

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
SEPTEMBER 28, 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 September 28, 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: SEPTEMBER 28, 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**
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee:..... Verbal
  - Claims Committee:..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 3-12**
  
- ☐ **TREASURER – David Miller**
  - Resolution 32-20 August Bill List – Motion (Roll Call Vote).....Page 13
  - Resolution 33-20 September Bill List – Motion (Roll Call Vote).....Page 14
  - June Treasurer Reports..... Pages 15-16
  
- ☐ **ATTORNEY – Paul Adezio, Esq. .... Verbal**
  
- ☐ **CLAIMS SERVICE – PERMA ..... Verbal**
  - Geaney: Essential Workers Legislation.....Appendix II
  
- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. – Motion (Roll Call Vote)**
  - Resolution 34-20 Authorizing Disclosure of Liability Claims Check Register.....Page 17
  - Liability Claim Payments 7-1-20 to 7-31-20..... Pages 18-19
  - Liability Claim Payments 8-1-20 to 8-31-20..... Pages 20-21
  - .....
  
- ☐ **MANAGED CARE – First MCO**
  - Monthly Summary Report – August.....Page 22
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report..... Pages 23-29
  
- ☐ **RISK MANAGER CONSULTANT – Borden Perlman Salisbury & Kelly**
  - Monthly Report..... Verbal
  
- ☐ **OLD BUSINESS:**
- ☐ **NEW BUSINESS:**
  
- ☐ **PUBLIC COMMENT:**
  
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 30-32**
  - Resolution 35-20 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)*

- 
- ☐ **MEETING ADJOURNMENT**
  - ☐ **NEXT SCHEDULED MEETING: October 26, 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: September 28, 2020

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

- ☐ **Certificate of Insurance Report– (Page 5)** – Attached on page 5 is the certificate of issuance report from the NJCE listing the certificates issued during the month of July. There was 1 certificate of insurance issued during the month of July. There were no certificate requests for the month of August.

☐ **Motion to approve the certificate of insurance report for the month of July**

- ☐ **NJ Excess Counties Insurance Fund (NJCE) -** The NJCE last met on September 24, 2020. Executive Director will provide a verbal update of the meeting. The NJCE next meeting is scheduled for Thursday, October 22, 2020 at 9:30 AM.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 6-7)** – Included in the agenda on pages 6-7 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2020** the Commission has a surplus of **\$11,196,744**. 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 June 30, 2020 is **\$1,439,278**. The total cash balance is **\$3,175,209**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the NJCE Financial Fast Track for the month of June. As of **June 30, 2020** the Fund has a surplus of **\$16,528,932**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The cash balance is **\$25,355,956**.
- ☐ **Claims Tracking Reports (Pages 10-12)** - Included in the agenda on pages 10-12 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2020. The Executive Director will review the reports with the Commission.
- ☐ **2021 Renewal – Underwriting Data Collection** – The Origami System was launched as part of the 2021 Exposure Renewal Process. The 2021 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. We ask that any outstanding items be completed within the next few days. We want to thank everyone involved in uploading the renewal information into the Origami System.
- ☐ **NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9<sup>th</sup> Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020.

The workshop will be approximately 2.5 to 3 hours. Topics are the NJCE JIF, Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. We ask you to 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>.
- ❑ **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.
- ❑ **Middlesex Water Company v. 3M:** We would like to have a discussion on the subpoenas that were served on the Mercer County Airport and Mercer County Fire Academy and the use of an Insurance Archaeology Firm.

From 7/1/2020 To 8/1/2020

***Mercer County Insurance Comm.***  
***Certificate of Insurance Monthly Report***

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - Mercer County Prosecutor  I - County of Mercer	P.O. Box 8068 Trenton, NJ 08650	Company D: XS Liability Policy Limits: XS Liability \$5,000,000 XS of \$10,000,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#:S290209902 Company E: XS Work Comp Policy Limits: XS WC Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: SP4059717 Evidence of Insurance with respect to School Supply Giveaway Event at Mercer County Arm and Hammer Park	7/21/2020  #2549413	GL AU EX WC OTH
<b>Total # of Holders: 1</b>				

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2020			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		566,498	3,398,988	46,876,231	50,275,219
2.	CLAIM EXPENSES					
		Paid Claims	122,204	1,484,918	11,579,847	13,064,765
		Case Reserves	208,994	622,206	3,755,710	4,377,916
		IBNR	297,881	448,881	2,715,689	3,164,570
		Discounted Claim Value	(361)	(11,665)	(160,177)	(171,842)
TOTAL CLAIMS			628,718	2,544,340	17,891,069	20,435,409
3.	EXPENSES					
		Excess Premiums	228,238	1,369,428	14,536,893	15,906,321
		Administrative	48,419	291,752	3,384,271	3,676,024
TOTAL EXPENSES			276,657	1,661,180	17,921,164	19,582,345
4.	UNDERWRITING PROFIT (1-2-3)		(338,877)	(806,532)	11,063,998	10,257,466
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(338,877)	(806,532)	11,063,998	10,257,466
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)		(338,877)	(731,229)	11,927,973	11,196,744
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		(5,126)	8,519	2,142,545	2,151,064
	2015		(54,773)	39,629	1,997,439	2,037,068
	2016		(9,567)	(473,179)	2,565,839	2,092,660
	2017		1,581	(58,318)	2,628,323	2,570,005
	2018		(45,850)	84,327	1,891,914	1,976,240
	2019		(291,131)	(225,110)	701,914	476,805
	2020		65,989	(107,098)		(107,098)
TOTAL SURPLUS (DEFICITS)			(338,877)	(731,229)	11,927,974	11,196,744
TOTAL CASH						3,175,209

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	2,779	21,175	2,065,522	2,086,696
	Case Reserves	7,221	(14,347)	198,062	183,715
	IBNR	(4,845)	(31,105)	159,235	128,130
	Discounted Claim Value	(29)	26	(11,969)	(11,944)
TOTAL FY 2014 CLAIMS		5,126	(24,251)	2,410,849	2,386,598
FUND YEAR 2015					
	Paid Claims	2,402	24,108	2,384,421	2,408,529
	Case Reserves	55,598	4,965	443,931	448,896
	IBNR	(2,199)	(53,281)	162,009	108,728
	Discounted Claim Value	(1,028)	112	(16,044)	(15,932)
TOTAL FY 2015 CLAIMS		54,773	(24,096)	2,974,317	2,950,221
FUND YEAR 2016					
	Paid Claims	5,071	144,742	2,383,270	2,528,012
	Case Reserves	(5,087)	319,271	380,233	699,504
	IBNR	8,915	(34,566)	49,582	15,016
	Discounted Claim Value	668	(428)	(11,260)	(11,688)
TOTAL FY 2016 CLAIMS		9,567	429,019	2,801,825	3,230,844
FUND YEAR 2017					
	Paid Claims	45,943	97,490	1,879,907	1,977,397
	Case Reserves	(41,043)	(49,885)	499,912	450,027
	IBNR	(7,719)	(2,151)	241,616	239,465
	Discounted Claim Value	1,238	1,372	(17,031)	(15,660)
TOTAL FY 2017 CLAIMS		(1,581)	46,826	2,604,404	2,651,230
FUND YEAR 2018					
	Paid Claims	9,212	253,346	1,802,544	2,055,890
	Case Reserves	55,408	(191,384)	935,080	743,696
	IBNR	(19,998)	(137,349)	475,126	337,777
	Discounted Claim Value	1,228	8,409	(33,785)	(25,377)
TOTAL FY 2018 CLAIMS		45,850	(66,978)	3,178,964	3,111,986
FUND YEAR 2019					
	Paid Claims	30,603	604,705	1,064,184	1,668,889
	Case Reserves	26,030	222,128	1,298,492	1,520,620
	IBNR	235,572	(568,861)	1,628,121	1,059,260
	Discounted Claim Value	(1,074)	8,908	(70,087)	(61,179)
TOTAL FY 2019 CLAIMS		291,131	266,880	3,920,710	4,187,590
FUND YEAR 2020					
	Paid Claims	26,193	339,352		339,352
	Case Reserves	110,867	331,457		331,457
	IBNR	88,155	1,276,194		1,276,194
	Discounted Claim Value	(1,364)	(30,063)		(30,063)
TOTAL FY 2020 CLAIMS		223,852	1,916,941	0	1,916,941
COMBINED TOTAL CLAIMS		628,718	2,544,340	17,891,069	20,435,409

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	June 30, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,084,585	12,507,510	163,505,481	176,012,991
2.	CLAIM EXPENSES				
	Paid Claims	19,615	993,524	4,975,775	5,969,298
	Case Reserves	224,556	1,391,319	5,846,623	7,237,942
	IBNR	328,310	1,324,603	9,810,443	11,135,046
	Discounted Claim Value	(50,328)	(223,345)	(1,471,830)	(1,695,175)
	TOTAL CLAIMS	522,153	3,486,100	19,161,011	22,647,111
3.	EXPENSES				
	Excess Premiums	1,271,354	7,628,123	113,746,590	121,374,714
	Administrative	157,987	961,578	12,402,903	13,364,481
	TOTAL EXPENSES	1,429,341	8,589,701	126,149,494	134,739,195
4.	UNDERWRITING PROFIT (1-2-3)	133,091	431,709	18,194,976	18,626,685
5.	INVESTMENT INCOME	11,524	389,314	1,120,484	1,509,799
6.	PROFIT (4+5)	144,614	821,023	19,315,460	20,136,484
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	144,614	821,023	15,707,909	16,528,933
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	231	8,516	543,904	552,420
	2011	300	127,891	836,289	964,180
	2012	494	20,072	1,013,486	1,033,558
	2013	675	(156,349)	1,438,925	1,282,576
	2014	1,187	(129,082)	2,887,430	2,758,348
	2015	1,260	139,063	1,229,755	1,368,817
	2016	1,531	(394,418)	3,388,065	2,993,647
	2017	1,622	(99,406)	1,257,423	1,158,016
	2018	1,557	148,413	2,119,126	2,267,539
	2019	1,657	376,969	993,507	1,370,476
	2020	134,100	779,355		779,355
TOTAL SURPLUS (DEFICITS)		144,614	821,023	15,707,909	16,528,932
TOTAL CASH					25,355,956

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 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	2,850	103,553	519,228	622,781
Case Reserves	(2,850)	(205,090)	214,527	9,437
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	332	2,866	1,551,733	1,554,599
Case Reserves	8,868	7,132	75,090	82,221
IBNR	(9,200)	(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	(57,217)	198,798	646,873	845,672
Case Reserves	(50,996)	(54,812)	644,280	589,468
IBNR	108,213	45,050	105,073	150,123
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	1,902	7,022	442,532	449,553
Case Reserves	5,098	181,100	332,716	513,816
IBNR	(7,000)	3,458	178,256	181,714
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	6,313	72,312	763,735	836,048
Case Reserves	(6,313)	77,195	1,897,750	1,974,945
IBNR	0	(256,717)	511,194	254,477
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	62	3,504	320,211	323,715
Case Reserves	(62)	557,620	647,770	1,205,390
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	601	(1,031)	68,152	67,121
Case Reserves	97,601	301,194	1,525,070	1,826,264
IBNR	(98,201)	(131,900)	2,088,218	1,956,317
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	64,610	77,555	243,786	321,341
Case Reserves	5,772	61,215	161,698	222,913
IBNR	(70,382)	(243,701)	2,419,495	2,175,794
Discounted Claim Value	0	10,328	(290,608)	(280,280)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(94,603)</b>	<b>2,534,370</b>	<b>2,439,768</b>
<b>FUND YEAR 2019</b>				
Paid Claims	162	302,926	247,685	550,610
Case Reserves	149,838	58,064	347,722	405,786
IBNR	(150,000)	(747,767)	4,082,295	3,334,528
Discounted Claim Value	0	69,501	(488,652)	(419,152)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(317,278)</b>	<b>4,189,050</b>	<b>3,871,772</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	226,018		226,018
Case Reserves	17,602	407,702		407,702
IBNR	554,879	2,801,167		2,801,167
Discounted Claim Value	(50,328)	(282,098)		(282,098)
<b>TOTAL FY 2020 CLAIMS</b>	<b>522,153</b>	<b>3,152,790</b>	<b>0</b>	<b>3,152,790</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>522,153</b>	<b>3,486,100</b>	<b>19,161,011</b>	<b>22,647,111</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 June 30,2020								
<u>COVERAGE LINE- PROPERTY</u>								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	0	0	0	2	4	9	15
June-20	0	0	0	0	2	3	11	16
NET CHGE	0	0	0	0	0	-1	2	1
Limited Reserves								\$2,694
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$0	\$0	\$0	\$15,000	\$11,500	\$16,600	\$43,100
June-20	\$0	\$0	\$0	\$0	\$15,000	\$10,500	\$17,600	\$43,100
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1,000)	\$1,000	\$0
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$90,140	\$11,253	\$20,637	\$218,401
<u>COVERAGE LINE- GENERAL LIABILITY</u>								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	3	3	5	7	9	6	33
June-20	0	3	3	5	19	7	7	44
NET CHGE	0	0	0	0	12	-2	1	11
Limited Reserves								\$12,654
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$33,203	\$310,222	\$33,350	\$33,000	\$24,500	\$5,000	\$439,275
June-20	\$0	\$88,203	\$310,222	\$33,350	\$97,500	\$16,000	\$11,500	\$556,775
NET CHGE	\$0	\$55,000	\$0	\$0	\$64,500	(\$8,500)	\$6,500	\$117,500
Ltd Incurred	\$78,677	\$151,613	\$367,091	\$40,559	\$101,194	\$20,594	\$12,220	\$771,948
<u>COVERAGE LINE- AUTO LIABILITY</u>								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	0	0	1	1	0	2	1	5
June-20	0	0	1	2	0	1	2	6
NET CHGE	0	0	0	1	0	-1	1	1
Limited Reserves								\$35,543
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$0	\$0	\$129,521	\$69,239	\$0	\$8,500	\$5,000	\$212,260
June-20	\$0	\$0	\$129,521	\$70,239	\$0	\$7,500	\$6,000	\$213,260
NET CHGE	\$0	\$0	\$0	\$1,000	\$0	(\$1,000)	\$1,000	\$1,000
Ltd Incurred	\$10,891	\$6,969	\$175,398	\$84,830	\$12,153	\$36,423	\$6,000	\$332,665
<u>COVERAGE LINE- WORKERS COMP.</u>								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	7	10	9	18	19	44	25	132
June-20	7	10	9	18	19	40	32	135
NET CHGE	0	0	0	0	0	-4	7	3
Limited Reserves								\$25,832
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$176,494	\$360,096	\$264,848	\$388,482	\$640,288	\$1,450,089	\$116,489	\$3,396,786
June-20	\$183,715	\$360,694	\$259,762	\$346,438	\$631,196	\$1,486,619	\$218,857	\$3,487,281
NET CHGE	\$7,221	\$598	(\$5,087)	(\$42,043)	(\$9,092)	\$36,530	\$102,368	\$90,495
Ltd Incurred	\$2,161,357	\$2,697,041	\$2,684,928	\$2,226,630	\$2,596,098	\$3,121,239	\$375,453	\$15,862,746
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	7	13	13	24	28	59	41	185
June-20	7	13	13	25	40	51	52	201
NET CHGE	0	0	0	1	12	-8	11	16
Limited Reserves								\$21,395
Year	2014	2015	2016	2017	2018	2019	2020	TOTAL
May-20	\$176,494	\$393,299	\$704,591	\$491,071	\$688,288	\$1,494,589	\$143,089	\$4,091,421
June-20	\$183,715	\$448,897	\$699,504	\$450,027	\$743,696	\$1,520,619	\$253,957	\$4,300,416
NET CHGE	\$7,221	\$55,598	(\$5,087)	(\$41,043)	\$55,408	\$26,030	\$110,868	\$208,995
Ltd Incurred	\$2,269,991	\$2,857,425	\$3,227,516	\$2,427,424	\$2,799,586	\$3,189,508	\$414,310	\$17,185,760

# FUND YEARS 2017 2018 2019 2020

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF June 30, 2020															
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		42			Last Month		41			Last Year		30	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-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%	83,000
GEN LIABILITY	159,000	40,559	40,559	25.51%	148,598	93.46%	40,559	40,559	25.51%	147,852	92.99%	56,119	56,119	35.30%	136,049
AUTO LIABILITY	134,000	84,830	84,830	63.31%	120,884	90.21%	83,830	83,830	62.56%	120,287	89.77%	73,780	73,780	55.06%	111,102
WORKER'S COMP	4,709,000	2,226,630	2,226,630	47.28%	4,658,225	98.92%	2,222,730	2,222,730	47.20%	4,653,162	98.81%	2,253,092	2,253,092	47.85%	4,547,562
TOTAL ALL LINES	5,085,000	2,427,424	2,427,424	47.74%	5,010,707	98.54%	2,422,524	2,422,524	47.64%	5,004,301	98.41%	2,458,396	2,458,396	48.35%	4,877,712
NET PAYOUT %	\$1,977,397				38.89%										
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		30			Last Month		29			Last Year		18	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-19	TARGETED
PROPERTY	74,417	90,140	90,140	121.13%	74,417	100.00%	90,140	90,140	121.13%	74,417	100.00%	119,140	119,140	160.10%	72,250
GEN LIABILITY	157,000	101,194	101,194	64.45%	134,337	85.57%	36,694	36,694	23.37%	132,904	84.65%	46,044	46,044	29.33%	111,720
AUTO LIABILITY	131,000	12,153	12,153	9.28%	108,615	82.91%	12,153	12,153	9.28%	107,448	82.02%	15,653	15,653	11.95%	87,026
WORKER'S COMP	4,455,000	2,596,098	2,596,098	58.27%	4,302,269	96.57%	2,595,978	2,595,978	58.27%	4,286,127	96.21%	2,424,385	2,424,385	54.42%	3,845,158
TOTAL ALL LINES	4,817,417	2,799,586	2,799,586	58.11%	4,619,638	95.89%	2,734,966	2,734,966	56.77%	4,600,896	95.51%	2,605,222	2,605,222	54.08%	4,116,153
NET PAYOUT %	\$2,055,890				42.68%										
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		18			Last Month		17			Last Year		6	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-19	TARGETED
PROPERTY	75,000	11,253	11,253	15.00%	72,816	97.09%	12,253	12,253	16.34%	72,653	96.87%	33,153	33,153	N/A	N/A
GEN LIABILITY	160,000	20,594	20,594	12.87%	113,855	71.16%	29,094	29,094	18.18%	111,273	69.55%	8,305	8,305	N/A	N/A
AUTO LIABILITY	132,000	36,423	36,423	27.59%	87,690	66.43%	36,923	36,923	27.97%	84,887	64.31%	9,609	9,609	N/A	N/A
WORKER'S COMP	4,141,000	3,121,239	3,121,239	75.37%	3,574,141	86.31%	3,054,605	3,054,605	73.76%	3,488,039	84.23%	836,968	836,968	N/A	N/A
TOTAL ALL LINES	4,508,000	3,189,508	3,189,508	70.75%	3,848,502	85.37%	3,132,875	3,132,875	69.50%	3,756,853	83.34%	888,035	888,035	N/A	N/A
NET PAYOUT %	\$1,668,889				37.02%										
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		6			Last Month		5			Last Year		-6	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-19	TARGETED
PROPERTY	132,813	20,637	20,637	15.54%	59,766	45.00%	19,287	19,287	14.52%	49,141	37.00%	0	0	N/A	N/A
GEN LIABILITY	149,000	12,220	12,220	8.20%	28,310	19.00%	5,720	5,720	3.84%	20,860	14.00%	0	0	N/A	N/A
AUTO LIABILITY	116,000	6,000	6,000	5.17%	23,200	20.00%	5,000	5,000	4.31%	17,400	15.00%	0	0	N/A	N/A
WORKER'S COMP	3,069,000	375,453	375,453	12.23%	429,660	14.00%	249,217	249,217	8.12%	276,210	9.00%	0	0	N/A	N/A
TOTAL ALL LINES	3,466,813	414,310	414,310	11.95%	540,936	15.60%	279,223	279,223	8.05%	363,611	10.49%	0	0	N/A	N/A
NET PAYOUT %	\$160,352				4.63%										

## FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF															
June 30, 2020															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		78			Last Month		77			Last Year		66	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-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%	18,499	18,499	29.68%	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%	120,494
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%	123,389
WORKER'S COMP	4,356,301	2,161,357	2,161,357	49.61%	4,356,301	100.00%	2,151,357	2,151,357	49.38%	4,356,301	100.00%	2,122,432	2,122,432	48.72%	4,356,301
TOTAL ALL LINES	4,669,797	2,269,991	2,269,991	48.61%	4,661,557	99.82%	2,259,991	2,259,991	48.40%	4,661,557	99.82%	2,231,499	2,231,499	47.79%	4,662,506
NET PAYOUT %	\$2,086,275				44.68%										
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		66			Last Month		65			Last Year		54	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-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%	(25)	(25)	-0.03%	80,948
GEN LIABILITY	155,896	151,613	151,613	97.25%	151,297	97.05%	96,613	96,613	61.97%	151,355	97.09%	197,381	197,381	126.61%	150,799
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,822	97.14%	6,969	6,969	5.30%	127,698	97.05%	6,969	6,969	5.30%	124,426
WORKER'S COMP	4,449,750	2,697,041	2,697,041	60.61%	4,449,750	100.00%	2,694,041	2,694,041	60.54%	4,448,860	99.98%	2,472,166	2,472,166	55.56%	4,436,441
TOTAL ALL LINES	4,818,174	2,857,425	2,857,425	59.31%	4,809,817	99.83%	2,799,425	2,799,425	58.10%	4,808,862	99.81%	2,676,490	2,676,490	55.55%	4,792,613
NET PAYOUT %	\$2,408,528				49.99%										
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		54			Last Month		53			Last Year		42	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-May-20		TARGETED	Incurred	Incurred	30-Jun-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	367,091	367,091	235.47%	150,799	96.73%	367,091	367,091	235.47%	150,639	96.63%	120,591	120,591	77.35%	145,697
AUTO LIABILITY	131,580	175,398	175,398	133.30%	124,426	94.56%	175,398	175,398	133.30%	124,027	94.26%	25,728	25,728	19.55%	118,701
WORKER'S COMP	4,616,644	2,684,928	2,684,928	58.16%	4,602,836	99.70%	2,684,943	2,684,943	58.16%	4,601,001	99.66%	2,741,620	2,741,620	59.39%	4,566,865
TOTAL ALL LINES	4,985,068	3,227,516	3,227,516	64.74%	4,959,008	99.48%	3,227,531	3,227,531	64.74%	4,956,614	99.43%	2,888,039	2,888,039	57.93%	4,912,211
NET PAYOUT %	\$2,528,012				50.71%										

# MERCER COUNTY INSURANCE FUND COMMISSION BILLS LIST

**Resolution No. 32-20**

**AUGUST 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.

<u>FUND YEAR 2020</u>	<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	000624			
	000624	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 8/20	5,500.00
				<b>5,500.00</b>
	000625			
	000625	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/20	4.50
	000625	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 8/20	14,176.42
				<b>14,180.92</b>
	000626			
	000626	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	663.25
				<b>663.25</b>
	000627			
	000627	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 8/20	16,308.33
				<b>16,308.33</b>
	000628			
	000628	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#884004 - AD - 7.15.20	22.05
				<b>22.05</b>
	000629			
	000629	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL 8/20	11,058.75
				<b>11,058.75</b>
	000630			
	000630	NJ ADVANCE MEDIA	ACCT# 1153600 - AD - 7.17.20	45.88
				<b>45.88</b>
			<b>Total Payments FY 2020</b>	<b>47,779.18</b>
			<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$47,779.18</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 FUND COMMISSION  
BILLS LIST**

**Resolution No. 33-20**

**SEPTEMBER 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.

<b><u>FUND YEAR 2020</u></b>			
<b><u>CheckNumber</u></b>	<b><u>VendorName</u></b>	<b><u>Comment</u></b>	<b><u>InvoiceAmount</u></b>
000631			
000631	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 9/20	5,500.00
			<b>5,500.00</b>
000632			
000632	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/20	4.00
000632	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 9/20	14,176.42
			<b>14,180.42</b>
000633			
000633	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/20	663.25
			<b>663.25</b>
000634			
000634	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 9/20	16,308.34
			<b>16,308.34</b>
000635			
000635	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 9/20	11,058.75
			<b>11,058.75</b>
000636			
000636	NJ ADVANCE MEDIA	ACCT# 1153600 - AD - 8.31.20	43.00
			<b>43.00</b>
		<b>Total Payments FY 2020</b>	<b>47753.76</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$47,753.76</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							
<b>Current Fund Year: 2020</b>							
<b>Month Ending: June</b>							
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	182,082.22	475,078.73	484,416.96	8,019,919.38	(5,185,184.72)	(968,783.33)	3,007,529.24
RECEIPTS							
Assessments	3,153.78	6,676.63	5,569.45	189,529.06	106,155.06	24,425.06	335,509.04
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	112.40	112.40
TOTAL	3,153.78	6,676.63	5,569.45	189,529.06	106,155.06	24,537.46	335,621.44
EXPENSES							
Claims Transfers	2,325.00	0.00	500.00	119,379.03	0.00	0.00	122,204.03
Expenses	0.00	0.00	0.00	0.00	0.00	47,712.26	47,712.26
Other *	(1,975.00)	0.00	0.00	0.00	0.00	0.00	(1,975.00)
TOTAL	350.00	0.00	500.00	119,379.03	0.00	47,712.26	167,941.29
<b>END BALANCE</b>	<b>184,886.00</b>	<b>481,755.36</b>	<b>489,486.41</b>	<b>8,090,069.41</b>	<b>(5,079,029.66)</b>	<b>(991,958.13)</b>	<b>3,175,209.39</b>



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	June		
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	\$3,007,529.24	1882763.84	1124765.4
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	\$335,621.44	\$47,824.66	\$287,796.78
10 (Withdrawals - Sales)	-\$167,941.29	-\$47,712.26	-\$120,229.03
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	\$375,166.09	\$48,375.51	\$326,790.58
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,550,375.48	\$1,931,251.75	\$1,619,123.73

**RESOLUTION NO. 34-20**

**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 September 28, 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 July 1, 2020 to July 31, 2020 and August 1, 2020 to August 31, 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 September 28, 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**  
**07/01/2020 Thru 07/31/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
------	---------	---------	---------------	-----------	---------	------------	-------------	---------------------	----------------	-----------

*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**  
**07/01/2020 Thru 07/31/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	25088	3960003163	001 ORELLANA ORANTES, KIMBERLY	5/19/2020	5/19/2020	KIMBERLY ORELLANA ORANTES	7/20/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	300.00	300.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 1</b>		<b>300.00</b>	<b>300.00</b>
<b>Total for Mercer County Ins Fund Comm - 396</b>							<b>Number of entries: 1</b>		<b>300.00</b>	<b>300.00</b>



**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**08/01/2020 Thru 08/31/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
------	---------	---------	---------------	-----------	---------	------------	-------------	---------------------	----------------	-----------

*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**  
**08/01/2020 Thru 08/31/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	25149	3960001422	001	WALL, MARY	5/11/2020	5/12/2020	BRIDGES & SNELL LLC DBA	8/3/2020	LEGAL FEE - INV #0010	550.00	550.00
C	25150	3960001422	001	WALL, MARY	6/3/2020	6/3/2020	BRIDGES & SNELL LLC DBA	8/3/2020	LEGAL FEE - INV #0011	242.00	242.00
C	25246	3960003218	001	JACKSON TWP POLICE DEPT	3/4/2020	3/4/2020	JACKSON TWP POLICE DEPT	8/17/2020	2005 FORD POLICE PLATE #RFA57R	1,035.60	1,035.60
C	25451	3960001422	001	WALL, MARY	4/6/2020	4/23/2020	BRIDGES & SNELL LLC DBA	8/31/2020	INV# 0009	1,650.00	1,650.00
C	25452	3960001422	001	WALL, MARY	8/13/2020	8/13/2020	THE CENTER FOR FORENSIC	8/31/2020	INVOICE #30399	335.00	335.00
Total for Coverage: Auto Liability							Number of entries: 5		3,812.60	3,812.60	
Coverage: General Liability											
C	25454	3960001596	001	GUO, JENNY	8/13/2020	8/13/2020	WENDELL O SCOTT MD LLC	8/31/2020	INV# 6047	3,050.00	3,050.00
Total for Coverage: General Liability							Number of entries: 1		3,050.00	3,050.00	
Coverage: Police Professional											
C	25148	3960001188	001	GYORFFY, ANTHONY	5/6/2020	5/13/2020	BRIDGES & SNELL LLC DBA	8/3/2020	LEGAL FEE - INV #0011	682.00	682.00
C	25151	3960001188	001	GYORFFY, ANTHONY	6/18/2020	6/30/2020	BRIDGES & SNELL LLC DBA	8/3/2020	LEGAL FEE - INV #0012	946.00	946.00
C	25247	3960001188	001	GYORFFY, ANTHONY	4/2/2020	4/28/2020	BRIDGES & SNELL LLC DBA	8/17/2020	INV# 0010	1,760.00	1,760.00
C	25453	3960000905	001	NASH, MONICA	6/1/2015	8/13/2020	PATRICK J WHALEN, ATTY TRUST	8/31/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS CASE #3:14-c	50,000.00	50,000.00
Total for Coverage: Police Professional							Number of entries: 4		53,388.00	53,388.00	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 10		60,250.60	60,250.60	





***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
<b>2014 &amp; Prior</b>	<b>\$822,559</b>	<b>\$509,923</b>	<b>\$814,817</b>	<b>\$312,636</b>	<b>38%</b>	<b>736</b>	<b>603</b>	<b>133</b>	<b>82%</b>	<b>6</b>	<b>\$61,563</b>	<b>\$251,073</b>
<b>Total 2015</b>	<b>\$718,860</b>	<b>\$435,127</b>	<b>\$706,183</b>	<b>\$283,733</b>	<b>39%</b>	<b>670</b>	<b>536</b>	<b>134</b>	<b>80%</b>	<b>18</b>	<b>\$56,661</b>	<b>\$227,072</b>
<b>Total 2016</b>	<b>\$1,310,806</b>	<b>\$661,339</b>	<b>\$1,492,038</b>	<b>\$649,467</b>	<b>50%</b>	<b>1,287</b>	<b>1,149</b>	<b>138</b>	<b>89%</b>	<b>18</b>	<b>\$129,313</b>	<b>\$520,155</b>
<b>Total 2017</b>	<b>\$858,268</b>	<b>\$428,786</b>	<b>\$995,115</b>	<b>\$429,482</b>	<b>50%</b>	<b>797</b>	<b>681</b>	<b>116</b>	<b>85%</b>	<b>13</b>	<b>\$85,891</b>	<b>\$343,591</b>
<b>Total 2018</b>	<b>\$1,316,429</b>	<b>\$549,418</b>	<b>\$1,501,858</b>	<b>\$767,011</b>	<b>58%</b>	<b>1,030</b>	<b>884</b>	<b>146</b>	<b>86%</b>	<b>23</b>	<b>\$153,381</b>	<b>\$613,630</b>
<b>Total 2019</b>	<b>\$2,069,874</b>	<b>\$1,022,019</b>	<b>\$2,189,736</b>	<b>\$1,047,855</b>	<b>51%</b>	<b>1,014</b>	<b>884</b>	<b>130</b>	<b>87%</b>	<b>38</b>	<b>\$209,572</b>	<b>\$838,283</b>
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
<b>Total 2020</b>	<b>\$827,906</b>	<b>\$440,473</b>	<b>\$834,779</b>	<b>\$387,752</b>	<b>47%</b>	<b>581</b>	<b>506</b>	<b>75</b>	<b>87%</b>	<b>11</b>	<b>\$77,436</b>	<b>\$310,315</b>
<b>Total to Date</b>	<b>\$7,924,703</b>	<b>\$4,047,086</b>	<b>\$8,534,526</b>	<b>\$3,877,936</b>	<b>49%</b>	<b>6,115</b>	<b>5,243</b>	<b>872</b>	<b>86%</b>	<b>127</b>	<b>\$773,817</b>	<b>\$3,104,119</b>

# SAFETY DIRECTOR REPORT

## MERCER COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

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

**DATE:** September 28, 2020

---

### 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
---	---	---

July – September 2020

### RISK CONTROL ACTIVITIES

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

- **July 27:** Attended the MCIFC meeting via teleconference.
- **July 27:** Attended the MCIFC Claims Committee meeting via teleconference.
- **August 31:** Conducted a Loss Control Survey of the MCIC Princeton Golf Club.

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

- **September 28:** Plan to attend the MCIFC meeting via teleconference.
- **September 28:** Plan to attend the MCIFC Claims Committee meeting via teleconference.
- **September and 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 – Safety Director Message - 2021 Training Announcement (please see attached) – August 14.



## ***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 September – October 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).

CCIC 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.

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

### September/October Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
9/18/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/18/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
9/18/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/21/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/21/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
9/21/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
9/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/22/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Bloodborne Pathogens (BBP)-Evening</a>	7:00 - 8:00 pm
9/23/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/23/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
9/24/20	<a href="#">Protecting Children from Abuse for Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/24/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
9/24/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
9/24/20	<a href="#">Mower Safety</a>	3:00 - 4:00 pm
9/25/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
9/25/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
9/25/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
9/28/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/28/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/29/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/29/20	<a href="#">Protecting Children from Abuse for Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/29/20	<a href="#">Confined Space Entry for Supervisors</a>	12:30 - 3:30 pm
9/29/20	<a href="#">Protecting Children from Abuse for Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/29/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/30/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
9/30/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/30/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/1/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/1/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/2/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/2/20	<a href="#">Fire Extinguisher</a>	11:30 - 12:30 pm
10/5/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/5/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/5/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm

Date	Webinar Topic	Time
10/6/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/6/20	<a href="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
10/6/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/7/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
10/7/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/8/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/8/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
10/9/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/9/20	<a href="#">Driving Safety Awareness</a>	11:00 - 12:30 pm
10/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:30 - 2:30 pm
10/13/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/13/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
10/14/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
10/14/20	<a href="#">Mower Safety</a>	11:30 - 12:30 pm
10/14/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 – 8:00 pm
10/15/20	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm
10/15/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
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>	9:00 - 11:00 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

### **\*10/15/20 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 1, 2020.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.
- If you have any questions please contact Glenn Prince ([gprince@jamontgomery.com](mailto:gprince@jamontgomery.com)).

### **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.
  - Group Training procedures:
    - Please have one person register for the safety training webinar.
    - Please complete the Group sign in sheet (link to sign in sheet below) and send it to [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) within 24 hours of training completion.
- <https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

### **Questions?**

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

# SAFETY DIRECTOR MESSAGE

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.

**RESOLUTION NO. 35-20**

**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 September 28, 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 September 28, 2020.

**ADOPTED:**

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

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

**ATTEST:**

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

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



**PAYMENT AUTHORIZATION REQUESTS**

*September 28, 2020*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>
3960003181	J. Klemmer	Worker Compensation
3960002016	J. Chambers	Worker Compensation
3960002739	J. Bellamy	Worker Compensation
3960003190	L. McElory	Worker Compensation
3960002054	R. Moore	Worker Compensation
3960000898	E. Rodriguez	Worker Compensation
3960003153	A. Hines	Worker Compensation
3960000814	A. Ortiz	Worker Compensation
3960002621	Mercer County	Auto Property
3960001422	Estate of M. Wall	Liability

# **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>
--------------------	---

Claims Service	Inservco Insurance Services, Inc. <b>Nancy Fowlkes</b> <b>Amy Zeiders</b> <b>Yvonne Frey</b> <b>Richard Crooks</b>
----------------	--

Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

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  
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



## **APPENDIX II**

*Geaney: Essential Workers Legislation:*

*What It Means and What It Does Not Mean*



# Geaney: Essential Workers Legislation: What It Means and What It Does Not Mean

By John H. Geaney

Thursday, September 17, 2020 | 👁 126 | 💬 0 | min read

⚙ Options

On Sept. 14, New Jersey Gov. Phil Murphy signed **S2380** dealing with COVID-19 and essential workers in respect to workers' compensation benefits. The bill was signed on the very last day before the bill would have automatically become law.

It is important to consider what this bill does and what it does not do. The essence of the bill is that it creates a rebuttable presumption for essential employees that their contraction of the coronavirus is employment-related for workers' compensation purposes.

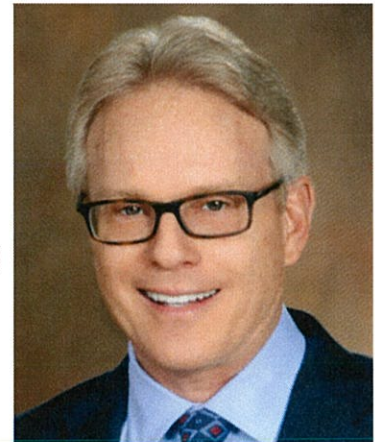
The employer can rebut the presumption by a preponderance of the evidence (more than 50%) by showing that the worker was not exposed to the disease while working in the place of employment.

Essential workers are defined as:

- Public safety workers or first responders.
- Those involved in providing medical and other health care services, emergency transportation, social services and other care services, including services provided in health care facilities, residential facilities or homes.
- Those who perform functions that involve physical proximity to members of the public and are essential to the public's health, safety and welfare, including transportation services, hotel and other residential services, financial services, and the production, preparation, storage, sale and distribution of essential goods such as food, beverages, medicine, fuel, and supplies for conducting essential business and work at home.
- Anyone deemed an essential employee by the public authority declaring the state of emergency.

The effect of a legal presumption is to shift the burden of proof to the employer to disprove the case. Normally the injured worker has the burden of proving his or her case by a preponderance of the evidence.

If a worker contracts COVID-19 and meets one of the categories above, then the workers' compensation claim will be found to have arisen from work, unless the employer can rebut the claim by showing the worker contracted the disease in a non-work scenario. Disproving the case may involve proof that the worker more likely contracted the disease from a family member, from an outside gathering, from travel out of state or perhaps proof that there was no exposure to the coronavirus at work.



John H. Geaney

Readers need to reflect on what the bill does not do. A presumption of compensability is not a presumption of impairment. There is no presumption of impairment under the law. To receive an award of permanent partial disability in New Jersey, one must prove a work-related impairment that restricts the function of the body and causes either a lessening to a material degree of working ability or a substantial impairment of nonwork functions.

If one has fully recovered from the illness, proof of impairment will often be very difficult. Many of the claim petitions that have been filed in New Jersey do not indicate any particular impairment at all, just referring to "residuals of COVID-19." Some claim petitions refer to "respiratory illness" without any treatment having occurred by a pulmonologist.

The first issue is, therefore, whether the illness arose from work. The presumption helps the injured worker in close cases on the issue of connection to work. However, the second proof issue will be difficult for many of those who have recovered from the coronavirus, namely proof by objective evidence that the illness has caused a permanent partial or total impairment. That will require good science and good medicine.

The impairment must be present, not merely a potential for injury in the future.

The effective date of the bill is March 9, 2020. Clients have inquired whether this means that they should re-evaluate all the COVID-19 cases they made decisions on during the past six months. The bill does not require this, and there is really little to be gained by it.

If there is a dispute over workers' compensation benefits, the injured worker will likely address the issue with the employer or file a claim petition to obtain medical, temporary or permanent partial disability benefits. Many recovered COVID-19 cases simply do not involve a dispute over workers' compensation benefits.

Notably, numerous dependency claims have already been filed long before the passage of S2380. Employers can expect the filing of more COVID-19 cases as a result of the passage of S2380, but the bill does not make it any easier for claimants to prove objective evidence of an impairment that meets the Supreme Court standard set forth in **Perez v. Pantasote**.

***John H. Geaney is an attorney, executive committee member and shareholder with Capehart Scatchard, a defense law firm in New Jersey. This post appears with permission from Geaney's [New Jersey Workers' Comp Blog](#).***

## Comments

---