

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
OCTOBER 17, 2022**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 940 4153 8047**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/94041538047>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its October 17, 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: OCTOBER 17, 2022
10:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 26, 2022 Open Minutes.....Appendix I
September 26, 2022 Closed MinutesSent via e-mail

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 2-16

- ☐ **TREASURER – Sharon Sharp**
 - Resolution 38-22 October Bill List - *Motion*.....Page 17
 - August Treasurer Reports.....Pages 18-19

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 39-22 Authorizing Disclosure of Liability Claims Check RegisterPage 20
 - Liability Claim Payments 9-1-22 to 9-30-22Pages 21-22

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report.....Page 23

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 24-31

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 32-33**
 - Resolution 40-22 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: December 19, 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: October 17, 2022

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Report (Page 4)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the month of September. There were (4) four certificates of insurance issued during the month.
- ☐ **Motion to approve the certificate of insurance report**
- ☐ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7)** – The NJCE met on September 22, 2022. Attached in the agenda on pages 5-7 is a written summary report. The NJCE Finance Sub-Committee will meet on October 17th to discuss the preliminary 2023 budget. The NJCE will meet again on Thursday, October 27, 2022 at 9:30 AM. The NJCE will also meet on Friday, November 18, 2022 at 9:30 AM to introduce the 2023 budget. A Public Hearing and adoption of the 2023 budget is scheduled for Thursday, December 15, 2022 at 2:00 PM.
- ☐ **NJCE JIF – 2023 Renewal Presentation Webinar** – The NJCE hosted an interactive webinar on Wednesday, October 12. The NJCE Underwriting Manager provided an overview presentation of the 2023 renewal and discussed key factors affecting our renewal program.
- ☐ **2023 MCIC Property & Casualty Budget** – We will introduce the 2023 MCIC Property & Casualty Budget at our December meeting and schedule a Public Hearing and budget adoption in January.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 8-10)** – Included in the agenda on pages 9-11 is a copy of the Financial Fast Track for the month of August. As of **August 31, 2022** the Commission has a surplus of **\$9,961,713**. 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 August 31, 2022 is **\$1,410,210**. The total cash balance is **\$2,971,048**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2022** the NJCE has a surplus of **\$15,1,109**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$20,384,593**.

- ❑ **Claim Tracking Reports (Pages 14-16)** - Included in the agenda on pages 15-17 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2022. The Executive Director will review the reports with the 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 County has issued the RFPs. The responses for Executive Director, Actuary, Claims Administrator are due back 10/27/22. The response for Risk Management Consultant is due back 11/1/22.
- ❑ **2023 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2023 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2023 renewal.
- ❑ **Informational Items:**
 - ❑ **NJCE and MCIFC Membership** – The Fund Office has received the membership renewal documents for Mercer County Improvement Authority’s membership in the Mercer County Insurance Fund Commission. We await the membership renewal documents for Mercer County’s membership renewal in the NJCE and the Mercer County Insurance Fund Commission.
 - ❑ **2022 NJLM Annual Conference** - As reported at the last meeting, 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. The MEL JIF will hold its annual Elected Officials seminar on November 16th. We encourage all of our commissioners to attend.
 - ❑ **2022 Meeting Schedule** – The Commission is not scheduled to meet in November. The next scheduled Commission meeting is on December 19, 2022.

From 9/1/2022 To
10/1/2022

Mercer County Insurance Commission

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ewing Realty Partners, LLC, I - Mercer County Improvement Authority	Ewing, NJ	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: Land Leasing 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 leasing land.	9/14/2022 #3627164	GL AU EX WC OTH
H - Mercer County Technical Schools I - County of Mercer	1085 Old Trenton Road Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/14/2022 #3627169	GL AU EX WC OTH
H - The Watershed Institute Inc. I - County of Mercer	31 Titus Mill Road Pennington, NJ 08534	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/14/2022 #3627170	GL AU EX WC OTH
H - NJ Historical Commission I - County of Mercer	P.O. Box 305 Trenton, NJ 08625	RE: Evidence of Insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/29/2022 #3642665	GL AU EX OTH
Total # of Holders: 4				



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: September 22, 2022

Memo to: Commissioners
Mercer County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September 2022 NJCE Meeting

Executive Directors Report: The following items were discussed:

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: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/23/22 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2021 was submitted; Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Financial Fast Track: The Financial Fast Track as of July 31st and June 30th were submitted for information; the reports reflected statutory surpluses of \$15.3 and \$15.2 million respectively.

2023 Renewal – Underwriting Data Collection: The 2023 renewal process began the end of June with a deadline to complete by August 31st. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

2023 Budget: Executive Director reported as in the past two years, due to the uncertainty of the market we expect to introduce pre-budget expectations to the Finance Committee in October, introduce the budget in November and adopt in December. A final post certification of budget numbers will be provided to all members. Also, a meeting in January may be scheduled to review any changes to the budgeted numbers. The Board of Fund Commissioners accepted the request to move the November 17, 2022 9:30AM meeting to Friday November 18, 2022 9:30AM and schedule a meeting on Thursday December 15, 2022 at 2:00PM.

2023 Pre-Renewal Update: Mr. Cooney, Underwriting Manager provided a summary report on the current market conditions noting it is settling at a hard market with higher rates. Underwriting Manager reported the overall NJCE JIF renewal negotiations are strong and anticipates a renewal rate in the high single digits or better.

Underwriting Manager said retention strategies and program options will be reviewed for Pollution and Cyber Liability coverages both of which have had challenges in their respective markets. Underwriting Manager concluded by stating a pre-renewal presentation will be submitted in the coming weeks.

2022 Safety Grant Program: Mr. Prince of J.A. Montgomery reported members' submissions on use of grant money were provided to the carrier and is awaiting confirmation. A meeting of Safety Committee will be scheduled to confirm the distribution of those funds.

NJCE Committees:

NJCE Coverage Committee: The committee met on September 14, 2022 to discuss the status of the manuscript policies, new appraisal method and any County-related coverage issues. Minutes of that meeting were submitted for information.

Finance Committee: A meeting is being scheduled in October to review the 2023 budget, appraisal program, and renewal market update. Included with the agenda was the renewal timeline for information.

Cyber Task Force: Executive Director reported the Underwriting Manager reached out to members following the March Cyber Task Force to determine their level of cyber security training. Based on the feedback many of the members are using KnowBe4 and SANS while some members are getting random cyber classes via their learning management systems.

Underwriting Manager held a Webinar on Monday August 15th on the 2023 Cyber Renewal, which focused on detailing the issues, claims and critical controls to get in place for the upcoming renewal. It was well attended by members IT Personnel and a recording of the webinar can be found on the NJCE website [njce.org/cyber- risk-control/](https://njce.org/cyber-risk-control/) as well as the presentation.

Safety Committee: The Committee met September 19, 2022; the committee's agenda was included for information. Safety Director encouraged all members to attend the next Safety Committee scheduled for December 12, 2022.

Chertoff Group: Executive Director reported the Municipal Excess Liability JIF hired the Chertoff Group, a cyber security expert, to review minimum risk control standards and make recommendations on how the MEL's membership can be more marketable with insurers. Conner Strong & Buckelew has connected them with their other public entity clients struggling to achieve a minimum-security level ahead of tough cyber renewals, and they have helped those clients meet the requirements in short order. Executive Director stated the NJCE JIF's association with the firm may provide more opportunity to place coverage and recommended this be reviewed with the Finance Committee along with the Fund Attorney to discuss the feasibility of the NJCE entering an extraordinary and unspecifiable services contract with Chertoff Group prior to the January 1, 2023, renewal.

COVID-19: PERMA Claims Director, Ms. Walcoff reported claim activity has slowed in the current year; however, any new claims are being evaluated to determine compensability.

Safety National: Ms. Walcoff reported 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.

Hurricane IDA update: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and closed out Hurricane Ida claims.

Learning Management System: FirstNet notified J.A. Montgomery that they will no longer be able to provide services needed and in June, the NJCE JIF Board authorized J.A. Montgomery to contract directly with BIS Safety Software to provide the LMS services going forward. J.A. Montgomery will administer the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney with an expected launch date of January 2023. Safety Director reported training webinars would be provided to assist members with the new LMS to understand its capabilities, running reports and other system functions.

Sewer Backup Coverage: The member utility authorities are no longer seeking this coverage. The Underwriting Manager will continue to work on obtaining this coverage for 2023.

2022 Assessments: The 2nd installment NJCE bill was issued on 9/15 with a November 1st due date. Please note, the Treasurer's address has changed, and all future assessment payments need to be sent to this address starting with the 2022 2nd installment: c/o David McPeak – 22 Glenview Ave – Berlin, NJ 08009.

11th Annual Best Practices Workshop – 2023 Virtual Edition: Following the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. A virtually interactive webinar will be hosted during Spring 2023

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 15-17, 2022 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 16th. This year's program will be "Local Government Risk Management" and commissioners are encouraged to attend.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has 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. A luncheon and JIF meeting will be held on April 27, 2023; venue location to be determined and invite to follow.

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

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to October 2022.

WC Claims Administration Report

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

Next Meeting

The next meeting of the NJCE fund is scheduled for October 27, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2022			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		581,934	4,655,469	60,187,843	64,843,311
2.	CLAIM EXPENSES					
		Paid Claims	248,476	1,780,119	17,518,680	19,298,800
		Case Reserves	20,958	707,297	5,471,727	6,179,025
		IBNR	79,719	79,321	1,550,622	1,629,943
		Excess Insurance Recoverable	(6,847)	(23,486)	(202,924)	(226,410)
		Discounted Claim Value	(4,450)	(37,545)	(121,661)	(159,206)
	TOTAL CLAIMS		337,856	2,505,707	24,216,445	26,722,152
3.	EXPENSES					
		Excess Premiums	259,466	2,075,725	20,017,710	22,093,435
		Administrative	50,407	409,615	4,566,607	4,976,222
	TOTAL EXPENSES		309,873	2,485,339	24,584,317	27,069,657
4.	UNDERWRITING PROFIT (1-2-3)		(65,795)	(335,577)	11,387,080	11,051,503
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(65,795)	(335,577)	11,387,080	11,051,503
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		(6,747)	85,217	1,324,993	1,410,210
11. SURPLUS (6 + 7 + 8 - 9)			(72,542)	(250,361)	10,212,073	9,961,713
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		(184)	51,442	879,749	931,192
	2015		(193)	(4,226)	1,379,399	1,375,173
	2016		(219)	24,137	1,600,846	1,624,984
	2017		(250)	121,207	2,333,612	2,454,820
	2018		(279)	(39,966)	2,246,293	2,206,327
	2019		(310)	323,019	1,323,982	1,647,001
	2020		6,552	7,468	605,458	612,926
	2021		(389)	(253,088)	(157,266)	(410,354)
	2022		(77,271)	(480,354)		(480,354)
TOTAL SURPLUS (DEFICITS)			(72,542)	(250,361)	10,212,074	9,961,713
TOTAL CASH						2,971,048

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	165	5,239	2,136,649	2,141,888
	Case Reserves	7,927	2,854	114,574	117,427
	IBNR	(8,092)	(68,092)	110,000	41,908
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	2,938	(5,635)	(2,697)
TOTAL FY 2014 CLAIMS		0	(57,062)	2,355,588	2,298,526
FUND YEAR 2015					
	Paid Claims	5,266	13,887	2,627,592	2,641,479
	Case Reserves	(5,266)	10,939	192,169	203,109
	IBNR	0	(42,378)	71,934	29,556
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(757)	(3,326)	(4,083)
TOTAL FY 2015 CLAIMS		0	(18,309)	2,888,369	2,870,060
FUND YEAR 2016					
	Paid Claims	4,454	57,925	3,125,430	3,183,356
	Case Reserves	479	(58,603)	476,598	417,994
	IBNR	(4,933)	(18,253)	47,040	28,787
	Excess Insurance Recoverable	0	0	(50,511)	(50,511)
	Discounted Claim Value	0	210	(5,901)	(5,691)
TOTAL FY 2016 CLAIMS		0	(18,721)	3,592,656	3,573,935
FUND YEAR 2017					
	Paid Claims	2,731	48,428	2,246,088	2,294,516
	Case Reserves	(2,731)	(114,103)	634,782	520,679
	IBNR	0	(31,861)	98,923	67,063
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	4,468	(11,682)	(7,213)
TOTAL FY 2017 CLAIMS		0	(93,067)	2,968,112	2,875,044
FUND YEAR 2018					
	Paid Claims	7,468	168,132	2,399,145	2,567,278
	Case Reserves	(11,987)	(163,743)	350,217	186,474
	IBNR	4,518	20,444	152,575	173,019
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	2,647	(9,111)	(6,463)
TOTAL FY 2018 CLAIMS		(0)	27,481	2,892,826	2,920,307

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
	Paid Claims	9,316	281,285	2,062,967	2,344,252
	Case Reserves	(24,722)	(529,802)	1,201,051	671,249
	IBNR	15,406	(56,399)	207,973	151,573
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	11,910	(29,126)	(17,216)
TOTAL FY 2019 CLAIMS		(0)	(293,006)	3,442,864	3,149,859
FUND YEAR 2020					
	Paid Claims	25,965	136,411	1,923,794	2,060,204
	Case Reserves	(14,310)	(11,965)	691,981	680,016
	IBNR	(11,656)	(115,035)	289,241	174,206
	Excess Insurance Recoverable	(6,847)	(23,486)	(152,413)	(175,899)
	Discounted Claim Value	0	(1,197)	(18,570)	(19,767)
TOTAL FY 2020 CLAIMS		(6,847)	(15,272)	2,734,032	2,718,760
FUND YEAR 2021					
	Paid Claims	54,209	503,579	997,016	1,500,594
	Case Reserves	(41,065)	(161,651)	1,810,356	1,648,705
	IBNR	(13,144)	(66,782)	572,937	506,155
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(11,387)	(38,311)	(49,698)
TOTAL FY 2021 CLAIMS		0	263,758	3,341,997	3,605,756
FUND YEAR 2022					
	Paid Claims	138,903	565,235		565,235
	Case Reserves	112,632	1,733,370		1,733,370
	IBNR	97,619	457,676		457,676
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(4,450)	(46,376)		(46,376)
TOTAL FY 2022 CLAIMS		344,703	2,709,905	0	2,709,905
COMBINED TOTAL CLAIMS		337,856	2,505,707	24,216,445	26,722,152
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$470,602 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		August 31, 2022		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
1.	UNDERWRITING INCOME		2,742,009	21,701,244	216,347,698	238,048,943
2.	CLAIM EXPENSES					
		Paid Claims	23,807	2,773,721	8,997,544	11,771,265
		Case Reserves	397,620	(681,325)	10,977,439	10,296,113
		IBNR	277,741	960,786	11,375,865	12,336,652
		Discounted Claim Value	(76,748)	(197,702)	(1,916,773)	(2,114,475)
		Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS		622,419	2,876,314	28,046,678	30,922,992
3.	EXPENSES					
		Excess Premiums	2,041,706	16,398,988	153,216,375	169,615,363
		Administrative	184,950	1,432,787	16,354,219	17,787,006
	TOTAL EXPENSES		2,226,656	17,831,775	169,570,594	187,402,369
4.	UNDERWRITING PROFIT (1-2-3)		(107,066)	993,155	18,730,426	19,723,581
5.	INVESTMENT INCOME		(22,333)	(237,027)	1,533,106	1,296,079
6.	PROFIT (4+5)		(129,398)	756,129	20,263,531	21,019,660
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		(129,398)	756,129	14,405,980	15,162,109
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(157)	(1,658)	163,660	162,002
	2011		(61,102)	(65,429)	666,797	601,368
	2012		(604)	(5,478)	690,291	684,813
	2013		(1,072)	(15,870)	1,322,965	1,307,095
	2014		(1,523)	(46,599)	2,323,116	2,276,517
	2015		(1,708)	(199,652)	1,637,394	1,437,742
	2016		(1,960)	48,585	1,825,687	1,874,273
	2017		(2,204)	247,990	1,865,475	2,113,465
	2018		(2,381)	(106,604)	2,701,793	2,595,188
	2019		(2,838)	275,088	2,317,154	2,592,242
	2020		(2,692)	(71,206)	(1,215,894)	(1,287,100)
	2021		(3,967)	91,195	107,541	198,736
	2022		(47,191)	605,765		605,765
TOTAL SURPLUS (DEFICITS)			(129,398)	756,129	14,405,980	15,162,108
TOTAL CASH						20,384,593

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	187	1,687	538,401	540,088
	Case Reserves	60,536	60,536	0	60,536
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		60,723	62,223	538,401	600,624
FUND YEAR 2012					
	Paid Claims	5,037	5,990	1,582,804	1,588,794
	Case Reserves	(5,037)	(5,990)	65,616	59,625
	IBNR	0	(1,339)	5,318	3,979
	Discounted Claim Value	0	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS		0	(897)	1,646,363	1,645,466
FUND YEAR 2013					
	Paid Claims	4,382	55,925	914,416	970,341
	Case Reserves	(4,383)	(57,929)	458,599	400,670
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS		(0)	4,251	1,390,659	1,394,910
FUND YEAR 2014					
	Paid Claims	280	180,753	476,289	657,042
	Case Reserves	(109,152)	(256,552)	388,283	131,731
	IBNR	108,872	88,118	43,550	131,668
	Discounted Claim Value	0	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS		0	29,765	870,855	900,620
FUND YEAR 2015					
	Paid Claims	12,708	379,936	1,175,139	1,555,075
	Case Reserves	(346,436)	(541,254)	1,460,651	919,396
	IBNR	333,728	346,426	106,456	452,882
	Discounted Claim Value	0	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS		0	179,359	2,641,889	2,821,248

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	0	182,560	844,767	1,027,327
	Case Reserves	(249,000)	(490,492)	1,681,779	1,191,288
	IBNR	249,000	225,046	54,558	279,605
	Discounted Claim Value	0	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS		0	(70,440)	2,467,984	2,397,544
FUND YEAR 2017					
	Paid Claims	538	760,071	393,930	1,154,001
	Case Reserves	4,363	(734,911)	1,372,320	637,410
	IBNR	(4,900)	(319,481)	1,211,149	891,668
	Discounted Claim Value	0	19,456	(135,864)	(116,408)
TOTAL FY 2017 CLAIMS		0	(274,865)	2,841,535	2,566,670
FUND YEAR 2018					
	Paid Claims	13,526	25,375	742,774	768,149
	Case Reserves	16,574	257,370	384,006	641,377
	IBNR	(30,100)	(210,298)	1,013,968	803,670
	Discounted Claim Value	0	9,076	(132,597)	(123,521)
TOTAL FY 2018 CLAIMS		0	81,523	2,008,151	2,089,674
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(1,000)	372,407	590,241	962,648
	IBNR	1,000	(731,104)	1,923,599	1,192,495
	Discounted Claim Value	0	52,150	(263,678)	(211,527)
TOTAL FY 2019 CLAIMS		0	(304,993)	2,923,280	2,618,287
FUND YEAR 2020					
	Paid Claims	1,367	238,815	636,007	874,821
	Case Reserves	(7,661)	243,656	3,478,036	3,721,692
	IBNR	6,294	(505,293)	3,149,860	2,644,567
	Discounted Claim Value	0	44,517	(547,421)	(502,904)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
TOTAL FY 2020 CLAIMS		0	42,528	5,329,085	5,371,613
FUND YEAR 2021					
	Paid Claims	(21,073)	847,595	848,061	1,695,656
	Case Reserves	798,571	10,886	1,097,909	1,108,795
	IBNR	(777,498)	(1,081,108)	3,792,655	2,711,547
	Discounted Claim Value	0	85,028	(521,987)	(436,959)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(137,599)	5,216,637	5,079,039
FUND YEAR 2022					
	Paid Claims	6,856	93,458		93,458
	Case Reserves	240,245	460,948		460,948
	IBNR	391,345	3,149,819		3,149,819
	Discounted Claim Value	(76,748)	(438,767)		(438,767)
TOTAL FY 2022 CLAIMS		561,696	3,265,458	0	3,265,458
COMBINED TOTAL CLAIMS		622,419	2,876,314	28,046,678	30,922,992
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 \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.					

Mercer County Insurance Commission										
CLAIM ACTIVITY REPORT										
August 31, 2022										
COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	0	0	0	0	2	5	4	11
August-22	0	0	0	0	0	0	2	6	12	20
NET CHGE	0	0	0	0	0	0	0	1	8	9
Limited Reserves										\$12,447
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$6,001	\$171,055	\$177,058
August-22	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$8,392	\$240,538	\$248,932
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,391	\$69,483	\$71,875
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,370	\$8,532	\$248,744	\$708,346
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	2	2	1	1	6	6	8	26
August-22	0	0	2	2	1	1	5	7	12	30
NET CHGE	0	0	0	0	0	0	-1	1	4	4
Limited Reserves										\$18,466
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$231,403	\$224,351	\$2,610	\$7,500	\$21,869	\$23,500	\$22,469	\$533,702
August-22	\$0	\$0	\$231,403	\$223,369	\$2,610	\$12,332	\$20,869	\$28,500	\$34,900	\$553,983
NET CHGE	\$0	\$0	\$0	(\$982)	\$0	\$4,832	(\$1,000)	\$5,000	\$12,431	\$20,281
Ltd Incurred	\$78,677	\$113,410	\$339,591	\$262,217	\$115,252	\$37,460	\$34,263	\$29,630	\$35,976	\$1,046,476
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	0	1	0	0	1	0	0	2
August-22	0	0	0	1	0	0	1	0	0	2
NET CHGE	0	0	0	0	0	0	0	0	0	0
Limited Reserves										\$38,369
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$0	\$0	\$76,739
August-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$0	\$0	\$76,739
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$83,830	\$12,153	\$28,923	\$9,836	\$4,687	\$7,988	\$433,505
COVERAGE LINE - WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	4	5	7	11	8	15	42	59	74	225
August-22	4	5	7	11	8	14	45	56	87	237
NET CHGE	0	0	0	0	0	-1	3	-3	13	12
Limited Reserves										\$23,604
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$109,500	\$208,375	\$186,112	\$229,820	\$195,850	\$688,471	\$969,005	\$1,660,269	\$1,427,215	\$5,674,619
August-22	\$117,428	\$203,110	\$186,591	\$228,071	\$183,864	\$658,917	\$946,348	\$1,611,813	\$1,457,932	\$5,594,074
NET CHGE	\$7,927	(\$5,266)	\$479	(\$1,749)	(\$11,987)	(\$29,554)	(\$22,657)	(\$48,456)	\$30,717	(\$80,545)
Ltd Incurred	\$2,150,261	\$2,722,406	\$2,943,432	\$2,393,743	\$2,555,408	\$2,930,064	\$2,259,854	\$3,105,505	\$2,006,842	\$23,067,515
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	4	5	9	14	9	16	51	70	86	264
August-22	4	5	9	14	9	15	53	69	111	289
NET CHGE	0	0	0	0	0	-1	2	-1	25	25
Limited Reserves										\$22,400
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$109,500	\$208,375	\$417,515	\$523,410	\$198,460	\$695,971	\$998,376	\$1,689,770	\$1,620,739	\$6,462,117
August-22	\$117,428	\$203,110	\$417,994	\$520,679	\$186,474	\$671,249	\$974,719	\$1,648,705	\$1,733,370	\$6,473,728
NET CHGE	\$7,927	(\$5,266)	\$479	(\$2,731)	(\$11,987)	(\$24,722)	(\$23,657)	(\$41,065)	\$112,632	\$11,611
Ltd Incurred	\$2,258,894	\$2,844,587	\$3,551,350	\$2,815,195	\$2,758,088	\$3,015,501	\$2,564,322	\$3,148,354	\$2,299,550	\$25,255,842

FUND YEARS 2018 2019 2020 2021 2022

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		56		MONTH TARGETED	Last Month		55		MONTH TARGETED	Last Year		44		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		
PROPERTY	74,417	75,275	75,275	101.15%	74,417	100.00%	75,275	75,275	101.15%	74,417	100.00%	75,275	75,275	101.15%	74,417	100.00%
GEN LIABILITY	157,000	115,252	115,252	73.41%	152,132	96.90%	115,252	115,252	73.41%	151,999	96.81%	88,194	88,194	56.17%	148,085	94.32%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	124,643	95.15%	12,153	12,153	9.28%	124,265	94.86%	12,153	12,153	9.28%	119,275	91.05%
WORKER'S COMP	4,455,000	2,562,908	2,562,908	57.53%	4,444,777	99.77%	2,567,426	2,567,426	57.63%	4,443,447	99.74%	2,612,216	2,612,216	58.64%	4,415,700	99.12%
TOTAL ALL LINES	4,817,417	2,765,588	2,765,588	57.41%	4,795,969	99.55%	2,770,107	2,770,107	57.50%	4,794,128	99.52%	2,787,839	2,787,839	57.87%	4,757,478	98.76%
NET PAYOUT %	\$2,571,615				53.38%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		44		MONTH TARGETED	Last Month		43		MONTH TARGETED	Last Year		32		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		
PROPERTY	75,000	20,003	20,003	26.67%	75,000	100.00%	20,003	20,003	26.67%	75,000	100.00%	20,003	20,003	26.67%	75,000	100.00%
GEN LIABILITY	160,000	37,460	37,460	23.41%	150,915	94.32%	32,460	32,460	20.29%	150,249	93.91%	46,960	46,960	29.35%	139,592	87.24%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	120,186	91.05%	28,923	28,923	21.91%	119,641	90.64%	28,923	28,923	21.91%	111,581	84.53%
WORKER'S COMP	4,141,000	2,930,636	2,930,636	70.77%	4,104,470	99.12%	2,951,042	2,951,042	71.26%	4,100,406	99.02%	3,206,574	3,206,574	77.43%	4,024,687	97.19%
TOTAL ALL LINES	4,508,000	3,017,023	3,017,023	66.93%	4,450,571	98.73%	3,032,429	3,032,429	67.27%	4,445,296	98.61%	3,302,460	3,302,460	73.26%	4,350,859	96.51%
NET PAYOUT %	\$2,344,252				52.00%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		32		MONTH TARGETED	Last Month		31		MONTH TARGETED	Last Year		20		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		
PROPERTY	132,813	521,683	762,905	574.42%	132,813	100.00%	280,460	280,460	211.17%	132,813	100.00%	340,352	340,352	256.26%	129,789	97.72%
GEN LIABILITY	149,000	34,263	34,263	23.00%	129,995	87.24%	35,263	35,263	23.67%	128,770	86.42%	40,963	40,963	27.49%	110,518	74.17%
AUTO LIABILITY	116,000	9,836	9,836	8.48%	98,056	84.53%	9,836	9,836	8.48%	97,152	83.75%	12,336	12,336	10.63%	81,501	70.26%
WORKER'S COMP	3,069,000	2,760,425	3,231,027	105.28%	2,982,797	97.19%	2,757,117	3,230,219	105.25%	2,973,837	96.90%	2,795,401	2,795,401	101.27%	2,746,800	89.50%
TOTAL ALL LINES	3,466,813	3,326,207	4,038,031	116.48%	3,343,661	96.45%	3,082,675	3,555,777	102.57%	3,332,573	96.13%	3,189,051	3,189,051	395.66%	3,068,608	88.51%
NET PAYOUT %	\$1,884,306				54.35%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		20		MONTH TARGETED	Last Month		19		MONTH TARGETED	Last Year		8		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		
PROPERTY	108,000	8,532	8,532	7.90%	105,541	97.72%	6,141	6,141	5.69%	105,191	97.40%	19,641	19,641	18.19%	65,880	61.00%
GEN LIABILITY	134,000	29,630	29,630	22.11%	99,392	74.17%	24,630	24,630	18.38%	97,419	72.70%	8,000	8,000	5.97%	40,200	30.00%
AUTO LIABILITY	104,000	4,687	4,687	4.51%	73,070	70.26%	4,687	4,687	4.51%	71,150	68.41%	797	797	0.77%	31,200	30.00%
WORKER'S COMP	2,765,000	3,105,505	3,105,505	112.31%	2,474,716	89.50%	3,099,753	3,099,753	112.11%	2,434,407	88.04%	1,870,917	1,870,917	60.25%	718,900	26.00%
TOTAL ALL LINES	3,111,000	3,148,354	3,148,354	101.20%	2,752,718	88.48%	3,135,211	3,135,211	100.78%	2,708,168	87.05%	1,899,355	1,899,355	85.17%	856,180	27.52%
NET PAYOUT %	\$1,499,649				48.20%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		8		MONTH TARGETED	Last Month		7		MONTH TARGETED	Last Year		-4		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		
PROPERTY	125,000	251,771	254,798	203.84%	76,250	61.00%	178,455	178,455	142.76%	66,250	53.00%			N/A	N/A	N/A
GEN LIABILITY	156,000	35,976	35,976	23.06%	46,800	30.00%	23,477	23,477	15.05%	39,000	25.00%			N/A	N/A	N/A
AUTO LIABILITY	114,000	7,988	7,988	7.01%	34,200	30.00%	7,988	7,988	7.01%	28,500	25.00%			N/A	N/A	N/A
WORKER'S COMP	2,806,000	2,006,842	2,006,842	71.52%	729,560	26.00%	1,837,290	1,837,290	65.48%	533,140	19.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,201,000	2,302,577	2,305,604	72.03%	886,810	27.70%	2,047,211	2,047,211	63.96%	666,890	20.83%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$566,180				17.69%											

FUND YEARS 2014 2015 2016 2017

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS																
AS OF August 31, 2022																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
2014	Budget	Current		104		MONTH	Last Month		103		MONTH	Last Year		92		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		TARGETED
PROPERTY	62,322	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%
GEN LIABILITY	124,157	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%
WORKER'S COMP	4,356,301	2,160,817	2,160,817	49.60%	4,356,301	100.00%	2,152,725	2,152,725	49.42%	4,356,301	100.00%	2,152,688	2,152,688	49.42%	4,356,301	100.00%
TOTAL ALL LINES	4,669,797	2,272,603	2,272,603	48.67%	4,661,557	99.82%	2,264,511	2,264,511	48.49%	4,661,557	99.82%	2,264,475	2,264,475	48.49%	4,661,557	99.82%
NET PAYOUT %	\$2,141,467				45.86%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
2015	Budget	Current		92		MONTH	Last Month		91		MONTH	Last Year		80		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%
GEN LIABILITY	155,896	122,385	122,385	78.50%	150,435	96.50%	122,385	122,385	78.50%	150,435	96.50%	129,885	129,885	83.32%	150,435	96.50%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,549	96.94%	6,969	6,969	5.30%	127,549	96.94%	6,969	6,969	5.30%	127,549	96.94%
WORKER'S COMP	4,449,750	2,722,406	2,722,406	61.18%	4,449,750	100.00%	2,722,406	2,722,406	61.18%	4,449,750	100.00%	2,689,519	2,689,519	60.44%	4,449,750	100.00%
TOTAL ALL LINES	4,818,174	2,853,562	2,853,562	59.22%	4,808,683	99.80%	2,853,562	2,853,562	59.22%	4,808,683	99.80%	2,828,175	2,828,175	58.70%	4,808,683	99.80%
NET PAYOUT %	\$2,641,478				54.82%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
2016	Budget	Current		80		MONTH	Last Month		79		MONTH	Last Year		68		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%
GEN LIABILITY	155,896	339,591	339,591	217.83%	150,435	96.50%	339,591	339,591	217.83%	150,435	96.50%	339,591	339,591	217.83%	151,106	96.93%
AUTO LIABILITY	131,580	268,228	268,228	203.85%	127,549	96.94%	268,228	268,228	203.85%	127,549	96.94%	268,228	268,228	203.85%	127,946	97.24%
WORKER'S COMP	4,616,644	3,024,837	3,074,837	66.60%	4,616,644	100.00%	3,019,904	3,019,904	65.41%	4,616,644	100.00%	3,023,103	3,023,103	65.48%	4,616,644	100.00%
TOTAL ALL LINES	4,985,068	3,632,756	3,682,756	73.88%	4,975,577	99.81%	3,627,823	3,627,823	72.77%	4,975,577	99.81%	3,631,022	3,631,022	72.84%	4,976,644	99.83%
NET PAYOUT %	\$3,133,356				62.85%											
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
2017	Budget	Current		68		MONTH	Last Month		67		MONTH	Last Year		56		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-22		TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-21		TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%
GEN LIABILITY	159,000	262,217	262,217	164.92%	154,114	96.93%	262,217	262,217	164.92%	154,219	96.99%	262,217	262,217	164.92%	154,070	96.90%
AUTO LIABILITY	134,000	83,830	83,830	62.56%	130,299	97.24%	83,830	83,830	62.56%	130,261	97.21%	83,830	83,830	62.56%	127,497	95.15%
WORKER'S COMP	4,709,000	2,419,743	2,419,743	51.39%	4,709,000	100.00%	2,419,743	2,419,743	51.39%	4,709,000	100.00%	2,388,141	2,388,141	50.71%	4,698,194	99.77%
TOTAL ALL LINES	5,085,000	2,841,195	2,841,195	55.87%	5,076,414	99.83%	2,841,195	2,841,195	55.87%	5,076,480	99.83%	2,809,593	2,809,593	55.25%	5,062,761	99.56%
NET PAYOUT %	\$2,294,516				45.12%											

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 38-22

OCTOBER 2022

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000834			
000834	BOWMAN & COMPANY LLP	PROFESSIONAL AUDIT SERVICES 12/21	10,224.00
		Total Payments FY 2021	10,224.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000835			
000835	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE JIF - 2ND INSTALLMENT 2022	1,301,346.96
			1,301,346.96
000836			
000836	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/22	4.29
000836	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/22	14,749.08
			14,753.37
000837			
000837	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/22	690.08
			690.08
000838			
000838	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 10/22	16,791.66
			16,791.66
000839			
000839	PACKET MEDIA	ACCT #101318 - ADV MTG - 9.16.22	19.98
			19.98
000840			
000840	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 10/22	11,505.50
			11,505.50
000841			
000841	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 10/22	5,500.00
			5,500.00
		Total Payments FY 2022	1,350,607.55
		TOTAL PAYMENTS ALL FUND YEARS	1,360,831.55

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: August							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	337,977.87	521,326.68	507,987.51	8,548,513.76	(5,411,788.56)	(1,041,194.29)	3,462,822.98
RECEIPTS							
Assessments	984.86	1,106.08	863.65	22,803.37	20,348.79	4,399.06	50,505.81
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	984.86	1,106.08	863.65	22,803.37	20,348.79	4,399.06	50,505.81
EXPENSES							
Claims Transfers	0.00	1,217.93	0.00	247,258.30	0.00	0.00	248,476.23
Expenses	0.00	0.00	0.00	0.00	0.00	49,555.01	49,555.01
Other *	244,249.55	0.00	0.00	0.00	0.00	0.00	244,249.55
TOTAL	244,249.55	1,217.93	0.00	247,258.30	0.00	49,555.01	542,280.79
END BALANCE	94,713.18	521,214.83	508,851.16	8,324,058.83	(5,391,439.77)	(1,086,350.24)	2,971,048.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH		August		
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		\$3,462,822.88	2312118.64	1150704.24
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	\$50,136.48	\$50,136.48	\$0.00
10	(Withdrawals - Sales)	-\$541,911.46	-\$49,555.01	-\$492,356.45
Ending Cash & Investment Balance		\$2,971,047.90	\$2,312,700.11	\$658,347.79
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$602,762.02	\$49,555.01	\$553,207.01
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$3,573,809.92	\$2,362,255.12	\$1,211,554.80

RESOLUTION NO. 39-22

**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 September 26, 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 September 1, 2022 to September 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 October 17, 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
09/01/2022 Thru 09/30/2022

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
09/01/2022 Thru 09/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	34577	3960002898	001	VOGEL, MONICA	8/26/2022	8/26/2022	ChartSwap	9/26/2022	INVOICE # REQ-13143120	233.36 233.36
C	34578	3960002898	001	VOGEL, MONICA	8/16/2022	8/16/2022	HARTFORD FIRE INSURANCE	9/26/2022	CLAIM # Y97C51538	581.50 581.50
C	34579	3960004033	001	PAGAN, ROBERTO	5/24/2022	5/24/2022	ROBERTO PAGAN	9/26/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	658.73 658.73
C	34645	3960001596	001	GUO, JENNY	5/11/2022	7/27/2022	LENOX SOCEY FORMIDONI GIORDANO	9/26/2022	INVOICE 22796	1,538.00 1,538.00
C	34646	3960001596	001	GUO, JENNY	10/17/2022	10/17/2022	DJS ASSOCIATES INC	9/26/2022	DJS FILE: W991-ED	3,000.00 3,000.00
Total for Coverage: General Liability							Number of entries: 5		6,011.59	6,011.59
Total for Mercer County Ins Fund Comm - 396							Number of entries: 5		6,011.59	6,011.59



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
Jul-22	\$160,032	\$52,150	\$128,911	\$107,882	67%	86	83	3	97%	0	\$21,576	\$86,305
Aug-22	\$150,390	\$85,634	\$146,836	\$64,757	43%	102	96	6	94%	0	\$12,951	\$51,805
Sep-22	\$189,832	\$112,895	\$213,301	\$76,937	41%	107	102	5	95%	2	\$15,387	\$61,550
Total 2022	\$1,083,249	\$515,116	\$1,098,875	\$568,133	52%	733	696	37	95%	8	\$113,627	\$454,506
Total to Date	\$11,724,700	\$5,975,793	\$12,841,851	\$5,749,623	49%	8,189	7,196	993	88%	150	\$1,148,22	\$4,601,397

Report Run Date:10/03/2022

mcc



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 7, 2022

DATE OF MEETING: October 10, 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

September - October 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED/ TRAINING/ LOSS CONTROL VISITS CONDUCTED

- **September 26:** Attended the MCIFC meeting.
- **September 26:** Attended the MCIFC Claims Committee meeting.
- **September 28:** Attended the MCIFC Safety Committee meeting.
- **September-October:** Safety training classes were conducted for MCIFC County Corrections.

UPCOMING MEETINGS/ TRAINING/ LOSS CONTROL VISITS PLANNED

- **October 17:** Plan to attend the MCIFC meeting.
- **October 17:** Plan to attend the MCIFC Claims Committee meeting.
- **October 26:** Plan to attend the MCIFC Safety Committee meeting.

SAFETYDIRECTOR 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 - JAM SD Bulletin: National Preparedness Month Best Practices – September 21.
- NJCE JIF - JAM SD Bulletin: Wood Chipper Best Practices – September 26.
- NJCE JIF - JAM SD Bulletin: Deer: Avoiding Vehicle Collisions Best Practices – September 28.
- NJCE JIF - Live Safety Training – December 2022 Registration is Now Open! – October 3.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) - October 6.

NJCE MEDIA LIBRARY

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

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Streaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

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

- 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 October thru December 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.**

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 2023 and are for training programs that are not available virtually.

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

October thru December 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
10/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/3/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/22	Special Events Management	9:00 - 11:00 am
10/4/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
10/4/22	Sanitation/Recycling Safety	10:00 - 12:00 pm
10/4/22	Back Safety / Material Handling	1:00 - 2:00 pm
10/5/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	8:30 - 10:30 am
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Ethics for Local NJ Government Employee) *	10:30 - 12:30 pm
10/6/22	Mower Safety	7:30 - 8:30 am
10/6/22	Chipper Safety	9:00 - 10:00 am
10/6/22	Chain Saw Safety	1:00 - 2:00 pm
10/7/22	Flagger Skills and Safety	8:30 - 9:30 am
10/7/22	Fire Extinguisher	10:00 - 11:00 am
10/11/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/11/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	1:00 - 2:30 pm
10/11/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/12/22	Confined Space Entry	8:30 - 11:30 am
10/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/13/22	HazCom w/GHS	7:30 - 9:00 am
10/13/22	Flagger Skills and Safety	10:00 - 11:00 am
10/13/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
10/14/22	Dealing with Difficult People	8:30 - 10:00 am
10/14/22	Fire Safety	11:00 - 12:00 pm
10/14/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/17/22	Hearing Conservation	8:30 - 9:30 am

10/17/22	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
10/17/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/18/22	Heavy Equipment: General Safety	7:30 - 9:30 am
10/18/22	Back Safety / Material Handling	10:00 - 11:00 am
10/18/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/19/22	Driving Safety Awareness	8:30 - 10:00 am
10/19/22	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/19/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/21/22	Power of Collaboration (JIF 101) *	9:00 - 1:00 pm
10/21/22	Introduction to Management Skills	12:30 - 2:30 pm
10/24/22	Fire Safety	8:30 - 9:30 am
10/24/22	Fire Extinguisher Safety	10:00 - 11:00 am
10/25/22	Chipper Safety	8:30 - 9:30 am
10/25/22	Chain Saw Safety	10:00 - 11:00 am
10/25/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/26/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/26/22	Shop & Tool Safety	11:00 - 12:00 pm
10/26/22	Fall Protection Awareness	1:00 - 3:00 pm
10/26/22	Preparing for First Amendment Audits	11:00 - 1:00 pm
10/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/27/22	Disaster Management	9:00 - 10:30 am
10/27/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/28/22	Confined Space Entry	8:30 - 11:30 am
10/28/22	Hearing Conservation	11:00 - 12:00 pm
10/28/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/31/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/22	Shift Briefing Essentials	11:00 - 1:00 pm
10/31/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
11/1/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/1/22	HazCom w/GHS	1:00 - 2:30 pm
11/2/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
11/2/22	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/22	Designated Employer Representative Training (DER) (see details below)	9:00 - 4:00 pm w/1 hour lunch brk
11/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/22	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/4/22	Chain Saw Safety	8:30 - 9:30 am
11/4/22	Chipper Safety	10:00 - 11:00 am
11/4/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm

11/7/22	Shop & Tool Safety	8:00 - 9:00 am
11/7/22	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
11/7/22	Fire Extinguisher	1:00 - 2:00 pm
11/8/22	Hearing Conservation	7:30 - 8:30 am
11/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
11/8/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/9/22	Snow Plow/Snow Removal Safety	11:00 - 1:00 pm
11/9/22	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
11/10/22	Flagger Skills and Safety	8:30 - 9:30 am
11/10/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
11/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/14/22	Work Zone: Temporary Traffic Controls	8:30 - 9:30 am
11/14/22	Fire Safety	10:00 - 11:00 am
11/14/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
11/15/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/17/22	Implicit Bias in the Workplace	9:00 - 10:30 am
11/17/22	Introduction to Communication Skills	12:30 - 2:30 pm
11/18/22	Chain Saw Safety	8:30 - 9:30 am
11/18/22	Public Employers: What You Need to Know	9:00 - 10:30 am
11/18/22	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/21/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
11/21/22	HazCom w/GHS	9:00 - 10:30 am
11/21/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/22/22	Confined Space Entry	8:30 - 11:30 am
11/22/22	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/28/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/28/22	Driving Safety Awareness	8:30 - 10:00 am
11/28/22	Fall Protection Awareness	1:00 - 3:00 pm
11/29/22	HazCom w/GHS	8:30 - 10:00 am
11/29/22	Chipper Safety	10:30 - 11:30 am
11/29/22	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
11/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/30/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/22	Heavy Equipment: General Safety	8:30 - 10:30 am
12/1/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
12/2/22	Fire Safety	7:30 - 8:30 am
12/2/22	Fire Extinguisher	9:00 - 10:00 am
12/2/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/5/22	Confined Space Entry	8:30 - 11:30 am
12/5/22	Hearing Conservation	1:00 - 2:00 pm
12/6/22	Accident Investigation	8:00 - 10:00 am
12/6/22	HazCom w/GHS	10:30 - 12:00 pm
12/6/22	Productive Meetings Best Practices	1:00 - 2:30 pm
12/7/22	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am

12/7/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/8/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
12/8/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/8/22	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/9/22	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/22	Chain Saw Safety	10:30 - 11:30 am
12/9/22	Chipper Safety	1:00 - 2:00 pm
12/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/13/22	Wellness for Government Employees	9:00 - 11:30 am
12/13/22	Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
12/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
12/15/22	Introduction to Understanding Conflict	12:30 - 2:30 pm

***11/3/22 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 October 14, 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***](#)

The Monthly Live Safety Training Schedules and Registration links are also available on the NJCE.org site under the Safety tab: <https://njce.org/safety/safety-webinars/>

RESOLUTION NO. 40-22

**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 October 17, 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 October 17, 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 October 17, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

October 17, 2022

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960004130	Phillips, J.	Worker Compensation	PAR
3960004159	Sciabbarrasi, R.	Worker Compensation	PAR
3960001040	Episcopo, A.	Worker Compensation	PAR
3960004078	Frost, C.	Worker Compensation	PAR
3960004079	McGuire, J.	Worker Compensation	PAR
3960004129	Fiorvanti, J.	Worker Compensation	PAR
3960004088	Persichetti, N.	Worker Compensation	PAR
3960004158	Solack, J.	Worker Compensation	PAR
3960000768	Morrell, C.	Worker Compensation	SAR
3960000782	Morrell, C.	Worker Compensation	SAR

APPENDIX I

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – September 26, 2022
Meeting Held Telephonically
10:30 AM

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

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
Dennis Skalkowski, Bowman & Co.

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 25, 2022

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 25, 2022

Moved:	Chair Nazzaro
Second:	Commissioner Walker
Vote:	2 ayes, 0 nays 1 abstention - Chair Nazzaro

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety and Accident Review Committee met on August 24th and advised that a variety of safety related resources and training opportunities were discussed. Mr. Prince further advised that the next Safety and Accident Review Committee meeting is scheduled for September 28, 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 three action items.

AUDIT REPORT AS OF DECEMBER 31, 2021 – Executive Director advised Mr. Dennis Skalkowski, who prepared the audit, was present in the meeting and would provide an overview. Mr. Skalkowski advised that after completing all the auditing procedures, he is happy to report that there were no findings or recommendations noted and they are clean opinion reports. Mr. Skalkowski referred to page 12 of the report, the Comparative Statements of Net Position. Mr. Skalkowski reviewed the Net Positions and results of operations for the Commission and advised the net position was \$10,212,068. Mr. Skalkowski reported that net position increased by \$949,531 over last year. Mr. Skalkowski said the Commission is in a good financial position and expressed his appreciation for the opportunity to conduct the audit. Mr. Skalkowski asked if there were any questions. Hearing none, Executive Director referred to Resolution 31-22 certifying the 2021 Year-end Audit and advised that a motion was needed to adopt resolution.

MOTION TO APPROVE RESOLUTION 31-22 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2021

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

APPOINTMENT OF COMMISSION TREASURER – Executive Director reported that Dr. Sharon Sharp has been appointed as Temporary CFO for Mercer County and will assume the Commission Treasurer responsibilities. Executive Director advised that it would be appropriate to appoint Dr. Sharp to the position of Insurance Commission Treasurer formally and designate Dr. Sharp as an authorized signer for Commission checks. Executive Director then referred to Resolutions 32-22 and 33-22, enclosed within the agenda, approving the same.

MOTION TO APPROVE RESOLUTION 32-22 APPOINTING SHARON SHARP AS MCIFC TREASURER

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

MOTION TO APPROVE RESOLUTION 33-22 DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNT

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

PROFESSIONAL SERVICE AGREEMENTS – Executive Director reported that the Service Agreements for the positions of Executive Director, Actuary, Claims Administrator and Risk Management Consultant are due to expire on 12/31/22. Executive Director noted that his office will work with the County to issue and advertise the applicable RFPs for each professional service.

MEDICAL MALPRACTICE PROFESSIONAL LIABILITY POLICY – Executive Director reported that Ms. Cathy Jo Soden was hired as a Nurse Practitioner by the County and has been endorsed to the NJCE Medical Malpractice Policy. Executive Director advised that the budget has been amended, and the additional premium of \$1,500 will be billed on the next Statement of Account. Executive Director added that there was no action needed.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director informed the Commissioners that the NJCE met on September 22nd via zoom. Executive Director reported that the main topics discussed during the meeting included the 2021 audit, the 2023 NJCE budget, and the new Learning Management System (LMS). Executive Director reported that the 2020 Fund Year COVID claims were also discussed. Executive Director reminded the Commissioners that the NJCE and the MEL JIF have taken a different position than the carrier on how the endorsement of that policy should work for COVID claims in that fund year. Executive Director advised that the NJCE and the MEL's position is that all COVID claims should be considered one occurrence and the carrier's position is that every claim should have its own deductible. Executive Director reported that the MEL is close to settling the claim and the goal is to carry the negotiations over to the NJCE side of the matter.

NJCE 10TH YEAR ANNIVERSARY – Executive Director said the NJCE previously discussed that 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 27 affiliated entities. Executive Director advised that the NJCE Board agreed to celebrate the milestone with a luncheon hosted at a central New Jersey venue for all Fund Commissioners, Professionals, and staff in April 2023.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of July enclosed within the agenda. Executive Director reported that as of July 31, 2022 the Commission has a surplus of \$10,034,255. Executive Director advised that line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of July 31, 2022 is \$1,416,956 and advised that the total cash balance is \$3,462,823.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of July. Executive Director reported that as of July 31, 2022 the NJCE has a surplus of \$15,291,507. 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 \$20,655,233.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of July 31, 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.

INFORMATIONAL ITEMS REPORT: Mr. Thorpe advised that he had three informational items for his report, none of which were action items.

CERTIFICATE OF INSURANCE REPORT – Mr. Thorpe reported that there were no certificates of insurance issued during the months of July and August.

2022 NJLM ANNUAL CONFERENCE – Mr. Thorpe reminded the Commissioners that 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. Mr. Thorpe advised that the MEL JIF will hold its annual Elected Officials seminar on November 16th and it is encouraged that all commissioners attend.

2022 MEETING SCHEDULE – Mr. Thorpe advised that the next scheduled Commission meeting is on October 17, 2022 and asked the Commissioners whether they preferred to conduct the meeting in-person or via Zoom. Chair Nazzaro suggested scheduling the meeting via Zoom, but with the option of changing to in-person closer to the meeting date if deemed necessary.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director advised the August Bill List, Resolution 34-22, and the September Bill List, Resolution 35-22 were included in the agenda.

MOTION TO APPROVE RESOLUTIONS 34-22 AND 35-22, AUGUST AND SEPTEMBER BILL LISTS

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

ATTORNEY: Mr. Adezio advised he did not have anything to report for the month but took the opportunity to thank the Inservco staff for their assistance on a regular basis. Mr. Adezio said Ms. Frey and Mr. Crooks do an excellent job monitoring and following-up on claims received by the county.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Executive Director advised Resolution 36-22, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check registers for July 1, 2022 to July 31, 2022 and August 1, 2022 to August 30, 2022

**MOTION TO APPROVE RESOLUTION 36-22 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

MANAGED CARE: Ms. Bresadola advised she would review First MCO's report, which was included in the agenda for the months of July and August. Ms. Bresadola provided the below information:

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Jul-22	\$ 160,032	\$ 52,150	\$ 107,882	67%	86	83	\$ 86,305	97%
Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Aug-22	\$ 150,390	\$ 85,634	\$ 64,757	43%	102	96	\$ 51,805	94%

With no questions, Ms. Bresadola concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for July through September enclosed within the agenda, which included all risk control activities. Mr. Prince then referred to the listing of all training opportunities that are scheduled through November 30th. Mr. Prince advised that any questions regarding trainings should be directed to him. Mr. Prince reminded the Commissioners that the Learning Management System (LMS) is transitioning from FirstNet to BIS and will be rolled out in early 2023. Mr. Prince said the new LMS is cheaper than the current one, has more capabilities, and is more user-friendly. Mr. Prince reported that BIS will be holding webinars for the named administrators and J.A. Montgomery will be available to provide members with in-person tutorials. Lastly, Mr. Prince reported that a variety of risk control visits were conducted during the month of August including the DOT Maintenance Yard and the Fire Academy. Mr. Prince added that J.A. Montgomery is also assisting the library system with updating their written programs for their emergency action plan and fire prevention programs. With no questions, Mr. Prince concluded his report.

RISK MANAGEMENT CONSULTANT: Ms. Pursell reported that since the last Commission meeting, her office worked with Commissioner Hughes to have the newly hired Nurse Practitioner added to the Medical Malpractice policy. Ms. Pursell reported that her office was also asked to review a consolidated lease agreement between Princeton National Rowing Association and the County for usage of the County's rowing center. Ms. Pursell noted that she does have comments on the agreement that she will be sharing with the Commission Attorney. Lastly, Ms. Pursell said her

office is looking forward to submitting a proposal for the position of Risk Management Consultant once the RFP is issued. With no questions, Ms. Pursell concluded her report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Chair Nazzaro requested a motion to approve Resolution 37-22 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 37-22 FOR EXECUTIVE SESSION

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

MOTION TO APPROVE THE PARS/SARS AS REVIEWED DURING CLOSED SESSION WITH EXCEPTION OF CLAIM# 3960003548, WHICH WAS TABLED

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

NEXT MEETING: Chair Nazzaro said that the next Commission meeting is scheduled for October 17th, and it will be conducted via Zoom but may be changed to in-person as the date gets closer. Chair Nazzaro added that she would like to hold an in-person meeting before the end of the year. Executive Director said that it may be a good idea to schedule an in-person meeting when reviewing the 2023 budget and reviewing the RFP results. Chair Nazzaro agreed with the suggestion and said it was a great idea.

MOTION TO ADJOURN:

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

MEETING ADJOURNED: 11:50 AM

Minutes prepared by:
Jason Thorpe, Assisting Secretary