

**MERCER COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – OCTOBER 25, 2021  
Meeting Held Telephonically  
10:30 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Nancy Fowlkes</b> <b>Amy Zeiders</b> <b>Richard Crooks</b> <b>Suretha Hobbs</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</b>
Risk Management Consultant	CBIZ Borden Perlman <b>Doug Borden</b> <b>Aricka Simms</b> <b>Megan Chwiero</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:**

Alejandra Silva, Mercer County  
Ana Bauersachs, Esq., Capehart Scatchard  
Susan Schaefer, Susan Schaefer, LLC  
Cathy Dodd, PERMA Risk Management Services  
Jason Thorpe, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 27, 2021**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 27, 2021**

Moved: Commissioner Walker  
Second: Commissioner Hughes  
Vote: Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** Mr. Prince reported that the Safety and Accident Review Committee meeting originally scheduled for October 20<sup>th</sup> has been rescheduled for October 27<sup>th</sup>. Mr. Prince advised that the meeting agenda and Zoom invite have been distributed and thanked Commissioner Hughes for her assistance with preparing the agenda and providing contact information for the Committee members. With no questions, Mr. Prince concluded his report.

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

**EXECUTIVE DIRECTOR REPORT:**

**CERTIFICATE OF INSURANCE REPORTS:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of September is included in the agenda. Executive Director advised there were (9) nine certificates of insurance issued during the month.

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

Moved: Commissioner Walker  
Second: Commissioner Hughes  
Vote: Unanimous

**NJ COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE met on September 23, 2021 and referred to the report on that meeting. Executive Director advised that during the meeting the NJCE approved its 2020 Year-end Audit and noted that there were no recommendations. Executive Director reported that the NJCE will appoint a Technical Writer. Executive Director advised that the Technical Writer will be responsible for drafting coverage policy forms for the Commission retention layer and the NJCE retention layer. Executive Director reported that during the meeting the Committee also reviewed perspective membership and advised that Ocean County Utilities Authority has joined the Ocean County Insurance Commission, increasing the membership to 10 Member Counties and 30 total members overall.

Executive Director added that he anticipates Ocean County Board of Health joining the Ocean County Insurance Commission prior to year-end. Executive Director reported that during the meeting the Underwriting Manger provided a pre-renewal presentation for the Commissioners and emphasized the importance of submitting the underwriting data for the renewal. Lastly, Executive Director reported that the NJCE Finance Committee met on October 21<sup>st</sup> to review a preliminary budget and dividend options. Executive advised that additional information is forthcoming.

**NJCE CYBER TASK FORCE:** Executive Director referred to correspondence from the NJCE Cyber Task Force and asked the Underwriting Manager, Mr. Cooney, to provide a brief overview of the notices. Mr. Cooney reported that October is National Cyber Security Awareness Month which is being run by a non-profit organization, National Cyber Security Council. Mr. Cooney said the National Cyber Security Council released new themes for cyber security on a weekly basis and different media was released based upon the weekly themes.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director referred to the Financial Fast Track for the month of July enclosed within the agenda packet. Executive Director reported that as of July 31, 2021 the Commission has a surplus of \$10,244,677. 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 July 31, 2021 is \$1,196,276 and advised that the total cash balance is \$1,971,888.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK** – Executive Director referred to the NJCE Financial Fast Track for the month of July. Executive Director reported as of July 31, 2021 the Fund has a surplus of \$14,791,950. Executive Director advised that line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551 and advised that the total cash balance is \$23,110,892.

**10<sup>TH</sup> ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION:** Executive Director reminded the Board and Professionals that this year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. Executive Director then asked Ms. Walcoff to provide a brief overview of what Commissioners can expect from the workshop. Ms. Walcoff reported that the workshop will include an overview of the current state of COVID and the law as it pertains to changes within the last year that have affected public safety workers and essential workers. Ms. Walcoff added that the workshop will also cover COVID vaccine mandates, OPRA requests, and an overview of renewals. Lastly, Ms. Walcoff reported that Mr. Earle of J.A. Montgomery will conduct an Implicit Bias training during the workshop. Ms. Walcoff noted that the entire PERMA and CSB staff attended the training and it was a very interesting and informative session.

With no questions, the Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chair Nazzaro advised the October Bills List, Resolution 39-21, was included in the agenda.

## MOTION TO APPROVE RESOLUTION 39-21, OCTOBER BILLS LIST

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

**ATTORNEY:** Mr. Adezio reported that Mercer County continues to provide COVID vaccinations via contracts with Capital Health and Penn Medicine. Mr. Adezio advised that the Commission's Risk Manager had previously reviewed the contracts with Capital Health and Penn Medicine and noted that the contracts will be updated and made current.

**CLAIMS SERVICE:** Ms. Walcoff advised that she had nothing further to add to the Best Practices Workshop overview she provided earlier in the meeting.

**CLAIMS ADMINISTRATOR:** Ms. Fowlkes advised Resolution 40-21, Disclosure of Liability Claims Check Registers were included in the agenda along with a copy of the check register for September 1, 2021 through September 30, 2021.

## MOTION TO APPROVE RESOLUTION 40-21 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved: Commissioner Walker  
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 September. 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 %
September	\$ 105,378	\$ 37,211	\$ 68,167	65%	70	60	\$ 54,534	86%

With no questions, Ms. Hrubash concluded her report.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised a copy of the Safety's Director Report for September through October was included in the agenda. Mr. Prince reported the agenda included the online instructor led trainings scheduled through year-end. 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 the Learning Management System is now up and running. Mr. Prince advised that if any departments would like to name an additional administrator for the system to please contact J.A. Montgomery Consulting so a brief tutorial on the system capabilities can be provided. Lastly, Mr. Prince reported that the deadline for the Munich Re Safety Grant has passed and urged the Commissioners to begin thinking about safety initiatives and incentives for 2022. Mr. Prince noted that he is available to provide assistance to the Commissioners if needed for their grant submission. With no questions, Mr. Prince concluded his report.

**RISK MANAGER CONSULTANT:** Ms. Chwioroth reported that the only outstanding underwriting information item is the completed Pollution Application. Ms. Chwioroth reported

that she anticipates receiving the completed application in the upcoming days and thanked Commissioner Hughes for her assistance with gathering all the necessary information for the renewal. With no questions, Ms. Chwioroth concluded her report.

**OLD BUSINESS:**

**FOLLOW-UP TO INSERVCO STEWARDSHIP REPORT:** Ms Zeiders reported that in response to questions raised about the Stewardship Report presented during the September meeting, Inservco prepared the Lag Time Report enclosed within the agenda. Ms. Zeiders reminded the Board that it was previously requested that Inservco remove the COVID claims during the reporting time period that was reviewed during the Stewardship Report presentation. Ms. Zeiders reported that after extracting the COVID claims from the report, the lag time was reduced from 33 days to 13 days.

Ms. Zeiders reported that she and Ms. Fowlkes researched the broad “catch-all” categories for the Top 5 Types of Injuries within the Stewardship Report as requested. Ms. Zeiders advised that examples of injuries that would fall into the “catch-all” category include an inmate throwing juice on an officer, being a witness to an assault, heat exhaustion, bug bites, and dizziness.

Ms. Zeiders reported that she met with Commissioner Hughes and noted that Inservco has offered to conduct Question/Answer sessions if there are any questions on how claims should be input. Ms. Zeiders advised that Inservco will be providing an excel data sheet that will show the various types of injury/causes of injury options and encourage that the most specific injury type be used instead of a general category.

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**CLOSED SESSION:** Chair Nazzaro requested a motion to approve Resolution 41-21 authorizing a Closed Session to discuss PARs and SARs.

**MOTION TO APPROVE RESOLUTION 41-21 FOR EXECUTIVE SESSION**

Moved:	Commission Walker
Second:	Commission Hughes
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved:	Commission Walker
Second:	Commission Hughes
Vote:	Unanimous

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

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

**NEXT MEETING:** Chair Nazzaro reported that the next meeting is scheduled for December 20, 2021 and will be conducted via Zoom.

**FINAL COMMENTS:** Executive Director reported that several of the County Commissions are filing for reimbursement from the Cares Act for COVID claims paid out of their Commission. Executive Director asked who at Mercer County handles the Cares Act funds and if there is someone he can speak with regarding filing for reimbursement on behalf of the Mercer County Insurance Fund Commission. Chair Nazzaro advised that Mr. Miller handles the Cares Act funds on behalf of Mercer County. Executive Director advised that Ms. Kontomanolis, the Chief Accounting Officer at PERMA, will contact Mr. Miller to discuss.

**MOTION TO ADJOURN:**

Moved:	Chair Nazzaro
Second:	Commissioner Hughes
Vote:	Unanimous

**MEETING ADJOURNED: 11:29 AM**

Minutes prepared by:  
Jason Thorpe, Assisting Secretary