

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 26, 2022**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 974 2926 3065**

OR

Join Zoom Meeting via computer Link

<https://permainc.zoom.us/j/97429263065>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its September 26, 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: SEPTEMBER 26, 2022
10:30 AM

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

- ☐ **CORRESPONDENCE:** None

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**Pages 2-17

- ☐ **TREASURER – Sharon Sharp**
 - Resolution 34-22 August Bill List - MotionPage 18
 - Resolution 35-22 September Bill List - MotionPage 19
 - July Treasurer Reports.....Pages 20-21

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

- ☐ **CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 36-22 Authorizing Disclosure of Liability Claims Check RegisterPage 22
 - Liability Claim Payments 7-1-22 to 7-31-22Pages 23-24
 - Liability Claim Payments 8-1-22 to 8-31-22Pages 25-26

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report.....Pages 27-28

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 29-37

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 38-39**
 - Resolution 37-22 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: October 17, 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: September 26, 2022

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Audit Report as of December 31, 2021 (Pages 4-6)** – The Auditor’s Report as of December 31, 2021 has been sent under separate cover to the Fund Commissioners and Commission Treasurer. Bowman & Company, LLP will participate in the meeting to review the audit. We will be seeking approval of the 2021 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-5 is Resolution 31-22 approving the Certification of Annual Audit Report for the Period Ending December 31, 2021. The Group Affidavit Form – Certification of Board of Fund Commissioners is on page 6.
 - ☐ **Motion to approve Resolution 31-22 Certification of Annual Audit Report for Period Ending December 31, 2021**
- ☐ **Appointment of Commission Treasurer (Pages 7-8)** – Ms. Sharon Sharp has been appointed as Temporary CFO for Mercer County and will assume the Commission Treasurer responsibilities. It would be appropriate to appoint Ms. Sharp to the position of Insurance Commission Treasurer formally and designate Ms. Sharp as an authorized signer for Commission checks. Included in the agenda on pages 7 and 8 are Resolutions 32-22 and 33-22 approving the same.
 - ☐ **Motion to approve Resolution 32-22 Appointing Sharon Sharp as MCIFC Treasurer**
 - ☐ **Motion to approve Resolution 33-22 Designating Authorized Signatures for Commission Bank Account**
- ☐ **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. We will work with the County to issue and advertise the applicable RFP’s for each professional service.
- ☐ **Medical Malpractice Professional Liability Policy** – Ms. Cathy Jo Soden was hired as a Nurse Practitioner by the County and has been endorsed to the NJCE Medical Malpractice Policy. The additional premium is \$1,500. There is no action needed at this time. The budget has been amended, and the premium will be billed on the next Statement of Account.

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on Thursday, September 22, 2022 at 9:30 AM via zoom. A verbal report will be provided.
- ❑ **NJCE 10th Year Anniversary** - 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. 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. We are looking into venues to host the luncheon and JIF meeting on April 27, 2023.
- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 9-11)** – Included in the agenda on pages 9-11 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2022** the Commission has a surplus of **\$10,034,255**. 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 July 31, 2022 is **\$1,416,956**. The total cash balance is **\$3,462,823**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 12-14)** – Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2022** the NJCE has a surplus of **\$15,291,507**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The cash amount is **\$20,655,233**.
- ❑ **Claim Tracking Reports (Pages 15-17)** - 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 July 31, 2022. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
 - ❑ **Certificate of Insurance Report** – There were no certificates of insurance issued during the months of July and August.
 - ❑ **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 next scheduled Commission meeting is on October 17, 2022.

RESOLUTION NO. 31-22

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

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

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments
and
Recommendations

and

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

General Comments
and
Recommendations

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

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

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

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON September 26, 2022

Lillian L. Nazzaro, Esq., Chair

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

MERCER COUNTY INSURANCE FUND COMMISSION

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

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

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2021.

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

GENERAL COMMENTS – RECOMMENDATIONS

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

(L.S.) K. Megan Clark Hughes

(L.S.)

RAISSA WALKER

Vice Chair

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

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

RESOLUTION NO. 32-22

**MERCER COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION TREASURER**

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 MCIFC requires the services of a Treasurer, and

WHEREAS, Sharon Sharp has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the County Insurance Commission;

NOW, THEREFORE, BE IT RESOLVED, the Commission authorizes the appointment of **Sharon Sharp** as MCIFC Treasurer for the term commencing upon adoption of the within resolution through the remainder of 2022; and

BE IT FURTHER RESOLVED that **Sharon Sharp** shall receive no compensation to serve as Treasurer to the MCIFC.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 26, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

RESOLUTION NO. 33-22

**MERCER COUNTY INSURANCE FUND COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the MERCER COUNTY INSURANCE FUND COMMISSION (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

BE IT FURTHER RESOLVED that the funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

<u>Lillian L. Nazzaro, Esq.</u>	Chair
<u>Raissa Walker</u>	Vice-Chair
<u>K. Megan Clark Hughes</u>	Commissioner
<u>Sharon Sharp</u>	Treasurer

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 26, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2022			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		581,934	4,073,535	60,187,843	64,261,378
2.	CLAIM EXPENSES					
		Paid Claims	258,305	1,531,643	17,518,680	19,050,323
		Case Reserves	297,669	686,339	5,471,727	6,158,067
		IBNR	(208,112)	(399)	1,550,622	1,550,223
		Excess Insurance Recoverable	0	(16,639)	(202,924)	(219,563)
		Discounted Claim Value	(5,210)	(33,094)	(121,661)	(154,755)
	TOTAL CLAIMS		342,652	2,167,850	24,216,445	26,384,295
3.	EXPENSES					
			259,466	1,816,259	20,017,710	21,833,969
		Administrative	50,988	359,208	4,566,607	4,925,815
	TOTAL EXPENSES		310,454	2,175,467	24,584,317	26,759,784
4.	UNDERWRITING PROFIT (1-2-3)		(71,172)	(269,782)	11,387,080	11,117,298
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(71,172)	(269,782)	11,387,080	11,117,298
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		47,832	91,963	1,324,993	1,416,956
11.	SURPLUS (6 + 7 + 8 - 9)		(23,340)	(177,819)	10,212,073	10,034,255
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		(1,611)	51,626	879,749	931,375
	2015		(1,875)	(4,033)	1,379,399	1,375,366
	2016		7,351	24,356	1,600,846	1,625,202
	2017		(1,800)	121,457	2,333,612	2,455,070
	2018		(27,853)	(39,687)	2,246,293	2,206,606
	2019		17,072	323,328	1,323,982	1,647,310
	2020		5,477	916	605,458	606,374
	2021		6,097	(252,699)	(157,266)	(409,965)
	2022		(26,199)	(403,083)		(403,083)
TOTAL SURPLUS (DEFICITS)			(23,340)	(177,819)	10,212,074	10,034,255
TOTAL CASH						3,462,823

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	594	5,074	2,136,649	2,141,723
	Case Reserves	(594)	(5,074)	114,574	109,500
	IBNR	0	(60,000)	110,000	50,000
	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	1,675	8,622	2,627,592	2,636,213
	Case Reserves	28,769	16,205	192,169	208,374
	IBNR	(30,444)	(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	2,641	53,471	3,125,430	3,178,902
	Case Reserves	(2,641)	(59,082)	476,598	417,515
	IBNR	0	(13,320)	47,040	33,720
	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	3,804	45,697	2,246,088	2,291,785
	Case Reserves	(3,804)	(111,372)	634,782	523,410
	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	3,276	160,664	2,399,145	2,559,809
	Case Reserves	(24,273)	(151,757)	350,217	198,460
	IBNR	20,996	15,926	152,575	168,501
	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	July 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2019					
	Paid Claims	46,076	271,969	2,062,967	2,334,936
	Case Reserves	(41,701)	(505,080)	1,201,051	695,971
	IBNR	(4,375)	(71,805)	207,973	136,167
	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	48,708	110,445	1,923,794	2,034,239
	Case Reserves	(13,096)	2,345	691,981	694,326
	IBNR	(35,612)	(103,379)	289,241	185,861
	Excess Insurance Recoverable	0	(16,639)	(152,413)	(169,052)
	Discounted Claim Value	0	(1,197)	(18,570)	(19,767)
TOTAL FY 2020 CLAIMS		(0)	(8,425)	2,734,032	2,725,607
FUND YEAR 2021					
	Paid Claims	49,837	449,370	997,016	1,446,385
	Case Reserves	(14,490)	(120,586)	1,810,356	1,689,770
	IBNR	(35,347)	(53,638)	572,937	519,299
	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	101,694	426,332		426,332
	Case Reserves	369,499	1,620,739		1,620,739
	IBNR	(123,330)	360,057		360,057
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,210)	(41,926)		(41,926)
TOTAL FY 2022 CLAIMS		342,652	2,365,201	0	2,365,201
COMBINED TOTAL CLAIMS		342,652	2,167,850	24,216,445	26,384,295
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		2,708,462	18,959,235	216,347,698	235,306,933
2.	CLAIM EXPENSES					
		Paid Claims	843,545	2,749,914	8,997,544	11,747,458
		Case Reserves	(112,661)	(1,078,945)	10,977,439	9,898,494
		IBNR	(270,273)	683,045	11,375,865	12,058,911
		Discounted Claim Value	(32,539)	(120,953)	(1,916,773)	(2,037,726)
		Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS		428,072	2,253,895	28,046,678	30,300,573
3.	EXPENSES					
		Excess Premiums	2,049,437	14,357,282	153,216,375	167,573,657
		Administrative	179,208	1,247,837	16,354,219	17,602,056
	TOTAL EXPENSES		2,228,645	15,605,119	169,570,594	185,175,713
4.	UNDERWRITING PROFIT (1-2-3)		51,745	1,100,221	18,730,426	19,830,647
5.	INVESTMENT INCOME		30,752	(214,694)	1,533,106	1,318,412
6.	PROFIT (4+5)		82,497	885,527	20,263,531	21,149,059
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		82,497	885,527	14,405,980	15,291,508
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		210	(1,501)	163,660	162,159
	2011		(989)	(4,326)	666,797	662,471
	2012		807	(4,874)	690,291	685,417
	2013		1,433	(14,798)	1,322,965	1,308,167
	2014		2,034	(45,076)	2,323,116	2,278,040
	2015		2,534	(197,944)	1,637,394	1,439,450
	2016		2,619	50,546	1,825,687	1,876,233
	2017		3,438	250,194	1,865,475	2,115,669
	2018		3,180	(104,224)	2,701,793	2,597,569
	2019		3,791	277,926	2,317,154	2,595,080
	2020		3,596	(68,514)	(1,215,894)	(1,284,408)
	2021		5,300	95,162	107,541	202,703
	2022		54,543	652,956		652,956
TOTAL SURPLUS (DEFICITS)			82,497	885,527	14,405,980	15,291,507
TOTAL CASH						20,655,233

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	July 31, 2022	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
				FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	0	0	171,840
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Discounted Claim Value	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840
FUND YEAR 2011				
	Paid Claims	1,500	1,500	538,401
	Case Reserves	0	0	0
	IBNR	0	(0)	0
	Discounted Claim Value	0	0	(0)
	TOTAL FY 2011 CLAIMS	1,500	1,500	538,401
FUND YEAR 2012				
	Paid Claims	0	954	1,582,804
	Case Reserves	0	(954)	65,616
	IBNR	0	(1,339)	5,318
	Discounted Claim Value	0	442	(7,374)
	TOTAL FY 2012 CLAIMS	0	(897)	1,646,363
FUND YEAR 2013				
	Paid Claims	13	51,543	914,416
	Case Reserves	(13)	(53,546)	458,599
	IBNR	0	0	74,752
	Discounted Claim Value	0	6,254	(57,108)
	TOTAL FY 2013 CLAIMS	0	4,251	1,390,659
FUND YEAR 2014				
	Paid Claims	33	180,473	476,289
	Case Reserves	(33)	(147,400)	388,283
	IBNR	0	(20,754)	43,550
	Discounted Claim Value	0	17,445	(37,267)
	TOTAL FY 2014 CLAIMS	0	29,765	870,855
FUND YEAR 2015				
	Paid Claims	283,119	367,228	1,175,139
	Case Reserves	(285,465)	(194,818)	1,460,651
	IBNR	2,346	12,698	106,456
	Discounted Claim Value	0	(5,749)	(100,358)
	TOTAL FY 2015 CLAIMS	0	179,359	2,641,889

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
FUND YEAR 2016					
	Paid Claims	84	182,560	844,767	1,027,327
	Case Reserves	15,500	(241,492)	1,681,779	1,440,288
	IBNR	(15,584)	(23,954)	54,558	30,605
	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	493,632	759,534	393,930	1,153,463
	Case Reserves	(576,272)	(739,273)	1,372,320	633,047
	IBNR	82,641	(314,581)	1,211,149	896,568
	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	3,243	11,849	742,774	754,623
	Case Reserves	0	240,796	384,006	624,803
	IBNR	(3,243)	(180,198)	1,013,968	833,770
	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	473,300	373,407	590,241	963,648
	IBNR	(473,300)	(732,104)	1,923,599	1,191,495
	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	0	237,447	636,007	873,454
	Case Reserves	211,943	251,317	3,478,036	3,729,353
	IBNR	(211,943)	(511,587)	3,149,860	2,638,273
	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	(9,125)	868,668	848,061	1,716,729
	Case Reserves	31,026	(787,685)	1,097,909	310,223
	IBNR	(21,901)	(303,610)	3,792,655	3,489,045
	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	71,046	86,603		86,603
	Case Reserves	17,353	220,703		220,703
	IBNR	370,712	2,758,475		2,758,475
	Discounted Claim Value	(32,539)	(362,019)		(362,019)
TOTAL FY 2022 CLAIMS		426,572	2,703,762	0	2,703,762
COMBINED TOTAL CLAIMS		428,072	2,253,895	28,046,678	30,300,573

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

As of July 31, 2022

COVERAGE LINE - PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	0	0	0	0	2	6	4	12
July-22	0	0	0	0	0	0	2	5	4	11
NET CHGE	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves										\$16,096
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$6,501	\$175,289	\$181,792
July-22	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$6,001	\$171,055	\$177,058
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	(\$4,234)	(\$4,734)
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,369	\$6,141	\$178,455	\$635,666
COVERAGE LINE - GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	2	2	1	1	7	8	4	25
July-22	0	0	2	2	1	1	6	6	8	26
NET CHGE	0	0	0	0	0	0	-1	-2	4	1
Limited Reserves										\$20,527
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$231,403	\$226,707	\$2,610	\$7,500	\$22,869	\$22,000	\$11,000	\$524,089
July-22	\$0	\$0	\$231,403	\$224,351	\$2,610	\$7,500	\$21,869	\$23,500	\$22,469	\$533,702
NET CHGE	\$0	\$0	\$0	(\$2,356)	\$0	\$0	(\$1,000)	\$1,500	\$11,469	\$9,613
Ltd Incurred	\$78,677	\$113,410	\$339,591	\$262,217	\$115,252	\$32,460	\$35,263	\$24,630	\$23,477	\$1,024,977
COVERAGE LINE - AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	0	1	0	0	1	1	1	4
July-22	0	0	0	1	0	0	1	0	0	2
NET CHGE	0	0	0	0	0	0	0	-1	-1	-2
Limited Reserves										\$38,369
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$1,500	\$6,735	\$84,973
July-22	\$0	\$0	\$0	\$69,239	\$0	\$0	\$7,500	\$0	\$0	\$76,739
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,500)	(\$6,735)	(\$8,235)
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
June-22	4	5	7	11	9	15	44	60	36	191
July-22	4	5	7	11	8	15	42	59	74	225
NET CHGE	0	0	0	0	-1	0	-2	-1	38	34
Limited Reserves										\$25,221
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$110,094	\$179,606	\$188,182	\$231,467	\$220,123	\$730,173	\$981,101	\$1,666,260	\$962,481	\$5,269,486
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
NET CHGE	(\$594)	\$28,769	(\$2,070)	(\$1,647)	(\$24,273)	(\$41,701)	(\$12,096)	(\$5,990)	\$464,734	\$405,133
Ltd Incurred	\$2,142,169	\$2,722,406	\$2,988,499	\$2,393,743	\$2,559,926	\$2,950,470	\$2,254,045	\$3,099,753	\$1,837,290	\$22,948,301
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	4	5	9	14	10	16	54	75	45	232
July-22	4	5	9	14	9	16	51	70	86	264
NET CHGE	0	0	0	0	-1	0	-3	-5	41	32
Limited Reserves										\$24,478
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$110,094	\$179,606	\$419,585	\$527,413	\$222,733	\$737,673	\$1,011,472	\$1,696,261	\$1,155,504	\$6,060,340
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
NET CHGE	(\$594)	\$28,769	(\$2,070)	(\$4,003)	(\$24,273)	(\$41,701)	(\$13,096)	(\$6,490)	\$465,235	\$401,777
Ltd Incurred	\$2,250,802	\$2,844,587	\$3,596,417	\$2,815,195	\$2,762,607	\$3,030,907	\$2,559,513	\$3,135,211	\$2,047,211	\$25,042,449

FUND YEARS 2018 2019 2020 2021 2022

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF July 31, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		55		MONTH	Last Month		54		MONTH	Last Year		43		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-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%	151,999	96.81%	115,252	115,252	73.41%	151,867	96.73%	88,194	88,194	56.17%	147,432	93.91%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	124,265	94.86%	12,153	12,153	9.28%	123,877	94.56%	12,153	12,153	9.28%	118,735	90.64%
WORKER'S COMP	4,455,000	2,567,426	2,567,426	57.63%	4,443,447	99.74%	2,588,423	2,588,423	58.10%	4,441,675	99.70%	2,623,368	2,623,368	58.89%	4,411,328	99.02%
TOTAL ALL LINES	4,817,417	2,770,107	2,770,107	57.50%	4,794,128	99.52%	2,791,103	2,791,103	57.94%	4,791,836	99.47%	2,798,991	2,798,991	58.10%	4,751,911	98.64%
NET PAYOUT %	\$2,564,146				53.23%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		43		MONTH	Last Month		42		MONTH	Last Year		31		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-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	32,460	32,460	20.29%	150,249	93.91%	32,460	32,460	20.29%	149,533	93.46%	61,460	61,460	38.41%	138,277	86.42%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	119,641	90.64%	28,923	28,923	21.91%	119,080	90.21%	28,923	28,923	21.91%	110,553	83.75%
WORKER'S COMP	4,141,000	2,951,042	2,951,042	71.26%	4,100,406	99.02%	2,946,667	2,946,667	71.16%	4,096,350	98.92%	3,126,844	3,126,844	75.51%	4,012,597	96.90%
TOTAL ALL LINES	4,508,000	3,032,429	3,032,429	67.27%	4,445,296	98.61%	3,028,054	3,028,054	67.17%	4,439,962	98.49%	3,237,231	3,237,231	71.81%	4,336,426	96.19%
NET PAYOUT %	\$2,334,936				51.80%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		31		MONTH	Last Month		30		MONTH	Last Year		19		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		
PROPERTY	132,813	280,460	280,460	211.17%	132,813	100.00%	277,774	277,774	209.15%	132,813	100.00%	340,352	340,352	256.26%	129,359	97.40%
GEN LIABILITY	149,000	35,263	35,263	23.67%	128,770	86.42%	36,263	36,263	24.34%	127,492	85.57%	39,963	39,963	26.82%	108,324	72.70%
AUTO LIABILITY	116,000	9,836	9,836	8.48%	97,152	83.75%	9,836	9,836	8.48%	96,178	82.91%	12,336	12,336	10.63%	79,360	68.41%
WORKER'S COMP	3,069,000	2,757,117	3,230,219	105.25%	2,973,837	96.90%	2,720,357	2,720,357	88.64%	2,963,786	96.57%	2,810,620	2,810,620	101.94%	2,702,060	88.04%
TOTAL ALL LINES	3,466,813	3,082,675	3,555,777	102.57%	3,332,573	96.13%	3,044,229	3,044,229	87.81%	3,320,268	95.77%	3,203,270	3,203,270	395.66%	3,019,103	87.09%
NET PAYOUT %	\$1,865,187				53.80%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		19		MONTH	Last Month		18		MONTH	Last Year		7		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		
PROPERTY	108,000	6,141	6,141	5.69%	105,191	97.40%	6,641	6,641	6.15%	104,854	97.09%	10,141	10,141	9.39%	57,240	53.00%
GEN LIABILITY	134,000	24,630	24,630	18.38%	97,419	72.70%	23,130	23,130	17.26%	95,353	71.16%	9,000	9,000	6.72%	33,500	25.00%
AUTO LIABILITY	104,000	4,687	4,687	4.51%	71,150	68.41%	4,797	4,797	4.61%	69,089	66.43%	2,797	2,797	2.69%	26,000	25.00%
WORKER'S COMP	2,765,000	3,099,753	3,099,753	112.11%	2,434,407	88.04%	3,057,309	3,057,309	110.57%	2,386,501	86.31%	1,459,517	1,459,517	47.08%	525,350	19.00%
TOTAL ALL LINES	3,111,000	3,135,211	3,135,211	100.78%	2,708,168	87.05%	3,091,877	3,091,877	99.39%	2,655,798	85.37%	1,481,455	1,481,455	65.88%	642,090	20.64%
NET PAYOUT %	\$1,445,440				46.46%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		7		MONTH	Last Month		6		MONTH	Last Year		-5		MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-22			Unlimited Incurred	Limited Incurred	Actual 30-Jun-21		
PROPERTY	125,000	178,455	178,455	142.76%	66,250	53.00%	178,455	178,455	142.76%	56,250	45.00%			N/A	N/A	N/A
GEN LIABILITY	156,000	23,477	23,477	15.05%	39,000	25.00%	11,757	11,757	7.54%	29,640	19.00%			N/A	N/A	N/A
AUTO LIABILITY	114,000	7,988	7,988	7.01%	28,500	25.00%	8,048	8,048	7.06%	22,800	20.00%			N/A	N/A	N/A
WORKER'S COMP	2,806,000	1,837,290	1,837,290	65.48%	533,140	19.00%	1,281,942	1,281,942	45.69%	392,840	14.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,201,000	2,047,211	2,047,211	63.96%	666,890	20.83%	1,480,202	1,480,202	46.24%	501,530	15.67%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$426,472				13.32%											

FUND YEARS 2014 2015 2016 2017

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS															
AS OF July 31, 2022															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
2014	Budget	Current		103	Last Month		102	Last Year		91					
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21	MONTH TARGETED		
PROPERTY	62,322	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%	22,218	22,218	35.65%	62,322
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
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
WORKER'S COMP	4,356,301	2,152,725	2,152,725	49.42%	4,356,301	100.00%	2,152,725	2,152,725	49.42%	4,356,301	100.00%	2,152,688	2,152,688	49.42%	4,356,301
TOTAL ALL LINES	4,669,797	2,264,511	2,264,511	48.49%	4,661,557	99.82%	2,264,511	2,264,511	48.49%	4,661,557	99.82%	2,264,475	2,264,475	48.49%	4,661,557
NET PAYOUT %	\$2,141,302				45.85%										
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
2015	Budget	Current		91	Last Month		90	Last Year		79					
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21	MONTH TARGETED		
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948
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
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
WORKER'S COMP	4,449,750	2,722,406	2,722,406	61.18%	4,449,750	100.00%	2,691,962	2,691,962	60.50%	4,449,750	100.00%	2,688,887	2,688,887	60.43%	4,449,750
TOTAL ALL LINES	4,818,174	2,853,562	2,853,562	59.22%	4,808,683	99.80%	2,823,118	2,823,118	58.59%	4,808,683	99.80%	2,827,543	2,827,543	58.68%	4,808,683
NET PAYOUT %	\$2,636,212				54.71%										
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
2016	Budget	Current		79	Last Month		78	Last Year		67					
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21	MONTH TARGETED		
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948
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%	151,209
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%	127,909
WORKER'S COMP	4,616,644	3,019,904	3,019,904	65.41%	4,616,644	100.00%	3,019,333	3,019,333	65.40%	4,616,644	100.00%	3,012,502	3,012,502	65.25%	4,616,644
TOTAL ALL LINES	4,985,068	3,627,823	3,627,823	72.77%	4,975,577	99.81%	3,627,251	3,627,251	72.76%	4,975,577	99.81%	3,620,420	3,620,420	72.63%	4,976,710
NET PAYOUT %	\$3,178,902				63.77%										
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
2017	Budget	Current		67	Last Month		66	Last Year		55					
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-21	MONTH TARGETED		
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000
GEN LIABILITY	159,000	262,217	262,217	164.92%	154,219	96.99%	262,217	262,217	164.92%	154,309	97.05%	262,217	262,217	164.92%	153,935
AUTO LIABILITY	134,000	83,830	83,830	62.56%	130,261	97.21%	83,830	83,830	62.56%	130,173	97.14%	83,830	83,830	62.56%	127,110
WORKER'S COMP	4,709,000	2,419,743	2,419,743	51.39%	4,709,000	100.00%	2,419,942	2,419,942	51.39%	4,709,000	100.00%	2,388,141	2,388,141	50.71%	4,696,788
TOTAL ALL LINES	5,085,000	2,841,195	2,841,195	55.87%	5,076,480	99.83%	2,841,394	2,841,394	55.88%	5,076,482	99.83%	2,809,593	2,809,593	55.25%	5,060,834
NET PAYOUT %	\$2,291,785				45.07%										

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 34-22

AUGUST 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>
000817			
000817	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	4.86
000817	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/22	14,749.08
			14,753.94
000818			
000818	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 8/22	690.08
			690.08
000819			
000819	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 8/22	16,791.67
			16,791.67
000820			
000820	MGL PRINTING SOLUTIONS	S194-29 MCIC CHECKS 8/22	230.00
			230.00
000821			
000821	PACKET MEDIA GROUP, LLC	MEETING 7.25.22	23.26
			23.26
000822			
000822	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT #896855 - MTG - 7.20.22	18.55
			18.55
000823			
000823	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 8/22	11,505.50
			11,505.50
000824			
000824	NJ ADVANCE MEDIA	ACCT #1153600 - MTG - 7.22.22	42.01
			42.01
000825			
000825	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 8/22	5,500.00
			5,500.00
		Total Payments FY 2022	49,555.01
		TOTAL PAYMENTS ALL FUND YEARS	49,555.01

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. 35-22

SEPTEMBER 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>
000817			
000817	PERMA RISK MANAGEMENT SERVICES	VOID & REISSUE	-4.86
000817	PERMA RISK MANAGEMENT SERVICES	VOID & REISSUE	-14,749.08
			-14,753.94
000818			
000818	THE ACTUARIAL ADVANTAGE	VOID & REISSUE	-690.08
			-690.08
000819			
000819	INSERVCO INSURANCE SERVICES	VOID & REISSUE	-16,791.67
			-16,791.67
000826			
000826	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	4.86
000826	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 8/22	14,749.08
			14,753.94
000827			
000827	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 8/22	690.08
			690.08
000828			
000828	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 8/22	16,791.67
			16,791.67
000829			
000829	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 9/22	14,749.08
000829	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	6.57
			14,755.65
000830			
000830	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 9/22	690.08
			690.08
000831			
000831	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 9/22	16,791.66
			16,791.66
000832			
000832	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 9/22	11,505.50
			11,505.50
000833			
000833	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 9/22	5,500.00
			5,500.00
		Total Payments FY 2022	49,242.89
		TOTAL PAYMENTS ALL FUND YEARS	49,242.89

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: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	329,181.61	514,055.44	508,338.29	8,585,218.85	(5,593,532.76)	(1,030,347.76)	3,312,913.68
RECEIPTS							
Assessments	8,796.26	9,878.87	7,713.64	203,667.18	181,744.20	39,289.95	451,090.10
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	8,796.26	9,878.87	7,713.64	203,667.18	181,744.20	39,289.95	451,090.10
EXPENSES							
Claims Transfers	7,260.90	2,607.63	8,064.42	240,372.27	0.00	0.00	258,305.22
Expenses	0.00	0.00	0.00	0.00	0.00	50,136.48	50,136.48
Other *	(7,260.90)	0.00	0.00	0.00	0.00	0.00	(7,260.90)
TOTAL	0.00	2,607.63	8,064.42	240,372.27	0.00	50,136.48	301,180.80
END 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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
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	\$3,312,913.58	2269192.24	1043721.34	
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	\$451,090.10	\$93,062.88	\$358,027.22	
10 (Withdrawals - Sales)	-\$301,180.80	-\$50,136.48	-\$251,044.32	
Ending Cash & Investment Balance	\$3,462,822.88	\$2,312,118.64	\$1,150,704.24	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$232,488.51	\$50,136.48	\$182,352.03	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$3,695,311.39	\$2,362,255.12	\$1,333,056.27	

RESOLUTION NO. 36-22

**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 July 1, 2022 to July 31, 2022 and August 1, 2022 to August 31, 2022 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 26, 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
07/01/2022 Thru 07/31/2022

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

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2022 Thru 07/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	33432	3960003985	001 PSEG	4/4/2022	4/4/2022	PSEG	7/5/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	6,674.55	6,674.55
C	33571	3960003996	001 FLORES, ANN	10/7/2021	10/7/2021	ANN FLORES	7/18/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	1,389.87	1,389.87
Total for Coverage: Auto Liability							Number of entries: 2		8,064.42	8,064.42
Coverage: General Liability										
C	33427	3960003977	001 D'ANGELO, CLAUDIO	4/7/2022	4/7/2022	Claudio D'angelo	7/5/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	251.63	251.63
C	33433	3960001596	001 GUO, JENNY	5/3/2022	5/31/2022	LENOX SOCEY FORMIDONI GIORDANO	7/5/2022	INVOICE 22573	2,356.00	2,356.00
Total for Coverage: General Liability							Number of entries: 2		2,607.63	2,607.63
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		10,672.05	10,672.05

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2022 Thru 08/31/2022

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

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2022 Thru 08/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: General Liability											
C	34024	3960004016	001	SFERRA, DIANNEA	5/3/2022	5/3/2022	DIANNEA SFERRA	8/15/2022	FULL & FINAL SETTLEMENTS OF ALL CLAIMS	68.13	68.13
C	34025	3960002898	001	VOGEL, MONICA	7/27/2022	7/27/2022	BUCKS FAMILY MEDICINE PC	8/15/2022	SERVICES RENDERED	167.80	167.80
C	34026	3960001596	001	GUO, JENNY	6/1/2022	6/28/2022	LENOX SOCEY FORMIDONI GIORDANO	8/15/2022	INVOICE 22696	982.00	982.00
Total for Coverage: General Liability							Number of entries: 3		1,217.93	1,217.93	
Coverage: Property											
C	34244	3960004117	001	MERCER COUNTY	3/11/2022	3/11/2022	NEW JERSEY COUNTIES EXCESS	8/29/2022	PROPERTY CLAIM REIMBURSEMENT	3,026.90	3,026.90
C	34245	3960004120	001	MERCER COUNTY	8/4/2020	8/4/2020	NEW JERSEY COUNTIES EXCESS	8/29/2022	PROPERTY CLAIM REIMBURSEMENT	62,084.25	62,084.25
C	34246	3960004123	001	MERCER COUNTY	1/4/2020	1/4/2020	NEW JERSEY COUNTIES EXCESS	8/29/2022	PROPERTY CLAIM REIMBURSEMENT	178,999.70	178,999.70
C	34247	3960004122	001	MERCER COUNTY	1/10/2020	1/10/2020	NEW JERSEY COUNTIES EXCESS	8/29/2022	PROPERTY CLAIM REIMBURSEMENT	138.70	138.70
Total for Coverage: Property							Number of entries: 4		244,249.55	244,249.55	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 7		245,467.48	245,467.48	





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
Jul-22	\$160,032	\$52,150	\$128,911	\$107,882	67%	86	83	3	97%	0	\$21,576	\$86,305
Total 2022	\$743,026	\$316,587	\$738,738	\$426,439	57%	524	498	26	95%	6	\$85,288	\$341,151
Total to Date	\$11,384,478	\$5,777,264	\$12,481,714	\$5,607,929	49%	7,980	6,998	982	88%	148	\$1,119,88	\$4,488,042

Report Run Date:08/01/2022

mcc



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
Total 2022	\$893,417	\$402,221	\$885,574	\$491,196	55%	626	594	32	95%	6	\$98,239	\$392,956
Total to Date	\$11,534,868	\$5,862,898	\$12,628,550	\$5,672,686	49%	8,082	7,094	988	88%	148	\$1,132,83	\$4,539,847

SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 18, 2022

DATE OF MEETING: September 26, 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

July - September 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **July 20:** Conducted loss control surveys at the Twin Rivers Branch Library, Robbinsville Branch Library and Hickory Corner Branch Library.
- **July 25** Attended the MCIFC meeting.
- **July 25:** Attended the MCIFC Claims Committee meeting.
- **July 27:** Attended the MCIFC Safety Committee meeting.
- **August 17:** Conducted loss control surveys at the County Motor Pool and the County Fire Academy.
- **August 24:** Attended the MCIFC Safety Committee meeting.
- **September:** Safety training classes were conducted for MCIFC County Corrections.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 26:** Plan to attend the MCIFC meeting.
- **September 26:** Plan to attend the MCIFC Claims Committee meeting.
- **September 28:** Plan to attend the MCIFC Safety Committee meeting.

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 - JAMC LE Bulletin: Heat Related Health Considerations for Law Enforcement - July 21.
- NJCE JIF - JAMC SD Bulletin: Work Attire Best Practices – July 28.
- NJCE JIF: Safety Recall Alert – DeWalt Miter Saw - August 9.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – August 9.
- NJCE JIF - SD Message: CDC Monkeypox Guidance – August 10.
- NJCE JIF - JAMC SD Bulletin: First Amendment Audits Best Practices – August 11.
- NJCE JIF - Live Safety Training – October 2022 Registration is Now Open! - August 11.
- NJCE JIF - SD Message: Safe + Sound Week, August 15-21 – August 12.
- NJCE JIF - SD Message: CAIT Traffic Signs Retroreflectivity Webinar - Offered by Rutgers on August 24-25 – August 15.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) – August 22.
- NJCE JIF - Live Safety Training – November 2022 Registration is Now Open! – August 31.
- NJCE JIF - JAMC SD Bulletin: First Aid & First Aid Kits in the Workplace Best Practices – September 1.
- NJCE JIF - JAMC LE Message: N.J.S. 2C:58-3 Firearms Act Amended – September 7.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – September 8.

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 September thru November 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)

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/>

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

DATE	TRAINING TOPIC	TIME
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
9/2/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
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	Wellness for Government Employees	9:00 - 11:30 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)	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* (must attend both days)	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	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
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

***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. 37-22

**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 September 26, 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 September 26, 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 September 26, 2022.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

September 26, 2022

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960003153	Hines, A.	Worker Compensation	SAR
3960002280	Knott, G.	Worker Compensation	SAR
3960000953	Knott, G.	Worker Compensation	SAR
3960002218	Rose, K.	Worker Compensation	SAR
396002720	Oppenheimer, M.	Worker Compensation	SAR
3960003419	Connors, D.	Worker Compensation	SAR
3960003041	Connors, D.	Worker Compensation	SAR
3960003293	Vacirca, A.	Worker Compensation	SAR
3960003548	Victor, G.	Worker Compensation	SAR
3960002154	Marasco, J.	Worker Compensation	PAR
3960004063	Greiss, D.	Worker Compensation	PAR
3960003989	Syphax, T.	Worker Compensation	PAR
3960003988	Webb, J.	Worker Compensation	PAR
3960004058	Downing- Mathis, J.	Worker Compensation	PAR

APPENDIX I

MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 25, 2022
Meeting Held Telephonically
10:30 AM

Meeting was called to order by Acting Chair Walker. Executive Director read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Lillian Nazzaro, Esq.	Absent
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 Yvonne Frey Sureatha Hobbs
	Qual Lynx Chris Roselli
	PERMA Jennifer Conicella
Managed Care Services	First MCO Marie Lamb
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney - <i>Absent</i>
Risk Management Consultant	CBIZ Borden Perlman Doug Borden Diane Pursell
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
John Pszwaro, Esq., Capehart Scatchard
Cathy Dodd, PERMA Risk Management Services
Jason Thorpe, PERMA Risk Management Services
Gregory Giordano, Esq., Lenox Law Firm

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

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

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety and Accident Review Committee met on June 22nd and advised that a variety of safety topics and claims were discussed. Mr. Prince further advised that the next Safety and Accident Review Committee meeting is scheduled for July 27, 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 two action items.

RESOLUTION 25-22 AUTHORIZING THE SERVICES OF SUSAN SCHAEFER, LLC – Executive Director reported that 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. Executive Director advised that 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. Executive Director referred to Resolution 25-22, Authorizing the Services of Susan Schaefer, LLC, enclosed within the agenda and asked if there were any questions. Hearing none, Executive Director requested a motion to adopt the resolution.

**MOTION TO ADOPT RESOLUTION 25-22, AUTHORIZING THE
SERVICES OF SUSAN SCHAEFER, LLC**

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

NJCE JIF MEMBERSHIP – Executive Director reported that Mercer County’s three-year membership in the NJCE JIF expires on 12/31/22. Executive Director advised that the NJCE has mailed the applicable Resolution and Indemnity Agreement to the County Administrator for execution.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION – Executive Director reported that the three-year membership for the Mercer County Insurance Fund Commission is also due to expire at the end of the year. Executive Director advised that the Fund Office will be mailing the applicable Indemnity and Trust Agreement to the County and Improvement Authority for execution. Executive Director further advised that each member entity will need to pass a resolution authorizing its participation in the Mercer County Insurance Fund Commission.

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 advised that the Fund Office will work with the County to issue and advertise the applicable RFPs for each professional service.

OCTOBER MEETING DATE CHANGE – Executive Director reported that due to a scheduling conflict, it is being recommended that the October 24th meeting be rescheduled for Monday, October 17, 2022 at 10:30am. Executive Director asked the Commissioners if there were any issues with the date change. The Commissioners indicated that there were no issues. Mr. Thorpe added that he will contact Chair Nazzaro to confirm whether there are any issues with the meeting date change.

**MOTION TO APPROVE CHANGING THE OCTOBER MCIC MEETING
DATE TO MONDAY, OCTOBER 17, 2022 AT 10:30AM.**

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE met on April 28, 2022 and again on June 23, 2022 and referred to written summaries of both meetings enclosed within the agenda. Executive Director reported that the NJCE Cyber Task Force has been busy as there has been a lot of activity in that area. Executive Director advised that the underwriting team will be distributing communications on cyber risk control measures and what can be expected for the cyber renewal. Executive Director reported that the NJCE Underwriting Manager is currently working with a technical writer on drafting the coverage policies that would apply to the Commission level and the NJCE level, prior to reaching the excess level. Executive Director reported that once the coverage policies are approved, the excess would become reinsurance. Executive Director explained that excess becoming reinsurance is much more seamless in terms of coverage and provides the NJCE with more authority in making decisions regarding accepting claims, settlements, etc.

2023 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director referred to a memorandum from the NJCE Underwriting Team Manager, enclosed within the agenda, noting some critical items needed for the renewal. Executive Director emphasized that there is a question within Origami regarding whether locations with a value of \$10 million or greater have a sprinkler system that must be answered for the renewal. Executive Director advised that if the

question is not answered, the carrier may not cover that location. Executive Director reported that 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. Executive Director advised that the deadline to compete the data underwriting renewal is August 19, 2022.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of May enclosed within the agenda. Executive Director reported that as of May 31, 2022 the Commission has a surplus of \$9,208,962. Executive Director advised that line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of May 31, 2022 is \$1,369,124 and advised that the total cash balance is \$3,468,317.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Executive Director referred to the NJCE Financial Fast Track for the month of May. Executive Director reported that as of May 31, 2022 the Fund has a surplus of \$14,790,253. 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 \$26,655,729.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of May 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.

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 May and June. Mr. Thorpe advised 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. 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:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

2022 NJLM ANNUAL CONFERENCE – Mr. Thorpe reported 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 noted that the MEL’s annual reception, co-sponsored by the NJCE, will be held on Wednesday, November 16th. Mr. Thorpe added that invitations will be distributed as the event gets closer.

2022 MEETING SCHEDULE – Mr. Thorpe reported that the Commission is not scheduled to meet in August. Mr. Thorpe noted that the next scheduled meeting is on September 26, 2022.

With no questions, Mr. Thorpe concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director advised the May Bill List, Resolution 26-22, June Bill List, Resolution 27-22, and the July Bill List, Resolution 28-22 were included in the agenda.

MOTION TO APPROVE RESOLUTIONS 26-22, 27-22, AND 28-22, MAY, JUNE, AND JULY 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. Commissioner Walker asked if the Commission was aware of the pending litigation involving discrimination. Mr. Adezio confirmed that the matter had been reported to the Commission. Executive Director asked if the carrier has acknowledged the claim. Mr. Adezio confirmed that the carrier has acknowledged receipt of the claim and the file has been assigned to a senior claim specialist.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Executive Director advised Resolution 29-22, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check registers for April 1, 2022 to April 30, 2022, May 1, 2022 to May 31, 2022 and June 1, 2022 to June 30, 2022

MOTION TO APPROVE RESOLUTION 29-22 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

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

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Jun-22	\$ 102,810	\$ 21,223	\$ 81,587	79%	45	42	\$ 65,269	93%

With no questions, Ms. Lamb concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director's report for April through July enclosed within the agenda, which includes all risk control activities. Mr. Prince then referred to the listing of all training opportunities that are scheduled through September 30th. Mr. Prince

advised that any questions regarding trainings should be directed to him. Mr. Prince referred to the Safety Expo training schedule in the agenda. Mr. Prince advised that two Safety Expos are scheduled, one on September 7th at the Camden County Emergency Training Center, and the other on October 5th at the Atlantic Cape Community College. Lastly, Mr. Prince reported that J.A. Montgomery was asked to complete an accident investigation for the prosecutor's office. Mr. Prince advised that the report has been completed and additional training opportunities will be discussed with the prosecutor's office relevant to the accident investigation. Mr. Prince asked if there were any questions or comments. Commissioner Walker said that she is interested in attending one of the Safety Expos with some of her staff and asked if that was acceptable. Mr. Prince advised that it is not only acceptable, but also encouraged as everyone in the program is eligible to attend. Executive Director asked if attendees must register. Mr. Prince advised that attendees do have to register, and he is available to assist if necessary. With no further questions, Mr. Prince concluded his report.

RISK MANAGER CONSULTANT: Ms. Pursell reported that the Hull policy renewal has been completed. Ms. Pursell reported the various electric vehicle charging stations have been added to the schedule. Ms. Pursell reported that she is currently working on adding the new public health nurse to the Medical Malpractice policy and is awaiting a completed application. Lastly, Ms. Pursell advised that she consulted on contract language and insurance requirements pertaining to dental services for the corrections department. With no questions, Ms. Pursell concluded her report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Executive Director read and requested a motion to approve Resolution 30-22 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 30-22 FOR EXECUTIVE SESSION

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

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

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

NEXT MEETING: Executive Director asked the Commissioners whether they wanted the next Commission meeting held in-person or virtually. The Commissioners indicated that they would like the meeting conducted virtually.

MOTION TO ADJOURN:

Moved:

Commissioner Walker

Second:

Commissioner Hughes

Vote:

Unanimous

MEETING ADJOURNED: 11:27 AM

Minutes prepared by:

Jason Thorpe, Assisting Secretary