

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
SEPTEMBER 27, 2021  
10:30 AM**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 975 4086 8734**

**OR**

**Join Zoom Meeting via computer Link**

<https://permainc.zoom.us/j/97540868734>

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

The Mercer County Insurance Fund Commission will conduct its September 27, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**MERCER COUNTY INSURANCE FUND COMMISSION**  
**AGENDA**  
**OPEN PUBLIC MEETING: September 27, 2021**  
**10:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** August 24, 2021 Open Minutes .....Appendix I  
August 24, 2021 Closed Minutes .....Sent via e-mail
  
- ☐ **CORRESPONDENCE:** None
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee: ..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA** .....Pages 2-16
  
- ☐ **TREASURER – David Miller** .....
  - Resolution 36-21 September Bill List - Motion .....Page 17
  - June Treasurer Reports .....Pages 18-19
  
- ☐ **ATTORNEY – Paul Adezio, Esq.**..... Verbal
  
- ☐ **CLAIMS SERVICE – PERMA**..... Verbal
  
- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
  - Resolution 37-21 Authorizing Disclosure of Liability Claims Check Register .....Page 20
  - Liability Claim Payments 8-1-21 to 8-31-21 .....Pages 21-22
  - Stewardship Reports – WC & Liability .....Appendix II
  
- ☐ **MANAGED CARE – First MCO**
  - Monthly Summary Report.....Page 23
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report.....Pages 24-29
  
- ☐ **RISK MANAGER CONSULTANT – CBIZ Borden Perlman**
  - Monthly Report..... Verbal
  
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)** .....Pages 30-31  
Resolution 38-21 Executive Session for purpose as permitted by the Open Public Meetings Act,  
more specifically to discuss PARS/SARS related to pending or anticipated litigation as  
identified in the list of claims prepared by third-party claim administrator Inservco Insurance  
Services, Inc. and Qual Lynx and attached to this agenda.
  - ☐ Motion for Executive Session
  - ☐ Motion to Return to Open
- ☐ **APPROVAL OF PARS:** *Motion to approve PARS/SARS as discussed in Executive Session (Roll Call Vote)*
- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING:** October 25, 2021, 10:30 AM

**MERCER COUNTY INSURANCE FUND COMMISSION**

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

Date: September 27, 2021

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**❑ 2020 Audit Report as of December 31, 2020 (Pages 4-6)** – The Auditor’s Report as of December 31, 2020 has been sent under separate cover to the Fund Commissioners and Commission Treasurer. The report is valued as of December 31, 2020. Bowman & Company, LLP will participate in the meeting to review the audit. We will be seeking approval of the 2020 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-5 is Resolution 35-21 approving the Certification of Annual Audit Report for the Period Ending December 31, 2020. The Group Affidavit Form – Certification of Board of Fund Commissioners is on page 6.

**❑ Motion to approve Resolution 35-21 Certification of Annual Audit Report for Period Ending December 31, 2020**

**❑ Certificate of Insurance Report (Page 7)** – Included in the agenda on page 7 is the certificate of issuance report from the NJCE which lists those certificates issued for the month of August. There was (1) one certificate of insurance issued during the month of August.

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

**❑ NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on September 23, 2021 at 9:30 AM via Zoom. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.

**❑ MCIFC Property & Casualty Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Financial Fast Track for the month of June. As of June 30, 2021 the Commission has a surplus of **\$10,279,325**. Line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. MCIFC’s equity in the NJCE as of June 30, 2021 is **\$1,196,276**. The total cash balance is **\$2,629,141**.

**❑ NJCE Property & Casualty Financial Fast Track (Pages 10-12)** – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track for the month of June. As of **June 30, 2021** the Fund has a surplus of **\$14,849,217**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,107,551**. The cash balance is **\$24,670,162**.

- ❑ **Claims Tracking Reports (Pages 13-15)** - Included in the agenda on pages 13-15 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2021. The Executive Director will review the reports with the Commission.
- ❑ **2022 Renewal – Underwriting Data Collection** – The 2022 renewal process began in mid-July with a deadline to complete by September 17<sup>th</sup>. The Fund office will follow up with members to have the exposure data completed. We want to thank everyone involved in the renewal process.
- ❑ **Cyber Awareness Month (October) (Page 16)** – October is Cyber Awareness Month. Attached in the agenda on page 16 is a memorandum from the NJCE Underwriting Manager Team. This year’s overall theme is **“Do your Part. #BeCyberSmart”**
- ❑ **10<sup>th</sup> Annual Best Practices Workshop – November 3, 2021 Virtual Edition** - This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of workshop is scheduled for 2.5 to 3 hours with adequate breaks. Please save the date and more information will follow shortly.
- ❑ **2021 NJLM Annual Conference** – Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our commissioners to attend.

**RESOLUTION NO. 35-21**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2020**

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

**WHEREAS**, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments  
and  
Recommendations

and

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

General Comments  
and  
Recommendations

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

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

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

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON September 27, 2021

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Lillian L. Nazzaro, Esq., Chair

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

of the

**MERCER COUNTY INSURANCE FUND COMMISSION**

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

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

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

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

**GENERAL COMMENTS – RECOMMENDATIONS**

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

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(L.S.) K. Megan Clark Hughes

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(L.S.)

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**RAISSA WALKER**

Vice Chair

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

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

# Mercer County Insurance Comm.

## Certificate of Insurance Monthly Report

From 8/1/2021 To: 9/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - EDENS LIMITED PARTENERSHIP  I - County of Mercer	21 Custom House Street, Suite 450 Boston, MA 02110	RE: General Election EDENS LIMITED PARTENERSHIP is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respect to Early Voting for the General Elections	8/10/2021  #3009910	GL AU EX WC OTH
<b>Total # of Holders: 1</b>				



MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		542,803	3,256,818	53,674,208	56,931,025
2.	CLAIM EXPENSES					
		Paid Claims	639,479	1,871,540	14,399,969	16,271,509
		Case Reserves	(806,911)	(274,833)	5,213,735	4,938,903
		IBNR	(735,117)	(1,256,944)	3,211,495	1,954,550
		Excess Insurance Recoverable	(24,837)	(41,879)	(71,403)	(113,282)
		Discounted Claim Value	29,511	88,146	(206,821)	(118,676)
TOTAL CLAIMS			(897,876)	386,029	22,546,975	22,933,004
3.	EXPENSES					
		Excess Premiums	228,497	1,370,981	17,275,749	18,646,730
		Administrative	49,565	297,599	3,970,643	4,268,243
TOTAL EXPENSES			278,062	1,668,580	21,246,392	22,914,972
4.	UNDERWRITING PROFIT (1-2-3)		1,162,616	1,202,209	9,880,840	11,083,049
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		1,162,616	1,202,209	9,880,840	11,083,049
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	205,211	205,211
9.	DIVIDEND EXPENSE		0	0	(2,205,211)	(2,205,211)
10.	INVESTMENT IN JOINT VENTURE		0	(185,426)	1,381,702	1,196,276
11.	SURPLUS (6 + 7 + 8 - 9)		1,162,616	1,016,782	9,262,542	10,279,324
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		78,308	31,982	1,101,341	1,133,322
	2015		7,491	(8,516)	1,607,411	1,598,895
	2016		26,545	(24,379)	1,670,483	1,646,104
	2017		3,702	42,413	2,258,088	2,300,501
	2018		74,937	284,333	1,925,823	2,210,157
	2019		36,213	257,021	733,372	990,393
	2020		308,554	592,252	(33,975)	558,277
	2021		626,866	(158,324)		(158,324)
TOTAL SURPLUS (DEFICITS)			1,162,616	1,016,782	9,262,543	10,279,325
TOTAL CASH						2,629,141

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	35,019	38,711	2,093,733	2,132,444
	Case Reserves	(112,211)	(67,435)	186,178	118,743
	IBNR	(2,200)	(8,979)	123,642	114,663
	Discounted Claim Value	1,084	9,433	(13,818)	(4,385)
TOTAL FY 2014 CLAIMS		(78,308)	(28,270)	2,389,735	2,361,465
FUND YEAR 2015					
	Paid Claims	39,957	45,921	2,575,955	2,621,875
	Case Reserves	(63,974)	(39,943)	236,637	196,693
	IBNR	15,653	(5,656)	89,736	84,080
	Discounted Claim Value	873	7,553	(11,358)	(3,805)
TOTAL FY 2015 CLAIMS		(7,491)	7,873	2,890,970	2,898,843
FUND YEAR 2016					
	Paid Claims	17,412	128,683	2,876,414	3,005,097
	Case Reserves	(22,037)	(144,549)	646,102	501,553
	IBNR	(23,804)	(23,160)	104,554	81,394
	Discounted Claim Value	1,884	8,057	(16,028)	(7,971)
TOTAL FY 2016 CLAIMS		(26,545)	(30,970)	3,611,042	3,580,073
FUND YEAR 2017					
	Paid Claims	75,627	150,788	2,063,031	2,213,819
	Case Reserves	(84,063)	(109,038)	700,811	591,774
	IBNR	2,103	(100,332)	233,143	132,811
	Discounted Claim Value	2,631	9,045	(21,019)	(11,974)
TOTAL FY 2017 CLAIMS		(3,702)	(49,537)	2,975,967	2,926,430
FUND YEAR 2018					
	Paid Claims	43,227	116,253	2,184,466	2,300,719
	Case Reserves	(75,975)	(224,265)	678,071	453,805
	IBNR	(45,351)	(174,521)	317,878	143,356
	Discounted Claim Value	3,162	10,901	(22,612)	(11,711)
TOTAL FY 2018 CLAIMS		(74,937)	(271,632)	3,157,802	2,886,170
FUND YEAR 2019					
	Paid Claims	16,722	34,453	1,869,058	1,903,511
	Case Reserves	16,400	5,883	1,325,817	1,331,700
	IBNR	(68,765)	(302,438)	815,476	513,037
	Discounted Claim Value	(571)	18,133	(53,190)	(35,057)
TOTAL FY 2019 CLAIMS		(36,213)	(243,969)	3,957,160	3,713,191
FUND YEAR 2020					
	Paid Claims	244,445	1,021,398	737,312	1,758,711
	Case Reserves	(356,672)	(650,111)	1,440,120	790,009
	IBNR	(182,472)	(1,021,804)	1,527,067	505,263
	Excess Insurance Recoverable	(24,837)	(41,879)	(71,403)	(113,282)
	Discounted Claim Value	10,982	46,142	(68,797)	(22,655)
TOTAL FY 2020 CLAIMS		(308,554)	(646,254)	3,564,299	2,918,045
FUND YEAR 2021					
	Paid Claims	167,071	335,333		335,333
	Case Reserves	(108,380)	954,626		954,626
	IBNR	(430,282)	379,946		379,946
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	9,465	(21,117)		(21,117)
TOTAL FY 2021 CLAIMS		(362,125)	1,648,788	0	1,648,788
COMBINED TOTAL CLAIMS		(897,876)	386,029	22,546,975	22,933,004
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,323,212	13,920,390	188,496,467	202,416,857
2.	CLAIM EXPENSES				
	Paid Claims	(132,930)	232,415	7,089,259	7,321,674
	Case Reserves	(691,667)	1,099,172	9,041,576	10,140,748
	IBNR	215,354	2,465,618	9,477,682	11,943,300
	Discounted Claim Value	(4,464)	(14,420)	(1,855,299)	(1,869,719)
	Excess Recoveries	(158,204)	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS	(771,910)	3,236,064	22,467,013	25,703,077
3.	EXPENSES				
	Excess Premiums	1,739,036	10,257,564	132,722,487	142,980,051
	Administrative	162,120	1,022,142	14,328,278	15,350,420
	TOTAL EXPENSES	1,901,157	11,279,705	147,050,765	158,330,471
4.	UNDERWRITING PROFIT (1-2-3)	1,193,965	(595,379)	18,978,689	18,383,309
5.	INVESTMENT INCOME	(11,376)	12,446	1,561,013	1,573,459
6.	PROFIT (4+5)	1,182,590	(582,934)	20,539,702	19,956,768
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	1,182,590	(582,934)	15,432,151	14,849,217
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(129)	182	313,887	314,069
	2011	(207)	350	817,021	817,372
	2012	306,646	296,855	775,737	1,072,592
	2013	(1,552)	33,238	1,435,473	1,468,710
	2014	(33,660)	(2,887)	2,370,698	2,367,811
	2015	46,592	40,901	1,465,627	1,506,527
	2016	90,856	(405,668)	2,615,331	2,209,662
	2017	176,002	113,223	1,269,126	1,382,349
	2018	28,364	136,806	2,227,973	2,364,779
	2019	198,030	317,659	1,617,686	1,935,344
	2020	(168,016)	(660,763)	523,592	(137,171)
	2021	539,664	(452,828)		(452,828)
TOTAL SURPLUS (DEFICITS)		1,182,590	(582,934)	15,432,150	14,849,216
TOTAL CASH					24,670,162

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	(1)	(65)	65	0
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		(1)	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	(306,496)	(305,773)	1,581,076	1,275,304
	Case Reserves	(326)	10,550	55,743	66,293
	IBNR	(227)	(125)	6,513	6,388
	Discounted Claim Value	63	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS		(306,987)	(296,430)	1,636,566	1,340,136
FUND YEAR 2013					
	Paid Claims	5,258	(25,972)	884,946	858,974
	Case Reserves	(5,315)	(6,467)	449,993	443,526
	IBNR	(3)	(0)	74,752	74,752
	Discounted Claim Value	1,007	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS		947	(32,546)	1,354,346	1,321,800
FUND YEAR 2014					
	Paid Claims	517	4,161	475,133	479,294
	Case Reserves	(12,617)	15,536	468,318	483,853
	IBNR	48,913	(15,150)	82,005	66,855
	Discounted Claim Value	(4,054)	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS		32,760	3,970	975,025	978,995
FUND YEAR 2015					
	Paid Claims	2,262	94,136	879,632	973,768
	Case Reserves	(61,039)	(152,915)	1,970,599	1,817,684
	IBNR	143	(1,838)	110,856	109,019
	Discounted Claim Value	10,953	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS		(47,680)	(39,643)	2,815,698	2,776,054

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	249,494	281,714	678,557	960,271
	Case Reserves	(354,494)	203,098	1,006,194	1,209,292
	IBNR	(3)	(79,420)	233,390	153,970
	Discounted Claim Value	12,994	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS		(92,009)	407,009	1,830,493	2,237,503
FUND YEAR 2017					
	Paid Claims	3,318	117,574	367,768	485,341
	Case Reserves	(8,318)	(299,992)	1,687,621	1,387,629
	IBNR	(196,925)	27,893	1,606,476	1,634,369
	Discounted Claim Value	24,596	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS		(177,329)	(111,702)	3,440,532	3,328,830
FUND YEAR 2018					
	Paid Claims	3,309	10,247	358,016	368,262
	Case Reserves	(178,309)	235,271	563,782	799,053
	IBNR	123,589	(423,980)	1,803,479	1,379,499
	Discounted Claim Value	21,682	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS		(29,729)	(135,256)	2,484,586	2,349,330
FUND YEAR 2019					
	Paid Claims	(51,946)	(47,439)	704,297	656,858
	Case Reserves	(55,709)	63,902	589,734	653,636
	IBNR	(116,410)	(379,758)	2,688,900	2,309,142
	Discounted Claim Value	24,560	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS		(199,504)	(315,979)	3,625,576	3,309,597
FUND YEAR 2020					
	Paid Claims	(38,647)	103,767	449,634	553,401
	Case Reserves	235,285	928,989	2,249,493	3,178,482
	IBNR	182,981	(43,249)	2,871,245	2,827,996
	Discounted Claim Value	(54,342)	219,412	(690,332)	(470,920)
	Excess Recoveries	(158,204)	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS		167,074	662,197	3,593,835	4,256,032
FUND YEAR 2021					
	Paid Claims	0	0		0
	Case Reserves	(250,824)	101,200		101,200
	IBNR	173,296	3,381,311		3,381,311
	Discounted Claim Value	(41,923)	(388,009)		(388,009)
TOTAL FY 2021 CLAIMS		(119,451)	3,094,501	0	3,094,501
COMBINED TOTAL CLAIMS		(771,910)	3,236,064	22,467,013	25,703,077

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

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

Mercer County Insurance Fund Commission									
CLAIM ACTIVITY REPORT									
AS OF JUNE 30, 2021									
COVERAGE LINE - PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	0	0	0	0	6	4	10
June-21	0	0	0	0	0	0	4	9	13
NET CHGE	0	0	0	0	0	0	-2	5	3
Limited Reserves									\$2,465
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$0	\$0	\$0	\$0	\$19,900	\$5,500	\$25,400
June-21	\$0	\$0	\$0	\$0	\$0	\$0	\$17,900	\$14,140	\$32,040
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,000)	\$8,640	\$6,640
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$37,044	\$14,140	\$241,884
COVERAGE LINE - GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	1	2	2	17	3	5	8	38
June-21	0	1	2	2	17	5	6	8	41
NET CHGE	0	0	0	0	0	2	1	0	3
Limited Reserves									\$16,293
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$7,500	\$277,671	\$239,686	\$80,137	\$10,000	\$28,000	\$16,000	\$658,994
June-21	\$0	\$7,500	\$257,671	\$239,686	\$80,137	\$39,000	\$29,000	\$15,000	\$667,994
NET CHGE	\$0	\$0	(\$20,000)	\$0	\$0	\$29,000	\$1,000	(\$1,000)	\$9,000
Ltd Incurred	\$78,677	\$120,910	\$339,591	\$262,217	\$88,194	\$63,960	\$39,963	\$15,000	\$1,008,512
COVERAGE LINE - AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	0	0	0	1	0	0	1	1	3
June-21	0	0	0	1	0	0	1	0	2
NET CHGE	0	0	0	0	0	0	0	-1	-1
Limited Reserves									\$39,619
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$0	\$0	\$0	\$69,239	\$0	\$0	\$10,000	\$500	\$79,739
June-21	\$0	\$0	\$0	\$69,239	\$0	\$0	\$10,000	\$0	\$79,239
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	(\$500)
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$83,830	\$12,153	\$28,923	\$12,336	\$297	\$423,627
COVERAGE LINE - WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	6	7	9	14	13	29	65	58	201
June-21	4	4	9	12	12	27	57	57	182
NET CHGE	-2	-3	0	-2	-1	-2	-8	-1	-19
Limited Reserves									\$25,142
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$230,954	\$253,168	\$277,197	\$366,912	\$449,644	\$1,305,298	\$1,527,258	\$1,031,505	\$5,441,937
June-21	\$118,743	\$189,194	\$230,312	\$282,849	\$373,668	\$1,292,699	\$1,177,327	\$910,985	\$4,575,778
NET CHGE	(\$112,211)	(\$63,974)	(\$46,885)	(\$84,063)	(\$75,975)	(\$12,600)	(\$349,931)	(\$120,520)	(\$866,159)
Ltd Incurred	\$2,142,132	\$2,688,887	\$2,885,163	\$2,384,141	\$2,578,902	\$3,123,273	\$2,662,511	\$1,246,021	\$19,711,030
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	6	8	11	17	30	32	77	71	252
June-21	4	5	11	15	29	32	68	74	238
NET CHGE	-2	-3	0	-2	-1	0	-9	3	-14
Limited Reserves									\$22,500
Year	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
May-21	\$230,954	\$260,668	\$554,868	\$675,836	\$529,780	\$1,315,298	\$1,585,158	\$1,053,505	\$6,206,069
June-21	\$118,743	\$196,694	\$487,983	\$591,774	\$453,805	\$1,331,699	\$1,234,227	\$940,125	\$5,355,050
NET CHGE	(\$112,211)	(\$63,974)	(\$66,885)	(\$84,063)	(\$75,975)	\$16,400	(\$350,931)	(\$113,380)	(\$851,019)
Ltd Incurred	\$2,250,766	\$2,818,568	\$3,493,081	\$2,805,593	\$2,754,525	\$3,235,209	\$2,751,854	\$1,275,458	\$21,385,053



**FUND YEARS 2018 2019 2020 2021**

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF June 30, 2021																
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		42		MONTH	Last Month		41		MONTH	Last Year		30		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	74,417	75,275	75,275	101.15%	74,417	100.00%	75,275	75,275	101.15%	74,417	100.00%	90,140	90,140	121.13%	74,417	100.00%
GEN LIABILITY	157,000	88,194	88,194	56.17%	146,729	93.46%	88,194	88,194	56.17%	145,992	92.99%	101,194	101,194	64.45%	134,337	85.57%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	118,178	90.21%	12,153	12,153	9.28%	117,594	89.77%	12,153	12,153	9.28%	108,615	82.91%
WORKER'S COMP	4,455,000	2,578,902	2,578,902	57.89%	4,406,964	98.92%	2,611,650	2,611,650	58.62%	4,402,174	98.81%	2,596,098	2,596,098	58.27%	4,302,269	96.57%
TOTAL ALL LINES	4,817,417	2,754,525	2,754,525	57.18%	4,746,288	98.52%	2,787,272	2,787,272	57.86%	4,740,177	98.40%	2,799,586	2,799,586	58.11%	4,619,638	95.89%
NET PAYOUT %	\$2,300,719				47.76%											
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		30		MONTH	Last Month		29		MONTH	Last Year		18		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	75,000	19,053	19,053	25.40%	75,000	100.00%	19,053	19,053	25.40%	75,000	100.00%	11,253	11,253	15.00%	72,816	97.09%
GEN LIABILITY	160,000	63,960	63,960	39.98%	136,904	85.57%	34,960	34,960	21.85%	135,444	84.65%	20,594	20,594	12.87%	113,855	71.16%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	109,444	82.91%	28,923	28,923	21.91%	108,268	82.02%	36,423	36,423	27.59%	87,690	66.43%
WORKER'S COMP	4,141,000	3,123,273	3,123,273	75.42%	3,999,034	96.57%	3,119,150	3,119,150	75.32%	3,984,029	96.21%	3,121,239	3,121,239	75.37%	3,574,141	86.31%
TOTAL ALL LINES	4,508,000	3,235,209	3,235,209	71.77%	4,320,382	95.84%	3,202,087	3,202,087	71.03%	4,302,741	95.45%	3,189,508	3,189,508	70.75%	3,848,502	85.37%
NET PAYOUT %	\$1,903,511				42.23%											
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		18		MONTH	Last Month		17		MONTH	Last Year		6		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	132,813	37,044	37,044	27.89%	128,945	97.09%	39,044	39,044	29.40%	128,657	96.87%	20,637	20,637	15.54%	59,766	45.00%
GEN LIABILITY	149,000	39,963	39,963	26.82%	106,027	71.16%	38,963	38,963	26.15%	103,623	69.55%	12,220	12,220	8.20%	28,310	19.00%
AUTO LIABILITY	116,000	12,336	12,336	10.63%	77,061	66.43%	12,336	12,336	10.63%	74,598	64.31%	6,000	6,000	5.17%	23,200	20.00%
WORKER'S COMP	3,069,000	2,662,511	2,662,511	86.76%	2,648,887	86.31%	2,767,997	2,767,997	90.19%	2,585,074	84.23%	375,453	375,453	14.10%	429,660	14.00%
TOTAL ALL LINES	3,466,813	2,751,854	2,751,854	79.38%	2,960,919	85.41%	2,858,340	2,858,340	82.45%	2,891,953	83.42%	414,310	414,310	43.01%	540,936	15.60%
NET PAYOUT %	\$1,517,627				43.78%											
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		6		MONTH	Last Month		5		MONTH	Last Year		-6		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	108,000	14,140	14,140	13.09%	48,600	45.00%	5,500	5,500	5.09%	39,960	37.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	134,000	15,000	15,000	11.19%	25,460	19.00%	16,000	16,000	11.94%	18,760	14.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	104,000	297	297	0.29%	20,800	20.00%	500	500	0.48%	15,600	15.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	2,765,000	1,246,021	1,246,021	45.06%	387,100	14.00%	1,199,767	1,199,767	43.39%	248,850	9.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	3,111,000	1,275,458	1,275,458	41.00%	481,960	15.49%	1,221,767	1,221,767	39.27%	323,170	10.39%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0				0.00%											

FUND YEARS 2014 2015 2016 2017

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF June 30, 2021																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		90		MONTH	Last Month		89		MONTH	Last Year		78		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%
GEN LIABILITY	124,157	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%
WORKER'S COMP	4,356,301	2,142,132	2,142,132	49.17%	4,356,301	100.00%	2,219,325	2,219,325	50.95%	4,356,301	100.00%	2,161,357	2,161,357	49.61%	4,356,301	100.00%
TOTAL ALL LINES	4,669,797	2,250,766	2,250,766	48.20%	4,661,557	99.82%	2,327,958	2,327,958	49.85%	4,661,557	99.82%	2,269,991	2,269,991	48.61%	4,661,557	99.82%
NET PAYOUT %	\$2,132,023			45.66%												
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		78		MONTH	Last Month		77		MONTH	Last Year		66		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		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	100.00%
GEN LIABILITY	155,896	120,910	120,910	77.56%	150,435	96.50%	120,910	120,910	77.56%	150,435	96.50%	151,613	151,613	97.25%	151,297	97.05%
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%	127,822	97.14%
WORKER'S COMP	4,449,750	2,688,887	2,688,887	60.43%	4,449,750	100.00%	2,712,905	2,712,905	60.97%	4,449,750	100.00%	2,697,041	2,697,041	60.61%	4,449,750	100.00%
TOTAL ALL LINES	4,818,174	2,818,568	2,818,568	58.50%	4,808,683	99.80%	2,842,586	2,842,586	59.00%	4,808,683	99.80%	2,857,425	2,857,425	59.31%	4,809,817	99.83%
NET PAYOUT %	\$2,621,874			54.42%												
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		66		MONTH	Last Month		65		MONTH	Last Year		54		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		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	100.00%
GEN LIABILITY	155,896	339,591	339,591	217.83%	151,297	97.05%	359,591	359,591	230.66%	151,355	97.09%	367,091	367,091	235.47%	150,799	96.73%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	127,822	97.14%	268,228	268,228	203.85%	127,698	97.05%	175,398	175,398	133.30%	124,426	94.56%
WORKER'S COMP	4,616,644	2,916,441	2,885,163	62.49%	4,616,644	100.00%	2,914,636	2,914,636	63.13%	4,615,721	99.98%	2,684,928	2,684,928	58.16%	4,602,836	99.70%
TOTAL ALL LINES	4,985,068	3,524,360	3,493,081	70.07%	4,976,711	99.83%	3,542,554	3,542,554	71.06%	4,975,722	99.81%	3,227,516	3,227,516	64.74%	4,959,008	99.48%
NET PAYOUT %	\$3,005,097			60.28%												
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		54		MONTH	Last Month		53		MONTH	Last Year		42		MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-21		TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Jun-20		TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%
GEN LIABILITY	159,000	262,217	262,217	164.92%	153,801	96.73%	262,217	262,217	164.92%	153,638	96.63%	40,559	40,559	25.51%	148,598	93.46%
AUTO LIABILITY	134,000	83,830	83,830	62.56%	126,714	94.56%	83,830	83,830	62.56%	126,308	94.26%	84,830	84,830	63.31%	120,884	90.21%
WORKER'S COMP	4,709,000	2,384,141	2,384,141	50.63%	4,694,915	99.70%	2,392,578	2,392,578	50.81%	4,693,044	99.66%	2,226,630	2,226,630	47.28%	4,658,225	98.92%
TOTAL ALL LINES	5,085,000	2,805,593	2,805,593	55.17%	5,058,430	99.48%	2,814,029	2,814,029	55.34%	5,055,989	99.43%	2,427,424	2,427,424	47.74%	5,010,707	98.54%
NET PAYOUT %	\$2,213,819			43.54%												



# NJCE JIF CYBER TASK FORCE

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

The NJCE Cyber Task Force is participating in Cybersecurity Awareness Month (October) and has been made a Cybersecurity Awareness Month Champion.

This year's theme is "Do Your Part. #BeCyberSmart." Visit the website for more info and to find out how to get your organization involved:

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>



We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

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

This segment is about doing the basics of cybersecurity, which is perfect timing for the launch of our NJCE Cyber Risk Management Program. Also, visit the Alliance's website here: <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

### Week 2 (10/11): **Fight the Phish**

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

### Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

### Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. [https://staysafeonline.org/event\\_category/cybersecurity-awareness-month/](https://staysafeonline.org/event_category/cybersecurity-awareness-month/)

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



**MERCER COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

**Resolution No. 36-21**

**SEPTEMBER 2021**

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

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

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

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000732			
000732	BOWMAN & COMPANY LLP	2020 AUDIT	10,024.00
			<b>10,024.00</b>
		<b>Total Payments FY 2020</b>	<b>10,024.00</b>

**FUND YEAR 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000733			
000733	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	6.28
000733	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 9/21	14,459.92
			<b>14,466.20</b>
000734			
000734	THE ACTUARIAL ADVANTAGE	ACTUARY 9/21	663.25
			<b>663.25</b>
000735			
000735	INSERVCO INSURANCE SERVICES	TPA 9/21	16,791.67
			<b>16,791.67</b>
000736			
000736	21ST CENTURY MEDIA-PHILLY CLUSTER	AD 8.3.2021 AUGUST MEETING	21.70
			<b>21.70</b>
000737			
000737	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 9/21	11,279.91
			<b>11,279.91</b>
000738			
000738	NJ ADVANCE MEDIA	AD 8.5.2021 AUGUST MEETING	46.75
			<b>46.75</b>
000739			
000739	CBIZ INSURANCE SERVICES, INC.	RMC 9/21	5,500.00
			<b>5,500.00</b>
		<b>Total Payments FY</b>	<b>48,769.48</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$58,793.48</b>

\_\_\_\_\_  
Chairperson

Attest:\_\_\_\_\_

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

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

\_\_\_\_\_  
Treasurer

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2021 Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	220,839.13	503,110.04	386,404.50	8,418,794.18	(5,329,345.51)	(992,960.21)	3,206,842.13
RECEIPTS							
Assessments	1,082.99	2,298.58	1,900.75	59,619.45	37,175.13	8,431.81	110,508.71
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	1,082.99	2,298.58	1,900.75	59,619.45	37,175.13	8,431.81	110,508.71
EXPENSES							
Claims Transfers	0.00	0.00	297.00	639,182.09	0.00	0.00	639,479.09
Expenses	0.00	0.00	0.00	0.00	0.00	48,730.77	48,730.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	297.00	639,182.09	0.00	48,730.77	688,209.86
END BALANCE	221,922.12	505,408.62	388,008.25	7,839,231.54	(5,292,170.38)	(1,033,259.17)	2,629,140.98

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	June		
CURRENT FUND YEAR	2021		
Description:		MCIFC General A/C	MCIFC Claims A/C
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$3,206,842.13	1999396.47	1207445.66
Opening Interest Accrual Balance	\$0.00	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$110,508.71	\$0.00	\$110,508.71
10 (Withdrawals - Sales)	-\$688,209.86	-\$48,730.77	-\$639,479.09
Ending Cash & Investment Balance	\$2,629,140.98	\$1,950,665.70	\$678,475.28
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$699,784.93	\$97,555.20	\$602,229.73
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,328,925.91	\$2,048,220.90	\$1,280,705.01

**RESOLUTION NO. 37-21**

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

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

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

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

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

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

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

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

**WHEREAS**, the MCIFC did hold a closed session from which the public was excluded on *September 27, 2021* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period *August 1, 2021 to August 31, 2021* and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on *September 27, 2021*.

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

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

**ATTEST:**

\_\_\_\_\_  
**RAISSA WALKER**

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

**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**08/01/2021 Thru 08/31/2021**

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

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

**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**08/01/2021 Thru 08/31/2021**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: General Liability</b>										
C	30256	3960001596	001 GUO, JENNY	4/15/2021	5/11/2021	DJS ASSOCIATES INC	8/30/2021	INV# 161788	2,050.00	2,050.00
C	30258	3960001596	001 GUO, JENNY	6/9/2021	7/30/2021	LENOX SOCEY FORMIDONI GIORDANO	8/30/2021	INV# 21840	3,405.50	3,405.50
C	30259	3960001596	001 GUO, JENNY	5/12/2021	5/12/2021	MCELROY DEUTSCH MULVANEY &	8/30/2021	INV# 1123443	554.87	554.87
C	30260	3960001596	001 GUO, JENNY	2/1/2021	2/16/2021	LENOX SOCEY FORMIDONI GIORDANO	8/30/2021	LEGAL FEE - INV #21552	102.00	102.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 4</b>		<b>6,112.37</b>	<b>6,112.37</b>
<b>Coverage: Police Professional</b>										
C	29824	3960001188	001 GYORFFY, ANTHONY	8/12/2020	3/15/2021	PETER PERRONCELLO MS CJM CCT	8/2/2021	EXPERT FEE INV #1	6,233.85	6,233.85
C	30257	3960001188	001 GYORFFY, ANTHONY	4/8/2021	6/25/2021	PETER PERRONCELLO MS CJM CCT	8/30/2021	INV#2	4,700.36	4,700.36
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 2</b>		<b>10,934.21</b>	<b>10,934.21</b>
<b>Total for Mercer County Ins Fund Comm - 396</b>							<b>Number of entries: 6</b>		<b>17,046.58</b>	<b>17,046.58</b>

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
<b>2015 &amp; Prior</b>	<b>\$1,541,419</b>	<b>\$945,050</b>	<b>\$1,521,000</b>	<b>\$596,369</b>	<b>39%</b>	<b>1,406</b>	<b>1,139</b>	<b>267</b>	<b>81%</b>	<b>24</b>	<b>\$118,224</b>	<b>\$478,145</b>
<b>Total 2016</b>	<b>\$1,310,806</b>	<b>\$661,339</b>	<b>\$1,492,038</b>	<b>\$649,467</b>	<b>50%</b>	<b>1,287</b>	<b>1,149</b>	<b>138</b>	<b>89%</b>	<b>18</b>	<b>\$129,313</b>	<b>\$520,155</b>
<b>Total 2017</b>	<b>\$858,268</b>	<b>\$428,786</b>	<b>\$995,115</b>	<b>\$429,482</b>	<b>50%</b>	<b>797</b>	<b>681</b>	<b>116</b>	<b>85%</b>	<b>13</b>	<b>\$85,891</b>	<b>\$343,591</b>
<b>Total 2018</b>	<b>\$1,316,429</b>	<b>\$549,418</b>	<b>\$1,501,858</b>	<b>\$767,011</b>	<b>58%</b>	<b>1,030</b>	<b>884</b>	<b>146</b>	<b>86%</b>	<b>23</b>	<b>\$153,381</b>	<b>\$613,630</b>
<b>Total 2019</b>	<b>\$2,069,874</b>	<b>\$1,022,019</b>	<b>\$2,189,736</b>	<b>\$1,047,855</b>	<b>51%</b>	<b>1,014</b>	<b>884</b>	<b>130</b>	<b>87%</b>	<b>38</b>	<b>\$209,572</b>	<b>\$838,283</b>
<b>Total 2020</b>	<b>\$1,190,605</b>	<b>\$642,820</b>	<b>\$1,536,308</b>	<b>\$548,501</b>	<b>46%</b>	<b>914</b>	<b>827</b>	<b>87</b>	<b>90%</b>	<b>18</b>	<b>\$109,657</b>	<b>\$438,844</b>
Jan-21	\$145,289	\$56,926	\$376,058	\$88,362	61%	82	78	4	95%	1	\$17,672	\$70,690
Feb-21	\$162,802	\$76,726	\$157,554	\$86,075	53%	104	103	1	99%	2	\$17,215	\$68,860
Mar-21	\$160,613	\$81,351	\$133,267	\$79,262	49%	66	60	6	91%	0	\$15,852	\$63,410
Apr-21	\$200,320	\$58,221	\$213,198	\$142,100	71%	49	44	5	90%	1	\$28,420	\$113,680
May-21	\$280,258	\$141,795	\$318,825	\$138,463	49%	127	118	9	93%	2	\$27,693	\$110,770
Jun-21	\$558,696	\$287,159	\$430,650	\$271,537	49%	106	101	5	95%	1	\$54,307	\$217,229
Jul-21	\$314,977	\$249,681	\$315,933	\$65,296	21%	88	77	11	88%	0	\$13,059	\$52,237
Aug-21	\$122,424	\$70,544	\$122,429	\$51,879	42%	140	135	5	96%	0	\$10,376	\$41,503
<b>Total 2021</b>	<b>\$1,945,380</b>	<b>\$1,022,405</b>	<b>\$2,067,913</b>	<b>\$922,975</b>	<b>47%</b>	<b>762</b>	<b>716</b>	<b>46</b>	<b>94%</b>	<b>7</b>	<b>\$184,596</b>	<b>\$738,380</b>
<b>Total to Date</b>	<b>\$10,232,783</b>	<b>\$5,271,838</b>	<b>\$11,303,968</b>	<b>\$4,961,660</b>	<b>48%</b>	<b>7,210</b>	<b>6,280</b>	<b>930</b>	<b>87%</b>	<b>141</b>	<b>\$990,633</b>	<b>\$3,971,027</b>



# SAFETY DIRECTOR REPORT

## MERCER COUNTY INSURANCE FUND COMMISSION

**TO:** Fund Commissioners

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

**DATE:** September 20, 2021

**DATE OF MEETING:** September 27, 2021

### MCIFC SERVICE TEAM

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

### RISK CONTROL ACTIVITIES

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

- **August 24:** Attended the MCIFC meeting via teleconference.
- **August 24:** Attended the MCIFC Claims Committee meeting via teleconference.

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

- **September 27:** Plan to attend the MCIFC meeting via teleconference.
- **September 27:** Plan to attend the MCIFC Claims Committee meeting via teleconference.
- **August & September:** Safety training classes were conducted for MCIFC County Corrections.

#### SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Designated Employer Representative – Training Announcement – September 8.
- NJCE JIF - Live Virtual Safety Training – November Registration Now Open! – September 14.

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

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training. Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to

offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The September – November Live Virtual Training schedules and registration links are attached.

### ***NJCE MEDIA LIBRARY***

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

- No videos utilized.

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

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

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

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



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

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

**September thru November Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.**

Date	Training Topic	Time
9/21/21	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
9/21/21	<a href="#">Leaf Collection Safety Awareness</a>	10:00 - 12:00 pm
9/21/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/21/21	<a href="#">Ethics for NJ Local Government Employees</a>	1:00 - 3:00 pm
9/22/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/22/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
9/22/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
9/23/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
9/24/21	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
9/24/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
9/27/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/27/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
9/27/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
9/27/21	<a href="#">Heavy Equipment - Tractor Safety</a>	1:00 - 2:00 pm
9/28/21	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
9/28/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
9/28/21	<a href="#">Work Zone Safety for Supervisors</a>	1:00 - 2:00 pm
9/29/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
9/29/21	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
9/29/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/30/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
9/30/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/1/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/1/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
10/4/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
10/4/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/4/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
10/5/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
10/5/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
10/5/21	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/7/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
10/7/21	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
10/7/21	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
10/8/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
10/8/21	<a href="#">Mower Safety</a>	8:30 - 9:30 am
10/8/21	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am
10/8/21	<a href="#">Back Safety / Material Handling</a>	2:00 - 3:00 pm

10/11/21	<a href="#">Bloodborne Pathogens (BBP)</a>	2:00 - 3:00 pm
10/12/21	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
10/12/21	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
10/12/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
10/12/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
10/13/21	<a href="#">Bloodborne Pathogens Administrator Training</a>	8:30 - 10:30 am
10/13/21	<a href="#">Fire Safety</a>	10:30 - 11:30 am
10/13/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/14/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
10/14/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
10/14/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
10/15/21	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/15/21	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/15/21	<a href="#">Sanitation/Recycling Safety</a>	1:00 - 3:00 pm
10/18/21	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
10/18/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
10/18/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
10/18/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
10/19/21	<a href="#">Accident Investigation</a>	8:30 - 10:30 am
10/19/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
10/19/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/19/21	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/19/21	<a href="#">Driving Safety Awareness</a>	2:00 - 3:30 pm
10/20/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
10/20/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
10/20/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
10/21/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/21/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
10/21/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/21/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
10/22/21	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
10/22/21	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
10/22/21	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
10/25/21	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
10/25/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/25/21	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
10/26/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
10/26/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/26/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
10/27/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/27/21	<a href="#">Asbestos, Lead, Silica, Overview</a>	11:00 - 12:00 pm
10/27/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/28/21	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm w/1 hour lunch break
10/28/21	<a href="#">Housing Authority Executive Directors: What You Need to Know</a>	10:00 - 11:30 pm
10/28/21	<a href="#">Confined Space Entry for Supervisors</a>	8:30 - 11:30 am
10/28/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm

10/29/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
10/29/21	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm
11/1/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
11/1/21	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
11/1/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
11/2/21	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/2/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
11/2/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
11/2/21	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
11/3/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
11/3/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
11/3/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
11/4/21	<a href="#">Mower Safety</a>	8:30 - 9:30 am
11/4/21	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
11/4/21	<a href="#">Heavy Equipment - Tractor Safety</a>	1:00 - 2:00 pm
11/5/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
11/5/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
11/5/21	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
11/8/21	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
11/8/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
11/8/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
11/9/21	<a href="#">Special Events Management</a>	8:30 - 10:30 am
11/10/21	<a href="#">Leaf Collection Safety Awareness</a>	8:30 - 10:30 am
11/10/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
11/10/21	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
11/10/21	<a href="#">Hoists, Cranes and Rigging</a>	1:00 - 3:00 pm
11/10/21	<a href="#">Ethics for NJ Local Government Employees</a>	1:00 - 3:00 pm
11/12/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
11/12/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
11/12/21	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
11/15/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/15/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
11/15/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	10:00 - 11:00 am
11/15/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
11/16/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/16/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
11/16/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
11/17/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
11/17/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
11/18/21	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
11/18/21	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
11/18/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
11/19/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
11/19/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
11/19/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm

11/22/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
11/22/21	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
11/22/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/23/21	<a href="#">Fire Extinguisher</a>	8:30 - 9:30 am
11/23/21	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
11/23/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
11/29/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
11/29/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm

#### **\*10/28/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 8, 2021.**
- 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.

#### **Safety Training Guidelines:**

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

#### **About Zoom Training:**

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

**RESOLUTION NO. 38-21**

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

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

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

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

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

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

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

The MCIFC shall hold a closed session from which the public shall be excluded on *September 27, 2021*

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the MCIFC monthly meeting agenda for *September 27, 2021* which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on *September 27, 2021*.

**ADOPTED:**

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

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

\_\_\_\_\_  
**RAISSA WALKER**

\_\_\_\_\_  
**DATE**  
30

**PAYMENT AUTHORIZATION REQUESTS**

*September 27, 2021*

MEMBER	CLAIMANT	DATE OF LOSS	COVERAGE	FILE #
Mercer County	William Custer	6/26/2021	WC	3960003612
Mercer County	Anibal Santos	7/9/2021	WC	3960003658
Mercer County	Matthew Mesday	8/11/2017	WC	3960001780



# **APPENDIX I**

**MERCER COUNTY INSURANCE FUND COMMISSION**  
**OPEN MINUTES**  
**MEETING – August 24, 2021**  
**Meeting Held Telephonically**  
**10:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Jacqueline Tolbert, Mercer County Improvement Authority  
Ana Bauersachs, Esq., Capehart Scatchard  
Cathy Dodd, PERMA Risk Management Services  
Jason Thorpe, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 12, 2021**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
JULY 12, 2021**

Moved:	Commissioner Hughes
Second:	Chair Nazzaro
Vote:	Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Prince reported the Safety and Accident Review Committee has not met recently due to COVID. Mr. Prince said that he will speak to Commissioner Hughes regarding the appointment of new members to the Safety Committee. Executive Director asked if an in-person Safety Committee will be scheduled in the near future. Mr. Prince advised that he will need to speak with Commissioner Hughes prior to a meeting being scheduled as members of the Safety Committee from other departments have left and new appointments will need to be made. Commissioner Hughes said she will need to speak with Chair Nazzaro regarding in-person meetings as she is not certain when they will be approved by the county. Chair Nazzaro added that the county is not encouraging in-person meetings at this time. Executive Director suggested conducting meetings via Zoom in lieu of in-person meetings. With no further questions, Mr. Prince concluded his report.

**CLAIMS COMMITTEE:** Ms. Walcott reported the Claims Committee did not meet, however the PARs and SARs would be presented during closed session through a Zoom breakout room. Ms. Walcott also reported that on behalf of the Claims Committee, planning for the NJCE Best Practices Workshop is underway. Ms. Walcott said that if anyone is interested in serving on the planning committee for the workshop they should contact her. With no questions, Ms. Walcott concluded her report.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and the first action item was the Amendment to the Commission's Rules & Regulations.

**AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS:** Executive Director advised that during the July 12<sup>th</sup> meeting the Committee discussed the proposed amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. Executive Director

explained that the legislation required the title of “chosen freeholder” to be changed to “County Commissioner” and all “Board of Chosen Freeholders” to be known as “Boards of County Commissioners” effective January 1, 2021. Executive Director advised that this meeting will serve as the Public Hearing for the adoption of the amendment. Executive Director referred to the revised version of the Rules & Regulations prepared by the Commission Attorney along with the red lined version, both of which were enclosed within the agenda packet. Executive Director noted that a copy of the proposed changes were sent to the Commissioners on August 11, 2021 for their review. Executive Director then referred to Resolution 29-21, approving the revised Rules & Regulations, enclosed within the agenda packet. Executive Director advised that the resolution was reviewed by the Commission Attorney and asked for a motion to open the public hearing for the amendment to the Rules & Regulations.

### **MOTION TO OPEN THE PUBLIC HEARING ON THE REVISED RULES & REGULATIONS**

Moved:	Commissioner Hughes
Second:	Chair Nazzaro
Vote:	Unanimous

#### *Discussion on the Revision*

### **MOTION TO CLOSE THE PUBLIC HEARING**

Moved:	Commissioner Hughes
Second:	Chair Nazzaro
Vote:	Unanimous

### **MOTION TO ADOPT RESOLUTION 29-21, APPROVING RULES & REGULATIONS**

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

**RESOLUTION 30-21 AUTHORIZING THE SERVICES OF SUSAN SCHAEFER, LLC:** Executive Director reported that the Mercer County Board of County Commissioners adopted Resolution 2021-443 authorizing a professional service agreement, awarded through a non-fair and open process with Susan Schaefer, LLC for worker compensation case management services. Executive Director said the agreement type is for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2021 through June 30, 2022 with an hourly rate of \$85/hour in an amount not to exceed \$207,000. Executive Director referred to Resolution 30-21, authorizing the services of Susan Schaefer, LLC, enclosed within the agenda packet. Executive Director advised that the resolution was reviewed by the Commission Attorney and asked for a motion to adopt.

**MOTION TO ADOPT RESOLUTION 30-21, AUTHORIZING THE  
SERVICES OF SUSAN SCHAEFER, LLC**

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

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

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Moved:	Chair Nazzaro
Second:	Commissioner Hughes
Vote:	Unanimous

**NJ COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE met on June 24, 2021 and referred to a written summary report of the meeting enclosed within the agenda packet. Executive Director advised that during the meeting the NJCE approved the amended 2021 budget. Executive Director reported that the NJCE Board agreed the JIF would charge additional assessments to cover the premium due which totaled approximately \$609,000. Executive Director reported that the NJCE also approved the 2020 audit during the June 24, 2021 meeting. Lastly, Executive Director reported that during the June 24<sup>th</sup> meeting the NJCE authorized the issuance of an RFP for the position of Technical Writer. Executive Director advised that the Technical Writer will be responsible for drafting coverage policy forms for the Commission retention layer and the NJCE retention layer.

**NJCE v. COMMERCIAL MARKET WEBINAR:** Executive Director reported that PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. Executive Director said the webinar was held on July 23, 2021 and noted the presentation is posted on the NJCE website under the Resource Tab.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director referred to the Financial Fast Track for the month of May enclosed within the agenda packet. Executive Director reported that as of May 31, 2021 the Commission has a surplus of \$9,116,708. 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 May 31, 2021 is \$1,196,276 and advised that the total cash balance is \$3,206,841.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK –** Executive Director referred to the NJCE Financial Fast Track for the month of May. Executive

Director reported as of May 31, 2021 the Fund has a surplus of \$13,666,628. Executive Director advised that there is a reduction in surplus from 2020, largely due to booking liabilities for COVID claims in fund years 2020 and 2021 as well as significant increases in claims for the 2016 fund year. Executive Director advised that the NJCE is preparing for litigation against the excess carrier as it is not in agreement on how the policy form should respond to COVID claims. Executive Director said COVID claims should be viewed as one occurrence in 2020 and the excess carrier has taken the position the all COVID claims should be viewed as individual claims.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claims Tracking Reports as of May 2021 were included in the agenda. Executive Director referred to the Expected Loss Ratio report and advised this report compared how the Commission was performing versus the actuary's projections. Executive Director reviewed the reports with the Commission and advised the Commission was performing above the actuary projections in every year which has led to a sufficient amount of surplus.

**2022 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the data collection process for the 2022 renewal is underway. Executive Director said an e-mail was sent on August 6, 2021 to designated users with the link to the 2022 NJCE Exposure Renewal which is hosted online via Origami Risk Management Information System. Executive Director noted that the deadline to complete the data underwriting renewal is September 17, 2021. Executive Director referred to a memorandum from the NJCE Underwriting Manager Team regarding the underwriting information needed for the 2022 renewal enclosed within the agenda packet. Executive Director said it is very important that exposure data updated as soon as possible as it will provide the Underwriting Manager ample time to negotiate the best possible renewal. Commissioner Hughes advised that she is working with the department heads and division heads to update the information in the Origami database.

With no questions, the Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chair Nazzaro advised the July Bills List, Resolution 31-21 and the August Bills List, Resolution 32-21 were included in the agenda.

**MOTION TO APPROVE RESOLUTION 31-21, JULY BILLS LIST  
AND AUGUST BILLS LIST, RESOLUTION 32-21**

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

**ATTORNEY:** Mr. Adezio thanked the Risk Manager for their prompt attention to the county's requests for certificates of insurance. Mr. Adezio also thanked the Inservco professionals for their assistance on all county claims. With no questions, Mr. Adezio concluded his report.

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

**CLAIMS ADMINISTRATOR:** Chair Nazzaro advised Resolution 33-21, Disclosure of Liability Claims Check Registers were included in the agenda along with a copy of the check register for June 1, 2021 through June 30, 2021 and July 1, 2021 through July 31, 2021.

**MOTION TO APPROVE RESOLUTION 33-21 AUTHORIZING  
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

**MANAGED CARE:** Ms. Hrubash advised she would review First MCO's report, which was included in the agenda for the month of July. 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 %
July	\$ 314,977	\$ 249,681	\$ 65,296	21%	88	77	\$ 52,237	88%

With no questions, Ms. Hrubash concluded her report.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised a copy of the Safety's Director Report for June through August was included in the agenda. Mr. Prince reported the agenda included the online instructor led trainings scheduled through October 29th. Mr. Prince advised that if any department would like to participate in any of the training programs they should visit the NJCE website and click on the Safety tab at the top of the page. Mr. Prince reported that a Designated Employee Representative (DER) training program has been scheduled for September 23<sup>rd</sup>. Mr. Prince advised the DER training is a 6-hour workbook-driven course with a 1-hour lunch break and covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. Mr. Prince recommended that individuals from the HR Department attend the DER training if they are responsible for monitoring any type of CDL drug testing. Commissioner Hughes asked if there can be more than one individual from the HR Department in attendance for the DER training. Mr. Prince said the HR Department can register as many individuals as they would like to attend. Mr. Prince added that it is beneficial to have multiple individuals attend the training in the instance that an alternate DER would need to be designated. Lastly, Mr. Prince referred to his memo regarding the Munich Re Safety Grant Program enclosed within the agenda packet. Mr. Prince explained that the Member Counties may receive reimbursement for up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability and law enforcement liability claims. Mr. Prince noted that

his memo clarifies the grant requirements. With no questions, Mr. Prince concluded his report.

**RISK MANAGER CONSULTANT:** Ms. Pursell began by introducing their newest team member, Ms. Aricka Simms, and advised that Committee members and Professionals may receive correspondence from her. Ms. Pursell reported that, as previously mentioned, her office is working on gathering the requested underwriting information for the Hopewell Valley Golf & Country Club. Ms. Pursell advised that once all of the underwriting information has been gathered it will be entered into the Origami database. Chair Nazzaro asked what additional information was needed for the Hopewell Valley Golf & Country Club. Ms. Pursell advised that there was additional COPE information needed and Commissioner Hughes is working with the Parks Department on obtaining that information. With no further questions, Ms. Pursell concluded her report.

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**CLOSED SESSION:** Chair Nazzaro requested a motion to approve Resolution 34-21 authorizing a Closed Session to discuss PARs and SARs.

**MOTION TO APPROVE RESOLUTION 34-21 FOR EXECUTIVE SESSION**

Moved:	Chair Nazzaro
Second:	Commission Hughes
Vote:	Unanimous

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

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

**MOTION TO ADJOURN:**

Moved:	Chair Nazzaro
Second:	Commissioner Hughes
Vote:	Unanimous

**MEETING ADJOURNED: 11:49 AM**

Minutes prepared by:  
Jason Thorpe, Assisting Secretary



# **APPENDIX II**

## ***STEWARDSHIP REPORTS***



**INSERVCO**  
**INSURANCE SERVICES, INC.**

# ***Stewardship Report***

**for**

***Mercer County Ins Fund Comm***

***As Of***

***December 31, 2020***

*Inservco Insurance Services, Inc.  
Crossroads Corporate Center  
3150 Brunswick Pike  
Lawrenceville, NJ 08648  
(800) 334-1348*

# EXECUTIVE SUMMARY

## Introduction:

Inservco Insurance Services, Inc. is pleased to present the 2021 Stewardship Report. We understand that the client needs to be aware of pertinent claim information in order to better manage your program. We trust you will find the data found within this report to be meaningful and enable you to continue to make wise decisions that impact the various aspects of your organization's financial outlook, operational challenges, and the workforce.

We also wanted you to be aware that Inservco is constantly striving to improve our services to you and we have invested heavily in new technology and services that enable us to efficiently interface with you and the vendor service providers that perform services for you. As you may already know, we have an ownership interest in a pharmacy benefit management company. We believe KeyScripts provides a cost effective pharmacy benefit management program. By using the KeyScripts program it enables your self-insured program to obtain savings below the fee schedule. Most importantly, Inservco's claim systems and billing systems interface with the KeyScripts program thereby making the process seamless to you and your employees who utilize the KeyScripts program. Savings reports are sent to you quarterly. Should you need more frequent reporting, please don't hesitate to contact Inservco.

Additionally, Inservco has partnered with certain vendors that perform services on your behalf in an attempt to reduce your self-insured program costs. Please note that Inservco may have business agreements, including cost sharing arrangements, with these vendor service providers. As part of these business agreements, there may be financial considerations paid by the vendor service provider to Inservco for the resources and services that Inservco may provide, which could include marketing, personnel, information technology, system access, and various administrative services. The amounts, which may be material that Inservco may receive from a vendor provider may vary depending upon the types and quantity of resources and services Inservco provides to each respective vendor. It is important to note that you are under no obligation to utilize any vendor provider that is recommended by Inservco and if you elect not to utilize the services of a recommended vendor provider, then you can select a vendor service provider you choose to perform such services. You always have control over the types of and amounts of services a vendor service provider performs for your program, whether recommended by Inservco or selected by you. Therefore, we are always looking for input from you, our customer, to determine if there is anything that we can do to enhance your existing program and to enable you to make your job as a risk manager more efficient.

Should you have questions or need clarification regarding any information contained within this report, please feel free to contact, Staci L. Ulp, AIC, Executive Vice President & COO at 800-356-0438 extension 4057.

## Observations, Conclusions, Suggestions:

- ◆ Location 1200 – Correction Center had the most claims of any location for all policy years included in this report with 185 claims. This is 30.8% of the total number of claims reported for the Commission. However, 128 of the claims reported by this location involved only medical payments and no wage loss benefits. There were 57 claims involving wage benefits. Location 5000 –

Transportation and Infrastruct had the second most claims with 77 claims. This is 12.8% of the total number of claims reported for the Commission. (Pages 4 & 5)

- The number of claims has fluctuated for all policy years included in this report. The total number of claims per year was the highest in the 1/1/19 to 12/31/19 policy period with 219 claims. Of these claims, 46 were lost time and 173 were medical only claims. (Page 6)
- The highest net incurred is \$3,126,739.69 for the policy period 1/1/19 to 12/31/19. This represents 41.1% of the total net incurred of \$7,613,930.28. Please note that the losses are still developing for all policy years included in this report. (Page 7)
- The location with the highest net incurred to date is Location 1200 – Correction Center with \$3,092,541.57. This represents 40.1% of the total net incurred. Location 5000 - Transportation and Infrastruct had the second highest net incurred by location with \$1,172,427.34 or 15.4% of the total net incurred. (Page 8)
- When grouped by the day of the week on which the injury occurred, the highest number of claims occurred on Wednesdays with a total of 118 claims. This was followed by Mondays with 112 claims. The highest number of indemnity claims occurred on Mondays with 30 claims and the highest number of medical only claims occurred on Wednesdays with 101 claims. (Page 9)
- When grouped by the time of day the injury occurred, most claims occurred between the hours of 8 am to 4 pm with a total of 411 claims, followed by 4 pm to midnight with a total of 109 claims. The highest number of indemnity claims occurred between the hours of 8 am to 4 pm with 91 claims and the highest number of medical only claims also occurred between the hours of 8 am to 4 pm with 320 claims. (Pages 10 – 12)
- The average number of days to report a claim has significantly increased from 9.72 days during the policy year beginning 1/1/18 to 33.96 days during the policy year beginning 1/1/20. It is important to report claims timely as it has been shown that early intervention has a significant impact on the final net incurred of a claim. (Pages 13 –19)
- The most frequently reported cause of injury was “Motor Vehicle –Misc ” with 112 claims or 42.6% of the top 5 total claims reported. This was followed by “Misc-Other Misc, NOC” with 50 claims or 19.0% of the top 5 total claims reported. (Page 20)
- The cause of injury with the highest net incurred was also “Motor Vehicle - Misc” at \$1,013,405.61 or 25.3% of the top 5 total net incurred. This was followed by “Struck/Injured By - Misc” at \$949,972.12 or 23.8% of the top 5 total net incurred. (Page 21)
- The most frequent type of injury was “No Physical Injury” with 183 claims or 39.4% of the top 5 total claims reported. “Contusion/Bruise” had the second highest frequency by type of injury with 159 claims or 34.3% of the top 5 total claims reported. (Page 22)
- The type of injury with the highest net incurred was “Contusion/Bruise” at \$3,203,884.19 or 47.7% of the top 5 total net incurred. This was followed by “Strain or Tear” at \$1,653,015.80 or 24.6% of the top 5 total net incurred. (Page 23)
- The most frequently injured part of body was “No Physical Injury” with 172 claims or 49.6% of the top 5 total claims reported. The second most frequently injured body part was “Multiple Body Parts” with 53 claims or 15.3% of the top 5 total claims reported. (Page 24)
- The highest net incurred for part of body injured was “Multiple Body Parts” at \$1,689,631.82 or 31.1% of the top 5 total net incurred. This was followed by “Lower Back Area-incl Lumbar” at \$1,361,231.95 or 25.1% of the top 5 total net incurred. (Page 25)

## Report Terminology

Term	Definition
Gross Paid To Date Total	All payments transacted plus all offsets of voids and refunds through the report end date for all buckets
Indemnity	WC claim added this period where Gross Incurred Indemnity bucket >0
Medical	WC claim added this period where Gross Incurred Indemnity bucket = 0 and sum of Gross Incurred all other buckets >0
Net Incurred Total	Gross Incurred Total + Recovery ToDate Total all buckets
Outstanding Reserve Total	Outstanding monies expected to be paid for all financial buckets added together
Recoveries To Date Total	Recoveries added into the system through report end date all buckets
Total Claims	Count of pending and closed claims
Average Days to Receive	Average number of days between occurrence date and date received at Inservco



## Claim Summary By Policy Period Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2018	12/31/2018			
0500 - Board of Social Services		2	12	14
0700 - Building and Grounds		8	6	14
1200 - Correction Center		18	45	63
1300 - County Clerk		1	1	2
1400 - Cultural and Heritage Division		0	1	1
1800 - Elections		2	1	3
2800 - Highways		2	9	11
3000 - Human Services		1	8	9
3500 - Library Services		0	5	5
4000 - Parks Commission/Park Facility		1	14	15
4500 - Prosecutor		3	21	24
4700 - Sheriff Department		2	4	6
5000 - Transportation and Infrastructure		4	35	39
5200 - Weights and Measures		0	2	2
5300 - WIB & Career Center		1	0	1
6000 - Improv Auth-Transfer Station		0	2	2
		45	166	211
01/01/2019	12/31/2019			
0500 - Board of Social Services		6	17	23
0700 - Building and Grounds		1	8	9
1000 - Communications and Policy		0	1	1
1200 - Correction Center		17	39	56
1300 - County Clerk		0	2	2
2800 - Highways		9	20	29
3000 - Human Services		0	7	7
3200 - Improvement Authority		0	1	1
3500 - Library Services		1	4	5
3900 - Nutrition for Elderly		0	1	1
4000 - Parks Commission/Park Facility		3	30	33
4500 - Prosecutor		0	15	15
4700 - Sheriff Department		3	14	17
5000 - Transportation and Infrastructure		6	12	18



## Claim Summary By Policy Period Indemnity vs Medical Only By Location Past 3 Years

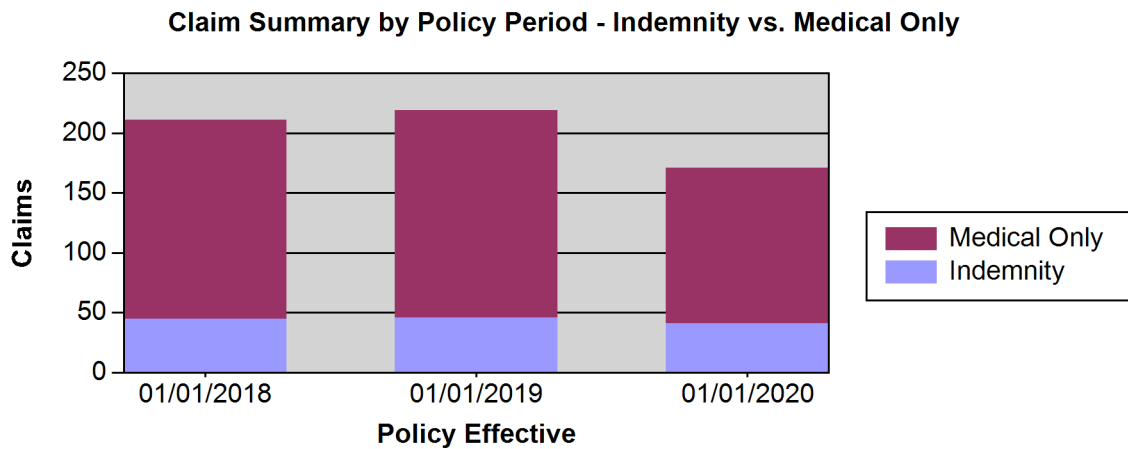
04/16/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
5300 - WIB & Career Center		0	2	2
		46	173	219
01/01/2020	12/31/2020			
0100 - Administration		0	2	2
0500 - Board of Social Services		1	3	4
0700 - Building and Grounds		2	3	5
1200 - Correction Center		22	44	66
1300 - County Clerk		0	2	2
1800 - Elections		1	1	2
1900 - Emergency Management/Services		1	0	1
2300 - Finance & Accounting		0	1	1
2800 - Highways		4	8	12
2900 - Housing and Community Dev		0	1	1
3000 - Human Services		0	1	1
3500 - Library Services		1	2	3
4000 - Parks Commission/Park Facilty		1	24	25
4500 - Prosecutor		0	9	9
4700 - Sheriff Department		3	11	14
4900 - Taxation Board		1	0	1
5000 - Transporation and Infrastruct		4	16	20
5300 - WIB & Career Center		0	2	2
		41	130	171
<b>Total:</b>		<b>132</b>	<b>469</b>	<b>601</b>

## Claim Summary By Policy Period Indemnity vs Medical Only Past 3 Years

04/16/2021

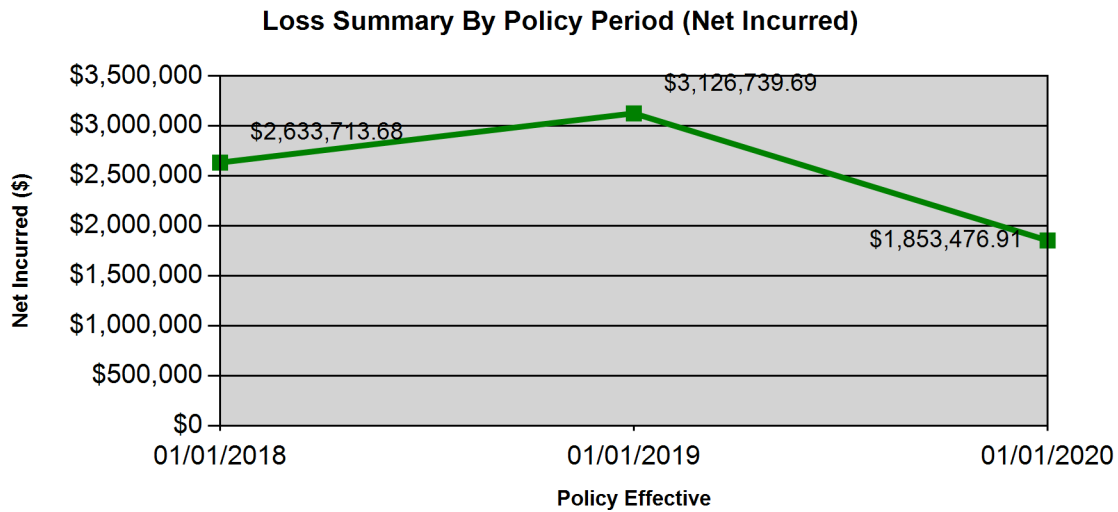
Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2018	12/31/2018	45	166	211
01/01/2019	12/31/2019	46	173	219
01/01/2020	12/31/2020	41	130	171
		132	469	601





## Loss Summary By Policy Period Past 3 Years

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2018	12/31/2018	211	\$543,649.22	\$2,090,064.46	\$0.00	\$2,633,713.68
01/01/2019	12/31/2019	219	\$1,310,815.65	\$1,816,495.60	(\$571.56)	\$3,126,739.69
01/01/2020	12/31/2020	171	\$1,317,723.86	\$535,753.05	\$0.00	\$1,853,476.91
		<b>601</b>	<b>\$3,172,188.73</b>	<b>\$4,442,313.11</b>	<b>(\$571.56)</b>	<b>\$7,613,930.28</b>





04/16/2021

## Loss Summary By Location Past 3 Years

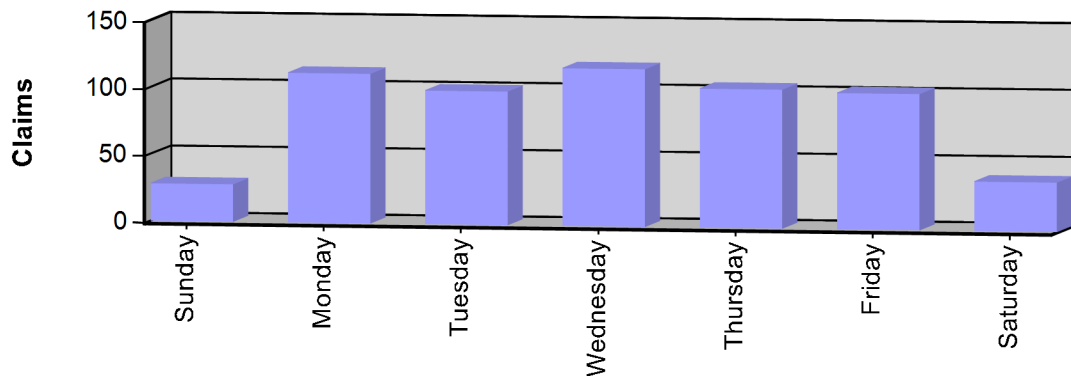
Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
0100	Administration	2	\$0.00	\$0.00	\$0.00	\$0.00
0500	Board of Social Services	41	\$312,287.56	\$161,490.34	\$0.00	\$473,777.90
0700	Building and Grounds	28	\$161,170.93	\$530,154.33	\$0.00	\$691,325.26
1000	Communications and Policy	1	\$0.00	\$971.02	\$0.00	\$971.02
1200	Correction Center	185	\$1,301,672.67	\$1,790,868.90	\$0.00	\$3,092,541.57
1300	County Clerk	6	\$24,368.02	\$11,851.30	\$0.00	\$36,219.32
1400	Cultural and Heritage Division	1	\$0.00	\$260.85	\$0.00	\$260.85
1800	Elections	5	\$60,866.40	\$61,537.90	\$0.00	\$122,404.30
1900	Emergency Management/Services	1	\$0.00	\$5,141.31	\$0.00	\$5,141.31
2300	Finance & Accounting	1	\$2,488.96	\$211.04	\$0.00	\$2,700.00
2800	Highways	52	\$371,579.20	\$315,847.85	(\$190.52)	\$687,236.53
2900	Housing and Community Dev	1	\$0.00	\$211.04	\$0.00	\$211.04
3000	Human Services	17	\$0.00	\$18,678.71	\$0.00	\$18,678.71
3200	Improvement Authority	1	\$0.00	\$353.78	\$0.00	\$353.78
3500	Library Services	13	\$0.00	\$21,887.50	\$0.00	\$21,887.50
3900	Nutrition for Elderly	1	\$0.00	\$422.08	\$0.00	\$422.08
4000	Parks Commission/Park Facility	73	\$325,159.61	\$300,847.81	\$0.00	\$626,007.42
4500	Prosecutor	48	\$45,946.22	\$288,013.67	(\$190.52)	\$333,769.37
4700	Sheriff Department	37	\$87,025.73	\$210,177.05	(\$190.52)	\$297,012.26
4900	Taxation Board	1	\$18,452.86	\$1,547.14	\$0.00	\$20,000.00
5000	Transportation and Infrastructure	77	\$461,170.57	\$711,256.77	\$0.00	\$1,172,427.34
5200	Weights and Measures	2	\$0.00	\$725.42	\$0.00	\$725.42
5300	WIB & Career Center	5	\$0.00	\$7,150.61	\$0.00	\$7,150.61
6000	Improv Auth-Transfer Station	2	\$0.00	\$2,706.69	\$0.00	\$2,706.69
		<b>601</b>	<b>\$3,172,188.73</b>	<b>\$4,442,313.11</b>	<b>(\$571.56)</b>	<b>\$7,613,930.28</b>

## Claim Occurrence by Day of Week Indemnity vs Medical Only Past 3 Years

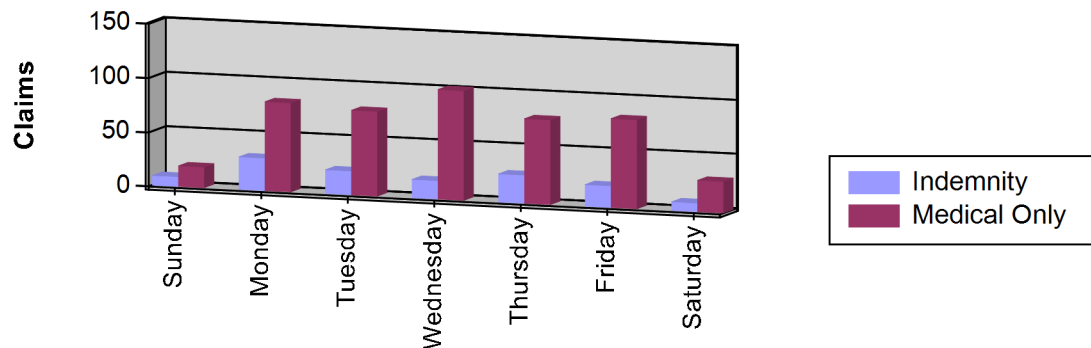
04/16/2021

Day of Week	Indemnity	Medical Only	Total Claims
Sunday	9	19	28
Monday	30	82	112
Tuesday	22	78	100
Wednesday	17	101	118
Thursday	26	78	104
Friday	20	82	102
Saturday	8	29	37
	132	469	601

### Claim Occurrence by Day of Week (Total Claims)



### Claim Occurrence by Day of Week (Indemnity vs Medical Only)

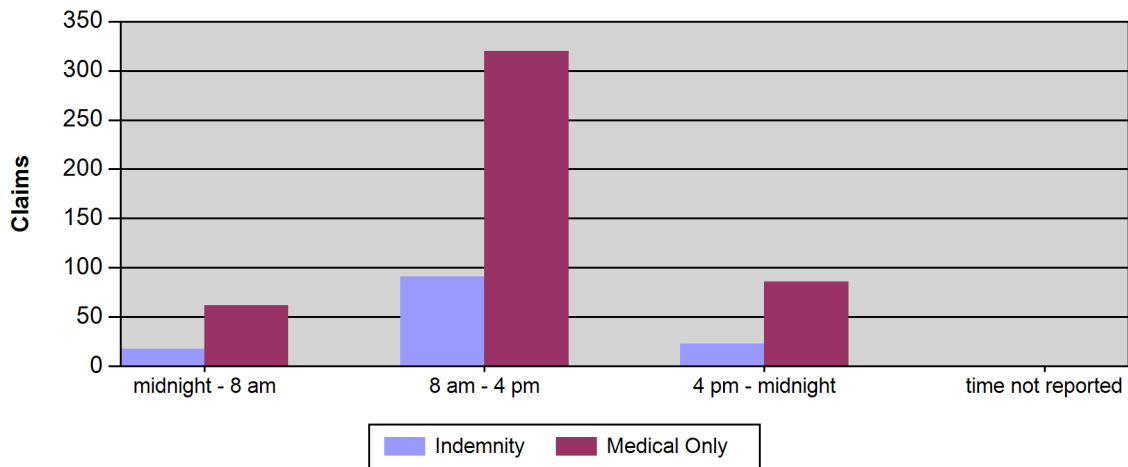


## Claim Occurrence by Time Of Day Indemnity vs Medical Only Past 3 Years

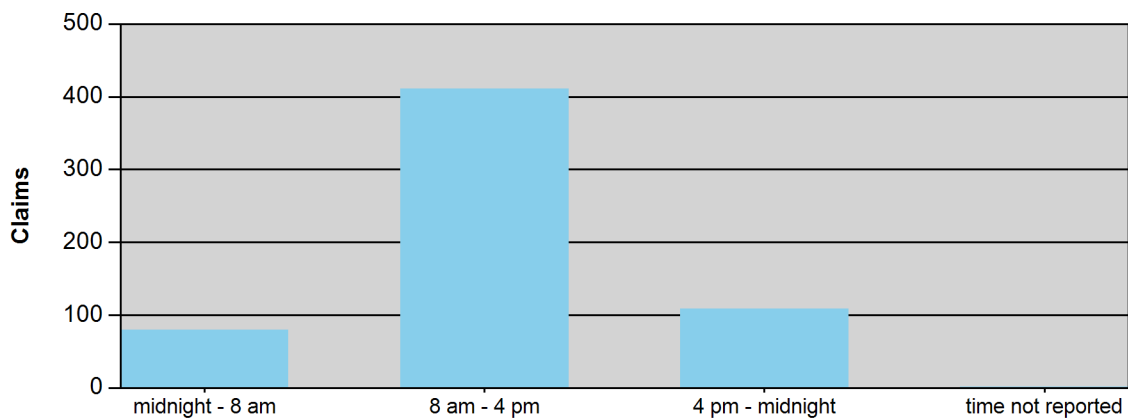
04/16/2021

Time Of Day	Indemnity	Medical Only	Total Claims
midnight - 8 am	18	62	80
8 am - 4 pm	91	320	411
4 pm - midnight	23	86	109
time not reported	0	1	1
	132	469	601

### Claim Occurrence by Time Of Day - Indemnity vs Medical Only



### Claim Occurrence by Time Of Day - Total Claims





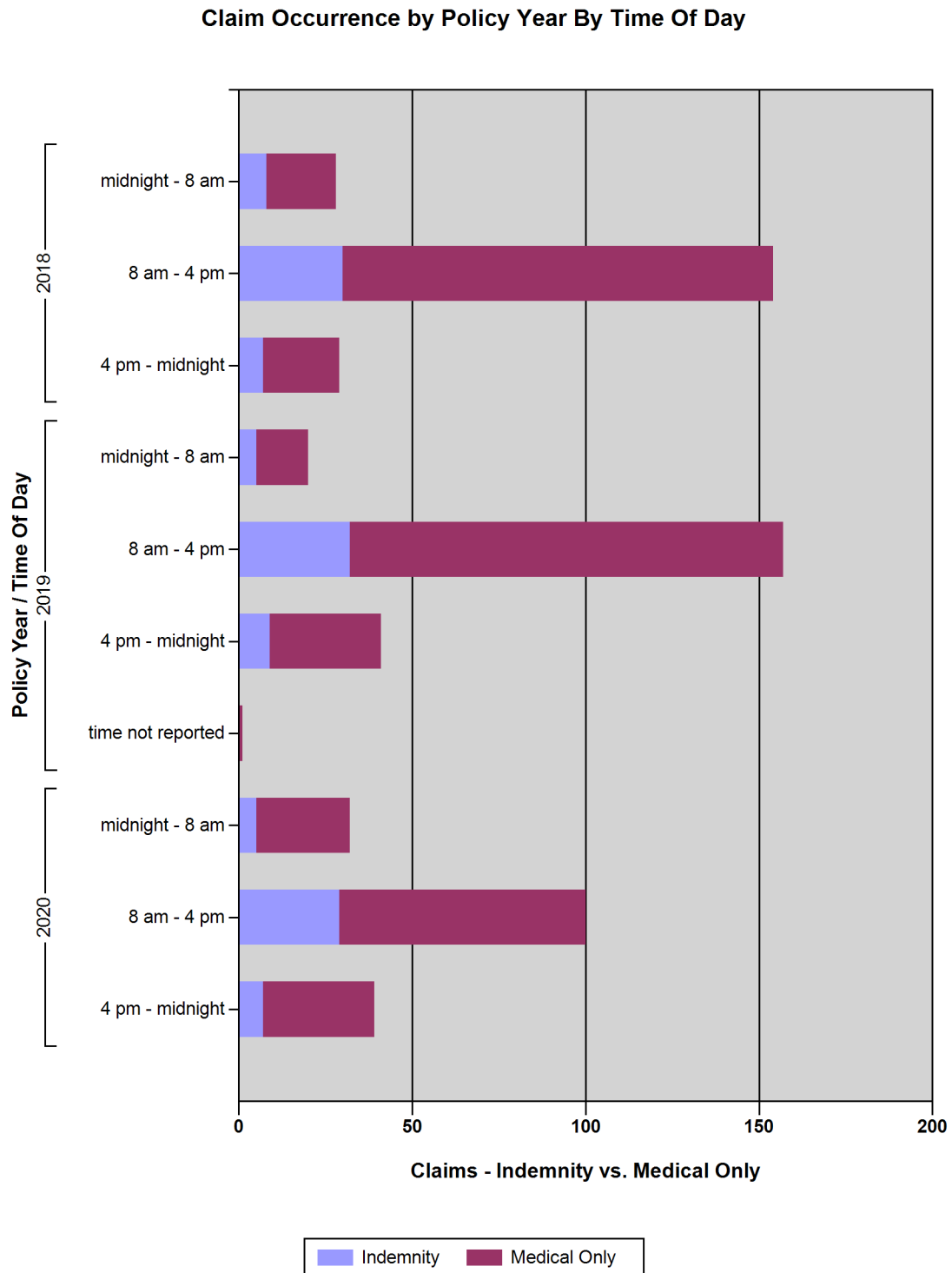
**Claim Occurrence By Policy Year  
By Time Of Day  
Indemnity vs Medical Only  
Past 3 Years**

04/16/2021

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2018	12/31/2018			
midnight - 8 am		8	20	28
8 am - 4 pm		30	124	154
4 pm - midnight		7	22	29
		45	166	211
01/01/2019	12/31/2019			
midnight - 8 am		5	15	20
8 am - 4 pm		32	125	157
4 pm - midnight		9	32	41
time not reported		0	1	1
		46	173	219
01/01/2020	12/31/2020			
midnight - 8 am		5	27	32
8 am - 4 pm		29	71	100
4 pm - midnight		7	32	39
		41	130	171
<b>Total:</b>		<b>132</b>	<b>469</b>	<b>601</b>

# **Claim Occurrence By Policy Year By Time Of Day Indemnity vs Medical Only Past 3 Years**

04/16/2021



## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2018	12/31/2018			
0500 - Board of Social Services				
		Indemnity	2	148.50
		Medical Only	12	6.08
		Location Total:	14	26.43
0700 - Building and Grounds				
		Indemnity	8	30.88
		Medical Only	6	8.50
		Location Total:	14	21.29
1200 - Correction Center				
		Indemnity	18	4.61
		Medical Only	45	5.09
		Location Total:	63	4.95
1300 - County Clerk				
		Indemnity	1	1.00
		Medical Only	1	8.00
		Location Total:	2	4.50
1400 - Cultural and Heritage Division				
		Indemnity	0	0.00
		Medical Only	1	4.00
		Location Total:	1	4.00
1800 - Elections				
		Indemnity	2	10.00
		Medical Only	1	4.00
		Location Total:	3	8.00
2800 - Highways				
		Indemnity	2	9.00
		Medical Only	9	10.00
		Location Total:	11	9.82
3000 - Human Services				
		Indemnity	1	8.00
		Medical Only	8	5.75
		Location Total:	9	6.00



## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
3500 - Library Services				
		Indemnity	0	0.00
		Medical Only	5	11.00
		Location Total:	5	11.00
4000 - Parks Commission/Park Facility				
		Indemnity	1	1.00
		Medical Only	14	5.14
		Location Total:	15	4.87
4500 - Prosecutor				
		Indemnity	3	8.00
		Medical Only	21	8.29
		Location Total:	24	8.25
4700 - Sheriff Department				
		Indemnity	2	125.50
		Medical Only	4	5.75
		Location Total:	6	45.67
5000 - Transportation and Infrastructure				
		Indemnity	4	5.00
		Medical Only	35	6.11
		Location Total:	39	6.00
5200 - Weights and Measures				
		Indemnity	0	0.00
		Medical Only	2	9.50
		Location Total:	2	9.50
5300 - WIB & Career Center				
		Indemnity	1	5.00
		Medical Only	0	0.00
		Location Total:	1	5.00
6000 - Improv Auth-Transfer Station				
		Indemnity	0	0.00
		Medical Only	2	6.50
		Location Total:	2	6.50
		Policy Period Total:	211	9.72



## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2019	12/31/2019			
0500 - Board of Social Services				
		Indemnity	6	109.00
		Medical Only	17	7.35
		Location Total:	23	33.87
0700 - Building and Grounds				
		Indemnity	1	6.00
		Medical Only	8	5.88
		Location Total:	9	5.89
1000 - Communications and Policy				
		Indemnity	0	0.00
		Medical Only	1	9.00
		Location Total:	1	9.00
1200 - Correction Center				
		Indemnity	17	7.41
		Medical Only	39	9.23
		Location Total:	56	8.68
1300 - County Clerk				
		Indemnity	0	0.00
		Medical Only	2	8.50
		Location Total:	2	8.50
2800 - Highways				
		Indemnity	9	5.78
		Medical Only	20	7.55
		Location Total:	29	7.00
3000 - Human Services				
		Indemnity	0	0.00
		Medical Only	7	8.29
		Location Total:	7	8.29
3200 - Improvement Authority				
		Indemnity	0	0.00
		Medical Only	1	17.00
		Location Total:	1	17.00



## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
3500 - Library Services				
		Indemnity	1	9.00
		Medical Only	4	34.00
		Location Total:	5	29.00
3900 - Nutrition for Elderly				
		Indemnity	0	0.00
		Medical Only	1	10.00
		Location Total:	1	10.00
4000 - Parks Commission/Park Facilty				
		Indemnity	3	3.67
		Medical Only	30	3.90
		Location Total:	33	3.88
4500 - Prosecutor				
		Indemnity	0	0.00
		Medical Only	15	13.00
		Location Total:	15	13.00
4700 - Sheriff Department				
		Indemnity	3	8.00
		Medical Only	14	9.79
		Location Total:	17	9.47
5000 - Transporation and Infrastruct				
		Indemnity	6	70.00
		Medical Only	12	11.00
		Location Total:	18	30.67
5300 - WIB & Career Center				
		Indemnity	0	0.00
		Medical Only	2	2.00
		Location Total:	2	2.00
		Policy Period Total:	219	12.86
01/01/2020	12/31/2020			
0100 - Administration				
		Indemnity	0	0.00
		Medical Only	2	112.00

## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
Location Total:			2	112.00
0500 - Board of Social Services				
		Indemnity	1	15.00
		Medical Only	3	21.67
Location Total:			4	20.00
0700 - Building and Grounds				
		Indemnity	2	15.50
		Medical Only	3	124.00
Location Total:			5	80.60
1200 - Correction Center				
		Indemnity	22	63.18
		Medical Only	44	40.86
Location Total:			66	48.30
1300 - County Clerk				
		Indemnity	0	0.00
		Medical Only	2	25.00
Location Total:			2	25.00
1800 - Elections				
		Indemnity	1	9.00
		Medical Only	1	88.00
Location Total:			2	48.50
1900 - Emergency Management/Services				
		Indemnity	1	11.00
		Medical Only	0	0.00
Location Total:			1	11.00
2300 - Finance & Accounting				
		Indemnity	0	0.00
		Medical Only	1	14.00
Location Total:			1	14.00
2800 - Highways				
		Indemnity	4	12.75
		Medical Only	8	20.50
Location Total:			12	17.92



## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

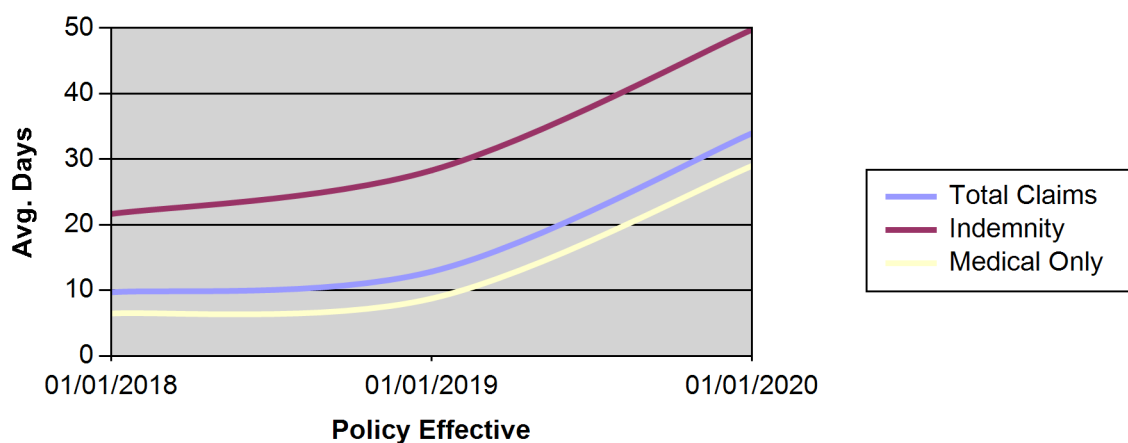
Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
2900 - Housing and Community Dev				
		Indemnity	0	0.00
		Medical Only	1	15.00
		Location Total:	1	15.00
3000 - Human Services				
		Indemnity	0	0.00
		Medical Only	1	48.00
		Location Total:	1	48.00
3500 - Library Services				
		Indemnity	1	9.00
		Medical Only	2	15.50
		Location Total:	3	13.33
4000 - Parks Commission/Park Facilty				
		Indemnity	1	5.00
		Medical Only	24	5.79
		Location Total:	25	5.76
4500 - Prosecutor				
		Indemnity	0	0.00
		Medical Only	9	22.89
		Location Total:	9	22.89
4700 - Sheriff Department				
		Indemnity	3	153.67
		Medical Only	11	29.55
		Location Total:	14	56.14
4900 - Taxation Board				
		Indemnity	1	22.00
		Medical Only	0	0.00
		Location Total:	1	22.00
5000 - Transporation and Infrastruct				
		Indemnity	4	9.00
		Medical Only	16	10.81
		Location Total:	20	10.45
5300 - WIB & Career Center				

## Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

04/16/2021

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
		Indemnity	0	0.00
		Medical Only	2	27.50
		Location Total:	2	27.50
		Policy Period Total:	171	33.96

### Timely Reporting - Average Days to Receive (Total Claims)

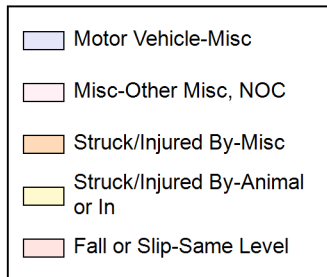
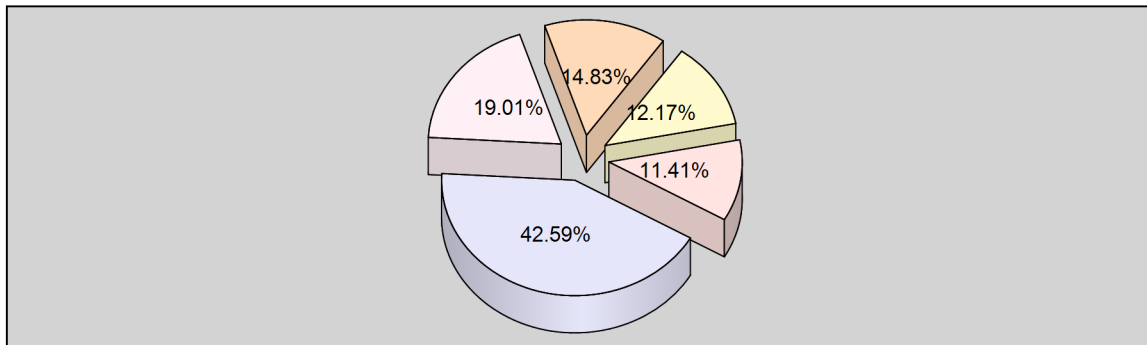


## Top 5 - Cause of Injury - Frequency Past 3 Years

04/16/2021

Cause of Injury Code	Cause of Injury Description	Number of Injuries
50	Motor Vehicle-Misc	112
99	Misc-Other Misc, NOC	50
81	Struck/Injured By-Misc	39
85	Struck/Injured By-Animal or In	32
29	Fall or Slip-Same Level	30

**Percentage of Top 5 - Cause of Injury - Frequency**

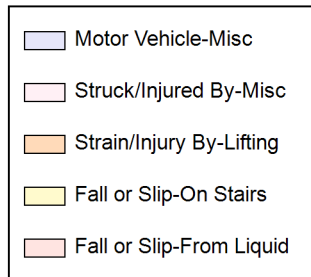
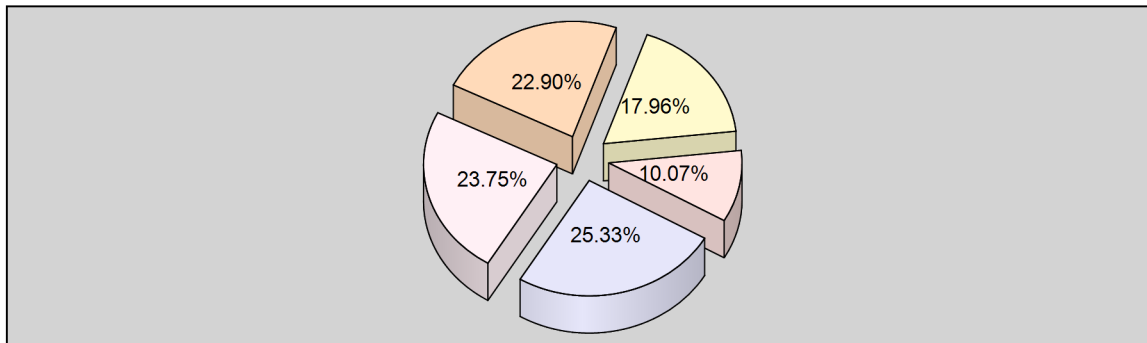


## Top 5 - Cause of Injury - Net Incurred Past 3 Years

04/16/2021

Cause of Injury Code	Cause of Injury Description	Net Incurred
50	Motor Vehicle-Misc	\$1,013,405.61
81	Struck/Injured By-Misc	\$949,972.12
56	Strain/Injury By-Lifting	\$916,168.95
33	Fall or Slip-On Stairs	\$718,417.61
27	Fall or Slip-From Liquid	\$402,670.49

### Percentage of Top 5 - Cause of Injury - Net Incurred

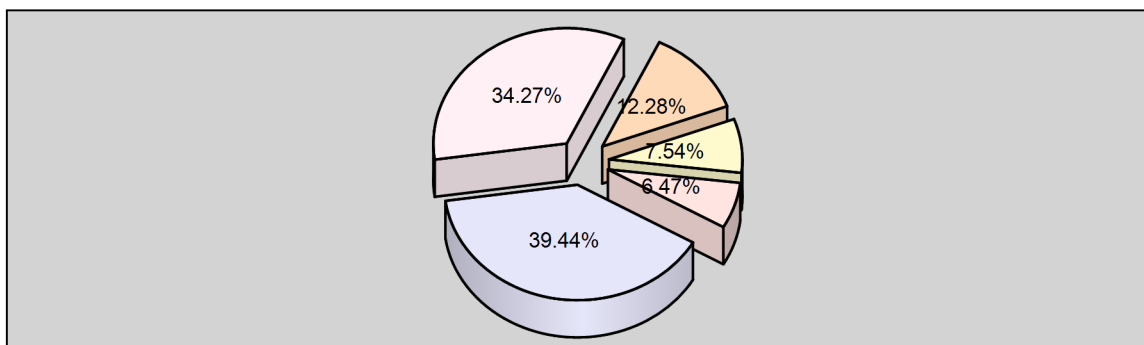


## Top 5 - Type of Injury - Frequency Past 3 Years

04/16/2021

Type of Injury Code	Type of Injury Description	Number of Injuries
01	No Physical Injury	183
10	Contusion/Bruise	159
52	Strain or Tear	57
49	Sprain or Tear	35
40	Laceration/Cut/Scratches	30

### Percentage of Top 5 - Type of Injury - Frequency



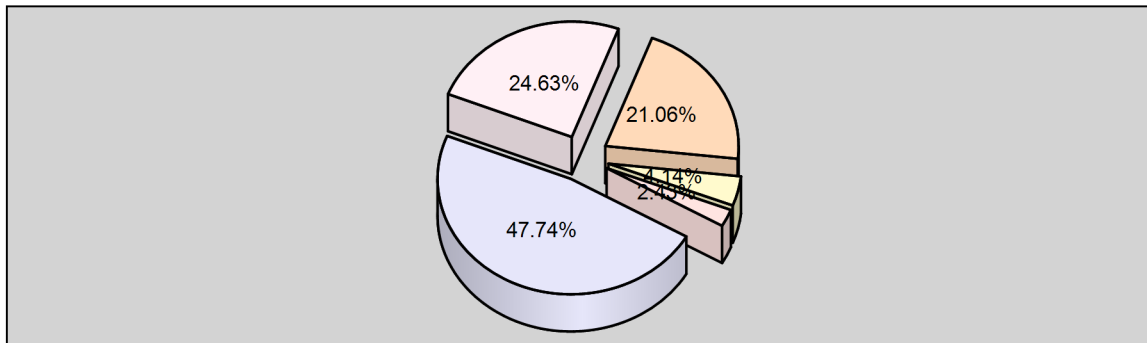


## Top 5 - Type of Injury - Net Incurred Past 3 Years

04/16/2021

Type of Injury Code	Type of Injury Description	Net Incurred
10	Contusion/Bruise	\$3,203,884.19
52	Strain or Tear	\$1,653,015.80
49	Sprain or Tear	\$1,413,697.15
04	Burn	\$278,058.42
01	No Physical Injury	\$162,848.00

**Percentage of Top 5 - Type of Injury - Net Incurred**

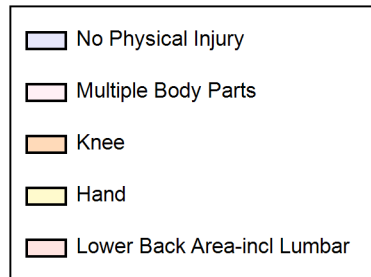
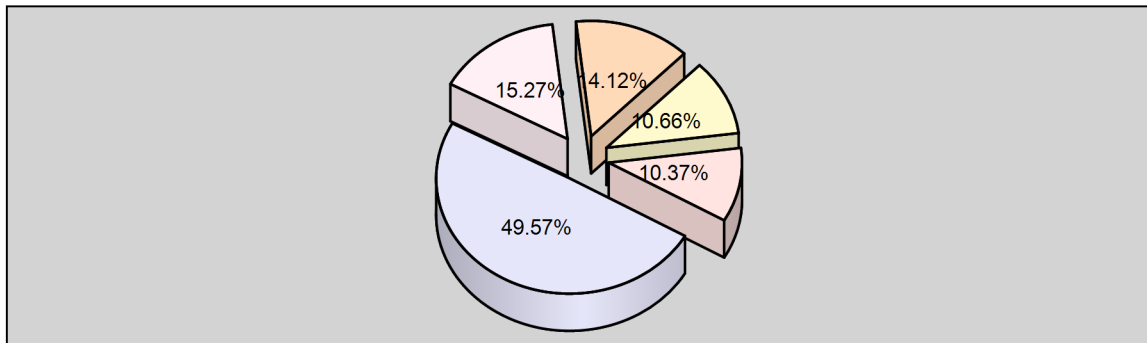


## Top 5 - Part of Body - Frequency Past 3 Years

04/16/2021

Part of Body Code	Part of Body Description	Number of Occurrences
66	No Physical Injury	172
90	Multiple Body Parts	53
53	Knee	49
35	Hand	37
42	Lower Back Area-incl Lumbar	36

**Percentage of Top 5 - Part of Body - Frequency**

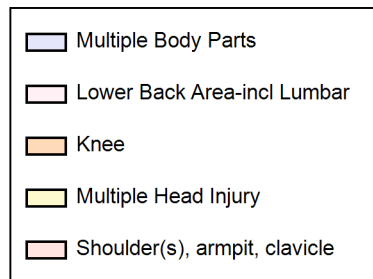
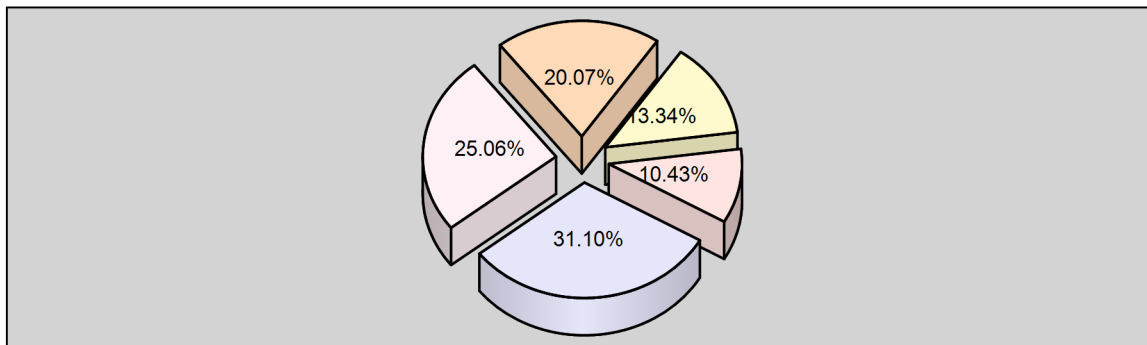


## Top 5 - Part of Body - Net Incurred Past 3 Years

04/16/2021

Part of Body Code	Part of Body Description	Net Incurred
90	Multiple Body Parts	\$1,689,631.82
42	Lower Back Area-incl Lumbar	\$1,361,231.95
53	Knee	\$1,090,443.09
10	Multiple Head Injury	\$724,813.35
38	Shoulder(s), armpit, clavicle	\$566,534.68

### Percentage of Top 5 - Part of Body - Net Incurred





**INSERVCO**  
**INSURANCE SERVICES, INC.**

***Stewardship Report***  
***Liability***

for

***Mercer County Ins Fund Comm***

As Of

***December 31, 2020***

*Inservco Insurance Services, Inc.*  
*Crossroads Corporate Center*  
*3150 Brunswick Pike*  
*Lawrenceville, NJ 08648*  
*(800) 334-1348*

## Report Terminology

Term	Definition
Gross Paid To Date Total	All payments transacted plus all offsets of voids and refunds through the report end date for all buckets
Indemnity	WC claim added this period where Gross Incurred Indemnity bucket >0
Medical	WC claim added this period where Gross Incurred Indemnity bucket = 0 and sum of Gross Incurred all other buckets >0
Net Incurred Total	Gross Incurred Total + Recovery ToDate Total all buckets
Outstanding Reserve Total	Outstanding monies expected to be paid for all financial buckets added together
Recoveries To Date Total	Recoveries added into the system through report end date all buckets
Total Claims	Count of pending and closed claims
Average Days to Receive	Average number of days between occurrence date and date received at Inservco

## EXECUTIVE SUMMARY

### Introduction:

Inservco Insurance Services, Inc. is pleased to present the 2021 Stewardship Report. We understand that the client needs to be aware of pertinent claim information in order to better manage your program. We trust you will find the data found within this report to be meaningful and enable you to continue to make wise decisions that impact the various aspects of your organization's financial outlook, operational challenges, and the workforce.

We also wanted you to be aware that Inservco is constantly striving to improve our services to you and we have invested heavily in new technology and services that enable us to efficiently interface with you and the vendor service providers that perform services for you. As you may already know, we have an ownership interest in KeyScripts, LLC which is a pharmacy benefit management company. We believe KeyScripts provides a cost effective pharmacy benefit management program. By using the KeyScripts program it enables your self-insured program to obtain savings below the fee schedule. Most importantly, Inservco's claim systems and billing systems interface with the KeyScripts program thereby making the process seamless to you and your employees who utilize the KeyScripts program. Savings reports are sent to you quarterly. Should you need more frequent reporting, please don't hesitate to contact Inservco.

Additionally, Inservco has partnered with certain vendors that perform services on your behalf in an attempt to reduce your self-insured program costs. Please note that Inservco may have business agreements, including cost sharing arrangements, with these vendor service providers. As part of these business agreements, there may be financial considerations paid by the vendor service provider to Inservco for the resources and services that Inservco may provide, which could include marketing, personnel, information technology, system access, and various administrative services. The amounts, which may be material that Inservco may receive from a vendor provider, may vary depending upon the types and quantity of resources and services Inservco provides to each respective vendor. It is important to note that you are under no obligation to utilize any vendor provider that is recommended by Inservco and if you elect not to utilize the services of a recommended vendor provider, then you can select a vendor service provider you choose to perform such services. You always have control over the types of and amounts of services a vendor service provider performs for your program, whether recommended by Inservco or selected by you. Therefore, we are always looking for input from you, our customer, to determine if there is anything that we can do to enhance your existing program and to enable you to make your job as a risk manager more efficient.

Should you have questions or need clarification regarding any information contained within this report, please feel free to contact Staci L. Ulp, AIC, Executive Vice President & COO at 800-356-0438 extension 4057.

## Observations, Conclusions, Suggestions:

During the 3-year period covered by this report, 777 claims were submitted to Inservco. The claims included Auto Liability, Auto Physical Damage, General Liability, Police Professional and Property claims. (Page 4).

In reviewing the policy period of 01/01/18 - 12/31/18, there were 371 claims submitted. During 01/01/19 -12/31/19, there were 270 claims submitted, inclusive of 01/01/19-7/31/2019 property claims. Additionally, during 01/01/20 - 12/31/20, there were 136 claims submitted. Handling of 1<sup>st</sup> party Property claims ended on 07/31/19. From a frequency perspective, the number of claims were highest in 2018. (Page 4).

Auto Liability claims decreased significantly from 19 claims in 2019 to 8 claims in 2020. Auto Physical Damage claims also decreased from 165 claims in 2018, to 111 claims in 2019, and finally 66 claims in 2020. General Liability decreased significantly from 144 in 2018, to 114 in 2019, and finally 57 claims in 2020. Police Professional claims decreased each year starting with 12 claims in 2018, to 11 claims in 2019, and decreased significantly to 5 claims in 2020. (Page 4).

We included a graph that visually summarizes the amount of claims by line of business. As you can see, 2018 included the highest amount of Auto Physical Damage claims, General Liability claims, Police Professional and Property Claims. (Page 5).

During the 3-year policy periods summarized in the report, 2018 includes the highest net incurred with \$228,822.76. The 2020 year includes the next highest net incurred with \$88,487.46. (Page 6).

In the 3-year policy period reviewed, Property claims were the highest paid in 2018 with \$75,000.00 paid to date. In the 2019 policy period, Auto Liability claims were the highest paid with \$28,923.21. Lastly in the 2020 policy year, Auto Physical Damage claims were the highest paid during the policy period with \$19,004.39. (Page 7).

When reviewing the loss summary by location during the 3-year policy period, Mercer County-All Liability/Property location has the highest number of claims with 499 claims and \$83,981.83 paid to date. \$176,127.74 includes the outstanding reserve for the same location (Page 8).

During the 3 year period of this report, the Top 5 Cause of Injury - Frequency was "Fall-Same level" with 76 claims or 27.5% of the top 5 Cause of Injury - Frequency, followed by "Injured" with 73 claims or 26.4% of the Top 5 Cause of Injury - Frequency. (Page 9).

The Cause of Injury - Net Incurred for the 3-year period included "Water Damage" with \$82,500.00 or 35.7% of the Top 5 Cause of Injury - Net Incurred, followed by "Injured" with \$69,062.00 or 29.9% of the Top 5 Cause Of Injury - Net Incurred. (Page 10).



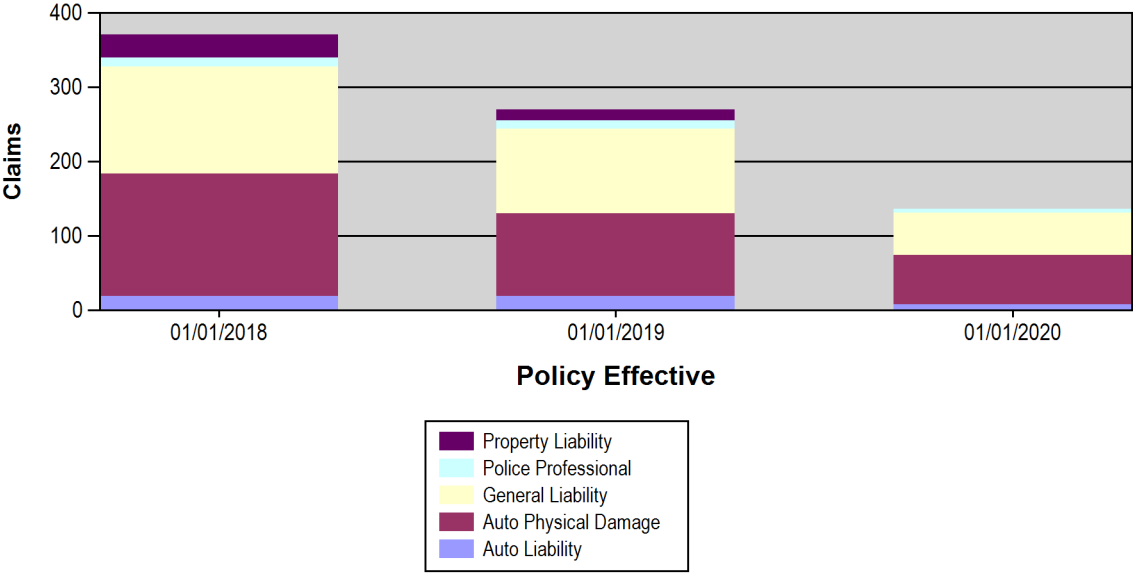
## Claim Summary By Policy Period Major Coverage Past 3 Years

08/09/2021

Policy Effective	Policy Expiration	Total Claims
01/01/2018	12/31/2018	
AL - Auto Liability		19
AP - Auto Physical Damage		165
GL - General Liability		144
PP - Police Professional		12
PR - Property Liability		31
		<hr/>
		371
01/01/2019	07/31/2019	
PR - Property Liability		15
		<hr/>
		15
01/01/2019	12/31/2019	
AL - Auto Liability		19
AP - Auto Physical Damage		111
GL - General Liability		114
PP - Police Professional		11
		<hr/>
		255
01/01/2020	12/31/2020	
AL - Auto Liability		8
AP - Auto Physical Damage		66
GL - General Liability		57
PP - Police Professional		5
		<hr/>
		136
<b>Total:</b>		<hr/>
		777

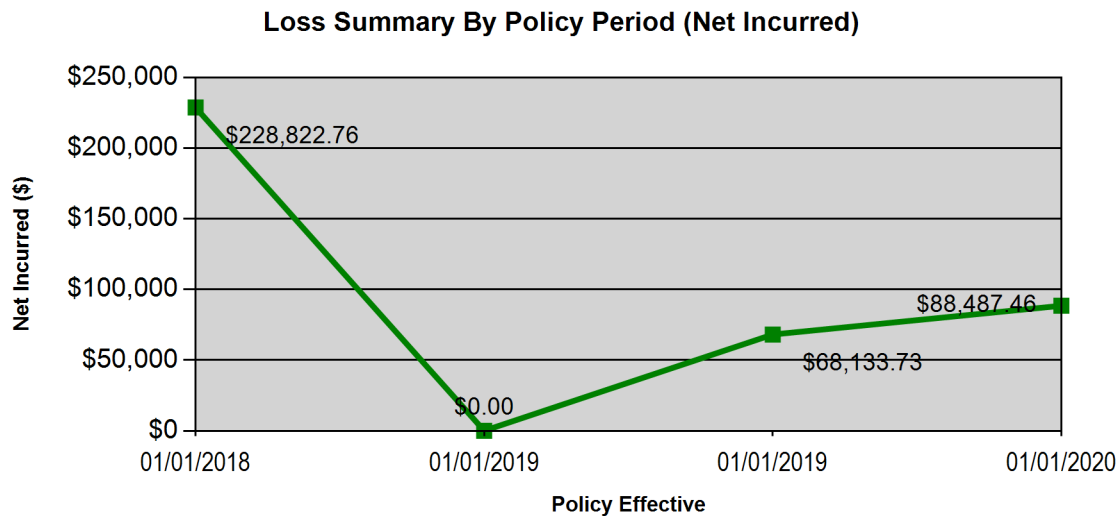


**Claim Summary by Policy Period - Major Coverage**



## Loss Summary By Policy Period Past 3 Years

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2018	12/31/2018	371	\$134,421.36	\$94,401.40	\$0.00	\$228,822.76
01/01/2019	07/31/2019	15	\$0.00	\$0.00	\$0.00	\$0.00
01/01/2019	12/31/2019	255	\$15,000.00	\$53,133.73	\$0.00	\$68,133.73
01/01/2020	12/31/2020	136	\$65,927.74	\$22,559.72	\$0.00	\$88,487.46
		<b>777</b>	<b>\$215,349.10</b>	<b>\$170,094.85</b>	<b>\$0.00</b>	<b>\$385,443.95</b>





## Loss Summary By Policy Period Major Coverage Past 3 Years

08/09/2021

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2018	12/31/2018					
AL - Auto Liability		19	\$1,200.00	\$12,153.45	\$0.00	\$13,353.45
AP - Auto Physical Damage		165	\$0.00	\$275.00	\$0.00	\$275.00
GL - General Liability		144	\$125,721.36	\$6,972.95	\$0.00	\$132,694.31
PP - Police Professional		12	\$0.00	\$0.00	\$0.00	\$0.00
PR - Property Liability		31	\$7,500.00	\$75,000.00	\$0.00	\$82,500.00
		371	\$134,421.36	\$94,401.40	\$0.00	\$228,822.76
01/01/2019	07/31/2019					
PR - Property Liability		15	\$0.00	\$0.00	\$0.00	\$0.00
		15	\$0.00	\$0.00	\$0.00	\$0.00
01/01/2019	12/31/2019					
AL - Auto Liability		19	\$0.00	\$28,923.13	\$0.00	\$28,923.13
AP - Auto Physical Damage		111	\$0.00	\$19,053.21	\$0.00	\$19,053.21
GL - General Liability		114	\$12,500.00	\$5,157.39	\$0.00	\$17,657.39
PP - Police Professional		11	\$2,500.00	\$0.00	\$0.00	\$2,500.00
		255	\$15,000.00	\$53,133.73	\$0.00	\$68,133.73
01/01/2020	12/31/2020					
AL - Auto Liability		8	\$5,000.00	\$2,335.60	\$0.00	\$7,335.60
AP - Auto Physical Damage		66	\$14,927.74	\$19,004.39	\$0.00	\$33,932.13
GL - General Liability		57	\$18,000.00	\$1,219.73	\$0.00	\$19,219.73
PP - Police Professional		5	\$28,000.00	\$0.00	\$0.00	\$28,000.00
		136	\$65,927.74	\$22,559.72	\$0.00	\$88,487.46
		<b>777</b>	<b>\$215,349.10</b>	<b>\$170,094.85</b>	<b>\$0.00</b>	<b>\$385,443.95</b>



08/09/2021

## Loss Summary By Location Past 3 Years

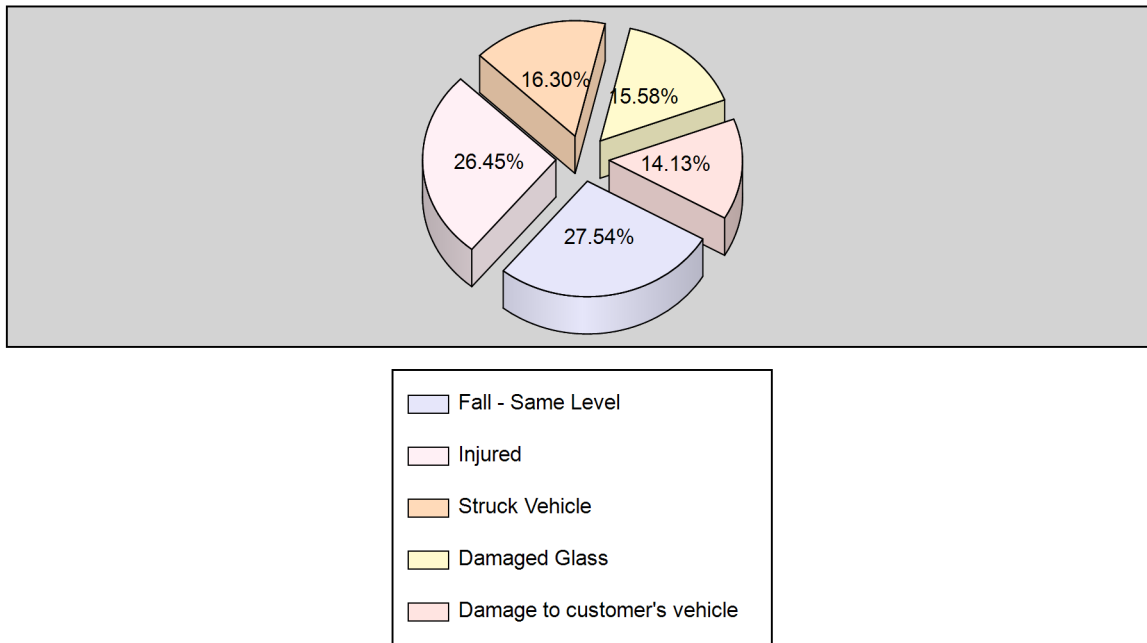
Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
0400	Airport Administrative Office	8	\$16,721.36	\$79,278.64	\$0.00	\$96,000.00
0500	Board of Social Services	9	\$0.00	\$0.00	\$0.00	\$0.00
0700	Building and Grounds	22	\$7,500.00	\$0.00	\$0.00	\$7,500.00
0800	Central Services	1	\$0.00	\$0.00	\$0.00	\$0.00
1000	Communications and Policy	2	\$0.00	\$0.00	\$0.00	\$0.00
10009999	Mercer Co-All Liab/Prop	499	\$176,127.74	\$83,981.83	\$0.00	\$260,109.57
1200	Correction Center	12	\$0.00	\$0.00	\$0.00	\$0.00
1800	Elections	1	\$0.00	\$0.00	\$0.00	\$0.00
20009999	Improv Auth-All Liab/Prop	5	\$15,000.00	\$2,686.79	\$0.00	\$17,686.79
2100	Engineering	2	\$0.00	\$0.00	\$0.00	\$0.00
2800	Highways	63	\$0.00	\$1,030.21	\$0.00	\$1,030.21
2900	Housing and Community Dev	4	\$0.00	\$0.00	\$0.00	\$0.00
3000	Human Services	4	\$0.00	\$0.00	\$0.00	\$0.00
3100	Comm Child Abuse/Missing Child	1	\$0.00	\$0.00	\$0.00	\$0.00
4000	Parks Commission/Park Facility	27	\$0.00	\$0.00	\$0.00	\$0.00
4300	Planning	1	\$0.00	\$0.00	\$0.00	\$0.00
4500	Prosecutor	31	\$0.00	\$0.00	\$0.00	\$0.00
4700	Sheriff Department	23	\$0.00	\$0.00	\$0.00	\$0.00
5000	Transportation and Infrastructure	60	\$0.00	\$3,117.38	\$0.00	\$3,117.38
5200	Weights and Measures	1	\$0.00	\$0.00	\$0.00	\$0.00
5800	Improv Auth-Arena	1	\$0.00	\$0.00	\$0.00	\$0.00
		<b>777</b>	<b>\$215,349.10</b>	<b>\$170,094.85</b>	<b>\$0.00</b>	<b>\$385,443.95</b>

## Top 5 - Cause of Injury - Frequency Past 3 Years

08/09/2021

Cause of Injury Code	Cause of Injury Description	Number of Injuries
GFALSM	Fall - Same Level	76
GINJUR	Injured	73
BSTE	Struck Vehicle	45
BGLASS	Damaged Glass	43
BDTCUS	Damage to customer's vehicle	39

Percentage of Top 5 - Cause of Injury - Frequency



## Top 5 - Cause of Injury - Net Incurred Past 3 Years

08/09/2021

Cause of Injury Code	Cause of Injury Description	Net Incurred
PWATRD	Water Damage	\$82,500.00
GINJUR	Injured	\$69,062.00
GDAMGE	Damage	\$28,295.80
HCVRT	Civil Rights Violation (PP)	\$28,000.00
GFALSM	Fall - Same Level	\$22,980.54

**Percentage of Top 5 - Cause of Injury - Net Incurred**

