

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

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Steven Krolian, 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 OCOTBER 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