

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – SEPTEMBER 20, 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 Mary Ann Maitilasso
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	PERMA Risk Management Services Jennifer Davis Shai McLeod
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Managed Care Services	First MCO Mary Bresadola
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NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - <i>Absent</i>
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Risk Management Consultant	Acrisure, LLC Robin Racioppi Kelly Haak
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Treasurer	Bibi Taylor - <i>Absent</i>
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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
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ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JULY 19, 2023

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

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 19, 2023

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported that since the last Commission meeting, a Labor Safety Committee meeting was held. in June and July. Mr. Worthington reported that additional forklift trainings and evaluations were conducted for the public works department as well as additional fit testing. Mr. Worthington reported that 6 fire drills were conducted at county locations. Mr. Worthington reported during the prior week 2 building emergency evacuation plan trainings were conducted where a discussion took place regarding bringing back the Fire Marshall concept to be added to the county's evacuation plan. 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 four action items.

AUDIT REPORT AS OF DECEMBER 31, 2022 – Executive Director reported that the Auditor's Report as of December 31, 2022 has been reviewed by the fund office and was sent under separate cover to the Fund Commissioners, Commission Treasurer, and Commission Attorney from Suplee, Clooney & Company. Executive Director advised that based on the positive results of the audit it was agreed the auditor would not need to attend the Commission meeting. Executive Director referred to Resolution 20-23, Certification of Annual Audit Report and the Group Affidavit form enclosed within the agenda. Executive Director advised that the resolution was reviewed by the Commission Attorney. With no questions, Executive Director asked for a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 20-23 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2022

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

REVISED PLAN OF RISK MANAGERMENTS – Executive Director referred to Resolution No. 21-23, the revised 2023 Plan of Risk Management enclosed within the agenda. Executive Director reported that the Plan was revised to clarify the County’s membership in the NJCE and not the Commission’s. Executive Director referred to Resolution No. 22-23, the revised 2022 Plan of Risk Management was also enclosed within the agenda and noted that the resolution reflects the change as well. With no questions, Executive Director asked for a motion to approve the resolutions.

MOTION TO APPROVE RESOLUTION NO. 21-23, REVISED 2023 PLAN OF RISK MANAGEMENT AND RESOLUTION NO. 22-23, REVISED 2022 PLAN OF RISK MANAGEMENT

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

UCIC – RETENTION OF ATTORNEY – Executive Director referred to Resolution 23-23, enclosed within the agenda and prepared by the Commission Attorney appointing counsel to provide legal representation to the county employee. Executive Director reported that the Commission has been served with a lawsuit against a county employee who was driving a county owned/insured car, while involved in an automobile accident in Pennsylvania. Executive Director advised that the lawsuit was filed in the state court of Pennsylvania and asked the Commission Attorney if he had anything to add. Mr. Bergen noted that the law firm of Florio, Perrucci, Steinhardt, Cappelli, Tipton and Taylor are currently on the county’s approved litigation counsel list and advised that the firm has an office in Pennsylvania that handles insurance defense cases in that state which is the reason for the appointment recommendation. With no questions, Executive Director asked for a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION NO. 23-23, APPOINTING FLORIO, PERRUCCI, STEINHARDT, CAPPELLI, TIPTON AND TAYLOR LLC AS COUNSEL IN IN THE COURT OF COMMON PLEAS OF WAYNE COUNTY, PA.

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 July and August. Executive Director advised that there were (3) three certificates of insurance issued during the month of July and (2) two in the month of August. 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

CYBER COVERAGE UPDATE – Executive Director reported that the Underwriting Manager and the County have been working diligently on binding cyber coverage. Executive Director advised that the Underwriting Manager received proposals from 5 insurers for Union County’s cyber coverage. Executive Director reported that one of the carriers, Coalition, has provided 3 different limit options for a \$250,000 retention, which is the current limit provided by the Commission. Executive Director asked the Commission Chair if she had anything she would like to add. Chair Wagner advised that a meeting is scheduled with Coalition to address the carrier’s remaining questions. Chair Wagner said while there were several proposals received, Coalition’s policy was much more comprehensive and had considerably higher limits than the others.

2024 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director reported that the 2024 renewal process began the end of June. Executive Director advised that the Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. Executive Director said the ancillary coverage applications may be completed via Broker Buddha and the links for the online platform were sent out on August 3. Executive Director reported that in addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami. Executive Director then referred to a memorandum from the NJCE Underwriting Team noting some critical items for the renewal enclosed within the agenda.

2024 PRE-RENEWAL WEBINAR – Executive Director reported that the NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23rd. Executive Director referred to a copy of the presentation enclosed within the agenda and advised that a recording of the webinar has been uploaded to the NJCE website.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director reported that the NJCE is scheduled to meet again on Wednesday, September 27th at 9:30 AM via zoom.

UCIFC FINANCIAL FAST TRACK - Executive Director advised the June Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$4,613,074 as of June 30, 2023. Executive Director noted the cash amount was \$11,623,664.

CLAIMS TRACKING REPORTS - Executive Director advised the Claim Tracking reports as of June 30, 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 – VIRTUAL – Executive Director reported that this year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 5th from 1pm – 4:30pm. Executive Director advised that topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1st Amendment Audits and Changes to the Open Public Records Act (OPRA). Executive Director further advised that an invite e-mail will be sent in the upcoming days.

With no questions, Executive Director concluded his report.

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

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. Executive Director added that the annual MEL/MRHIF cocktail reception is also being held on November 15th at Bally’s. Executive Director noted that additional details on the event will follow during the upcoming weeks.

2023 MEETING SCHEDULE – Mr. Thorpe advised that the next scheduled Commission meeting is on October 25, 2023 at 10:00 AM.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Wagner advised that the Commission Treasurer was unable to participate in the meeting and noted that the Treasurer is recommending approval of the Bill List. Executive Director referred to Resolution 24-23, the September Bill List, enclosed within the agenda and asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 24-23 SEPTEMBER 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 July 1st through August 31st there were 39 worker compensation claims reported; 6 were report only, 4 were denied, 21 were closed, and 8 remain treating. Ms. Guze noted that of the 8 that remain treating, 2 of the claims are for the blood borne pathogen protocols. Ms. Guze said there were no glaring safety issues during the 2-month period. With no questions, Ms. Guze concluded her report.

Executive Director reported that at the request of the Commission RMC, two claims strategy meetings have been scheduled and asked the RMC if she had anything to add. Ms. Racioppi advised that the claims from prior to the Insurance Commission will be reviewed during the meeting. Ms. Racioppi noted that there are approximately 20 claims will be reviewed to get a status update and determine which claims can be closed.

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 June as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	Present Open Claims
August	21	16	1	17	13

Ms. Bresadola reviewed the Medical Savings Report for the month of August as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
August	\$ 216,653	\$ 46,179	\$ 170,474	79%	130	129	99%

With no questions, Ms. Bresadola concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for July through September 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. Prince advised that any questions regarding trainings should be directed to his office. Mr. Prince reported that at the request of Commissioner Martins, on September 14th he visited the Public Safety Building. Mr. Prince advised that a variety of issues were discussed during the visit and said the county is diligently working on addressing all of the issues and working with their Environmental Consultant for other items as well. Mr. Prince said his report has been completed and submitted to his supervisor for review. Mr. Prince noted that once the report is finished being reviewed it will be distributed accordingly. 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 3864-02, 2511, and 1425. 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

NEXT MEETING – Executive Director asked whether the Commission would like to continue with the virtual meeting format for the October meeting. Chair Wagner said, yes, the Commission will meet virtually for the October meeting.

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MEETING ADJOURNED: 10:35AM

Minutes prepared by: Jason Thorpe, Assisting Secretary