

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
APRIL 25, 2022

To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 966 0514 3401

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/96605143401>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its April 25, 2022 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: APRIL 25, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** February 28, 2022 Open MinutesAppendix I
February 28, 2022 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 2-19

- ☐ **TREASURER – David Miller**
 - Resolution 21-22 March Bill List - **Motion**Page 20
 - Resolution 22-22 April Bill List - **Motion**Page 21
 - February Treasurer Reports.....Pages 22-23

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 23-22 Authorizing Disclosure of Liability Claims Check RegisterPage 24
 - Liability Claim Payments 2-1-22 to 2-28-22Pages 25-26
 - Liability Claim Payments 3-1-22 to 3-31-22Pages 27-28

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report.....Page 29

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 30-38

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**Pages 39-41
Resolution 24-22 Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS/SARS related to pending or anticipated litigation as
identified in the list of claims prepared by third-party claim administrator Inservco Insurance
Services, Inc. and attached to this agenda.
 - ☐ Motion for Executive Session
 - ☐ Motion to Return to Open
- ☐ **APPROVAL OF PARS:** *Motion to approve PARS/SARS as discussed in Executive Session (Roll Call Vote)*
- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETING: July 25, 2022, 10:30 AM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: April 25, 2022

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Stewardship Report (Appendix II)** – We were advised that during a recent County Commissioners meeting a question was raised on the benefits of membership in MCIFC and NJCE JIF. Our office provided the Commission Chairperson with our stewardship report summarizing the benefits of membership in the MCIFC and NJCE JIF. Enclosed in Appendix II is a copy of the report. We are prepared to answer any questions or to discuss further. We will also be available to attend a County Commissioner meeting as well.
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 4-8)** – At our last meeting Executive Director provided a verbal report on the NJCE 2022 Reorganization Meeting held on February 22, 2022. Included in the agenda on pages 4-8 is a written summary of the meeting. The NJCE will meet again on April 28, 2022 at 9:30 AM via zoom.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2022** the Commission has a surplus of **\$10,120,928**. 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 February 28, 2022 is **\$1,317,131**. The total cash balance is **\$1,306,581**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2022** the Fund has a surplus of **\$14,323,659**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$5,857,551. The cash amount is **\$12,413,800**.
- ☐ **Claim Tracking Reports (Pages 14-16)** - Included in the agenda on pages 14-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2022. The Executive Director will review the reports with the Commission.

❑ **Informational Items:**

- ❑ **Certificate of Insurance Reports (Pages 17-18)** – Included in agenda on pages 17-18 are the certificate of issuance reports from the NJCE which lists those certificates issued in the months of February and March. There were (2) two certificates of insurance issued during the month of February and (2) two certificates of insurance issued during the month of March.

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

- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 19)** – As a reminder, the 11th Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 19 is more information on seminar. You can register using the below link.

[2022 Education Seminar Registration](#)

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

- ❑ **2022 Meeting Schedule** – The Commission is not scheduled to meet in May or June. The next scheduled meeting is on July 25, 2022 at 10:30 AM. However, if claim payment authorization is needed prior to the July meeting, a special meeting can be scheduled for PARs/SARs approval.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 24, 2022

Memo to: Commissioners
Mercer County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: February 24, 2022 Reorganization Meeting

2022 Reorganization: The NJCE conducted its 2022 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2022 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

Fixing Public Meeting Dates: The Board of Fund Commissioners adopted the following meeting dates for 2022 and 2023 Reorganization to be held at **9:30AM virtually** until further notice.

April 28, 2022
June 23, 2022
September 22, 2022
October 27, 2022
November 17, 2022
February 23, 2023 – 2023 Reorganization

Finance Sub-Committee – 2022 Budget Delta: The Finance Sub-committee met on Tuesday, February 22, 2022; copies of the committee agenda were included in the agenda for information.

Executive Director reported the 2022 renewal at the expiring program structure, where available, resulted in higher member premiums for ancillary coverage lines primarily the Cyber Liability, Pollution Liability, medical malpractice and POL/EPL where applicable. These coverage lines are not part of the excess program and are elective, commercially insured coverages and are a pass-through in the NJCE budget. The total 2022 budget delta for ancillary coverage lines is \$744,455; an exhibit in the committee agenda provided the delta amount by Commission or County member-entity.

Executive Director said the sub-committee reviewed three payment options to address the delta:

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

Executive Director reported the sub-committee recommended each Commission or County member-entity determine which option would best meet budgetary needs. The Fund office will confirm the option with each Commission or County member-entity.

Professional Contracts/Services/Competitive Contracts: Request for Proposals (RFPs_ for the positions of the Executive Director, Safety Director, and Underwriting Manager were issued December 22nd and responses were due back January 26th. In addition, an RFP was issued for Property Claims Administrator on January 10th and responses were due February 4th.

Fund Attorney reported Commissioner Buono, Commissioner Kessler and the Fund Treasurer reviewed the responses for all positions noting that each position received only one response. Fund Attorney prepared resolutions authorizing award of contracts to the below vendors for the contract period February 2022 thru February 2025, which were adopted by the Board of Fund Commissioners:

- Executive Director/Administrator – PERMA Risk Management Services
- Underwriting Manager – Conner Strong & Buckelew Companies, Inc.
- Safety Director – J.A. Montgomery Risk Control Services
- Excess Property Claims Administrator – Scibal Associates Inc. t/a Qual-Lynx

The following services were procured via Competitive contract and were authorized for a one year term. Auditor and Litigation Manager will expire on or about April, 30, 2022. Payroll Auditor and Actuary will expire on or about June 30, 2022. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and to act.

Origami - Online Underwriting & Claims Platform: In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database. Executive Director reported the Origami contract is expiring in March 2022 and PERMA completed the contract renewal with Origami.

NJCE Financial Fast Track: Executive Director reported the December 31, 2021 Fast Track will be available for the next meeting.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

NJCE Committees:

Cyber Task Force: A meeting of this task force is scheduled for Friday, March 11, 2022 to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Cyber Task Force issues notifications to members on cyber-related issues. Submitted as part of the agenda was a story focusing on Third Party Vulnerabilities, which is one of the top three causes of a cyber-claim.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee has been scheduled for Thursday, March 17, 2022 at 1:30pm.

Stradley Ronon was awarded the services of Technical Service Writer on November 18, 2021. The need for the Technical Services Writer originated from a suggestion coming out of the NJCE Coverage Committee and part of his contractual service is to draft manuscript policies for retained layers of the program.

Safety Committee: In a prior meeting the Board of Fund Commissioners agreed there was a need for a Safety Committee at the NJCE level to compliment the member safety committees. Safety Director submitted a draft copy of the Safety Committee Charter for review and comment, which will be presented for approval at the April meeting. The Fund office will work with the Safety Director on committee members; we are asking each member county and their affiliated entities to appoint a representative to the NJCE Safety Committee. The first meeting of the Safety Committee will be scheduled for mid-May.

Hurricane Ida and Covid-19 Claims Update: Executive Director said the Fund office continues to monitor 2020, 2021 and current COVID-19 and Hurricane Ida claim activity. A quick overview of the # of claims and incurred amounts was provided.

AvaSci Technology: An NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers' compensation claims. AvaSci provided a virtual demonstration during the Best Practices Webinar and will be providing an in-person demonstration to a member in March. The Fund Office will reach out to the Counties to determine their interest for an in-person demonstration.

NJAC 2022 Reorganization: Deputy Executive Director attended the NJAC Reorganization Meeting on January 28, 2022 in Trenton. Congratulations to Commissioner Teri O'Connor, Monmouth County Administrator on her appointment as the NJAC 81st President.

NJCE Claims Summit: On Tuesday, February 22, 2022, PERMA hosted a Third Party Administrator (TPA) Summit via a webinar for all local member TPAs and interested individuals. Topics included changes to the NJCE program, reporting requirements, COVID-19 updates, Cyber claims and excess reporting.

2022 MEL, MRHIF & NJCE Educational Seminar: The 11th Annual Educational Seminar will be held virtually over two sessions on Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29th Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

Membership Chart: PERMA and its marketing team updated the NJCE JIF membership chart. Included as part of this report is the membership as of January 2022.

2022 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Underwriting Manager Report

2022 NJCE Excess Renewal Overview and Changes: The Underwriting Manager has completed the 2022 Renewal marketing and submitted a Renewal Overview presentation summarizing the changes. Two webinars were held to provide review of the renewal and a recording of the webinar was posted to the Fund's website – www.njce.org.

In addition, Underwriting Manager submitted a report of Key Tasks that include additional questions and information needed such as certain jail policies & procedures, multifactor authentication (MFA) as a layer of cyber liability protection for sign in and ownership of drones. This information will be requested via separate emails from the Underwriting Manager's office and/or the Fund office.

Extraordinary Unspecifiable Services (EUS): At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2022 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from December 2021 to February 2022.

Safety Director reported several members participated in the 2021 Safety Grant, which provided a total of \$50,000 reimbursement of safety items or services used to assist in controlling the frequency and severity of general liability claims. Safety Director reported notification on the 2022 Safety Grant will be distributed to members and discussed at County Safety Committee meetings.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 28, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2010

CAMDEN COUNTY INSURANCE COMMISSION

Camden County, Camden County College, Camden County Board of Social Services, Camden County Utilities Authority, Camden County Health Services, Camden County Pollution Control Financing Authority (6/2010), Camden County Improvement Authority (1/2011), Camden County Dept. of Police Services (4/2013)

GLOUCESTER COUNTY INSURANCE COMMISSION

Gloucester County, Rowan College of South Jersey, Gloucester County Improvement Authority, Gloucester County Utilities Authority, Gloucester County Library

2011

UNION COUNTY INSURANCE FUND COMMISSION

Union County

2012

BURLINGTON COUNTY INSURANCE COMMISSION

Burlington County, Burlington County Bridge Commission, Burlington County Board of Social Services, Rowan College at Burlington County (7/2018), Burlington County Special Services School District (7/1/2021), Burlington County Institute of Technology (7/1/2021)

CUMBERLAND COUNTY INSURANCE COMMISSION

Cumberland County, Cumberland County Improvement Authority, Cumberland County Utilities Authority (1/2014)

2014

HUDSON COUNTY

MERCER COUNTY INSURANCE FUND COMMISSION

Mercer County, Mercer County Improvement Authority (7/2014)

OCEAN COUNTY INSURANCE COMMISSION*

Ocean County, Ocean County Utility Authority (9/2021), Ocean County Boss (9/2021), Ocean County Library (9/2021), Ocean County Mosquito Control (9/2021), Ocean County Board of Health (12/2021)

2015

ATLANTIC COUNTY INSURANCE COMMISSION

Atlantic County Insurance Commission, Atlantic County, Atlantic County Utilities Authority, Atlantic County Improvement Authority

2019

MONMOUTH COUNTY



*Ocean County formed as an
Insurance Commission as of
2021
Updated: 1/2022

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2022			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		581,809	1,163,617	60,187,843	61,351,460
2.	CLAIM EXPENSES					
		Paid Claims	269,251	412,510	17,518,680	17,931,190
		Case Reserves	64,662	361,529	5,471,727	5,833,256
		IBNR	(72,784)	(128,279)	1,550,622	1,422,344
		Excess Insurance Recoverable	(670)	(6,233)	(202,924)	(209,157)
		Discounted Claim Value	(4,476)	(11,615)	(121,661)	(133,276)
	TOTAL CLAIMS		255,983	627,911	24,216,445	24,844,356
3.	EXPENSES					
		Excess Premiums	259,341	518,681	20,017,710	20,536,392
		Administrative	50,220	100,309	4,566,607	4,666,916
	TOTAL EXPENSES		309,561	618,990	24,584,317	25,203,307
4.	UNDERWRITING PROFIT (1-2-3)		16,264	(83,284)	11,387,080	11,303,797
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		16,264	(83,284)	11,387,080	11,303,797
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	242,951	242,951
9.	DIVIDEND EXPENSE		0	0	(2,742,951)	(2,742,951)
10.	INVESTMENT IN JOINT VENTURE		(7,871)	(7,871)	1,325,002	1,317,131
11.	SURPLUS (6 + 7 + 8 - 9)		8,393	(91,155)	10,212,082	10,120,927
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		(857)	(857)	879,749	878,892
	2015		(968)	(968)	1,379,399	1,378,431
	2016		(1,018)	(1,018)	1,600,846	1,599,828
	2017		(1,288)	(1,288)	2,333,612	2,332,324
	2018		(1,222)	(1,222)	2,246,293	2,245,071
	2019		(1,358)	(1,358)	1,323,982	1,322,624
	2020		594	6,157	605,458	611,615
	2021		(972)	(972)	(157,257)	(158,229)
	2022		15,482	(89,629)		(89,629)
TOTAL SURPLUS (DEFICITS)			8,393	(91,155)	10,212,083	10,120,928
TOTAL CASH						1,306,581

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2022	
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2015				
	Paid Claims	644	1,266	2,627,592
	Case Reserves	(512)	(1,134)	192,169
	IBNR	(132)	(132)	71,934
	Discounted Claim Value	0	0	(3,326)
TOTAL FY 2015 CLAIMS		(0)	(0)	2,888,369
FUND YEAR 2016				
	Paid Claims	2,904	4,841	3,125,430
	Case Reserves	4,094	2,157	476,598
	IBNR	(6,998)	(6,998)	47,040
	Excess Insurance Recoverable	0	0	(50,511)
	Discounted Claim Value	0	0	(5,901)
TOTAL FY 2016 CLAIMS		0	0	3,592,656
FUND YEAR 2017				
	Paid Claims	8,444	11,921	2,246,088
	Case Reserves	(7,444)	(10,921)	634,782
	IBNR	(1,000)	(1,000)	98,923
	Discounted Claim Value	0	0	(11,682)
TOTAL FY 2017 CLAIMS		0	0	2,968,112
FUND YEAR 2018				
	Paid Claims	5,960	9,870	2,399,145
	Case Reserves	(4,900)	(8,810)	350,217
	IBNR	(1,060)	(1,060)	152,575
	Discounted Claim Value	0	0	(9,111)
TOTAL FY 2018 CLAIMS		0	0	2,892,826
FUND YEAR 2019				
	Paid Claims	133,855	157,787	2,062,967
	Case Reserves	(133,402)	(261,996)	1,201,051
	IBNR	(454)	104,209	207,973
	Discounted Claim Value	0	0	(29,126)
TOTAL FY 2019 CLAIMS		(0)	0	3,442,864
FUND YEAR 2020				
	Paid Claims	12,320	25,221	1,923,794
	Case Reserves	(6,231)	(51,006)	691,981
	IBNR	(6,088)	25,785	289,241
	Excess Insurance Recoverable	(670)	(6,233)	(152,413)
	Discounted Claim Value	0	0	(18,570)
TOTAL FY 2020 CLAIMS		(670)	(6,233)	2,734,032
FUND YEAR 2021				
	Paid Claims	80,515	168,012	997,016
	Case Reserves	29,324	307,988	1,810,356
	IBNR	(109,839)	(476,000)	572,937
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	(38,311)
TOTAL FY 2021 CLAIMS		(0)	(0)	3,341,997
FUND YEAR 2022				
	Paid Claims	24,609	32,024	
	Case Reserves	183,733	386,818	
	IBNR	52,787	226,917	
	Excess Insurance Recoverable	0	0	
	Discounted Claim Value	(4,476)	(11,615)	
TOTAL FY 2022 CLAIMS		256,653	634,144	0
COMBINED TOTAL CLAIMS		255,983	627,911	24,216,445
24,844,356				
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	February 28, 2022		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,770,490	5,416,674	216,347,698	221,764,372
2.	CLAIM EXPENSES					
		Paid Claims	41,985	133,409	8,997,544	9,130,953
		Case Reserves	(146,729)	(462,392)	10,977,439	10,515,047
		IBNR	627,093	1,365,883	11,375,865	12,741,749
		Discounted Claim Value	(55,752)	(111,504)	(1,916,773)	(2,028,277)
		Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL CLAIMS		466,597	925,396	28,046,678	28,972,074
3.	EXPENSES					
		Excess Premiums	2,159,435	4,137,557	153,216,264	157,353,820
		Administrative	173,321	347,297	16,354,219	16,701,516
	TOTAL EXPENSES		2,332,756	4,484,854	169,570,483	174,055,336
4.	UNDERWRITING PROFIT (1-2-3)		(28,863)	6,425	18,730,537	18,736,962
5.	INVESTMENT INCOME		(28,650)	(88,856)	1,533,106	1,444,249
6.	PROFIT (4+5)		(57,514)	(82,432)	20,263,643	20,181,211
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		(57,514)	(82,432)	14,406,092	14,323,660
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(223)	(690)	163,660	162,970
	2011		(411)	(1,280)	666,797	665,517
	2012		(855)	(2,653)	690,291	687,638
	2013		(1,562)	(4,853)	1,322,965	1,318,112
	2014		(2,263)	(7,109)	2,323,116	2,316,007
	2015		(2,759)	(8,574)	1,637,394	1,628,820
	2016		(2,942)	(9,132)	1,825,687	1,816,555
	2017		(3,660)	(11,351)	1,865,475	1,854,124
	2018		(3,366)	(10,436)	2,701,793	2,691,357
	2019		(4,013)	(12,443)	2,317,154	2,304,711
	2020		(223)	(690)	(1,215,894)	(1,216,584)
	2021		(6,372)	(11,849)	107,652	95,804
	2022		(28,863)	(1,373)		(1,373)
TOTAL SURPLUS (DEFICITS)			(57,514)	(82,432)	14,406,091	14,323,659
TOTAL CASH						12,413,800

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,401	538,401
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		0	0	538,401	538,401
FUND YEAR 2012					
	Paid Claims	359	408	1,582,804	1,583,212
	Case Reserves	(359)	(408)	65,616	65,207
	IBNR	0	0	5,318	5,318
	Discounted Claim Value	0	0	(7,374)	(7,374)
TOTAL FY 2012 CLAIMS		(0)	(0)	1,646,363	1,646,363
FUND YEAR 2013					
	Paid Claims	2,760	8,046	914,416	922,463
	Case Reserves	(4,764)	(10,050)	458,599	448,548
	IBNR	2,004	2,004	74,752	76,756
	Discounted Claim Value	0	0	(57,108)	(57,108)
TOTAL FY 2013 CLAIMS		(0)	(0)	1,390,659	1,390,659
FUND YEAR 2014					
	Paid Claims	125	51,546	476,289	527,835
	Case Reserves	(37,407)	(113,993)	388,283	274,290
	IBNR	37,282	62,447	43,550	105,997
	Discounted Claim Value	0	0	(37,267)	(37,267)
TOTAL FY 2014 CLAIMS		0	(0)	870,855	870,855
FUND YEAR 2015					
	Paid Claims	6,828	17,686	1,175,139	1,192,825
	Case Reserves	(105,069)	(107,748)	1,460,651	1,352,902
	IBNR	98,241	90,062	106,456	196,519
	Discounted Claim Value	0	0	(100,358)	(100,358)
TOTAL FY 2015 CLAIMS		0	0	2,641,889	2,641,889

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	3,991	9,582	844,767	854,349
	Case Reserves	(3,990)	5,951	1,681,779	1,687,730
	IBNR	(1)	(15,533)	54,558	39,026
	Discounted Claim Value	0	0	(113,121)	(113,121)
TOTAL FY 2016 CLAIMS		0	0	2,467,984	2,467,984
FUND YEAR 2017					
	Paid Claims	1,844	3,516	393,930	397,446
	Case Reserves	(1,944)	(303,617)	1,372,320	1,068,703
	IBNR	100	300,101	1,211,149	1,511,250
	Discounted Claim Value	0	0	(135,864)	(135,864)
TOTAL FY 2017 CLAIMS		0	0	2,841,535	2,841,535
FUND YEAR 2018					
	Paid Claims	204	789	742,774	743,563
	Case Reserves	11,798	3,914	384,006	387,920
	IBNR	(12,002)	(4,703)	1,013,968	1,009,265
	Discounted Claim Value	0	0	(132,597)	(132,597)
TOTAL FY 2018 CLAIMS		0	0	2,008,151	2,008,151
FUND YEAR 2019					
	Paid Claims	0	0	673,118	673,118
	Case Reserves	100	74,102	590,241	664,343
	IBNR	(100)	(74,102)	1,923,599	1,849,497
	Discounted Claim Value	0	0	(263,678)	(263,678)
TOTAL FY 2019 CLAIMS		0	0	2,923,280	2,923,280
FUND YEAR 2020					
	Paid Claims	0	0	636,007	636,007
	Case Reserves	0	0	3,478,036	3,478,036
	IBNR	0	0	3,149,860	3,149,860
	Discounted Claim Value	0	0	(547,421)	(547,421)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
TOTAL FY 2020 CLAIMS		0	0	5,329,085	5,329,085
FUND YEAR 2021					
	Paid Claims	25,874	41,835	848,061	889,896
	Case Reserves	(5,495)	(13,344)	1,097,909	1,084,565
	IBNR	(20,378)	(36,288)	3,792,655	3,756,367
	Discounted Claim Value	0	0	(521,987)	(521,987)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		1	(7,797)	5,216,637	5,208,840
FUND YEAR 2022					
	Paid Claims	0	0		0
	Case Reserves	402	2,802		2,802
	IBNR	521,947	1,041,896		1,041,896
	Discounted Claim Value	(55,752)	(111,504)		(111,504)
TOTAL FY 2022 CLAIMS		466,597	933,193	0	933,193
COMBINED TOTAL CLAIMS		466,597	925,396	28,046,678	28,972,074
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 \$ 1,387,397 due from the reinsurer for COVID-19 WC claims.					

Mercer County Insurance Commission										
CLAIM ACTIVITY REPORT										
	AS OF	February 28, 2022								
COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	0	0	0	0	0	0	4	11	1	16
January-22	0	0	0	0	0	0	4	13	1	18
NET CHGE	0	0	0	0	0	0	0	2	0	2
Limited Reserves										\$8,217
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,402	\$18,001	\$122,500	\$147,903
January-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,402	\$18,001	\$122,500	\$147,903
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$265,082	\$18,141	\$122,500	\$596,423
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	0	1	2	2	17	2	5	9	1	39
January-22	0	1	2	2	17	3	5	6	0	36
NET CHGE	0	0	0	0	0	1	0	-3	-1	-3
Limited Reserves										\$16,690
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	\$0	\$7,500	\$246,737	\$232,779	\$75,412	\$12,500	\$5,869	\$23,000	\$500	\$604,297
January-22	\$0	\$7,500	\$246,737	\$233,356	\$75,733	\$13,500	\$7,500	\$16,500	\$0	\$600,827
NET CHGE	\$0	\$0	\$0	\$578	\$321	\$1,000	\$1,631	(\$6,500)	(\$500)	(\$3,470)
Ltd Incurred	\$78,677	\$120,910	\$339,591	\$262,217	\$88,054	\$37,460	\$19,263	\$24,130	\$500	\$970,802
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	0	0	0	1	0	0	1	1	1	4
January-22	0	0	0	1	0	0	1	1	0	3
NET CHGE	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves										\$28,080
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$7,500	\$500	\$84,739
January-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$7,500	\$0	\$84,239
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	(\$500)
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$83,830	\$12,153	\$28,923	\$9,836	\$9,047	\$500	\$430,377
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	4	4	8	13	9	19	45	75	27	204
January-22	4	4	8	13	9	20	43	80	7	188
NET CHGE	0	0	0	0	0	1	-2	5	-20	-16
Limited Reserves										\$27,637
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	\$113,006	\$183,537	\$232,017	\$321,843	\$265,995	\$926,555	\$879,731	\$2,069,843	\$263,318	\$5,255,845
January-22	\$113,006	\$184,048	\$227,923	\$328,710	\$270,574	\$1,058,957	\$884,848	\$2,047,019	\$80,585	\$5,195,670
NET CHGE	\$0	\$512	(\$4,094)	\$6,867	\$4,579	\$132,402	\$5,117	(\$22,824)	(\$182,733)	(\$80,175)
Ltd Incurred	\$2,142,169	\$2,690,212	\$3,001,108	\$2,460,418	\$2,579,277	\$3,074,372	\$2,552,501	\$3,232,201	\$295,342	\$22,027,600
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	4	5	10	16	26	21	55	96	30	263
January-22	4	5	10	16	26	23	53	100	8	245
NET CHGE	0	0	0	0	0	2	-2	4	-22	-18
Limited Reserves										\$24,607
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
February-22	\$113,006	\$191,037	\$478,754	\$623,861	\$341,407	\$939,055	\$900,502	\$2,118,344	\$386,818	\$6,092,784
January-22	\$113,006	\$191,548	\$474,660	\$631,305	\$346,308	\$1,072,457	\$907,250	\$2,089,020	\$203,085	\$6,028,638
NET CHGE	\$0	\$512	(\$4,094)	\$7,444	\$4,900	\$133,402	\$6,748	(\$29,324)	(\$183,733)	(\$64,145)
Ltd Incurred	\$2,250,802	\$2,819,893	\$3,609,026	\$2,881,870	\$2,754,759	\$3,159,809	\$2,846,681	\$3,283,519	\$418,842	\$24,025,202

FUND YEARS 2018 2019 2020 2021 2022

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF February 28, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		50	MONTH TARGETED	Last Month		49	MONTH TARGETED	Last Year		38	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	74,417	75,275	75,275	101.15%	74,417	75,275	75,275	101.15%	74,417	75,275	75,275	101.15%	74,417
GEN LIABILITY	157,000	88,054	88,054	56.09%	151,078	87,694	87,694	55.86%	150,701	85,194	85,194	54.26%	143,471
AUTO LIABILITY	131,000	12,153	12,153	9.28%	122,190	12,153	12,153	9.28%	121,736	13,353	13,353	10.19%	115,673
WORKER'S COMP	4,455,000	2,586,777	2,586,777	58.06%	4,433,718	2,586,077	2,586,077	58.05%	4,431,072	2,613,373	2,613,373	58.66%	4,384,843
TOTAL ALL LINES	4,817,417	2,762,259	2,762,259	57.34%	4,781,403	2,761,199	2,761,199	57.32%	4,777,926	2,787,196	2,787,196	57.86%	4,718,404
NET PAYOUT %	\$2,413,352				50.10%								

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		38	MONTH TARGETED	Last Month		37	MONTH TARGETED	Last Year		26	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	75,000	20,003	20,003	26.67%	75,000	20,003	20,003	26.67%	75,000	19,053	19,053	25.40%	75,000
GEN LIABILITY	160,000	37,460	37,460	23.41%	146,212	38,460	38,460	24.04%	145,243	32,460	32,460	20.29%	130,644
AUTO LIABILITY	132,000	28,923	28,923	21.91%	116,556	28,923	28,923	21.91%	115,850	28,923	28,923	21.91%	104,175
WORKER'S COMP	4,141,000	3,074,944	3,074,944	74.26%	4,075,787	3,073,490	3,073,490	74.22%	4,069,379	3,118,522	3,118,522	75.31%	3,925,491
TOTAL ALL LINES	4,508,000	3,161,330	3,161,330	70.13%	4,413,556	3,160,877	3,160,877	70.12%	4,405,473	3,198,958	3,198,958	70.96%	4,235,310
NET PAYOUT %	\$2,220,754				49.26%								

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		26	MONTH TARGETED	Last Month		25	MONTH TARGETED	Last Year		14	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	132,813	285,173	285,173	214.72%	132,813	285,173	285,173	214.72%	132,813	42,044	42,044	31.66%	127,545
GEN LIABILITY	149,000	19,263	19,263	12.93%	121,662	20,263	20,263	13.60%	120,016	45,464	45,464	30.51%	95,654
AUTO LIABILITY	116,000	9,836	9,836	8.48%	91,548	9,836	9,836	8.48%	90,160	7,336	7,336	6.32%	66,078
WORKER'S COMP	3,069,000	2,575,183	2,575,183	83.91%	2,909,281	2,561,540	2,561,540	83.46%	2,890,919	2,811,723	2,811,723	109.19%	2,298,188
TOTAL ALL LINES	3,466,813	2,889,455	2,889,455	83.35%	3,255,304	2,876,811	2,876,811	82.98%	3,233,909	2,906,567	2,906,567	177.68%	2,587,465
NET PAYOUT %	\$1,946,180				56.14%								

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		14	MONTH TARGETED	Last Month		13	MONTH TARGETED	Last Year		2	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	108,000	18,141	18,141	16.80%	103,717	18,141	18,141	16.80%	103,280	5,098	5,098	4.72%	14,040
GEN LIABILITY	134,000	24,130	24,130	18.01%	86,024	17,630	17,630	13.16%	83,401	1,000	1,000	0.75%	3,350
AUTO LIABILITY	104,000	9,047	9,047	8.70%	59,242	9,047	9,047	8.70%	56,329	0	0	0.00%	2,600
WORKER'S COMP	2,765,000	3,232,201	3,232,201	116.90%	2,070,541	3,128,862	3,128,862	113.16%	1,939,126	95,838	95,838	2.97%	55,300
TOTAL ALL LINES	3,111,000	3,283,519	3,283,519	105.55%	2,319,524	3,173,680	3,173,680	102.01%	2,182,136	101,936	101,936	8.43%	75,290
NET PAYOUT %	\$1,165,175				37.45%								

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		2	MONTH TARGETED	Last Month		1	MONTH TARGETED	Last Year		-10	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	125,000	122,500	122,500	98.00%	16,250	122,500	122,500	98.00%	7,500			N/A	N/A
GEN LIABILITY	156,000	500	500	0.32%	3,900	0	0	0.00%	1,560			N/A	N/A
AUTO LIABILITY	114,000	500	500	0.44%	2,850	0	0	0.00%	1,140			N/A	N/A
WORKER'S COMP	2,806,000	295,342	295,342	10.53%	56,120	88,000	88,000	3.14%	14,030			N/A	N/A
TOTAL ALL LINES	3,201,000	418,842	418,842	13.08%	79,120	210,500	210,500	6.58%	24,230	0	0	N/A	N/A
NET PAYOUT %	\$32,024				1.00%								

FUND YEARS 2014 2015 2016 2017

Mercer County Insurance Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF February 28, 2022																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
2014	Budget	Current		98			Last Month		97			Last Year		86		
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	62,322	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%
GEN LIABILITY	124,157	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%
WORKER'S COMP	4,356,301	2,152,725	2,152,725	49.42%	4,356,301	100.00%	2,152,725	2,152,725	49.42%	4,356,301	100.00%	2,219,325	2,219,325	50.95%	4,356,301	100.00%
TOTAL ALL LINES	4,669,797	2,264,511	2,264,511	48.49%	4,661,557	99.82%	2,264,511	2,264,511	48.49%	4,661,557	99.82%	2,327,958	2,327,958	49.85%	4,661,557	99.82%
NET PAYOUT %	\$2,137,796				45.78%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
2015	Budget	Current		86			Last Month		85			Last Year		74		
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH 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	129,885	129,885	83.32%	150,435	96.50%	129,885	129,885	83.32%	150,435	96.50%	123,660	123,660	79.32%	150,435	96.50%
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%	127,549	96.94%
WORKER'S COMP	4,449,750	2,690,212	2,690,212	60.46%	4,449,750	100.00%	2,690,080	2,690,080	60.45%	4,449,750	100.00%	2,689,907	2,689,907	60.45%	4,449,750	100.00%
TOTAL ALL LINES	4,818,174	2,828,868	2,828,868	58.71%	4,808,683	99.80%	2,828,736	2,828,736	58.71%	4,808,683	99.80%	2,822,338	2,822,338	58.58%	4,808,683	99.80%
NET PAYOUT %	\$2,628,856				54.56%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
2016	Budget	Current		74			Last Month		73			Last Year		62		
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH 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%	150,435	96.50%	339,591	339,591	217.83%	150,435	96.50%	359,591	359,591	230.66%	151,414	97.13%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	127,549	96.94%	268,228	268,228	203.85%	127,549	96.94%	268,228	268,228	203.85%	127,094	96.59%
WORKER'S COMP	4,616,644	3,032,513	3,032,513	65.69%	4,616,644	100.00%	3,025,005	3,025,005	65.52%	4,616,644	100.00%	2,921,416	2,921,416	63.28%	4,613,415	99.93%
TOTAL ALL LINES	4,985,068	3,640,432	3,640,432	73.03%	4,975,577	99.81%	3,632,923	3,632,923	72.88%	4,975,577	99.81%	3,549,334	3,549,334	71.20%	4,972,870	99.76%
NET PAYOUT %	\$3,130,272				62.79%											
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
2017	Budget	Current		62			Last Month		61			Last Year		50		
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	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%	154,429	97.13%	262,217	262,217	164.92%	154,414	97.12%	262,217	262,217	164.92%	153,002	96.23%
AUTO LIABILITY	134,000	83,830	83,830	62.56%	129,431	96.59%	83,830	83,830	62.56%	129,169	96.39%	83,830	83,830	62.56%	124,988	93.27%
WORKER'S COMP	4,709,000	2,460,418	2,460,418	52.25%	4,705,706	99.93%	2,459,418	2,459,418	52.23%	4,704,296	99.90%	2,359,609	2,359,609	50.11%	4,686,505	99.52%
TOTAL ALL LINES	5,085,000	2,881,870	2,881,870	56.67%	5,072,566	99.76%	2,880,870	2,880,870	56.65%	5,070,878	99.72%	2,781,061	2,781,061	54.69%	5,047,495	99.26%
NET PAYOUT %	\$2,258,009				44.41%											

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2022 to 3/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - NJ Transit Christopher Uffer I - County of Mercer	Local Programs Community Mobility One Penn Plaza East 4th Floor Newark, NJ 07105	RE: Rented/Leased Vehicles Evidence of Insurance a respects to Rented/Leased Vehicles. OP5638 755 IFDEE3FS9HDC47910 2017 16-1755 \$53,222.00 OP5807 897 1FDEE3FS0HDC61923 2018 16-1897 \$54,081.00 OP5803 923 1FDFE4FS1HDC61939 2018 16-1923 \$58,298.00 OP106A 924 IFDFE4FS2HDC65966 2018 16-1924 \$58,297.00 OP5952 925 1FDFE4FS4HDC65967 2018 16-1925 \$58,297.00 OP4062 937 2C7WDBG7HR743017 2017 16-1937 \$39,866.00 OP4085 948 2C7WDGBQ9HR838565 2019 16-1948 \$39,866.00 OP573B 997 IFDFE4FS1JDC37260 2019 16-1997 \$56,550.00 OP2743 754 2016 FORD EC II, VIN#: 1FDEE3FS1GDC51304, \$53,477.00.	2/9/2022 #3310101	GL AU EX WC OTH
H - Verizon Centralized Engineering I - County of Mercer	Services 657 Florida Grove Road Hopelawn, NJ 08861	RE: camera installation Verizon Communications Inc, its Subsidiaries and Affiliates is an Additional Insured on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to camera installation.	2/11/2022 #3310982	GL AU EX WC OTH
Total # of Holders: 2				

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2022 to 4/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lisa Schwartzberg I - County of Mercer	1552 River Road Hopewell Township, NJ	Evidence of Insurance	3/23/2022 #3411905	GL AU EX WC OTH
H - Pennington Day, Inc. I - County of Mercer	P.O. Box 628 Pennington, NJ 08534	RE: booth at Pennington Day The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Vendor agreement for booth at Pennington Day, located in Pennington, NJ on May 21, 2022. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	3/31/2022 #3424174	GL AU EX WC OTH
Total # of Holders: 2				



**AVAILABLE ONLINE
AT NO COST ...**

11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

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

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

USE THE BELOW LINK TO REGISTER
[2022 Education Seminar Registration](#)
SPONSORED BY



MEL



AGENDA

FRIDAY, APRIL 29

KEYNOTE
The Local Government
Ethics Law

Jacquelyn Suarez,
*Director NJ Division of Local
Government Services*

CYBER ISSUES
Combating Cyber Attacks

BENEFITS ISSUES
Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS
Ethics in Local Elections

SAFETY
Safety in the COVID Era

RISK MANAGEMENT
Local Government Risk
Management

**THE POWER OF
COLLABORATION**

[**njmel.org**](http://njmel.org)

**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 21-22

MARCH 2022

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

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

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

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000786			
000786	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/22	6.13
000786	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 3/22	14,749.08
			14,755.21
000787			
000787	THE ACTUARIAL ADVANTAGE	ACTUARY 3/22	690.08
			690.08
000788			
000788	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 3/22	16,791.66
			16,791.66
000789			
000789	PACKET MEDIA GROUP, LLC	ACCT#00032129 - AD - 2.18.22	22.05
			22.05
000790			
000790	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#896855 - AD - 2.17.22	18.55
			18.55
000791			
000791	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 3/22	11,505.50
			11,505.50
000792			
000792	NJ ADVANCE MEDIA	ACCT#1153600 - AD - 2.18.22	43.27
			43.27
000793			
000793	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 3/22	5,500.00
			5,500.00
		Total Payments FY 2022	49,326.32
		TOTAL PAYMENTS ALL FUND YEARS	\$49,326.32

Chairperson

Attest:_____

Dated:_____

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

Treasurer

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 22-22

APRIL 2022

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

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

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

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000794			
000794	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/22	5.60
000794	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/22	14,749.08
			14,754.68
000795			
000795	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/22	690.08
			690.08
000796			
000796	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 4/22	16,791.67
			16,791.67
000797			
000797	J.A. MONTGOMERY RISK CONTROL	CONSULTING 4/22	11,505.50
			11,505.50
000798			
000798	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 4/22	5,500.00
			5,500.00
		Total Payments FY 2022	49,241.93
		TOTAL PAYMENTS ALL FUND YEARS	\$49,241.93

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: 2022 Month Ending: February										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin				TOTAL
OPEN BALANCE	267,124.02	567,874.32	457,779.14	8,153,448.80	(5,096,008.51)	(1,063,005.17)	0.00	0.00	0.00	3,287,212.61
RECEIPTS										
Assessments	2,900.69	3,257.70	2,543.68	67,162.16	59,932.74	12,956.43	0.00	0.00	0.00	148,753.40
Refunds	0.00	0.00	0.00	10,324.08	0.00	0.00	0.00	0.00	0.00	10,324.08
Invest Pymnts	0.00	0.00	0.00	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	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	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	0.00	0.00	0.00
TOTAL	2,900.69	3,257.70	2,543.68	77,486.24	59,932.74	12,956.43	0.00	0.00	0.00	159,077.48
EXPENSES										
Claims Transfers	0.00	1,889.75	0.00	277,685.77	0.00	0.00	0.00	0.00	0.00	279,575.52
Expenses	0.00	0.00	0.00	0.00	1,810,739.94	49,393.23	0.00	0.00	0.00	1,860,133.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,889.75	0.00	277,685.77	1,810,739.94	49,393.23	0.00	0.00	0.00	2,139,708.69
END BALANCE	270,024.71	569,242.27	460,322.82	7,953,249.27	(6,846,815.71)	(1,099,441.97)	0.00	0.00	0.00	1,306,581.40

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2022			
Description:		MCIFC General A/C	MCIFC Claims A/C	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$3,287,212.51	2,161,655.25	1,125,557.26	
Opening Interest Accrual Balance	\$0.00	-	-	
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$0.00	\$0.00	\$0.00	
9 Deposits - Purchases	\$159,077.48	\$0.00	\$159,077.48	
10 (Withdrawals - Sales)	-\$2,139,708.69	-\$1,860,133.17	-\$279,575.52	
Ending Cash & Investment Balance	\$1,306,581.30	\$301,522.08	\$1,005,059.22	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$2,229,768.48	\$1,860,823.25	\$368,945.23	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$3,536,349.78	\$2,162,345.33	\$1,374,004.45	

RESOLUTION NO. 23-22

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

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

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

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

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

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

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

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

WHEREAS, the MCIFC did hold a closed session from which the public was excluded on April 25, 2022 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period February 1, 2022 to February 28, 2022 and March 1, 2022 to March 31, 2022 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 25, 2022.

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2022 Thru 02/28/2022

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

I n s e r v c o R e p o r t T e r m i n o l o g y

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



Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2022 Thru 02/28/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	31762	3960001596	001	GUO, JENNY	9/7/2021	12/30/2021	LENOX SOCEY FORMIDONI GIORDANO	2/14/2022	LEGAL FEES - INV # 22162	577.50
C	31962	3960002619	001	SPENCER II, GILBERT	9/28/2021	9/28/2021	TWIN COURT REPORTING LLC	2/28/2022	INV# 2264	291.00
C	31963	3960002619	001	SPENCER II, GILBERT	10/19/2021	10/19/2021	TWIN COURT REPORTING LLC	2/28/2022	INV# 2288	390.00
Total for Coverage: General Liability							Number of entries: 3		1,258.50	1,258.50
Coverage: Police Professional										
C	31964	3960003330	001	NICKENS, GILBERT	12/22/2021	12/22/2021	CSR COURT REPORTING LLC	2/28/2022	INVOICE# 314277	631.25
Total for Coverage: Police Professional							Number of entries: 1		631.25	631.25
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		1,889.75	1,889.75

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2022 Thru 03/31/2022

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

I n s e r v c o R e p o r t T e r m i n o l o g y

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



Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2022 Thru 03/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Police Professional										
C	32216	3960001188 001	GYORFFY, ANTHONY	10/1/2021	11/30/2021	BRIDGES & SNELL LLC DBA	3/14/2022	INV# 0019	7,264.00	7,264.00
C	32433	3960001188 001	GYORFFY, ANTHONY	12/3/2021	1/24/2022	BRIDGES & SNELL LLC DBA	3/28/2022	INVOICE 0020	8,070.00	8,070.00
Total for Coverage: Police Professional							Number of entries: 2		15,334.00	15,334.00
Total for Mercer County Ins Fund Comm - 396							Number of entries: 2		15,334.00	15,334.00



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

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
2016 & Prior	\$2,852,226	\$1,606,389	\$3,013,037	\$1,245,836	44%	2,693	2,288	405	85%	42	\$247,537	\$998,300
Total 2017	\$858,268	\$428,786	\$995,115	\$429,482	50%	797	681	116	85%	13	\$85,891	\$343,591
Total 2018	\$1,316,429	\$549,418	\$1,501,858	\$767,011	58%	1,030	884	146	86%	23	\$153,381	\$613,630
Total 2019	\$2,069,874	\$1,022,019	\$2,189,736	\$1,047,855	51%	1,014	884	130	87%	38	\$209,572	\$838,283
Total 2020	\$1,190,605	\$642,820	\$1,536,308	\$548,501	46%	914	827	87	90%	18	\$109,657	\$438,844
Total 2021	\$2,354,049	\$1,211,244	\$2,506,922	\$1,142,805	49%	1,008	936	72	93%	8	\$228,562	\$914,243
Jan-22	\$95,054	\$52,876	\$94,870	\$42,178	44%	59	57	2	97%	3	\$8,436	\$33,742
Feb-22	\$38,224	\$22,592	\$39,496	\$15,632	41%	81	74	7	91%	0	\$3,127	\$12,506
Mar-22	\$206,213	\$108,330	\$245,357	\$97,884	47%	109	105	4	96%	2	\$19,577	\$78,307
Total 2022	\$339,492	\$183,798	\$379,724	\$155,694	46%	249	236	13	95%	5	\$31,139	\$124,555
Total to Date	\$10,980,943	\$5,644,475	\$12,122,700	\$5,337,184	49%	7,705	6,736	969	87%	147	\$1,065,73	\$4,271,446

SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 19, 2022

DATE OF MEETING: April 25, 2022

MCIFC SERVICE TEAM

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

February – April 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 18:** Conducted a Loss Control Survey at the County Department of Corrections.
- **February 18:** Conducted a Loss Control Survey at the County Parks Department.
- **February 18:** Conducted Loss Control Surveys of the County Library West Windsor and Hopewell Branches.
- **February 23:** Attended the MCIFC Safety Committee meeting via teleconference.
- **February 28:** Attended the MCIFC meeting via teleconference.
- **March 2:** Conducted an Accident Investigation at the County Board of Elections Department.
- **March 23:** Attended the MCIFC Safety Committee meeting via teleconference.
- **April 13:** Conducted a Loss Control Survey at the Howell Living History Farm.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 25:** Plan to attend the MCIFC meeting via teleconference.
- **April 25:** Plan to attend the MCIFC Claims Committee meeting via teleconference.
- **April 27:** Plan to attend the MCIFC Safety Committee meeting via teleconference,

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Bulletin: Office Safety and Workstation Ergonomics – February 28.
- NJCE JIF - Live Safety Training – May 2022 Registration Now Open – March 3.
- NJCE JIF - JAMC LE Bulletin - Care of Pregnant Inmates and Dignity for Incarcerated Primary Caretakers Act – March 9 (sent to Jail Wardens).
- NJCE JIF - SD Bulletin: Batting Cage Best Practices- March 10.
- NJCE JIF - SD Message: Playground Risk Management – March 14.
- NJCE JIF - SD Bulletin: Special Events Best Practices – March 15.
- NJCE JIF - SD Message: Covid-19 Guidance and Updates – March 23.
- NJCE JIF - SD Bulletin: Distracted Driving Awareness Month March 31.
- NJCE JIF - SD Bulletin: Catalytic Converter Theft – April 1.
- NJCE JIF - SD Bulletin: Take Our Kids to Work Day Best Practices – April 11.
- NJCE JIF - JAMC LE Bulletin: Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement – April 11.
- NJCE JIF - Live Safety Training – June 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – April 12.
- NJCE JIF - Safety Recall Alert – Craftsman 30" Mini and Troy-Bilt TB30 Riding Lawn Mowers – April 18.

NJCE MEDIA LIBRARY

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

- No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

1. 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.
2. The Streaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning On Demand” Workplace College located on the Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#)):

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)

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

The live virtual monthly training schedules and registration links are available on the <https://njce.org/> website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The April thru June 2022 Live Training schedules and registration links are also attached).*

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

MSI-NJCE EXPOS (In-Person Training)

The MSI/NJCE Expos (In-Person training) scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

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

2022 Expo Schedule

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

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

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

To Register go to the: [MSI-NJCE 2022 EXPO Schedule](#) click on the selected course name/date.

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

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>

(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)

1



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

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

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.

- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

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

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

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

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live Virtual platform through Zoom in the MSI/NJCE Expos mentioned below) ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#))

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

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

DATE	TRAINING TOPIC	TIME
4/26/22	Power of Collaboration - Bergen Law & Public Safety Institute*	9:00 - 2:00 pm w/lunch brk
4/26/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
4/26/22	Flagger Skills and Safety	11:00 - 12:00 pm
4/26/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
4/27/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/27/22	Shift Briefing Essentials	1:00 - 3:00 pm
4/28/22	Fire Safety	8:30 - 9:30 am
4/28/22	Fire Extinguisher	10:00 - 11:00 am
4/28/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
4/29/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
4/29/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/2/22	Shop & Tool Safety	8:30 - 9:30 am
5/2/22	HazCom w/GHS	10:00 - 11:30 am
5/2/22	Accident Investigation	1:00 - 3:00 pm
5/3/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/3/22	Back Safety / Material Handling	11:00 - 12:00 pm
5/3/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
5/4/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/4/22	Flagger Skills and Safety	11:00 - 12:00 pm
5/5/22	Sanitation/Recycling Safety	8:30 - 10:30 am
5/5/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
5/5/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
5/6/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
5/6/22	Mower Safety	1:00 - 2:00 pm
5/9/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
5/9/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
5/10/22	Preparing for First Amendment Audits	9:00 - 11:00 am
5/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am

5/10/22	Hoists, Cranes and Rigging	1:00 - 3:00 pm
5/11/22	Hazard Identification: Making Your Observation Count	8:30 - 10:30 am
5/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
5/12/22	HazCom w/GHS	8:30 - 10:00 am
5/12/22	Hearing Conservation	10:30 - 11:30 am
5/13/22	Chain Saw Safety	8:30 - 9:30 am
5/13/22	Chipper Safety	10:00 - 11:00 am
5/16/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
5/17/22	Fire Safety	8:30 - 9:30 am
5/17/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/18/22	Flagger Skills and Safety	8:30 - 9:30 am
5/18/22	Fall Protection Awareness	10:00 - 12:00 pm
5/18/22	Public Employers: What You Need to Know	1:00 - 2:30 pm
5/19/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
5/19/22	Playground Safety Inspections	1:00 - 3:00 pm
5/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
5/20/22	Back Safety / Material Handling	10:00 - 11:00 am
5/20/22	Driving Safety Awareness	1:00 - 2:30 pm
5/23/22	Fire Safety	8:30 - 9:30 am
5/23/22	Fire Extinguisher Safety	10:00 - 11:00 am
5/23/22	Hearing Conservation	1:00 - 2:00 pm
5/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/25/22	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
5/25/22	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
5/26/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/26/22	Introduction to Communication Skills	12:30 - 2:30 pm
5/26/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
5/27/22	Shop & Tool Safety	1:00 - 2:00 pm
5/31/22	Mower Safety	8:30 - 9:30 am
5/31/22	HazCom w/GHS	10:00 - 11:30 am
5/31/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
6/1/22	HazCom w/GHS	8:30 - 10:00 am
6/1/22	Employee Conduct and Violence Prevention in the Workplace	9:30 - 11:00 am
6/1/22	Hearing Conservation	10:30 - 11:30 am
6/1/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/2/22	Productive Meetings Best Practices	8:30 - 10:00 am
6/2/22	Playground Safety Inspections	1:00 - 3:00 pm
6/6/22	Heavy Equipment - General Safety	8:30 - 10:30 am
6/6/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
6/6/22	Employee Conduct and Violence Prevention in the Workplace	11:00 - 12:30 pm
6/6/22	Shift Briefing Essentials	1:00 - 2:30 pm
6/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm

6/7/22	<u>MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</u>	8:30 - 10:30 am
6/7/22	<u>MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</u>	10:30 - 12:30 pm
6/8/22	<u>Wellness for Government Employees</u>	9:00 - 11:30 am
6/8/22	<u>Mower Safety</u>	11:00 - 12:00 pm
6/8/22	<u>Personal Protective Equipment (PPE)</u>	1:00 - 3:00 pm
6/9/22	<u>CDL: Drivers Safety Regulations</u>	8:30 - 10:30 am
6/9/22	<u>Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals</u>	8:30 - 10:00 am
6/9/22	<u>Introduction to Understanding Conflict</u>	12:30 - 2:30 pm
6/9/22	<u>Lock Out/Tag Out (LOTO)</u>	1:00 - 3:00 pm
6/10/22	<u>Confined Space Entry for Entrants & Attendants</u>	8:30 - 10:30 am
6/10/22	<u>Shop & Tool Safety</u>	11:00 - 12:00 pm
6/13/22	<u>Jetter/Vacuum Safety Awareness</u>	8:30 - 10:30 am
6/13/22	<u>Ladder Safety/Walking & Working Surfaces</u>	1:00 - 3:00 pm
6/13/22	<u>Law Enforcement Work Zone Refresher Training</u>	1:00 - 3:00 pm
6/14/22	<u>Indoor Air Quality Designated Person Training</u>	8:30 - 9:30 am
6/14/22	<u>Preparing for the Unspeakable</u>	9:00 - 10:30 am
6/14/22	<u>Fire Safety</u>	11:00 - 12:00 pm
6/14/22	<u>Fire Extinguisher Safety</u>	1:00 - 2:00 pm
6/15/22	<u>HazCom w/GHS</u>	8:30 - 10:00 am
6/16/22	<u>Confined Space Entry for Entrants & Attendants</u>	1:00 - 3:00 pm
6/17/22	<u>CDL: Supervisors Reasonable Suspicion</u>	8:30 - 10:30 am
6/17/22	<u>Special Events Management</u>	1:00 - 3:00 pm
6/20/22	<u>Bloodborne Pathogens (BBP)</u>	8:30 - 9:30 am
6/20/22	<u>Chipper Safety</u>	11:00 - 12:00 pm
6/20/22	<u>Chain Saw Safety</u>	1:00 - 2:00 pm
6/21/22	<u>Mower Safety</u>	8:30 - 9:30 am
6/21/22	<u>Implicit Bias in the Workplace</u>	9:00 - 10:30 am
6/21/22	<u>Fall Protection Awareness</u>	1:00 - 3:00 pm
6/22/22	<u>CDL: Drivers Safety Regulations</u>	1:00 - 3:00 pm
6/23/22	<u>Power of Collaboration - Middlesex Fire Academy*</u>	9:00 - 2:00 pm w/lunch brk
6/23/22	<u>HazMat Awareness w/HazCom GHS</u>	8:30 - 11:30 am
6/24/22	<u>Driving Safety Awareness</u>	8:30 - 10:00 am
6/24/22	<u>Personal Protective Equipment (PPE)</u>	10:30 - 12:30 pm
6/27/22	<u>Employee Conduct and Violence Prevention in the Workplace</u>	9:00 - 10:30 am
6/27/22	<u>Back Safety / Material Handling</u>	11:00 - 12:00 pm
6/28/22	<u>Flagger Skills and Safety</u>	8:30 - 9:30 am
6/28/22	<u>Bloodborne Pathogens (BBP)</u>	10:00 - 11:00 am
6/28/22	<u>Safety Coordinator Skills Training</u>	8:30 - 12:30 pm
6/29/22	<u>Fire Safety</u>	8:30 - 9:30 am
6/29/22	<u>Fire Extinguisher Safety</u>	10:00 - 11:00 am
6/30/22	<u>Confined Space Entry for Supervisors</u>	9:00 - 12:00 pm
6/30/22	<u>HazCom w/GHS</u>	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

Please have one person register for the safety training webinar.

- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

RESOLUTION NO. 24-22

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

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

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

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

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

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

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

The MCIFC shall hold a closed session from which the public shall be excluded on April 25, 2022.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the MCIFC monthly meeting agenda for April 25, 2022 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 25, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

April 25, 2022

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960001237	Kirby, K.	Worker Compensation	SAR
3960003448	Lopez, L.	Worker Compensation	SAR
3960003463	Corvine, P.	Worker Compensation	SAR
3960003267	Corvine, P.	Worker Compensation	PAR
3960003879	Firestine, C.	Worker Compensation	PAR
3960003941	Cima, N.	Worker Compensation	PAR
3960003940	Buecker, C.	Worker Compensation	SAR
3960001646	Busby, Michelle	General Liability	SAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – February 28, 2022
Meeting Held Telephonically
10:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Susan Schaefer, Susan Schaefer, LLC
Ana-Eliza Bauersachs, Esq., Capehart Scatchard
Cathy Dodd, PERMA Risk Management Services
Jason Thorpe, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 24, 2022

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JANUARY 24, 2022**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety and Accident Review Committee met on February 23rd. Mr. Prince advised that 17 claims were discussed, 6 were deemed preventable, 7 were deemed non-preventable, and 4 were tabled pending additional information in order to arrive at an educated conclusion. Mr. Prince further advised that the next Safety and Accident Review Committee meeting is scheduled for March 23, 2022. With no questions, Mr. Prince concluded his report.

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

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there was one action item.

2022 PLAN OF RISK MANAGEMENT – Executive Director referred to the 2022 Plan of Risk Management enclosed within agenda. Executive Director advised that the Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Mr. Cooney added that the changes are highlighted in yellow and reflect the renewal. Executive Director asked if there were any questions. Hearing none, Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 17-22, PLAN OF RISK
MANAGEMENT**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	Unanimous

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE conducted its Reorganization Meeting on February 24th. Executive Director reported that the NJCE renewed certain professional contracts as well as the Origami underwriting database contract. Executive Director advised that the NJCE is scheduled to meet again on April 28th at 9:30 AM via Zoom.

2022 BUDGET DELTA – Executive Director reported that the NJCE Finance Committee met on February 22nd to discuss the 2022 Budget Delta in the amount of \$744,455. Executive Director advised that the NJCE Board of Commissioners accepted the recommendation of the Finance Committee to charge an additional premium to cover the delta. Executive Director referred to a copy of the Finance Committee agenda explaining the 2022 Budget Delta and the payment options for the members. Executive Director noted that most member Counties and Insurance Commissions have chosen to add the payment to their 3rd installment in 2022. Executive Director noted that in the case of Mercer County, the additional premium is \$94,187, and it is split between the County and the Improvement Authority. Executive Director said the Underwriting Manager did a great job with the renewal under the circumstances of the hard market for insurance. Executive Director advised that with regard to the cyber liability marketplace, deductibles are increasing at a rapid rate and limits are being reduced as public entities are one of the top three targets for cyber-crimes.

2022 RENEWAL OVERVIEW WEBINAR – Executive Director reported that the NJCE Underwriting Manager has completed the 2022 Renewal Marketing and noted that there are a number of changes summarized in the renewal overview enclosed within the agenda. Executive Director then asked the Underwriting Manager to provide a brief overview. Mr. Cooney reported that the NJCE held two Zoom meetings to review the renewal changes with the membership. Mr. Cooney advised that if any members have questions regarding the renewal and/or the presentation, they should contact him.

KEY TASKS FOR 2022 – Executive Director referred to the list of Key Tasks for 2022 prepared by the NJCE Underwriting Manager. Executive Director commended all of the member Counties and Insurance Commissions for making tremendous strides in updating the underwriting data in Origami which made the renewal process for the Underwriting Manager easier. Executive Director said there is additional work that needs to be done which is outlined on the Key Tasks list. Mr. Cooney added that the completion of the COPE information is critical for the property renewal as carriers will apply a higher rate if information is missing.

NJCE CYBER TASK FORCE – Executive Director reported that the NJCE Cyber Task Force issued a bulletin focusing on Third Party Vulnerabilities, which is one of the top 3 causes of claims. Executive Director referred to the bulletin which included four stories outlining what NJCE members have experienced with their cyber claims. Executive Director added that the stories conclude by pointing which NJCE Cyber Program items directly address the four claim examples. Mr. Cooney added that Cyber Task Force is trying to release monthly updates on cyber issues which will include claim stories of fellow members. Mr. Cooney further added the Task Force believes that monthly updates are the best way of expressing the urgency associated with cyber issues is by telling stories of fellow NJCE members, as well as NJCE's sister-JIF, the MEL. Chair Nazzaro asked if a copy of the Cyber Task Force bulletin could be emailed to her. Executive Director advised that a copy would be emailed.

CERTIFICATE OF INSURANCE REPORTS – Executive Director referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the month of January. Executive Director advised there were (11) eleven certificates of insurance issued during the month.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of November enclosed within the agenda. Executive Director reported that as of November 30, 2021, the Commission has a surplus of

\$10,077,545. 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 November 30, 2021 is \$1,179,827 and advised that the total cash balance is \$3,212,096.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Executive Director referred to the NJCE Financial Fast Track for the month of November. Executive Director reported that as of November 30, 2021 the Fund has a surplus of \$12,987,213. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551 and noted that the NJCE cash balance is \$31,395,191.

CLAIMS TRACKING REPORTS - Executive Director advised the Claims Tracking Reports as of November 2021 were included in the agenda. Executive Director referred to the Expected Loss Ratio report and advised this report compared how the Commission was performing versus the actuary’s projections. Executive Director reported that the Commission is performing better than the actuary projections in multiple years which has led to a sufficient amount of surplus. Executive Director reviewed the reports with the Commission and advised that 2021 is running a deficit and noted that the deficit is likely the result of COVID claims. Executive Director reported that as of November 2021, workers’ comp is running considerably higher than what the actuary projected the number to be; 91% as opposed to the actuary projected 52%. Executive Director said he is going to ask the Claims Administrator and the PERMA Claims team to prepare a list of the larger claims that have contributed to the 91%.

2022 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES – Executive Director reported that the NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Executive Director advised that the Limit Schematics are also posted to the site and noted that if anyone has any difficulty in accessing the website, they should contact the Fund Office.

2022 MEL, MRHIF & NJCE Educational Seminar - Executive Director advised that the 11th Annual Educational Seminar will be held virtually again this year. Executive Director noted there will be two sessions; Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. Executive Director reported that the seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2022 MEETING SCHEDULE – Executive Director reported that the Commission is not scheduled to meet in March and noted that the next scheduled meeting is on April 25, 2022 at 10:30 AM.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Nazzaro advised the February Bill List, Resolution 18-22 was included in the agenda.

MOTION TO APPROVE RESOLUTION 18-22, FEBRUARY BILL LIST

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

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

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Chair Nazzaro advised Resolution 19-22, Disclosure of Liability Claims Check Registers were included in the agenda along with a copy of the check register for January 1, 2022 through January 31, 2022.

MOTION TO APPROVE RESOLUTION 19-22 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved: Commissioner Walker
Second: Commissioner Hughes
Vote: Unanimous

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Jan-22	\$ 95,054	\$ 52,876	\$ 42,178	44%	59	57	\$ 33,742	97%

With no questions, Ms. Hrubash concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for January through February enclosed within the agenda. Mr. Prince referred to the listing of all virtual trainings scheduled through the end of April enclosed within the agenda. Mr. Prince advised that any questions regarding trainings should be directed to him. Mr. Prince reported that on February 18th, he met with Warden Ellis at the correctional facility and discussed a variety of topics. Mr. Prince reported that a new camera system for the correctional facility is going to be installed and will cover areas that were not covered in the past. Mr. Prince further reported that the new camera system will be IP enabled and will allow the Warden and his Command Staff access to sign-on remotely and review areas of the facility. Chair Nazzaro asked where the new cameras are going to be installed. Mr. Prince advised that the cameras will be installed in the areas that were not monitored previously, such as housing unit entrances, admissions, and stairwells. Mr. Prince reported that the NJCE is initiating a Safety Committee that will meet quarterly via Zoom. Mr. Prince explained that the purpose of the NJCE Safety Committee is to provide the various members with an opportunity to roundtable what works and does not work for their Counties/Commissions, training opportunities, as well as other safety items. Mr. Prince requested that the Commission consider appointing a representative to the NJCE Safety Committee. Chair Nazzaro asked if the appointee should come from a particular department. Mr. Prince suggested that the appointee be an individual that is able to attend the quarterly meetings and bring back information from the meetings for distribution throughout the county. With no further questions, Mr. Prince concluded his report.

RISK MANAGER CONSULTANT: Ms. Pursell reported that since the last Commission meeting, her office was involved in contract discussions with Ultra Artists and Morris Day Entertainment, and risk management advice was provided. Ms. Pursell reported that her office has begun working on the upcoming renewal and has contacted the carrier to obtain renewal terms. With no questions, Ms. Pursell concluded her report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: Chair Nazzaro advised that she had a question under New Business. Chair Nazzaro asked if an employee is working from home virtually, and they trip and fall, is that considered a workers' compensation injury. Ms. Bauersachs advised that it could be considered workers' compensation as there was a similar case where the court deemed the injury compensable. Ms. Bauersachs further advised that it is a very complex issue, as it is brand new, and she will do some research to provide a better answer.

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director read and requested a motion to approve Resolution 20-22 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 20-22 FOR EXECUTIVE SESSION

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

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

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

MOTION TO ADJOURN:

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

MEETING ADJOURNED: 11:24 AM

Minutes prepared by:
Jason Thorpe, Assisting Secretary

APPENDIX II

NJCE Stewardship Report Mercer County Insurance Fund Commission



New Jersey Counties Excess Joint Insurance Fund Stewardship Report for Mercer County

April 13, 2022

Table of Contents

- Benefits of the New Jersey Counties Excess Joint Insurance (NJCE) Approach
- NJCE Member Savings
- Mercer County Insurance Fund Commission (MCIFC) Savings
- NJCE Program versus Commercial Marketplace
- NJCE Program Structure
- NJCE Key Insurance Coverages
- Benefits of NJCE Model
- NJCE's Financial Impact
- NJCE Organization Chart
- NJCE Membership Chart
- NJCE Ongoing Initiatives
- Claims Management
- Risk Control Services
- NJCE Professionals Chart

■ Benefits of the NJCE's Approach

35 years of
success with the MEL &
NJCE JIFs

Loss
Rate
Reduction

65%

Total
Taxpayer
Savings

\$3.5BB



Full financial
transparency
and control

Significant
economies of
scale and buying
power



Risk sharing with
fellow county
members in NJCE
community



Challenging
exposures are
easily addressed



Long-Term Stability
& Predictability

■ NJCE Membership Savings *(12/31/2021)*

\$128,995,405



NJCE Performance *(12/31/2021)*

Insurance Commission / Standalone County	Commission Surplus/(Deficit)	CEL Surplus/(Deficit)	Total Surplus/(Deficit)	Dividends Paid	Compounded Premium Savings	TOTAL SAVINGS	Time in Program
Camden Commission	\$28,649,455	\$3,801,722	\$32,451,177	\$7,086,123	\$1,893,333	\$41,430,633	142 Months
Gloucester Commission	\$778,129	\$2,107,206	\$2,885,335	\$4,170,098	\$4,141,667	\$11,197,100	142 Months
Union Commission	\$3,970,286	\$1,907,566	\$5,877,852	\$1,318,435	\$11,916,667	\$19,112,953	130 Months
Burlington Commission P & C	\$2,839,843	\$1,380,774	\$4,220,617	\$569,044	\$5,000,000	\$9,789,661	120 Months
Burlington Commission HIF	\$8,053,768	\$0	\$8,053,768	\$13,773,249	\$0	\$21,827,017	78 Months
Cumberland Commission	-\$293,216	\$726,041	\$432,825	\$120,999	\$4,393,750	\$4,947,574	111 Months
Mercer Commission	\$8,836,569	\$1,321,905	\$10,158,474	\$2,742,951	\$480,000	\$13,381,425	96 Months
Hudson County	No Commission	\$990,748	\$990,748	\$217,897	\$1,416,000	\$2,624,645	96 Months
Ocean Commission	(\$666,892)	\$707,567	\$40,675	\$140,625	\$265,417	\$446,717	91 Months
Atlantic Commission	\$1,785,496	\$783,240	\$2,568,736	\$62,150	\$2,065,000	\$4,695,886	84 Months
Monmouth County	No Commission	\$37,563	\$37,563	\$0	\$275,000	\$312,563	33 Months
Total	\$53,953,438	\$13,764,331	\$67,717,769	\$30,201,571	\$31,846,833	\$129,766,173	142 Months

■ MCIC Performance *(12/31/2021)*

YEAR	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
2014	(267,230)	(221,592)	1,101,341	879,749
2015	(238,791)	(228,012)	1,607,411	1,379,399
2016	22,225	(69,636)	1,670,483	1,600,846
2017	(35,823)	75,524	2,258,088	2,333,612
2018	32,045	320,469	1,925,823	2,246,293
2019	236,746	590,610	733,372	1,323,982
2020	26,847	639,433	(33,975)	605,458
2021	355,420	(160,355)		(160,355)
TOTAL SURPLUS	131,440	946,443	9,262,543	10,208,985
TOTAL CASH				3,233,372

■ NJCE Program vs. Marketplace

Based on a study performed in mid 2021

Methodology

Analyzed three of our county members over past three years (2018 to present)

Included the combination of premium savings and rate delta versus the marketplace

- Premium savings are based on premium savings members found upon joining the NJCE
- Rate changes are based upon the previously displayed marketplace data

Results

On the low end, we saw 5% savings versus the marketplace, which represented about **\$1.4m**

On the high end, we saw 36% savings versus the marketplace, which represented about **\$4.4m**

Combining all three counties, we saw 15% to 23% savings, representing **\$4.0m - \$6.7m**

■ NJCE's Insurance Commission Approach

INSURANCE PREMIUMS

Why focus on just reducing **those** costs.....

.....when **these** costs are 3Xs larger?

SELF-INSURED
LOSSES

NJCE Program Structure

Traditional Excess Insurance

New Jersey Counties Excess JIF

Camden County Insurance Commission	Gloucester County Insurance Commission	Union County Insurance Commission	Cumberland County Insurance Commission	Monmouth County	Mercer County Insurance Commission	Hudson County	Ocean County Insurance Commission	Atlantic County Insurance Commission	Burlington County Insurance Commission
---	---	--	---	--------------------	---	------------------	--	---	---

NJCE Key Coverages

- \$260m blanket Property limit (per occurrence)
 - ✓ \$100m Flood / \$75m High Hazard Flood
 - ✓ Full Named Storm coverage
- \$30m of Casualty limits available, with separate limits for each coverage (GL, Auto, Law)
- Statutory Workers' Compensation
- \$30m POL / EPL available
- \$7m Cyber
- \$9m Non-Owned Aircraft Liability included
- \$10m Pollution/Environmental Liability
- Medical Malpractice available for all healthcare-related operations up to \$23m



The NJCE Program consistently yields
surplus and dividends

Benefits of the NJCE Model



Benefits of the NJCE Model

The NJCE JIF Model has enabled member Counties and their affiliated entities to effectively “take control” of their “total cost of risk”:

- Modernized Approach to Managing Risk
- Efficient Method of Insurance Procurement
- Improved “Buying Power” and better insulated from adverse insurance market conditions for loss experience
- Proven Model Used By Municipal JIFs and now the NJCE as well
- Successful Shared Services Concept
- Inter-County, County to County and Shared Purchases of Miscellaneous Ancillary Coverage
- Improved Claims Management
- Focused Safety/Training/Loss Prevention
- It is a shared services concept formed by NJ Counties for NJ Counties

Benefits of the NJCE Model

- The NJCE JIF Model has enabled member Counties and their affiliated entities to effectively “take control” of their “total cost of risk” (continued):
- Control of Program Parameters and Management
- Communication to Membership via:
 - Risk Management Plan
 - Limit/Retention Schematics
 - Bylaws – NJCE and Insurance Commissions
 - Monthly Executive Committee Agendas
 - Sub-Committee Meetings, i.e., claims and safety
- Retention of Underwriting Profit – Financial Impact
- Moderate Insurance Price Fluctuations
- Investment Income



■ Benefits of the NJCE Model

- MEL Safety Institute (MSI)
 - Multifaceted, comprehensive training system, customized for the needs of NJCE JIF members.
 - Online courses, with CEU credits available.
- Learning Management System (LMS)
 - Training tracking
- Right to Know (RTK) services
- Dedicated Safety Director
 - Attends monthly meetings, analyzes losses and deploys risk control
- Law Enforcement consulting services
 - Includes former law enforcement professionals.
- Access to expert legal, underwriting claims, insurance, safety and other governmental professionals.



NJCE's Financial Impact



■ Statutory Profit

Statutory Profit as of 12/31/21

- Insurance Commissions - **\$57 Million**
- NJCE - **\$20.3 Million**
- Total Program Wide - **\$77.3 Million**

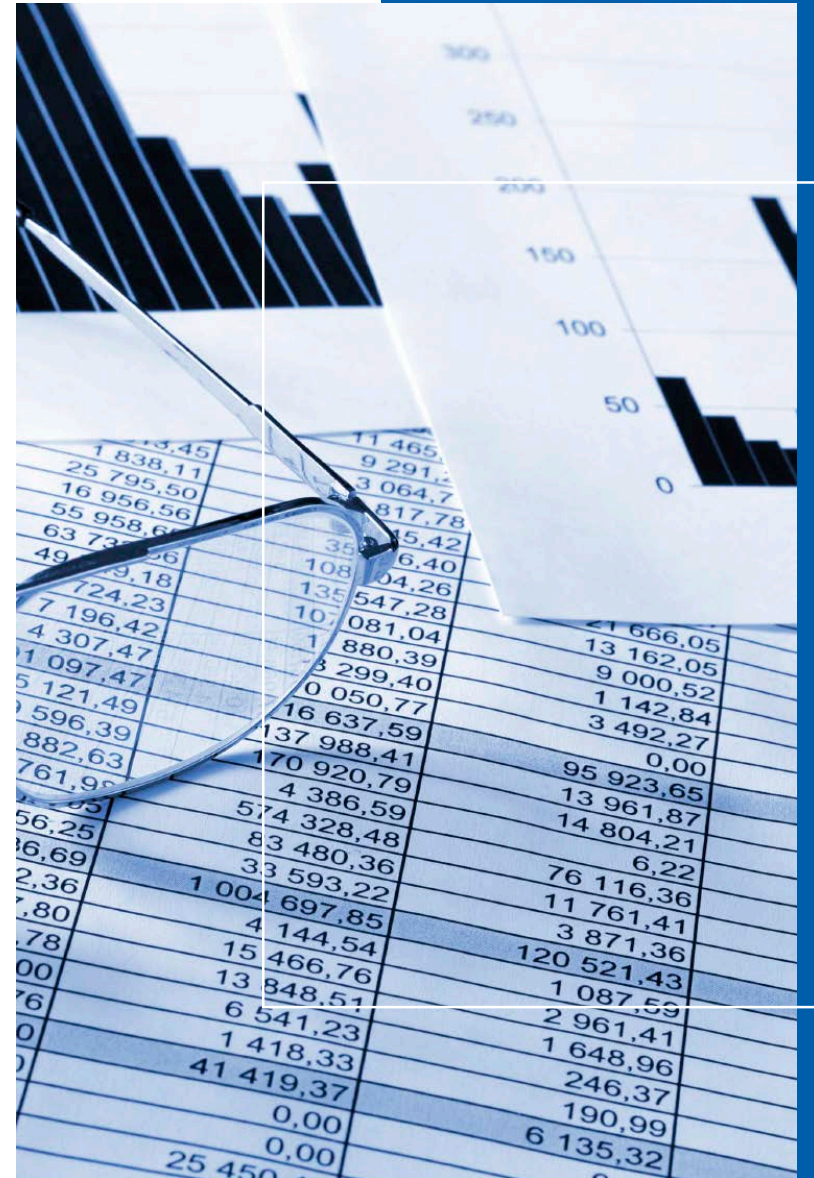
(Surplus Before Dividend Distributions)



■ Surplus

Surplus as of 12/31/21

- Insurance Commissions - **\$45.9 Million**
- NJCE - **\$14.4 Million**
- Total Program Wide - **\$60.30 Million**



Cash balance

Cash Balances as of 12/31/21

- Insurance Commissions - **\$90.9 Million**
- NJCE - **\$30.6 Million**
- Total Statewide - **\$121.50 Million**



Financial Impact

Financial Fast Tracks

- Report to monitor financials on a monthly basis.

Financial Audit Reports

- The NJCE has received “clean” audits with no findings and no recommendations for all fund years 2010 through 2020.



■ Financial Impact

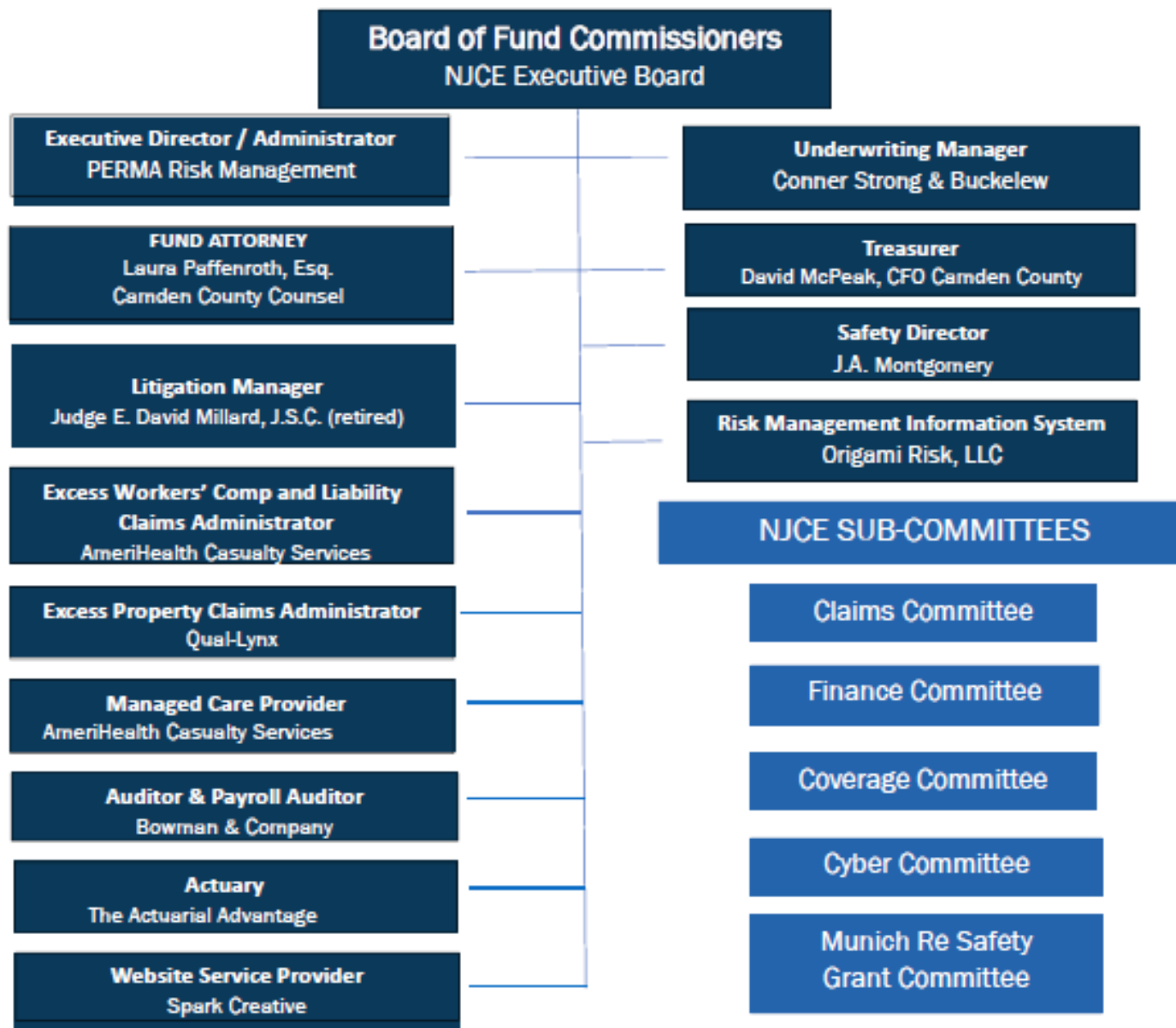
Dividends paid by New Jersey Counties Excess Joint Insurance Fund

TOTAL DIVIDEND DISTRIBUTIONS AS OF 12/31/2021	
NJ CEL	5,857,551.00
Burlington County Insurance Commission (BCIC)	100,000.00
Camden County Insurance Commission (CCIC)	5,000,000.00
Gloucester County Insurance Commission (GCIC)	3,207,000.00
Mercer County Insurance Fund Commission (MCIC)	2,500,000.00
Union County Insurance Fund Commission (UCIC)	425,000.00
Total Dividends	17,089,551.00

NJCE Organization



■ Organization



NJCE Membership

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2010

CAMDEN COUNTY INSURANCE COMMISSION

Camden County, Camden County College, Camden County Board of Social Services, Camden County Utilities Authority, Camden County Health Services, Camden County Pollution Control Financing Authority (6/2010), Camden County Improvement Authority (1/2011), Camden County Dept. of Police Services (4/2013)

GLOUCESTER COUNTY INSURANCE COMMISSION

Gloucester County, Rowan College of South Jersey, Gloucester County Improvement Authority, Gloucester County Utilities Authority, Gloucester County Library

2011

UNION COUNTY INSURANCE FUND COMMISSION

Union County

2012

BURLINGTON COUNTY INSURANCE COMMISSION

Burlington County, Burlington County Bridge Commission, Burlington County Board of Social Services, Rowan College at Burlington County (7/2018), Burlington County Special Services School District (7/1/2021), Burlington County Institute of Technology (7/1/2021)

CUMBERLAND COUNTY INSURANCE COMMISSION

Cumberland County, Cumberland County Improvement Authority, Cumberland County Utilities Authority (1/2014)

2014

HUDSON COUNTY

MERCER COUNTY INSURANCE FUND COMMISSION

Mercer County, Mercer County Improvement Authority (7/2014)

OCEAN COUNTY INSURANCE COMMISSION*

Ocean County, Ocean County Utility Authority (9/2021), Ocean County Boss (9/2021), Ocean County Library (9/2021), Ocean County Mosquito Control (9/2021), Ocean County Board of Health (12/2021)

2015

ATLANTIC COUNTY INSURANCE COMMISSION

Atlantic County Insurance Commission, Atlantic County, Atlantic County Utilities Authority, Atlantic County Improvement Authority

2019

MONMOUTH COUNTY



*Ocean County formed as an
Insurance Commission as of
2021

Updated: 1/2022

Initiatives



Ongoing and Future Initiatives

- **Annual Review**
 - Dividend Distribution
 - Program Coverage Structure
 - Market for New Membership
- **Claims Committee**
 - TPA Oversight
 - Consistency in reporting
 - Expand Litigation Management
- **Coverage Committee**
 - Review coverage
 - Address emerging exposure issues
- **Underwriting Data Validation**
 - Payroll Audits (2017-2018)
 - Risk Management Information System (RMIS) Data Collection (2019)
 - Claims System (2020)
 - Data Analytics (2020)
 - Property Valuations (2020)
- **Cyber Task Force**
 - Member cyber security plan and training
- **NJCE Learning Management System (LMS)**
 - Increase training opportunities and tracking attendance.

Claims Management



Claims Management

- Serve as Claims Resource and Provide Technical Claims Support on all lines of coverage, including General Liability, Workers' Compensation, Property, Public Officials, Medical Malpractice and Cyber claims
 - Coordination with Excess Carriers and Litigation Manager for litigation strategy and settlement
- COVID-19
 - Coordination and management of COVID-19 claims throughout the NJCE
 - Engaged expert defense counsel to assist with management of claims
 - Distributed guidelines and resources for COVID-19 claims reporting and management
- Best Practices Workshop
 - Implicit Bias Training
- TPA Summit – February 22, 2022
 - Brought all TPAs together to share information and foster uniformity throughout the NJCE counties/commissions
 - Introduced new NJCE TPA contacts and reiterated the reporting requirements.

■ Claims Management

PERMA Coordination of Primary and Excess Claims Oversight:

- **Robyn D.H. Walcoff, Esq.**, Vice President, Claims Manager, PERMA
- **Jennifer Conicella**, Senior Associate Claims Consultant,
- **Jacqueline Cardenosa**, Claim Analyst,

Scope of Services

- Active TPA Oversight and Litigation and Claims Management
- Claims Resource and Technical Claims Support
- Coordinate Claims Strategy Meetings for County and Commission Members
- Coordination with Excess Carrier
- Implementation and ongoing maintenance of Origami Risk Claims System
- TPA Claim Reviews and audits



Claims Management

- Conducted Best Practices Workshops, Annually since 2012
- Served as Claim Resource and Provided Technical Claims Support on Property and Cyber claims.
 - E.g. Bordereau Report and Breach Coach
- New Member and New Commission Onboarding
- Coordination with Excess Carriers and Litigation Manager for litigation strategy and settlement
- Implementation of Property TPA for Commissions and NJCE

Risk Control



Risk Control

Key Accomplishments/Past Successes

Risk Control continues to be a key component in the success of the NJCE JIF and we continue to focus on safety, training and accident prevention. These goals are met by participating in a variety of initiatives, which included:

- OSHA 30 program
- Risk Management for Police Officers
- Risk Management for Police Supervisors
- Dealing With Difficult People
- Below 100 Program
- Focused / Customized Safety Training
- Protection From Abuse Training Provided Via Webinar Format
- Emergency Action Plan training and assistance
- MEL Safety Institute Webinars



Risk Control

KEY ACCOMPLISHMENTS/PAST SUCCESSES

- Continued participation in Safety and Accident Review Committees
- Attendance in Claims Committee meetings to monitor trends and make appropriate recommendations
- Customized training to address unique exposures

■ 2022 Risk Control Initiatives

- Safety Video Streaming Service
- Instructor Led Training Programs
- Webinar Training Programs
- Learning Management System
- www.njce.org



2022 Webinar Training Initiatives

- Flagger / Work Zone Webinar Program
 - Temporary Traffic Control
 - Temporary Traffic Control for Supervisors
 - Flagger Best Practices
- Landscape Safety
 - Mower Safety
 - Chainsaw Safety
 - Chipper Safety
 - Utility Cart Safety
- CEVO



Risk Control

MUNICH SAFETY GRANT

- Munich Safety Grant Committee Established in 2019
- 50% Cost-Sharing for Approved Purchases
- Designed to Address General Liability Risks
- Past Safety Grant Projects and Awards:
 - Body Worn Cameras for Law Enforcement
 - Dash Mounted Cameras
 - Specialized Tactical Training for Law Enforcement
 - Bariatric Beds for Rehabilitation and Long Term Care Facilities
 - Dash Mounted Cameras for EMS Vehicles
 - Specialized Mental Health First Aid Training for Law Enforcement
 - Safety Equipment for Public Works Departments
 - Truck Mounted Attenuators for Work Zones



NJCE Team

Joseph Hrubash
Partner
NJCE Executive Director
P: (973) 659-6577
jhrubash@permainc.com

Executive Director Team

Brad Stokes
Vice President, Account Executive
Executive Director
P: (856) 552-6816
bstokes@permainc.com

Nancy Ghani
Account Executive
P: (201) 518-7029
nghani@permainc.com

Brandon Tracy
Account Manager
P: (856) 446-9209
btracy@permainc.com

231 Main Street
Toms River, NJ 08754

9 Campus Drive, Suite 216
Parsippany, NJ 07054

TRIAD 1828 CENTRE
2 Cooper Street
Camden, NJ 08102

David Grubb
Managing Director / Senior Vice President
PERMA Risk Management Practice Leader
P: (201) 518-7022
dgrubb@permainc.com

Timothy J. Gosnear, CPCU, AU
Senior Partner
Public Entity Practice Leader
P: (267) 702-2175
tgosnear@connerstrong.com

George E. Norcross III
Executive Chairman
P: (561) 500-4600
gnorcross@connerstrong.com

Joseph Buckelew
Chairman
P : (732) 736-5202
jbuckelew@connerstrong.com

Edward J. Cooney, MBA
Partner
NJCE Underwriting Manager
P: (973) 659-6424
ecooney@connerstrong.com

Underwriting Manager Team

Jonathon Tavares
Account Manager
P: (856) 614-4493
jtavares@connerstrong.com

Rachel Perry
Account Analyst
P: (856) 479-2128
rperry@connerstrong.com

Frank Proctor
Conner Strong & Buckelew
Executive Vice President
P : (267) 702-1450
fproctor@connerstrong.com