

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
OCTOBER 25, 2021
10:30 AM**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 956 9400 8482**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/95694008482>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its October 25, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the Trenton Times, The Trentonian and the Princeton Packet
- (2) Filing advance written notice of this meeting with the Commissioners of the Mercer County Insurance Fund Commission,
- (3) Posting this notice on the public bulletin board of all members.

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

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: October 25, 2021
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 27, 2021 Open Minutes.....Appendix I
September 27, 2021 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE:** None

- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 2-18

- ☐ **TREASURER – David Miller**
 - Resolution 39-21 October Bill List - Motion.....Page 19
 - July Treasurer Reports.....Pages 20-21

- ☐ **ATTORNEY – Paul Adezio, Esq.**..... Verbal

- ☐ **CLAIMS SERVICE – PERMA**..... Verbal

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 40-21 Authorizing Disclosure of Liability Claims Check RegisterPage 22
 - Liability Claim Payments 9-1-21 to 9-30-21Pages 23-24

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report.....Page 25

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 26-30

- ☐ **RISK MANAGER CONSULTANT – CBIZ Borden Perlman**
 - Monthly Report..... Verbal

- ☐ **OLD BUSINESS:** Inservco Lag Time Report.....Appendix II
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**Pages 31-32
Resolution 41-21 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 Qual Lynx and attached to this agenda.
 - ☐ Motion for Executive Session
 - ☐ Motion to Return to Open
- ☐ **APPROVAL OF PARS:** *Motion to approve PARS/SARS as discussed in Executive Session (Roll Call Vote)*
- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING:** December 20, 2021, 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 25, 2021

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Report (Pages 4-5)** – Included in the agenda is the certificate of issuance report from the NJCE which lists those certificates issued for the month of September. There were (9) nine certificates of insurance issued during the month of September.

☐ **Motion to approve the certificate of insurance report**

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 6-8)** – The NJCE met on September 23, 2021 at 9:30 AM via Zoom. A summary report of the meeting is included in the agenda on pages 6-8. The NJCE Finance Committee met on October 21. The Executive Director will provide a verbal report on the meeting. The NJCE will meet again on October 28, 2021 at 9:30 AM via Zoom. A summary report of the meeting will be included in the next agenda.
- ☐ **NJCE Cyber Task Force (Pages 9-10)** – October is Cyber Security Awareness month. Attached are copies of the weekly releases to the NJCE members. We encourage you to share the release with your IT Departments and staff. This year's overall theme is **“Do your Part. #BeCyberSmart”**.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda is a copy of the Financial Fast Track for the month of July. As of July 31, 2021 the Commission has a surplus of **\$10,244,677**. 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, 2021 is **\$1,196,276**. The total cash balance is **\$1,971,888**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda is a copy of the NJCE Financial Fast Track for the month of July. As of **July 31, 2021** the Fund has a surplus of **\$14,791,950**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash balance is **\$23,110,892**.
- ☐ **Claims Tracking Reports (Pages 16-18)** - Included in the agenda are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2021. The Executive Director will review the reports with the Commission.

- ❑ **2022 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2022 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2022 renewal.
- ❑ **NJCE Best Practices Virtual Workshop** As a reminder the 10th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Invitations were sent out by e-mail on October 18. This year topics include:
 - Current market conditions, NJCE renewal efforts and NJCE cyber risk management
 - Implicit bias in the workplace
 - Technology to identify false worker’s compensation claims
 - COVID-19 vaccine mandates and NJ Law

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2021 To: 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Brd. of Commissioners & I - County of Mercer	Pennington Borough Fire Dist. Num 1	RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Pennington Fire Company 120 Broemel Place, Pennington, NJ 08534	9/14/2021 #3026541	GL AU EX WC OTH
H - Briad Lodging Group Hamilton II, I - County of Mercer	LLC	RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Courtyard By Marriott 520 Us Route 130, Hamilton, NJ 08691	9/14/2021 #3026542	GL AU EX WC OTH
H - County of Mercer I - County of Mercer	640 South Broad Street Trenton, NJ 08611	RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Hickory Corner Library - Mercer County East Windsor 138 Hickory Corner Road, East Windsor, NJ 08520 Mercer County Lawrence Library 2751 Brunswick Pike, Lawrence, NJ 08548	9/14/2021 #3026543	GL AU EX WC OTH
H - Global Spectrum LP as agent on I - County of Mercer	behalf of Mercer County Improvement Authority	RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Cure Insurance Arena (Gate C) 81 Hamilton Ave., Trenton, NJ 08611	9/14/2021 #3026544	GL AU EX WC OTH
H - SSN EWING LLC DBA ELEMENT EWING I - County of Mercer	& SSN HOTEL MANAGEMENT	RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Elements by Westin 1000 Sam Weinroth Road East, Ewing, NJ 08628	9/14/2021 #3026545	GL AU EX WC OTH
H - The Conference Center at Mercer I - County of Mercer		RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Mercer County Community College/Conference Center 1200 Old Trenton Road, Princeton Jct., NJ 08550	9/14/2021 #3026546	GL AU EX WC OTH

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2021 To: 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - California Commercial Investment I - County of Mercer	INC.	RE: General Election Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as polling sites during the general election: Trent Center West Apartments 465 Greenwood Ave., Trenton, NJ 08609	9/14/2021 #3026548	GL AU EX WC OTH
H - Hunter Technologies c/o ABIC I - County of Mercer	-Insurance Services 5th floor PO Box 979220 Miami, FL 33197	Company F: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 1/1/2021 - 1/1/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: Agreement # 1788935 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Agreement # 1788935 The insurance under this policy shall be primary insurance and the company insurer shall be liable under this policy for the full amount of the loss up to and including the total limits of liability herein without right of contribution from any other insurance effected by Hunter Technologies, under any policy with any insurance company covering a loss covered under this policy. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	9/22/2021 #3038987	GL AU EX WC OTH
H - Hunter Technologies c/o ABIC I - County of Mercer	-Insurance Services 5th floor PO Box 979220 Miami, FL 33197	RE: Additional Insured Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	9/23/2021 #3046565	GL AU EX WC OTH
Total # of Holders: 9				



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 23, 2021

Memo to: Mercer County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Report

December 31, 2020 Audit: Executive Director reported the Auditor presented a draft audit at the June meeting; the audit and filed with DOBI & DCA on 6/24/21 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2020 was submitted and the Executive Director reported 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.

Professional Services/Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. The Board of Fund Commissioners adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

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 committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Prospective Membership: Executive Director reported Ocean County Insurance Commission is in the process of providing quotes for Ocean County Utility Authority, Ocean County Board of Health and Ocean County Board of Social Services. In addition, Fund professionals also held an NJCE JIF overview meeting for Middlesex County.

COVID-19: Ms. Walcoff, Claims Manager provided an update on COVID-19 claim activity noting that between 2020-2021 there have been 2,500 reported claims with \$8.5 million in total incurred and \$2.3 million in paid claims. Fund Attorney will provide an overview of the NJCE JIF's strategy with respect to the excess workers' compensation carrier in closed session.

Covid-19 Vaccinations: Executive Director reported in January, the MEL JIF Fund Attorney issued a bulletin to provide guidance on legal considerations relating to vaccinations. Copies of an updated memorandum issued by the MEL JIF Fund Attorney was submitted for information only.

Hurricane Ida Claim Update: Ms. Walcoff, Perma Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. The Claims Review Committee reviewed claim activity and authorized advances to those affected members to assist with remediation and restoration efforts.

Learning Management System: As previously discussed, a dedicated safety institute of instructor-led and online training programs was provided to members of the NJCE JIF through a Learning Management System where the Board of Fund Commissioners approved J.A. Montgomery to contract with FirstNet for a two-year term. Safety Director provided a status report of the current usage of online courses through the LMS and participation in live virtual safety training webinars.

Munich Re Safety Grant: Safety Director provided an update on the 2021 grant program with Munich Re and submitted a memorandum which clarified the carrier's reimbursement process. Safety Director noted the grant program will continue in 2022 and encouraged members to consider applicable safety-related purchases.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of July 31st and June 30th which reflected a statutory surplus of \$14.7 and \$14.8 million respectively.

2021 Budget: Executive Director report in April, the Board approved a recommendation by the Finance Committee to declare an additional assessment totaling \$609,437 representing only the premium portion of the 2021 budget delta. As a reminder, the 3rd assessment bill for this was issued on September 17th with a November 1st due date.

Committee Reports

NJCE Cyber Task Force: The task force met on July 19, 2021 to discuss cyber-related issues, and develop a cyber-risk management framework for members to utilize. In preparation of October as Cyber Security Awareness Month the task force submitted a memorandum with weekly training content.

NJCE Coverage Committee: The committee met on July 19, 2021 to discuss County-related coverage issues; minutes of the meeting were submitted for information.

Finance Committee: Executive Director reported a meeting is being scheduled in the coming weeks to review the preliminary 2022 budget and renewal market update, as well as, continued review of the 2021 budget delta.

Informational Items

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. Deputy Executive Director reported the Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: Deputy Executive Director reported this year's Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks. Deputy Executive Director reported 1.5 CEUs will be available for an Implicit Bias Training and requested members save the date for more information to follow.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Deputy Executive Director confirmed all three entities have submitted their membership agreements to renew.

2021 Government Finance Officers Association of NJ (GFOA of NJ): J.A. Montgomery presented at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Safety Director said the presentation focused on the resources available through J.A. Montgomery Consulting and noted the feedback from participants was positive. Executive Director thanked Commissioner Wood for the opportunity to present at the GFOA.

2021 New Jersey Association of Counties Conference (NJAC): As a reminder, the 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar's in Atlantic City.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and we encourage all of our commissioners to attend.

Underwriting Manager Report

Underwriting Manager submitted a full report on the current commercial market conditions and provided a brief overview of the 2022 pre-renewal expectations. Underwriting Manager noted the property insurance market is facing increased frequency and severity of losses due to major storms and natural catastrophes. In addition, the excess liability market has been significantly affected over the past two years, as well as, the increased claim activity and losses in the cyber liability market. Underwriting Manager said the NJCE 2022 renewal program will be aggressively negotiated to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to September 2021, as well as, upcoming training events. Safety Director encouraged members to contact the office for any instructor-led training requests.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of August 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 28, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NJCE JIF CYBER TASK FORCE

Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program.



FACTS AND FIGURES

- **61% of data breaches** used compromised credentials. ([Verizon Data Breach Investigations Report](#))
- **56% of IT leaders** believe their employees have picked up bad cybersecurity behaviors since working from home. ([Tessian](#))
- **More than 99.9%** of Microsoft enterprise accounts that get invaded by attackers didn't use multi-factor authentication. ([ZDNet](#))

We are proud to release version 1 of the NJCE's Cyber Risk Management Program, attached. The program focuses on the minimum security standards your organization needs to implement today to begin to address the threats your organization faces. The program is also a great tool for your executive teams to use in budgeting for cybersecurity investments. It lays out a cybersecurity plan that is balanced based on relevance to your risks, importance, cost of the measures and complexity.

Also, visit the Alliance's website here for more info on Cybersecurity Basics:
https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity_-Start-with-the-Basics-.pdf

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



NJCE JIF CYBER TASK FORCE

Do Your Part. #BeCyberSmart.
2021 Cybersecurity Awareness Month (October)

Week 2 (10/11): Fight the Phish

This is all about one of our most frequent threats: phishing emails.

Continuous employee training and testing is key, so engage a training firm now. Also, provide all employees with the NJCE's Email Dos and Don'ts Infographic, attached.



FIGHT THE PHISH

Phishing attacks and scams have thrived since the COVID pandemic began in 2020 and today, phishing attacks account for more than 80 percent of reported security incidents. Week 2 of Cybersecurity Awareness Month will stress the importance of being wary of emails, text messages or chat boxes that come from a stranger or someone you were not expecting. Think before you click on any suspicious emails, links or attachments and make sure to report any suspicious emails if you can!

FACTS AND FIGURES

- **Malware increased by 358%** in 2020. (Help Net Security)
- According to the FBI, phishing was the most common type of cybercrime in 2020, with the bureau receiving **241,342 complaints** in 2020. (FBI)
- Phishing attacks account for more than **80 percent of reported security incidents**. (Verizon Data Breach Investigations Report)

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		542,803	3,799,621	53,674,208	57,473,828
2.	CLAIM EXPENSES					
		Paid Claims	142,312	2,013,851	14,399,969	16,413,820
		Case Reserves	310,961	36,128	5,213,735	5,249,864
		IBNR	(123,622)	(1,380,566)	3,211,495	1,830,928
		Excess Insurance Recoverable	(24,838)	(66,717)	(71,403)	(138,120)
		Discounted Claim Value	(5,554)	82,592	(206,821)	(124,230)
TOTAL CLAIMS			299,258	685,287	22,546,975	23,232,263
3.	EXPENSES					
		Excess Premiums	228,497	1,599,478	17,275,749	18,875,226
		Administrative	49,695	347,294	3,970,643	4,317,938
TOTAL EXPENSES			278,192	1,946,772	21,246,392	23,193,164
4.	UNDERWRITING PROFIT (1-2-3)		(34,647)	1,167,561	9,880,840	11,048,402
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(34,647)	1,167,561	9,880,840	11,048,402
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	205,211	205,211
9.	DIVIDEND EXPENSE		0	0	(2,205,211)	(2,205,211)
10.	INVESTMENT IN JOINT VENTURE		0	(185,426)	1,381,702	1,196,276
11.	SURPLUS (6 + 7 + 8 - 9)		(34,647)	982,135	9,262,542	10,244,677
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		0	31,982	1,101,341	1,133,322
	2015		0	(8,516)	1,607,411	1,598,895
	2016		(51,481)	(75,860)	1,670,483	1,594,623
	2017		0	42,413	2,258,088	2,300,501
	2018		0	284,333	1,925,823	2,210,157
	2019		0	257,021	733,372	990,393
	2020		24,838	617,090	(33,975)	583,115
	2021		(8,004)	(166,328)		(166,328)
TOTAL SURPLUS (DEFICITS)			(34,647)	982,135	9,262,543	10,244,678
TOTAL CASH						1,971,888

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	0	38,711	2,093,733	2,132,444
	Case Reserves	0	(67,435)	186,178	118,743
	IBNR	0	(8,979)	123,642	114,663
	Discounted Claim Value	0	9,433	(13,818)	(4,385)
TOTAL FY 2014 CLAIMS		0	(28,270)	2,389,735	2,361,465
FUND YEAR 2015					
	Paid Claims	249	46,170	2,575,955	2,622,124
	Case Reserves	(249)	(40,192)	236,637	196,444
	IBNR	0	(5,656)	89,736	84,080
	Discounted Claim Value	0	7,553	(11,358)	(3,805)
TOTAL FY 2015 CLAIMS		0	7,873	2,890,970	2,898,843
FUND YEAR 2016					
	Paid Claims	11,030	139,713	2,876,414	3,016,128
	Case Reserves	71,845	(72,705)	646,102	573,398
	IBNR	(31,394)	(54,554)	104,554	50,000
	Discounted Claim Value	0	8,057	(16,028)	(7,971)
TOTAL FY 2016 CLAIMS		51,481	20,511	3,611,042	3,631,554
FUND YEAR 2017					
	Paid Claims	4,730	155,518	2,063,031	2,218,549
	Case Reserves	(730)	(109,767)	700,811	591,044
	IBNR	(4,000)	(104,332)	233,143	128,811
	Discounted Claim Value	0	9,045	(21,019)	(11,974)
TOTAL FY 2017 CLAIMS		0	(49,537)	2,975,967	2,926,430
FUND YEAR 2018					
	Paid Claims	(883)	115,371	2,184,466	2,299,837
	Case Reserves	45,349	(178,916)	678,071	499,154
	IBNR	(44,466)	(218,988)	317,878	98,890
	Discounted Claim Value	0	10,901	(22,612)	(11,711)
TOTAL FY 2018 CLAIMS		0	(271,632)	3,157,802	2,886,170
FUND YEAR 2019					
	Paid Claims	1,665	36,118	1,869,058	1,905,176
	Case Reserves	(1,166)	4,717	1,325,817	1,330,534
	IBNR	(499)	(302,937)	815,476	512,538
	Discounted Claim Value	0	18,133	(53,190)	(35,057)
TOTAL FY 2019 CLAIMS		0	(243,969)	3,957,160	3,713,191
FUND YEAR 2020					
	Paid Claims	37,664	1,059,062	737,312	1,796,375
	Case Reserves	92,420	(557,691)	1,440,120	882,429
	IBNR	(130,084)	(1,151,888)	1,527,067	375,179
	Excess Insurance Recoverable	(24,838)	(66,717)	(71,403)	(138,120)
	Discounted Claim Value	0	46,142	(68,797)	(22,655)
TOTAL FY 2020 CLAIMS		(24,838)	(671,092)	3,564,299	2,893,207
FUND YEAR 2021					
	Paid Claims	87,856	423,189		423,189
	Case Reserves	103,492	1,058,118		1,058,118
	IBNR	86,822	466,767		466,767
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,554)	(26,671)		(26,671)
TOTAL FY 2021 CLAIMS		272,615	1,921,403	0	1,921,403
COMBINED TOTAL CLAIMS		299,258	685,287	22,546,975	23,232,263
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, 2021		
ALL YEARS COMBINED						
		THIS		YTD		
		MONTH		CHANGE		
				PRIOR		
				YEAR END		
				FUND		
				BALANCE		
1.	UNDERWRITING INCOME		2,320,065	16,240,455	188,496,467	204,736,922
2.	CLAIM EXPENSES					
		Paid Claims	48,450	280,864	7,089,259	7,370,123
		Case Reserves	(60,490)	1,038,682	9,041,576	10,080,257
		IBNR	592,459	3,058,078	9,477,682	12,535,759
		Discounted Claim Value	(64,665)	(79,085)	(1,855,299)	(1,934,384)
		Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS		515,753	3,751,817	22,467,013	26,218,830
3.	EXPENSES					
		Excess Premiums	1,718,928	11,976,492	132,722,487	144,698,979
		Administrative	164,835	1,186,977	14,328,278	15,515,255
	TOTAL EXPENSES		1,883,763	13,163,469	147,050,765	160,214,234
4.	UNDERWRITING PROFIT (1-2-3)		(79,451)	(674,831)	18,978,689	18,303,858
5.	INVESTMENT INCOME		22,184	34,630	1,561,013	1,595,643
6.	PROFIT (4+5)		(57,267)	(640,201)	20,539,702	19,899,501
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(57,267)	(640,201)	15,432,151	14,791,950
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		266	448	313,887	314,335
	2011		424	775	817,021	817,796
	2012		699	297,554	775,737	1,073,291
	2013		1,233	34,471	1,435,473	1,469,943
	2014		1,847	(1,040)	2,370,698	2,369,658
	2015		2,233	43,133	1,465,627	1,508,760
	2016		2,204	(403,465)	2,615,331	2,211,866
	2017		2,722	115,945	1,269,126	1,385,071
	2018		2,799	139,605	2,227,973	2,367,578
	2019		3,042	320,701	1,617,686	1,938,387
	2020		1,959	(658,804)	523,592	(135,212)
	2021		(76,696)	(529,523)		(529,523)
TOTAL SURPLUS (DEFICITS)			(57,267)	(640,201)	15,432,150	14,791,949
TOTAL CASH						23,110,892

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	0	(305,773)	1,581,076	1,275,304
	Case Reserves	0	10,550	55,743	66,293
	IBNR	0	(125)	6,513	6,388
	Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS		0	(296,430)	1,636,566	1,340,136
FUND YEAR 2013					
	Paid Claims	4,545	(21,427)	884,946	863,519
	Case Reserves	(4,545)	(11,012)	449,993	438,981
	IBNR	0	(0)	74,752	74,752
	Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS		0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014					
	Paid Claims	1,973	6,134	475,133	481,267
	Case Reserves	(91,358)	(75,822)	468,318	392,496
	IBNR	89,385	74,234	82,005	156,240
	Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS		(0)	3,970	975,025	978,995
FUND YEAR 2015					
	Paid Claims	12,756	106,892	879,632	986,524
	Case Reserves	(90,653)	(243,568)	1,970,599	1,727,030
	IBNR	77,897	76,059	110,856	186,916
	Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS		0	(39,643)	2,815,698	2,776,054

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	243	281,957	678,557	960,514
	Case Reserves	(243)	202,855	1,006,194	1,209,049
	IBNR	0	(79,420)	233,390	153,970
	Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS		0	407,009	1,830,493	2,237,503
FUND YEAR 2017					
	Paid Claims	1,672	119,246	367,768	487,013
	Case Reserves	(1,672)	(301,664)	1,687,621	1,385,957
	IBNR	0	27,893	1,606,476	1,634,369
	Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS		0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018					
	Paid Claims	24,902	35,149	358,016	393,165
	Case Reserves	(42,969)	192,303	563,782	756,084
	IBNR	18,066	(405,914)	1,803,479	1,397,565
	Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS		(0)	(135,256)	2,484,586	2,349,330
FUND YEAR 2019					
	Paid Claims	0	(47,439)	704,297	656,858
	Case Reserves	(20,553)	43,349	589,734	633,083
	IBNR	20,553	(359,205)	2,688,900	2,329,695
	Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS		0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020					
	Paid Claims	2,330	106,097	449,634	555,731
	Case Reserves	186,200	1,115,190	2,249,493	3,364,683
	IBNR	(188,531)	(231,780)	2,871,245	2,639,465
	Discounted Claim Value	0	219,412	(690,332)	(470,920)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS		0	662,197	3,593,835	4,256,032
FUND YEAR 2021					
	Paid Claims	28	28		28
	Case Reserves	5,301	106,501		106,501
	IBNR	575,089	3,956,400		3,956,400
	Discounted Claim Value	(64,665)	(452,675)		(452,675)
TOTAL FY 2021 CLAIMS		515,753	3,610,254	0	3,610,254
COMBINED TOTAL CLAIMS		515,753	3,751,817	22,467,013	26,218,830

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.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.

Mercer County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF	July 31, 2021							
COVERAGE LINE - PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	0	0	0	0	0	0	7	4	11
June-21	0	0	0	0	0	0	8	12	20
NET CHGE	0	0	0	0	0	0	1	8	9
Limited Reserves									\$4,952
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	\$0	\$0	\$0	\$0	\$0	\$0	\$62,903	\$10,001	\$72,904
June-21	\$0	\$0	\$0	\$0	\$0	\$0	\$70,403	\$28,641	\$99,044
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$7,500	\$18,640	\$26,140
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$320,444	\$10,141	\$521,286
COVERAGE LINE - GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	0	1	2	2	17	4	6	8	40
June-21	0	1	2	2	17	5	6	7	40
NET CHGE	0	0	0	0	0	1	0	-1	0
Limited Reserves									\$16,512
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	\$0	\$7,500	\$257,671	\$239,686	\$80,137	\$36,500	\$29,000	\$8,500	\$658,994
June-21	\$0	\$7,500	\$257,671	\$239,686	\$80,137	\$39,000	\$29,000	\$7,500	\$660,494
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$2,500	\$0	(\$1,000)	\$1,500
Ltd Incurred	\$78,677	\$120,910	\$339,591	\$262,217	\$88,194	\$61,460	\$39,963	\$9,000	\$1,000,012
COVERAGE LINE - AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	0	0	0	1	0	0	1	1	3
June-21	0	0	0	1	0	0	1	0	2
NET CHGE	0	0	0	0	0	0	0	-1	-1
Limited Reserves									\$39,619
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	\$0	\$0	\$0	\$69,239	\$0	\$0	\$10,000	\$2,500	\$81,739
June-21	\$0	\$0	\$0	\$69,239	\$0	\$0	\$10,000	\$0	\$79,239
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,500)	(\$2,500)
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$83,830	\$12,153	\$28,923	\$12,336	\$2,797	\$426,127
COVERAGE LINE - WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	4	4	9	12	12	27	54	62	184
June-21	4	4	9	12	12	27	56	59	183
NET CHGE	0	0	0	0	0	0	2	-3	-1
Limited Reserves									\$25,137
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	\$118,743	\$188,945	\$315,726	\$282,119	\$419,018	\$1,294,034	\$1,287,920	\$1,037,117	\$4,943,622
June-21	\$118,743	\$188,945	\$261,591	\$282,201	\$373,668	\$1,292,699	\$1,174,257	\$907,966	\$4,600,070
NET CHGE	\$0	\$0	(\$54,135)	\$82	(\$45,349)	(\$1,335)	(\$113,663)	(\$129,151)	(\$343,552)
Ltd Incurred	\$2,142,132	\$2,688,887	\$2,981,607	\$2,388,141	\$2,623,368	\$3,126,273	\$2,810,620	\$1,459,517	\$20,220,546
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	4	5	11	15	29	31	68	75	238
June-21	4	5	11	15	29	32	71	78	245
NET CHGE	0	0	0	0	0	1	3	3	7
Limited Reserves									\$22,199
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
July-21	\$118,743	\$196,445	\$573,398	\$591,044	\$499,154	\$1,330,534	\$1,389,823	\$1,058,118	\$5,757,258
June-21	\$118,743	\$196,445	\$519,262	\$591,126	\$453,805	\$1,331,699	\$1,283,659	\$944,107	\$5,438,846
NET CHGE	\$0	\$0	(\$54,135)	\$82	(\$45,349)	\$1,165	(\$106,163)	(\$114,011)	(\$318,412)
Ltd Incurred	\$2,250,766	\$2,818,568	\$3,589,525	\$2,809,593	\$2,798,991	\$3,235,709	\$3,183,363	\$1,481,455	\$22,167,970

FUND YEARS 2018 2019 2020 2021

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS																
AS OF July 31, 2021																
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																
2018	Budget	Current		43	MONTH TARGETED	Last Month		42	MONTH TARGETED	Last Year		31	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	74,417	75,275	75,275	101.15%	74,417	100.00%	75,275	75,275	101.15%	74,417	100.00%	97,775	97,775	131.39%	74,417	100.00%
GEN LIABILITY	157,000	88,194	88,194	56.17%	147,432	93.91%	88,194	88,194	56.17%	146,729	93.46%	127,694	127,694	81.33%	135,684	86.42%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	118,735	90.64%	12,153	12,153	9.28%	118,178	90.21%	13,353	13,353	10.19%	109,715	83.75%
WORKER'S COMP	4,455,000	2,623,368	2,623,368	58.89%	4,411,328	99.02%	2,578,902	2,578,902	57.89%	4,406,964	98.92%	2,598,618	2,598,618	58.33%	4,316,860	96.90%
TOTAL ALL LINES	4,817,417	2,798,991	2,798,991	58.10%	4,751,911	98.64%	2,754,525	2,754,525	57.18%	4,746,288	98.52%	2,837,440	2,837,440	58.90%	4,636,677	96.25%
NET PAYOUT %	\$2,299,837			47.74%												
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION																
2019	Budget	Current		31	MONTH TARGETED	Last Month		30	MONTH TARGETED	Last Year		19	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	75,000	20,003	20,003	26.67%	75,000	100.00%	20,003	20,003	26.67%	75,000	100.00%	22,053	22,053	29.40%	73,050	97.40%
GEN LIABILITY	160,000	61,460	61,460	38.41%	138,277	86.42%	63,960	63,960	39.98%	136,904	85.57%	26,094	26,094	16.31%	116,321	72.70%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	110,553	83.75%	28,923	28,923	21.91%	109,444	82.91%	36,423	36,423	27.59%	90,306	68.41%
WORKER'S COMP	4,141,000	3,126,844	3,126,844	75.51%	4,012,597	96.90%	3,123,844	3,123,844	75.44%	3,999,034	96.57%	3,013,917	3,013,917	72.78%	3,645,888	88.04%
TOTAL ALL LINES	4,508,000	3,237,231	3,237,231	71.81%	4,336,426	96.19%	3,236,731	3,236,731	71.80%	4,320,382	95.84%	3,098,487	3,098,487	68.73%	3,925,565	87.08%
NET PAYOUT %	\$28,923			0.64%												
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION																
2020	Budget	Current		19	MONTH TARGETED	Last Month		18	MONTH TARGETED	Last Year		7	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	132,813	340,352	340,352	256.26%	129,359	97.40%	347,852	347,852	261.91%	128,945	97.09%	21,315	21,315	16.05%	70,391	53.00%
GEN LIABILITY	149,000	39,963	39,963	26.82%	108,324	72.70%	39,963	39,963	26.82%	106,027	71.16%	26,295	26,295	17.65%	37,250	25.00%
AUTO LIABILITY	116,000	12,336	12,336	10.63%	79,360	68.41%	12,336	12,336	10.63%	77,061	66.43%	6,336	6,336	5.46%	29,000	25.00%
WORKER'S COMP	3,069,000	2,810,620	2,810,620	91.58%	2,702,060	88.04%	2,659,293	1,991,418	64.89%	2,648,887	86.31%	903,797	903,797	32.16%	583,110	19.00%
TOTAL ALL LINES	3,466,813	3,203,270	3,203,270	92.40%	3,019,103	87.09%	3,059,443	2,391,568	68.98%	2,960,919	85.41%	957,742	957,742	71.31%	719,751	20.76%
NET PAYOUT %	\$241,084			6.95%												
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION																
2021	Budget	Current		7	MONTH TARGETED	Last Month		6	MONTH TARGETED	Last Year		-5	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	108,000	10,141	10,141	9.39%	57,240	53.00%	28,641	28,641	26.52%	48,600	45.00%	N/A	N/A	N/A	N/A	N/A
GEN LIABILITY	134,000	9,000	9,000	6.72%	33,500	25.00%	7,500	7,500	5.60%	25,460	19.00%	N/A	N/A	N/A	N/A	N/A
AUTO LIABILITY	104,000	2,797	2,797	2.69%	26,000	25.00%	297	297	0.29%	20,800	20.00%	N/A	N/A	N/A	N/A	N/A
WORKER'S COMP	2,765,000	1,459,517	1,459,517	52.79%	525,350	19.00%	1,243,149	1,243,149	44.96%	387,100	14.00%	N/A	N/A	N/A	N/A	N/A
TOTAL ALL LINES	3,111,000	1,481,455	1,481,455	47.62%	642,090	20.64%	1,279,587	1,279,587	41.13%	481,960	15.49%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$140			0.00%												

FUND YEARS 2014 2015 2016 2017

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS																
						AS OF			July 31, 2021							
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
2014	Budget	Current		91	MONTH TARGETED	Last Month		90	MONTH TARGETED	Last Year		79	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	62,322	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%
GEN LIABILITY	124,157	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%
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%	123,126	96.94%
WORKER'S COMP	4,356,301	2,152,688	2,152,688	49.42%	4,356,301	100.00%	2,152,688	2,152,688	49.42%	4,356,301	100.00%	2,161,357	2,161,357	49.61%	4,356,301	100.00%
TOTAL ALL LINES	4,669,797	2,264,475	2,264,475	48.49%	4,661,557	99.82%	2,264,475	2,264,475	48.49%	4,661,557	99.82%	2,269,991	2,269,991	48.61%	4,661,557	99.82%
NET PAYOUT %	\$2,132,023			45.66%												
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
2015	Budget	Current		79	MONTH TARGETED	Last Month		78	MONTH TARGETED	Last Year		67	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
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	100.00%
GEN LIABILITY	155,896	129,885	129,885	83.32%	150,435	96.50%	129,885	129,885	83.32%	150,435	96.50%	123,660	123,660	79.32%	151,209	96.99%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,549	96.94%	6,969	6,969	5.30%	127,549	96.94%	6,969	6,969	5.30%	127,909	97.21%
WORKER'S COMP	4,449,750	2,688,887	2,688,887	60.43%	4,449,750	100.00%	2,688,638	2,688,638	60.42%	4,449,750	100.00%	2,700,356	2,700,356	60.69%	4,449,750	100.00%
TOTAL ALL LINES	4,818,174	2,827,543	2,827,543	58.68%	4,808,683	99.80%	2,827,294	2,827,294	58.68%	4,808,683	99.80%	2,832,787	2,832,787	58.79%	4,809,816	99.83%
NET PAYOUT %	\$2,622,123			54.42%												
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
2016	Budget	Current		67	MONTH TARGETED	Last Month		66	MONTH TARGETED	Last Year		55	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
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	100.00%
GEN LIABILITY	155,896	339,591	339,591	217.83%	151,209	96.99%	339,591	339,591	217.83%	151,297	97.05%	359,591	359,591	230.66%	150,930	96.81%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	127,909	97.21%	268,228	268,228	203.85%	127,822	97.14%	268,228	268,228	203.85%	124,815	94.86%
WORKER'S COMP	4,616,644	3,012,502	3,012,502	65.25%	4,616,644	100.00%	2,947,336	2,947,336	63.84%	4,616,644	100.00%	2,816,896	2,816,896	61.02%	4,604,672	99.74%
TOTAL ALL LINES	4,985,068	3,620,420	3,620,420	72.63%	4,976,710	99.83%	3,555,255	3,555,255	71.32%	4,976,711	99.83%	3,444,815	3,444,815	69.10%	4,961,365	99.52%
NET PAYOUT %	\$3,016,128			60.50%												
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
2017	Budget	Current		55	MONTH TARGETED	Last Month		54	MONTH TARGETED	Last Year		43	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
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	100.00%
GEN LIABILITY	159,000	262,217	262,217	164.92%	153,935	96.81%	262,217	262,217	164.92%	153,801	96.73%	262,217	262,217	164.92%	149,310	93.91%
AUTO LIABILITY	134,000	83,830	83,830	62.56%	127,110	94.86%	83,830	83,830	62.56%	126,714	94.56%	84,830	84,830	63.31%	121,454	90.64%
WORKER'S COMP	4,709,000	2,388,141	2,388,141	50.71%	4,696,788	99.74%	2,383,493	2,383,493	50.62%	4,694,915	99.70%	2,235,985	2,235,985	47.48%	4,662,838	99.02%
TOTAL ALL LINES	5,085,000	2,809,593	2,809,593	55.25%	5,060,834	99.52%	2,804,945	2,804,945	55.16%	5,058,430	99.48%	2,658,436	2,658,436	52.28%	5,016,601	98.65%
NET PAYOUT %	\$2,218,549			43.63%												

MERCER COUNTY INSURANCE FUND COMMISSION

BILLS LIST

Resolution No. 39-21

OCTOBER 2021

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 Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000740			
000740	NEW JERSEY COUNTIES EXCESS JIF	NJCE 3RD INSTALL 2021	65,778.99
			65,778.99
000741			
000741	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	4.24
000741	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/21	14,459.92
			14,464.16
000742			
000742	THE ACTUARIAL ADVANTAGE	ACTUARY 10/21	663.25
			663.25
000743			
000743	INSERVCO INSURANCE SERVICES	TPA 10/21	16,791.67
			16,791.67
000744			
000744	PACKET MEDIA GROUP, LLC	AD SEPT MEETING 9.17.2021	17.85
			17.85
000745			
000745	21ST CENTURY MEDIA-PHILLY CLUSTER	AD SEPT MEETING 9.16.2021	18.55
			18.55
000746			
000746	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/21	11,279.91
			11,279.91
000747			
000747	NJ ADVANCE MEDIA	AD FOR 9-27 MEETING RUN 9.17.2021	43.27
			43.27
000748			
000748	CBIZ INSURANCE SERVICES, INC.	INSURANCE CONSULTING FEE 10/21	5,500.00
			5,500.00
		Total Payments FY 2021	114,557.65
		TOTAL PAYMENTS ALL FUND YEARS	\$114,557.65

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: 2021 Month Ending: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	221,922.12	505,408.62	388,008.25	7,839,231.54	(5,292,170.38)	(1,033,259.17)	2,629,140.98
RECEIPTS							
Assessments	6,751.04	14,328.75	11,848.77	371,651.86	231,739.92	52,561.70	688,882.04
Refunds	0.00	0.00	0.00	238.50	0.00	0.00	238.50
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	6,751.04	14,328.75	11,848.77	371,890.36	231,739.92	52,561.70	689,120.54
EXPENSES							
Claims Transfers	140.00	500.00	0.00	141,910.22	0.00	0.00	142,550.22
Expenses	0.00	0.00	0.00	0.00	1,154,990.60	48,833.16	1,203,823.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	140.00	500.00	0.00	141,910.22	1,154,990.60	48,833.16	1,346,373.98
END BALANCE	228,533.16	519,237.37	399,857.02	8,069,211.68	(6,215,421.06)	(1,029,530.63)	1,971,887.54

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	July		
CURRENT FUND YEAR	2021		
Description:		MCIFC General A/C	MCIFC Claims A/C
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$2,629,140.98	1950665.7	678475.28
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	\$689,120.54	\$48,743.58	\$640,376.96
10 (Withdrawals - Sales)	-\$1,346,373.98	-\$1,203,823.76	-\$142,550.22
Ending Cash & Investment Balance	\$1,971,887.54	\$795,585.52	\$1,176,302.02
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,330,755.99	\$1,253,298.63	\$77,457.36
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,302,643.53	\$2,048,884.15	\$1,253,759.38

RESOLUTION NO. 40-21

**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 25, 2021* 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, 2021 to September 30, 2021* and 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 25, 2021*.

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2021 Thru 09/30/2021

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
09/01/2021 Thru 09/30/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	30403	3960002619 001	SPENCER II, GILBERT	8/24/2021	8/24/2021	ZANARAS REPORTING & VIDEO LLC	9/13/2021	CRT RPTING INV #63758	729.15	729.15
C	30567	3960001596 001	GUO, JENNY	8/2/2021	8/13/2021	LENOX SOCEY FORMIDONI GIORDANO	9/27/2021	LEGAL FEE - INV #21918	217.00	217.00
Total for Coverage: General Liability							Number of entries: 2		946.15	946.15
Total for Mercer County Ins Fund Comm - 396							Number of entries: 2		946.15	946.15

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
2015 & Prior	\$1,541,419	\$945,050	\$1,521,000	\$596,369	39%	1,406	1,139	267	81%	24	\$118,224	\$478,145
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
Total 2020	\$1,190,605	\$642,820	\$1,536,308	\$548,501	46%	914	827	87	90%	18	\$109,657	\$438,844
Jan-21	\$145,289	\$56,926	\$376,058	\$88,362	61%	82	78	4	95%	1	\$17,672	\$70,690
Feb-21	\$162,802	\$76,726	\$157,554	\$86,075	53%	104	103	1	99%	2	\$17,215	\$68,860
Mar-21	\$160,613	\$81,351	\$133,267	\$79,262	49%	66	60	6	91%	0	\$15,852	\$63,410
Apr-21	\$200,320	\$58,221	\$213,198	\$142,100	71%	49	44	5	90%	1	\$28,420	\$113,680
May-21	\$280,258	\$141,795	\$318,825	\$138,463	49%	127	118	9	93%	2	\$27,693	\$110,770
Jun-21	\$558,696	\$287,159	\$430,650	\$271,537	49%	106	101	5	95%	1	\$54,307	\$217,229
Jul-21	\$314,977	\$249,681	\$315,933	\$65,296	21%	88	77	11	88%	0	\$13,059	\$52,237
Aug-21	\$122,424	\$70,544	\$122,429	\$51,879	42%	140	135	5	96%	0	\$10,376	\$41,503
Sep-21	\$105,378	\$37,211	\$65,014	\$68,167	65%	70	60	10	86%	0	\$13,633	\$54,534
Total 2021	\$2,050,758	\$1,059,616	\$2,132,927	\$991,142	48%	832	776	56	93%	7	\$198,229	\$792,913
Total to Date	\$10,338,161	\$5,309,049	\$11,368,982	\$5,029,827	49%	7,280	6,340	940	87%	141	\$1,004,26	\$4,025,561

SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 18, 2021

DATE OF MEETING: October 25, 2021

MCIFC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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September – October 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 27:** Attended the MCIFC meeting via teleconference.
- **September 27:** Attended the MCIFC Claims Committee meeting via teleconference.
- **September 29:** Conducted a loss control survey at the MCIFC DOT.
- **September:** Safety training classes were conducted for MCIFC County Corrections.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 25:** Plan to attend the MCIFC meeting via teleconference.
- **October 25:** Plan to attend the MCIFC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Bulletin: Recreational Cannabis Regulatory Update – October 4.
- NJCE JIF - Live Virtual Safety Training – December Registration Now Open! – October 12.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training. 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 thru December Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos utilized.

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 Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you.

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

October thru December Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
10/25/21	Playground Safety Inspections	8:30 - 10:30 am
10/25/21	Hearing Conservation	11:00 - 12:00 pm
10/25/21	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
10/26/21	Implicit Bias in the Workplace	9:00 - 10:30 am
10/26/21	HazCom w/GHS	8:30 - 10:00 am
10/26/21	Driving Safety Awareness	1:00 - 2:30 pm
10/27/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/27/21	Asbestos, Lead, Silica, Overview	11:00 - 12:00 pm
10/27/21	Fall Protection Awareness	1:00 - 3:00 pm
10/28/21	Housing Authority Executive Directors: What You Need to Know	10:00 - 11:30 pm
10/28/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
10/28/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
10/29/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/29/21	Shift Briefing Essentials	1:00 - 2:30 pm
11/1/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/1/21	HazCom w/GHS	10:00 - 11:30 am
11/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/2/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/2/21	Implicit Bias in the Workplace	9:00 - 10:30 am
11/2/21	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/21	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/21	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
11/4/21	Mower Safety	8:30 - 9:30 am
11/4/21	Chain Saw Safety	10:00 - 11:00 am
11/4/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
11/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
11/5/21	Shop & Tool Safety	11:00 - 12:00 pm
11/5/21	Fire Safety	1:00 - 2:00 pm
11/8/21	Hearing Conservation	8:30 - 9:30 am
11/8/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/8/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/21	Special Events Management	8:30 - 10:30 am
11/10/21	Leaf Collection Safety Awareness	8:30 - 10:30 am
11/10/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am

11/10/21	Chipper Safety	11:00 - 12:00 pm
11/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
11/10/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
11/12/21	Flagger Skills and Safety	8:30 - 9:30 am
11/12/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
11/12/21	Playground Safety Inspections	1:00 - 3:00 pm
11/15/21	Preparing for First Amendment Audits	9:00 - 11:00 am
11/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
11/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
11/15/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
11/16/21	Fire Safety	8:30 - 9:30 am
11/16/21	Fire Extinguisher	10:00 - 11:00 am
11/16/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/17/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/17/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/18/21	Back Safety / Material Handling	8:30 - 9:30 am
11/18/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/19/21	HazCom w/GHS	8:30 - 10:00 am
11/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/19/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/22/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
11/22/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/21	Fire Extinguisher	8:30 - 9:30 am
11/23/21	Hearing Conservation	10:00 - 11:00 am
11/23/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/29/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
11/29/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
12/1/21	Heavy Equipment - General Safety	1:00 - 3:00 pm
12/1/21	HazCom w/GHS	3:30 - 5:00 pm
12/2/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
12/2/21	HazCom w/GHS	10:00 - 11:30 am
12/2/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/6/21	CDL-Driver's Safety Regulations	8:30 - 10:30 am
12/6/21	Fire Safety	11:00 - 12:00 pm
12/6/21	Fire Extinguisher	1:00 - 2:00 pm
12/6/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
12/7/21	Accident Investigation	8:30 - 10:30 am
12/7/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
12/7/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
12/7/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/8/21	Chain Saw Safety	8:30 - 9:30 am

12/8/21	Chipper Safety	10:00 - 11:00 am
12/8/21	Hearing Conservation	1:00 - 2:00 pm
12/8/21	HazCom w/GHS	3:30 - 5:00 pm
12/9/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
12/10/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/21	Flagger Skills and Safety	11:00 - 12:00 pm
12/13/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***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:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.

RESOLUTION NO. 41-21

**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 25, 2021*

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 *October 25, 2021* 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 25, 2021*.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR
ATTEST:

DATE

RAISSA WALKER

DATE

PAYMENT AUTHORIZATION REQUESTS

October 25, 2021

MEMBER	CLAIMANT	DOL	COVERAGE	FILE #
Mercer County	Amirah Harmon	8/25/2021	WC	3960003699
Mercer County	Maurice Jackson	7/15/2021	WC	3960003642
Mercer County	Dimitros Kostalas	10/2/2021	WC	3960002726
Mercer County	Tamaine Grier	7/30/2021	WC	3960003670
Mercer County	Tamaine Grier	7/21/2021	WC	3960003641
Mercer County	Sherman Rogers	1/1/2019	WC	3960003048

APPENDIX I

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 27, 2021
Meeting Held Telephonically
10:30 AM

Meeting was called to order by Chair Nazzaro. Mr. Thorpe read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Amy Zeiders Richard Crooks Qual Lynx Chris Roselli PERMA Robyn Walcoff
Managed Care Services	First MCO Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	CBIZ Borden Perlman Diane Pursell Aricka Simms
Attorney	Paul Adezio, Esq.
Treasurer	David Miller - Absent
Safety Director	J.A. Montgomery Consulting Glenn Prince Paul Shives

ALSO PRESENT:

Ana Bauersachs, Esq., Capehart Scatchard
Susan Schaefer, Susan Schaefer, LLC
Dennis Skalkowski, Bowman & Co.
Cathy Dodd, PERMA Risk Management Services
Jason Thorpe, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF AUGUST 24, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
AUGUST 24, 2021**

Moved:	Chair Nazzaro
Second:	Commissioner Hughes
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that he and Commissioner Hughes have been coordinating the scheduling of a Safety and Accident Review Committee meeting. Mr. Prince said that the Safety and Accident Review Committee will be meeting on the third Wednesday of every month, beginning October 20th. Mr. Prince advised that J.A. Montgomery will be distributing the Committee agenda to all participants and will report back to the Board of Fund Commissioners at the following meeting. Executive Director asked if the committee meetings are being held via Zoom or in-person. Mr. Prince advised that the meetings will be held via Zoom and the meeting invite will be distributed prior to the meeting along with the agenda. With no further questions, Mr. Prince concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff reported the Claims Committee did not meet, however the PARs and SARs would be presented during closed session through a Zoom breakout room. With no questions, Ms. Walcoff concluded her report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and the first action item was a review of the 2020 Year-end Audit.

2020 AUDIT REPORT AS OF DECEMBER 31, 2020: Executive Director advised Mr. Dennis Skalkowski, Senior Manager, who prepared the audit was present in the meeting and would provide an overview. Mr. Skalkowski advised pages 3-7 were the independent auditor's report and reviewed the auditor's responsibility. Mr. Skalkowski advised that after completing all of the auditing procedures, he is happy to report that there were no findings or recommendations noted and they are clean opinion reports. Mr. Skalkowski referred to page 11 of the report and reviewed the Comparative Statements of Net Position. Mr. Skalkowski advised the total assets were \$19,188,707 and noted that the total included a receivable of \$14,701,983 that is mainly due from Mercer County. Mr. Skalkowski further noted the total asset amount includes the Investments in Joint Ventures in the amount of \$1,381,702 which is the Commission's equity ownership in the NJCE. Mr. Skalkowski

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continued to review the Net Positions and results of operations for the Commission and advised the net position was \$9,262,537. Mr. Skalkowski advised that the decrease in net position of \$2,665,437, over last year, is directly related to an increase in estimated case reserves and IBNR as well as a return in surplus in the amount of \$1,590,044. Executive Director added that with regard to the Contributions Receivable amount, the Commission Treasurer is funding the Commission similar to a cash basis rather than an accrual basis. Mr. Skalkowski said despite the decrease in net position, the Commission is still in a good financial position. Chair Nazzaro asked if the increase in reserves was due to COVID. Mr. Skalkowski advised that the increase was partially due to COVID, but also a re-estimation of prior year claims. Executive Director commented that in addition to COVID, the NJ Department of Labor making changes to how the pension offset is being handled with workers' compensation as primary is contributing to the re-estimation of claims reserves. Mr. Skalkowski continued to review the audit expressed his appreciation for the opportunity to conduct the audit and the assistance provided to his office during the audit process. Mr. Skalkowski asked if there were any questions. Hearing none, Executive Director referred to Resolution 35-21 certifying the 2020 Year-end Audit and advised that a motion was needed to adopt resolution.

**MOTION TO APPROVE RESOLUTION 35-21 CERTIFICATION
OF ANNUAL AUDIT REPORT FOR PERIOD ENDING
DECEMBER 31, 2020**

Moved:	Chair Nazzaro
Second:	Commissioner Walker
Roll Call Vote:	Unanimous

CERTIFICATE OF INSURANCE REPORTS: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of August is included in the agenda. Executive Director advised there was (1) one certificate of insurance issued during the month.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

NJ COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on September 23, 2021. Executive Director advised that during the meeting the NJCE approved its 2020 Year-end Audit and noted that there were no recommendations. Executive Director reported that during the meeting the Underwriting Manger provided a pre-renewal presentation for the Commissioners. Executive Director reported that the Claims Manager also provided an update on Hurricane Ida claims as well as COVID claims. Lastly, Executive Director reported that the NJCE will appoint a Technical Writer. Executive Director advised that the Technical Writer will be responsible for drafting coverage policy forms for the Commission retention layer and the NJCE retention layer.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director referred to the Financial Fast Track for the month of June enclosed within the agenda packet. Executive Director reported that as of June 30, 2021 the Commission has a surplus of \$10,279,324. Executive Director advised that line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of June 30, 2021 is \$1,196,276 and advised that the total cash balance is \$2,629,141.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of June. Executive Director reported as of June 30, 2021 the Fund has a surplus of \$14,849,217. Executive Director advised that line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551 and advised that the total cash balance is \$24,670,162.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports as of June 2021 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 and advised that although claims are currently running higher than the actuary’s projections, there is plenty of time to correct that trend. Executive Director advised that the Commission is performing better than the actuary projections in every other year which has led to a sufficient amount of surplus.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported that the deadline to complete the data underwriting renewal was September 17, 2021. Executive Director said it is very important that exposure data be updated as soon as possible as it will provide the Underwriting Manager ample time to negotiate the best possible renewal. Executive Director advised that the Fund office will follow up with members to have the exposure data completed.

CYBER AWARENESS MONTH (OCTOBER): Executive Director referred to a memorandum from the NJCE Underwriting Manager Team and asked Mr. Cooney to provide a brief overview of the memorandum. Mr. Cooney reported that the NJCE Cyber Task Force will be rolling out the NJCE Cyber Risk Management framework and it will be a great tool for the entire membership to use. Mr. Cooney advised that October is National Cyber Security Awareness Month which is being run by a non-profit organization that many industries are involved in. Mr. Cooney said the non-profit organization will release new themes for cyber security will be released on a weekly basis and different media will be released based upon the weekly themes. Mr. Cooney advised that the first theme pertains to cyber standards which will be the release of the NJCE Cyber Risk Management Program. Mr. Cooney informed the Commissioners that because of the NJCE’s efforts in creating the cyber program, the non-profit organization named the NJCE as one of its Cyber Security Champions for the month.

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director reported that this year’s Best Practices September 27, 2021 Mercer County Insurance Fund Commission OPEN Minutes

Workshop will be taking place virtually via an interactive webinar on November 3, 2021. Executive Director advised that the length of workshop is scheduled for 2.5 to 3 hours, with adequate breaks, and asked Ms. Walcoff to provide a brief overview of what Commissioners can expect from the workshop. Ms. Walcoff reported that Mr. Earle of J.A. Montgomery will conduct an Implicit Bias training during the workshop. Ms. Walcoff noted that the entire PERMA and CSB staff attended the training and it was a very interesting and informative session. Ms. Walcoff advised that the Implicit Bias training session will provide CE credits. Ms. Walcoff also reported that the workshop will include an overview of the current state of COVID and the law as it pertains to changes within the last year that have affected public safety workers and essential workers. Ms. Walcoff added that the workshop will also cover COVID vaccine mandates, OPRA requests, and an overview of renewals. Please save the date and more information will follow shortly.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported that the annual New Jersey State League of Municipalities Conference is scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. Executive Director noted that the MELJIF will hold its annual elected officials seminar on November 18. Executive Director advised that this year's program will be "Local Government Risk Management".

With no questions, the Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Nazzaro advised the September Bills List, Resolution 36-21, was included in the agenda.

**MOTION TO APPROVE RESOLUTION 36-21, SEPTEMBER
BILLS LIST**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Roll Call Vote:	Unanimous

ATTORNEY: Mr. Adezio advised that he had no report for the month.

CLAIMS SERVICE: Ms. Walcoff advised that she had nothing further to add to the Claims Committee report she provided earlier in the meeting.

CLAIMS ADMINISTRATOR: Chair Nazzaro advised Resolution 37-21, Disclosure of Liability Claims Check Registers were included in the agenda along with a copy of the check register for August 1, 2021 through August 31, 2021.

**MOTION TO APPROVE RESOLUTION 37-21 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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Moved:	Commissioner Hughes
Second:	Commissioner Walker
Vote:	Unanimous

INSERVCO INSURANCE SERVICES, INC. STEWARDSHIP REPORTS: Ms. Zeiders advised she would review the workers' compensation and liability stewardship reports that were included in the agenda packet.

Ms. Zeiders advised she would provide an overview of the worker compensation report. Ms. Zeiders noted the information was for a three-year period and reported during 2018 there were 211 claims, 219 in 2019 and 171 in 2020. Ms. Zeiders reported that 2019 had the highest number of claims with 173 of them being medical only and 46 being indemnity. Ms. Zeiders reported that in 2019 the net incurred was \$3,126,739.69. Ms. Zeiders advised the majority of claims were from the Correction Center with 30.8%, followed by the Transportation and Infrastructure Department with 12.8% of the total claims. Ms. Zeiders pointed out most medical claims were reported on Wednesdays, while indemnity claims were mostly reported on Mondays. Ms. Zeiders indicated that the average amount of days to report a claim has fluctuated over the three-year period. Ms. Zeiders reported that in 2018 it took an average of 9.72 days to report a claim and in 2020 it increased to 33.96 days. Ms. Zeiders recommended that employees and supervisors report the claims as quickly as possible. Executive Director asked Ms. Zeiders to email the details on the reporting time increase to the Commissioners. Chair Nazzaro asked if there were any suggestions on how to reduce the number of days to report a claim. Ms. Zeiders suggested having a meeting with all department heads and emphasize the importance of reporting claims in a timely manner. Ms. Walcoff asked if the delay in reporting was due to claims being reported to the departments and the departments not reporting them to Inservco or employees not reporting claims to the department. Ms. Zeiders indicated that she did not have the breakdown to that level but would review and report back. Ms. Walcoff said she would also be interested in knowing whether most of those claims were COVID claims due to the uncertainty early on in the pandemic and employees not realizing that their claim could be workers' compensation related. Ms. Walcoff asked Ms. Zeiders to separate the COVID cases from the other cases when conducting her review to determine whether that was the cause for the reporting issues. Ms. Zeiders indicated that she would produce several reports to break out the information further. Ms. Zeiders then proceeded to review the Top 5 Cause of Injury Chart. Ms. Zeiders reported that Motor Vehicle was the highest at 42.59% and had a net incurred of \$1,013,405.61. Ms. Zeiders proceeded to review the Top 5 Types of Injury Chart. Ms. Zeiders reported that No Physical Injury was the highest at 39.44%, but noted the largest net incurred was from Contusion/Bruise injuries in the amount of \$3,203,884.19. Ms. Fowlkes added that examples of "No Physical Injuries" may include Correction Officers having liquid thrown on them by inmates or psych claims. Executive Director asked for additional detail on the "No Physical Injury" category. Ms. Zeiders advised that she would run a report for the Commissioners and the Executive Director. Lastly, Ms. Zeiders reviewed the Top 5 Part of Body – Net Incurred Chart. Ms. Zeiders reported that Multiple Body Parts, meaning multiple body parts injured at one time, was the highest at 31.10%.

Ms. Zeiders advised she would now provide an overview of the liability report. Ms. Zeiders referred to Claim Summary by Policy Period Report for the past 3 years. Ms. Zeiders noted in 2018 there were 371 claims, 2019 255 claims, and 2020 136 claims. Ms. Zeiders noted that in July of 2019 Qual Lynx began handling the property claims so there is a carve-out of that line of coverage. Ms. Zeiders reported that the claims have decreased each year over the three-year period. Ms. Zeiders proceeded to review the Top 5 Cause of Injury – Frequency Chart. Ms. Zeiders reported that Fall–Same Level was the highest at 27.54%. Lastly, Ms. Zeiders reviewed the Top 5 Cause of Injury – Net Incurred Chart. Ms. Zeiders reported that Water Damage was the highest at 35.74%.but noted that the majority of that percentage is from the water damage claim at the courthouse in 2018. Ms. Zeiders advised that concluded the review of the Stewardship Reports unless anyone had any further questions. Ms. Nazzaro thanked Ms. Zeiders for the presentation and reports.

MANAGED CARE: Ms. Hrubash advised she would review First MCO’s report, which was included in the agenda for the month of August. Ms. Hrubash provided the below information:

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage Of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
August	\$ 122,424	\$ 70,544	\$ 51,879	42%	140	135	\$ 41,503	96%

With no questions, Ms. Hrubash concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince advised a copy of the Safety’s Director Report for August through September was included in the agenda. Mr. Prince reported the agenda included the online instructor led trainings scheduled through November 29th. Mr. Prince advised that if any department would like to participate in any of the training programs they should visit the NJCE website and click on the Safety tab at the top of the page. Mr. Prince reported that he and the Director of Safety Services, Mr. Shives conducted a presentation at the Government Finance Officers Association of NJ (GFOANJ). Mr. Prince advised that the presentation provided an overview of all the resources that J.A. Montgomery provides to all of the members. Mr. Prince reported that the Learning Management System has been rolled out. Mr. Prince advised that if any departments would like to name an additional administrator for the system to please let him know so a brief tutorial on the system capabilities can be provided. Mr. Prince reported that the deadline for the Munich Re Safety Grant was September 1st and urged the Commissioners to begin thinking about safety initiatives and incentives for 2022. Mr. Prince noted that he is available to provide assistance to the Commissioners if needed for their grant submission. Lastly, Mr. Prince reported that he and Commissioner Hughes have been communicating with regard to a follow-up investigation at the Department of Transportation (DOT). Mr. Prince advised that he has a meeting with the DOT on September 29th to conduct that follow-up investigation. Mr. Prince noted that during the meeting he will discuss the various resources available for the DOT to participate in. With no questions, Mr. Prince concluded his report.

RISK MANAGER CONSULTANT: Ms. Pursell reported that all of the underwriting information has been gathered and is being entered into the Origami database, including the underwriting information for the Hopewell Valley Golf & Country Club. With no further questions, Ms. Pursell concluded her report.

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OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Chair Nazzaro requested a motion to approve Resolution 38-21 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 38-21 FOR EXECUTIVE SESSION

Moved:	Commission Walker
Second:	Commission Hughes
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved:	Commission Walker
Second:	Commission Hughes
Vote:	Unanimous

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

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Roll Call Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Chair Nazzaro
Second:	Commissioner Hughes
Vote:	Unanimous

MEETING ADJOURNED: 11:42 AM

Minutes prepared by:
Jason Thorpe, Assisting Secretary

APPENDIX II

Inservco Lag Time Report

Mercer County Ins Fund Comm - 396

Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

Claim Number

Claimant Name

Occurrence Date

Receipt Date

Lag Days

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
Lag Days	Lag Days	Number of days difference between Occurrence date and Receipt date
Occur/Occurrence Date	Occurrence Date	Date of accident, injury or illness for all claims except PO then it is received date
Receipt Date	Receipt Date	Date claim received or reported to Inservco



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

	Claim Number	Claimant Name	Occurrence Date	Receipt Date	Lag Days
Location: Mercer County - B1000					
Location: Administration - 0100					
	3960003371	KALINOWSKI, PATRICIA	6/30/2020	12/23/2020	176
Total for Location: Administration - 0100		Total Added: 1		Average Lag Days:	176.00
Location: Board of Social Services - 0500					
	3960003061	WELDON, MELVIN	1/6/2020	01/21/2020	15
	3960003062	WALKER, DONNIE	1/6/2020	01/21/2020	15
	3960003093	REED, ROSEMARY	1/23/2020	02/04/2020	12
	3960003255	HOPKINS, KAREN	7/17/2020	08/24/2020	38
Total for Location: Board of Social Services - 0500		Total Added: 4		Average Lag Days:	20.00
Location: Building and Grounds - 0700					
	3960003254	ORTIZ, AUREO	5/29/2020	08/24/2020	87
	3960003283	SELMON, JEFF	9/10/2020	09/21/2020	11
	3960003305	CLARK, THOMAS	10/9/2020	10/20/2020	11
	3960003333	SANDERSON, JOHN	10/27/2020	11/16/2020	20
Total for Location: Building and Grounds - 0700		Total Added: 4		Average Lag Days:	32.25
Location: Correction Center - 1200					
	3960003050	JIOVANY, DARLENE	1/2/2020	01/17/2020	15
	3960003051	CHECO, ALVIN	1/2/2020	01/17/2020	15
	3960003070	BROWN, NAASHA	1/11/2020	01/23/2020	12
	3960003097	SCHULZ, HARRY	2/1/2020	02/05/2020	4
	3960003103	MOON, SCOTT	2/10/2020	02/12/2020	2
	3960003104	CARDONA, MICHAEL	2/10/2020	02/12/2020	2
	3960003124	RODRIGUEZ, BRYAN	2/29/2020	03/03/2020	3
	3960003143	BROADBENT, KEVIN	3/16/2020	03/26/2020	10
	3960003144	RICIGLIANO, THOMAS	3/16/2020	03/26/2020	10
	3960003145	BOYD, LAMAR	3/22/2020	03/26/2020	4
	3960003151	GRIFFITH, MARK	3/14/2020	05/11/2020	58
	3960003153	HINES, ALICE	4/23/2020	05/11/2020	18
	3960003168	RINZ, STEPHEN	6/2/2020	06/05/2020	3
	3960003188	CRIBB, CARMEN	6/19/2020	06/26/2020	7
	3960003196	HERNANDEZ, ANIBAL	6/16/2020	07/08/2020	22
	3960003197	STYLES, ELGEE	6/13/2020	07/08/2020	25



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

Claim Number	Claimant Name	Occurrence Date	Receipt Date	Lag Days
Location: Mercer County - B1000				
Location: Correction Center - 1200				
3960003211	COMMISO, MATTHEW	7/11/2020	07/17/2020	6
3960003216	MCMILLON, QUIANA	7/21/2020	07/24/2020	3
3960003217	SANTOS, ANTONIO	7/21/2020	07/24/2020	3
3960003229	GARCIA, EDWARD	7/23/2020	07/31/2020	8
3960003230	WILKINS, SAUNDRA	7/23/2020	07/31/2020	8
3960003245	NEMES, RANDALL	8/2/2020	08/14/2020	12
3960003246	MAURO, NICHOLAS	8/2/2020	08/14/2020	12
3960003251	RINZ, STEPHEN	8/5/2020	08/19/2020	14
3960003266	RINZ, STEPHEN	8/17/2020	09/01/2020	15
3960003267	CORVINE, PATRICK	8/24/2020	09/01/2020	8
3960003271	MESDAY, MICHAEL	8/26/2020	09/04/2020	9
3960003272	FALCONIO, BRIAN	8/26/2020	09/04/2020	9
3960003279	MOON, SCOTT	9/7/2020	09/15/2020	8
3960003298	WOOD, TRACHELL	10/5/2020	10/06/2020	1
3960003301	MURPHY, JOHANNA	10/6/2020	10/09/2020	3
3960003306	DINKINS, SOLOMN	10/13/2020	10/20/2020	7
3960003308	MURPHY, JOHANNA	10/17/2020	10/21/2020	4
3960003312	HANSEN-HALL, CHRISTINE	10/10/2020	10/26/2020	16
3960003314	FLESCH, JOSHUA	10/25/2020	10/27/2020	2
3960003325	GARCIA, EDWARD	11/4/2020	11/06/2020	2
3960003334	CRIBB, CARMEN	11/6/2020	11/16/2020	10
3960003337	ALLEN, JASON	11/9/2020	11/17/2020	8
3960003338	WATERS, BRIAN	11/9/2020	11/17/2020	8
3960003342	WATKINS, KISHAN	11/12/2020	11/23/2020	11
3960003343	PETERS, CHARLES	11/13/2020	11/23/2020	10
3960003344	JACKON, MAURICE	11/18/2020	11/23/2020	5
3960003345	WILKINS, SAUNDRA	11/18/2020	11/23/2020	5
3960003353	NEGRON, WILLIAM	11/21/2020	12/16/2020	25
3960003354	RODRIGUEZ, BRYAN	11/21/2020	12/16/2020	25
3960003355	RAGNACCI, LORENZO	11/27/2020	12/16/2020	19
3960003356	FLESCH, JOSHUA	11/28/2020	12/16/2020	18
3960003358	BURNETT, RANESHA	11/29/2020	12/17/2020	18
3960003361	JOHNSON, LEE	12/11/2020	12/18/2020	7
3960003362	BROWN, ANTHONY	12/12/2020	12/18/2020	6
Total for Location: Correction Center - 1200		Total Added: 50	Average Lag Days:	10.70



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

	Claim Number	Claimant Name	Occurrence Date	Receipt Date	Lag Days
Location: Mercer County - B1000					
Location: County Clerk - 1300					
	3960003064	JOHNSON, MATTHEW	1/8/2020	01/22/2020	14
	3960003243	HUBSCHER, MARGUERITE	7/9/2020	08/14/2020	36
Total for Location: County Clerk - 1300		Total Added: 2		Average Lag Days:	25.00
Location: Elections - 1800					
	3960003331	ABDULLAH, SHARIESE	11/3/2020	11/12/2020	9
Total for Location: Elections - 1800		Total Added: 1		Average Lag Days:	9.00
Location: Emergency Management/Services - 1900					
	3960003154	NINALTOWSKI, ALISE	4/30/2020	05/11/2020	11
Total for Location: Emergency Management/Services - 1900		Total Added: 1		Average Lag Days:	11.00
Location: Finance & Accounting - 2300					
	3960003086	KING, TOREY	1/17/2020	01/31/2020	14
Total for Location: Finance & Accounting - 2300		Total Added: 1		Average Lag Days:	14.00
Location: Highways - 2800					
	3960003096	MULRYNE, JOHN	2/4/2020	02/05/2020	1
	3960003169	BLAKELY, BRIAN	6/5/2020	06/09/2020	4
	3960003190	MCELROY, LAWSON	6/12/2020	06/26/2020	14
	3960003191	PETERS, EARL	6/12/2020	06/26/2020	14
	3960003244	MC DONALD, CURTIS	7/30/2020	08/14/2020	15
	3960003249	PETERS, EARL	8/3/2020	08/19/2020	16
	3960003250	BAILEY, TERRANCE	8/3/2020	08/19/2020	16
	3960003253	THOMAS, COREY	8/12/2020	08/19/2020	7
	3960003300	THOMAS, COREY	10/6/2020	10/08/2020	2
	3960003359	HOWARD, JONATHAN	12/1/2020	12/18/2020	17
Total for Location: Highways - 2800		Total Added: 10		Average Lag Days:	10.60
Location: Housing and Community Dev - 2900					
	3960003258	PATTIK, EDWARD	8/9/2020	08/24/2020	15
Total for Location: Housing and Community Dev - 2900		Total Added: 1		Average Lag Days:	15.00



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

Claim Number	Claimant Name	Occurrence Date	Receipt Date	Lag Days
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Location: Mercer County - B1000

Location: Library Services - 3500

3960003066	AUST, CYNTHIA	1/8/2020	01/22/2020	14
3960003189	GENOVESI, ROCCO	6/17/2020	06/26/2020	9
3960003209	SUTPHIN, JENNIFER	6/30/2020	07/17/2020	17

Total for Location: Library Services - 3500

Total Added: 3

Average Lag Days: 13.33

Location: Parks Commission/Park Facilty - 4000

3960003036	CARDINAL, CHRISTINE	1/2/2020	01/02/2020	0
3960003040	TSILIMIDOS, DANIEL	1/4/2020	01/04/2020	0
3960003073	LEONARDO, GARY	1/22/2020	01/22/2020	0
3960003074	WATSON, KEVIN	1/16/2020	01/17/2020	1
3960003081	SZEGDA, DAVID	1/22/2020	01/22/2020	0
3960003098	SPARELLA, SAMUEL	2/5/2020	02/07/2020	2
3960003110	ELEK, GEORGIA	2/12/2020	02/12/2020	0
3960003114	LIN, HSI-SEN	2/18/2020	02/19/2020	1
3960003115	SCHUSTER, CHRISTOPHER	2/19/2020	02/19/2020	0
3960003150	CRESPIN, SONRISA	4/28/2020	04/29/2020	1
3960003157	WITTENBORN, RENDI	5/12/2020	05/13/2020	1
3960003173	SCHUSTER, CHRISTOPHER	6/8/2020	06/08/2020	0
3960003180	MANCHEN, ADRIANA	6/5/2020	06/17/2020	12
3960003181	KLEMMER, JOHN	6/17/2020	06/18/2020	1
3960003182	GALLAGHER, JOSEPH	6/17/2020	06/17/2020	0
3960003201	LAURENDEAU, BRYAN	7/13/2020	07/13/2020	0
3960003205	RAKOS-YATES, JANE	7/14/2020	07/14/2020	0
3960003261	MCBRIDE, ALVIN	8/25/2020	08/25/2020	0
3960003273	WICKENDEN, KIM	8/24/2020	08/25/2020	1
3960003278	CARDINAL, CHRISTINE	9/11/2020	09/11/2020	0
3960003323	REID, ROBERT	10/28/2020	10/28/2020	0
3960003346	MCBRIDE, ALVIN	12/2/2020	12/02/2020	0
3960003347	JACKSON, TOD	11/24/2020	11/24/2020	0
3960003351	HILTON, LAUREN	12/10/2020	12/10/2020	0

Total for Location: Parks Commission/Park Facilty - 4000

Total Added: 24

Average Lag Days: 0.83

Location: Prosecutor - 4500



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

	Claim Number	Claimant Name	Occurrence Date	Receipt Date	Lag Days
Location: Mercer County - B1000					
Location: Prosecutor - 4500					
	3960003065	PULGAR, PAULA	1/14/2020	01/22/2020	8
	3960003084	KICZEK, TERRI	1/16/2020	01/30/2020	14
	3960003100	FOTI, JENNIFER	2/6/2020	02/10/2020	4
	3960003101	MARTINEZ, NATALIE	2/6/2020	02/10/2020	4
	3960003152	HOLT, PATRICK	4/11/2020	05/11/2020	30
	3960003210	NORTON, MATTHEW	7/2/2020	07/17/2020	15
	3960003252	JAMES, MELISSA	8/3/2020	08/19/2020	16
	3960003264	SEDWICK, MICHAEL	5/13/2020	08/31/2020	110
	3960003286	RICH, SCOTT	9/20/2020	09/25/2020	5
Total for Location: Prosecutor - 4500		Total Added: 9		Average Lag Days:	22.89
Location: Sheriff Department - 4700					
	3960003068	OSNATO, DAVID	1/2/2020	01/22/2020	20
	3960003083	CONWAY, ANTHONY	1/15/2020	01/30/2020	15
	3960003125	HERNANDEZ, RICARDO	2/28/2020	03/03/2020	4
	3960003167	MAGRELLI, JASON	5/31/2020	06/05/2020	5
	3960003187	BURKHALTER, SYLVIA	3/10/2020	06/26/2020	108
	3960003281	GREGG, CHRISTOPHER	9/9/2020	09/15/2020	6
	3960003307	MASSERONI, MARTIN	10/14/2020	10/20/2020	6
	3960003363	ROZENTSVIT, LAWRENCE	12/12/2020	12/18/2020	6
Total for Location: Sheriff Department - 4700		Total Added: 8		Average Lag Days:	21.25
Location: Taxation Board - 4900					
	3960003335	HOWELL, ERICKA	10/26/2020	11/17/2020	22
Total for Location: Taxation Board - 4900		Total Added: 1		Average Lag Days:	22.00
Location: Transporation and Infrastruct - 5000					
	3960003052	SANTIAGO, GILBERTO	1/6/2020	01/17/2020	11
	3960003063	WILLIAMS, KENNETH	1/8/2020	01/21/2020	13
	3960003069	ORDONEZ, VICTOR	1/10/2020	01/23/2020	13
	3960003071	WEBER, CHRISTOPHER	1/13/2020	01/23/2020	10
	3960003072	KRAMER, DAVID	1/13/2020	01/23/2020	10
	3960003094	RENTAS, LISMARIE	1/24/2020	02/04/2020	11
	3960003095	BOROW, CHRISTOPHER	1/24/2020	02/04/2020	11



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

Claim Number	Claimant Name	Occurrence Date	Receipt Date	Lag Days
Location: Mercer County - B1000				
Location: Transporation and Infrastruct - 5000				
3960003198	HOWARTH, CHARLES	6/29/2020	07/15/2020	16
3960003212	MC DONALD, CURTIS	7/8/2020	07/17/2020	9
3960003227	PRICE, DARRYLL	7/17/2020	07/31/2020	14
3960003228	MORELAND, MALIK	7/21/2020	07/31/2020	10
3960003231	CIFELLI, DAVID	7/24/2020	07/31/2020	7
3960003232	MONTANEZ, HECTOR	7/29/2020	07/31/2020	2
3960003259	HARRISON, JACQUELINE	8/12/2020	08/24/2020	12
3960003260	MCCLOSKEY, CHARLES	8/12/2020	08/24/2020	12
3960003265	GOMEZ, JOSE	8/12/2020	08/31/2020	19
3960003270	GIBSON, SHANE	8/27/2020	09/04/2020	8
3960003282	RUSO, VINCENT	9/9/2020	09/15/2020	6
3960003293	VACIRCA, ADAM	9/22/2020	09/28/2020	6
3960003360	GOMEZ, JOSE	12/9/2020	12/18/2020	9
Total for Location: Transporation and Infrastruct - 5000		Total Added: 20	Average Lag Days:	10.45
Location: WIB & Career Center - 5300				
3960003256	STRASFIELD, ETHAN	7/21/2020	08/24/2020	34
3960003257	JOHNSON, DESTINY	8/3/2020	08/24/2020	21
Total for Location: WIB & Career Center - 5300		Total Added: 2	Average Lag Days:	27.50
Total for Location: Mercer County - B1000		Total Added: 142	Average Lag Days:	13.01



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Loss Experience

Full Year (Occurrences) / Detail / Location Name(LevB) / Location Name (LevC) / Claim Number

As Of 12/31/2020

Claim Number

Claimant Name

Occurrence Date

Receipt Date

Lag Days

Total for: Mercer County Ins Fund Comm - 396

Total Added: 142

Average Lag Days:

13.01

