

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
OCTOBER 26, 2020  
10:30 AM**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 579 506 9590**

**OR**

**Join Zoom Meeting via computer Link**  
<https://zoom.us/j/5795069590>

The Mercer County Insurance Fund Commission will conduct its October 26, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Trenton Times, The Trentonian and the Princeton Packet**
- II. Filing advance written notice of this meeting with the Commissioners of the Mercer County Insurance Fund Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: OCTOBER 26, 2020  
10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** July 27 2020 Open Minutes .....Appendix I  
July 27, 2020 Closed Minutes ..... sent via e-mail  
September 28, 2020 Open Minutes..... Appendix I  
September 28, 2020 Closed Minutes ..... sent via e-mail
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS**  
Safety Committee: ..... Verbal  
Claims Committee:..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 3-17**
  
- ☐ **TREASURER – David Miller**  
Resolution 37-20 October Bill List – Motion (Roll Call Vote).....Page 18  
July Treasurer Reports ..... Pages 19-20
  
- ☐ **ATTORNEY – Paul Adezio, Esq. .... Verbal**
  
- ☐ **CLAIMS SERVICE – PERMA ..... Verbal**
  
- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. – Motion (Roll Call Vote)**  
Resolution 38-20 Authorizing Disclosure of Liability Claims Check Register.....Page 21  
Liability Claim Payments 9-1-20 to 9-30-20..... Pages 22-23
  
- ☐ **MANAGED CARE – First MCO**  
Monthly Summary Report – September.....Page 24
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report..... Pages 25-31
  
- ☐ **RISK MANAGER CONSULTANT – Borden Perlman Salisbury & Kelly**  
Monthly Report..... Verbal
  
- ☐ **OLD BUSINESS:**
- ☐ **NEW BUSINESS:**
  
- ☐ **PUBLIC COMMENT:**
  
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 32-33**  
Resolution 39-20 Executive Session for purpose as permitted by the Open Public Meetings Act,  
more specifically to discuss PARS/SARS related to pending or anticipated litigation as  
identified in the list of claims prepared by third-party claim administrator Inservco Insurance  
Services, Inc. and attached to this agenda.

- ☐ Motion for Executive Session
- ☐ Motion to Return to Open

- ☐ **APPROVAL OF PARS** – *Motion to approve PARS as discussed in Executive Session (Roll Call vote)*

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- ☐ **MEETING ADJOURNMENT**
  - ☐ **NEXT SCHEDULED MEETING: December 17, 2020, MERCER COUNTY, McDADE ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068 10:30 AM**

**MERCER COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
*Telephone (201) 881-7632 Fax (201) 881-7633*

Date: October 26, 2020

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2019 Audit Report as of December 31, 2019 (Pages 5-7)** – The Auditor’s Report as of December 31, 2019 has been sent under separate cover to the Fund Commissioners and Commission Treasurer. The report is valued as of December 31, 2019. Bowman & Company, LLP will participate in the meeting to review the audit. We will be seeking approval of the 2019 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is Resolution 36-20 approving the Certification of Annual Audit Report for the Period Ending December 31, 2019.
- ☐ **Motion to approve Resolution 36-20 Certification of Annual Audit Report for Period Ending December 31, 2019**
- ☐ **Certificate of Insurance Report** –There were no certificate requests for the month of September.
- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 8-10)** - The NJCE met on September 24, 2020. At the last meeting, Executive Director provided a verbal update of the meeting. Included in the agenda on pages 8-10 is a summary report of the meeting. The NJCE also met on October 22, 2020. Executive Director will provide a verbal report of the meeting.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2020** the Commission has a surplus of **\$11,058,474**. Line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. MCIFC’s equity in the NJCE as of July 31, 2020 is **\$1,439,278**. The total cash balance is **\$3,175,209**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 13-14)** – Included in the agenda on pages 13-14 is a copy of the NJCE Financial Fast Track for the month of July. As of **July 31, 2020** the Fund has a surplus of **\$16,698,018**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The cash balance is **\$32,002,009**.
- ☐ **Claims Tracking Reports (Pages 15-17)** - Included in the agenda on pages 15-17 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2020. The Executive Director will review the reports with the Commission.

- ❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – As a reminder the 9th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020, 10:00am – 12:30pm. Invitations were sent out by e-mail on October 16<sup>th</sup>.

Topics are the NJCE JIF Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19.

- ❑ **2021 Auto ID cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2021 auto ID cards and WC Posting Notices will be sent out for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review the certificates which need to be re-issued for the 2021 renewal.
- ❑ **2020 Meeting Schedule** – The Commission is not scheduled to meet in November. The next scheduled meeting is on Thursday, December 17, 2020.

**RESOLUTION NO. 36-20**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2019**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations

and

**WHEREAS**, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

**WHEREAS**, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the BOARD OF COMMISSIONERS of the Mercer County Insurance Fund Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON October 26, 2020

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Lillian L. Nazzaro, Esq., Chairman

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF BOARD OF FUND COMMISSIONERS**

**of the**

**MERCER COUNTY INSURANCE FUND COMMISSION**

We members of the BOARD OF COMMISSIONERS of the Mercer County Insurance Fund Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Mercer County Insurance Fund Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2019.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

**GENERAL COMMENTS – RECOMMENDATIONS**

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(L.S.) Lillian L. Nazzaro, Esq.

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(L.S.) K. Megan Clark Hughes

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(L.S.)

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**RAISSA WALKER**  
Vice Chair

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

**Important:** This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625





## 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:** September 24, 2020  
**To:** Fund Commissioners  
Mercer County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**NJCE Claims Review Committee:** Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. 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.

**December 31, 2019 Audit:** Executive Director reported the Auditor presented at draft financial audit at the June meeting; the draft audit and an extension to file the final audit was submitted to DOBI and DCA following the June meeting. Fund Auditor submitted a final financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor concluded the review by stating there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

### **Executive Director reported on the following:**

#### **Competitive Contracts, Services and Training:**

**Learning Management System Competitive Contract Request for Proposals (CCRFP):** In February the Board adopted a resolution to initiate procurement of a Learning Management System, which is an online platform to track instructor-led and online training programs dedicated for NJCE JIF members. Responses to the initial CCRFP were due on April 2<sup>nd</sup>, but was cancelled due to the pandemic. A second CCRFP was set for June 16<sup>th</sup>; responses were rejected due to material terms and the Board agreed with the recommendation to re-advertise. A third CCRFP #20-28 was issued with a response date of August 20<sup>th</sup>; the Sub-Committee comprised of Commissioners Kessler, Sheehan and Shea met and reviewed submissions from three (3) vendors. Sub-Committee noted the proposal amounts of each vendor exceeded the allocated budget for this service. Executive Director reported the committee's recommendation is to reject all proposals on that basis; the Board of Fund Commissioners adopted a resolution noting that action.

Executive Director stated the Learning Management System is a unique product and reported the sub-committee recommendation that it be arranged and contracted directly by J.A. Montgomery on behalf of the Fund. This approach would be similar to the one previously authorized by the Board for PERMA to contract directly with Origami for RMIS platform. The Board of Fund Commissioners agreed with the recommendation and authorized J.A. Montgomery to pursue a 3<sup>rd</sup> party arrangement directly with a vendor to provide a Learning Management System dedicated to NJCE JIF members.

**Actuary Services – Payment in Equity:** Executive Director reported The Actuarial Advantage provided services in Fund Year 2019; however, inadvertently a contract was not in place. The Board of Fund Commissioners adopted a resolution authorizing payment in equity to the firm in the amount of \$22,522.00 for services provided in Fund Year 2019.

**BRIT Safety Grant:** Executive Director reported the current deadline to submit reimbursement of applicable safety-related items reimbursed at 50% of the cost is September 30<sup>th</sup>. Glenn Prince of J.A. Montgomery and the BRIT Grant sub-committee submitted a deadline extension request of October 31<sup>st</sup> to allow additional applicable reimbursements; the Board of Fund Commissioners approved the recommendation to extend the deadline.

**Training Webinars:** Executive Director reported the MEL Safety Institute in-classroom training was made available to our member counties this past year. In March, instructor-led training was suspended due to the pandemic and J.A. Montgomery successfully transitioned a majority of these training sessions to interactive webinars, which resulted in a significant increase in attendance by our NJCE County membership.

Executive Director reported County membership accounted for 169 webinar attendees during the months of June, July and August. J.A. Montgomery submitted per trainee and administrative costs for a total of \$6,046 for that period. A recommendation was made that the Fund pay J.A. Montgomery for these services since the costs associated resulted from an unforeseen situation, as well as, amend their contract to document the additional fees to be paid. The additional fees would be applied against the Safety Institute Fund line in the 2020 budget and would not be incurred by County members. Executive Director reported this was discussed with the Fund Attorney and the Fund Treasurer and they concurred with this recommendation. The Board of Fund Commissioners authorized the payment of additional training to J.A. Montgomery in the amount of \$6,046 and authorized an amendment of their contract to reflect additional training fees for June, July and August. J.A. Montgomery will be asked to submit a proposal for additional training costs that extend beyond August 2020 through the balance of their contract.

**Workers' Compensation Claims Administration RFP:** Executive Director reported the contract for this service with AmeriHealth expired on 7/31/20. AmeriHealth agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September.

Executive Director reported an RFP was issued for re-procurement of these services and responses were due on August 25<sup>th</sup>. Four (4) responses were received, reviewed and scored by a sub-committee. Fund Attorney reported the sub-committee recommended the contract be awarded to AmeriHealth for Claims Administration Services for a contract period of October 1, 2020 to September 30, 2023. Copies of a resolution authorizing this award were distributed and was adopted by the Board of Fund Commissioners.

**Financial Fast Track:** Financial Fast Tracks as of July 31<sup>st</sup> and June 30<sup>th</sup> were submitted and reflected statutory surplus of \$16.6 and \$16.5 million respectively.

**2021 Renewal – Underwriting Data Collection:** Last year was the initial launch of Origami, the online platform where members' exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is currently following up with members to complete the renewal worksheets. A meeting of the sub-committee to review the 2021 budget will be scheduled prior to the October meeting and the 2021 Budget introduction.

**Deputy Executive Director reported on the following information items:**

**Membership Renewal:** The Atlantic, Burlington and Cumberland County Insurance Commissions are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents were sent to each County to execute; Burlington and Cumberland have adopted resolutions to renew and Atlantic has a resolution on their October 6<sup>th</sup> agenda for consideration.

**9<sup>th</sup> Annual Best Practices Workshop – October 29, 2020 Virtual Edition:** This year's Best Practices Workshop will be taking place virtually via an interactive webinar on October 29, 2020. Topics include the NJCE Renewal Overview and 2021 Objectives, BRIT Safety Grant update and topics evolving around the implications of COVID-19. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks; please save the date and more information will follow.

**2020 New Jersey Association of Counties Conference:** This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30<sup>th</sup> and November 11<sup>th</sup>. NJAC has published details of the workshops on their website [www.njac.org](http://www.njac.org).

**2020 MEL & MRHIF & NJCE Educational Seminar:** This annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled indefinitely.

**NJCE 10<sup>th</sup> Year Anniversary:** 2020 marks the 10<sup>th</sup> anniversary since the Fund's inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

**Due Diligence:** Submitted as part of the agenda was a Regulatory Compliance Checklist as of 9/18/2020 to track contracts, compliance and other Fund business.

**Underwriting Manager:** A verbal report was submitted of the 2021 renewal noting that negotiation efforts are underway to secure stable rates and limit significant premium increases in what is a "hard" market, the worst since the mid-80's. Since we are a Joint Insurance Fund, we anticipate that we will fare better than a single insured.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from June to October 2020. Safety Director reported the annual BRIT Safety Grant is still available and encouraged members to submit applicable purchases given the extended deadline of October 31<sup>st</sup>.

**WC Claims Administration:** AmeriHealth submitted a report showing provider billed amounts, paid amount and net savings as of August 2020.

**New Business - Senate 2380 Legislation:** On Monday September 14, 2020 Governor Murphy signed S2380 into law, which creates a rebuttable presumption for essential employees that their contraction of the coronavirus is employment related for workers' compensation purposes. Ms. Walcoff of PERMA reported that COVID-19 related claims - including report only for possible exposure, but no virus contraction – have been monitored at the outset of the pandemic. More information and a report will be provided for the next meeting on number of member COVID-19 claims and incurred costs to date.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for October 22, 2020 at 9:30AM via audio/video.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		566,498	3,965,486	46,876,231	50,841,717
2.	CLAIM EXPENSES					
		Paid Claims	109,181	1,594,099	11,579,847	13,173,946
		Case Reserves	202,493	824,699	3,755,710	4,580,410
		IBNR	121,823	570,704	2,715,689	3,286,393
		Discounted Claim Value	(5,590)	(17,254)	(160,177)	(177,431)
	TOTAL CLAIMS		427,908	2,972,249	17,891,069	20,863,317
3.	EXPENSES					
		Excess Premiums	228,238	1,597,666	14,536,893	16,134,559
		Administrative	48,622	340,374	3,384,271	3,724,645
	TOTAL EXPENSES		276,860	1,938,040	17,921,164	19,859,204
4.	UNDERWRITING PROFIT (1-2-3)		(138,270)	(944,802)	11,063,998	10,119,196
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(138,270)	(944,802)	11,063,998	10,119,196
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	115,168	115,168
9.	DIVIDEND EXPENSE		0	0	(615,168)	(615,168)
10.	INVESTMENT IN JOINT VENTURE		0	75,303	1,363,975	1,439,278
11.	SURPLUS (6 + 7 + 8 - 9)		(138,270)	(869,499)	11,927,973	11,058,474
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		0	8,519	2,142,545	2,151,064
	2015		0	39,629	1,997,439	2,037,068
	2016		(104,995)	(578,174)	2,565,839	1,987,665
	2017		(4,002)	(62,320)	2,628,323	2,566,003
	2018		(0)	84,327	1,891,914	1,976,240
	2019		(0)	(225,110)	701,914	476,805
	2020		(29,273)	(136,371)		(136,371)
TOTAL SURPLUS (DEFICITS)			(138,270)	(869,499)	11,927,974	11,058,474
TOTAL CASH						3,175,209

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	July 31, 2020	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
FUND BALANCE				
CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2014</b>				
	Paid Claims	1,944	23,118	2,065,522
	Case Reserves	(1,944)	(16,290)	198,062
	IBNR	0	(31,105)	159,235
	Discounted Claim Value	0	26	(11,969)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>(24,251)</b>	<b>2,410,849</b>
<b>FUND YEAR 2015</b>				
	Paid Claims	942	25,050	2,384,421
	Case Reserves	(25,942)	(20,977)	443,931
	IBNR	25,000	(28,281)	162,009
	Discounted Claim Value	0	112	(16,044)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(24,096)</b>	<b>2,974,317</b>
<b>FUND YEAR 2016</b>				
	Paid Claims	12,959	157,701	2,383,270
	Case Reserves	107,053	426,324	380,233
	IBNR	(15,016)	(49,582)	49,582
	Discounted Claim Value	0	(428)	(11,260)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>104,995</b>	<b>534,014</b>	<b>2,801,825</b>
<b>FUND YEAR 2017</b>				
	Paid Claims	13,788	111,279	1,879,907
	Case Reserves	229,679	179,794	499,912
	IBNR	(239,465)	(241,616)	241,616
	Discounted Claim Value	0	1,372	(17,031)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>4,002</b>	<b>50,828</b>	<b>2,604,404</b>
<b>FUND YEAR 2018</b>				
	Paid Claims	14,933	268,279	1,802,544
	Case Reserves	(19,313)	(210,697)	935,080
	IBNR	4,380	(132,968)	475,126
	Discounted Claim Value	0	8,409	(33,785)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(66,978)</b>	<b>3,178,964</b>
<b>FUND YEAR 2019</b>				
	Paid Claims	39,024	643,729	1,064,184
	Case Reserves	(139,545)	82,583	1,298,492
	IBNR	100,521	(468,340)	1,628,121
	Discounted Claim Value	0	8,908	(70,087)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>266,880</b>	<b>3,920,710</b>
<b>FUND YEAR 2020</b>				
	Paid Claims	25,591	364,943	
	Case Reserves	52,506	383,963	
	IBNR	246,404	1,522,598	
	Discounted Claim Value	(5,590)	(35,652)	
	<b>TOTAL FY 2020 CLAIMS</b>	<b>318,911</b>	<b>2,235,852</b>	<b>0</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>427,908</b>	<b>2,972,249</b>	<b>17,891,069</b>
				<b>20,863,317</b>

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.

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		July 31, 2020		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		2,084,585	14,592,095	163,505,481	178,097,576
2.	CLAIM EXPENSES					
		Paid Claims	(17,630)	975,893	4,975,775	5,951,668
		Case Reserves	978,202	2,369,520	5,846,623	8,216,143
		IBNR	(415,250)	909,353	9,810,443	10,719,795
		Discounted Claim Value	(45,140)	(268,485)	(1,471,830)	(1,740,314)
	TOTAL CLAIMS		500,181	3,986,282	19,161,011	23,147,292
3.	EXPENSES					
		Excess Premiums	1,271,354	8,899,477	113,746,590	122,646,068
		Administrative	160,474	1,122,052	12,402,903	13,524,955
	TOTAL EXPENSES		1,431,828	10,021,529	126,149,494	136,171,023
4.	UNDERWRITING PROFIT (1-2-3)		152,576	584,285	18,194,976	18,779,261
5.	INVESTMENT INCOME		16,510	405,825	1,120,484	1,526,309
6.	PROFIT (4+5)		169,086	990,110	19,315,460	20,305,570
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		169,086	990,110	15,707,909	16,698,019
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		341	8,858	543,904	552,762
	2011		438	128,329	836,289	964,618
	2012		728	20,800	1,013,486	1,034,286
	2013		1,026	(155,323)	1,438,925	1,283,602
	2014		1,750	(127,332)	2,887,430	2,760,098
	2015		1,857	140,919	1,229,755	1,370,674
	2016		2,228	(392,191)	3,388,065	2,995,875
	2017		2,393	(97,014)	1,257,423	1,160,409
	2018		6,535	154,948	2,119,126	2,274,073
	2019		25,335	402,304	993,507	1,395,811
	2020		126,456	905,811		905,811
TOTAL SURPLUS (DEFICITS)			169,086	990,110	15,707,909	16,698,018
TOTAL CASH						32,002,009

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	1,061	10,466	11,527
Discounted Claim Value	0	(77)	(983)	(1,060)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>985</b>	<b>181,322</b>	<b>182,306</b>
<b>FUND YEAR 2011</b>				
Paid Claims	(88,763)	14,790	519,228	534,018
Case Reserves	88,763	(116,327)	214,527	98,200
IBNR	0	(35,954)	46,091	10,137
Discounted Claim Value	0	22,501	(24,930)	(2,428)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(114,989)</b>	<b>754,916</b>	<b>639,927</b>
<b>FUND YEAR 2012</b>				
Paid Claims	24	2,890	1,551,733	1,554,623
Case Reserves	(24)	7,108	75,090	82,198
IBNR	0	(11,768)	64,097	52,329
Discounted Claim Value	0	276	(12,804)	(12,528)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>(1,495)</b>	<b>1,678,116</b>	<b>1,676,621</b>
<b>FUND YEAR 2013</b>				
Paid Claims	8,175	206,973	646,873	853,847
Case Reserves	13,391	(41,421)	644,280	602,859
IBNR	(21,566)	23,484	105,073	128,557
Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
<b>TOTAL FY 2013 CLAIMS</b>	<b>(0)</b>	<b>184,703</b>	<b>1,319,585</b>	<b>1,504,288</b>
<b>FUND YEAR 2014</b>				
Paid Claims	453	7,475	442,532	450,007
Case Reserves	(9,724)	171,376	332,716	504,092
IBNR	9,270	12,728	178,256	190,984
Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>171,619</b>	<b>910,633</b>	<b>1,082,252</b>
<b>FUND YEAR 2015</b>				
Paid Claims	5,426	77,738	763,735	841,474
Case Reserves	91,772	168,967	1,897,750	2,066,717
IBNR	(97,199)	(353,915)	511,194	157,279
Discounted Claim Value	0	14,163	(172,551)	(158,387)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(93,046)</b>	<b>3,000,129</b>	<b>2,907,082</b>
<b>FUND YEAR 2016</b>				
Paid Claims	7,149	10,653	320,211	330,865
Case Reserves	(7,149)	550,471	647,770	1,198,241
IBNR	0	(98,326)	305,258	206,931
Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>442,040</b>	<b>1,203,578</b>	<b>1,645,617</b>
<b>FUND YEAR 2017</b>				
Paid Claims	500	(531)	68,152	67,621
Case Reserves	253,500	554,694	1,525,070	2,079,764
IBNR	(254,000)	(385,900)	2,088,218	1,702,317
Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>155,375</b>	<b>3,389,312</b>	<b>3,544,686</b>
<b>FUND YEAR 2018</b>				
Paid Claims	(2,750)	74,805	243,786	318,591
Case Reserves	148,480	209,695	161,698	371,392
IBNR	(150,001)	(393,702)	2,419,495	2,025,793
Discounted Claim Value	0	10,328	(290,608)	(280,280)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(4,271)</b>	<b>(98,873)</b>	<b>2,534,370</b>	<b>2,435,497</b>
<b>FUND YEAR 2019</b>				
Paid Claims	(6,862)	296,064	247,685	543,749
Case Reserves	(20,014)	38,050	347,722	385,772
IBNR	3,986	(743,782)	4,082,295	3,338,514
Discounted Claim Value	0	69,501	(488,652)	(419,152)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(22,890)</b>	<b>(340,167)</b>	<b>4,189,050</b>	<b>3,848,883</b>
<b>FUND YEAR 2020</b>				
Paid Claims	59,017	285,035		285,035
Case Reserves	419,206	826,908		826,908
IBNR	94,259	2,895,426		2,895,426
Discounted Claim Value	(45,140)	(327,238)		(327,238)
<b>TOTAL FY 2020 CLAIMS</b>	<b>527,342</b>	<b>3,680,131</b>	<b>0</b>	<b>3,680,131</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>500,181</b>	<b>3,986,282</b>	<b>19,161,011</b>	<b>23,147,292</b>
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.				



Mercer County Insurance Fund Commission								
CLAIM ACTIVITY REPORT								
AS OF JULY 31, 2020								
<b>COVERAGE LINE - PROPERTY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	0	0	0	2	3	11	16
July-20	0	0	0	0	3	4	15	22
NET CHGE	0	0	0	0	1	1	4	6
Limited Reserves								\$2,289
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$0	\$0	\$15,000	\$10,500	\$17,600	\$43,100
July-20	\$0	\$0	\$0	\$0	\$17,000	\$10,932	\$22,434	\$50,366
NET CHGE	\$0	\$0	\$0	\$0	\$2,000	\$432	\$4,834	\$7,266
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$92,140	\$11,684	\$25,471	\$225,667
<b>COVERAGE LINE - GENERAL LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	3	3	5	19	7	7	44
July-20	0	3	2	5	20	7	6	43
NET CHGE	0	0	-1	0	1	0	-1	-1
Limited Reserves								\$18,413
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$88,203	\$310,222	\$33,350	\$97,500	\$16,000	\$11,500	\$556,775
July-20	\$0	\$63,203	\$302,722	\$275,850	\$119,000	\$17,500	\$13,500	\$791,775
NET CHGE	\$0	(\$25,000)	(\$7,500)	\$242,500	\$21,500	\$1,500	\$2,000	\$235,000
Ltd Incurred	\$78,677	\$126,613	\$359,591	\$283,059	\$122,694	\$22,094	\$14,220	\$1,006,948
<b>COVERAGE LINE - AUTO LIABILITY</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	0	1	2	0	1	2	6
July-20	0	0	1	2	0	1	2	6
NET CHGE	0	0	0	0	0	0	0	0
Limited Reserves								\$35,549
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$129,521	\$70,239	\$0	\$7,500	\$6,000	\$213,260
July-20	\$0	\$0	\$129,521	\$70,239	\$0	\$7,500	\$6,036	\$213,295
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$36	\$36
Ltd Incurred	\$10,891	\$6,969	\$175,398	\$84,830	\$12,153	\$36,423	\$6,336	\$333,000
<b>COVERAGE LINE - WORKERS COMP.</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	7	10	9	18	19	40	32	135
July-20	7	10	9	18	18	37	46	145
NET CHGE	0	0	0	0	-1	-3	14	10
Limited Reserves								\$23,776
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$183,715	\$360,694	\$259,762	\$346,438	\$631,196	\$1,486,619	\$218,857	\$3,487,281
July-20	\$181,772	\$359,752	\$374,314	\$333,617	\$588,382	\$1,345,142	\$264,493	\$3,447,472
NET CHGE	(\$1,944)	(\$942)	\$114,553	(\$12,821)	(\$42,813)	(\$141,477)	\$45,635	(\$39,809)
Ltd Incurred	\$2,161,357	\$2,697,041	\$2,812,439	\$2,227,598	\$2,568,218	\$3,018,786	\$446,380	\$15,931,818
<b>TOTAL ALL LINES COMBINED</b>								
<b>CLAIM COUNT - OPEN CLAIMS</b>								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	7	13	13	25	40	51	52	201
July-20	7	13	12	25	41	49	69	216
NET CHGE	0	0	-1	0	1	-2	17	15
Limited Reserves								\$20,847
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$183,715	\$448,897	\$699,504	\$450,027	\$743,696	\$1,520,619	\$253,957	\$4,300,416
July-20	\$181,772	\$422,955	\$806,557	\$679,706	\$724,382	\$1,381,074	\$306,462	\$4,502,908
NET CHGE	(\$1,944)	(\$25,942)	\$107,053	\$229,679	(\$19,313)	(\$139,545)	\$52,505	\$202,492
Ltd Incurred	\$2,269,991	\$2,832,425	\$3,347,527	\$2,670,892	\$2,795,205	\$3,088,987	\$492,406	\$17,497,433



## FUND YEARS 2017 2018 2019 2020

Mercer County Insurance Fund Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS															
AS OF <span style="float: right;">July 31, 2020</span>															
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>															
	Budget	Current		43		MONTH	Last Month		42		MONTH	Last Year		31	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	100.00%
GEN LIABILITY	159,000	283,059	283,059	178.02%	149,310	93.91%	40,559	40,559	25.51%	148,598	93.46%	43,427	43,427	27.31%	86.42%
AUTO LIABILITY	134,000	84,830	84,830	63.31%	121,454	90.64%	84,830	84,830	63.31%	120,884	90.21%	73,780	73,780	55.06%	83.75%
WORKER'S COMP	4,709,000	2,227,598	2,227,598	47.31%	4,662,838	99.02%	2,226,630	2,226,630	47.28%	4,658,225	98.92%	2,166,688	2,166,688	46.01%	96.90%
TOTAL ALL LINES	5,085,000	2,670,892	2,670,892	52.52%	5,016,601	98.65%	2,427,424	2,427,424	47.74%	5,010,707	98.54%	2,359,299	2,359,299	46.40%	96.28%
NET PAYOUT %	\$1,991,185				39.16%										
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>															
	Budget	Current		31		MONTH	Last Month		30		MONTH	Last Year		19	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	74,417	92,140	92,140	123.82%	74,417	100.00%	90,140	90,140	121.13%	74,417	100.00%	119,140	119,140	160.10%	97.40%
GEN LIABILITY	157,000	122,694	122,694	78.15%	135,684	86.42%	101,194	101,194	64.45%	134,337	85.57%	37,944	37,944	24.17%	72.70%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	109,715	83.75%	12,153	12,153	9.28%	108,615	82.91%	15,653	15,653	11.95%	68.41%
WORKER'S COMP	4,455,000	2,568,218	2,568,218	57.65%	4,316,860	96.90%	2,596,098	2,596,098	58.27%	4,302,269	96.57%	2,434,852	2,434,852	54.65%	88.04%
TOTAL ALL LINES	4,817,417	2,795,205	2,795,205	58.02%	4,636,677	96.25%	2,799,586	2,799,586	58.11%	4,619,638	95.89%	2,607,589	2,607,589	54.13%	87.15%
NET PAYOUT %	\$2,070,823				42.99%										
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>															
	Budget	Current		19		MONTH	Last Month		18		MONTH	Last Year		7	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	75,000	11,684	11,684	15.58%	73,050	97.40%	11,253	11,253	15.00%	72,816	97.09%	139,550	139,550	N/A	N/A
GEN LIABILITY	160,000	22,094	22,094	13.81%	116,321	72.70%	20,594	20,594	12.87%	113,855	71.16%	13,455	13,455	N/A	N/A
AUTO LIABILITY	132,000	36,423	36,423	27.59%	90,306	68.41%	36,423	36,423	27.59%	87,690	66.43%	9,609	9,609	N/A	N/A
WORKER'S COMP	4,141,000	3,018,786	3,018,786	72.90%	3,645,888	88.04%	3,121,239	3,121,239	75.37%	3,574,141	86.31%	1,290,571	1,290,571	N/A	N/A
TOTAL ALL LINES	4,508,000	3,088,987	3,088,987	68.52%	3,925,565	87.08%	3,189,508	3,189,508	70.75%	3,848,502	85.37%	1,453,185	1,453,185	N/A	N/A
NET PAYOUT %	\$1,707,913				37.89%										
<b>FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION</b>															
	Budget	Current		7		MONTH	Last Month		6		MONTH	Last Year		-5	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	132,813	25,471	25,471	19.18%	70,391	53.00%	20,637	20,637	15.54%	59,766	45.00%	0	0	N/A	N/A
GEN LIABILITY	149,000	14,220	14,220	9.54%	37,250	25.00%	12,220	12,220	8.20%	28,310	19.00%	0	0	N/A	N/A
AUTO LIABILITY	116,000	6,336	6,336	5.46%	29,000	25.00%	6,000	6,000	5.17%	23,200	20.00%	0	0	N/A	N/A
WORKER'S COMP	3,069,000	446,380	446,380	14.54%	583,110	19.00%	375,453	375,453	12.23%	429,660	14.00%	0	0	N/A	N/A
TOTAL ALL LINES	3,466,813	492,406	492,406	14.20%	719,751	20.76%	414,310	414,310	11.95%	540,936	15.60%	0	0	N/A	N/A
NET PAYOUT %	\$185,944				5.36%										

# FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF July 31, 2020															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		79		MONTH	Last Month		78		MONTH	Last Year		67	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322
GEN LIABILITY	124,157	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%	79,677	79,677	64.17%	120,424
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,473
WORKER'S COMP	4,356,301	2,161,357	2,161,357	49.61%	4,356,301	100.00%	2,161,357	2,161,357	49.61%	4,356,301	100.00%	2,147,824	2,147,824	49.30%	4,356,301
TOTAL ALL LINES	4,669,797	2,269,991	2,269,991	48.61%	4,661,557	99.82%	2,269,991	2,269,991	48.61%	4,661,557	99.82%	2,257,457	2,257,457	48.34%	4,662,520
NET PAYOUT %	\$2,088,219			44.72%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		67		MONTH	Last Month		66		MONTH	Last Year		55	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948
GEN LIABILITY	155,896	126,613	126,613	81.22%	151,209	96.99%	151,613	151,613	97.25%	151,297	97.05%	197,381	197,381	126.61%	150,930
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,909	97.21%	6,969	6,969	5.30%	127,822	97.14%	6,969	6,969	5.30%	124,815
WORKER'S COMP	4,449,750	2,697,041	2,697,041	60.61%	4,449,750	100.00%	2,697,041	2,697,041	60.61%	4,449,750	100.00%	2,613,693	2,613,693	58.74%	4,438,211
TOTAL ALL LINES	4,818,174	2,832,425	2,832,425	58.79%	4,809,816	99.83%	2,857,425	2,857,425	59.31%	4,809,817	99.83%	2,819,845	2,819,845	58.53%	4,794,904
NET PAYOUT %	\$2,409,470			50.01%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		55		MONTH	Last Month		54		MONTH	Last Year		43	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Jul-20			Incurred	Incurred	30-Jun-20			Incurred	Incurred	31-Jul-19	TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948
GEN LIABILITY	155,896	359,591	359,591	230.66%	150,930	96.81%	367,091	367,091	235.47%	150,799	96.73%	117,091	117,091	75.11%	146,395
AUTO LIABILITY	131,580	175,398	175,398	133.30%	124,815	94.86%	175,398	175,398	133.30%	124,426	94.56%	25,728	25,728	19.55%	119,260
WORKER'S COMP	4,616,644	2,812,439	2,812,439	60.92%	4,604,672	99.74%	2,684,928	2,684,928	58.16%	4,602,836	99.70%	2,648,748	2,648,748	57.37%	4,571,387
TOTAL ALL LINES	4,985,068	3,347,527	3,347,527	67.15%	4,961,365	99.52%	3,227,516	3,227,516	64.74%	4,959,008	99.48%	2,791,666	2,791,666	56.00%	4,917,991
NET PAYOUT %	\$2,540,971			50.97%											

# MERCER COUNTY INSURANCE FUND COMMISSION BILLS LIST

**Resolution No. 37-20**

**OCTOBER 2020**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Mercer County Insurance Fund Commission, hereby authorizes the Commission 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 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000637			
000637	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 10/20	5,500.00
			<b>5,500.00</b>
000638			
000638	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/20	3.00
000638	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 10/20	14,176.42
			<b>14,179.42</b>
000639			
000639	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/20	663.25
			<b>663.25</b>
000640			
000640	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 10/20	16,308.33
			<b>16,308.33</b>
000641			
000641	PACKET MEDIA GROUP, LLC	ACT# 32129 - AD - 9.18.2020	25.20
			<b>25.20</b>
000642			
000642	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT #884004 - MTG - 9.17.2020	21.70
			<b>21.70</b>
000643			
000643	SPARK CREATIVE GROUP LLC	WEBSITE HOSTING & DOMAIN MGMT 10/20	375.00
			<b>375.00</b>
000644			
000644	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 10/20	11,058.75
			<b>11,058.75</b>
000645			
000645	NJ ADVANCE MEDIA	ACCT# 1153600 - MTG - 9.18.2020	20.88
			<b>20.88</b>
		<b>Total Payments FY 2020</b>	<b>48,152.53</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$48,152.53</b>

Chairperson

Attest:

Dated: \_\_\_\_\_

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

Treasurer

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020 Month Ending: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	184,886.00	481,755.36	489,486.41	8,090,069.41	(5,079,029.66)	(991,958.13)	3,175,209.39
RECEIPTS							
Assessments	11,809.90	25,001.80	20,855.77	709,724.52	397,516.09	91,463.88	1,256,371.96
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,809.90	25,001.80	20,855.77	709,724.52	397,516.09	91,463.88	1,256,371.96
EXPENSES							
Claims Transfers	0.00	0.00	300.00	108,881.03	0.00	0.00	109,181.03
Expenses	0.00	0.00	0.00	0.00	1,099,388.10	47,802.83	1,147,190.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	300.00	108,881.03	1,099,388.10	47,802.83	1,256,371.96
END BALANCE	196,695.90	506,757.16	510,042.18	8,690,912.90	(5,780,901.67)	(948,297.08)	3,175,209.39

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	July		
CURRENT FUND YEAR	2020		
Description:		MCIFC General A/C	MCIFC Claims A/C
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$3,175,209.39	1882876.24	1292333.15
Opening Interest Accrual Balance	\$0.00	0	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	\$0.00	\$0.00	\$0.00
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	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,256,371.96	\$1,147,190.93	\$109,181.03
10 (Withdrawals - Sales)	-\$1,256,371.96	-\$1,147,190.93	-\$109,181.03
Ending Cash & Investment Balance	\$3,175,209.39	\$1,882,876.24	\$1,292,333.15
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,252,799.60	\$1,148,517.43	\$104,282.17
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,428,008.99	\$3,031,393.67	\$1,396,615.32

**RESOLUTION NO. 38-20**

**MERCER COUNTY INSURANCE FUND COMMISSION  
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

**WHEREAS**, the MCIFC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

**WHEREAS**, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

**WHEREAS**, it is necessary and appropriate for the MCIFC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

**WHEREAS**, the MCIFC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

**WHEREAS**, the MCIFC must comply with OPRA and reported New Jersey Case Law interpreting same; and

**WHEREAS**, the MCIFC did hold a closed session from which the public was excluded on October 26, 2020 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said MERCER County Insurance Fund Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period September 1, 2020 to September 30, 2020 related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on October 26, 2020.

\_\_\_\_\_  
**LILLIAN L. NAZZARO, ESQ., CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**RAISSA WALKER, VICE CHAIR**

\_\_\_\_\_  
**DATE**

**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2020 Thru 09/30/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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*I n s e r v c o   R e p o r t   T e r m i n o l o g y*

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2020 Thru 09/30/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	25591	3960001422	001	WALL, MARY	7/2/2020	7/29/2020	BRIDGES & SNELL LLC DBA	9/14/2020	INV# 0012	2,334.00	2,334.00
Total for Coverage: Auto Liability							Number of entries: 1		2,334.00	2,334.00	
Coverage: Auto Physical Damage											
C	25801	3960003215	001	MERCER COUNTY	12/24/2018	12/24/2018	GEORGE OLMEZER APPRAISAL	9/28/2020	FILE# GO199448	135.00	135.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		135.00	135.00	
Coverage: General Liability											
C	25799	3960001596	001	GUO, JENNY	1/6/2020	8/31/2020	LENOX SOCEY FORMIDONI GIORDANO	9/28/2020	INV# 21244	3,623.00	3,623.00
C	25800	3960002014	001	RICCIO III, JOSEPH	9/17/2020	9/17/2020	JERSEY SHORE REPORTING LLC	9/28/2020	INV# 20-06798	710.95	710.95
Total for Coverage: General Liability							Number of entries: 2		4,333.95	4,333.95	
Coverage: Police Professional											
C	25592	3960001188	001	GYORFFY, ANTHONY	7/1/2020	7/30/2020	BRIDGES & SNELL LLC DBA	9/14/2020	INV# 0013	2,310.00	2,310.00
Total for Coverage: Police Professional							Number of entries: 1		2,310.00	2,310.00	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 5		9,112.95	9,112.95	







First Managed Care Option, Inc.

# First MCO Bill Review Services

MERCER CO INS 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	FMCO Fee	Net Savings
2014 & Prior	\$822,559	\$509,923	\$814,817	\$312,636	38%	736	603	133	82%	6	\$61,563	\$251,073
Total 2015	\$718,860	\$435,127	\$706,183	\$283,733	39%	670	536	134	80%	18	\$56,661	\$227,072
Total 2016	\$1,310,806	\$661,339	\$1,492,038	\$649,467	50%	1,287	1,149	138	89%	18	\$129,313	\$520,155
Total 2017	\$858,268	\$428,786	\$995,115	\$429,482	50%	797	681	116	85%	13	\$85,891	\$343,591
Total 2018	\$1,316,429	\$549,418	\$1,501,858	\$767,011	58%	1,030	884	146	86%	23	\$153,381	\$613,630
Total 2019	\$2,069,874	\$1,022,019	\$2,189,736	\$1,047,855	51%	1,014	884	130	87%	38	\$209,572	\$838,283
Jan-20	\$70,724	\$43,450	\$71,699	\$27,274	39%	79	63	16	80%	1	\$5,455	\$21,819
Feb-20	\$268,436	\$99,331	\$105,145	\$168,864	63%	68	58	10	85%	0	\$33,773	\$135,091
Mar-20	\$156,325	\$76,985	\$151,522	\$79,340	51%	161	151	10	94%	0	\$15,868	\$63,472
Apr-20	\$135,734	\$58,132	\$125,498	\$77,602	57%	68	54	14	79%	0	\$15,520	\$62,082
May-20	\$210,493	\$139,103	\$159,317	\$71,390	34%	53	39	14	74%	2	\$14,278	\$57,112
Jun-20	\$69,143	\$33,072	\$64,891	\$36,071	52%	26	21	5	81%	0	\$7,214	\$28,857
Jul-20	\$-127,126	\$-32,562	\$116,948	-\$94,004	0%	41	36	5	88%	8	\$-18,858	\$-75,146
Aug-20	\$44,177	\$22,963	\$39,760	\$21,214	48%	85	84	1	99%	0	\$4,185	\$17,029
Sep-20	\$84,874	\$47,530	\$71,375	\$37,741	44%	103	101	2	98%	0	\$7,619	\$30,122
Total 2020	\$912,780	\$488,003	\$906,154	\$425,493	47%	684	607	77	89%	11	\$85,055	\$340,437
Total to Date	\$8,009,577	\$4,094,616	\$8,605,901	\$3,915,677	49%	6,218	5,344	874	86%	127	\$781,436	\$3,134,241

Report Run Date:10/01/2020

mcc

## MERCER COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** October 19, 2020

**DATE OF MEETING:** October 26, 2020

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### MCIFC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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September – November 2020

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 28:** Attended the MCIFC meeting via teleconference.
- **September 28:** Attended the MCIFC Claims Committee meeting via teleconference.
- **September and October:** Safety training classes were conducted and are scheduled for MCIFC County Corrections.
- **October 5:** Conducted a loss control survey of the MCIFC County Parks Department.

#### UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 26:** Plan to attend the MCIFC meeting via teleconference.
- **October 26:** Plan to attend the MCIFC Claims Committee meeting via teleconference.
- **November 23:** Plan to attend the MCIFC meeting via teleconference.
- **November 23:** Plan to attend the MCIFC Claims Committee meeting via teleconference.
- **October:** Safety training classes were conducted and are scheduled for MCIFC County Corrections.

## ***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/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Message - National Fall Prevention Stand-Down Week – September 14.
- NJCE JIF - Live Safety Training Webinars – October Registration Now Open – September 17,
- NJCE JIF - SD Bulletin - National Preparedness Month Best Practices – September 25.
- NJCE JIF - SD Bulletin - National Fire Prevention Week, Kitchen Fires – September 29.
- NJCE JIF - Law Enforcement Bulletin – Remote Learning Challenges for Police Leaders – October 6.
- NJCE JIF - SD Bulletin - Halloween Celebrations During the COVID Outbreak – October 8.
- NJCE JIF - Live Safety Training Webinars – November Registration Now Open – October 13.

## ***NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS***

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The October - November Live Training Webinar schedule and registration links are attached.

## ***NJCE MEDIA LIBRARY***

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

MCIFC Usage:

- No Videos were utilized in 2020.

## ***NJCE ONLINE STREAMING VIDEO SERVICE***

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



August 2020

### A Message from the Safety Director

As we approach the last quarter of the year, 2020 continues to be a challenging year for J.A. Montgomery Consulting, NJCE JIF, our students, and our members' training coordinators. In early March, amid the COVID-19 pandemic, J.A. Montgomery Consulting made the difficult, but ultimately prudent, decision to suspend in-person classroom training. Out of an abundance of caution, the suspension of in-classroom training will continue until further notice due to the uncertainty and ever-changing regulations for indoor gatherings, social distancing restrictions, and facial covering advisories. We recognize the hardship that suspending in-classroom training has placed upon our members, and we regret that inconvenience.

As a viable and safe alternative to in-classroom training during the COVID-19 pandemic, J.A. Montgomery Consulting began providing live, instructor-led webinars on June 1st. The webinars have been a success with attendees and department leaders, and all of the feedback we have received has been positive. Our members have commented that they have benefited from reduced lost time due to travel and less downtime, while students remain engaged with our team of knowledgeable instructors. By modifying our instructor-led webinars to comply with the State of New Jersey regulations, J.A. Montgomery Consulting is still able to provide continuing education credits for multiple municipal designations and certifications, which is an important component for our members.

In recognition of the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, J.A. Montgomery Consulting will continue and expand, live instructor-led webinars through 2021. All webinars will be scheduled multiple times throughout 2021, which provides the convenience of not having to anticipate and request your training needs for the following year.

Other training changes for 2021 include:

- **Fast Track** classes will not be offered in 2021. However, employees will be able to attend the specific **Bloodborne Pathogen, Fire Safety, and Hazard Communication & NJ Right-to-Know** webinars, which will be offered on multiple dates and times.
- **Forklift Certification** classes and **Forklift Train-the-Trainer** classes are not being scheduled due to COVID-19 concerns. However, if **Forklift Certification** or **Train-the-Trainer** classes are needed, please contact your J.A. Montgomery Risk Control Consultant, and we will make alternative arrangements if possible.
- The four-hour class, **Flagger and Work Zone Safety**, which includes distribution of a handbook for the course, will be modified to accommodate a virtual classroom delivery. The course is being divided into three new webinars:
  - **Temporary Traffic Control for Workers on non-Highway Roadways**
  - **Flagging Skills and Best Practices**
  - **Temporary Traffic Controls for Supervisors**
- **Landscape Safety** will be broken down into four, 1-hour live webinars, so members can better select the specific training employees need.
  - **Mower Safety**
  - **Chainsaw Safety**
  - **Chipper Safety**
  - **Utility Vehicle Safety**

- **Confined Space Entry with Equipment Demonstration** will be modified for the virtual classroom. Equipment demonstrations will not be part of the virtual classroom. However, if **Confined Space Entry Equipment Demonstration** is needed, please contact your J.A. Montgomery Risk Control Consultant, and we will accommodate the request if possible. Two webinars are being offered:
  - **Confined Space Entry for Entrants and Attendants**
  - **Confined Space Entry for Supervisors**
- **Coaching the Emergency Vehicle Operators (CEVO) for Fire, EMS, and Police Departments** classes are currently suspended. J.A. Montgomery Consulting will monitor the situation and evaluate our ability to offer these classes in 2021.
- A separate schedule of instructor-led webinar classes in 2021 for the **Designated Employer Representative (DER)** training course will be issued by the end of 2020.
- We also expect to issue a notice before the end of 2020 for the popular **Defensive Driving (DDC-6)** Class, and an alternative training platform for that course for 2021, so stay tuned.
- New offerings of expanded **Law Enforcement Training Programs** will be available in 2021.

J.A. Montgomery Consulting is excited to be able to offer new courses and revamped classes in the instructor-led webinar format to support your training needs until we can resume in-person sessions. We want to remind everyone that in addition to the live instructor-led webinars, the NJCE JIF has additional excellent training options available. In May of 2020, the NJCE JIF launched a new digital streaming video service which includes over 180 safety videos that are available to you and your staff at any time.

Our current schedule of live webinars is posted on the NJCE website at <https://njce.org/safety/safety-webinars/>. We encourage everyone to take advantage of all of the training options, especially the instructor-led webinars, to stay current in your safety training.

The 2021 NJCE JIF catalog will be distributed shortly.

Thank you and please stay safe and well.

# J.A. Montgomery

## CONSULTING

Out of the utmost concern for our public employers and employees, MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering online safety training. Instruction will be conducted with a live instructor.

Date	Webinar Topic	Time
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training - Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 - 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 pm
11/2/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
11/2/20	<a href="#">Leaf Collection Safety</a>	10:00 - 12:00 pm
11/2/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
11/3/20	<a href="#">Traffic Control in Work Zones</a>	8:30 - 10:30 am
11/3/20	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
11/3/20	<a href="#">Sanitation/Recycling Safety</a>	1:00 - 3:00 pm
11/4/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
11/4/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
11/4/20	<a href="#">HazCom w/GHS - Evening</a>	6:30 - 8:00 pm
11/5/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
11/5/20	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
11/5/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
11/6/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
11/6/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/9/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
11/9/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
11/9/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/9/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening</a>	6:00 - 8:00 pm



Date	Webinar Topic	Time
11/10/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
11/10/20	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
11/10/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
11/11/20	<a href="#">Flagger Skills and Safety Considerations</a>	8:30 - 9:30 am
11/11/20	<a href="#">Traffic Control in Work Zones</a>	10:00 - 12:00 pm
11/12/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
11/12/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
11/12/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/12/20	<a href="#">Bloodborne Pathogens (BBP) - Evening</a>	7:30- 8:30 pm
11/13/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/13/20	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
11/13/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
11/16/20	<a href="#">Ethics for New Jersey Officials and Employees</a>	9:00 - 11:00 am
11/16/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
11/16/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
11/17/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
11/17/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
11/17/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
11/18/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/18/20	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
11/19/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
11/19/20	<a href="#">Hearing Conservation</a>	10:30 - 11:30 pm
11/19/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
11/20/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/20/20	<a href="#">HazCom w/GHS</a>	10:00 11:30am
11/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/23/20	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
11/23/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
11/24/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
11/24/20	<a href="#">Ladder Safety/Walking Surfaces</a>	10:30 - 12:30 pm
11/30/20	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 10:00 am
11/30/20	<a href="#">Sanitation/Recycling Safety</a>	10:30 - 12:30 pm
11/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm

#### Live Webinar Guidelines:

To maintain the integrity of the live webinar training and our ability to offer CEUs, J.A Montgomery Consulting 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. 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.

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.

#### About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Please [click here](#) for informative Zoom operation details.

**Questions?** NJCE members call Natalie Dougherty at (856) 552-4738

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL - Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry - Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL - Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			



**RESOLUTION NO. 39-20**

**MERCER COUNTY INSURANCE FUND COMMISSION  
AUTHORIZING A CLOSED SESSION TO DISCUSS  
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)  
RELATED TO PENDING OR ANTICIPATED LITIGATION**

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

**WHEREAS**, the MCIFC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

**WHEREAS**, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

**WHEREAS**, it is necessary and appropriate for the MCIFC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said MERCER County Insurance Fund Commission pursuant to the Open Public Meetings Act as follows:

The MCIFC shall hold a closed session from which the public shall be excluded on October 26, 2020.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the MCIFC will take in said litigation, strengths and weaknesses of MCIFC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the MCIFC monthly meeting agenda for September 28, 2020 which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the MCIFC and the claimant no longer exist.

**ADOPTED** by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on October 26, 2020.

**ADOPTED:**

\_\_\_\_\_  
**LILLIAN L. NAZZARO, ESQ., CHAIR**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**RAISSA WALKER, VICE CHAIR**

\_\_\_\_\_  
**DATE**

**PAYMENT AUTHORIZATION REQUESTS**

*October 26, 2020*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3960003267	P. Corvine	Worker Compensation	PAR
3960002505	P. Marshall	Worker Compensation	SAR
3960003293	A. Vacirca	Worker Compensation	PAR
3960003270	S. Gibson	Worker Compensation	PAR
3960003211	M. Commiso	Worker Compensation	PAR
3960001352	C. Dehere	Worker Compensation	PAR/SAR
3960002247	E. Oyola	Worker Compensation	SAR
3960002463	K. Molder	Worker Compensation	SAR
3960002609	A. Scott	Worker Compensation	SAR
3960003159	Mercer County	APD	SAR

# **APPENDIX I**

**MERCER COUNTY INSURANCE FUND COMMISSION**  
**OPEN MINUTES**  
**MEETING – July 27, 2020**  
**Meeting Held Telephonically**  
**10:30 AM**

Meeting was called to order by the Executive Director. Executive Director read the Open Public Meetings notice into record.

*In response to Executive Director's inquiry Ms. Walker agreed Executive Director could run the meeting in Ms. Nazzaro's absence.*

**ROLL CALL OF COMMISSIONERS:**

Lillian Nazzaro, Esq.	Absent
K. Megan Clark Hughes	Present
Raissa Walker	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Nancy Fowlkes</b> <b>Amy Zeiders</b> <b>Yvonne Frey</b> <b>Richard Crooks</b>
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Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

Managed Care Services	First MCO <b>Suzanne Rajsteter</b>
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NJCE Underwriting Manager	Conner Strong & Buckelew
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Risk Management Consultant	Borden Perlman Salisbury & Kelly <b>Diane Purcell</b> <b>Doug Borden</b>
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Attorney	<b>Paul Adezio, Esq.</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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**ALSO PRESENT:**

Susan Schaefer, Susan Schaefer, LLC  
Ana-Eliza Bauersachs, Esq., Capehart Scatchard  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN OF JUNE 22, 2020**

**MOTION TO APPROVE THE OPEN MINUTES OF JUNE 22, 2020**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	2 Yes, 0 Nays

**CORRESPONDENCE: None**

**SAFETY COMMITTEE REPORTS:** Mr. Prince reported it was his understanding until further notice the Safety and Accident Review Committee would not meet in person. Mr. Prince hoped that would change in the near future. Mr. Prince advised that concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee did not meet, however the PARS would be presented during closed session. Ms. Conicella concluded her report unless there were any questions.

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

**RESOLUTION 28-20, AUTHORIZING THE SERVICES OF SUSAN SCHAEFER, LLC:**

Executive Director reported the Mercer County Freeholders adopted Resolution 2020-344 authorizing a professional service agreement, awarded through a non-fair and open process with Susan Schaefer, LLC for worker compensation case management services. Executive Director advised the agreement type was for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2020 through June 30, 2021 with an hourly rate of \$85/hour in an amount not to exceed \$207,000. Executive Director referred to Commission Resolution 28-20, Authorizing the Services of Susan Schaefer, LLC. Executive Director noted the Commission Attorney reviewed the resolution.

**MOTION TO ADOPT RESOLUTION 28-20, AUTHORIZING THE SERVICES OF SUSAN SCHAEFER, LLC**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Roll Call Vote:	2 Yes, 0 Nays

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported there were no certificate of insurances issued for the month of June.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on June 25, 2020. A summary report was included in the agenda. Executive Director advised the NJCE was scheduled to meet again on September 24, 2020.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the May Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,540,421 as of April 30, 2020. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,444,078 of the surplus was the MCIFC’s share of the NJCE equity. Executive Director noted dividends of \$615,168 released from the NJCE and MCIFC were displayed on line 9 of the report.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the May Financial Fast Track was included in the agenda. As of May 30, 2020 the Fund had a surplus of \$16,382,595 and the cash balance was \$30,379,953. Executive Director noted the NJCE had issued dividends in the amount of \$3,607,551.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claims Tracking Reports for the month of May were included in the agenda. Executive Director referred to the Expected Loss Ratio report and advised this report compared how the Commission was performing versus the actuary’s projections. Executive Director reviewed the reports with the Commission. Executive Director advised the actuary did make an adjustment on the loss funds due to the profit that was made during the prior years. Executive Director asked if anyone had any questions on the Financial Fast Tracks or the Claims Tracking Reports.

**BANK POSITIVE PAY:** Executive Director reported over the past few weeks several of the municipal JIFs experienced fraudulent activities in their bank accounts. Executive Director advised fortunately, the majority of the JIFs were on “Positive Pay”. Executive Director explained “Positive Pay” was a feature offered by banks to prevent any unauthorized checks from being honored. The issuer of the checks transmits a file to the bank with specific information regarding checks issued and the bank will only honor those checks. Executive Director noted we strongly recommend implementing this feature on all Insurance Commission Bank Accounts. Executive Director advised his office reached out to the Commission Treasurer suggesting he implement “Positive Pay” on the Mercer County Insurance Fund Commission Bank Accounts. In response to Executive Director’s comment, Ms. Walker advised she would discuss the Positive Pay with the Treasurer, Dave Miller.

**2021 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the Fund Office would begin the data collection process early in August for the 2021 renewal in order to provide the relevant information to the underwriters. Executive Director advised last year was the initial launch of Origami, the online platform where members’ exposure data was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. Executive Director noted the Fund Office was working with Origami to facilitate an easier process for members to complete applications for the ancillary coverages. Executive Director advised the NJCE Underwriting Manager was requesting the entities provide all of the COPE, (construction, occupancy, protection, exposure) property information this year. Executive Director explained this included the building age/year built, construction type, zip codes and flood zones.

**MEL-SPONSORED WEBINAR: COMMUNICATION IN A CRISIS:** Executive Director reported on Tuesday, August 4th at 10:30 AM the MEL would present a second webinar for its members, *Facing and Embracing Crisis For Your Municipality*. Executive Director advised when a crisis occurs, leaders would be judged primarily on their response and their communication with the public. Executive Director stated four experienced professionals would share their expertise and experiences on developing a crisis communication plan and addressing the public media in a crisis. Executive Director noted this was a MEL sponsored program and they were inviting the NJCE membership. Executive Director referred to a copy of the program flyer with the noted speakers and information on how to register which was included in the agenda.

**NJCE 10TH YEAR ANNIVERSARY:** Executive Director stated as previously discussed, this year marked the 10th anniversary of the Fund's inception, which began with two County members and had grown to ten members and 19 affiliated entities. Executive Director advised in February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue. Executive Director said to save the date of October 19, 2020 at noon pending additional directives issued by the Governor's office.

**NJCE BEST PRACTICE WORKSHOP:** Executive Director reported the NJCE had set up a task force to address the feasibility of holding the seminar in 2020.

**2020 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Executive Director advised the annual conference originally scheduled for May had been rescheduled for October 27<sup>th</sup> – October 29<sup>th</sup>.

**2020 MEL MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director reported the annual seminar originally scheduled for May 1<sup>st</sup> was cancelled and hopefully rescheduled for a date later in the year.

**2020 MEETING SCHEDULE:** Executive Director advised the Commission was not scheduled to meet in August and the next scheduled meeting was on September 28, 2020.

Executive Director advised that concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Executive Director advised the Treasurer was not participating in the call. Executive Director advised the July Bill List, Resolution 29-20 was included in the agenda.

**MOTION TO APPROVE RESOLUTION 29-20, JULY BILL LIST**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Roll Call Vote:	2 Yes, 0 Nays

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

**ATTORNEY:** Mr. Adezio advised there was no report from legal today.

**CLAIMS SERVICE:** Ms. Conicella advised they were keeping a close eye on the COVID claims within the NJCE and they had slowed up quite a bit. There was still some claims, however no serious claims. Ms. Conicella reported she was looking for some volunteers to participate in the Planning Committee for the Best Practice Workshop that the Executive Director mentioned earlier. Ms. Conicella asked if anyone was interested to send her an e-mail. Ms. Conicella advised that concluded her report unless there were any questions

**CLAIMS SERVICE:** Executive Director advised Resolution 26-20, Disclosure of Liability Claims Check Registers was included in the agenda along with a copy of the check register for June 1, 2020 to June 30, 2020.

**MOTION TO APPROVE RESOLUTION 26-20 AUTHORIZING  
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Roll Vote:	2 Yes, 0 Nays

**MANAGED CARE:** Ms. Rajsteter advised she would review First MCO's report which was included in the agenda for the month of June. Ms. Rajsteter noted there were no appeals for the month.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
June	\$ 69,143	\$ 33,072	\$ 36,071	52%	28	23	\$ 28,857	82%

Ms. Rajsteter advised that concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised a copy of the Safety's Director Report for June and July was included in the agenda. Mr. Prince referred to a copy of the Safety Director Bulletins listed in the agenda and reported they were distributed by e-mail and also posted on the NJCE website, <https://njce.org/>. Mr. Prince encouraged all members to visit the website for up to date safety information which included live streaming videos as well as all training opportunities available through J.A. Montgomery Consulting. Mr. Prince advised the agenda included the July and August Webinar Training Schedules. Mr. Prince mentioned as he previously reported they have suspended all of the in-person training opportunities at this time and hoped that changes shortly. Mr. Prince advised if anyone had any questions on any training to reach out to him. Mr. Prince reported that concluded his report unless there were any questions.

**RISK MANAGER CONSULTANT:** Ms. Purcell reported her office was involved in some initial conversations surrounding the potential acquisition of the Hopewell Valley Golf Club and any insurance considerations; however, this was still in the initial stages. Ms. Purcell advised as there was more progress they would be more involved.

Mr. Adezio spoke about the subpoena they received concerning firefighting foam at the airport and indicated the insurance folks were going to work on digging into prior policies that maybe applicable and asked for a status report.



Correspondence Made Part of Minutes.

**OLD BUSINESS:** Ms. Zeiders advised she wanted to follow up on some items on the Stewardship Report she presented last month. Ms. Zeiders reported she looked into some coding and wanted to provide more information. Ms. Zeiders indicated this was under the liability report and the code was GINJUR. Ms. Zeiders explained this code was used when the initial notice of claim was received from an attorney and it might allege general injuries. If there was more specific information another code was used, however, this code was used when the claim comes in as general injuries. After a brief discussion, Executive Director asked Ms. Zeiders to find a code for the shooting incidents that took place during the Art All Night event in 2018. Ms. Zeiders also advised on the worker compensation Stewardship Report there was a code, 99-Misc-Other Misc, NOC. Ms. Zeiders reported she believed those codes were assigned by the State and the codes could not be changed.

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**CLOSED SESSION:** Executive Director read and requested a motion to approve Resolution 31-20 authorizing a Closed Session to discuss PARS.

**MOTION TO APPROVE RESOLUTION 31-20 FOR EXECUTIVE SESSION**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	2 Yes, 0 Nays

Ms. Dodd advised anyone that was participating in closed session should hang up and call back again using the number and password provided prior to the meeting.

**MOTION TO APPROVE THE PARS/SARS AS REVIEWED DURING CLOSED SESSION**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	2 Yes, 0 Nays

**MOTION TO ADJOURN:**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	2 Yes, 0 Nays

**MEETING ADJOURNED: 11:25 AM**

Minutes prepared by:  
Cathy Dodd, Assisting Secretary

**MERCER COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – September 28, 2020  
Meeting Held Telephonically  
10:30 AM**

Meeting was called to order by the Executive Director. Executive Director read the Open Public Meetings notice into record.

**ROLL CALL OF COMMISSIONERS:**

Lillian Nazzaro, Esq.	Present
K. Megan Clark Hughes	Absent
Raissa Walker	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Nancy Fowlkes</b> <b>Amy Zeiders</b> <b>Yvonne Frey</b> <b>Richard Crooks</b> <b>Suretha Hobbs</b>  Qual Lynx <b>Chris Roselli</b>  PERMA <b>Jennifer Conicella</b>
Managed Care Services	First MCO <b>Suzanne Rajsteter</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly <b>Diane Purcell</b> <b>Doug Borden</b>
Attorney	<b>Paul Adezio, Esq.</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>

**ALSO PRESENT:**

Susan Schaefer, Susan Schaefer, LLC  
Jackie Tolbert, Mercer County Improvement Authority  
Ana-Eliza Bauersachs, Esq., Capehart Scatchard  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTE OF JULY 27, 2020**

Ms. Dodd advised the minutes should be tabled until the next meeting as Ms. Nazzaro was not in attendance at the July meeting.

**CORRESPONDENCE: None**

**SAFETY COMMITTEE REPORTS:** Mr. Prince said as he previously reported due to COVID and certain challenges the Safety & Accident Review Committee Meetings has been postponed and hopefully reinstated shortly. Mr. Prince advised he had some other items he would report on during the Safety Director report relative to in person visits and training. Mr. Prince advised that concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Conicella reported the Claims Committee did not meet, however the PARS would be presented during closed session. Ms. Conicella concluded her report unless there were any questions.

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of July was included in the agenda. Executive Director advised there was one certificate of insurance issued during July. Executive Director noted there were no certificate requests for the month of August.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT  
FOR THE MONTH OF JULY**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Roll Call Vote:	2 Yes, 0 Nays

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on September 24, 2020 and he would provide a quick overview of the meeting. Executive Director reported the Fund Commissioners approved a motion to approve the 2019 Audit. Executive Director reported a Sub-Committee reviewed the proposals for the Learning Management System and since all of the vendors exceeded the allocated budget, it was recommended to reject the proposals and ask J.A. Montgomery to arrange for a contract with a vendor. Executive Director advised Ameri-Health was reappointed as Claims Administrator. Executive Director said the submission date for the BRIT Safety Grant was extended October 30<sup>th</sup>. Executive Director noted a written report would be included in the next agenda. Executive Director advised the NJCE was scheduled to meet again on October 22, 2020.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the June Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,196,744 as of June 30, 2020. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,439,278 of the surplus was the MCIFC’s share of the NJCE equity. Executive Director noted dividends of \$615,168 released from the NJCE and MCIFC were displayed on line 9 of the report. Executive Director advised the cash balance was \$3,175,209.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the June Financial Fast Track was included in the agenda. As of June 30, 2020 the Fund had a surplus of \$16,528,932 and the cash balance was \$25,355,956. Executive Director noted the NJCE had issued dividends in the amount of \$3,607,551.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claims Tracking Reports for the month of June were included in the agenda. Executive Director referred to the Expected Loss Ratio report and advised this report compared how the Commission was performing versus the actuary’s projections. Executive Director reviewed the reports with the Commission.

**2021 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the Origami System was launched as part of the 2021 Exposure Renewal Process. Executive Director advised the deadline to complete the renewal process was September 9, 2020 and asked that any outstanding items be completed within the next few days. Executive Director thanked everyone involved in uploading the renewal information into the Origami System.

**NJCE BEST PRACTICES WORKSHOP, 2020 VIRTUAL EDITION:** Executive Director advised the 9th Annual NJCE Best Practices Workshop was scheduled to be a Zoom Webinar on Thursday, October 29, 2020. Executive Director reported the workshop would be approximately 2.5 to 3 hours. Executive Director said the topics are the NJCE JIF, Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. Ms. Conicella noted the invitations should be e-mailed out this week.

**2020 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Executive Director reported the annual conference rescheduled for October had been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30 and November 11.

**2020 MEL & MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the annual seminar scheduled for May 2st had been cancelled indefinitely.

**NJCE 10TH YEAR ANNIVERSARY:** Executive Director advised 2020 marked the 10<sup>th</sup> anniversary since the Fund’s inception. Executive Director reported he hoped a luncheon could be scheduled early in 2021 honoring the milestone.

**MIDDLESEX WATER COMPANY V. 3M:** Executive Director reported the last item was a discussion and asked Mr. Adezio to start the conversation. Mr. Adezio advised this was relating to the subpoenas that were served on the airport and the fire school with respect to the foam that was used to fight fires. There is a lawsuit in the United States District Court. Mr. Adezio asked the insurance professional to see how far back they could find insurance policies so the carriers could be

put on notice. Executive Director advised his office recommended two insurance archaeology resources to assist clients in tracking down policy information. Mr. Borden asked Ms. Purcell to provide an update. Ms. Purcell advised her office interviewed both firms and their pricing models and processing were similar just dependent on what information we can provide. Executive Director reported his office was able to locate some policy information and Ms. Dodd would share that information with Ms. Purcell. Executive Director advised once we had an idea of the pricing we could talk about paying the expense out of the Commission. Ms. Purcell indicated the cost was approximately \$400 per hour. Mr. Borden went on to explain the details involved in obtaining the policy information.

Executive Director advised that concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chair Nazzaro advised the Treasurer was not participating in the call. Chair Nazzaro advised the August Bill List, Resolution 32-20 and the September Bill List, Resolution 33-20 was included in the agenda.

**MOTION TO APPROVE RESOLUTION 32-20, AUGUST BILL LIST AND  
RESOLUTION 33-20 SEPTEMBER BILL LIST**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Roll Call Vote:	2 Yes, 0 Nays

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

**ATTORNEY:** Mr. Adezio advised there was no report from legal today.

**CLAIMS SERVICE:** Ms. Conicella said Senate Bill 2380 was passed on September 14, 2020 covering essential workers who contracted COVID-19 starting on March 9, 2020. Ms. Conicella advised the Senate Bill expanded the definition of an essential worker to anyone who performed functions in physical proximity to members of the public such as food service workers or transportation workers. Ms. Conicella referred to a copy of an article written by John H. Geaney, Esq. which was included in the agenda titled “Essential Workers Legislation: What it Means and What it Does Not Mean. Executive Director noted they had asked the TPA’s to report any positive COVID claims. Chair Nazzaro advised they have reported all positive cases that have come forward to the TPA and should be current.

**CLAIMS SERVICE:** Executive Director advised Resolution 34-20, Disclosure of Liability Claims Check Registers were included in the agenda along with copies of the check register for July 1, 2020 to July 31, 2020 and August 1, 2020 to August 31, 2020.

**MOTION TO APPROVE RESOLUTION 34-20 AUTHORIZING  
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

Moved: Commissioner Walker  
 Second: Chair Wagner  
 Roll Vote: 2 Yes, 0 Nays

**MANAGED CARE:** Ms. Rajsteter advised she would review First MCO's report which was included in the agenda for the month of August. Ms. Rajsteter noted there were no appeals for the month.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
August	\$ 44,177	\$ 22,963	\$ 21,214	48%	85	84	\$ 17,029	99%

Ms. Rajsteter advised that concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised a copy of the Safety's Director Report for July through September was included in the agenda. Mr. Prince referred to a copy of all of the training webinars scheduled for the months of September and October. Mr. Prince advised there were some instructor led training classes for the Mercer County Corrections. Mr. Prince reported for 2021 they were looking to place their work zone safety training programs into a webinar format. Historically, it was a four hour in person instructor led program. The new format would be in one-hour blocks of instruction. Depending on the occupation of the attendee they can either attend one or all blocks of instruction for that program. JA Montgomery is also transitioning their landscape program to four separate topics for 2021 – mower safety, chainsaw safety, chipper safety and utility vehicle safety operation. Mr. Prince noted they conducted two loss control visits to the Princeton Golf Club and the County Parks Department. The written reports would follow shortly. Mr. Prince advised the deadline for the BRIT Safety Grant submission was extended to October 30<sup>th</sup>. Mr. Prince reported that concluded his report unless there were any questions.

**RISK MANAGER CONSULTANT:** Ms. Purcell advised she did not have anything further to report.

Correspondence Made Part of Minutes.

**OLD BUSINESS: None**

**NEW BUSINESS:** In response to Chair Nazzaro's inquiry, Executive Director did not know if the NJCE was going to send out any additional information on S2380 but would look into that. Chair Nazzaro asked if anyone had any other questions.

**PUBLIC COMMENT: None**

**CLOSED SESSION:** Executive Director read and requested a motion to approve Resolution 35-20 authorizing a Closed Session to discuss PARS.

**MOTION TO APPROVE RESOLUTION 35-20 FOR EXECUTIVE SESSION**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	2 Yes, 0 Nays

Ms. Dodd advised anyone that was participating in closed session should hang up and call back again using the number and password provided prior to the meeting.

**MOTION TO APPROVE THE PARS/SARS AS REVIEWED DURING  
CLOSED SESSION**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	2 Yes, 0 Nays

**MOTION TO ADJOURN:**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	2 Yes, 0 Nays

**MEETING ADJOURNED: 11:14 AM**

Minutes prepared by:  
Cathy Dodd, Assisting Secretary