

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
DECEMBER 20, 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 December 20, 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: DECEMBER 20, 2023
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** October 25, 2023 Open MinutesAppendix I
October 25, 2023 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:** None

- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee:Page 2
 - Claims Sweep Letter

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**Pages 3-22

- ☐ **TREASURER – Bibi Taylor**
 - Resolution 27-23 December Bill List – Motion.....Page 23
 - October Treasurer ReportsPages 24-25

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

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

- ☐ **MANAGED CARE – First MCO**
 - Monthly Report.....Pages 26-29

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 30-36

- ☐ **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 37
Motion to go into Executive Session

MOTION TO APPROVE PARS AS DISCUSSED IN EXECUTIVE SESSION

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- ☐ **MEETING ADJOURNMENT**
 - ☐ **NEXT SCHEDULED MEETING: January 17, 2024, 10:00 AM**

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: November 21, 2023

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

As you are aware, certain policies issued to the Union County Insurance Fund Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/23.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that have not yet been reported.**

Such claims must be reported to the insurance carrier prior to 12/31/23. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

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

Date: December 20, 2023

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2024 Property & Casualty Budget** – The Executive Director’s office is in the process of scheduling a meeting with the Commission Chair and Treasurer to review the proposed 2024 budget. The proposed budget will be presented at the January 2024 Insurance Commission meeting.
- ☐ **2023 UCIFC Dividend** – The Executive Director’s office will be reviewing available dividend options with the Commission Chair and Treasurer. As done in the past, a recommendation will be made at the January meeting.
- ☐ **Union County Approved Counsel (Pages 5-8)** – Included in the agenda on pages 5-8 is a copy of Resolution 26-23, Utilizing Union County Approved Counsel for the County Insurance Commission. The County of Union on behalf of itself and the UCIFC issued a “Request for Qualifications” (RFQ) on October 5, 2023 and the responses were reviewed on November 2, 2023. The County of Union on behalf of itself and the UCIFC issued a second RFQ on November 13, 2023 and the responses were reviewed on November 28, 2023. Commission Attorney supplied a list of the approved firms to provide legal services.
 - ☐ **Motion to approve Resolution 26-23 Utilizing Union County Approved Counsel for the County Insurance Commission**
- ☐ **RFP for Professional Services - Actuary** – The Fund Office issued an RFP for the 2024 Actuary position. The responses were due on November 8, 2023. We received one response from the incumbent, The Actuarial Advantage, Inc. The pricing fee is \$6,644, which represents an increase of 2% over the 2023 fee of \$6,514.
 - ☐ **Motion to approve The Actuarial Advantage Inc. as the 2024 Actuary with a fee of \$6,644.**
- ☐ **RFP for Professional Services - Auditor** – The Fund Office issued an RFP for the 2024 Auditor position. The responses were due on November 8, 2023. We received one response from the incumbent, Suplee, Clooney & Company. The pricing fee is \$12,400, which represents an increase of 9.73% over the 2023 fee of \$11,300.
 - ☐ **Motion to approve Suplee, Clooney & Company as the 2024 Auditor with a fee of \$12,400.**

- ❑ **RFP for Professional Services – Executive Director** – The County issued an RFP for the Executive Director position. The responses were due on November 28, 2023. The tentative period of contract is January 1, 2024 through December 31, 2024, with a potential option to extend the contract for one subsequent 12-month contract period. PERMA submitted its proposal to the County prior to the deadline.
- ❑ **Certificate of Insurance Reports (Pages 9-11)** – Included in the agenda on pages 9-11 are the certificate of insurance issuance reports from the NJCE listing the certificates issued during the months of October & November. There were (2) two certificates issued in October and (7) seven in November.
 - ❑ **Motion to approve the certificate of insurance reports.**
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 12-18)** – The NJCE met on October 26, 2023. A summary report of the meeting is included in the agenda on pages 12-13. The NJCE also met on November 17, 2023. Included in the agenda on pages 14-16 is a summary report. The NJCE introduced a proposed budget in the amount of \$41,363,126. A copy of the budget is on page 17. A copy of the Ancillary Budget is on page 18. A public hearing is scheduled on January 11, 2024 at 11:00 AM.
- ❑ **UCIFC Financial Fast Track (Pages 19-20)** - Included in the agenda on pages 19-20 is a copy of the Financial Fast Track for the month of September. As of **September 30, 2023** there is a statutory surplus of **\$4,990,617**. The total cash amount is **\$13,017,169**.
- ❑ **Claims Tracking Reports (Pages 21-22)** – Included in the agenda on page 21 is the Claim Activity Report as of October 31, 2023. Also included in the agenda on page 22 is the Claims Management Report Expected Loss Ratio Analysis Report as of October 31, 2023. This report measures how the losses are running compared to the actuary’s projections for 2023. Executive Director will review the reports with the Commission.
- ❑ **2024 Meeting Platform** – In order to best streamline and leverage Microsoft 365 suite of applications, the Fund Office will eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.
- ❑ **2024 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2024. The start time of the meetings will be at 10:00 AM. The 2024 UCIFC Reorganization meeting is scheduled for January 17, 2024. If the dates are acceptable, a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed.

January 17, March 20, May 15, July 17, September 18, October 23, and December 18

RESOLUTION NO. 26-23

UNION COUNTY INSURANCE FUND COMMISSION

**UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY
INSURANCE COMMISSION**

WHEREAS, the Union County Insurance Fund Commission is responsible for providing a defense to certain claims brought against its members in accordance with the Commission's coverage documents; and

WHEREAS, the County of Union on behalf of itself and the UCIFC implemented a fair and open process for the procurement of litigation and/or defense counsel; and

WHEREAS, on October 5, 2023, "Request for Qualifications" (RFQ) were issued and responses were received on November 2, 2023; and

WHEREAS, on November 13, 2023, a second "Request for Qualifications" (RFQ) was issued and responses were received on November 28, 2023; and

WHEREAS, having considered the recommendation of the Proposal Review Committee, the Board determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services outlined above; and

WHEREAS, this Commission wishes to accept the recommendations of the Proposal Review Committee and determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services as outlined:

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Union County Insurance Fund Commission that the assignment of specific claims for defense shall be made by the Commission, on advice from the County Counsel's office.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on December 20, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

**RFQ FOR LITIGATION AND DEFENSE COUNSEL AND GENERAL
COUNSEL SERVICES - POSTED ON OCTOBER 5, 2023 AND OPENED ON
NOVEMBER 2, 2023 (RFQ 2024-9):**

1. Aloia Law Firm, LLC, 2 Broad Street, Suite 510, Bloomfield, NJ 07003; 973-337-6626
2. Antonelli Kantor Rivera, 354 Eisenhower Parkway, Suite 1000, Livingston, NJ 07039; 908-623-3676
3. Biancamano & Di Stefano, P.C., 10 Parsonage Road, Suite 300, Edison, NJ 08837; 732-549-0220
4. Bratti Greenan, LLC, 1040 Broad Street, Suite 104, Shrewsbury, NJ 07702; 732-852-2711
5. Chasan, Lamparello, Mallon & Cappuzzo, 300 Lighting Way, Suite 200, Secaucus, NJ 07094; 201-348-6000
6. Cleary Jacobbe Alfieri Jacobs, LLC, 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436; 973-845-6700
7. Decotiis, Fitzpatrick, Cole & Giblin, LLP, 61 South Paramus Road, Paramus, NJ 07652; 201-928-1100
8. Dilworth Paxson, LLP, 4 Paragon Way, Suite 400, Freehold, NJ 07728; 732-530-8822
9. Eric M. Bernstein & Associates, LLC, 34 Mountain Blvd. Building A, P.O. Box 4922, Warren, NJ 07059; 732-805-3360
10. Florio Kenny Raval, LLP, 125 Chubb Avenue, Suite 310N, Lyndhurst, NJ 07071; 201-659-8011
11. Hatfield Schwartz, LLC, 240 Cedar Knolls Road, Suite 303, Cedar Knolls, NJ 07927; 973-737-8315
12. Inglesino Taylor, 600 Parsippany Road, Suite 204, Parsippany, NJ 07054; 973-947-7111
13. Jardim, Meisner & Susser, P.C., 30B Vreeland Road, Suite 100, Florham Park, NJ 07932; 973-845-7640
14. Kologi Simitz, 500 North Wood Avenue, Linden, NJ 07036; 908-486-8877
15. LaCorte, Bundy, Varady & Kinsella, 989 Bonnel Court, Union, NJ 07083; 908-810-0500
16. Malamut & Associates, LLC, 457 Haddonfield Road, Suite 500, Cherry Hill, NJ 08002; 856-424-1808
17. Marmero Law, LLC, 44 Euclid Street, Woodbury, NJ 08096; 856-848-6440
18. Methfessel & Werbel, P.C., 2025 Lincoln Highway, Suite 200, P.O. Box 3012, Edison, NJ 08818; 732-248-4200
19. Rainone Coughlin Minchello, 555 U.S. Highway One South, Suite 440, Iselin, NJ 08830; 732-709-4182
20. Renaud Colicchio, LLC, 190 North Avenue E. Cranford, NJ 07016; 908-418-4088

21. Ruderman & Roth, LLC, 150 Morris Avenue, Suite 303, Springfield, NJ 07081; 973-258-1288
22. Shain Schaffer, P.C., 150 Morristown Road, Suite 105, Bernardsville, NJ 07924; 908-953-9300
23. Taylor Law Group, LLC, 430 Mountain Avenue, Suite 103, New Providence, NJ 07974; 908-219-7771
24. The Antoine Law Firm, 52 Underwood Street, #1L, Newark, NJ 07106; 973-370-5347 – **MAILING ADDRESS: 6 Eton Road, Livingston, NJ 07039**
25. Weber Dowd Law, 365 Rifle Camp Road, West Paterson, NJ 07424; 973-200-0805
26. Weiner Law Group, LLP, 629 Parsippany Road, Parsippany, NJ 07054; 973-403-1100
27. Wiley Malehorn Sirota & Raynes, 250 Madison Avenue, Morristown, NJ 07960; 973-539-1313

**34. RFQ FOR LITIGATION DEFENSE AND GENERAL COUNSEL - 2ND POST -
POSTED ON NOVEMBER 13, 2023 AND OPENED ON NOVEMBER 28, 2023
(SECOND POST) (RFP 2024-34) (RES):**

- Florio Kenny Raval, LLP, 125 Chubb Avenue, Suite 310 N, Lyndhurst, NJ 07071; 201-659-8011
- Kingston Coventry, LLC, 1 Gatehall Drive, Suite 305, Parsippany, NJ 07054; 973-370-2227
- Law Office of Marco Di Stefano, Esq., LLC, 2050 Emerson Avenue, Union, NJ 07083; 347-672-2650

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 10/1/2023 To 11/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Howard Equities I - County of Union	1227 Morris Avenue Union, NJ 07083	RE: County of Union, Bureau of MVS 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 Sheriff's Office for training purposes.	10/24/2023 #4263757	GL AU EX WC OTH
H - Howard Equities I - County of Union	1227 Morris Avenue Union, NJ 07083	RE: Use of Facilities for 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 Sheriff's Office for training purposes.	10/24/2023 #4263778	GL AU EX WC OTH
Total # of Holders: 2				

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 11/1/2023 To 12/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - PSE&G I - County of Union	80 Park Place, MC-18A Newark, NJ 07102	RE: Right to Entry Agreement The Certificate Holder and its successors and assigns are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the right to entry agreement. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	11/10/2023 #4297597	GL AU EX WC
H - PSE&G I - County of Union	80 Park Place, MC-18A Newark, NJ 07102	RE: Overt Surveillance Equipment The Certificate Holder and its successors and assigns are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the distribution pole attachment license agreement for overt surveillance equipment. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	11/13/2023 #4299066	GL AU EX WC
H - Union County Office of I - County of Union	Environmental Health 400 North Avenue East Westfield, NJ 07090	Evidence of insurance as respects to Union County Medical Reserve Corp.	11/15/2023 #4306375	GL AU EX
H - Union County Office of I - County of Union	Environmental Health 400 North Avenue East Westfield, NJ 07090	- 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 Evidence of insurance as respects to Union County Medical Reserve Corp.	11/15/2023 #4306376	GL AU EX WC
H - County of Union I - County of Union	Youth Services Commission 10 Elizabethtown Plaza Elizabeth, NJ 07207	Evidence of insurance for community drop in center grant	11/21/2023 #4314101	GL AU EX WC

Union County Insurance Commission
Certificate of Insurance Monthly Report

From 11/1/2023 To 12/1/2023

H - PSE&G I - County of Union	80 Park Place, MC-18A Newark, NJ 07102	RE: Overt Surveillance Equipment The Certificate Holder and its successors and assigns are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the distribution pole attachment license agreement for overt surveillance equipment. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract. Policy # NJCE20233-10 sits excess of Policy #UNIC20231-18	11/29/2023 #4317610	GL AU EX WC
H - PSE&G I - County of Union	80 Park Place, MC-18A Newark, NJ 07102	RE: Right to Entry Agreement The Certificate Holder and its successors and assigns are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the right to entry agreement. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract. Policy # NJCE20233-10 sits excess of Policy #UNIC20231-18.	11/30/2023 #4318014	GL AU EX WC
Total # of Holders: 7				



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: October 26, 2023

Memo to: Board of Commissioners
Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF October 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.

Claims Committee recommended that going forward all Payment Authorization Requests (PARs) for property claims greater than \$500,000 be reviewed by the full Board of Fund Commissioners (in closed session) instead of exclusively by the Claims Review Committee. The change in procedure is supported by both the Fund Attorney and Claims Committee. In addition, it may provide greater awareness of property risks affecting members given the NJCE's attachment is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners accepted the recommendation; the amendment to the Plan of Risk Management and Claims Committee Charter will be in the next agenda for ratification.

2024 Budget: Last month, due to the uncertainty of the market, the Board of Fund Commissioners agreed to take the same approach as last year and introduce the 2024 budget at the November 17, 2023 meeting and adopt the budget at the January 11, 2024 "special" meeting. During this period, the Underwriting Manager will provide a Marketing Update as the renewal negotiations progress; the Board of Fund Commissioners will be apprised of any program or retention changes prior to coverages being bound on December 31, 2023.

The Finance Sub Committee is scheduled to meet on November 9, 2023 to discuss the preliminary 2024 Budget, potential 2023 Dividends (based on 12/31/22 financials), property appraisal status and any additional matters. It is expected that this committee will meet on an as needed basis leading up to 12/31 so that membership is fully apprised of factors affecting the 2024 budget as we move through the process.

2023 Dividend: The Finance Sub Committee will be reviewing the available dividend calculation at its upcoming meeting. Based on other JIF filings made, it is unlikely the DOBI will approve the release of a dividend given the various factors impacting past and current claims in the pipeline not currently reflected in the financials.

Department of Banking & Insurance (DOBI): Submitted for information was a copy of correspondence from the MEL JIF Executive Director to the newly appointed Commissioner of DOBI outlining the history of Joint Insurance Funds (JIFs) and various factors currently impacting the financials of JIFs and their member entities. While the letter was specific to municipal entities, some of the factors, such as rising workers' compensation costs and increased frequency and severity of storms will affect all governmental entities. The DOBI Commissioner has agreed to a meeting with the MEL.

Property Appraisal status: Submitted for information was a status update as of October 24, 2023 on each Commission/County's property appraisals and the June 9, 2023 memo on this initiative to all members. The

property appraisal process was initially implemented to ensure “insurance to value” and to acquire the necessary COPE information being requested by property insurers.

Financial Fast Track: Copies of the Financial Fast Track as of August 31st were submitted for information and reflected a statutory surplus of \$13.38 million. As previously stated, there are a number of new property claims in the pipeline that will impact the JIF financials.

NJCE Committees:

Cyber Task Force: Underwriting Manager reported The Chertoff Group has reviewed the results from the Technology Stack Questionnaire to draft the framework for the Cyber Risk Management program. The Committee is scheduled to meet with The Chertoff Group on November 1, 2023.

Safety Committee: The Safety Committee is scheduled to meet on December 11, 2023. Safety Director reported increased PEOSH activity and reminded all members to ensure that they have submitted their Right to Know surveys, which were due on July 15th. Members may reach out to J.A. Montgomery to assist with this as well as any customized training requests for 2024.

Claims Update:

Hurricane Ida: Zareena Majeed of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend. Included in the agenda was an invitation to a reception hosted by Fund Professionals on Wednesday November 15th at the VIP Lounge in Bally’s Casino & Hotel (1900 Boardwalk, Atlantic City).

Audit Filing: The final 2022 Year End Audit has been filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund’s official newspaper.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from September to November 2023, Safety Director bulletins and information on a training schedule through December 2023.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday November 17, 2023 at 9:30AM via Zoom.



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: November 17, 2023

Memo to: Board of Commissioners
Union County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF November 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.

Last month, the Board of Fund Commissioners agreed with the Claims Review Committee's recommendation that all Payment Authorization Requests (PARs) greater than \$500,000 for property claims only be reviewed by the Board of Fund Commissioners in closed session. The change in procedure will provide greater awareness of property risks affecting members given the NJCE's retention is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners adopted a resolution amending the 2023 Plan of Risk Management to memorialize this action, as well as, amended the Claims Review Committee charter.

Finance Sub-Committee: The Finance Sub-Committee met on November 13th to review and recommend the 2024 Preliminary Budget for introduction to the Board of Commissioners. Copies of the sub-committee's agenda, including the 2024 preliminary budget and a detailed summary, were presented. The Board of Fund Commissioners agreed to a budget timeline for introduction and adoption. The budget was introduced today and will be adopted on January 11, 2024 at 11:00AM.

The Finance sub-committee will meet in early December with the Executive Director and Underwriting Manager to provide ongoing 2024 renewal marking update with results no later than December 27th. The results will be communicated to the full Board of Commissioners.

The following is a summary of the discussion:

2024 Budget: Sub-Committee recommended the introduction of the enclosed 2024 Proposed Budget in the amount of \$41,363,126 which represents an increase of \$4,988,135 or 13.7% over the 2023 Assessed Budget. Executive Director/Administrator's office has been asked to review available surplus to potentially provide a *Surplus Premium Offset* to reduce the overall budget increase.

Fund Actuary provided loss fund projections based on a 7-year loss ratio; the loss fund projections reflect an overall increase of 14.6% with property and liability as the two largest increases of 33.2% and 29.2% respectively due to loss activity on the NJCE program.

Excess Premiums overall are increasing by 17.9% and are based on projections from the Underwriting Manager as well as reflect changes to total insured values (TIV). In particular, the property increase is based on two factors: (1) a mandate by excess insurers to develop regular property appraisal programs and (2) a 5th consecutive year of a “hard” insurance marketplace on a national and global basis, as well as, here in New Jersey. New Jersey has had several major storms since 2011 including tropical storms from Hurricanes Irene (2011), Sandy (2012) and Ida (2021). These catastrophic (CAT) storms continue to impact the market annually and more recently the NJCE program which has also experienced large property losses.

Expenses, fees and contingency are capped at 2% increases and the total ancillary coverages reflect a flat renewal.

Finance sub-committee also reviewed the historical changes to the NJCE JIF’s property retention excess of a Commission/County member self-insured retention (SIR): 2019 it was \$150,000, 2020 it was \$750,000, 2021 and 2022 it was \$1,750,000 and for 2023 it is \$2,750,000 which illustrates the fact that NJCE has had to assume a large share of the property losses. The program retentions are being evaluated annually especially this year with the departure of Zurich, NJCE’s primary property insurer, from the property market effective January 1st. Underwriting Manager is marketing the excess property program to domestic and global markets.

2024 Assessments: The 2024 assessments will be available for the next Finance Sub-Committee meeting on December 4th and will be provided to the full Board of Fund Commissioners.

Financial Fast Track: The report as of August 31, 2023 was submitted for review and reflected a surplus of \$13.3 million. The NJCE JIF has a few large losses in the pipeline, which are not currently reflected in the August financials.

2023 Dividend: Sub-Committee did not act on a dividend recommendation and agreed to hold off on a dividend decision until they meet again on December 4, 2023. The sub-committee will also review the feasibility of a “surplus premium offset” in lieu of a dividend.

Property Appraisal status: Submitted for information was an updated chart as of November 14th, which noted each member’s status with respect to property appraisals; some Insurance Commissions are not expected to be completed until mid to late December. The NJCE JIF has reimbursed or will reimburse for physical appraisals that were begun and/or completed in 2023. The 2024 NJCE budget does not contemplate any funding for trending appraisals in the 2024 proposed budget. The local Commissions budgets will be reviewed to see if funds can be budgeted in the coming year.

Following the comprehensive review, the Board of Fund Commissioners passed a motion to introduce the 2024 budget in the amount of \$41,363,126 and schedule a public hearing on January 11, 2024 at 11:00AM via Zoom.

NJCE Committees:

Cyber Task Force: The Committee met with The Chertoff Group on November 1st. The Chertoff Group has completed the review of the Technology Stack Questionnaire to complete the draft framework for the Cyber Risk Management program. Next steps will be for the Cyber Task Force to review the draft framework for feedback and recommendations.

Safety Committee: The Safety Committee is scheduled to meet again on Monday December 11th at 10:00am via Zoom. Topics on the agenda for discussion are 2024 training requests and the Leadership Academy course.

Claims Update:

Hurricane Ida: Robyn Walcoff of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference was held from November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF held two sessions of its annual elected official's seminar titled "Local Government Risk Management."

2023 New Jersey Association of Counties (NJAC): The Fund office received notification that this annual conference will be held on May 1 – May 3, 2024 at Caesar's, Atlantic City.

January Special Meeting: The Fund is scheduled to meet again on Thursday, January 11, 2024, at 11:00 a.m. via Microsoft Teams to adopt the 2024 budget and discuss any additional matters.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from October to December 2023, safety bulletins distributed and information on the training schedule through January 31, 2024.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday January 11, 2024 at 11:00AM via Zoom.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2024 PROPOSED BUDGET - PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC & SBLEPL Loss Pic Confidence LOW MID Confidence loss pics All Other Property Premium on REPORTED TIV for ACIC Members & Camden County Property Premium on TRENDED TIV all other Equalized Premiums PR, Liab, WC							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %	
1	Property	2.75Mil x 250K *	1,130,168	2.75Mil x 250K *	1,505,874	375,706	33.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,741,688	(30,317)	-1.1%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	POL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	Subtotal - Claims		6,396,131		7,327,972	931,841	14.6%
10	Premiums						
11							
12	Property		9,839,977		12,049,836	2,209,859	22.5%
13	Property 150 x 110		984,077		1,140,779	156,702	15.9%
14	Terrorism		91,999		110,156	18,157	19.7%
15	X5 Flood to 50		1,155,595		1,327,897	172,302	14.9%
16	Liability		5,384,600		5,911,398	526,798	9.8%
17	Excess Liability		2,660,002		2,926,003	266,001	10.0%
18	Workers Comp (Stat x 1MIL)		2,855,782		2,959,438	103,656	3.6%
19	Surplus Premium Offset		(560,119)		-	560,119	-100.0%
20							
21	SubTotal Premiums		22,411,913		26,425,507	4,013,594	17.9%
22	Total Loss Fund		28,808,044		33,753,479	4,945,435	17.2%
23							
24	II. Expenses, Fees & Contingency						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,113	493	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,837	2,214	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	Total Fund Exp & Contingency		2,127,837		2,170,407	42,570	2.0%
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	Total Self Insured Program		31,038,005		36,026,010	4,988,005	16.1%
47							
48	Ancillary Coverages		5,336,986		5,337,116	130	0.0%
49							
50	Total Including Ancillary Coverages		36,374,991		41,363,126	4,988,135	13.7%
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2024 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget						
APPROPRIATIONS						
I. Claims and Excess Insurance						
	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %
Claims						
1 Ancillary Coverages						
2 POL/EPL		1,398,730		1,468,667	69,937	5.0%
3 Crime Program		189,795		194,394	4,599	2.4%
4 Medical Malpractice		1,254,087		1,348,576	94,489	7.5%
5 Pollution Liability		296,381		222,931	(73,450)	-24.8%
6 Employed Lawyers Liability		153,412		160,033	6,621	4.3%
7 Cyber Liability	2MIL	1,589,977	2MIL	1,541,995	(47,982)	-3.0%
8 Aviation		92,601		96,516	3,915	4.2%
9 Marina Operators Liability		21,055		22,740	1,685	8.0%
10 Active Assailant		75,619		78,750	3,131	4.1%
11 Supplemental Indemnity WC		24,431		24,422	(9)	0.0%
12 Fiduciary Liab		5,633		5,915	282	5.0%
13 VET Liability		377		359	(18)	-4.8%
14 Small Craft		5,125		5,228	103	2.0%
15 Volunteers Sup Indemnity		2,010		2,050	40	2.0%
16 A&H Fire Trainers		2,418		2,466	48	2.0%
17 Petty Cash Bond		250		255	5	2.0%
18 Hull & Protection Indemnity Primary		158,646		161,819	3,173	2.0%
19 Aviation & Heliport		66,439		-	(66,439)	-100.0%
15						
16 Total Ancilliary Coverages		5,336,986		5,337,116	130	0.0%
*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023						
**Aviation & Heliport - OCIC 3 Year Premium was billed in FY2023						
17						

UNION COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2023			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		278,405	2,505,641	22,967,882	25,473,522
2.	CLAIM EXPENSES					
		Paid Claims	96,319	1,330,073	8,786,828	10,116,902
		Case Reserves	496,463	968,689	3,859,857	4,828,546
		IBNR	(654,460)	(335,489)	4,032,495	3,697,006
		Excess Insurance Recoverable	0	0	0	0
		Discounted Claim Value	1,971	(5,224)	(177,466)	(182,690)
	TOTAL CLAIMS		(59,708)	1,958,050	16,501,714	18,459,764
3.	EXPENSES					
		Excess Premiums	0	0	0	0
		Administrative	16,371	136,263	948,761	1,085,024
	TOTAL EXPENSES		16,371	136,263	948,761	1,085,024
4.	UNDERWRITING PROFIT (1-2-3)		321,741	411,327	5,517,407	5,928,734
5.	INVESTMENT INCOME		46,620	303,387	433,495	736,882
6.	PROFIT (4 + 5)		368,361	714,714	5,950,903	6,665,616
7.	DIVIDEND INCOME		0	0	0	0
8.	DIVIDEND EXPENSE		0	(500,000)	(1,175,000)	(1,675,000)
9.	SURPLUS (6 + 7 + 8 - 9)		368,361	214,714	4,775,903	4,990,617
SURPLUS (DEFICITS) BY FUND YEAR						
	2018		143,440	22,338	1,157,523	1,179,861
	2019		71,795	(68,877)	809,159	740,282
	2020		(13,357)	70,213	1,968,217	2,038,430
	2021		148,818	350,241	837,721	1,187,961
	2022		333,603	591,315	3,283	594,598
	2023		(315,938)	(750,516)		(750,516)
TOTAL SURPLUS (DEFICITS)			368,361	214,714	4,775,903	4,990,617
TOTAL CASH						13,017,169

UNION COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	September 30, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	23,539	124,465	2,750,266	2,874,732
Case Reserves	(136,791)	(270,944)	580,661	309,717
IBNR	(26,441)	(89,616)	115,447	25,831
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,409	6,907	(12,006)	(5,099)
TOTAL FY 2018 CLAIMS	(137,284)	(229,189)	3,434,368	3,205,180
FUND YEAR 2019				
Paid Claims	14,365	349,399	3,158,415	3,507,814
Case Reserves	(6,478)	(349,822)	721,984	372,161
IBNR	(75,774)	(151,289)	231,461	80,172
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	899	7,925	(16,788)	(8,863)
TOTAL FY 2019 CLAIMS	(66,987)	(143,787)	4,095,072	3,951,284
FUND YEAR 2020				
Paid Claims	5,782	334,890	1,297,633	1,632,523
Case Reserves	(10,298)	213,578	817,772	1,031,350
IBNR	31,923	(538,664)	955,494	416,831
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(145)	8,664	(36,028)	(27,364)
TOTAL FY 2020 CLAIMS	27,262	18,468	3,034,871	3,053,340
FUND YEAR 2021				
Paid Claims	8,330	113,747	1,059,206	1,172,953
Case Reserves	(17,427)	272,150	834,237	1,106,387
IBNR	(131,868)	(678,510)	1,046,295	367,785
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,735	9,942	(42,065)	(32,123)
TOTAL FY 2021 CLAIMS	(138,230)	(282,671)	2,897,673	2,615,002
FUND YEAR 2022				
Paid Claims	9,793	215,352	521,308	736,659
Case Reserves	87,885	(64,621)	905,204	840,583
IBNR	(432,839)	(693,679)	1,683,797	990,118
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	11,160	26,343	(70,580)	(44,237)
TOTAL FY 2022 CLAIMS	(324,001)	(516,606)	3,039,729	2,523,124
FUND YEAR 2023				
Paid Claims	34,509	192,221		192,221
Case Reserves	579,572	1,168,348		1,168,348
IBNR	(19,462)	1,816,270		1,816,270
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(15,087)	(65,004)		(65,004)
TOTAL FY 2023 CLAIMS	579,533	3,111,835	0	3,111,835
COMBINED TOTAL CLAIMS	(59,708)	1,958,050	16,501,714	18,459,764

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							
October 31, 2023							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	1	5	5	15	26
October-23	0	0	1	5	5	23	34
NET CHGE	0	0	0	0	0	8	8
Limited Reserves							\$32,036
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$7	\$93,714	\$10,500	\$764,358	\$868,579
October-23	\$0	\$0	\$7	\$93,714	\$10,500	\$985,008	\$1,089,229
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$220,650	\$220,650
Ltd Incurred	\$290,449	\$115,093	\$310,645	\$139,012	\$71,397	\$5	\$928,601
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	2	4	4	7	18	37	72
October-23	2	3	4	6	12	34	61
NET CHGE	0	-1	0	-1	-6	-3	-11
Limited Reserves							\$9,595
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$26,000	\$10,600	\$253,100	\$8,000	\$26,600	\$37,100	\$361,400
October-23	\$26,000	\$3,600	\$253,077	\$7,000	\$260,600	\$35,000	\$585,277
NET CHGE	\$0	(\$7,000)	(\$23)	(\$1,000)	\$234,000	(\$2,100)	\$223,877
Ltd Incurred	\$443,956	\$326,416	\$368,238	\$13,138	\$260,650	\$260,650	\$1,673,048
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	1	0	0	1	5	2	9
October-23	1	0	0	1	5	2	9
NET CHGE	0	0	0	0	0	0	0
Limited Reserves							\$8,175
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$55,000	\$0	\$0	\$1,000	\$5,002	\$2,577	\$63,579
October-23	\$55,000	\$0	\$0	\$11,000	\$5,002	\$2,577	\$73,579
NET CHGE	\$0	\$0	\$0	\$10,000	\$0	\$0	\$10,000
Ltd Incurred	\$78,110	\$7,739	\$9,727	\$22,038	\$29,165	\$29,165	\$175,944
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	13	13	33	29	33	24	145
October-23	13	14	33	28	33	29	150
NET CHGE	0	1	0	-1	0	5	5
Limited Reserves							\$28,835
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$228,717	\$364,061	\$1,454,916	\$1,101,337	\$813,051	\$258,313	\$4,220,395
October-23	\$223,212	\$360,868	\$1,595,494	\$1,051,562	\$807,992	\$286,166	\$4,325,295
NET CHGE	(\$5,504)	(\$3,193)	\$140,578	(\$49,775)	(\$5,059)	\$27,853	\$104,899
Ltd Incurred	\$2,372,172	\$3,435,302	\$2,227,570	\$2,064,766	\$1,466,896	\$1,466,896	\$13,033,601
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	16	17	38	42	61	78	252
October-23	16	17	38	40	55	88	254
NET CHGE	0	0	0	-2	-6	10	2
Limited Reserves							\$23,911
Year	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$309,717	\$374,661	\$1,708,023	\$1,204,051	\$855,153	\$1,062,348	\$5,513,954
October-23	\$304,212	\$364,468	\$1,848,578	\$1,163,276	\$1,084,094	\$1,308,751	\$6,073,380
NET CHGE	(\$5,504)	(\$10,193)	\$140,555	(\$40,775)	\$228,941	\$246,403	\$559,426
Ltd Incurred	\$3,184,687	\$3,884,550	\$2,916,180	\$2,238,954	\$1,828,107	\$1,756,716	\$15,809,194

Union County Insurance Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF															
October 31, 2023															
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
2018	Budget	Current		70	MONTH	Last Month		69	MONTH	Last Year		58	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22			
PROPERTY	320,021	290,449	290,449	90.76%	320,021	290,449	290,449	90.76%	320,021	100.00%	0	0	0.00%	320,021	100.00%
GEN LIABILITY	427,942	443,956	443,956	103.74%	414,031	443,956	443,956	103.74%	414,472	96.85%	467,956	467,956	109.35%	415,195	97.02%
AUTO LIABILITY	259,693	78,110	78,110	30.08%	252,374	78,110	78,110	30.08%	252,497	97.23%	123,110	123,110	47.41%	248,510	95.69%
WORKER'S COMP	4,546,370	2,372,172	2,372,172	52.18%	4,546,370	2,372,172	2,372,172	52.18%	4,546,370	100.00%	2,557,775	2,557,775	56.26%	4,538,654	99.83%
TOTAL ALL LINES	5,554,026	3,184,687	3,184,687	57.34%	5,532,796	3,184,687	3,184,687	57.34%	5,533,360	99.63%	3,148,841	3,148,841	56.69%	5,522,381	99.43%
NET PAYOUT %	\$2,880,475			51.86%											
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
2019	Budget	Current		58	MONTH	Last Month		57	MONTH	Last Year		46	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22			
PROPERTY	340,421	115,093	115,093	33.81%	340,421	115,093	115,093	33.81%	340,421	100.00%	0	0	0.00%	340,421	100.00%
GEN LIABILITY	428,501	326,416	326,416	76.18%	415,738	333,416	333,416	77.81%	415,496	96.96%	332,493	332,493	77.59%	407,359	95.07%
AUTO LIABILITY	258,887	7,739	7,739	2.99%	247,739	7,739	7,739	2.99%	247,053	95.43%	107,739	107,739	41.62%	237,751	91.84%
WORKER'S COMP	4,637,297	3,435,302	3,435,302	74.08%	4,629,427	3,431,228	3,431,228	73.99%	4,628,041	99.80%	3,538,615	3,538,615	76.31%	4,603,690	99.28%
TOTAL ALL LINES	5,665,107	3,884,550	3,884,550	68.57%	5,633,325	3,887,476	3,887,476	68.62%	5,631,012	99.40%	3,978,846	3,978,846	70.23%	5,589,222	98.66%
NET PAYOUT %	\$3,520,082			62.14%											
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
2020	Budget	Current		46	MONTH	Last Month		45	MONTH	Last Year		34	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22			
PROPERTY	355,673	310,645	310,645	87.34%	355,673	310,645	310,645	87.34%	355,673	100.00%	0	0	0.00%	355,673	100.00%
GEN LIABILITY	393,364	368,238	368,238	93.61%	373,956	368,238	368,238	93.61%	372,539	94.71%	38,215	38,215	9.71%	349,191	88.77%
AUTO LIABILITY	237,658	9,727	9,727	4.09%	218,255	9,727	9,727	4.09%	217,337	91.45%	9,727	9,727	4.09%	204,244	85.94%
WORKER'S COMP	3,947,400	2,900,693	2,227,570	56.43%	3,918,793	2,651,937	1,978,814	50.13%	3,915,683	99.20%	2,086,490	2,086,490	52.86%	3,856,013	97.68%
TOTAL ALL LINES	4,934,095	3,589,303	2,916,180	59.10%	4,866,677	3,340,546	2,667,423	54.06%	4,861,232	98.52%	2,134,432	2,134,432	43.26%	4,765,121	96.58%
NET PAYOUT %	\$1,740,725			35.28%											
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION															
2021	Budget	Current		34	MONTH	Last Month		33	MONTH	Last Year		22	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22			
PROPERTY	319,500	184,119	139,012	43.51%	319,500	184,119	139,012	43.51%	319,500	100.00%	0	0	0.00%	315,306	98.69%
GEN LIABILITY	363,600	13,138	13,138	3.61%	322,770	14,138	14,138	3.89%	320,070	88.03%	11,143	11,143	3.06%	279,628	76.91%
AUTO LIABILITY	203,400	22,038	22,038	10.83%	174,802	12,038	12,038	5.92%	173,416	85.26%	17,561	17,561	8.63%	149,647	73.57%
WORKER'S COMP	2,809,258	2,067,716	2,064,766	73.50%	2,744,220	2,121,602	2,118,652	75.42%	2,737,801	97.46%	1,713,258	1,713,258	60.99%	2,578,957	91.80%
TOTAL ALL LINES	3,695,758	2,287,011	2,238,954	60.58%	3,561,292	2,331,897	2,283,840	61.80%	3,550,788	96.08%	1,741,962	1,741,962	47.13%	3,323,538	89.93%
NET PAYOUT %	\$1,168,842			31.63%											
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION															
2022	Budget	Current		22	MONTH	Last Month		21	MONTH	Last Year		10	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22			
PROPERTY	332,100	71,397	71,397	21.50%	327,741	71,397	71,397	21.50%	325,588	98.04%	0	0	0.00%	252,396	76.00%
GEN LIABILITY	387,562	260,650	260,650	67.25%	298,056	26,650	26,650	6.88%	292,898	75.57%	34,926	34,926	9.01%	162,776	42.00%
AUTO LIABILITY	180,900	29,165	29,165	16.12%	133,093	29,165	29,165	16.12%	130,209	71.98%	27,474	27,474	15.19%	72,360	40.00%
WORKER'S COMP	2,132,100	1,466,896	1,466,896	68.80%	1,957,312	1,466,742	1,466,742	68.79%	1,934,755	90.74%	1,141,049	1,141,049	53.52%	895,482	42.00%
TOTAL ALL LINES	3,032,662	1,828,107	1,828,107	60.28%	2,716,202	1,593,954	1,593,954	52.56%	2,683,450	88.48%	1,203,450	1,203,450	39.68%	1,383,014	45.60%
NET PAYOUT %	\$744,013			24.53%											
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION															
2023	Budget	Current		10	MONTH	Last Month		9	MONTH	Last Year		-2	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22			
PROPERTY	348,000	1,584,365	1,584,365	455.28%	264,480	803,997	803,997	231.03%	236,640	68.00%	N/A	N/A	N/A	N/A	N/A
GEN LIABILITY	408,152	35,023	35,023	8.58%	171,424	37,123	37,123	9.10%	146,935	36.00%	N/A	N/A	N/A	N/A	N/A
AUTO LIABILITY	203,000	5,559	5,559	2.74%	81,200	5,559	5,559	2.74%	71,050	35.00%	N/A	N/A	N/A	N/A	N/A
WORKER'S COMP	2,180,000	456,173	456,173	20.93%	915,600	407,101	407,101	18.67%	719,400	33.00%	N/A	N/A	N/A	N/A	N/A
TOTAL ALL LINES	3,139,152	2,081,120	2,081,120	66.30%	1,432,704	1,253,780	1,253,780	39.94%	1,174,025	37.40%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$170,006			5.42%											

UNION COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 27-23

DECEMBER 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>
001219			
001219	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/23	3.48
001219	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/23	14,140.16
001219	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/23	14,140.24
			28,283.88
001220			
001220	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/23	542.87
001220	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/23	542.83
			1,085.70
001221			
001221	WESTFIELD LEADER	AD 10/19/23 ACTUARY REQUEST	32.64
			32.64
001222			
001222	NJ ADVANCE MEDIA	ACCT #1188859 10/16/23 ACTUARY AUDITOR	95.58
			95.58
		Total Payments FY 2023	29,497.80
		TOTAL PAYMENTS ALL FUND YEARS	29,497.80

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
UNION COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	October		
CURRENT FUND YEAR	2023		
	Description:	Administrative	Claims Account -
	ID Number:	Account-Investors	Investors
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All		
	Accts & instruments		
Opening Cash & Investment Balance	\$13,017,268.27	12,985,680.16	31,588.11
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	\$50,428.59	\$49,928.16	\$500.43
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	\$50,428.59	\$49,928.16	\$500.43
9 Deposits - Purchases	\$1,403,239.06	\$1,180,298.90	\$222,940.16
10 (Withdrawals - Sales)	-\$962,942.22	-\$248,930.87	-\$714,011.35
Ending Cash & Investment Balance	\$13,507,993.70	\$13,966,976.35	-\$458,982.65
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$651,320.84	\$25,991.21	\$625,329.63
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$14,159,314.54	\$13,992,967.56	\$166,346.98

UNION COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: October								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	Cyber	TOTAL
OPEN BALANCE	924,286.07	1,382,919.29	1,212,047.53	9,759,480.45	14.85	(283,804.38)	22,324.80	13,017,268.61
RECEIPTS								
Assessments	142,065.89	157,987.06	82,871.77	889,952.97	0.00	(112,213.78)	8,634.99	1,169,298.90
Refunds	0.00	0.00	0.00	11,000.00	0.00	0.00	0.00	11,000.00
Invest Pymnts	3,495.04	5,229.30	4,583.16	36,903.99	0.06	132.61	84.42	50,428.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,495.04	5,229.30	4,583.16	36,903.99	0.06	132.61	84.42	50,428.58
Other *	0.00	0.00	0.00	(500,000.00)	0.00	500,000.00	0.00	0.00
TOTAL	145,560.93	163,216.36	87,454.93	437,856.96	0.06	387,918.83	8,719.41	1,230,727.48
EXPENSES								
Claims Transfers	559,718.86	23.00	0.00	154,269.49	0.00	0.00	0.00	714,011.35
Expenses	0.00	0.00	0.00	0.00	0.00	25,991.21	0.00	25,991.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	559,718.86	23.00	0.00	154,269.49	0.00	25,991.21	0.00	740,002.56
END BALANCE	510,128.14	1,546,112.65	1,299,502.46	10,043,067.92	14.91	78,123.24	31,044.21	13,507,993.53



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		
Jul-23	\$321,533	\$59,410	\$356,399	\$262,123	82%	81	80	1	99%	0		
Aug-23	\$216,653	\$46,179	\$237,454	\$170,474	79%	130	129	1	99%	2		
Sep-23	\$89,287	\$32,237	\$207,693	\$57,050	64%	110	110	0	100%	1		
Oct-23	\$114,523	\$35,758	\$143,697	\$78,765	69%	95	94	1	99%	1		
Total 2023	\$1,331,297	\$343,023	\$1,997,312	\$988,275	74%	959	952	7	99%	15		
Total to Date	\$16,745,431	\$4,193,381	\$20,958,977	\$12,551,923	75%	9,806	9,303	503	95%	69		



Case Management Monthly Activity Report
November 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%	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	84	26	110	0	76.36%	23.64%	0.00%	8	102
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%	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%	0	12
Jun-23	2	13	9	0	9	0	100.00%	0.00%	0.00%	0	9
Jul-23	2	18	11	0	11	0	100.00%	0.00%	0.00%	1	10
Aug-23	4	21	15	2	17	0	88.24%	11.76%	0.00%	1	16
Sep-23	2	15	12	1	13	0	92.31%	7.69%	0.00%	2	11
Oct-23	5	18	14	0	14	0	100.00%	0.00%	0.00%	3	11
Nov-23	0	12	6	0	6	0	100.00%	0.00%	0.00%	4	2
Total FY2023	33	169	104	10	114	0	91.23%	8.77%	0.00%	13	101

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 11/30/2023

* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims

** Any Change in MO or LT will be reflected in the original reported month.



Page 1 of 3

Present Open Claims									
Medical Only	Lost Time	Telephonic Case Mgmt	Field Case Mgmt	Total Case Managed	Lost Time Returned to Work	Lost Time Out of Work	Total Working Restricted Duty	Total Working Full Duty	Total Out Of Work
16	9	25	0	25	7	2	4	18	3

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
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Report run on 11/30/2023

* 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.



Case Management Monthly Activity Report
November 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
PS Health / 747-941	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 11/30/2023

* 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 3 of 3

SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: December 11, 2023

DATE OF MEETING: December 20, 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		

October - December 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- October 17: Conducted a Loss Control Survey at the UCIFC Board of Elections.
- October 25: Attended the UCIFC meeting.
- October 25: Attended the UCIFC Executive Safety Committee meeting.
- October 25: Attended the UCIFC Claims Committee meeting.
- October 30: Conducted a Loss Control Survey at UCIFC BOSS.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

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

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Understanding Cannabis: Integral to Injury Prevention and Employee Wellness - Virtual Training Classes – October 20.
- NJCE JIF - JAM SD Bulletin: Space Heater Best Practices – November 2.
- NJCE JIF - JAM SD Bulletin: Winter Ice Activities Best Practices – November 3.
- NJCE JIF - JAM SD Bulletin: High Visibility Apparel Guidance Best Practices. – November 11.
- NJCE JIF - JAM SD Bulletin: Winter Slip/Fall Prevention Best Practices – December 5.

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 Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (January thru February 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.

J.A. Montgomery CONSULTING

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 (under the Safety tab).

*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. **Please Note:** Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.

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

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

January thru February 2024 Safety Training Schedule Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
1/3/24	Fire Safety	8:30 - 9:30 am
1/3/24	Implicit Bias in the Workplace	9:00 - 10:30 am
1/3/24	Fire Extinguisher Safety	10:00 - 11:00 am
1/3/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/4/24	Fall Protection Awareness	8:30 - 10:30 am
1/4/24	Hearing Conservation	11:00 - 12:00 pm
1/4/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
1/5/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/8/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/8/24	Chipper Safety	11:00 - 12:00 pm
1/9/24	Back Safety/Material Handling	9:00 - 10:00 am
1/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
1/9/24	Jetter/Vacuum Safety Awareness	10:30 - 12:30 pm
1/9/24	Chainsaw Safety	1:00 - 2:00 pm
1/10/24	Bloodborne Pathogens	8:30 - 9:30 am
1/10/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/10/24	Driving Safety Awareness	1:00 - 2:30 pm
1/11/24	Confined Space Entry	8:30 - 11:30 am
1/11/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
1/11/24	Personal Protective Equipment	1:00 - 3:00 pm
1/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
1/16/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/16/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
1/17/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am

1/19/24	Introduction to Management Skills	9:00 - 11:00 am
1/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	The Power of Collaboration (JIF 101) (Middlesex)*	9:00 - 1:00 pm
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
2/1/24	Bloodborne Pathogens	7:30 - 8:30 am
2/1/24	Personal Protective Equipment	9:00 - 11:00 am
2/1/24	Hearing Conservation	1:00 - 2:00 pm
2/2/24	Asbestos Awareness	8:30 - 10:30 am
2/2/24	Fire Safety	11:00 - 12:00 pm
2/2/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/5/24	Disaster Management	9:00 - 10:30 am
2/5/24	Shop and Tool Safety	11:00 - 12:00 pm
2/5/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
2/6/24	Driving Safety Awareness	10:00 - 11:30 am
2/6/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/7/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/24	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/7/24	Flagger Skills and Safety	10:30 - 11:30 am
2/7/24	Productive Meetings Best Practices	1:00 - 2:30 pm
2/8/24	Fire Extinguisher Safety	8:30 - 9:30 am
2/8/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
2/9/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/24	Bloodborne Pathogens	10:30 - 11:30 am
2/12/24	Chipper Safety	8:30 - 9:30 am
2/12/24	Hearing Conservation	10:00 - 11:00 am
2/12/24	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
2/13/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
2/13/24	Ethical Decision Making	9:00 - 11:30 am
2/13/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/14/24	Safety Committee Best Practices	8:30 - 10:00 am
2/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/24	Confined Space Entry	7:30 - 10:30 am
2/15/24	Fire Extinguisher Safety	11:00 - 12:00 pm

2/15/24	Chainsaw Safety	1:00 - 2:00 pm
2/20/24	Fire Safety	8:30 - 9:30 am
2/20/24	Introduction to Communication Skills	9:00 - 11:00 am
2/20/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/21/24	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/24	Bloodborne Pathogens	1:00 - 2:00 pm
2/22/24	Housing Authority Sensibility	8:30 - 12:00 pm
2/22/24	Playground Safety Inspections	1:00 - 3:00 pm
2/22/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/23/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
2/23/24	Personal Protective Equipment	1:00 - 3:00 pm
2/26/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/24	Confined Space Entry	8:30 - 11:30 am
2/27/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/24	Microlearning Theory and Practice	8:30 - 10:30 am
2/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/29/24	Public Employers: What You Need to Know	8:30 - 10:00 am
2/29/24	Fall Protection Awareness	1:00 - 3:00 pm

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 guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime in order to receive credit for the class (no exceptions).

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating 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 (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- 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: **3567, 7703, 6810, 3200, 4522, 5294, 5427, and 5748**. 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 – OCTOBER 25, 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
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Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze
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PERMA Risk Management Services
Jennifer Conicella
Zareena Majeed
Shai McLeod

Managed Care Services	First MCO Marie Lamb
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NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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Risk Management Consultant	Acrisure, LLC Robin Racioppi - <i>Absent</i>
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Treasurer	Bibi Taylor
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Attorney	Bruce Bergen, Esq.
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Safety	J.A. Montgomery Consulting Glenn Prince
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T&M Associates
Mark Worthington

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Steven Krolan, PERMA Risk Management Services
Theresa Pacheco, Union County
Evelio Salerno, Union County

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 20, 2023

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

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF
SEPTEMBER 20, 2023**

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported that a Labor Safety Committee meeting was held on October 11th and concerns identified in PEOSH audits were discussed. Mr. Worthington reported that during the meeting discussions took place regarding toolbox talks on tree trimming, leaf collection, slip & falls, distracted driving, in addition to other items. With no questions, Mr. Worthington concluded his report.

CLAIMS COMMITTEE: Ms. McLeod reported that PARs and SARs will be presented during closed session. With no questions, Ms. McLeod concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there was one action item.

PROFESSIONAL CONTRACTS – Executive Director reported that the Fund Office has issued the RFPs for the Commission Auditor and Commission Actuary positions. Executive Director advised that the responses are due on November 8, 2023 at 11:00 AM. Executive Director further advised that the responses will be reviewed, and recommendations will be discussed at the December Insurance Commission meeting. Executive Director reported that the Executive Director's contract also expires on December 31, 2023. Executive Director noted that the Fund Office will assist the County, if needed, on issuing the RFP for the Executive Director position.

CERTIFICATE OF INSURANCE ISSUANCE REPORT – Executive Director referred to a copy of the certificate of insurance issuance report from the NJCE listing certificates issued during the month of September. Executive Director advised that there was (1) one certificate of insurance issued during the month. With no questions, Executive Director asked for a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

2024 UCIC PROPERTY & CASUALTY BUDGET – Executive Director reported that consistent with past practices, the Insurance Commission will adopt a temporary 2024 UCIC Property & Casualty Budget at the December meeting. Executive Director reported that the temporary budget will represent 2/12 of the 2024 annual budget. Executive Director advised that the fund office will schedule a meeting with the Commission Chair and Treasurer to discuss the 2024 budget prior to the December Commission meeting.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported that the NJCE met on September 27th and referred to the summary report of the meeting enclosed within the agenda. Executive Director advised that the NJCE is scheduled to meet again on Thursday, October 26, 2023 at 9:30 AM via zoom.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the July Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$ 4,2953,094 as of July 31, 2023. Executive Director noted that the total cash amount was \$ 11,541,581.

CLAIMS TRACKING REPORTS - Executive Director advised the Claim Tracking reports as of July 31, 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.

11TH ANNUAL BEST PRACTICES SEMINAR – Executive Director reported that the Best Practices Workshop took place virtually via an interactive webinar on October 5th and positive feedback was received. Executive Director reported that the webinar was recorded and has been posted on the NJCE website.

2024 MEETING PLATFORM – Executive Director reported that beginning January 2024, the Insurance Commission meeting platform will be changing from Zoom to Microsoft Teams.

With no questions, Executive Director concluded his report.

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

2024 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES – Mr. Thorpe reported that the 2024 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. Mr. Thorpe advised that the NJCE Underwriting Manager's Team will review any certificates which need to be re-issued for the 2024 renewal.

2023 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – Mr. Thorpe reported that the 108th annual NJSLOM conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. Mr. Thorpe advised that the MEL JIF holds its annual elected official's seminar on November 15th and encouraged the commissioners to attend. Mr. Thorpe reported that the annual MEL/MRHIF cocktail reception is also being held on November 15th and referred to the invitation for the event enclosed within the agenda. Mr. Thorpe noted that registration is not required.

2023 MEETING SCHEDULE – Mr. Thorpe reported that the Commission is not scheduled to meet in November and advised that the next scheduled meeting is on December 20, 2023 at 10:00 AM.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director advised that the Commission Treasurer was present at the meeting but was having computer issues Executive Director said he would present the Treasurer's report and referred to Resolution 25-23, the October Bill List, enclosed within the agenda. Executive Director asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 25-23 OCTOBER BILL LIST

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

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

ATTORNEY: Mr. Bergen advised he did not have anything to report.

CLAIMS ADMINISTRATOR: Ms. Guze reported for the period of September 1st through September 30th there were 15 worker compensation claims reported; 1 was report only, 11 were closed, and 3 remain treating. Ms. Guze said there were no glaring safety issues during the month. With no questions, Ms. Guze concluded her report.

Executive Director reported that two claims strategy meetings were held to review all open claims for the County. Executive Director added that the meetings were very useful, and Ms. Guze did a great job presenting the claims.

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 September as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
September	15	12	1	13	4

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
September	\$ 89,287	\$ 32,237	\$ 57,050	64%	110	110	100%

With no questions, Ms. Lamb concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for September through October 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 mid-December. Mr. Prince advised that any questions regarding trainings should be directed to his office. Executive Director asked if there were any questions or comments on the report. Chair Wagner thanked Mr. Prince for being responsive whenever the county contacts him. With no further comments, Mr. Prince concluded his report.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

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

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

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

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

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim numbers 1815, 3864-01, 2475, 2979, 2998, 3653, 3699, as well as confidential discussion concerning potential coverage issues for a property loss event. 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/SARS AS DISCUSSED IN EXECUTIVE SESSION

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

**MOTION TO APPROVE AN EMERGENCY AUTHORIZATION OF
\$250,000 RELATED TO THE OCTOBER 16, 2023 PROPERTY LOSS EVENT
AS DISCUSSED IN EXECUTIVE SESSION**

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

MOTION TO ADJOURN:

Moved: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous

MEETING ADJOURNED: 10:46AM

Minutes prepared by: Jason Thorpe, Assisting Secretary