

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 25, 2022**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 932 2913 0216**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/93229130216>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its July 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: JULY 25, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 25, 2022 Open MinutesAppendix I
April 25, 2022 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 2-25

- ☐ **TREASURER – David Miller**
 - Resolution 26-22 May Bill List - MotionPage 26
 - Resolution 27-22 June Bill List - MotionPage 27
 - Resolution 28-22 July Bill List - Motion..... Page 28
 - May Treasurer ReportsPages 29-30

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 29-22 Authorizing Disclosure of Liability Claims Check RegisterPage 31
 - Liability Claim Payments 4-1-22 to 4-30-22Pages 32-33
 - Liability Claim Payments 5-1-22 to 5-31-22Pages 34-35
 - Liability Claim Payments 6-1-22 to 6-31-22.....Pages 36-37

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report.....Page 38

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 39-47

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**Pages 48-49
 - Resolution 30-22 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: September 26, 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: July 25, 2022

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **Resolution 25-22 Authorizing the Services of Susan Schaefer, LLC (Page 4)** – The Mercer County Board of County Commissioners adopted Resolution 2022-525 authorizing a professional service agreement, awarded through a non-fair and open process with Susan Schaefer, LLC for worker compensation case management services. The service agreement is for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2022 through June 30, 2023 with an hourly rate of \$85/hour, in an amount not to exceed \$207,000. Included in the agenda on page 4 is Commission Resolution 25-22, Authorizing the Services of Susan Schaefer, LLC.

☐ **Motion to adopt Resolution 25-22, Authorizing the Services of Susan Schaefer, LLC**

☐ **NJCE JIF Membership** – Mercer County's three-year membership in the NJCE JIF expires on 12/31/22. The NJCE will mail the applicable Resolution and Indemnity Agreement to the County Administrator for execution.

☐ **Entity Membership in the Insurance Commission** – The three-year membership for the Mercer County Insurance Fund Commission is also due to expire at the end of the year. The Fund Office will be mailing the applicable Indemnity and Trust Agreement to the County and Improvement Authority for execution. Each member entity will need to pass a resolution authorizing its participation in the Mercer County Insurance Fund Commission.

☐ **Professional Service Agreements** – The Service Agreements for the positions of Executive Director, Actuary, Claims Administrator and Risk Management Consultant are due to expire on 12/31/22. The Fund Office will work with County to issue and advertise the applicable RFP's for each professional service.

☐ **October Meeting Date Change** – Due to a scheduling conflict, we are recommending rescheduling the October 24th meeting to Monday, October 17, 2022 at 10:30am. Please mark your calendars accordingly.

☐ **Motion to approve changing the October MCIC meeting date to Monday, October 17, 2022 at 10:30am.**

☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-12)** – The NJCE met on April 28, 2022 and again on June 23, 2022. Included in the agenda on pages 5-12 are written summaries of both meetings. The NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via zoom.

☐ **2023 Renewal – Underwriting Data Collection (Pages 13-15)** – Included in the agenda on pages 13-15 is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the

renewal. An e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **Friday, August 19, 2022**. The applications for Optional Ancillary Coverage will be completed online via Broker Buddha. An e-mail will be sent out shortly on the new application process which will include instructions and FAQs.

- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 16-17)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2022** the Commission has a surplus of **\$9,208,962**. 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 May 31, 2022 is **\$1,369,124**. The total cash balance is **\$3,468,317**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2022** the NJCE has a surplus of **\$14,790,253**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$26,655,729**.
- ❑ **Claim Tracking Reports (Pages 21-23)** - 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 May 31, 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 May and June. There were (4) four certificates of insurance issued during the month of May and (1) one certificate of insurance issued during the month of June.
 - ❑ **Motion to approve the certificate of insurance reports**
 - ❑ **2022 NJLM Annual Conference** - The 107th Annual New Jersey State League of Municipalities Conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City.
 - ❑ **2022 Meeting Schedule** – The Commission is not scheduled to meet in August. The next scheduled meeting is on September 26, 2022.

MERCER COUNTY INSURANCE FUND COMMISSION

**AUTHORIZING THE SERVICES OF
SUSAN SCHAEFER, LLC**

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

WHEREAS, the Commissioners of the MCIFC have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the MCIFC has a need for worker compensation case management services; and

WHEREAS, the Mercer County Board of County Commissioners on July 14, 2022 adopted Resolution 2022-525 authorizing a professional service agreement (awarded through a non-fair and open process) with Susan Schaefer, LLC for worker compensation case management services for the County of Mercer and the MCIFC at an hourly rate of \$85/hour, in an amount not to exceed \$207,000 for the period of July 1, 2022 through June 30, 2023. This amount will be paid as an expense under the MCIFC’s respective claims file.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Mercer County Insurance Fund Commission that the Commission agrees to authorize the services of Susan Schaefer, LLC pursuant to the terms and conditions of Mercer County Board of County Commissioners Resolution 2022-525.

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

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE



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



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: June 23, 2022

Memo to: Mercer County Insurance Fund Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: June 23, 2022 NJCE Meeting

NJCE Claims Review Committee: The Claims Review Committee met prior to the 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.

December 31, 2021 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Learning Management System (LMS): In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee \$18,750.

Financial Fast Track: Financial Fast Track: The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is \$14.7 million.

NJCE Committees:

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21st at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director's office to pursue quotes for a vendor to provide property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

Safety Committee: The first meeting of the Safety Committee was held June 20th at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

Prospective Membership: Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

COVID-19/Safety National: PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Sewer Backup Coverage: In April, the Board authorized the Executive Director's request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

NJCE 10th Year Anniversary: As previously discussed, 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and had grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

2022 MEL, MRHIF & NJCE Educational Seminar: Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5th and April 29th had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

NJCE JIF Renewal Timeline: The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. Members and/or risk managers will

manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Technological implementation: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

Broker Buddha: Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certificial: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certificial, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certificial utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <https://www.certificial.com/company>.

Membership Renewal: The Commissions of Mercer County, Ocean County and Union County and the Hudson County are scheduled to renew their three-year membership with the Fund as of January 1, 2023.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2022.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for September 22, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami and Broker Buddha, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
 - **Transit Operations** – If you utilize contractors to provide public transportation (i.e. buses, paratransit), confirm there is a contract in place and evidence of insurance is provided. If you provide the transportation yourselves, confirm the following: 1) Are MVR checks run on drivers and how frequently; 2) DO buses have cameras inside, outside or both; 3) Does paratransit require tie downs and is training provided to drivers?
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Underwriting Information *(Continued)*

- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber application and supplement, attached, must be completed. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and response, and employee training.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application and COVID Supplemental in BrokerBuddha.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
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MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2022		
			ALL YEARS COMBINED			
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		581,809	2,909,043	60,187,843	63,096,886
2.	CLAIM EXPENSES					
		Paid Claims	143,323	1,111,862	17,518,680	18,630,542
		Case Reserves	(127,395)	473,635	5,471,727	5,945,363
		IBNR	421,038	881,875	1,550,622	2,432,497
		Excess Insurance Recoverable	(3,555)	(12,716)	(202,924)	(215,640)
		Discounted Claim Value	(6,717)	(47,701)	(121,661)	(169,362)
	TOTAL CLAIMS		426,694	2,406,955	24,216,445	26,623,400
3.	EXPENSES					
		Excess Premiums	259,341	1,296,703	20,017,710	21,314,413
		Administrative	50,175	252,627	4,566,607	4,819,235
	TOTAL EXPENSES		309,515	1,549,330	24,584,317	26,133,648
4.	UNDERWRITING PROFIT (1-2-3)		(154,401)	(1,047,242)	11,387,080	10,339,838
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(154,401)	(1,047,242)	11,387,080	10,339,838
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		52,003	44,131	1,324,993	1,369,124
11. SURPLUS (6 + 7 + 8 - 9)			(102,398)	(1,003,111)	10,212,073	9,208,962
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		(2,968)	48,468	879,749	928,217
	2015		(19,500)	(14,333)	1,379,399	1,365,066
	2016		(699)	(1,178)	1,600,846	1,599,668
	2017		31,478	49,267	2,333,612	2,382,880
	2018		16,869	(80,152)	2,246,293	2,166,141
	2019		14,608	130,921	1,323,982	1,454,903
	2020		(9,355)	48,368	605,458	653,826
	2021		5,935	(420,568)	(157,266)	(577,834)
	2022		(138,766)	(763,904)		(763,904)
TOTAL SURPLUS (DEFICITS)			(102,398)	(1,003,111)	10,212,074	9,208,963
TOTAL CASH						3,468,317

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	1,007	3,473	2,136,649	2,140,122
	Case Reserves	(1,007)	(3,473)	114,574	111,101
	IBNR	0	(55,000)	110,000	55,000
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	2,707	(5,635)	(2,928)
TOTAL FY 2014 CLAIMS		0	(52,293)	2,355,588	2,303,295
FUND YEAR 2015					
	Paid Claims	1,636	4,915	2,627,592	2,632,507
	Case Reserves	(1,636)	(3,033)	192,169	189,136
	IBNR	0	(7,155)	71,934	64,779
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(862)	(3,326)	(4,187)
TOTAL FY 2015 CLAIMS		0	(6,135)	2,888,369	2,882,235
FUND YEAR 2016					
	Paid Claims	2,794	32,871	3,125,430	3,158,302
	Case Reserves	(2,794)	(26,160)	476,598	450,437
	IBNR	0	(7,156)	47,040	39,884
	Excess Insurance Recoverable	0	0	(50,511)	(50,511)
	Discounted Claim Value	0	(95)	(5,901)	(5,995)
TOTAL FY 2016 CLAIMS		0	(539)	3,592,656	3,592,117
FUND YEAR 2017					
	Paid Claims	(24,426)	35,457	2,246,088	2,281,545
	Case Reserves	(37,365)	(100,933)	634,782	533,849
	IBNR	61,791	43,430	98,923	142,354
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	2,969	(11,682)	(8,713)
TOTAL FY 2017 CLAIMS		0	(19,077)	2,968,112	2,949,034
FUND YEAR 2018					
	Paid Claims	4,401	124,660	2,399,145	2,523,805
	Case Reserves	(75,766)	(95,402)	350,217	254,815
	IBNR	71,365	67,503	152,575	220,078
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(962)	(9,111)	(10,073)
TOTAL FY 2018 CLAIMS		0	95,799	2,892,826	2,988,625
FUND YEAR 2019					
	Paid Claims	7,620	214,943	2,062,967	2,277,910
	Case Reserves	(7,620)	(452,328)	1,201,051	748,723
	IBNR	0	113,094	207,973	321,066
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	6,622	(29,126)	(22,504)
TOTAL FY 2019 CLAIMS		(0)	(117,670)	3,442,864	3,325,194
FUND YEAR 2020					
	Paid Claims	10,511	44,730	1,923,794	1,968,524
	Case Reserves	3,390	30,925	691,981	722,906
	IBNR	(13,901)	(123,390)	289,241	165,851
	Excess Insurance Recoverable	(3,555)	(12,716)	(152,413)	(165,129)
	Discounted Claim Value	0	(903)	(18,570)	(19,474)
TOTAL FY 2020 CLAIMS		(3,555)	(61,354)	2,734,032	2,672,678
FUND YEAR 2021					
	Paid Claims	29,480	370,971	997,016	1,367,986
	Case Reserves	(23,947)	(64,609)	1,810,356	1,745,747
	IBNR	(5,534)	137,236	572,937	710,173
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(18,067)	(38,311)	(56,378)
TOTAL FY 2021 CLAIMS		(0)	425,530	3,341,997	3,767,528
FUND YEAR 2022					
	Paid Claims	110,300	279,842		279,842
	Case Reserves	19,350	1,188,650		1,188,650
	IBNR	307,316	713,312		713,312
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(6,717)	(39,109)		(39,109)
TOTAL FY 2022 CLAIMS		430,249	2,142,694	0	2,142,694
COMBINED TOTAL CLAIMS		426,694	2,406,955	24,216,445	26,623,400
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 antioated recoverable amounts from the CEL of \$472.103 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		May 31, 2022		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		2,708,337	13,541,686	216,347,698	229,889,384
2.	CLAIM EXPENSES					
		Paid Claims	501,888	1,760,235	8,997,544	10,757,779
		Case Reserves	(709,610)	(1,267,706)	10,977,439	9,709,733
		IBNR	717,027	1,504,473	11,375,865	12,880,338
		Discounted Claim Value	(80,598)	(163,459)	(1,916,773)	(2,080,232)
		Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL CLAIMS		428,706	1,767,075	28,046,678	29,813,754
3.	EXPENSES					
		Excess Premiums	2,060,721	10,320,080	153,216,375	163,536,455
		Administrative	180,632	890,221	16,354,219	17,244,440
	TOTAL EXPENSES		2,241,354	11,210,301	169,570,594	180,780,895
4.	UNDERWRITING PROFIT (1-2-3)		38,277	564,310	18,730,426	19,294,736
5.	INVESTMENT INCOME		51,225	(180,036)	1,533,106	1,353,069
6.	PROFIT (4+5)		89,502	384,273	20,263,531	20,647,805
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		89,502	384,273	14,405,980	14,790,254
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		294	(1,276)	163,660	162,385
	2011		724	(2,273)	666,797	664,524
	2012		1,130	(4,532)	690,291	685,759
	2013		2,038	(9,287)	1,322,965	1,313,678
	2014		2,848	(31,717)	2,323,116	2,291,399
	2015		3,560	(181,336)	1,637,394	1,456,058
	2016		3,846	(15,403)	1,825,687	1,810,284
	2017		4,834	266,056	1,865,475	2,131,530
	2018		4,451	133,595	2,701,793	2,835,388
	2019		5,305	121,451	2,317,154	2,438,605
	2020		4,783	(118,487)	(1,215,894)	(1,334,381)
	2021		7,423	33,004	107,541	140,545
	2022		48,264	194,480		194,480
TOTAL SURPLUS (DEFICITS)			89,502	384,273	14,405,980	14,790,253
TOTAL CASH						26,655,729

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		May 31, 2022		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		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	42	474	1,582,804	1,583,278	
	Case Reserves	(42)	(474)	65,616	65,141	
	IBNR	0	(541)	5,318	4,777	
	Discounted Claim Value	0	169	(7,374)	(7,206)	
TOTAL FY 2012 CLAIMS		0	(373)	1,646,363	1,645,991	
FUND YEAR 2013						
	Paid Claims	5,954	30,179	914,416	944,596	
	Case Reserves	(5,954)	(32,183)	458,599	426,415	
	IBNR	0	0	74,752	74,752	
	Discounted Claim Value	0	2,316	(57,108)	(54,792)	
TOTAL FY 2013 CLAIMS		0	312	1,390,659	1,390,972	
FUND YEAR 2014						
	Paid Claims	120	180,159	476,289	656,448	
	Case Reserves	(120)	(147,086)	388,283	241,197	
	IBNR	0	(32,839)	43,550	10,711	
	Discounted Claim Value	0	18,353	(37,267)	(18,914)	
TOTAL FY 2014 CLAIMS		0	18,587	870,855	889,442	
FUND YEAR 2015						
	Paid Claims	13,269	100,304	1,175,139	1,275,443	
	Case Reserves	(39,465)	(365,124)	1,460,651	1,095,527	
	IBNR	26,196	435,360	106,456	541,816	
	Discounted Claim Value	0	(5,093)	(100,358)	(105,451)	
TOTAL FY 2015 CLAIMS		(0)	165,447	2,641,889	2,807,335	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	3,185	25,761	844,767	870,528
	Case Reserves	10,692	6,693	1,681,779	1,688,473
	IBNR	(13,878)	(37,717)	54,558	16,841
	Discounted Claim Value	0	3,842	(113,121)	(109,279)
TOTAL FY 2016 CLAIMS		0	(1,421)	2,467,984	2,466,562
FUND YEAR 2017					
	Paid Claims	255,753	263,099	393,930	657,028
	Case Reserves	(255,373)	(248,664)	1,372,320	1,123,656
	IBNR	(380)	(308,755)	1,211,149	902,393
	Discounted Claim Value	0	7,285	(135,864)	(128,579)
TOTAL FY 2017 CLAIMS		0	(287,036)	2,841,535	2,554,499
FUND YEAR 2018					
	Paid Claims	1,298	7,996	742,774	750,769
	Case Reserves	(1,398)	241,707	384,006	625,714
	IBNR	100	(418,993)	1,013,968	594,975
	Discounted Claim Value	0	16,403	(132,597)	(116,193)
TOTAL FY 2018 CLAIMS		0	(152,887)	2,008,151	1,855,264
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(177,288)	(109,556)	590,241	480,685
	IBNR	177,288	(59,514)	1,923,599	1,864,085
	Discounted Claim Value	0	23,061	(263,678)	(240,617)
TOTAL FY 2019 CLAIMS		0	(144,455)	2,923,280	2,778,825
FUND YEAR 2020					
	Paid Claims	201,423	237,447	636,007	873,454
	Case Reserves	(249,906)	53,753	3,478,036	3,531,789
	IBNR	48,483	(142,528)	3,149,860	3,007,332
	Discounted Claim Value	0	14,151	(547,421)	(533,270)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
TOTAL FY 2020 CLAIMS		(0)	96,355	5,329,085	5,425,440
FUND YEAR 2021					
	Paid Claims	9,325	901,571	848,061	1,749,632
	Case Reserves	16,062	(843,889)	1,097,909	254,019
	IBNR	(25,387)	(178,205)	3,792,655	3,614,450
	Discounted Claim Value	0	50,772	(521,987)	(471,215)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(69,751)	5,216,637	5,146,887
FUND YEAR 2022					
	Paid Claims	11,520	11,690		11,690
	Case Reserves	(6,819)	177,115		177,115
	IBNR	504,604	2,248,207		2,248,207
	Discounted Claim Value	(80,598)	(294,716)		(294,716)
TOTAL FY 2022 CLAIMS		428,706	2,142,297	0	2,142,297
COMBINED TOTAL CLAIMS		428,706	1,767,075	28,046,678	29,813,754

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 \$ 1,453,865 due from the reinsurer for COVID-19 WC claims.

Mercer County Insurance Commission										
CLAIM ACTIVITY REPORT										
	AS OF	May 31, 2022								
COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	0	0	0	0	0	0	2	7	4	13
May-22	0	0	0	0	0	0	2	8	5	15
NET CHGE	0	0	0	0	0	0	0	1	1	2
Limited Reserves										\$9,067
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$6,501	\$128,861	\$135,364
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$7,001	\$129,001	\$136,004
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$140	\$640
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$257,682	\$7,141	\$132,028	\$587,551
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	0	1	2	2	16	2	5	9	4	41
May-22	0	1	2	2	1	2	7	8	6	29
NET CHGE	0	0	0	0	-15	0	2	-1	2	-12
Limited Reserves										\$18,501
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	\$0	\$7,500	\$231,403	\$231,409	\$73,976	\$12,500	\$5,869	\$22,500	\$6,135	\$591,292
May-22	\$0	\$7,500	\$231,403	\$230,499	\$2,610	\$12,500	\$18,369	\$22,000	\$11,635	\$536,516
NET CHGE	\$0	\$0	\$0	(\$911)	(\$71,365)	\$0	\$12,500	(\$500)	\$5,500	(\$54,776)
Ltd Incurred	\$78,677	\$120,910	\$339,591	\$262,217	\$115,252	\$37,460	\$31,763	\$23,130	\$12,257	\$1,021,256
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	0	0	0	1	0	0	1	0	1	3
May-22	0	0	0	1	0	0	1	1	1	4
NET CHGE	0	0	0	0	0	0	0	1	0	1
Limited Reserves										\$19,810
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$0	\$500	\$77,239
May-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$1,500	\$1,000	\$79,239
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$500	\$2,000
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$83,830	\$12,153	\$28,923	\$9,836	\$4,797	\$2,314	\$427,941
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	4	5	8	12	9	15	45	63	44	205
May-22	4	5	8	11	9	15	44	62	49	207
NET CHGE	0	0	0	-1	0	0	-1	-1	5	2
Limited Reserves										\$26,578
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	\$112,107	\$183,273	\$221,828	\$270,566	\$256,605	\$743,843	\$993,011	\$1,740,692	\$1,033,804	\$5,555,730
May-22	\$111,101	\$181,637	\$219,034	\$234,111	\$252,205	\$736,223	\$1,005,008	\$1,715,246	\$1,047,014	\$5,501,578
NET CHGE	(\$1,007)	(\$1,636)	(\$2,794)	(\$36,455)	(\$4,401)	(\$7,620)	\$11,997	(\$25,447)	\$13,210	(\$54,151)
Ltd Incurred	\$2,142,169	\$2,691,962	\$3,000,821	\$2,393,942	\$2,580,277	\$2,941,196	\$2,224,186	\$3,078,813	\$1,324,920	\$22,378,284
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	4	6	10	15	25	17	53	79	53	262
May-22	4	6	10	14	10	17	54	79	61	255
NET CHGE	0	0	0	-1	-15	0	1	0	8	-7
Limited Reserves										\$24,523
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
April-22	\$112,107	\$190,773	\$453,231	\$571,214	\$330,581	\$756,343	\$1,006,382	\$1,769,693	\$1,169,300	\$6,359,624
May-22	\$111,101	\$189,137	\$450,437	\$533,849	\$254,815	\$748,723	\$1,030,879	\$1,745,747	\$1,188,650	\$6,253,336
NET CHGE	(\$1,007)	(\$1,636)	(\$2,794)	(\$37,365)	(\$75,766)	(\$7,620)	\$24,497	(\$23,947)	\$19,350	(\$106,287)
Ltd Incurred	\$2,250,802	\$2,821,643	\$3,608,739	\$2,815,394	\$2,782,957	\$3,026,632	\$2,523,466	\$3,113,880	\$1,471,518	\$24,415,032

FUND YEARS 2018 2019 2020 2021 2022

Mercer County Insurance Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF May 31, 2022															
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
2018	Budget	Current		53			Last Month		52			Last Year		41	
		Unlimited Incurred	Limited Incurred	Actual 31-May-22	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED
PROPERTY	74,417	75,275	75,275	101.15%	74,417	100.00%	75,275	75,275	101.15%	74,417	100.00%	0	0	0.00%	74,417
GEN LIABILITY	157,000	115,252	115,252	73.41%	151,705	96.63%	186,618	186,618	118.86%	151,515	96.51%	0	0	0.00%	145,992
AUTO LIABILITY	131,000	12,153	12,153	9.28%	123,480	94.26%	12,153	12,153	9.28%	123,062	93.94%	0	0	0.00%	117,594
WORKER'S COMP	4,455,000	2,587,777	2,587,777	58.09%	4,439,904	99.66%	2,587,777	2,587,777	58.09%	4,438,135	99.62%	0	0	0.00%	4,402,174
TOTAL ALL LINES	4,817,417	2,790,457	2,790,457	57.92%	4,789,507	99.42%	2,861,823	2,861,823	59.41%	4,787,130	99.37%	0	0	0.00%	4,740,177
NET PAYOUT %	\$2,528,142				52.48%										
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
2019	Budget	Current		41			Last Month		40			Last Year		29	
		Unlimited Incurred	Limited Incurred	Actual 31-May-22	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED
PROPERTY	75,000	20,003	20,003	26.67%	75,000	100.00%	20,003	20,003	26.67%	75,000	100.00%	0	0	0.00%	75,000
GEN LIABILITY	160,000	37,460	37,460	23.41%	148,782	92.99%	37,460	37,460	23.41%	147,970	92.48%	0	0	0.00%	135,444
AUTO LIABILITY	132,000	28,923	28,923	21.91%	118,492	89.77%	28,923	28,923	21.91%	117,878	89.30%	0	0	0.00%	108,268
WORKER'S COMP	4,141,000	2,941,767	2,941,767	71.04%	4,091,897	98.81%	2,941,767	2,941,767	71.04%	4,087,051	98.70%	0	0	0.00%	3,984,029
TOTAL ALL LINES	4,508,000	3,028,154	3,028,154	67.17%	4,434,171	98.36%	3,028,154	3,028,154	67.17%	4,427,899	98.22%	0	0	0.00%	4,302,741
NET PAYOUT %	\$2,277,910				50.53%										
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION															
2020	Budget	Current		29			Last Month		28			Last Year		17	
		Unlimited Incurred	Limited Incurred	Actual 31-May-22	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED
PROPERTY	132,813	277,774	277,774	209.15%	132,813	100.00%	277,774	277,774	209.15%	132,813	100.00%	0	0	0.00%	128,657
GEN LIABILITY	149,000	31,763	31,763	21.32%	126,132	84.65%	19,263	19,263	12.93%	124,509	83.56%	0	0	0.00%	103,623
AUTO LIABILITY	116,000	9,836	9,836	8.48%	95,144	82.02%	9,836	9,836	8.48%	94,026	81.06%	0	0	0.00%	74,598
WORKER'S COMP	3,069,000	2,727,257	3,200,359	104.28%	2,952,665	96.21%	2,704,749	2,704,749	88.13%	2,939,937	95.79%	0	0	0.00%	2,585,074
TOTAL ALL LINES	3,466,813	3,046,629	3,519,731	101.53%	3,306,755	95.38%	3,011,621	3,011,621	86.87%	3,291,285	94.94%	0	0	0.00%	2,891,953
NET PAYOUT %	\$1,800,560				51.94%										
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION															
2021	Budget	Current		17			Last Month		16			Last Year		5	
		Unlimited Incurred	Limited Incurred	Actual 31-May-22	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED
PROPERTY	108,000	7,141	7,141	6.61%	104,621	96.87%	6,641	6,641	6.15%	104,378	96.65%	0	0	0.00%	39,960
GEN LIABILITY	134,000	23,130	23,130	17.26%	93,191	69.55%	23,630	23,630	17.63%	90,915	67.85%	0	0	0.00%	18,760
AUTO LIABILITY	104,000	4,797	4,797	4.61%	66,881	64.31%	3,297	3,297	3.17%	64,508	62.03%	0	0	0.00%	15,600
WORKER'S COMP	2,765,000	3,078,813	3,078,813	111.35%	2,329,009	84.23%	3,074,779	3,074,779	111.20%	2,259,725	81.73%	0	0	0.00%	248,850
TOTAL ALL LINES	3,111,000	3,113,880	3,113,880	100.09%	2,593,703	83.37%	3,108,347	3,108,347	99.91%	2,519,527	80.99%	0	0	0.00%	323,170
NET PAYOUT %	\$1,368,134				43.98%										
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION															
2022	Budget	Current		5			Last Month		4			Last Year		-7	
		Unlimited Incurred	Limited Incurred	Actual 31-May-22	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	MONTH TARGETED
PROPERTY	125,000	132,028	132,028	105.62%	46,250	37.00%	131,888	131,888	105.51%	37,500	30.00%			N/A	N/A
GEN LIABILITY	156,000	12,257	12,257	7.86%	21,840	14.00%	6,757	6,757	4.33%	15,600	10.00%			N/A	N/A
AUTO LIABILITY	114,000	2,314	2,314	2.03%	17,100	15.00%	1,500	1,500	1.32%	11,400	10.00%			N/A	N/A
WORKER'S COMP	2,806,000	1,324,920	1,324,920	47.22%	252,540	9.00%	1,201,724	1,201,724	42.83%	168,360	6.00%			N/A	N/A
TOTAL ALL LINES	3,201,000	1,471,518	1,471,518	45.97%	337,730	10.55%	1,341,868	1,341,868	41.92%	232,860	7.27%	0	0	N/A	N/A
NET PAYOUT %	\$282,868				8.84%										

FUND YEARS 2014 2015 2016 2017

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS																
AS OF May 31, 2022																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
2014	Budget	Current		101	MONTH TARGETED	Last Month		100	MONTH TARGETED	Last Year		89	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-May-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	62,322	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%	0	0	0.00%	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%	0	0	0.00%	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%	0	0	0.00%	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%	0	0	0.00%	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%	0	0	0.00%	4,661,557	99.82%
NET PAYOUT %	\$2,139,701			45.82%												
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
2015	Budget	Current		89	MONTH TARGETED	Last Month		88	MONTH TARGETED	Last Year		77	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-May-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	0	0	0.00%	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%	0	0	0.00%	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%	0	0	0.00%	127,549	96.94%
WORKER'S COMP	4,449,750	2,691,962	2,691,962	60.50%	4,449,750	100.00%	2,691,962	2,691,962	60.50%	4,449,750	100.00%	0	0	0.00%	4,449,750	100.00%
TOTAL ALL LINES	4,818,174	2,830,618	2,830,618	58.75%	4,808,683	99.80%	2,830,618	2,830,618	58.75%	4,808,683	99.80%	0	0	0.00%	4,808,683	99.80%
NET PAYOUT %	\$2,632,506			54.64%												
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
2016	Budget	Current		77	MONTH TARGETED	Last Month		76	MONTH TARGETED	Last Year		65	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-May-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	0	0	0.00%	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%	0	0	0.00%	151,355	97.09%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	127,549	96.94%	268,228	268,228	203.85%	127,549	96.94%	0	0	0.00%	127,698	97.05%
WORKER'S COMP	4,616,644	3,032,226	3,032,226	65.68%	4,616,644	100.00%	3,032,226	3,032,226	65.68%	4,616,644	100.00%	0	0	0.00%	4,615,721	99.98%
TOTAL ALL LINES	4,985,068	3,640,145	3,640,145	73.02%	4,975,577	99.81%	3,640,145	3,640,145	73.02%	4,975,577	99.81%	0	0	0.00%	4,975,722	99.81%
NET PAYOUT %	\$3,158,302			63.36%												
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
2017	Budget	Current		65	MONTH TARGETED	Last Month		64	MONTH TARGETED	Last Year		53	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-May-22		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00				
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	0	0	0.00%	83,000	100.00%
GEN LIABILITY	159,000	262,217	262,217	164.92%	154,369	97.09%	262,217	262,217	164.92%	154,414	97.12%	0	0	0.00%	153,638	96.63%
AUTO LIABILITY	134,000	83,830	83,830	62.56%	130,046	97.05%	83,830	83,830	62.56%	129,870	96.92%	0	0	0.00%	126,308	94.26%
WORKER'S COMP	4,709,000	2,419,942	2,419,942	51.39%	4,708,058	99.98%	2,455,733	2,455,733	52.15%	4,707,117	99.96%	0	0	0.00%	4,693,044	99.66%
TOTAL ALL LINES	5,085,000	2,841,394	2,841,394	55.88%	5,075,474	99.81%	2,877,184	2,877,184	56.58%	5,074,401	99.79%	0	0	0.00%	5,055,989	99.43%
NET PAYOUT %	\$2,281,545			44.87%												

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2022 to 6/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - John O Wilson Neighborhood I - County of Mercer	Service Center	Evidence of Insurance.	5/3/2022 #3456715	GL AU EX WC OTH
H - Tulpehaking Nature Center I - County of Mercer	157 Westcott Avenue Trenton, NJ 08610	Evidence of Insurance	5/9/2022 #3460222	GL AU EX WC OTH
H - NJMVC I - County of Mercer	P.O. Box 170 Trenton, NJ 08666	RE: license renewal Evidence of Insurance as respects to license renewal. inspection machine location: 300 Scotch Road, Bldg 1 West Trenton, NJ 08628	5/11/2022 #3460740	GL AU EX WC OTH
H - County of Mercer I - County of Mercer	640 S. Broad Street, PO Box 8068 Trenton, NJ 08650	Company F: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 1/1/2022 - 1/1/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: NJ - Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies.	5/13/2022 #3462568	GL AU EX WC OTH
Total # of Holders: 4				

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2022 to 7/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Trenton Board of Education I - County of Mercer	108 N. Clinton Avenue Trenton, NJ 08609	RE: Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as polling sites: Martin L. King Jr. School 401 Brunswick Ave., Trenton, NJ 08638 Woodrow Wilson School 175 Girard Ave., Trenton, NJ 08638 Washington School 331 Emory Ave., Trenton, NJ 08611 Mott School 45 Stokley Ave., Trenton, NJ 08611 Hedgepeth/Williams School 301 Gladstone Ave., Trenton, NJ 08629 Joyce Kilmer School 1300 Stuyvesant Ave., Trenton, NJ 08618 Gregory School 500 Rutherford Ave., Trenton, NJ 08618 Monument School 145 Pennington Ave., Trenton, NJ 08618 Columbus School 1200 Brunswick Ave., Trenton, NJ 08638 Grace Dunn School 401 Dayton Street, Trenton, NJ 08610 P.J. Hill School 1010 East State Street, Trenton, NJ 08609 Trenton High School West Campus 1001 West State Street, Trenton, NJ 08618 Stokes School 915 Parkside Ave., Trenton, NJ 08618 Trenton Central High School 400 Chambers Street, Trenton, NJ 08609	6/6/2022 #3479662	GL AU EX WC OTH
Total # of Holders: 1				

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 26-22

MAY 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>
000799			
000799	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	2.65
000799	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 5/22	14,749.08
			14,751.73
000800			
000800	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 5/22	690.08
			690.08
000801			
000801	INSERVO INSURANCE SERVICES	CLAIMS SERVICE FEE 5/22	16,791.67
			16,791.67
000802			
000802	PACKET MEDIA GROUP, LLC	AD#491919	22.05
			22.05
000803			
000803	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#896855 - AD - 4.20.22	18.55
			18.55
000804			
000804	J.A. MONTGOMERY RISK CONTROL	CONSULTING 5/22	11,505.50
			11,505.50
000805			
000805	NJ ADVANCE MEDIA	ACCT#1153600 - AD - 4.21.22	43.27
			43.27
		Total Payments FY 2022	43,822.85
		TOTAL PAYMENTS ALL FUND YEARS	\$43,822.85

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. 27-22

JUNE 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>
000806			
000806	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	3.71
000806	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 6/22	14,749.08
			14,752.79
000807			
000807	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/22	690.08
			690.08
000808			
000808	INSERVO INSURANCE SERVICES	CLAIMS SERVICE FEE 6/22	16,791.66
			16,791.66
000809			
000809	J.A. MONTGOMERY RISK CONTROL	CONSULTING FEE 6/22	11,505.50
			11,505.50
000810			
000810	CBIZ INSURANCE SERVICES, INC.	CONSULTING FEE 6/22	5,500.00
			5,500.00
		Total Payments FY 2022	49,240.03
		TOTAL PAYMENTS ALL FUND YEARS	\$49,240.03

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. 28-22

JULY 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>
000811			
000811	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	2.65
000811	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/22	14,749.08
			14,751.73
000812			
000812	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/22	690.08
			690.08
000813			
000813	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 7/22	16,791.67
			16,791.67
000814			
000814	SPARK CREATIVE GROUP LLC	SITE UPDATES - JAN-JUNE 2022	472.50
000814	SPARK CREATIVE GROUP LLC	WEB HOST & DOMAIN 5/22	425.00
			897.50
000815			
000815	J.A. MONTGOMERY RISK CONTROL	CONSULTING FEE 7/22	11,505.50
			11,505.50
000816			
000816	CBIZ INSURANCE SERVICES, INC.	CONSULTING FEE 7/22	5,500.00
			5,500.00
		Total Payments FY 2022	50,136.48
		TOTAL PAYMENTS ALL FUND YEARS	\$50,136.48

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: May							
	Property	Liability	Auto	Worker's Com	NJ CEL	Admin	TOTAL
OPEN BALANCE	322,146.12	510,991.02	503,427.39	8,721,050.78	(5,738,951.43)	(968,682.83)	3,349,981.06
RECEIPTS							
Assessments	5,956.88	6,690.04	5,223.73	137,924.73	123,078.35	26,607.41	305,481.14
Refunds	0.00	0.00	0.00	26,855.00	0.00	0.00	26,855.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,956.88	6,690.04	5,223.73	164,779.73	123,078.35	26,607.41	332,336.14
EXPENSES							
Claims Transfers	0.00	910.50	313.69	168,953.55	0.00	0.00	170,177.74
Expenses	0.00	0.00	0.00	0.00	0.00	43,822.85	43,822.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	910.50	313.69	168,953.55	0.00	43,822.85	214,000.59
END BALANCE	328,103.00	516,770.56	508,337.43	8,716,876.96	(5,615,873.08)	(985,898.27)	3,468,316.61

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	May			
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	\$3,349,980.96	2312928.8	1037052.16	
Opening Interest Accrual Balance	\$0.00	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$332,336.14	\$49,326.32	\$283,009.82
10	(Withdrawals - Sales)	-\$214,000.59	-\$43,822.85	-\$170,177.74
Ending Cash & Investment Balance		\$3,468,316.51	\$2,318,432.27	\$1,149,884.24
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$242,392.52	\$60,614.52	\$181,778.00
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$3,710,709.03	\$2,379,046.79	\$1,331,662.24

RESOLUTION NO. 29-22

**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 July 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 April 1, 2022 to April 30, 2022, May 1, 2022 to May 31, 2022 and June 1, 2022 to June 30, 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 July 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
04/01/2022 Thru 04/30/2022

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2022 Thru 04/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	32521	3960003877	001	PETTAWAY, MONTY	1/29/2022	1/29/2022	MONTY PETTAWAY	4/11/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
C	32704	3960003686	001	HIGHTSTOWN BOROUGH	9/8/2021	9/8/2021	HIGHTSTOWN BOROUGH	4/25/2022	GATE	1,000.00	1,000.00
C	32773	3960003890	001	KUZMICKI, ANDRZEJ	12/14/2021	12/14/2021	ANDRZEJ KUZMICKI	4/25/2022	FULL & FINAL SETTLEMENT OF ALL CLAIMS	750.00	750.00
Total for Coverage: Auto Liability							Number of entries: 3		2,750.00	2,750.00	
Coverage: General Liability											
C	32542	3960001596	001	GUO, JENNY	1/5/2022	2/24/2022	LENEX SOCEY FORMIDONI GIORDANO	4/11/2022	INVOICE 22279	1,369.50	1,369.50
C	32543	3960002014	001	RICCIO III, JOSEPH	1/12/2018	3/25/2022	LOMURRO MUNSON COMER BROWN &	4/11/2022	FULL AND FINAL SETTLEMENT	100,000.00	100,000.00
C	32723	3960003885	001	KRIEGER, VERONICA	2/5/2022	2/5/2022	VERONICA KRIEGER	4/25/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	\$21.61	\$21.61
Total for Coverage: General Liability							Number of entries: 3		101,991.11	101,991.11	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 6		104,741.11	104,741.11	

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2022 Thru 05/31/2022

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2022 Thru 05/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
Coverage: Auto Liability										
C	33045	3960003911	001	CHRISTINE, BARAN	1/29/2022	1/29/2022	BARAN CHRISTINE	5/23/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	313.69 313.69
Total for Coverage: Auto Liability							Number of entries: 1		313.69	313.69
Coverage: General Liability										
C	32919	3960001596	001	GUO, JENNY	3/3/2022	3/25/2022	LENOK SOCEY FORMIDONI GIORIANO	5/9/2022	INVOICE 22408	910.50 910.50
Total for Coverage: General Liability							Number of entries: 1		910.50	910.50
Total for Mercer County Ins Fund Comm - 396							Number of entries: 2		1,224.19	1,224.19

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2022 Thru 06/30/2022

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

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
06/01/2022 Thru 06/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Physical Damage											
C	33201	3960003912	001	COUNTY OF MERCER	3/14/2022	3/14/2022	COUNTY OF MERCER	5/5/2022	2020 HONDA VAN PS3MTY	805.00	805.00
C	33342	3960003970	001	MERCER COUNTY	4/4/2022	4/4/2022	GEORGE OLMEZER APPRAISAL	5/20/2022	INV #: G0208626	140.00	140.00
Total for Coverage: Auto Physical Damage							Number of entries: 2		945.00	945.00	
Coverage: General Liability											
C	33200	3960003953	001	GOEHRIG, THOMAS	4/3/2022	4/3/2022	THOMAS GOEHRIG	5/5/2022	FULL & FINAL SETTLEMENT OF ALL CLAIMS	134.98	134.98
C	33343	3960001596	001	GUO, JENNY	5/3/2021	5/28/2021	LENOX SOCEY FORMIDONI GIORDANO	5/20/2022	INVOICE # 21724	3,158.50	3,158.50
C	33344	3960001596	001	GUO, JENNY	3/17/2022	4/29/2022	LENOX SOCEY FORMIDONI GIORDANO	5/20/2022	LEGAL FEES - INV # 22509	633.00	633.00
Total for Coverage: General Liability							Number of entries: 3		3,926.48	3,926.48	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 5		4,871.48	4,871.48	



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
Apr-22	\$86,081	\$34,551	\$87,448	\$51,530	60%	82	80	2	98%	0	\$10,306	\$41,224
May-22	\$54,612	\$24,865	\$66,353	\$29,746	54%	62	57	5	92%	1	\$5,949	\$23,797
Jun-22	\$102,810	\$21,223	\$76,302	\$81,587	79%	45	42	3	93%	0	\$16,317	\$65,269
Total 2022	\$582,994	\$264,437	\$609,827	\$318,557	55%	438	415	23	95%	6	\$63,712	\$254,846
Total to Date	\$11,224,446	\$5,725,114	\$12,352,803	\$5,500,048	49%	7,894	6,915	979	88%	148	\$1,098,31	\$4,401,737

Report Run Date:07/01/2022

mcc



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 19, 2022

DATE OF MEETING: July 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

April - July 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 25:** Attended the MCIFC meeting.
- **April 25:** Attended the MCIFC Claims Committee meeting.
- **April 27:** Attended the MCIFC Safety Committee meeting.
- **May 25:** Attended the MCIFC Safety Committee meeting.
- **June 22:** Attended the MCIFC Safety Committee meeting.
- **July 12:** Conducted a loss control survey at the Ewing Branch Library.
- **July 12:** Conducted a loss control survey at the Lawrenceville Branch Library.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 25** Plan to attend the MCIFC meeting.
- **July 25:** Plan to attend the MCIFC Claims Committee meeting.
- **July 27:** Respiratory Fit Testing is scheduled for MCIFC – Mosquito Control.

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 Message: New Jersey Youth Camps – April 27.
- NJCE JIF - SD Bulletin: Workplace Violence Prevention – May 2.
- NJCE JIF - SD Message: National Safety Stand-Down to Prevent Falls in Construction - May 2 through May 6, 2022 – May 4.
- NJCE JIF - Training Announcement: Public Works and Utilities - Safety and Regulatory Awareness Live Virtual Training – May 9.
- NJCE JIF - Live Safety Training – July 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 9.
- NJCE JIF - SD Message: Risk Management Strategies for Lifeguard Operations – May 13.
- NJCE JIF - SD Bulletin: Lightning Safety Best Practices – May 18.
- NJCE JIF - SD Bulletin: Crane Truck Regulations – May 24.
- NJCE JIF - SD Message: Heat Related Illnesses – May 25.
- NJCE JIF - SD Message: Violence in the Workplace Training and Resources – May 26.
- NJCE JIF - Live Safety Training – August 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 31.
- NJCE JIF - SD Bulletin: Heat Related Illnesses Best Practices – June 6.
- NJCE JIF - SD Bulletin: Permit-Required Confined Space Best Practices – June 10.
- NJCE JIF – Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 2022.
- NJCE JIF - SD Bulletin: Poison Ivy Best Practices – June 21.
- NJCE JIF - SD Bulletin: Tick & Tick-Borne Diseases Best Practices – June 22.
- NJCE JIF - JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade – June 27.
- NJCE JIF - SD Bulletin: High Visibility Apparel in the Summer Best Practices – July 11.
- NJCE JIF - JAMC Law Enforcement Message: Daniel's Law Portal Open's Today – July 12.
- NJCE JIF - Live Safety Training – September 2022 Registration is Now Open! – July 13.
- NJCE JIF - JAMC Law Enforcement Message: 988 Going Live – Friday – July 14.

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 Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the 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):

- 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 NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The August thru September 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)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
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
9/7/22	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/>.

If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet, so please check back.

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



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. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2022 and are for training programs that are not available virtually. [MSI-NJCE 2022 EXPO Training Schedule](#)

For more information on training and other safety resources please visit the *Safety* portion of the NJCE.org website: <https://njce.org/safety/>

August thru September 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	Fire Safety	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	Chipper Safety	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/8/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 -12:00 pm
8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm
8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am

8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm
8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	Fire Safety	8:30 - 9:30 am
8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
9/1/22	Special Events Management	8:30 - 10:30 am
9/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/22	HazCom w/GHS	1:00 - 2:30 pm
9/2/22	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/2/22	Fire Safety	10:30 - 11:30 am
9/6/22	Hearing Conservation	7:30 - 8:30 am
9/6/22	Fire Extinguisher	9:00 - 10:00 am
9/6/22	Chain Saw Safety	1:00 - 2:00 pm
9/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
9/8/22	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/12/22	Accident Investigation	1:00 - 3:00 pm
9/13/22	Preparing for First Amendment Audits	9:00 - 11:00 am
9/13/22	Confined Space Entry	8:30 - 11:30 am
9/13/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
9/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/14/22	Chipper Safety	7:30 - 8:30 am
9/14/22	Mower Safety	9:00 - 10:00 am
9/14/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm

9/15/22	Designated Employer Representative Training (DER) <i>(see details below)</i>	9:00 - 4:00 pm w/ 1 hour lunch break
9/15/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/15/22	Back Safety / Material Handling	1:00 - 2:00 pm
9/16/22	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/16/22	HazCom w/GHS	1:00 - 2:30 pm
9/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
9/19/22	Fire Safety	8:00 - 9:00 am
9/19/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/19/22	Safety Committee Best Practices	1:00 - 2:30 pm
9/20/22	Public Employers: What You Need to Know	9:00 - 10:30 am
9/20/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
9/20/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/22	Shop & Tool Safety	11:00 - 12:00 pm
9/20/22	Driving Safety Awareness	1:00 - 2:30 pm
9/21/22	Leaf Collection Safety Awareness	7:30 - 9:30 am
9/21/22	Chain Saw Safety	10:00 - 11:00 am
9/21/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/21/22	Ethical Decision Making	11:00 - 1:00 pm
9/22/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/22 - 9/23/22	Leadership Skills for Supervisors - Two Day* <i>(must attend both days)</i>	9:00 - 3:30 pm w/lunch break
9/23/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
9/23/22	Flagger Skills and Safety	8:30 - 9:30 am
9/23/22	Mower Safety	10:00 - 11:00 am
9/26/22	Playground Safety Inspections	8:30 - 10:30 am
9/26/22	Fire Extinguisher	11:00 - 12:00 pm
9/26/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
9/27/22	HazCom w/GHS	7:30 - 9:00 am
9/27/22	Bloodborne Pathogens (BBP)	9:30 - 10:30 am
9/27/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/28/22	Wellness for Government Employees	9:00 - 11:30 am
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Confined Space Entry	8:30 - 11:30 am
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/30/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/22	Productive Meetings Best Practices	8:30 - 10:00 am
9/30/22	Chipper Safety	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm

****9/15/22 Designated Employee Representative Training (DER) Details:***

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the

driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before August 26, 2022.**

- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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

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

Zoom Training 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.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- 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 and also ensure that person will have access to the webinar link to launch on the day of the class.
 - 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. 30-22

**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 July 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 July 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 July 25, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

July 25, 2022

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960002036	Hannawacker, L.	Worker Compensation	SAR
3960003993	Osnato, D.	Worker Compensation	PAR
3960003888	Sanders, D.	Worker Compensation	PAR
3960003980	Sickler, M.	Worker Compensation	PAR
3960003881	Greiss, D.	Worker Compensation	PAR
3960003104	Cardona, M.	Worker Compensation	PAR
3960000862	DiClaudio, J.	Worker Compensation	PAR
3960003896	Jackson, M.	Worker Compensation	PAR
3960003331	Abdullah, S.	Worker Compensation	PAR
3960003976	Taylor, S.	Worker Compensation	PAR
3960004018	Metelsky, R.	Worker Compensation	PAR
3960001596	Geo, J.	General Liability	SAR

APPENDIX I

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 25, 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	Absent

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 28, 2022**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
FEBRUARY 28, 2022**

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety and Accident Review Committee met on March 23rd. Mr. Prince advised that 13 claims were discussed to determine preventability and/or if additional information was needed to arrive at an educated conclusion. Mr. Prince further advised that the next Safety and Accident Review Committee meeting is scheduled for May 25, 2022. With no questions, Mr. Prince concluded his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee did not meet prior to the meeting, but noted that 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 were no action items.

STEWARDSHIP REPORT – Executive Director reported that during a recent County Commissioners meeting a question was raised on the benefits of membership in MCIFC and NJCE JIF. Executive Director advised that the fund office provided Chair Nazzaro with its stewardship report summarizing the benefits of membership in the MCIFC and NJCE JIF. Executive Director referred to a copy of the report enclosed within the agenda and said he is available to attend a County Commissioner meeting if necessary. Chair Nazzaro commented that the report was excellent and that she would distribute it at the next County Commissioners meeting.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE conducted its Reorganization Meeting on February 24th and referred to a written summary report of the meeting enclosed within the agenda. 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.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of February enclosed within the agenda. Executive Director reported that as of February 28, 2022 the Commission has a surplus of

\$10,120,928. 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 February 28, 2022 is \$1,317,131 and advised that the total cash balance is \$1,306,581.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Executive Director referred to the NJCE Financial Fast Track for the month of February. Executive Director reported that as of February 28, 2022 the Fund has a surplus of \$14,323,659. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,857,551 and noted that the NJCE cash balance is \$12,413,800.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of February 28, 2022, were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

With no questions, Executive Director concluded his report.

INFORMATIONAL ITEMS REPORT: Mr. Thorpe advised that he had three informational items for his report, one of which was an action item.

CERTIFICATE OF INSURANCE REPORT – Mr. Thorpe referred to copies of the certificate of insurance issuance reports from the NJCE listing certificates issued in the months of February and March. Mr. Thorpe advised 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. Mr. Thorpe asked if anyone had any questions on the reports. Hearing none, Mr. Thorpe asked for a motion to approve the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved:	Chair Nazzaro
Second:	Commissioner Walker
Vote:	Unanimous

2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Mr. Thorpe reminded the Commissioners that the 11th Annual Educational Seminar will be held via two virtual sessions: Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. Mr. Thorpe reported that the seminar qualifies for several Continuing Education Credits and referred to the list enclosed within the agenda. Mr. Thorpe advised that the Keynote Speaker for the seminar is Jacquelyn Suarez, Director NJ Division of Local Government Services.

2022 MEETING SCHEDULE – Mr. Thorpe reported that the Commission is not scheduled to meet in May or June. Mr. Thorpe advised that the next scheduled meeting is on July 25, 2022 but noted that if claim payment authorization is needed prior to the July meeting, a special meeting can be scheduled for PARs/SARs approval. Executive Director asked whether the Commissioners would like to hold the July meeting in-person or hold the meeting via Zoom. The Commissioners indicated that they would like the July meeting to be held via Zoom.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chair Nazzaro advised the March Bill List, Resolution 21-22 and the April Bill List, Resolution 22-22 were included in the agenda.

MOTION TO APPROVE RESOLUTIONS 21-22 AND 22-22, MARCH AND APRIL BILL LISTS

Moved: Chair Nazzaro
Second: Commissioner Walker
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 23-22, Disclosure of Liability Claims Check Registers were included in the agenda along with a copy of the check register for February 1, 2022 through February 28, 2022 and March 1, 2022 through March 31, 2022.

MOTION TO APPROVE RESOLUTION 23-22 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved: Commissioner Walker
Second: Chair Nazzaro
Vote: Unanimous

MANAGED CARE: Ms. Hrubash advised she would review First MCO's report, which was included in the agenda for the months of February and March. 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 %
Feb-22	\$ 38,224	\$ 22,592	\$ 15,632	41%	81	74	\$ 12,506	91%
Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Mar-22	\$ 206,213	\$ 108,330	\$ 97,884	47%	109	105	\$ 78,307	96%

With no questions, Ms. Hrubash concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for February through April enclosed within the agenda. Mr. Prince referred to the listing of all virtual trainings scheduled through June 30th enclosed within the agenda. Mr. Prince referred to the Safety Expo flyer within the agenda and advised that the next Safety Expo is scheduled for June 7th. Lastly, Mr. Prince reported that Mr. Genna, of J.A. Montgomery, has been assisting the libraries with their written programs for their emergency action plans and fire prevention plans. Mr. Prince noted that

it is an ongoing initiative which is nearing completion. With no questions, Mr. Prince concluded his report.

RISK MANAGER CONSULTANT: Ms. Pursell reported that a slight reorganization of the account service team has taken place. Ms. Pursell advised that she will now be the main day-to-day contact. Ms. Pursell reported that her office has been working on the upcoming Hull policy renewal and has a quote prepared that will be sent to Commissioner Hughes for review. Ms. Pursell reported that her office has placed a surety bond for the Prosecutor's Office for a camera project they are working on. Ms. Pursell reported that her office consulted on insurance language in a vendor contract that the Prosecutor's Office was working on with a cyber security vendor. Lastly, Ms. Pursell advised that Commissioner Hughes had sent her an email regarding electric vehicle charging stations that she will review and provide comment on. Chair Nazzaro commented that the County is working on a number of electric vehicle charging station sites as well as supercharger sites, but noted that they await approval by the County Commissioners. With no questions, Ms. Pursell concluded her report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: Commissioner Walker reported that during the past 3 weeks there have been numerous discrimination and harassment complaints all emanating from the same department and the same individuals. Commissioner Walker advised that her team is in the process of finishing the investigations and will provide a report to the Commission advising how the issues were concluded. Executive Director asked if the carrier should be put on notice regarding the complaints. Commissioner Walker said they are not ready to notify the carrier until after the investigation.

Chair Nazzaro reported that the County has organized a Cannabis Task Force to review county policies. Chair Nazzaro advised that the task force will meet monthly to discuss the legalization as there are now questions with respect to law enforcement and cannabis use. Chair Nazzaro asked how insurance coverage would apply if an employee got into an accident while under the influence of cannabis and would an additional insurance policy be needed. Mr. Cooney advised that in terms of insurance coverage there is nothing specific to cannabis in the policies, so the policies would react the same way they normally would to any other claim. Mr. Cooney further advised that in terms of the county's internal policies and procedures, in a general sense, cannabis should be treated similar to how other drug and alcohol use is treated. Chair Nazzaro asked with respect to policies and procedures, is there a recommendation not to test for cannabis now that it is legalized and would it affect insurance coverage. Mr. Cooney advised that it would not impact insurance coverage, it would impact risk. Mr. Cooney indicated that he does not know what the exact right answer is but noted that the Executive Director may have information from the MEL that may answer the question. Executive Director advised that the MEL Fund Attorney is working on a memorandum to address cannabis but noted that it had not been finalized. Executive Director further advised that once the memorandum is finalized that it would be shared with the NJCE membership. Mr. Cooney added that one of the biggest hurdles pertaining to cannabis is the inability to test as it stays in an individual's system for many days after use. Chair Nazzaro asked if the inability to test impacts workers' comp. Mr. Cooney advised that it would not dictate whether a workers' comp claim is covered or not, but noted it may have an impact on the employment practices side. Mr. Cooney advised that it depends on how the employer disciplines individuals, or not, and also what policies are in the Employee Handbook. Ms. Bauersachs added that the Supreme Court has required that medical marijuana be provided when prescribed by a pain management

doctor. Ms. Bauersachs advised that national insurance companies have dealt with the issue by reimbursing the petitioners for payments for medical marijuana.

Chair Nazzaro advised that she had another item under New Business. Chair Nazzaro thanked Ms. Bauersachs for her memo regarding workers' comp coverage for employees injured while working virtually and said it was very informative. Chair Nazzaro asked if the memo was distributed to the entire Commission. Ms. Bauersachs advised that she distributed the memo to the entire Commission. Commissioner Walker commented that the state implemented a pilot program regarding workers' compensation for employees working virtually and asked if the program would eventually affect county employees. Ms. Bauersachs advised that she would research the details of the new program.

Chair Nazzaro advised that her last item under New Business pertains to cyber security. Chair Nazzaro asked if additional cyber coverage was needed as there have been a lot of cyber security issues throughout the country. Mr. Cooney advised that there is cyber coverage for the entire NJCE membership, and the underwriting team is now looking to steadily increase limits for the entire program. Mr. Cooney further advised that the underwriting team will present those proposals once they are available. Mr. Cooney added that the cyber marketplace for public entities is difficult and the NJCE bought all the coverage available at renewal, which was very limited. Mr. Cooney advised that there are several key controls that all insurance companies are asking for which will provide an opportunity for as much insurance as possible. Mr. Cooney explained that one of the most notable controls is the multi-factor authentication for any remote access. Mr. Cooney further explained that the remote access includes any employee working remotely, those accessing emails from their phones, among other items. Mr. Cooney advised that the underwriting team will be distributing a full list of items needed. Mr. Cooney added that he is working with New Jersey GMIS, which is the government IT Association. Mr. Cooney recommended that the county's IT personnel get involved with the association if they have not done so. Mr. Cooney reported that GMIS International is having their world conference in Philadelphia in either August or September. Chair Nazzaro asked Mr. Cooney to send her information about the association, the upcoming conference, as well as the list of key controls as she would like to forward them to the county's IT manager.

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director read and requested a motion to approve Resolution 24-22 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 24-22 FOR EXECUTIVE SESSION

Moved:	Commissioner Walker
Second:	Chair Nazzaro
Vote:	Unanimous

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

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

MOTION TO ADJOURN:

Moved:

Commissioner Walker

Second:

Chair Nazzaro

Vote:

Unanimous

MEETING ADJOURNED: 11:24 AM

Minutes prepared by:

Jason Thorpe, Assisting Secretary