

UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
September 24, 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 September 24, 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: September 24, 2024
10:00 AM

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

☐ **ROLL CALL OF COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** **July 23, 2024** **Open Minutes** **Appendix I**
 July 23, 2024 **Closed Minutes** **sent via e-mail**

☐ **CORRESPONDENCE:** None

☐ **COMMITTEE REPORTS:** **Page 2**
 Safety Committee Reports
 UCIFC Safety Director – Pennoni

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – ACRISURE, LLC.** **Page 3**

☐ **TREASURER – Bibi Taylor** **Page 4**
 Resolution 25-24 Bill List – *Motion*

☐ **ATTORNEY – Bruce H. Bergen, Esq.** **Page 5**
 Resolution 26-24 Extending Cyber Liability Coverage - *Motion*

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

☐ **MEDLOGIX** **Page 6**

☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 Monthly Report **Pages 7 - 9**

☐ **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 10**

Motion to go into Executive Session

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

☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: October 22, 2024, 10:00 AM**



September 20, 2024

CUNIX24006

Union County Insurance Fund Commission

Pennoni Activities

- Conducted Union County Labor Safety Meetings 06/06/24, 07/10/24, and 09/11/24.
- Conducted Union County Executive Meeting 07/23/24.
- Continuously updating Building Emergency Action Plan (BEAP) and Fire Prevention 2024 reports.
- Provided Heat Safety for Managers and Heat Safety for Workers guidance documents 06/18/24.
- Conducted seven in person Emergency Evacuation and Fire Drill Training between August and September.
- Conducted PEOSH audits of 25 county buildings throughout July and August 2024.
- Conducted Lock Out/Tag Out audits within county buildings throughout July 2024.
- Provided a Water Intrusion and Mold Remediation guidance document to the county 07/23/24.

UNION COUNTY INSURANCE FUND COMMISSION

777 Terrace Ave, Suite 309
Hasbrouck Heights, NJ 07604
Telephone (201) 727-1720 Fax (201) 727-0080

Date: September 24, 2024
Memo to: Commissioners of the Union County Insurance Fund Commission
From: Acrisure, LLC
Subject: Executive Director's Report

- **Audit Report Overview** -The Auditor's Report for the period ending December 31, 2023, is currently under preparation by the Commission's new auditors. The finalized report is projected to be completed by September 30, 2024.
 - **Executive Actions:** The Executive Director will promptly distribute the completed Auditor's Report, from Wielkotz & Company, under separate cover to the following individuals for review:
 - Fund Commissioners
 - Commission Treasurer
 - Commission Attorney
 - **Certification and Approval Process:** We aim to seek certification and approval of the 2023 Audit from the Commissioners during our October meeting. This step is critical to ensure full compliance and to maintain the transparency and integrity of our financial operations.
 - **RFP for Commission Auditor Position** - At our last meeting, it was noted that we would not be initiating a Request for Proposal (RFP) for the Auditor's position, as a new auditor was approved in May of this year. However, upon further review and advice from the Fund's attorney, it has been determined that we do need to prepare and issue an RFP to coincide with the December 31st expiration of the current contract.
 - **Action Plan:**
 - Our office will prepare and issue the RFP this month.
 - We will report back at our next meeting with any respondents to the RFP.
- θ **Motion to authorize the Fund Executive Directors' Office to prepare and issue the RFP for the Commission Auditor position from January 1, 2025-December 31, 2025.**

2024 Meeting Schedule- The next scheduled meeting is on October 22, 2024 at 10:00 AM

RESOLUTION NO. 25-24
UNION COUNTY INSURANCE FUND COMMISSION
BILLS LIST SEPTEMBER 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>
001244	Acrisure LLC Scirocco Group	Executive Director Fee for Aug	\$12,375.00
001244	Acrisure LLC Scirocco Group	Executive Director Fee for Sept	\$12,375.00
			\$24,750.00
001245	Claims Resolution Corporation	Monthly Claims Administration Fee Aug	\$35,562.50
001245	Claims Resolution Corporation	Monthly Claims Administration Fee Sept	\$35,562.50
			\$71,125.00
001246	The Actuarial Advantage	Actuary Monthly Fees Aug	\$553.66
001246	The Actuarial Advantage	Actuary Monthly Fees Sept	\$553.66
			\$1,107.32

TOTAL PAYMENTS FY 2024	\$96,982.32
-------------------------------	--------------------

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

RESOLUTION NO. 26-24

**UNION COUNTY INSURANCE FUND COMMISSION
EXTENDING CYBER LIABILITY COVERAGE**

WHEREAS, the UNION COUNTY INSURANCE FUND COMMISSION (UCIFC) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the UCIFC currently maintains Cyber Liability Insurance Coverage through the New Jersey Counties Excess Joint Insurance Fund (NJCEJIF), which coverage terminates on October 20, 2024; and

WHEREAS, the NJCEJIF has offered an extension of such coverage through December 31, 2024, at a pro rata total cost of \$26,557.00; and

WHEREAS, the UCIFC wishes to exercise such option;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairperson is hereby authorized to execute an extension between the UCIFC and NJCEJIF for an extension of Cyber Liability Insurance ending December 31, 2024; and

BE IT FURTHER RESOLVED that upon proper invoice the \$26,557.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 24, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE



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

FROM/Managed Care:	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	27	26					156
Report Only Claims	4	4	1	5	11	5	9	3					42
Case Management Claims	10	9	8	15	17	14	18	23					114

Bill Review/PPO Savings:	January	February	March	April	May	June	July	August	September	October	November	December	2024 YTD
# of Bills Processed	1	73	62	81	159	125	200	114					815
Original Bill Amount	\$260.00	\$87,315.80	\$286,523.81	\$84,731.07	\$142,349.04	\$65,964.51	\$894,552.50	\$546,350.80					\$2,108,037.53
Allowed Amount	\$87.00	\$31,457.03	\$127,516.81	\$49,303.67	\$163,317.25	\$25,718.86	\$408,667.17	\$341,636.89					\$1,047,604.75
Bill Review Reductions	\$0.00	\$32,320.38	\$21,978.03	\$4,897.06	\$17,738.39	\$30,574.80	\$194,194.90	\$2,508.97					\$360,210.53
PPO Reductions	\$173.00	\$23,187.64	\$135,813.97	\$26,476.79	\$46,299.61	\$39,140.82	\$230,395.73	\$200,316.94					\$773,863.50
Netgated Reductions	\$0.00	\$1,350.75	\$1,217.00	\$4,053.55	\$3,984.75	\$3,520.00	\$1,294.70	\$1,988.00					\$26,380.75
Total Reductions	\$173.00	\$66,896.77	\$159,007.00	\$35,427.40	\$79,031.75	\$40,225.62	\$475,886.33	\$204,813.91					\$1,080,432.78
% of Savings	66.54%	67.68%	55.50%	41.81%	55.52%	61.01%	63.80%	37.49%					50.30%

PPO Saver:	January	February	March	April	May	June	July	August	September	October	November	December	2024 YTD
Total # of Bills	1	73	62	81	159	125	200	114					815
PPO Bills	1	55	52	63	129	109	178	106					692
PPO Bill penetration:	100.00%	75.34%	83.87%	88.08%	81.13%	87.20%	89.00%	92.11%					84.91%
Provider Charges	\$260.00	\$82,606.76	\$254,875.81	\$82,030.07	\$118,547.78	\$52,924.27	\$697,639.50	\$482,048.90					\$1,730,802.98
PPO Charge penetration:	100.00%	64.33%	88.95%	76.19%	83.26%	80.24%	78.87%	88.23%					82.11%

Loss Year	# of Bills	Charges	Allowance	Reductions	% Reduction	% Bills In-Network	% Charges In-Network
1999	10	\$13,475.00	\$9,618.00	\$4,857.00	36%	0%	0%
2000	21	\$18,909.00	\$12,683.36	\$6,225.64	33%	81%	33%
2005	6	\$4,410.00	\$1,175.75	\$3,234.25	73%	0%	0%
2008	1	\$302.00	\$28.50	\$75.50	25%	0%	0%
2010	9	\$54,197.50	\$51,779.66	\$2,417.84	4%	11%	0%
2011	19	\$105,908.31	\$76,738.49	\$29,174.82	28%	84%	93%
2014	3	\$10,977.90	\$3,216.67	\$7,761.23	71%	100%	100%
2017	4	\$2,425.28	\$2,386.26	\$39.02	4%	0%	0%
2018	13	\$25,864.04	\$2,960.60	\$23,503.44	91%	8%	0%
2021	6	\$2,540.00	\$1,606.98	\$933.02	37%	17%	1.6%
2022	108	\$921,421.92	\$428,651.87	\$492,770.05	53%	94%	89%
2023	206	\$533,931.63	\$109,969.02	\$213,962.61	66%	89%	87%
2024	420	\$1,358,512.47	\$523,773.21	\$735,239.26	58%	90%	91%
Grand Total	826	\$2,742,875.03	\$1,222,631.37	\$1,520,243.66	55%	85%	86%

SAFETY DIRECTOR REPORT

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 18, 2024

DATE OF MEETING: September 24, 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		

July – September 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- July 23: Attended the UCIFC meeting.
- July 23: Attended the UCIFC Executive Safety Committee meeting

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- September 24: Plan to attend the UCIFC meeting.
- September 24: 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://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: Artificial Intelligence Sample Policy & Risk Mitigation Considerations for Local Government Entities – August 6.
- NJCE JIF - Training Announcement - 2024 MSI-NJCE Expos – August 7.

- NJCE JIF - JAM SD Bulletin: School Bus Safety - Best Practices – September 9.
- NJCE JIF - JAM SD Bulletin: Emotional Support Animals - Making Reasonable Accommodation Requests – September 10.
- NJCE JIF - JAM Corrections Bulletin: MPOX Health Alert: Risk Mitigation Strategies – September 16.

NJCE EXPOS

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. (September thru October 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:

- December 1 - 22, 2024 (Start Date: January 1, 2025)

The Registration link will be available for completion 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 to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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 **3072, 2917, 0206, 1200, 0046, 2853, 0050, 1642, 0748, 2458, 2980, 3036, 0417, 2254, 2825 & 2362**. 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 – July 23, 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	Present
Commissioner Martins	Present
Commissioner Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	Acrisure Agency Partners Shannon Balken Justin Gallo
Claims Service	Claims Resolution Corporation, CRC Kim DeLaurentis
Underwriting Manager	Acrisure Agency Partner David Balken
Attorney	Bruce Bergen, Esq.
NJCE Safety Manager	J.A. Montgomery Consulting Glen Prince

ALSO PRESENT:

John Markel, Acrisure, LLC
Jennifer Goldstein, Medlogix
Evelio Salerno, Union County

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MAY 21, 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 MAY 21, 2024

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Abstain:	Chairperson Wagner
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: (Not present) The UCIFC Safety Director, (T&M) have been replaced by the county with Pennoni. they are an engineering environmental consulting firm. We have spoken with the new project manager; Ralph Coppola and he has indicated that he will be prepared to present a safety committee report during our September meeting.

EXECUTIVE DIRECTOR REPORT:

- **2024 Auditor RFP** – The Commission Actuary contract with Actuarial Advantage expires on December 31st, 2024. The Fund office will prepare and advertise an RFP for this position.
- Executive Director made a Motion to authorize the fund office to prepare and issue the RFP for the Commission actuary.

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

Moved:	Chairperson Wagner
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

2024 UCIFC Dividend – John Markel reported NJ Counties JIF capped UCIC covid loss at \$ 39,478. After receiving an updated calculation from the Commission Actuary regarding excess monies from 2020 Fund Year Account, it has been determined that the Excess Reimbursement of (\$ 57,197 PAID - \$ 39,478 CAP) = \$ 17,719 excess Reimbursement. Remaining outstanding \$ 592,232 covid reserves can be reduced to \$ 0. Overall reduction would be \$ 592,232 + \$ 17,719 = \$ 609,951

- **2024 Meeting Schedule** - The next Scheduled meeting is on September 24, 2024, we are not scheduled to meet in August 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 (not present) has approved verbally with us the July bills list.

- Executive Director asked for a motion to approve the resolution.

July 23, 2024

Union County Insurance Fund Commission OPEN Minutes

MOTION TO APPROVE RESOLUTION 20-24 JULY BILL LIST

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

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

CLAIMS ADMINISTRATOR: Ms. DeLaurentis reported for the month of June, there were 15 workers comp claims reported, of which three remain open and 20 liability claims, of which 15 remain open from June. With no questions, Ms. DeLaurentis concluded her report.

MEDLOGIX: Ms. Goldstein presented a Managed Care PPO/Bill Review Savings Report that went over the claims submitted to date (May 2024 – June 2024) Ms. Goldstein in detail provided as requested at the last meeting a breakdown by loss year of the bill, of the 2024 report so far to date. 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, including the safety briefings and the video briefings for Leadership Academy now through September 30th, 2024. 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 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 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 2503-1787-1543-2932-2762-0877 and 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.

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: 10:25 AM

Minutes prepared by: Christa Foli, Secretary