Executive Director reported the Sub Committee recommended a reimbursement program to member entities for the cost of property appraisal services reimbursement program for expenses our members incur for this procurement. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution ratifying and authorizing a reimbursement program.

The Sub Committee also discussed the Workers' Compensation Claims Administrator contract, which is set to expire 9/30/2023. The Fund office will work with the Fund Attorney and QPA to procure these services.

September Fund Meeting: The Board of Fund Commissioners agreed to move the September 28th 9:30AM meeting to September 27th at 9:30AM via Zoom.

NJCE Committees:

Coverage Committee: Executive Director reported the committee met on May 25th to review the final draft general liability policy and other coverage policies that were in draft status. Underwriting Manager said feedback on the draft policies from committee members was addressed and submitted to the Technical Writer.

Cyber Task Force: Underwriting Manager reported the task force met on June 8th to introduce The Chertoff Group, the consulting firm appointed to assist the Fund in constructing a cyber security framework. Underwriting Manager said The Chertoff Group will draft a *Technology Stack Questionnaire*, which will be distributed to members to understand their current technology systems and vulnerabilities. In addition, Executive Director reported the committee agreed that the Fund should explore membership with the Cyber JIF as part of the Fund's 2024 marketing effort for cyber liability coverage.

Safety Committee: Safety Director reported this committee met on June 12th and provided a summary report of items discussed. The Safety Committee is scheduled to meet next on September 11, 2023 at 10:00AM.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported to date that approximately \$3.3 million has been paid with a total estimated event value of \$6 million. Ms. Majeed reported there are 3 open claims with reserves of \$2.7 million and anticipates these remaining claims to be settled by year-end. The NJCE deductible is \$2 million, which will be shared among the three county members with Hurricane Ida claims on a pro-rata basis.

Safety National: Executive Director reported that at the April meeting the Board of Commissioners authorized Fred Semrau, Esq. to assist with the settlement agreement with Safety National on 2020 COVID Claims. Executive Director reported PERMA Claims is working with Safety National on finalizing the documentation for certain claims included in the settlement as a prerequisite to executing the agreement.

Learning Management System (LMS): Safety Director reported the new LMS, hosted by BIS Safety Software, launched May 1st and the designated LMS training administrators should have received an activation email for the new NJCE LMS system. J.A. Montgomery uploaded an LMS FAQ's and a webinar recording of the new LMS Training on <https://njce.org/safety/>. If members have any questions or need further assistance, please contact Natalie Dougherty at ndougherty@jamontgomery.com.

Certifical: Certifical is an online platform that uses real-time data to streamline certificate issuance requests. Underwriting Manager reported the platform is being tested and used internally first and expects it to be launched for member use. Underwriting Manager said there will no interruption to the current certificate request process for members while Certifical is being set up.

NJCE JIF Renewal Timeline: Deputy Executive Director reported the Fund Professionals met to review and finalize the 2024 renewal timeline, which assumes an earlier start date this year. The 2024 renewal process begins in June and continues through mid-September and allow members to confirm underwriting data in time to introduce a budget at the November meeting. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami and all members have or will do a revised property appraisal procurement.

2023 Best Practices Seminar: Deputy Executive Director reported a planning committee met on June 20th to discuss a variety of topics to be presented. The seminar is scheduled for October 5, 2023 from 1-4pm via Zoom. Please save the date and time and look for an official invite to be distributed.

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 were sent to each respective County on June 20th.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2023 May 3-5 conference in Atlantic City at Caesar's. Underwriting Manager also presented an educational session on the *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches*.

Underwriting Manager Report

Underwriting Manager reported discussions on the 2024 pre-renewal discussions have already started and he expects to hold a pre-renewal meeting/webinar in August for Fund Commissioners and Risk Managers.

Risk Control Report

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

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Wednesday September 27, 2023 at 9:30AM via Zoom.

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2023			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		278,405	1,113,618	22,967,882	24,081,500
2.	CLAIM EXPENSES					
		Paid Claims	209,386	725,592	8,786,828	9,512,420
		Case Reserves	(91,057)	(22,754)	3,859,857	3,837,103
		IBNR	548,813	532,096	4,032,495	4,564,590
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	(10,076)	(9,574)	(177,466)	(187,040)
	TOTAL CLAIMS		657,066	1,225,360	16,501,714	17,727,074
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	16,225	66,690	947,761	1,014,451
	TOTAL EXPENSES		16,225	66,690	947,761	1,014,451
4.	UNDERWRITING PROFIT (1-2-3)		(394,887)	(178,432)	5,518,407	5,339,975
5.	INVESTMENT INCOME		27,226	105,530	433,495	539,025
6.	PROFIT (4 + 5)		(367,661)	(72,902)	5,951,903	5,879,000
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)		(367,661)	(72,902)	4,776,903	4,704,000
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		3,987	27,161	1,157,523	1,184,684
	2019		3,321	53,241	809,159	862,400
	2020		5,356	178,871	1,968,217	2,147,089
	2021		5,962	126,781	837,721	964,502
	2022		4,324	126,744	4,283	131,027
	2023		(390,610)	(585,701)		(585,701)
TOTAL SURPLUS (DEFICITS)			(367,661)	(72,902)	4,776,903	4,704,000
TOTAL CASH						11,818,625

UNION COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	5,844	44,229	2,750,266	2,794,495
Case Reserves	(5,844)	(40,847)	580,661	539,814
IBNR	0	(16,621)	115,447	98,826
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	94	1,769	(12,006)	(10,237)
TOTAL FY 2018 CLAIMS	94	(11,471)	3,434,368	3,422,898
FUND YEAR 2019				
Paid Claims	12,313	191,117	3,158,415	3,349,532
Case Reserves	(14,078)	(183,625)	721,984	538,359
IBNR	1,765	(49,660)	231,461	181,801
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	227	3,526	(16,788)	(13,262)
TOTAL FY 2019 CLAIMS	227	(38,641)	4,095,072	4,056,430
FUND YEAR 2020				
Paid Claims	128,854	309,207	1,297,633	1,606,840
Case Reserves	(136,405)	(239,637)	817,772	578,134
IBNR	7,550	(227,146)	955,494	728,348
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,620	9,460	(36,028)	(26,568)
TOTAL FY 2020 CLAIMS	2,620	(148,117)	3,034,871	2,886,755
FUND YEAR 2021				
Paid Claims	3,204	13,091	1,059,206	1,072,297
Case Reserves	9,914	86,712	834,237	920,949
IBNR	(13,119)	(206,718)	1,046,295	839,577
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	71	3,085	(42,065)	(38,979)
TOTAL FY 2021 CLAIMS	71	(103,830)	2,897,673	2,793,844
FUND YEAR 2022				
Paid Claims	47,700	109,367	521,308	630,674
Case Reserves	(90,867)	(122,713)	905,204	782,491
IBNR	43,167	(99,679)	1,683,797	1,584,119
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,265	7,814	(70,580)	(62,766)
TOTAL FY 2022 CLAIMS	1,265	(105,211)	3,039,729	2,934,519
FUND YEAR 2023				
Paid Claims	11,471	58,582		58,582
Case Reserves	146,222	477,356		477,356
IBNR	509,450	1,131,919		1,131,919
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(14,353)	(35,228)		(35,228)
TOTAL FY 2023 CLAIMS	652,790	1,632,629	0	1,632,629
COMBINED TOTAL CLAIMS	657,066	1,225,360	16,501,714	17,727,074

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						
April 30, 2023						
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
March-23	1	2	7	20	10	40
April-23	1	1	7	15	12	36
NET CHGE	0	-1	0	-5	2	-4
Limited Reserves						\$15,134
Year	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$7	\$93,714	\$70,168	\$345,837	\$509,726
April-23	\$0	\$7	\$93,714	\$27,180	\$423,922	\$544,823
NET CHGE	\$0	\$0	\$0	(\$42,988)	\$78,085	\$35,098
Ltd Incurred	\$115,093	\$310,645	\$130,774	\$99,225	\$15	\$946,200
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
March-23	4	8	5	38	9	67
April-23	4	6	6	36	21	76
NET CHGE	0	-2	1	-2	12	9
Limited Reserves						\$2,173
Year	2019	2020	2021	2022	2023	TOTAL
March-23	\$9,600	\$139,177	\$6,000	\$35,114	\$9,847	\$275,738
April-23	\$9,600	\$14,077	\$7,000	\$35,214	\$23,245	\$165,136
NET CHGE	\$0	(\$125,100)	\$1,000	\$100	\$13,398	(\$110,602)
Ltd Incurred	\$332,416	\$129,215	\$13,138	\$35,264	\$35,264	\$1,039,253
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	2	4	3	10
April-23	0	0	2	4	4	11
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$10,235
Year	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$6,023	\$3,002	\$2,056	\$111,081
April-23	\$0	\$0	\$6,023	\$3,002	\$3,556	\$112,581
NET CHGE	\$0	\$0	\$0	\$0	\$1,500	\$1,500
Ltd Incurred	\$7,739	\$9,727	\$17,061	\$27,165	\$27,165	\$211,967
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
March-23	21	34	31	32	9	141
April-23	19	33	31	30	12	139
NET CHGE	-2	-1	0	-2	3	-2
Limited Reserves						\$24,713
Year	2019	2020	2021	2022	2023	TOTAL
March-23	\$540,934	\$920,239	\$900,976	\$770,174	\$25,394	\$3,527,375
April-23	\$529,109	\$894,012	\$904,426	\$717,095	\$26,632	\$3,435,089
NET CHGE	(\$11,825)	(\$26,227)	\$3,449	(\$53,079)	\$1,238	(\$92,287)
Ltd Incurred	\$3,437,644	\$1,735,388	\$1,832,274	\$1,252,452	\$1,252,452	\$11,937,243
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2019	2020	2021	2022	2023	TOTAL
March-23	26	44	45	94	31	258
April-23	24	40	46	85	49	262
NET CHGE	-2	-4	1	-9	18	4
Limited Reserves						\$16,250
Year	2019	2020	2021	2022	2023	TOTAL
March-23	\$550,534	\$1,059,423	\$1,006,714	\$878,458	\$383,134	\$4,423,920
April-23	\$538,709	\$908,096	\$1,011,163	\$782,491	\$477,356	\$4,257,629
NET CHGE	(\$11,825)	(\$151,327)	\$4,449	(\$95,967)	\$94,222	(\$166,291)
Ltd Incurred	\$3,892,892	\$2,184,975	\$1,993,246	\$1,414,106	\$1,314,896	\$14,134,663

Union County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS															
AS OF April 30, 2023															
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
2018	Budget	Current		64		MONTH	Last Month		63		MONTH	Last Year		52	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-22	TARGETED
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
GEN LIABILITY	427,942	493,956	493,956	115.43%	415,599	97.12%	493,956	493,956	115.43%	415,639	97.13%	493,956	493,956	115.43%	412,992
AUTO LIABILITY	259,693	123,110	123,110	47.41%	251,689	96.92%	123,110	123,110	47.41%	251,300	96.77%	123,110	123,110	47.41%	243,958
WORKER'S COMP	4,546,370	2,427,033	2,427,033	53.38%	4,544,552	99.96%	2,427,033	2,427,033	53.38%	4,544,098	99.95%	2,502,309	2,502,309	55.04%	4,529,159
TOTAL ALL LINES	5,554,026	3,334,548	3,334,548	60.04%	5,531,861	99.60%	3,334,548	3,334,548	60.04%	5,531,058	99.59%	3,471,954	3,471,954	62.51%	5,506,130
NET PAYOUT %	\$2,794,734					50.32%									
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
2019	Budget	Current		52		MONTH	Last Month		51		MONTH	Last Year		40	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-22	TARGETED
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
GEN LIABILITY	428,501	332,416	332,416	77.58%	413,531	96.51%	332,416	332,416	77.58%	412,973	96.38%	338,218	338,218	78.93%	396,283
AUTO LIABILITY	258,887	7,739	7,739	2.99%	243,200	93.94%	7,739	7,739	2.99%	242,358	93.62%	107,739	107,739	41.62%	231,190
WORKER'S COMP	4,637,297	3,437,994	3,437,644	74.13%	4,619,742	99.62%	3,437,506	3,437,156	74.12%	4,617,442	99.57%	3,583,984	3,583,984	77.29%	4,576,883
TOTAL ALL LINES	5,665,107	3,893,242	3,892,892	68.72%	5,616,895	99.15%	3,892,754	3,892,404	68.71%	5,613,195	99.08%	4,270,380	4,270,380	75.38%	5,544,777
NET PAYOUT %	\$3,354,533					59.21%									
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
2020	Budget	Current		40		MONTH	Last Month		39		MONTH	Last Year		28	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-22	TARGETED
PROPERTY	355,673	310,645	310,645	87.34%	355,673	100.00%	310,645	310,645	87.34%	355,673	100.00%	336,677	336,677	94.66%	355,673
GEN LIABILITY	393,364	129,215	129,215	32.85%	363,788	92.48%	139,315	139,315	35.42%	361,681	91.95%	31,315	31,315	7.96%	328,707
POL/EPL															
AUTO LIABILITY	237,658	9,727	9,727	4.09%	212,233	89.30%	9,727	9,727	4.09%	211,064	88.81%	24,804	24,804	10.44%	192,638
WORKER'S COMP	3,947,400	2,065,350	1,735,388	43.96%	3,895,973	98.70%	2,077,723	1,735,389	43.96%	3,890,981	98.57%	2,201,923	2,201,923	55.78%	3,781,397
TOTAL ALL LINES	4,934,095	2,514,937	2,184,975	44.28%	4,827,667	97.84%	2,537,409	2,195,075	44.49%	4,819,398	97.68%	2,594,719	2,594,719	52.59%	4,658,415
NET PAYOUT %	\$1,606,841					32.57%									
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION															
2021	Budget	Current		28		MONTH	Last Month		27		MONTH	Last Year		16	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-22	TARGETED
PROPERTY	319,500	175,881	130,774	40.93%	319,500	100.00%	175,881	130,774	40.93%	319,500	100.00%	286,813	286,813	89.77%	308,785
GEN LIABILITY	363,600	13,138	13,138	3.61%	303,836	83.56%	12,138	12,138	3.34%	300,695	82.70%	21,234	21,234	5.84%	246,692
POL/EPL															
AUTO LIABILITY	203,400	17,061	17,061	8.39%	164,870	81.06%	17,061	17,061	8.39%	162,772	80.03%	17,061	17,061	8.39%	126,163
WORKER'S COMP	2,809,258	1,832,274	1,832,274	65.22%	2,691,118	95.79%	1,825,620	1,825,620	64.99%	2,678,034	95.33%	1,606,547	1,606,547	57.19%	2,295,896
TOTAL ALL LINES	3,695,758	2,038,353	1,993,246	53.93%	3,479,323	94.14%	2,030,699	1,985,592	53.73%	3,461,001	93.65%	1,931,655	1,931,655	52.27%	2,977,536
NET PAYOUT %	\$1,072,297					29.01%									
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION															
2022	Budget	Current		16		MONTH	Last Month		15		MONTH	Last Year		4	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-22	TARGETED
PROPERTY	332,100	99,225	99,225	29.88%	320,963	96.85%	110,864	110,864	33.38%	320,251	96.43%	106,322	106,322	32.02%	99,630
GEN LIABILITY	387,562	35,264	35,264	9.10%	262,950	67.85%	35,164	35,164	9.07%	256,053	66.07%	24,202	24,202	6.24%	38,756
POL/EPL	0														
AUTO LIABILITY	180,900	27,165	27,165	15.02%	112,207	62.03%	27,165	27,165	15.02%	107,781	59.58%	2,809	2,809	1.55%	18,090
WORKER'S COMP	2,132,100	1,252,452	1,252,452	58.74%	1,742,481	81.73%	1,289,180	1,289,180	60.47%	1,677,234	78.67%	279,733	279,733	13.12%	127,926
TOTAL ALL LINES	3,032,662	1,414,106	1,414,106	46.63%	2,438,601	80.41%	1,462,373	1,462,373	48.22%	2,361,319	77.86%	413,066	413,066	13.62%	284,402
NET PAYOUT %	\$631,615					20.83%									
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION															
2023	Budget	Current		4		MONTH	Last Month		3		MONTH	Last Year		-8	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-22	TARGETED
PROPERTY	348,000	429,778	429,778	123.50%	104,400	30.00%	350,092	350,092	100.60%	80,040	23.00%			N/A	N/A
GEN LIABILITY	408,152	23,268	23,268	5.70%	40,815	10.00%	9,847	9,847	2.41%	24,489	6.00%			N/A	N/A
POL/EPL	0														
AUTO LIABILITY	203,000	3,556	3,556	1.75%	20,300	10.00%	2,056	2,056	1.01%	12,180	6.00%			N/A	N/A
WORKER'S COMP	2,180,000	79,335	79,335	3.64%	130,800	6.00%	68,250	68,250	3.13%	65,400	3.00%			N/A	N/A
TOTAL ALL LINES	3,139,152	535,938	535,938	17.07%	296,315	9.44%	430,245	430,245	13.71%	182,109	5.80%	0	0	N/A	N/A
NET PAYOUT %	\$52,703					1.68%									

**UNION COUNTY INSURANCE FUND COMMISSION
SUPPLEMENTAL BILLS LIST**

Resolution No. 18-23

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>
001208			
001208	UNION COUNTY	TO RIEMB. FOR CHECK # 39520 DEP IN ERROR	47,098.31
			47,098.31
		Total Payments FY 2023	47,098.31
		TOTAL PAYMENTS ALL FUND YEARS	47,098.31

Chairperson

Attest:

Dated: _____

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

Treasurer

**UNION COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 19-23

JULY 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>
001209			
001209	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/3	14,140.16
001209	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/23	14,140.16
			28,280.32
001210			
001210	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 07/23	542.83
001210	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 06/23	542.83
			1,085.66
001211			
001211	WESTFIELD LEADER	AD DATE 5/18/23 MEETING NOTICE	39.27
			39.27
001212			
001212	NJ ADVANCE MEDIA	ACCT #1188859 - MAY MEETING 05/18/23	112.78
			112.78
		Total Payments FY 2023	29,518.03
		TOTAL PAYMENTS ALL FUND YEARS	29,518.03

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	April		
CURRENT FUND YEAR	2023		
Description:		Administrative Account-Investors	Claims Account - Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$12,000,884.74	11,927,245.81	73,638.93
Opening Interest Accrual Balance	\$0.00	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	\$27,226.35	\$26,832.38	\$393.97
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	\$27,226.35	\$26,832.38	\$393.97
9 Deposits - Purchases	\$227,366.59	\$13,362.78	\$214,003.81
10 (Withdrawals - Sales)	-\$436,752.92	-\$214,003.81	-\$222,749.11
Ending Cash & Investment Balance	\$11,818,724.76	\$11,753,437.16	\$65,287.60
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$218,494.74	\$0.00	\$218,494.74
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$12,037,219.50	\$11,753,437.16	\$283,782.34

UNION COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: April								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Cyber	TOTAL
OPEN BALANCE	766,783.35	1,246,888.09	1,074,232.75	8,935,273.99	14.58	(31,930.32)	9,622.65	12,000,885.09
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	11,313.50	0.00	0.00	2,049.28	0.00	0.00	0.00	13,362.78
Invest Pymnts	1,733.48	2,803.31	2,415.13	20,184.98	0.03	67.79	21.63	27,226.35
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,733.48	2,803.31	2,415.13	20,184.98	0.03	67.79	21.63	27,226.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,046.98	2,803.31	2,415.13	22,234.26	0.03	67.79	21.63	40,589.13
EXPENSES								
Claims Transfers	44,263.26	115,023.00	0.00	63,462.85	0.00	0.00	0.00	222,749.11
Expenses	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
TOTAL	44,263.26	115,023.00	0.00	63,462.85	0.00	0.00	0.00	222,749.11
END BALANCE	735,567.07	1,134,668.40	1,076,647.88	8,894,045.40	14.61	(31,862.53)	9,644.28	11,818,725.11

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%	3	204
Total FY2019	42	236	131	39	170	0	77.06%	22.94%	0.00%	1	169
Total FY2020	160	352	120	124	244	0	49.18%	50.82%	0.00%	0	244
Total FY2021	73	261	115	78	193	0	59.59%	40.41%	0.00%	2	191
Total FY2022	55	207	86	24	110	0	78.18%	21.82%	0.00%	5	105
Jan-23	5	13	4	2	6	0	66.67%	33.33%	0.00%	0	6
Feb-23	1	11	5	3	8	0	62.50%	37.50%	0.00%	0	8
Mar-23	3	13	8	0	8	0	100.00%	0.00%	0.00%	0	8
Apr-23	5	18	8	2	10	0	80.00%	20.00%	0.00%	1	9
May-23	4	17	12	0	12	0	100.00%	0.00%	0.00%	3	9
Jun-23	2	13	9	0	9	0	100.00%	0.00%	0.00%	4	5
Total FY2023	20	85	46	7	53	0	86.79%	13.21%	0.00%	8	45

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	8	19	0	19	6	2	4	11	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



**Case Management Monthly Activity Report
June 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
Cornerstone Institutional Attends / 791-616	1	1	100%
SS TANF Case Mgmt / 789-127	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 07/05/2023

* 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%	3		
May-23	\$109,771	\$28,679	\$116,575	\$81,092	74%	116	116	0	100%	1		
Jun-23	\$72,001	\$18,669	\$131,257	\$53,332	74%	70	70	0	100%	0		
Total 2023	\$589,302	\$169,439	\$1,052,068	\$419,863	71%	543	539	4	99%	11		
Total to Date	\$16,003,435	\$4,019,798	\$20,013,734	\$11,983,512	75%	9,390	8,890	500	95%	65		

Report Run Date:07/05/2023

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UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 12, 2023

DATE OF MEETING: July 19, 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		

May - July 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 24:** Attended the UCIFC meeting.
- **May 24:** Attended the UCIFC Executive Safety Committee meeting.
- **May 24:** Attended the UCIFC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 19:** Plan to attend the UCIFC meeting.
- **July 19:** Plan to attend the UCIFC Executive Safety Committee meeting.
- **July 19** 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://nice.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: Mark Out Best Practices – May 22.
- NJCE JIF - Live Safety Training – July 2023 Registration is Now Open! – May 22.
- NJCE JIF - JAM SD Bulletin: Batting Cages Best Practices – May 23.
- NJCE JIF - JAM SD Bulletin: Spray Park Best Practices – June 6.
- NJCE JIF - JAM SD Bulletin: Driving Best Practices – June 7.
- NJCE JIF - JAM SD Message: Poor Air Quality – June 8.
- NJCE JIF - JAM SD Bulletin: New Jersey Child Labor Laws – June 9.
- NJCE JIF - JAM SD Bulletin: Domestic Violence for New Jersey Public Employers – June 15.
- NJCE JIF - JAM SD Message: Trench Safety Stand Down Week – June 20.
- NJCE JIF - JAM SD Bulletin: Persons with Communication Disabilities in Public Settings - Best Practices – July 11.

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. *(July through August 2023 Live Training schedules and registration links are 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 important 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, 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.*

(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](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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. These Expos are scheduled throughout the state and are for training programs that are not available virtually.

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

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

DATE	TRAINING TOPIC	TIME
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

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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
8/1/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/23	Hearing Conservation	9:30 - 10:30 am
8/1/23	Fire Safety	11:00 - 12:00 pm
8/2/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/23	Chipper Safety	1:00 - 2:00 pm
8/3/23	Asbestos Awareness	7:30 - 9:30 am
8/3/23	Fire Extinguisher Safety	10:00 - 11:00 am
8/4/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/4/23	Mower Safety	11:00 - 12:00 pm
8/7/23	Disaster Management	9:00 - 10:30 am
8/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/8/23	Ethical Decision Making	9:00 - 11:30 am
8/9/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/9/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/9/23	Bloodborne Pathogens	10:00 - 11:00 am
8/10/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00pm
8/10/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/11/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/11/23	Hearing Conservation	11:00 - 12:00 pm
8/14/23	Wellness for Government Employees	9:00 - 11:30 am
8/14/23	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
8/15/23	Preparing for the Unspeakable	9:00 - 10:30 am
8/15/23	Fall Protection Awareness	1:00 - 3:00 pm
8/16/23	Bloodborne Pathogens	7:30 - 8:30 am
8/16/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
8/17/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/17/23	Personal Protective Equipment	1:00 - 3:00 pm
8/18/23	Confined Space Entry	7:30 - 10:30 am
8/18/23	Introduction to Communication Skills	9:00 - 11:00 am
8/18/23	Fire Extinguisher Safety	11:00 - 12:00 pm
8/21/23	Sanitation and Recycling Safety	8:30 - 10:30 am
8/21/23	Fire Safety	11:00 - 12:00 pm
8/22/23	Flagger Skills and Safety	8:30 - 9:30 am
8/22/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
8/23/23	Playground Safety Inspections	8:30 - 10:30 am

8/23/23	Special Event Management	1:00 - 3:00 pm
8/24/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/24/23	Bloodborne Pathogens	11:00 - 12:00 pm
8/25/23	Mower Safety	7:30 - 8:30 am
8/25/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
8/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/29/23	Shop and Tool Safety	8:30 - 9:30 am
8/29/23	Driving Safety Awareness	10:00 - 11:30 am
8/30/23	Personal Protective Equipment	8:30 - 10:30 am
8/30/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
8/31/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/23	Chainsaw Safety	10:00 - 11:00 am

Zoom Safety Training Guidelines:

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. 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. This will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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 it 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: **1306-02, 9061, 3765, and 6056-02**. 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 – MAY 24, 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 Joseph Hrubash
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze Mary Ann Maitilasso
	PERMA Risk Management Services Jennifer Davis Shai McLeod
Managed Care Services	First MCO Marie Lamb
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Acrisure, LLC Robin Racioppi
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Consulting Glenn Prince - <i>Absent</i> Ken Schulz
	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 & CLOSED MINUTES OF MARCH 15, 2023

Executive Director noted that the closed minutes were emailed to the Commissioners previously.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 15, 2023

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported that since the last Commission meeting, a confined space awareness & education training was conducted. Mr. Worthington reported that in addition to various other trainings, a respiratory protection & education training and fit testing was conducted for the Scotch Plains public works employees. 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 two action items.

2023 PROPERTY & CASUALTY BUDGET – Executive Director referred to memorandum enclosed within the agenda from the Executive Director to the Commissioners regarding the 2023 Property & Casualty Budget recommendation. Executive Director also referred to a series of emails between various Commission Professionals discussing and arriving at the proposed budget recommendation. Executive Director advised that following various meetings with the Commission Treasurer, Actuary, and Payroll Auditor, a proposed 2023 budget in the amount of \$3,340,854 is being recommended. Executive Director reported that the budget amount represents an overall increase of \$110,151 or 3.41% before dividend credits are applied. Executive Director noted that the budget amount is slightly lower than the previously proposed budget amount and reflects the low end of the range for the loss funds, which the actuary will certify. Executive Director further noted that a dividend credit in the amount of \$500,000 will be applied to the budget which will result in an overall net amount of \$2,840,854. Executive Director advised that a payment schedule of 30% due on 6/15/23, 35% due on 8/15/23 and 35% due on 10/15/23 is being suggested. Executive Director asked if there were any questions or comments on the proposed budget recommendation. Commission Treasurer commented that it was a group effort, working with the Executive Director and other Commission Professionals, to arrive at a budget that reflects all of the Commission's liabilities while still being mindful of the County's ability to fund.

Executive Director asked if there were any further comments and/or questions. Hearing none, Executive Director asked for a motion to adopt the budget.

MOTION TO APPROVE RESOLUTION 15-23 ADOPTING THE 2023 BUDGET IN THE AMOUNT OF \$3,340,854 AND AN ASSESSMENT PAYMENT SCHEDULE AS PROPOSED.

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

SETTLEMENT OF LIABILITY CLAIM – Executive Director referred to a resolution prepared by the Commission Attorney for settlement of a liability claim enclosed within the agenda. Commission Attorney advised that Resolution 16-23 authorizes the settlement in the matter of Cortes v Union County in the amount of \$115,000.00 and that the case was previously approved by the Commissioners.

MOTION TO APPROVE RESOLUTION 16-23 AUTHORIZING SETTLEMENT OF LIABILITY CLAIM.

Moved:	Chair Wagner
Second:	Commissioner Martins
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 March and April. Executive Director advised there were (6) six certificates of insurance issued during the month March and (4) four certificates of insurance issued during the month April. 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 Martins
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - Executive Director reported the NJCE met on April 27 at the Forsgate County Club and a celebratory luncheon followed. Executive Director advised the luncheon was well attended with and had guest speakers. Executive Director said during the JIF meeting there was approval to procure a property appraisal. Executive Director reported there were contract awards for the Actuary, Auditor, Litigation Manager, Payroll Auditor and to the Chertoff Group, the Cyber Advisor. Executive Director said the attorney handling the negotiations on the 2020 COVID claims with Safety National attended the closed sessions and recommended a settlement to the Commissioners. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the February Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,836,857 as of February 28, 2023. Executive Director noted the cash amount was \$12,283,545.

CLAIMS TRACKING REPORTS - Executive Director advised the Claim Tracking reports as of February 28, 2023, 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 four informational items for his report, none of which were action items.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Mr. Thorpe reported that the 12th Annual Educational Seminar was once again held virtually, with 2 sessions, April 21st and April 28th. Mr. Thorpe reported that there was record attendance at both sessions and the seminar qualified for Continuing Education Credits.

FIRST AMENDMENT AUDITS – Mr. Thorpe reported that the Union County Prosecutor's Office has scheduled a training event on First Amendment Audits. Mr. Thorpe advised that the training session is scheduled for June 14, 2023, at the John H. Stamler Police Academy in Union County, at 12:00 pm. Mr. Thorpe further advised that Mr. Keith Hummel of the J.A. Montgomery Law Enforcement Consulting Division has been invited to speak at the event.

2023 BEST PRACTICES SEMINAR – Mr. Thorpe reported that PERMA is presently working on coordinating details for the 2023 NJCE Best Practice Workshop. Mr. Thorpe said that a tentative date and time has been set for October 5th at 1pm. Mr. Thorpe advised that the PERMA claims team is looking for volunteers interested in being part of the Committee for this workshop. Mr. Thorpe advised that if any individuals would like to participate, they should contact Robyn Walcoff and/or Jennifer Davis from the PERMA claims team.

2023 MEETING SCHEDULE – Mr. Thorpe advised that the Commission is not scheduled to meet in June and that the next scheduled meeting is on July 19, 2023 at 10:00 AM.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor referred to Resolution 17-23, the May Bill List, enclosed within the agenda and advised that all the bills were routine in nature. Executive Director asked if there were any questions for the Commission Treasurer on the bill list. Hearing none, Executive Director asked for a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 17-23 MAY 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.

May 24, 2023 Union County Insurance Fund Commission OPEN Minutes

CLAIMS ADMINISTRATOR: Ms. Guze reported for the period of April 1st through April 30th there were 18 worker compensation claims reported; 6 were report only, 1 is still under investigation, 5 were closed, and 6 remain treating. Ms. Guze reported that it is the time of year where there is an increase in tick bites, poison ivy, and bee sting claims. Ms. Guze advised that she has forwarded their report to Mr. Worthington, as she does each month, for him to address these issues when he meets with the directors. 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 April as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
April	18	9	1	10	6

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
April	\$ 67,949	\$ 26,337	\$ 41,612	61%	59	57	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. Schulz referred to the Safety Director's report for March through May enclosed within the agenda, which included all risk control and safety activities. Mr. Schulz then referred to the listing of all training opportunities that are scheduled through July 31st. Mr. Schulz advised that any questions regarding trainings should be directed to Mr. Prince. Mr. Schulz reported that the property carrier, Zurich, has been visiting a variety of buildings that are covered within the program to determine any exposures, and has been submitting recommendations on various issues. Mr. Schulz advised that Mr. Prince will continue to work with Mr. Salerno to address the concerns and close out necessary items. With no questions, Mr. Schulz concluded his report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: Chair Wagner reported that the county has purchased their Multi-factor Authentication (MFA). Chair Wagner reported that the county is waiting for their tokens to be provided and has already identified the users that will require them, which are the individuals accessing the system through their VPN network. Mr. Cooney advised that the underwriting team will circulate a new cyber insurance application for a fresh update and will then research the cyber insurance options for the Commission.

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 2701-01 and 8419. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

MOTION TO GO INTO TO CLOSED SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MOTION TO APPROVE THE PARS AS DISCUSSED IN EXECUTIVE SESSION

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

NEXT MEETING – Executive Director asked whether the Commission would like to meet in-person or virtually for the July meeting. Chair Wagner said the virtual meetings seem to work well for everyone as it is more efficient.

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MEETING ADJOURNED: 10:29AM

Minutes prepared by: Jason Thorpe, Assisting Secretary