

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
July 23, 2024

10:00 AM

MEETING BEING HELD TELEPHONICALLY

To attend the meeting via teleconference
Dial 1-646-558-8656 and enter Meeting ID: 851 890 4609
Passcode: 332573

OR

Join Zoom Meeting via Computer Link:

<https://zoom.us/j/8518904609?pwd=OHJ4clNoUWk1bHpZazQ2TIJJamQ5dz09&omn=94631761443>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its July 23, 2024 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, as well as posting meeting notice on UCIFC website

(2) Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission,

(3) Posting this notice on the public bulletin board of all members.

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: July 23, 2024
10:00 AM

☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

☐ **ROLL CALL OF COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** **May 21, 2024** **Open Minutes** **Appendix I**
 May 21, 2024 **Closed Minutes** **sent via e-mail**

☐ **CORRESPONDENCE:** None

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – ACRISURE, LLC.** **Pages 2**

☐ **TREASURER – Bibi Taylor**
 Resolution 24-24 Bill List – *Motion* **Page 3**

☐ **IFC FINANCIAL SNAPSHOT** **Page 4 - 7**

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

☐ **CLAIMS ADMINISTRATOR – Claims Resolution Corporation** **Verbal**

☐ **MEDLOGIX** **Page 8**

☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 Monthly Report **Pages 9 - 15**

☐ **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 **Statement** **Page 14**

Motion to go into Executive Session

☐ **MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION**

☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: September 24, 2024, 10:00 AM**

UNION COUNTY INSURANCE FUND COMMISSION

Date: July 23, 2024

Memo to: Commissioners of the Union County Insurance Fund Commission

From: Acrisure, LLC

Subject: Executive Director's Report

☐ **Professional Contracts**

The Commission Actuary contract with The Actuarial Advantage, Inc. expires on December 31, 2024. As done in the past, the Fund Office will prepare and advertise the RFP for this position.

☐ **Motion to authorize the Fund Office to prepare and issue the RFP for the Commission Actuary**

Note, the Auditor RFP was just awarded in May of 2024, therefore we will not be asking for a Motion for RFP on this position at this time. Note, the Year-end Audit will be presented by the Funds new auditor, Wielkotz & Company at the September 2024 Commission meeting.

The Executive Director's contract also expires on December 31, 2024. The County has issued the Executive Director RFP in the past, but the Fund Office can assist with issuing the RFP for the Executive Director position, if necessary.

☐ **IFC Financial Snapshot**

As promised, the Executive Directors office has provided a new report to the commissioners simplifying the IFC's financials into a spreadsheet that captures claims fund balances, with comparisons to year end 2022 and 2023 along with excess insurance recoverable. This summary of Fund Year Balances is located on pages 4-7. Also included is a 2024 Claim Payments by Fund Year Report.

☐ **2024 Meeting Schedule**

The commission is not scheduled to meet in August. The next scheduled meeting is on September 24, 2024 at 10:00am.

RESOLUTION NO. 24-24
UNION COUNTY INSURANCE FUND COMMISSION
BILLS LIST JULY 2024

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.

<u>Check No.</u>	<u>Vendor Name</u>	<u>Desc.</u>	<u>Check Amount</u>
001241	Acrisure LLC Scirocco Group	Executive Director Fee for June	\$12,375.00
001241	Acrisure LLC Scirocco Group	Executive Director Fee for July	\$12,375.00
			\$24,750.00
001242	Claims Resolution Corporation	Monthly Claims Administration Fee June	\$35,562.50
001242	Claims Resolution Corporation	Monthly Claims Administration Fee July	\$35,562.50
			\$71,125.00
001243	The Actuarial Advantage	Actuary Monthly Fees June	\$553.66
001243	The Actuarial Advantage	Actuary Monthly Fees July	\$553.66
			\$1,107.32

TOTAL PAYMENTS FY 2024	\$96,982.32
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BY: _____

CHAIRPERSON

DATE

ATTEST: _____

DATE

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

TREASURER

Union County Insurance Commission Summary of Fund Year Balances

This report provides a Summary of the March 31, 2024 Claim Fund balances, with comparisons to Year-End 2022 and Year-end 2023, to include year-over-year Net Changes, as well as Q1 2024 net change.

The 2022 Year-End **Paid Claims** and **Claim Reserves** balances are those produced by the prior Fund Administrator and contained in the October, 2023 Financial Fast Track Report, with the 2023 Year-End **Paid Claims** and **Claim Reserves** figures obtained from current TPA, Claims Resolution Corporation (CRC's) January, 2024 final claim data conversion report containing the December 31, 2023 data provided by the prior TPA.

Excess Insurance Recoverable amounts were similarly drawn from the reports, with the exception of the Fund Year 2020 COVID recovery to be payable by the NJCE due to the aggregation of COVID claims among all FUND members, and subsequent pro-rata apportionment of the claim costs across FUND members. The COVID adjustments to Fund Year 2020 are reflected in this March 31, 2024, along with a footnote, and were obtained from the footnote contained in the March 31, 2024 actuarial report produced by Actuarial Advantage. As of March 31, 2024, the 2020 COVID PAID and RESERVE adjustments were not yet reflected in the CRC March 31, 2024 loss data report.

The January-March, 2024 **Paid Claims** and **Claim Reserves** figures were obtained from CRC's Check Registers.

The **IBNR** figures were obtained from the Actuarial Advantage report produced for the March 31, 2024 evaluation date, and represent the Incurred But Not Reported factors applied to the respective Fund Years.

The **Discounted Claim Value** figures were obtained from the Actuarial Advantage report produced for the March 31, 2024 evaluation date, and which represent the a discounted value of 1% of the remaining **Claim Reserves**.

Union County Insurance Commission Summary of January-June, 2024 Claim Payments by Fund Year

This report provides a summary of the payments in each CRC check register, allocated to Coverage Type and Fund Year, with June 30, 2024 calendar year paid-to-date totals.

**UNION COUNTY INSURANCE COMMISSION
SUMMARY OF FUND YEAR BALANCES**

Claim Financials by Fund Year	Year-End 2022 Fund Balance	Year over Year Net Change	Year-End 2023 Fund Balance	(Jan-Mar) 2024	3/31/2024 Fund Balance
FUND YEAR 2018					
Paid Claims	\$2,750,266.00	\$141,801.00	\$2,892,067.00	\$16,502.00	\$2,908,569.00
Claim Reserves	\$580,661.00	-\$263,785.00	\$316,876.00	-\$41,433.00	\$275,443.00
IBNR	\$115,447.00	-\$97,612.00	\$17,835.00	-\$3,990.00	\$13,845.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value	-\$12,006.00	\$7,131.00	-\$4,875.00	\$481.00	-\$4,394.00
Total Fund Year 2018 Claims	\$3,434,368.00	-\$212,465.00	\$3,221,903.00	-\$28,440.00	\$3,193,463.00
FUND YEAR 2019					
Paid Claims	\$3,158,415.00	\$424,684.00	\$3,583,099.00	\$20,420.00	\$3,603,519.00
Claim Reserves	\$721,984.00	-\$398,538.00	\$323,446.00	-\$52,731.00	\$270,715.00
IBNR	\$231,461.00	-\$165,114.00	\$66,347.00	-\$4,656.00	\$61,691.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value	-\$16,788.00	\$9,479.00	-\$7,309.00	\$733.00	-\$6,576.00
Total Fund Year 2019 Claims	\$4,095,072.00	-\$129,489.00	\$3,965,583.00	-\$36,234.00	\$3,929,349.00
FUND YEAR 2020					
Paid Claims	\$1,297,633.00	\$593,820.00	\$1,891,453.00	\$157,189.00	\$2,048,642.00
Claim Reserves	\$817,772.00	\$881,573.00	\$1,699,345.00	-\$210,617.00	\$896,496.00 A
IBNR	\$955,494.00	-\$791,779.00	\$163,715.00	-\$27,465.00	\$136,250.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	-\$17,719.00 B
Discounted Claim Value	-\$36,028.00	\$15,347.00	-\$20,681.00	\$2,286.00	-\$18,395.00
Total Fund Year 2020 Claims	\$3,034,871.00	\$698,961.00	\$3,733,832.00	-\$78,607.00	\$3,045,274.00 C
FUND YEAR 2021					
Paid Claims	\$1,059,206.00	\$120,514.00	\$1,179,720.00	\$545.00	\$1,180,265.00
Claim Reserves	\$834,237.00	\$514,434.00	\$1,348,671.00	\$69,960.00	\$1,418,631.00
IBNR	\$1,046,295.00	-\$745,710.00	\$300,585.00	-\$47,180.00	\$253,405.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value	-\$42,065.00	\$7,427.00	-\$34,638.00	\$1,459.00	-\$33,179.00
Total Fund Year 2021 Claims	\$2,897,673.00	-\$103,335.00	\$2,794,338.00	\$24,784.00	\$2,820,122.00

	Year-End 2022 Fund Balance	Year over Year Net Change	Year-End 2023 Fund Balance	(Jan-Mar) 2024	3/31/2024 Fund Balance
FUND YEAR 2022					
Paid Claims	\$521,308.00	\$240,816.00	\$762,124.00	\$10,012.00	\$772,136.00
Claim Reserves	\$905,204.00	\$160,786.00	\$1,065,990.00	\$213,911.00	\$1,279,901.00
IBNR	\$1,683,797.00	-\$911,698.00	\$772,099.00	-\$88,770.00	\$683,329.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value	-\$70,580.00	\$30,413.00	-\$40,167.00	\$2,034.00	-\$38,133.00
Total Fund Year 2022 Claims	\$3,039,729.00	-\$479,683.00	\$2,560,046.00	\$137,187.00	\$2,697,233.00
FUND YEAR 2023					
Paid Claims		\$1,065,622.00	\$1,065,622.00	\$326,757.00	\$1,392,379.00
Claim Reserves		\$1,218,814.00	\$1,218,814.00	\$988,549.00	\$2,207,363.00
IBNR		\$2,390,919.00	\$2,390,919.00	-\$406,884.00	\$1,984,035.00
Excess Insurance Recoverable		\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value		-\$76,075.00	-\$76,075.00	\$8,874.00	-\$67,201.00
Total Fund Year 2023 Claims		\$4,599,280.00	\$4,599,280.00	\$917,296.00	\$5,516,576.00
FUND YEAR 2024					
Paid Claims				\$43,641.00	\$43,641.14
Claim Reserves				\$277,744.00	\$277,744.14
IBNR				\$499,865.00	\$499,865.00
Excess Insurance Recoverable				\$0.00	\$0.00
Discounted Claim Value				-\$18,727.00	-\$18,727.00
Total Fund Year 2024 Claims				\$802,523.00	\$802,523.00
All Lines Total Claims	\$16,501,713.00	\$4,373,269.00	\$20,874,982.00	\$1,738,509.00	\$22,004,540.00
FUND YEAR 2020 COVID ASSESSMENT ADJUSTMENT					
Paid Claims	\$0.00				
Claim Reserves (A)	-\$592,232.00				
IBNR	\$0.00				
Excess Insurance Recoverable (B)	-\$17,719.00				
Discounted Claim Value	\$0.00				
Total Fund Year 2020 Claims (C)	-\$609,951.00				

UNION COUNTY INSURANCE COMMISSION
JANUARY-JUNE, 2024 CLAIM PAYMENTS BY FUND YEAR

	CHECK DATE Jan, 2024	CHECK DATE 2/14/2024	CHECK DATE 3/4/2024	CHECK DATE 3/8/2024	CHECK DATE 3/15/2024	CHECK DATE 3/18/2024	CHECK DATE 3/26/2024	CHECK DATE 4/15/2024	CHECK DATE 4/30/2024	CHECK DATE 5/20/2024	CHECK DATE 6/6/2024	CHECK DATE 6/26/2024	Paid-To-Date Calendar Year 2024 Thru 6/30/2024
FUND YEAR 2018													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AUTO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
WC	\$0.00	\$0.00	\$0.00	\$0,408.50	\$2,348.66	\$2,422.03	\$2,348.66	\$0.00	\$2,430.66	\$2,348.66	\$0.00	\$2,438.66	\$23,745.83
FUND YEAR 2019													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AUTO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
WC	\$0.00	\$5,325.96	\$1,863.33	\$7,188.99	\$0.00	\$0.00	\$6,042.39	\$0.00	\$5,325.96	\$21.00	\$0.00	\$5,858.66	\$31,625.99
FUND YEAR 2020													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000.00
AUTO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
WC	\$0.00	\$10,252.52	\$4,914.00	\$25,888.40	\$1,500.00	\$36,861.48	\$27,772.60	\$0.00	\$107,094.00	\$66,795.29	\$2,184.00	\$152,525.00	\$435,787.29
FUND YEAR 2021													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AUTO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,072.50	\$0.00	\$709.50	\$4,782.00
WC	\$0.00	\$544.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$416.00	\$1,685.36	\$14,004.00	\$57,638.70	\$73,690.56
FUND YEAR 2022													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AUTO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
WC	\$0.00	\$0.00	\$0.00	\$7,096.03	\$304.28	\$1,482.30	\$1,148.95	\$13,583.98	\$4,395.01	\$7,418.28	\$2,678.25	\$22,629.41	\$60,726.49
FUND YEAR 2023													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$625.00	\$9,067.82	\$0.00	\$4,418.29	\$4,539.72	\$18,650.83
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$789.83	\$0.00	\$10,373.33
AUTO	\$0.00	\$0.00	\$0.00	\$274,177.93	\$926.94	\$0.00	\$125.00	\$2,281.60	\$0.00	\$5,816.68	\$10,297.67	\$1,062.62	\$284,488.64
WC	\$0.00	\$87.00	\$0.00	\$24,553.99	\$0.00	\$0.00	\$26,859.50	\$18,991.56	\$26,201.43	\$24,155.30	\$661.67	\$3,747.21	\$125,257.86
FUND YEAR 2024													
PROPERTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AUTO	\$0.00	\$0.00	\$0.00	\$1,545.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$175.00	\$0.00	\$125.00	\$1,845.00
WC	\$0.00	\$5,556.61	\$0.00	\$24,927.39	\$0.00	\$0.00	\$11,811.94	\$9,151.69	\$12,089.68	\$21,276.43	\$27,690.99	\$23,620.65	\$135,925.76
TOTALS (All Fund Years)	\$0.00	\$21,798.49	\$6,777.33	\$374,786.23	\$5,079.88	\$40,745.81	\$125,909.04	\$44,644.23	\$187,022.26	\$143,188.00	\$62,704.00	\$274,295.13	\$1,266,999.30



Union County Insurance Fund Commission
Managed Care PPO/Bill Review Savings Report

<i>FROI/Managed Care:</i>	January	February	March	April	May	June	July	August	September	October	November	December	2024 YTD
Total First Report of Injury	14	13	9	20	28	19							103
Report Only Claims	4	4	1	5	11	5							30
Case Management Claims	10	9	8	15	17	14							73

<i>Bill Review/PPO Savings:</i>	January	February	March	April	May	June	July	August	September	October	November	December	2024 YTD
# of Bills Processed	1	73	62	81	159	125							501
Original Billed Amount	\$260.00	\$97,315.80	\$286,523.81	\$84,731.07	\$142,349.04	\$65,954.51							\$677,134.23
Allowed Amount	\$87.00	\$31,457.03	\$127,516.81	\$49,303.67	\$63,317.29	\$25,718.89							\$297,400.69
Bill Review Reductions	\$0.00	\$32,320.38	\$21,976.03	\$4,897.06	\$7,738.39	\$6,574.80							\$73,506.66
PPO Reductions	\$173.00	\$23,187.64	\$135,813.97	\$26,476.79	\$67,358.61	\$30,140.82							\$283,150.83
Negotiated Reductions	\$0.00	\$10,350.75	\$1,217.00	\$4,053.55	\$3,934.75	\$3,520.00							\$23,076.05
Total Reductions	\$173.00	\$65,868.77	\$159,007.00	\$35,427.40	\$79,031.75	\$40,235.62							\$379,733.54
% of Savings	66.54%	67.68%	55.50%	41.81%	55.52%	61.01%							56.08%

<i>PPO Stats:</i>	January	February	March	April	May	June	July	August	September	October	November	December	2024 YTD
Total # of Bills:	1	73	62	81	159	125							501
PPO Bills:	1	55	52	63	129	109							409
PPO Bill penetration:	100.00%	75.34%	83.87%	86.08%	81.13%	87.20%							81.64%
In-network Charges:	\$260.00	\$62,606.76	\$254,875.81	\$62,030.07	\$118,547.78	\$52,924.27							\$551,244.69
PPO Charge penetration:	100.00%	64.33%	88.95%	76.19%	83.28%	80.24%							81.41%

Loss Year	# of Bills	Charges	Allowance	Reductions	% Reduction	% Bills In-Network	% Charges In-Network
1999	8	\$12,155.00	\$7,995.00	\$4,160.00	34%	0%	0%
2002	21	\$18,909.00	\$12,683.36	\$6,225.64	33%	81%	33%
2005	4	\$3,675.00	\$891.25	\$2,783.75	76%	0%	0%
2008	1	\$302.00	\$226.50	\$75.50	25%	0%	0%
2010	5	\$992.50	\$951.00	\$41.50	4%	20%	11%
2011	10	\$102,888.31	\$76,013.49	\$26,874.82	26%	70%	93%
2014	3	\$10,977.90	\$3,216.67	\$7,761.23	71%	100%	100%
2017	4	\$2,425.26	\$2,336.26	\$89.00	4%	0%	0%
2018	13	\$25,864.04	\$2,360.60	\$23,503.44	91%	8%	0%
2021	2	\$675.00	\$418.00	\$257.00	38%	0%	0%
2022	70	\$53,052.00	\$26,641.43	\$26,410.57	50%	94%	87%
2023	137	\$266,299.53	\$88,361.66	\$177,937.87	67%	86%	86%
2024	223	\$180,555.69	\$77,005.47	\$103,550.22	57%	87%	89%
Grand Total	501	\$678,771.23	\$299,100.69	\$379,670.54	56%	81%	81%

SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: May 8, 2024

DATE OF MEETING: May 21, 2024

UCIFC SERVICE TEAM

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

March – May 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 26:** Attended the UCIFC meeting.
- **March 26:** Attended the UCIFC Safety Committee meeting.
- **April 30:** Conducted a Loss Control Survey at the Board of Social Services (200 West 2nd Street, Plainfield, NJ).

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 21:** Plan to attend the UCIFC meeting.
- **May 21:** Plan to attend the UCIFC Executive Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Emergency Eyewash Stations & Showers Best Practices – March 18.

- NJCE JIF - JAM SD Bulletin: Fall Protection - Understanding Warranty Requirements – March 21.
- Law Enforcement Work Zone Training – NJCE LE Training Announcement – March 27.
- NJCE JIF - JAM SD Bulletin: Solar Eclipse Viewing - Best Practices – March 28.
- NJCE JIF - JAM SD Bulletin: Take Our Kids to Work Day - Best Practices – April 4.
- NJCE JIF - JAM SD Message: Safety Measures Following NJ Earthquake – April 5.
- NJCE JIF - JAM LE Bulletin: Healthcare Heroes Violation Prevention Act – April 9.
- NJCE JIF - JAM SD Bulletin: CBD Oil Risks – April 24.
- NJCE JIF - JAM SD Bulletin: Lightning Safety - Best Practices – May 8.

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 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. *(May thru June 2024 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:

- June 1 - 22, 2024 (Start Date: July 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 1, 2023. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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 Training 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> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

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.

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

DATE	TRAINING TOPIC	TIME
5/1/24	Shop and Tool Safety	8:30 - 9:30 am
5/1/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/24	Accident Investigation	1:00 - 3:00 pm
5/2/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
5/3/24	Playground Safety Inspections	7:30 - 9:30 am
5/3/24	Mower Safety	10:00 - 11:00 am
5/3/24	Personal Protective Equipment	1:00 - 3:00 pm
5/6/24	Bloodborne Pathogens	9:00 - 10:00 am
5/6/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/24	Implicit Bias in the Workplace	9:00 - 10:30 am
5/7/24	Introduction to Communication Skills	1:00 - 3:00 pm
5/8/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/8/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/9/24	Disaster Management	8:30 - 10:00 am
5/9/24	Hearing Conservation	11:00 - 12:00 pm
5/9/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/10/24	Confined Space Entry	8:30 - 11:30 am
5/10/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/13/24	Chainsaw Safety	11:00 - 12:00 pm
5/13/24	Chipper Safety	1:00 - 2:00 pm
5/14/24	Bloodborne Pathogens	8:30 - 9:30 am
5/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
5/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/14/24	Asbestos Awareness	1:00 - 3:00 pm

5/15/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/24	Flagger Skills and Safety	1:00 - 2:00 pm
5/16/24	Driving Safety Awareness	8:30 - 10:00 am
5/16/24	Fire Safety	10:30 - 11:30 am
5/16/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/16/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
5/17/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/24	Fall Protection Awareness	1:00 - 3:00 pm
5/20/24	Hearing Conservation	8:30 - 9:30 am
5/20/24	Mower Safety	10:00 - 11:00 am
5/20/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/21/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
5/22 - 5/23/24	Leadership Skills for Supervisors Workshop (2-Day) (Burlington)	9:00 - 3:30 pm w/lunch brk
5/22/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/22/24	Personal Protective Equipment	1:00 - 3:00 pm
5/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/23/24	Preparing for the Unspeakable	9:00 - 10:30 am
5/23/24	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/29/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/30/24	Confined Space Entry	8:30 - 11:30 am
5/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/31/24	Flagger Skills and Safety	8:30 - 9:30 am
5/31/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/24	Hearing Conservation	10:30 - 11:30 am
6/3/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/4/24	Productive Meetings Best Practices	8:30 - 10:00 am
6/4/24	Fire Safety	10:30 - 11:30 am
6/4/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/5/24	Implicit Bias in the Workplace	9:00 - 10:30 am
6/5/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/24	Playground Safety Inspections	1:00 - 3:00 pm
6/6/24	Work Zone Training for Police Officers - Initial Course	8:00 - 12:00 pm
6/6-6/7/2024	Leadership Skills for Supervisors Workshop - Day One (Middlesex)	9:00 - 3:30 pm w/lunch brk
6/6/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/10/24	Mower Safety	8:30 - 9:30 am
6/10/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
6/10/24	Personal Protective Equipment	1:00 - 3:00 pm
6/11/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/11/24	Ethical Decision Making	9:00 - 11:30 am

6/11/24	Fire Extinguisher Safety	1:00 - 2:00 pm
6/12/24	Confined Space Entry	8:00 - 11:00 am
6/12/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/24	Flagger Skills and Safety	8:30 - 9:30 am
6/13/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
6/13/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/13/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
6/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/24	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
6/18/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
6/20/24	Fall Protection Awareness	8:30 - 10:30 am
6/20/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/20/24	Special Event Management	1:00 - 3:00 pm
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am
6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am
6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	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 (no exceptions) in order to receive credit for the class.

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (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 **2503, 1787, 1543, 2932, 2762, 0877 & 1244**. 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

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 21, 2024
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:

Chairperson Wagner	N/A
Commissioner Martins	Present
Commissioner Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	Acrisure Agency Partners Shannon Balken Justin Gallo
Claims Service	Claims Resolution Corporation, CRC Rachel Ruiz
Underwriting Manager	Acrisure Agency Partner David Balken
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
NJCE Safety Manager	J.A. Montgomery Consulting Glen Prince
UCIFC Safety Manager	T&M Associates Mark Worthington

ALSO PRESENT:

Gia Mongioi, Acrisure, LLC – Balken Risk Management
Theresa Pacheco, Union County
Evelio Salerno, Union County
Jennifer Goldstein, Medlogix

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MARCH 26, 2024

Executive Director noted the closed minutes were e-mailed to the Commissioners prior to the meeting for review.

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF MARCH 26, 2024

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported that an Hazard Communication training was held on May 10, 2024. They conducted two Labor Safety Meetings one on April 10, 2024 and one on May 10, 2024. They also conducted confined space training and evolution at the Rahway pool on April 24, 2024. A forklift evaluation for the DPW staff on May 10, 2024. With no questions, Mr. Worthington concluded his report.

EXECUTIVE DIRECTOR REPORT:

- **2024 Auditor RFP** – Executive Director advised that after two RFP processes with no responses, the committee has recommended retaining the services of Wielkotsz & Company LLC, for auditing services to prepare the Commission Audit for Fund Year 2023. The Auditor contract will be a one-year term from January 1, 2024 to December 31, 2024 for an annual fee not to exceed \$12,400.

MOTION TO APPROVE RESOLUTION 21-24 FOR THE PURPOSES OF DESIGNATING A COMMISSION AUDITOR

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

- **2024 UCIFC Dividend** – Executive Director advised that after receiving an updated calculation from the Commission Actuary regarding excess monies from the 2018 and 2019 Fund Year Accounts, it has been determined that \$500,000 is available for distribution. \$250,000 will be refunded from Fund Year 2018 and \$250,000 will be refunded from Fund Year 2019.

MOTION TO APPROVE RESOLUTION 22-24, AUTHORIZING REFUNDS FROM FUND YEARS 2018-2019 IN THE AMOUNT OF \$500,000

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

- **2024 Property & Casualty Budget** – Executive Director advised that they are suggesting payment schedule of 30% due on 6/15/24, 35% due on 8/15/24 and 35% due on 10/15/24. Justin Gallo met with Bibi Taylor to review the 2024 Budget on May 15, 2024 at 11:00 AM via zoom.

MOTION TO APPROVE RESOLUTION 23-24 ADOPTION OF A 2024 PROPERTY & CASUALTY BUDGET IN THE AMOUNT IN THE AMOUNT OF \$3,975,294.00

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

- **2024 Meeting Schedule** - The next Scheduled meeting is on July 23, 2024, we are not scheduled to meet in June 2024.

Executive Director asked if there are any questions on the Executive Director Report. Hearing none, that concluded the Executive Director Report.

TREASURER REPORT: Ms. Taylor referred to the May Bill List, enclosed within the agenda and advised that all the bills were routine in nature.

Executive Director asked for a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 20-24 MAY BILL LIST

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

ATTORNEY: Mr. Bergen advised he had nothing to report.

CLAIMS ADMINISTRATOR: Ms. Ruiz reported for the month of April they received 23 Workers Compensation claims, 8 remain open, no catastrophic losses. 9 Liability claims were received, 8 remain open. All other matters will be discussed in closed session. With no questions, Ms. Ruiz concluded her report.

MEDLOGIX: Ms. Goldstein presented a Managed Care PPO/Bill Review Savings Report that went over the claims submitted to date (January 2024 – April 2024) in detail. It was requested that a further breakout of showing the number of bills processed by the fund per year. With no other questions, Ms. Goldstein concluded her report.

NJCE SAFETY MANAGER: Mr. Prince referred to the Safety Directors report for March through May enclosed within the agenda, which included all risk control and safety activities. All training opportunity can be found at NJCE.org, all training rosters through the end of July are listed on the site. With no questions, Mr. Prince concluded his report.

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 1533, 2977, 2907, 0735, 1439, 0462, 1541. As well as a litigation matter. 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 MOVE INTO CLOSED SESSION:

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

MOTION TO APPROVE PAR AS DISCUSSED IN IN EXECUTIVE SESSION:

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

MEETING ADJOURNED: 10:28 AM

Minutes prepared by: Gia Mongioi, Secretary