

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
FEBRUARY 28, 2022**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 979 8672 6475**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/97986726475>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its February 28, 2022 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: FEBRUARY 28, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** January 24, 2022 Open MinutesAppendix I
January 24, 2022 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 2-17

- ☐ **TREASURER – David Miller**
 - Resolution 18-22 February Bill List - Motion.....Page 18
 - November Treasurer ReportsPages 19-20

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 19-22 Authorizing Disclosure of Liability Claims Check RegisterPage 21
 - Liability Claim Payments 1-1-22 to 1-31-22Pages 22-23

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report.....Page 24

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 25-32

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 33-35**
 - Resolution 20-22 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS/SARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda.
 - ☐ Motion for Executive Session
 - ☐ Motion to Return to Open
- ☐ **APPROVAL OF PARS: *Motion to approve PARS/SARS as discussed in Executive Session (Roll Call Vote)***
- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING: April 25, 2022, 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: February 28, 2022

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **2022 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

☐ **Motion to approve Resolution 17-22, Plan of Risk Management**

☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Appendix III)** – The NJCE Finance Committee met on February 22, 2022. The Finance Committee meeting agenda is attached in Appendix III. The NJCE also held their Reorganization Meeting on February 24, 2022. Executive Director will provide a verbal update at the meeting. The NJCE is scheduled to meet on Thursday, April 28, 2022 at 9:30 am.

☐ **2022 Renewal Overview Webinar** - The NJCE Underwriting Manager held two webinars on Wednesday, January 26th and Wednesday February 2nd. It was well attended with over 50 participants. A recording of the webinar has been posted to njce.org. For any questions please contact the Fund office.

☐ **Key Tasks for 2022 (Pages 4-5)** – Included in the agenda on pages 4-5 is a copy of the Key Tasks for 2022 prepared by the NJCE Underwriting Manager. The NJCE Underwriting Manager will review the list.

☐ **NJCE Cyber Task Force (Page 6)** - The Task Force issued a story focusing on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included in the agenda on page 6 are four stories our members have experienced. We finish the story of pointing to which NJCE Cyber Program items directly address the four claims examples.

☐ **Certificate of Insurance Reports (Pages 7-8)** – Included in agenda on pages 7-8 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. There were (11) eleven certificates of insurance issued during the month.

☐ **MCIFC Property & Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2021** the Commission has a surplus of **\$10,077,545**. 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 November 30, 2021 is **\$1,179,827**. The total cash balance is **\$3,212,096**.

☐ **NJCE Property & Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2021** the Fund has a surplus of **\$12,987,213**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$31,395,191**.

- ❑ **Claim Tracking Reports (Pages 14-16)** - Included in the agenda on pages 14-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2021. The Executive Director will review the reports with the Commission.
- ❑ **2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 17)** - The 11th Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 17 is more information on seminar. You can register using the below link.

[2022 Education Seminar Registration](#)

Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the Seminar. Ms. Suarez will be discussing The Local Government Ethics Law during the April 29th session.

- ❑ **2022 Meeting Schedule** – The Commission is not scheduled to meet in March. The next scheduled meeting is on April 25, 2022 at 10:30 AM.

■ Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc. Ensure all values are listed, and appropriately. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- Implement Multi Factor Authentication (MFA) for all remote access to your network (\$250k ransomware sublimit until such is implemented).
- Work on implementing or planning implementation of all security measures in the NJCE's Cyber Risk Management program.

Pollution

- Capital Improvements are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)

NJCE JIF CYBER TASK FORCE

In “The Rock”, Sean Connery and team made their way into the drainage tunnels of Alcatraz to breach the prison. Despite high walls and rocky cliffs, the tunnels were a necessary weakness of operating the prison. In so many more movies about breaches of castles or prisons, it is common to see tunnels (or even a wooden horse gift from “your friends”) being the chink in the chain. We have these same **necessary weaknesses** in cybersecurity.

Third Party Vulnerabilities

Do you employ an outside Technology consultant? Or maybe payroll is managed by another company? How about employee health insurance management? Purchase software? Following are events experienced by NJCE members surrounding third party vulnerabilities. Each event resulted in **weeks of lost or diminished productivity, hundreds of thousands of dollars** in extra expenses and even more in **ransom payments**.

1. IT Company: You may recall a story regarding an outsourced IT company. As is customary, the IT company had access (password protected) to their customers’ networks; however, the password of an employee of the company was compromised by an attacker. Multiple NJ public entities were hit at once.

2. Payroll Manager: Maybe you were one of the 8 Million affected by Kronos in 2021. Kronos is a very popular payroll manager, including the likes of NYC Public Employees and Tesla, as well as many NJ public entities. In December, Kronos was crippled by ransomware resulting in people not receiving paychecks; and the delays continue to today.

3. Software: Maybe you have heard of a company called Microsoft; their software is on over 1 Billion computers. In March, a Zero Day vulnerability was discovered in its Exchange software, allowing attackers access to users’ systems. The result was countless organizations finding themselves crippled by ransomware.

4. Software of Software: Maybe you heard of “Log4j”. Log4j is software in other software; TONS of other software, in everything from routers, to servers to video games. Log4j had a critical vulnerability attackers were able to exploit to gain access to users’ systems, and millions were affected by different attacks.

NJCE Cyber Program

Here are items in the NJCE’s Cyber Program that directly help address these third party vulnerabilities:

- ✓ Patch Management (Tier 1) – *Stories 3 & 4*
- ✓ Defensive Software (Tier 1) – *Story 1*
- ✓ 3rd Party Risk Management (Tier 1) – *Stories 1 & 2*
- ✓ Remote Access (Tiers 2 and 3) – *Story 1*
- ✓ Business Continuity (Tier 2) – *Stories 2, 3 & 4*
- ✓ Network Segmentation (Tier 3) – *Story 1*

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



Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2022 To 2/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ I - Mercer County Improvement Authority	33 West State PO Box 034 Trenton, NJ 08625	RE: use of parking lot 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 use of the States parking lots for overflow parking during Jeff Dunham Seriously?! tour, taking place during the current policy period.	1/3/2022 #3215175	GL AU EX WC OTH
H - New Jersey Historical Commission I - County of Mercer	225 West State Street Trenton, NJ 08608	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract	1/5/2022 #3236093	GL AU EX WC OTH
H - New Jersey State Council on The Arts I - County of Mercer	33 West State Street 4th floor Trenton, NJ 08608	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	1/5/2022 #3236094	GL AU EX WC OTH
H - New Jersey Historical Commission I - County of Mercer	225 West State Street Trenton, NJ 08608	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract	1/5/2022 #3236095	GL AU EX WC OTH
H - New Jersey State Council on The Arts I - County of Mercer	33 West State Street 4th floor Trenton, NJ 08608	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	1/5/2022 #3236096	GL AU EX WC OTH
H - Susan A. Adams, Trustee I - County of Mercer	her successors in interest of the Susan A. Adams Living Trust 368 Pennington-Titusville Road, Lot 1.06 Pennington, NJ 08534	RE: acquiring land 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 following land the County is acquiring: 368 Pennington-Titusville Road, Lot 1.06 Pennington, NJ 08534	1/18/2022 #3245179	GL AU EX WC OTH

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2022 To 2/1/2022

H - NJ Transit Christopher Uffer I - County of Mercer	Local Programs Community Mobility One Penn Plaza East 4th Floor Newark, NJ 07105	RE: Rented/Leased Vehicles Evidence of Insurance a respects to Rented/Leased Vehicles. OP5638 755 IFDEE3FS9HDC47910 2017 16-1755 \$53,222.00 OP5807 897 1FDEE3FS0HDC61923 2018 16-1897 \$54,081.00 OP5803 923 1FD4FE4FS1HDC61939 2018 16-1923 \$58,298.00 OP106A 924 IFD4FE4FS2HDC65966 2018 16-1924 \$58,297.00 OP5952 925 1FD4FE4FS4HDC65967 2018 16-1925 \$58,297.00 OP4062 937 2C7WDBG7HR743017 2017 16-1937 \$39,866.00 OP4085 948 2C7WDBGQ9HR838565 2019 16-1948 \$39,866.00 OP573B 997 IFD4FE4FS1JDC37260 2019 16-1997 \$56,550.00	1/19/2022 #3249789	GL AU EX WC OTH
H - PSE&G I - County of Mercer	300 New Albany Road Moorestown, NJ 08057	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	1/21/2022 #3250654	GL AU EX WC OTH
H - Brandolini Property Mgmt & BLF I - County of Mercer	Partners, LLC 1301 Lancaster Ave. Berwyn, PA 19312	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/25/2022 #3262655	GL AU EX WC OTH
H - TGS Management Company, LLC I - County of Mercer	33 Witherspoon Street 3rd Floor Princeton, NJ 08542	Evidence of Insurance as respects to training.	1/27/2022 #3272189	GL AU EX WC OTH
H - TGS Management Company, LLC I - County of Mercer	33 Witherspoon Street 3rd Floor Princeton, NJ 08542	Evidence of Insurance as respects to training at 701 Mount Lucas Road, Princeton, NJ 08540	1/27/2022 #3272191	GL AU EX WC OTH
Total # of Holders: 11				

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	November 30, 2021		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		542,803	5,970,832	53,674,208	59,645,040
2.	CLAIM EXPENSES					
		Paid Claims	127,542	3,029,530	14,399,969	17,429,499
		Case Reserves	(223,915)	(2,005)	5,213,735	5,211,730
		IBNR	395,578	(1,127,287)	3,211,495	2,084,208
		Excess Insurance Recoverable	(8,256)	(80,996)	(71,403)	(152,399)
		Discounted Claim Value	(4,080)	74,986	(206,821)	(131,835)
	TOTAL CLAIMS		286,869	1,894,227	22,546,975	24,441,202
3.	EXPENSES					
		Excess Premiums	228,497	2,513,465	17,275,749	19,789,214
		Administrative	49,863	546,263	3,970,643	4,516,907
	TOTAL EXPENSES		278,360	3,059,728	21,246,392	24,306,120
4.	UNDERWRITING PROFIT (1-2-3)		(22,426)	1,016,877	9,880,840	10,897,717
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(22,426)	1,016,877	9,880,840	10,897,717
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	(201,874)	1,381,702	1,179,827
11.	SURPLUS (6 + 7 + 8 - 9)		(22,426)	815,003	9,262,542	10,077,545
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		0	45,638	1,101,341	1,146,979
	2015		0	10,779	1,607,411	1,618,190
	2016		0	(91,862)	1,670,483	1,578,621
	2017		0	111,347	2,258,088	2,369,436
	2018		0	288,424	1,925,823	2,214,248
	2019		0	353,864	733,372	1,087,236
	2020		8,256	612,586	(33,975)	578,611
	2021		(30,682)	(515,775)		(515,775)
TOTAL SURPLUS (DEFICITS)			(22,426)	815,003	9,262,543	10,077,545
TOTAL CASH						3,212,096

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2014						
	Paid Claims	0	42,054	2,093,733	2,135,787	
	Case Reserves	0	(70,778)	186,178	115,400	
	IBNR	0	(11,387)	123,642	112,255	
	Discounted Claim Value	0	8,800	(13,818)	(5,018)	
TOTAL FY 2014 CLAIMS		0	(31,311)	2,389,735	2,358,424	
FUND YEAR 2015						
	Paid Claims	727	50,802	2,575,955	2,626,756	
	Case Reserves	(396)	(43,862)	236,637	192,775	
	IBNR	(331)	(14,259)	89,736	75,477	
	Discounted Claim Value	0	7,840	(11,358)	(3,518)	
TOTAL FY 2015 CLAIMS		0	520	2,890,970	2,891,490	
FUND YEAR 2016						
	Paid Claims	4,492	245,724	2,876,414	3,122,138	
	Case Reserves	(3,885)	(167,282)	646,102	478,820	
	IBNR	(607)	(50,891)	104,554	53,663	
	Discounted Claim Value	0	9,249	(16,028)	(6,779)	
TOTAL FY 2016 CLAIMS		0	36,799	3,611,042	3,647,841	
FUND YEAR 2017						
	Paid Claims	2,684	179,542	2,063,031	2,242,573	
	Case Reserves	316	(121,315)	700,811	579,496	
	IBNR	(3,000)	(134,115)	233,143	99,028	
	Discounted Claim Value	0	9,930	(21,019)	(11,088)	
TOTAL FY 2017 CLAIMS		(0)	(65,957)	2,975,967	2,910,010	
FUND YEAR 2018						
	Paid Claims	8,064	214,596	2,184,466	2,399,062	
	Case Reserves	(5,564)	(293,281)	678,071	384,789	
	IBNR	(2,500)	(197,216)	317,878	120,661	
	Discounted Claim Value	0	12,839	(22,612)	(9,773)	
TOTAL FY 2018 CLAIMS		0	(263,063)	3,157,802	2,894,740	
FUND YEAR 2019						
	Paid Claims	25,921	190,191	1,869,058	2,059,249	
	Case Reserves	(38,711)	(129,049)	1,325,817	1,196,768	
	IBNR	12,790	(397,913)	815,476	417,563	
	Discounted Claim Value	0	20,484	(53,190)	(32,706)	
TOTAL FY 2019 CLAIMS		0	(316,286)	3,957,160	3,640,874	
FUND YEAR 2020						
	Paid Claims	14,751	1,185,465	737,312	1,922,777	
	Case Reserves	(54,986)	(816,907)	1,440,120	623,213	
	IBNR	40,235	(1,050,987)	1,527,067	476,080	
	Excess Insurance Recoverable	(8,256)	(80,996)	(71,403)	(152,399)	
	Discounted Claim Value	0	48,197	(68,797)	(20,600)	
TOTAL FY 2020 CLAIMS		(8,256)	(715,228)	3,564,299	2,849,071	
FUND YEAR 2021						
	Paid Claims	70,903	921,157		921,157	
	Case Reserves	(120,688)	1,640,469		1,640,469	
	IBNR	348,990	729,482		729,482	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(4,080)	(42,354)		(42,354)	
TOTAL FY 2021 CLAIMS		295,125	3,248,754	0	3,248,754	
COMBINED TOTAL CLAIMS		286,869	1,894,227	22,546,975	24,441,202	
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 anticipated recoverable amounts from the CEL of 403,743 for COVID 19 Workers Compensation claims.						

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,320,936	25,530,295	188,496,467	214,026,762
2.	CLAIM EXPENSES				
	Paid Claims	590,807	1,783,316	7,089,259	8,872,575
	Case Reserves	(582,691)	1,986,805	9,041,576	11,028,381
	IBNR	885,763	4,700,081	9,477,682	14,177,762
	Discounted Claim Value	(43,138)	(293,626)	(1,855,299)	(2,148,925)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS	850,741	7,271,051	22,467,013	29,738,064
3.	EXPENSES				
	Excess Premiums	1,714,096	18,853,597	132,722,487	151,576,084
	Administrative	163,506	1,845,414	14,328,278	16,173,692
	TOTAL EXPENSES	1,877,602	20,699,011	147,050,765	167,749,776
4.	UNDERWRITING PROFIT (1-2-3)	(407,407)	(2,439,767)	18,978,689	16,538,922
5.	INVESTMENT INCOME	(30)	(5,170)	1,561,013	1,555,843
6.	PROFIT (4+5)	(407,437)	(2,444,936)	20,539,702	18,094,765
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(407,437)	(2,444,936)	15,432,151	12,987,214
SURPLUS (DEFICITS) BY FUND YEAR					
2010		(1)	13	313,887	313,900
2011		(0)	91	817,021	817,113
2012		(1)	(9,773)	775,737	765,964
2013		(1)	36,128	1,435,473	1,471,600
2014		(2)	118,795	2,370,698	2,489,492
2015		(210,002)	(109,900)	1,465,627	1,355,727
2016		(3)	(493,970)	2,615,331	2,121,361
2017		(3)	400,011	1,269,126	1,669,137
2018		(3)	216,539	2,227,973	2,444,512
2019		(4)	344,425	1,617,686	1,962,111
2020		(3)	(939,741)	523,592	(416,149)
2021		(197,413)	(2,007,555)		(2,007,555)
TOTAL SURPLUS (DEFICITS)		(407,437)	(2,444,936)	15,432,150	12,987,213
TOTAL CASH					31,395,191

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 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	(100)	(100)	100	0
IBNR	100	35	65	100
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	0	(58)	538,516	538,458
FUND YEAR 2012				
Paid Claims	326	1,727	1,581,076	1,582,804
Case Reserves	(326)	9,522	55,743	65,265
IBNR	0	(610)	6,513	5,903
Discounted Claim Value	0	(883)	(6,766)	(7,650)
TOTAL FY 2012 CLAIMS	0	9,756	1,636,566	1,646,321
FUND YEAR 2013				
Paid Claims	5,275	22,872	884,946	907,818
Case Reserves	38,671	4,897	449,993	454,890
IBNR	(43,947)	(65,513)	74,752	9,240
Discounted Claim Value	0	1,544	(55,345)	(53,801)
TOTAL FY 2013 CLAIMS	(0)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014				
Paid Claims	0	1,156	475,133	476,289
Case Reserves	0	(195,280)	468,318	273,037
IBNR	0	62,055	82,005	144,060
Discounted Claim Value	0	13,192	(50,431)	(37,239)
TOTAL FY 2014 CLAIMS	0	(118,878)	975,025	856,147
FUND YEAR 2015				
Paid Claims	11,218	275,883	879,632	1,155,515
Case Reserves	203,972	(295,856)	1,970,599	1,674,742
IBNR	(5,190)	96,580	110,856	207,437
Discounted Claim Value	0	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS	210,000	109,767	2,815,698	2,925,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	1,660	157,843	678,557	836,400
	Case Reserves	(1,626)	481,011	1,006,194	1,487,205
	IBNR	(34)	(151,106)	233,390	82,283
	Discounted Claim Value	0	6,169	(87,647)	(81,479)
TOTAL FY 2016 CLAIMS		(0)	493,916	1,830,493	2,324,409
FUND YEAR 2017					
	Paid Claims	3,551	24,490	367,768	392,258
	Case Reserves	(3,551)	(315,300)	1,687,621	1,372,321
	IBNR	0	(172,980)	1,606,476	1,433,496
	Discounted Claim Value	0	63,581	(221,332)	(157,751)
TOTAL FY 2017 CLAIMS		0	(400,208)	3,440,532	3,040,324
FUND YEAR 2018					
	Paid Claims	251,476	385,348	358,016	743,364
	Case Reserves	(406,011)	(77,199)	563,782	486,582
	IBNR	154,535	(600,085)	1,803,479	1,203,394
	Discounted Claim Value	0	75,091	(240,690)	(165,599)
TOTAL FY 2018 CLAIMS		(0)	(216,846)	2,484,586	2,267,741
FUND YEAR 2019					
	Paid Claims	59,371	(32,507)	704,297	671,790
	Case Reserves	(278,511)	(9,164)	589,734	580,570
	IBNR	219,140	(360,183)	2,688,900	2,328,717
	Discounted Claim Value	0	57,354	(357,356)	(300,002)
TOTAL FY 2019 CLAIMS		0	(344,501)	3,625,576	3,281,075
FUND YEAR 2020					
	Paid Claims	900	181,133	449,634	630,767
	Case Reserves	(148,080)	1,203,844	2,249,493	3,453,337
	IBNR	147,180	319,028	2,871,245	3,190,272
	Discounted Claim Value	0	139,655	(690,332)	(550,677)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
TOTAL FY 2020 CLAIMS		(0)	938,136	3,593,835	4,531,970
FUND YEAR 2021					
	Paid Claims	257,028	765,371		765,371
	Case Reserves	12,872	1,180,431		1,180,431
	IBNR	413,979	5,572,861		5,572,861
	Discounted Claim Value	(43,138)	(682,496)		(682,496)
TOTAL FY 2021 CLAIMS		640,741	6,836,167	0	6,836,167
COMBINED TOTAL CLAIMS		850,741	7,271,051	22,467,013	29,738,064
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 \$ 2,191,729 due from the reinsurer for COVID-19 WC claims.					

Mercer County Insurance Commission

CLAIM ACTIVITY REPORT

As of NOVEMBER 30, 2021

COVERAGE LINE - PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	0	0	0	0	0	0	5	13	18
October-21	0	0	0	0	0	0	5	14	19
NET CHGE	0	0	0	0	0	0	0	1	1
Limited Reserves									\$4,653
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	\$0	\$0	\$0	\$0	\$0	\$0	\$10,763	\$27,501	\$38,264
October-21	\$0	\$0	\$0	\$0	\$0	\$0	\$59,902	\$28,501	\$88,403
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$49,139	\$1,000	\$50,139
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$268,443	\$27,641	\$486,785
COVERAGE LINE - GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	0	1	2	2	17	3	7	8	40
October-21	0	1	2	2	17	3	6	5	36
NET CHGE	0	0	0	0	0	0	-1	-3	-4
Limited Reserves									\$17,444
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	\$0	\$7,500	\$246,737	\$233,356	\$76,868	\$21,000	\$26,000	\$8,000	\$619,461
October-21	\$0	\$7,500	\$246,737	\$233,356	\$76,408	\$25,000	\$25,000	\$14,000	\$628,001
NET CHGE	\$0	\$0	\$0	\$0	(\$460)	\$4,000	(\$1,000)	\$6,000	\$8,540
Ltd Incurred	\$78,677	\$120,910	\$339,591	\$262,217	\$87,694	\$45,960	\$36,963	\$8,630	\$980,642
COVERAGE LINE - AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	0	0	0	1	0	0	2	2	5
October-21	0	0	0	1	0	0	1	3	5
NET CHGE	0	0	0	0	0	0	-1	1	0
Limited Reserves									\$16,148
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	\$0	\$0	\$0	\$69,239	\$0	\$0	\$10,500	\$1,500	\$81,239
October-21	\$0	\$0	\$0	\$69,239	\$0	\$0	\$10,000	\$1,500	\$80,739
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0	(\$500)
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$83,830	\$12,153	\$28,923	\$12,836	\$1,797	\$425,627
COVERAGE LINE - WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	4	4	8	13	10	21	48	64	172
October-21	4	4	9	12	10	22	54	60	175
NET CHGE	0	0	1	-1	0	1	6	-4	3
Limited Reserves									\$29,482
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	\$115,400	\$185,276	\$232,083	\$276,901	\$307,922	\$1,175,768	\$827,294	\$1,603,468	\$4,724,110
October-21	\$115,400	\$185,672	\$235,968	\$276,585	\$313,946	\$1,210,479	\$1,089,978	\$1,731,406	\$5,159,434
NET CHGE	\$0	\$396	\$3,885	(\$316)	\$6,024	\$34,711	\$262,684	\$127,939	\$435,324
Ltd Incurred	\$2,142,132	\$2,689,850	\$2,993,040	\$2,400,618	\$2,613,065	\$3,162,080	\$2,072,515	\$2,523,705	\$20,597,006
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	4	5	10	16	27	24	62	87	235
October-21	4	5	11	15	27	25	66	82	235
NET CHGE	0	0	1	-1	0	1	4	-5	0
Limited Reserves									\$25,347
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
November-21	\$115,400	\$192,776	\$478,820	\$579,496	\$384,789	\$1,196,768	\$874,557	\$1,640,469	\$5,463,074
October-21	\$115,400	\$193,172	\$482,705	\$579,180	\$390,353	\$1,235,479	\$1,184,880	\$1,775,407	\$5,956,577
NET CHGE	\$0	\$396	\$3,885	(\$316)	\$5,564	\$38,711	\$310,323	\$134,939	\$493,502
Ltd Incurred	\$2,250,766	\$2,819,531	\$3,600,958	\$2,822,070	\$2,788,188	\$3,256,017	\$2,390,757	\$2,561,773	\$22,490,060

FUND YEARS 2017 2018 2019 2020 2021

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS														
AS OF					November 30, 2021									
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION														
2017	Budget	Current		59		Last Month		58		Last Year		47		
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	
PROPERTY	83,000	75,405	75,405	90.85%	83,000	75,405	75,405	90.85%	83,000	75,405	75,405	90.85%	83,000	100.00%
GEN LIABILITY	159,000	262,217	262,217	164.92%	154,324	262,217	262,217	164.92%	154,264	262,217	262,217	164.92%	151,689	95.40%
AUTO LIABILITY	134,000	83,830	83,830	62.56%	128,562	83,830	83,830	62.56%	128,229	83,830	83,830	62.56%	123,559	92.21%
WORKER'S COMP	4,709,000	2,400,618	2,400,618	50.98%	4,702,417	2,397,618	2,397,618	50.92%	4,701,008	2,231,390	2,231,390	47.39%	4,678,124	99.34%
TOTAL ALL LINES	5,085,000	2,822,070	2,822,070	55.50%	5,068,302	2,819,070	2,819,070	55.44%	5,066,502	2,652,841	2,652,841	52.17%	5,036,372	99.04%
NET PAYOUT %	\$2,242,574				44.10%									
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION														
2018	Budget	Current		47		Last Month		46		Last Year		35		
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	
PROPERTY	74,417	75,275	75,275	101.15%	74,417	75,275	75,275	101.15%	74,417	82,775	82,775	111.23%	74,417	100.00%
GEN LIABILITY	157,000	87,694	87,694	55.86%	149,781	85,194	85,194	54.26%	149,254	132,694	132,694	84.52%	140,480	89.48%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	120,793	12,153	12,153	9.28%	120,305	13,353	13,353	10.19%	113,420	86.58%
WORKER'S COMP	4,455,000	2,613,065	2,613,065	58.65%	4,425,790	2,613,065	2,613,065	58.65%	4,422,714	2,641,156	2,641,156	59.29%	4,361,660	97.90%
TOTAL ALL LINES	4,817,417	2,788,188	2,788,188	57.88%	4,770,780	2,785,688	2,785,688	57.83%	4,766,690	2,869,979	2,869,979	59.58%	4,689,977	97.35%
NET PAYOUT %	\$2,403,399				49.89%									
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION														
2019	Budget	Current		35		Last Month		34		Last Year		23		
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	
PROPERTY	75,000	20,003	20,003	26.67%	75,000	20,003	20,003	26.67%	75,000	19,053	19,053	25.40%	74,501	99.33%
GEN LIABILITY	160,000	45,960	45,960	28.73%	143,164	49,960	49,960	31.23%	142,033	27,657	27,657	17.29%	125,088	78.18%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	114,286	28,923	28,923	21.91%	113,441	28,923	28,923	21.91%	99,077	75.06%
WORKER'S COMP	4,141,000	3,162,652	3,162,652	76.37%	4,054,239	3,171,442	3,171,442	76.59%	4,045,130	2,974,248	2,974,248	71.82%	3,839,236	92.71%
TOTAL ALL LINES	4,508,000	3,257,539	3,257,539	72.26%	4,386,689	3,270,329	3,270,329	72.54%	4,375,604	3,049,881	3,049,881	67.65%	4,137,902	91.79%
NET PAYOUT %	\$28,923				0.64%									
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION														
2020	Budget	Current		23		Last Month		22		Last Year		11		
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	
PROPERTY	132,813	288,535	288,535	217.25%	131,929	340,222	340,222	256.17%	131,070	31,632	31,632	23.82%	114,219	86.00%
GEN LIABILITY	149,000	36,963	36,963	24.81%	116,488	35,963	35,963	24.14%	114,589	46,720	46,720	31.36%	73,010	49.00%
AUTO LIABILITY	116,000	12,836	12,836	11.07%	87,067	12,336	12,336	10.63%	85,344	7,336	7,336	6.32%	52,200	45.00%
WORKER'S COMP	3,069,000	2,491,868	2,895,611	94.35%	2,845,355	2,739,941	2,739,941	89.28%	2,817,406	1,574,575	1,574,575	63.19%	1,595,880	52.00%
TOTAL ALL LINES	3,466,813	2,830,201	3,233,944	93.28%	3,180,840	3,128,461	3,128,461	90.24%	3,148,409	1,660,263	1,660,263	124.68%	1,835,309	52.94%
NET PAYOUT %	\$241,223				6.96%									
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION														
2021	Budget	Current		11		Last Month		10		Last Year		-1		
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED	
PROPERTY	108,000	27,641	27,641	25.59%	92,880	28,641	28,641	26.52%	82,080			N/A	N/A	N/A
GEN LIABILITY	134,000	8,630	8,630	6.44%	65,660	14,630	14,630	10.92%	56,280			N/A	N/A	N/A
AUTO LIABILITY	104,000	1,797	1,797	1.73%	46,800	1,797	1,797	1.73%	41,600			N/A	N/A	N/A
WORKER'S COMP	2,765,000	2,523,705	2,523,705	91.27%	1,437,800	2,580,741	2,580,741	93.34%	1,161,300			N/A	N/A	N/A
TOTAL ALL LINES	3,111,000	2,561,773	2,561,773	82.35%	1,643,140	2,625,809	2,625,809	84.40%	1,341,260	0	0	N/A	N/A	N/A
NET PAYOUT %	\$140				0.00%									

FUND YEARS 2014 2015 2016

Mercer County Insurance Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF November 30, 2021															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
2014	Budget	Current		95			Last Month		94			Last Year		83	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00	TARGETED
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
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
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
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%	2,170,857	2,170,857	49.83%	4,356,301
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%	2,279,490	2,279,490	48.81%	4,661,557
NET PAYOUT %	\$2,135,366					45.73%									
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
2015	Budget	Current		83			Last Month		82			Last Year		71	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00	TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948
GEN LIABILITY	155,896	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%	150,653
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%	127,735
WORKER'S COMP	4,449,750	2,689,850	2,689,850	60.45%	4,449,750	100.00%	2,689,519	2,689,519	60.44%	4,449,750	100.00%	2,683,917	2,683,917	60.32%	4,449,750
TOTAL ALL LINES	4,818,174	2,828,506	2,828,506	58.70%	4,808,683	99.80%	2,828,175	2,828,175	58.70%	4,808,683	99.80%	2,816,348	2,816,348	58.45%	4,809,086
NET PAYOUT %	\$2,626,755					54.52%									
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
2016	Budget	Current		71			Last Month		70			Last Year		59	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00	TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948
GEN LIABILITY	155,896	339,591	339,591	217.83%	150,653	96.64%	339,591	339,591	217.83%	150,828	96.75%	359,591	359,591	230.66%	151,311
AUTO LIABILITY	131,580	268,228	268,228	203.85%	127,735	97.08%	268,228	268,228	203.85%	127,872	97.18%	268,228	268,228	203.85%	126,240
WORKER'S COMP	4,616,644	3,023,935	3,023,935	65.50%	4,616,644	100.00%	3,023,328	3,023,328	65.49%	4,616,644	100.00%	2,899,894	2,899,894	62.81%	4,610,190
TOTAL ALL LINES	4,985,068	3,631,853	3,631,853	72.85%	4,975,981	99.82%	3,631,246	3,631,246	72.84%	4,976,292	99.82%	3,527,812	3,527,812	70.77%	4,968,689
NET PAYOUT %	\$3,122,138					62.63%									



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11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 29

KEYNOTE
The Local Government
Ethics Law

Jacquelyn Suarez,
Director NJ Division of Local
Government Services

CYBER ISSUES
Combating Cyber Attacks

BENEFITS ISSUES
Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS
Ethics in Local Elections

SAFETY
Safety in the COVID Era

RISK MANAGEMENT
Local Government Risk
Management

THE POWER OF
COLLABORATION

njmel.org

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 18-22

FEBRUARY 2022

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

BE IT RESOLVED that the Mercer County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000776			
000776	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILINGS 2021	24.95
		Total Payments FY 2021	24.95

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000777			
000777	NEW JERSEY COUNTIES EXCESS JIF	CEL 1ST INSTALLMENT 2022	1,810,739.94
			1,810,739.94
000778			
000778	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/22	6.66
000778	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 2/22	14,749.08
			14,755.74
000779			
000779	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 2/22	690.08
			690.08
000780			
000780	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 2/22	16,791.67
			16,791.67
000781			
000781	PACKET MEDIA GROUP, LLC	ACCT#32129 - AD - 1.14.22	21
			21.00
000782			
000782	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#896855 - AD - 1.7.22	42.75
			42.75
000783			
000783	J.A. MONTGOMERY RISK CONTROL	CONSULTING FEE 2/22	11505.5
			11,505.50
000784			
000784	NJ ADVANCE MEDIA	ACCT#1153600 - AD - 1.8.22	61.54
			61.54
000785			
000785	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 2/22	5500
			5,500.00
		Total Payments FY 2022	1,860,108.22
		TOTAL PAYMENTS ALL FUND YEARS	\$1,860,133.17

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: November							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	251,678.71	549,131.10	439,484.52	8,431,965.76	(5,497,970.70)	(1,007,830.43)	3,166,458.96
RECEIPTS							
Assessments	2,176.13	4,618.73	3,819.33	119,798.18	74,699.00	16,942.72	222,054.09
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,176.13	4,618.73	3,819.33	119,798.18	74,699.00	16,942.72	222,054.09
EXPENSES							
Claims Transfers	138.70	2,039.65	0.00	125,363.51	0.00	0.00	127,541.86
Expenses	0.00	0.00	0.00	0.00	0.00	49,014.32	49,014.32
Other *	(138.70)	0.00	0.00	0.00	0.00	0.00	(138.70)
TOTAL	0.00	2,039.65	0.00	125,363.51	0.00	49,014.32	176,417.48
END BALANCE	253,854.84	551,710.18	443,303.85	8,426,400.43	(5,423,271.70)	(1,039,902.03)	3,212,095.57

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	November		
CURRENT FUND YEAR	2021		
Description:		MCIFC General	MCIFC Claims
ID Number:		A/C	A/C
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All			
Accts & instruments			
Opening Cash & Investment Balance	\$3,166,458.96	2,123,915.33	1,042,543.63
Opening Interest Accrual Balance	\$0.00	-	-
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	\$222,054.09	\$0.00	\$222,054.09
10 (Withdrawals - Sales)	-\$176,417.52	-\$49,014.32	-\$127,403.20
Ending Cash & Investment Balance	\$3,212,095.53	\$2,074,901.01	\$1,137,194.52
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$293,703.81	\$66,177.57	\$227,526.24
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,505,799.34	\$2,141,078.58	\$1,364,720.76

RESOLUTION NO. 19-22

**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 February 28, 2022 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 January 1, 2022 to January 31, 2022 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 February 28, 2022.

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
01/01/2022 Thru 01/31/2022

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
01/01/2022 Thru 01/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	31536	3960003686	001	HIGHTSTOWN BOROUGH	1/20/2022	1/20/2022	OLMEZER APPRAISAL SERVICE INC	1/31/2022	FILE G0206174	250.00 250.00
Total for Coverage: Auto Liability							Number of entries: 1		250.00	250.00
Coverage: General Liability										
C	31290	3960003376	001	MCBARNETTE NEILLEY, CATHY	11/18/2020	11/18/2020	CATHY MCBARNETTE NEILLEY	1/4/2022	30 DRYERS FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,800.00 1,800.00
C	31448	3960003781	001	WILLIAMS, JEAN	11/1/2021	11/1/2021	JEAN WILLIAMS	1/18/2022	FULL & FINAL SETTLEMENT	500.00 500.00
Total for Coverage: General Liability							Number of entries: 2		2,300.00	2,300.00
Total for Mercer County Ins Fund Comm - 396							Number of entries: 3		2,550.00	2,550.00



First MCO Bill Review Services
MERCER CO INS COMM
Medical Savings by Month
NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
2016 & Prior	\$2,852,226	\$1,606,389	\$3,013,037	\$1,245,836	44%	2,693	2,288	405	85%	42	\$247,537	\$998,300
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
Total 2021	\$2,354,049	\$1,211,244	\$2,506,922	\$1,142,805	49%	1,008	936	72	93%	8	\$228,562	\$914,243
Jan-22	\$95,054	\$52,876	\$94,870	\$42,178	44%	59	57	2	97%	0	\$8,436	\$33,742
Total 2022	\$95,054	\$52,876	\$94,870	\$42,178	44%	59	57	2	97%	0	\$8,436	\$33,742
Total to Date	\$10,736,505	\$5,513,553	\$11,837,847	\$5,223,668	49%	7,515	6,557	958	87%	142	\$1,043,03	\$4,180,633

SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: February 22, 2022

DATE OF MEETING: February 28, 2022

MCIFC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Keith Hummel, Associate Director Public Sector khummel@jamontgomery.com Office: 856-552-6862
Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949		Matthew Genna, Risk Control Consultant mgenna@jamontgomery.com Office: 732-736-5265
Thomas Reilly, Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205		Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738

January – February 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 24:** Attended the MCIFC meeting via teleconference.
- **January 26:** Attended the MCIFC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 23:** Plan to attend the MCIFC Safety Committee meeting via teleconference.
- **February 28:** Plan to attend the MCIFC 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: Executive Order No. 280 & No. 281 Reinstating Public Health Emergency – January 18.
- NJCE JIF - JAMC LE Message: Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs – January 20.
- NJCE JIF - SD Bulletin: Guidance for Reporting and Recording Covid-Related Illnesses - January 25.
- NJCE JIF - SD Bulletin: Space Heater Safety – January 28.
- NJCE JIF - SD Bulletin: NJ PEOSH Recordkeeping Annual Reminder – January 28.
- NJCE JIF - SD Bulletin: CDL Drivers Checking Driving Histories and Annual Program Review – January 31.
- NJCE JIF - SD Bulletin: CDL Entry Level Driver Training Regulations – February 1.
- NJCE JIF - Safety Recall Alert – 3M Protecta - SRL Inspection Notice – February 7.
- NJCE JIF - SD Bulletin: New Jersey Recreational Cannabis Guide – February 9.
- NJCE JIF – April Live Safety Training Schedule and In-Person Training Request Announcement – February 14.
- NJCE JIF - SD Bulletin: Understanding Fall Protection Equipment Warranty Requirements – February 16.
- NJCE JIF - JAMC LE Message: POAC Autism Shield Training - February 16.

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 [NJCE JIF Media Catalog](#). 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. There are two ways 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 Streaming 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 Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of NJCE JIF training catalog on a virtual platform through Zoom. We are encouraged with all the in-person training requests we have been receiving from the members; however the following training programs are the only in-person programs available for request:

- Excavation, Trenching, and Shoring (4 hours)

- Flagger and Work Zone Safety (4 hours)
- Forklift Train the Trainer (5-6 hours)

Our virtual classes features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE offerings have been awarded continuing education credits for municipal designations and certifications.

The [NJCE Monthly Training Schedules](#) are available for registration, please register early, under-attended classes will be canceled. *(The March thru April 2022 Live Training schedules and registration links are also attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly 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.**

In addition, there are NJCE Expos scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
 - Ethics for NJ Government Employees (2 hour)
 - Practical Leadership – 21 Irrefutable Laws (2 hour)

2022 Expo Schedule

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.

Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):



NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live virtual platform through Zoom.

In-Person training is being held via the NJCE Expos (*) that are scheduled throughout the state in 2022 for training programs not available virtually. **To Register** go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

March thru April 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
3/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/22	Hearing Conservation	1:00 - 2:00 pm
3/2/22	Hoists, Cranes and Rigging Safety	8:30 - 10:30 am
3/2/22	Playground Safety Inspections	1:00 - 3:00 pm
3/3/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
3/4/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
3/4/22	Fire Safety	11:00 - 12:00 pm
3/4/22	Mower Safety	1:00 - 2:00 pm
3/7/22	Back Safety / Material Handling	8:30 - 9:30 am
3/7/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/7/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
3/8/22	HazCom w/GHS	1:00 - 2:30 pm
3/9/22	Fire Safety	8:30 - 9:30 am
3/9/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/9/22	Flagger Skills and Safety	1:00 - 2:00 pm
3/10/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
3/11/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/11/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/14/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
3/15/22	Accident Investigation	9:00 - 11:30 am
3/15/22	Safety Committee Best Practices	1:00 - 2:30 pm

3/16/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/22	CDL: Supervisors Reasonable Suspicion	10:00 - 12:00 pm
3/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/17/22	Flagger Skills and Safety	8:30 - 9:30 am
3/17/22	Chain Saw Safety	10:00 - 11:00 am
3/17/22	HazCom w/GHS	1:00 - 2:30 pm
3/18/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/18/22	Hearing Conservation	11:00 - 12:00 pm
3/18/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/22/22	Mower Safety	8:30 - 9:30 am
3/22/22	Chipper Safety	10:00 - 11:00 am
3/22/22	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
3/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/22	Fall Protection Awareness	1:00 - 3:00 pm
3/24/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
3/25/22	Shop & Tool Safety	8:30 - 9:30 am
3/25/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/28/22	Law Enforcement Work Zone Refresher Training	8:30 - 10:30 am
3/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/22	Safety Coordinator Skills	8:30 - 12:30 pm
3/29/22	Special Events Management	1:00 - 3:00 pm
3/30/22	Back Safety / Material Handling	8:30 - 9:30 am
3/30/22	HazCom w/GHS	10:00 - 11:30 am
3/30/22	Productive Meetings Best Practices	1:00 - 2:30 pm
3/31/22	Driving Safety Awareness	1:00 - 2:30 pm
4/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/1/22	Hearing Conservation	1:00 - 2:00 pm
4/4/22	Shop & Tool Safety	8:30 - 9:30 am
4/4/22	Chain Saw Safety	10:00 - 11:00 am
4/5/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
4/5/22	Back Safety / Material Handling	11:00 - 12:00 pm
4/5/22	Mower Safety	1:00 - 2:00 pm
4/6/22	MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
4/6/22	MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee) *	8:30 - 10:30 am
4/6/22	MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	10:30 - 12:30 pm
4/7/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
4/7/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/7/22	HazCom w/GHS	1:00 - 2:30 pm
4/8/22	Heavy Equipment - General Safety	8:30 - 10:30 am
4/8/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
4/11/22	Flagger Skills and Safety	8:30 - 9:30 am
4/11/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am

4/11/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
4/11/22	Dealing with Difficult People	1:00 - 3:00 pm
4/12/22	Preparing for the Unspeakable	9:00 - 10:30 am
4/12/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
4/13/22	HazCom w/GHS	8:30 - 10:00 am
4/13/22	Fall Protection Awareness	1:00 - 3:00 pm
4/14/22	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	Chipper Safety	8:30 - 9:30 am
4/14/22	Hearing Conservation	10:00 - 11:00 am
4/14/22	Introduction to Management Skills	12:30 - 2:30 pm
4/15/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
4/15/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
4/18/22	Playground Safety Inspections	8:30 - 10:30 am
4/18/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/19/22	Driving Safety Awareness	8:30 - 10:00 am
4/19/22	Fire Extinguisher	10:30 - 11:30 am
4/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
4/20/22	Employee Conduct and Violence in the Workplace	9:00 - 10:30 am
4/20/22	Shop & Tool Safety	11:00 - 12:00 pm
4/20/22	Back Safety / Material Handling	1:00 - 2:00 pm
4/21/22	HazCom w/GHS	8:30 - 10:00 am
4/21/22	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
4/21/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
4/22/22	Mower Safety	8:30 - 9:30 am
4/22/22	Fire Safety	11:00 - 12:00 pm
4/25/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
4/26/22	Power of Collaboration (JIF 101) *	9:00 - 2:00 pm w/lunch brk
4/26/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/22	Flagger Skills and Safety	11:00 - 12:00 pm
4/26/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/22	Shift Briefing Essentials	1:00 - 3:00 pm
4/28/22	Fire Safety	8:30 - 9:30 am
4/28/22	Fire Extinguisher	10:00 - 11:00 am
4/28/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
4/29/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm

***4/14/2022 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before March 11, 2022.**
- Registration suggested - 2 employees per town

- *The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.*

Zoom 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.

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. [NJCE Live Virtual Training Group Sign in Sheet](#)

RESOLUTION NO. 20-22

**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 February 28, 2022.

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 February 28, 2022 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 February 28, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

February 28, 2022

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960003860	Wright, C.	Worker Compensation	PAR
3960003869	Ricigliano, T.	Worker Compensation	SAR
3960003846	Turner, S.	Worker Compensation	PAR
3960003842	Jiovany, D.	Worker Compensation	PAR
3960003840	Veal, C.	Worker Compensation	PAR
3960003841	Ragnacci, L.	Worker Compensation	PAR
3960001646	Busby, M.	General Liability	SAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – January 24, 2022
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 - Absent PERMA Jennifer Conicella Robyn Walcott
Managed Care Services	First MCO Alyssa Hrubash
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	CBIZ Borden Perlman Doug Borden Diane Pursell Aricka Simms
Attorney	Paul Adezio, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 20, 2021**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
DECEMBER 20, 2021**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety and Accident Review Committee met on December 16th and discussed a variety of topics, including training, safety, and loss control visits. Mr. Prince advised that the next meeting is scheduled for January 26, 2022. With no questions, Mr. Prince concluded his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee did not meet, however the PARs and SARs would be presented during closed session via a Zoom breakout room. Ms. Conicella reported that Governor Murphy reenacted the State of Emergency for COVID, which began January 11. Ms. Conicella advised the reenactment reinstates the essential employee presumption that if an employee contracts COVID, it was done so while working. Ms. Conicella noted that the Claims Administrator is working hard to investigate all COVID claims to determine whether they are compensable. With no questions, Ms. Conicella concluded her report. Chair Nazzaro said she received an email from the President of 167 Correctional Officers PBA advising her of State of Emergency being reenacted for COVID and thanked Ms. Conicella for reporting on the matter.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were a number of action items.

REORGANIZATION RESOLUTIONS: Executive Director referred to the Reorganization Resolutions which were included in the agenda. Executive Director said with the Chair's permission, he would review the Resolutions and then ask to approve the resolutions as a consent.

Resolution 1-22	Appointing MCIFC Commissioners
Resolution 2-22	Appointing NJCE Commissioner & Alternate
Resolution 3-22	Appointing Treasurer
Resolution 4-22	Appointing Commission Attorney
Resolution 5-22	Designating Authorized Depositories for Fund Assets
Resolution 6-22	Designating Authorized Signatures for Commission Bank Account
Resolution 7-22	Designating Custodian of Records

Resolution 8-22 Designating Official Newspapers
Resolution 9-22 Establishing Cash Management Plan
Resolution 10-22 Authorizing Commission Treasurer to Process Payments & Expenses
Resolution 11-22 Utilizing Mercer County Approved Counsel

Executive Director asked if there are any questions on the resolutions. Hearing none, Executive Director asked for a motion approve the resolutions as a consent.

MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-22 THROUGH 11-22

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

2022 MCIFC MEETING DATES: Executive Director referred to a copy of the 2022 Annual Meeting Schedule which was included in the agenda. Executive Director advised there were no meetings for March, May, June, August and November. Executive Director said if the Commissioners agreed with the meeting schedule, Resolution 12-22, adopting the meeting dates for 2022 was included in the agenda and requested a motion.

MOTION TO ADOPT RESOLUTION 12-22, FIXING PUBLIC MEETING DATES FOR THE YEAR 2022

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

2022 PROPERTY & CASUALTY BUDGET: Executive Director reported that during the December 20, 2021 Commission Meeting the 2022 Property & Casualty Budget was introduced. Executive Director noted the budget was advertised in the Commission's official newspapers. Executive Director said the Public Hearing for the budget was today. Executive Director referred to a copy of the budget enclosed within the agenda. Executive Director reported the budget was in the amount of \$6,849,776 and there were no changes to the budget since introduction. Executive Director noted a copy of the assessments were also included in the agenda.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 PROPERTY & CASUALTY BUDGET

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

Executive Director asked if there were any questions on the budget or assessments. Hearing none, Executive Director asked for a motion to close the Public Hearing.

MOTION TO CLOSE THE PUBLIC HEARING

Moved:	Chair Nazzaro
Second:	Commissioner Walker
Vote:	Unanimous

MOTION TO ADOPT THE PROPERTY & CASUALTY BUDGET FOR MERCER COUNTY INSURANCE FUND COMMISSION FOR THE 2022 YEAR AND CERTIFY THE 2022 ASSESSMENTS

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

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the month of December enclosed within the agenda. Executive Director advised there was one (1) certificate issued in December. Executive Director asked if anyone had any questions on the report. Hearing none, Executive Director asked for a motion to approve the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Nazzaro
Second:	Commissioner Walker
Vote:	Unanimous

MCIFC DIVIDEND – Executive Director reported that during the December 20, 2021 Commission meeting, dividend options were presented to the Commission. Executive Director reported that Chair Nazzaro has discussed the dividend with the Commission Treasurer and they are recommending dividend option # 1 for \$500,000. Executive Director advised that the dividend will appear as a credit on the 2022 assessment billing and will be applied to the outstanding receivable. Executive Director referred to Resolution 13-22 and asked if there were any questions. Hearing none, Executive Director asked for a motion authorizing the return of the 2021 dividend.

MOTION TO ADOPT RESOLUTION #13-22 AUTHORIZING A TOTAL RETURN DIVIDEND OF \$500,000 AND APPLY IT TO THE OUTSTANDING RECEIVABLE

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

NJ EXCESS COUNTIES JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE Finance Committee met on December 13th to review the status of the 2022 renewal. Executive Director reported that the NJCE met on December 16, 2021 and adopted the 2022 budget. Executive Director referred to a written summary report of the

meeting enclosed within the agenda. Executive Director advised that the NJCE will hold its 2022 Reorganization Meeting on Thursday, February 24, 2022.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of October enclosed within the agenda. Executive Director reported that as of October 31, 2021, the Commission has a surplus of \$10,099,971. 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 October 31, 2021 is \$1,179,827 and advised that the total cash balance is \$3,166,459.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Executive Director referred to the NJCE Financial Fast Track for the month of October. Executive Director reported that as of October 31, 2021 the Fund has a surplus of \$13,399,622. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551 and noted that the NJCE cash balance is \$31,702,239.

CLAIMS TRACKING REPORTS - Executive Director advised the Claims Tracking Reports as of October 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 reported that the Commission is performing better than the actuary projections in multiple years which has led to a sufficient amount of surplus. Executive Director reviewed the reports with the Commission and advised that 2021 is running a deficit and noted that the deficit is likely the result of COVID claims.

2022 NJCE EXCESS RENEWAL OVERVIEW AND CHANGES – Executive Director reported that the Underwriting Manager has completed the 2022 renewal marketing and there are a number of changes. Executive Director advised that the changes are summarized in the renewal overview enclosed within the agenda and asked the Underwriting Manager to provide comments. Mr. Cooney reported that the insurance market is still in a tough place but noted that the CEL Program renewal did very well considering the circumstances in the marketplace. Mr. Cooney reported that two Zoom webinars are being scheduled in the upcoming weeks to provide an overview of the overall renewal.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Nazzaro advised the January Bill List, Resolution 14-22 was included in the agenda.

MOTION TO APPROVE RESOLUTION 14-22, JANUARY BILL LIST

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

ATTORNEY: Mr. Adezio advised he did not have anything to report for the month.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Chair Nazzaro advised Resolution 15-22, Disclosure of Liability Claims Check Registers were included in the agenda along with a copy of the check register for December 1, 2021 through December 31, 2021.

**MOTION TO APPROVE RESOLUTION 15-22 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

MANAGED CARE: Ms. Hrubash advised she would review First MCO's report, which was included in the agenda for the year 2021. 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 %
Jan - Dec 2021	\$ 2,354,049	\$ 1,211,244	\$ 1,142,805	49%	1,008	936	\$ 914,243	93%

With no questions, Ms. Hrubash concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for December through January enclosed within the agenda. Mr. Prince referred to the listing of all virtual trainings scheduled through the end of March enclosed within the agenda. Mr. Prince advised that any questions regarding trainings should be directed to him. With no questions, Mr. Prince concluded his report.

RISK MANAGER CONSULTANT: Ms. Pursell advised she did not have anything to report for the month.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director read and requested a motion to approve Resolution 16-22 authorizing a Closed Session to discuss PARS.

**MOTION TO APPROVE RESOLUTION 16-22 FOR EXECUTIVE
SESSION**

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

MEETING ADJOURNED: 11:26 AM

Minutes prepared by:

Jason Thorpe, Assisting Secretary

APPENDIX II

2022 PLAN OF RISK MANAGEMENT

RESOLUTION NO. 17-22

Mercer County Insurance Fund Commission (hereinafter the "Insurance Commission")

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/2022 the 2022 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
 - Excess Workers' Compensation including employers liability
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/EPL
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability
- 2.) The limits of coverage.
 - a.) Workers' Compensation limits.
 - The Insurance Commission covers \$300,000 per occurrence including:
 - Workers' Compensation – Statutory
 - Employer's Liability - \$26,150,000
 - USL&H – Included
 - Harbor Marine/Jones Act – Included
 - a.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.
 - \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is un-aggregated).
 - Subsidence - \$750,000 per occurrence
 - Owned Watercraft 35' in length or less - \$750,000.
 - Garage Liability - \$750,000
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).

- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability
- Limit: \$5,000,000 each claim and \$5,000,000 in the annual aggregate
 - Retentions:
 - POL – All Other: \$100,000
 - EPL – All Other: \$175,000
 - MCIA - \$25,000
- e.) Property/Equipment Breakdown
- Property Limits/Sub-limits
- All Risk: \$110,000,000 Per Occurrence
 - Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
 - Flood: \$50,000,000 Aggregate, except
 - i. Flood, High Hazard: \$25,000,000 Aggregate
 - Earthquake: \$100,000,000 Aggregate
 - Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
 - UAS (Drones) - \$100,000
 - Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
 - Building: Max available NFIP Limit (\$500,000)
 - Contents: Max available NFIP Limit (\$500,000)
 - Time Element: \$500,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
 - Minimum Deductible: \$500,000 per occurrence
 - Maximum Deductible: \$5,000,000
- Note: The Mercer County Insurance Fund Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The

Mercer County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

- f.) Pollution Liability
 - Limit of Liability: \$10,000,000 per claim and \$10,000,000 annual aggregate.
 - Member Entity Deductible: \$50,000
- g.) Crime
 - Limit per occurrence:
 - Mercer County – \$1,000,000
 - Mercer County IA - \$1,000,000
 - Deductible per occurrence:
 - Mercer County – \$25,000
 - Mercer County IA - \$15,000
- h.) Medical Professional General Liability/Excess Medical Professional
 - Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
 - Member Entity Deductibles GL and PL:
 - Mercer County (Medical Reserves Corp) – \$2,500
 - MCIFC Scheduled Physicians - \$5,000
 - D. Shah -MC
 - R. Ahmad - MC
- i.) Cyber Liability – Network Privacy & Security Liability
Please consult your Executive Director or Risk Manager.
- j.) Non-Owned Aircraft.
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000
 - Rotor Wing: \$5,000,000

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional terms, conditions, limits, sub-limits and retentions may apply.

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
 - a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) Excess Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - c.) Public Officials Liability/School Board Legal/Employment Practices Liability –
 - MC & BOSS:
 - i. POL: \$150,000 x \$100,000

- ii. EPL: \$75,000 x \$175,000
 - d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - Flood, SFHA:
 - i. Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
 - Named Storm, High Hazard: \$500,000
 - e.) Equipment Breakdown – None for Mercer County and \$50,000 less member deductible of \$1,000 for MCIA.
 - f.) Crime – None
 - g.) Pollution Liability – None
 - h.) Medical Professional General Liability – None
 - i.) Cyber Liability – None
 - j.) Non-Owned Aircraft - None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is it's pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The

- total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
 - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich, Old Republic for excess liability; Safety National Casualty Company for workers' compensation/employers liability). Every three years, the NJC's internal auditors may conduct an audit.
 - b.) Each member entity is provided with a claim reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization component through a contract with the claims service company

whose procedures are integrated into the Insurance Commission's claims process.

- d.) To provide for quality defense and control costs, the Insurance Commission will utilize County Counsel attorneys and/or in-house counsel. In addition, it has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.
- 8.) Reinsurance to be purchased.
The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
 - a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
 - a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used

includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$20,000 for workers compensation claims
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this day of 28th of February, 2022.

Mercer County Insurance Fund Commission

By: _____

Chairperson

Attest:

Secretary

APPENDIX III

NJCE FINANCE COMMITTEE AGENDA 2/22/2022



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Memo to: Finance Sub Committee
New Jersey Counties Excess Joint Insurance Fund

From: Joseph Hrubash, Executive Director

Subject: 2022 Delta and Key Takeaways

Date: Tuesday, February 22, 2022 – 2:30 p.m. via Zoom Audio/Video
Join via Link: <https://permainc.zoom.us/j/99790569169>
OR
Dial: 1-929-205-6099 enter **Meeting ID:** 997 9056 9169

The NJCE Finance Committee is meeting to discuss the following:

2022 Budget Delta: The 2022 renewal at the expiring program structure, where available, have resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability and POL/EPL where applicable. As you know these coverage lines are not part of the excess program. They are elective and commercially insured and a pass-through in the NJCE budget. The 2022 budget delta for ancillary coverage lines is \$744,455. *Attached is a copy of a budget comparison between the “2022 certified budget” versus “2022 annual premiums. Also, attached are each member’s share of the additional premium.* For the 3rd consecutive year our renewal marketing efforts reflect the fact that we are still in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

We are recommending that the NJCE bill the membership for the ancillary premium budget delta. Since some of our members may not have the necessary funds in their 2022 budget, we suggest one of the following payment options for member Counties and Insurance Commissions:

1. 100% of the 2022 additional premium as a 3rd installment in mid-September 2022.
2. 100% of the 2022 additional premium as part of the 1st installment of 2023.
3. 40% of the 2022 additional premium as a 3rd installment in September 2022, 30% of the 2022 additional premium due in September 2023 and 30% of 2022 the additional premium due in September 2024.

There is also a delta for the excess program of \$563,358. In anticipation of a potential 2022 budget delta for the excess program resulting from the hard market, we budgeted additional loss fund dollars. Additional loss funds of \$557,605 can be used towards an offset of the excess program delta. Therefore, no additional premium charge is necessary. The NJCE continues to have a strong financial position.

2022 NJCE Excess Renewal Key Tasks: As previously reported, the Underwriting Manager has completed the 2022 Renewal marketing, which resulted in several **Key Tasks**. *The Key Tasks are summarized on pages 4 and 5.* These items were previously addressed in the two webinars and other communication from the Underwriting Manager. The Underwriting Manager will provide additional commentary.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2022 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2022 PROPOSED BUDGET -				
APPROPRIATIONS	(A)	(B)	(C)	(D)
I. Claims and Excess Insurance			(B - A)	(C / A)
Claims	CERTIFIED BUDGET FY2022	ACTUAL PREMIUMS BUDGET FY2022	Change \$	Change %
1 Property	1,097,129	1,097,129		0.0%
2 Liability	1,187,036	1,008,979	(178,057)	-15.0%
3 Auto	412,454	350,584	(61,870)	-15.0%
4 Workers' Comp.	3,156,775	2,683,463	(473,312)	-15.0%
5 SBL/EPL	30,000	30,000		0.0%
6 POL/EPL	257,917	257,917		0.0%
7 Cyber	100,000	255,634	155,634	155.6%
8 Subtotal - Claims	6,241,311	5,683,706	(557,605)	-8.9%
9 Premiums				
10				
11 Property	8,307,438	8,207,814	(99,624)	-1.2%
12 Property 150 x 110	707,777	733,623	25,846	3.7%
13 XS Flood to 50	581,185	637,787	56,602	9.7%
14 Liability	4,244,992	4,708,000	463,008	10.9%
15 Excess Liability	2,300,904	2,496,975	196,071	8.5%
16 Workers Comp (Stat x 1MIL)	2,778,261	2,699,716	(78,545)	-2.8%
17				
18 SubTotal Premiums	18,920,557	19,483,915	563,358	3.0%
19 Total Loss Fund	25,161,868	25,167,621	5,753	0.0%
20				
21 II. Expenses, Fees & Contingency				
22				
39 Total Fund Exp & Contingency	2,005,627	2,005,625	(2)	0.0%
40 Risk Management Consultant	102,124	102,124		0.0%
41				
42 Total Self Insured Program	27,269,619	27,275,370	5,751	0.0%
43				
44 Ancillary Coverages				
45 POL/EPL	1,278,383	1,276,010	(2,373)	-0.2%
46 Crime Program	172,417	172,726	309	0.2%
47 Medical Malpractice	1,073,020	1,092,531	19,511	1.8%
48 Pollution Liability	261,155	453,053	191,898	73.5%
49 Employed Lawyers Liability	163,914	159,477	(4,437)	-2.7%
50 Cyber Liability	1,000,816	1,529,861	529,045	52.9%
51 Aviation	104,370	95,868	(8,502)	-8.1%
52 Marina Operators Liability	18,090	18,070	(20)	-0.1%
53 Active Assailant	25,976	45,000	19,024	73.2%
54 Supplemental Indemnity WC	25,390	25,390		0.0%
55				
56 Total Ancillary Coverages	4,123,532	4,867,987	744,455	18.1%
57				
58 Total FUND Disbursements	31,393,150	32,143,357	750,206	2.4%

2/21/2022

3:58 PM

NJ Counties_ASSM_2022 ALT OPTIONS
BUDGET

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
Fund Year 2022 - Ancillary Coverages Reconciliation to Actual

County/Commission	POL/EPL	Crime Program	Medical Malpractice	Pollution Liability	Employed Lawyers Liability	Cyber Liability	Aviation	Marina Operators Liability	Active Assailant	Supplemental Indemnity WC	Total
ACIC											
Certified	167,962	37,591	165,404	22,227	28,926	102,391	2,798	-	-	-	527,299
Actual	199,968	37,658	168,412	39,953	28,143	157,191	2,368	-	-	-	633,693
Difference (Certified - Actual)	(32,006)	(67)	(3,008)	(17,726)	783	(54,800)	430	-	-	-	(106,394)
BCIC											
Certified	49,077	12,472	54,834	13,065	6,428	124,660	4,235	-	-	25,390	290,161
Actual	-	12,494	55,832	23,484	6,254	191,379	3,503	-	-	25,390	318,416
Difference (Certified - Actual)	49,077	(22)	(998)	(10,419)	174	(66,719)	652	-	-	-	(28,255)
CCIC											
Certified	290,966	38,283	175,523	58,797	41,782	124,688	10,178	-	-	-	740,217
Actual	299,731	38,353	178,714	105,684	40,651	191,421	8,612	-	-	-	863,166
Difference (Certified - Actual)	(8,765)	(70)	(3,191)	(46,887)	1,131	(66,733)	1,566	-	-	-	(122,949)
CUIC											
Certified	129,644	14,589	51,027	7,384	9,642	83,232	2,877	-	16,217	-	314,612
Actual	138,893	14,615	51,955	13,273	9,381	127,778	2,435	-	22,598	-	380,928
Difference (Certified - Actual)	(9,249)	(26)	(928)	(5,889)	261	(44,546)	442	-	(6,381)	-	(66,316)
GCIC											
Certified	286,842	6,692	562,492	46,013	22,498	117,517	5,340	-	9,759	-	1,057,153
Actual	291,002	6,704	572,719	82,704	21,889	180,412	4,518	-	22,402	-	1,182,350
Difference (Certified - Actual)	(4,160)	(12)	(10,227)	(36,691)	609	(62,895)	822	-	(12,643)	-	(125,197)
HC											
Certified	-	8,927	-	-	-	118,860	9,889	-	-	-	137,676
Actual	-	8,943	-	-	-	182,475	8,367	-	-	-	199,785
Difference (Certified - Actual)	-	(16)	-	-	-	(63,615)	1,522	-	-	-	(62,109)
MCIC											
Certified	98,266	16,114	63,740	58,522	-	99,918	7,947	-	-	-	344,507
Actual	92,342	16,143	64,899	105,191	-	153,395	6,724	-	-	-	438,694
Difference (Certified - Actual)	5,924	(29)	(1,159)	(46,669)	-	(53,477)	1,223	-	-	-	(94,187)
MONC											
Certified	-	10,253	-	44,192	-	54,014	49,114	18,090	-	-	175,664
Actual	-	10,271	-	63,074	-	82,922	49,114	18,070	-	-	223,452
Difference (Certified - Actual)	-	(18)	-	(18,882)	-	(28,908)	-	20	-	-	(47,788)
OCIC											
Certified	-	16,984	-	10,616	-	70,000	4,092	-	-	-	101,692
Actual	-	17,014	-	19,081	-	94,031	3,462	-	-	-	133,588
Difference (Certified - Actual)	-	(30)	-	(8,465)	-	(24,031)	630	-	-	-	(31,896)
UCIC											
Certified	255,626	10,512	-	339	54,638	105,536	7,900	-	-	-	434,551
Actual	254,074	10,531	-	609	53,159	168,857	6,685	-	-	-	493,915
Difference (Certified - Actual)	1,552	(19)	-	(270)	1,479	(63,321)	1,215	-	-	-	(59,364)
Grand Totals											
Certified	1,278,383	172,417	1,073,020	261,155	163,914	1,000,816	104,370	18,090	25,976	25,390	4,123,532
Actual	1,276,010	172,726	1,092,531	453,053	159,477	1,529,861	95,868	18,070	45,000	25,390	4,867,987
Difference (Certified - Actual)	2,373	(309)	(19,511)	(191,898)	4,437	(529,045)	8,502	20	(19,024)	-	(744,455)

2/17/2022

Key Tasks for 2022

Property

Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.

- Complete COPE (Construction, Occupancy, Protections and Exposures) info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc. Ensure all values are listed, and appropriately. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for "historical" valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.

■ Key Tasks for 2022

Cyber

Work with your IT team, and reach out to the Underwriting Manager with any specific questions.

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- Implement Multi Factor Authentication (MFA) for all remote access to your network (\$250k ransomware sublimit until such is implemented).
- Work on implementing or planning implementation of all security measures in the NJCE's Cyber Risk Management program.

Pollution

- Capital Improvements are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
 - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)