

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JULY 24, 2023**

**To attend the meeting via teleconference
Dial 1- 312-626-6799 and enter Meeting ID: 962 7268 0697
OR
Join Zoom Meeting via computer Link
<https://permainc.zoom.us/j/96272680697>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Mercer County Insurance Fund Commission will conduct its July 24, 2023 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: JULY 24, 2023
VIRTUAL MEETING
10:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: May 22, 2023 Open Minutes.....Appendix I
May 22, 2023 Closed MinutesSent via e-mail**

- CORRESPONDENCE: None**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMAPages 2-27**

- TREASURER – Dr. Sharon Sharp**
 - Resolution 26-23 June Bill List - MotionPage 28
 - Resolution 27-23 July Bill List - MotionPage 29
 - April Treasurer Reports.....Pages 30-31

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

- CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - Motion**
 - Resolution 28-23 Authorizing Disclosure of Liability Claims Check RegisterPage 32
 - Liability Claim Payments 5-1-23 to 5-31-23.....Pages 33-34
 - Liability Claim Payments 6-1-23 to 6-30-23Pages 35-36

- MANAGED CARE – First MCO**
 - Monthly Summary Report.....Page 37

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 38-43

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

- OLD BUSINESS**
- NEW BUSINESS:**
- PUBLIC COMMENT**
- CLOSED SESSION – Payment Authorization Requests (PARS).....Pages 44-45**
 - Resolution 29-23 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS/SARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda.
 - Motion for Executive Session
 - Motion to Return to Open
- APPROVAL OF PARS: Motion to approve PARS/SARS as discussed in Executive Session (Roll Call Vote)**
- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETING: September 25, 2023, 10:30 AM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: July 24, 2023
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

❑ **Resolution 25-23 Authorizing the Services of Susan Schaefer, LLC (Page 4)** – The Mercer County Board of County Commissioners adopted Resolution 2023-459 authorizing a professional service agreement, awarded through a non-fair and open process with Susan Schaefer, LLC for worker compensation case management services. The service agreement is for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2023 through June 30, 2024 with an hourly rate of \$85/hour, in an amount not to exceed \$207,000. Included in the agenda on page 4 is Commission Resolution 25-23, Authorizing the Services of Susan Schaefer, LLC.

❑ **Motion to adopt Resolution 25-23, Authorizing the Services of Susan Schaefer, LLC**

❑ **Certificate of Insurance Reports (Pages 5-8)** – Included in agenda on pages 5-8 is the certificate of issuance report from the NJCE which lists those certificates issued in the months of May and June. There were (8) eight certificates of insurance issued during the month May and (2) two certificates of insurance issued during the month June.

❑ **Motion to approve the Certificate of Insurance Reports**

❑ **Property Appraisal Services Procurement (Pages 9-13)** – Included in the agenda on pages 9-13 is a memorandum from PERMA Risk Management Services to NJCE Fund Commissioners regarding a Property Appraisal CCRFP. The memorandum includes information on the Scope for the Procurement, Reimbursement of Services and the Timeline/Due Date. The Mercer County Board of County Commissioners will approve authorization for the Procurement of Property Appraisal Services at their July meeting. The NJCE JIF will reimburse the county for the out-of-pocket costs for the appraisals.

❑ **CS&B New Technology for File Sharing** – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service. The files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive. Authorized users of the Egnyte platform will receive an e-mail with information on the new file sharing. If you have any questions, please contact the Fund Office.

- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 14-17)** - The NJCE met on Thursday, June 22, 2023 and a written summary is included in the agenda on 14-17. The NJCE is scheduled to meet again on Wednesday, September 27, 2023 at 9:30 AM via zoom.
- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 18-20 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2023** the Commission has a surplus of **\$7,712,981**. 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 April 30, 2023 is **\$1,472,345**. The total cash balance is **\$6,908,315**.
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 21-24)** - Included in the agenda on pages 21-24 is a copy of the Financial Fast Track for the month of April. As of **April 30, 2023** the Fund has a surplus of **\$14,020,983**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is **\$26,196,814**.
- ❑ **Claim Tracking Reports (Pages 25-27)** - Included in the agenda on pages 25-27 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2023. The Executive Director will review the reports with the Commission.
- ❑ **2023 Meeting Schedule** – The Commission is not scheduled to meet in August. The next scheduled meeting is on September 25, 2023 at 10:30 AM.

RESOLUTION NO. 25-23

**MERCER COUNTY INSURANCE FUND COMMISSION
AUTHORIZING THE SERVICES OF
SUSAN SCHAEFER, LLC**

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

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

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

WHEREAS, the Mercer County Board of County Commissioners on June 22, 2023 adopted Resolution 2023-459 authorizing a professional service agreement (awarded through a non-fair and open process) with Susan Schaefer, LLC for worker compensation case management services for the County of Mercer and the MCIFC at an hourly rate of \$85/hour, in an amount not to exceed \$207,000 for the period of July 1, 2023 through June 30, 2024. This amount will be paid as an expense under the MCIFC’s respective claims file.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Mercer County Insurance Fund Commission that the Commission agrees to authorize the services of Susan Schaefer, LLC pursuant to the terms and conditions of Mercer County Board of County Commissioners Resolution 2023-459.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 24, 2023.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

From 4/1/2023 To
5/1/2023

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - County of Mercer I - County of Mercer	640 South Broad Street Trenton, NJ 08611	RE: Early Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as early polling sites: Hickory Corner Library - Mercer County East Windsor 138 Hickory Corner Road, East Windsor, NJ 08520 Mercer County Lawrence Library 2751 Brunswick Pike, Lawrence, NJ 08548 Trenton Fire Department 244 Perry Street Trenton, NJ 08618 Colonial Fire Company 801 Kuser Road Hamilton, NJ 08619 Pennington Fire Company 120 Broemel Place Pennington, NJ 08534 Princeton Shopping Center 301 North Harrison Street Princeton, NJ 08540	5/5/2023 #3992764	GL AU EX WC OTH
H - County of Mercer I - County of Mercer	640 South Broad Street Trenton, NJ 08611	RE: Polling Locations The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the below locations to be used as polling sites: Melvin H. Kreps Middle School 5 Kent Drive, Hightstown, NJ 08520 Ethel McKnight Elementary School 58 Twin Rivers Drive, East Windsor, NJ 08520 Perry L. Drew Elementary School 70 Twin Rivers Drive North, East Windsor, NJ 08520 Hightstown American Legion Post #148 895 Route 130 North, East Windsor, NJ 08520 Hightstown Elk's Lodge #1955 110 Hickory Corner Road, East Windsor, NJ 08520 East Windsor P.A.L. Building 30 Airport Road, East Windsor, NJ 08520 Meadow Lakes, Auditorium 300 Etra Road, East Windsor, NJ 08520 East Windsor Municipal Building 16 Lanning Blvd., East Windsor, NJ 08520 East Windsor Rescue Squad #1 47 One Mile Road, East Windsor, NJ 08520 St. James Village 719 St. James Place, East Windsor, NJ 08520 EWING TOWNSHIP Hollowbrook Community Center 320 Hollowbrook Drive, Ewing, NJ 08638 Central Baptist Church 2015 Pennington Road, Ewing, NJ 08618 Ewing Senior & Community Center 999 Lower Ferry Road, Ewing, NJ 08628 West Trenton Fire House 40 West Upper Ferry Road, Ewing, NJ 08628 Parkway Elementary School 446 Parkway Ave., Ewing, NJ 08618 Lore Elementary School 13 Westwood Drive, Ewing, NJ 08628 American Legion Post 314 39 Lanning Street, Ewing, NJ 08618 Fire Station 30 1666 Pennington Road, Ewing, NJ 08618 Prospect Heights Fire House 1660 Ninth Street, Ewing, NJ 08638 Antheil School 339 Ewingville Road, Ewing, NJ	5/5/2023 #3992765	GL AU EX WC OTH

From 4/1/2023 To
5/1/2023

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

		08638 Ewing High School 900 Parkway Ave., Ewing, NJ 08618 Fisher School 1325 Lower Ferry Road, Ewing, NJ 08618		
H - Edens Limited Partnership I - County of Mercer	21 Custom House Street, Suite 450 Boston, MA 02110	RE: Pennington Day The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Pennington Day event.	5/8/2023 #3993894	GL AU EX WC OTH
H - NJDEP I - County of Mercer	Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: Grant Agreement CEHA2023-00019 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant agreement CEHA2023-00019	5/10/2023 #4005346	GL AU EX WC OTH
H - Mercer County Office Park I - County of Mercer	1440 Parkside Avenue Ewing, NJ 08638	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	5/12/2023 #4007373	GL AU EX WC OTH
H - Trenton Board of Education I - County of Mercer	108 North Clinton Avenue Trenton, NJ 08609	RE: (5) schools The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to all operations usual to County Governmental Entity as respects A3D N-5 Columbus School, 100 Brunswick Avenue S-3,S-7,S-8 Grace Dunn School, Dayton Street W-8 Gregory School, 500 Rutherford Avenue E-4, E-6 Hedgepeth Williams School, South Olden Avenue Entrance W-3,W-7 Joyce Kilmer School, 1300 Stuyvesant Ave, Door #1	5/15/2023 #4007531	GL AU EX WC OTH
H - Township of Hamilton I - Mercer County Improvement Authority		RE: Shared Service Agreement The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Service Agreement for the construction of the Municipal Building.	5/15/2023 #4007535	GL AU EX WC OTH

From 4/1/2023 To
5/1/2023

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

H - NJDEP I - County of Mercer	Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: Grant Agreement CEHA-2022-MC CEHA-00012 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant agreement CEHA-2022-MC CEHA 00012.	5/30/2023 #4018186	GL AU EX WC OTH
Total # of Holders: 8				

From 5/1/2023 To
6/1/2023

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - TD Bank, N.A. ISAOA I - County of Mercer	12000 Horizon Way Third Floor Mt. Laurel, NJ 08054	Re: Grant Agreement CEHA-2022-MC CEHA-00012 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant Agreement CEHA-2022-MC CEHA 00012.	6/22/2023 #4050781	GL AU EX WC OTH
H - TD Bank, N.A. ISAOA I - County of Mercer	12000 Horizon Way Third Floor Mt. Laurel, NJ 08054	Re: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	6/22/2023 #4054238	GL AU EX WC OTH
Total # of Holders: 2				



**NEW JERSEY COUNTIES EXCESS JOINT
INSURANCE FUND**

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

Date: June 9, 2023

Memo to: Fund Commissioners
New Jersey Counties Excess Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Property Appraisal Services Procurement

Property Appraisal CCRFP: At the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP. The proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. The Finance Sub Committee met on Thursday, May 25th and with guidance from the Fund Attorney agreed property appraisal services would be best if procured by the individual member Insurance Commissions and Counties. The NJCE will provide the scope/parameters of work for the procurement. It was agreed that the Committee recommend to the NJCE JIF Board of Commissioners at their June meeting a reimbursement program for expenses our members incur for this procurement. Please note that updated appraisals are a requirement of NJCE JIF property insurers. It was also agreed that there be a due date for the uploading the updated values into Origami, the online risk management system.

Scope for the Procurement: Enclosed is the scope of work that has been approved by the NJCE Underwriting Manager. This should be included in your procurement documents. The scope reflects physical appraisal of buildings valued at \$1 million or greater and those under \$1 million with contents values greater than \$1 million. All other properties require virtual trending for building value, contents, and equipment. For future years, the appraisal threshold drops down to \$500,000. The local Executive Director will be responsible for downloading the list of locations for their respective Commission. Please note those member Insurance Commissions/Counties who have completed updated appraisals July1, 2022 or later will also be eligible for reimbursement.

Reimbursement of Services: Executive Director recently met with the Fund Attorney and Treasurer to determine the most effective way to reimburse the Insurance Commissions and County members for the expenses incurred to complete the property appraisals. It was decided the member will be required to submit, upon completion of the service, a voucher and invoice to the Fund Office for reimbursement. Enclosed is a copy of the NJCE voucher. The Fund Attorney will prepare the necessary Resolution authorizing reimbursement at the June 22nd NJCE JIF meeting.

Timeline/Due Date: The Underwriting Manager's renewal timeline (mid-July through mid-September) for the 2024 excess insurance renewal is enclosed. We urge all members to complete this process by September 1, 2023, for the uploading the updated values into Origami. The timing of this is critical for the NJCE JIF underwriting manager to negotiate the renewal in time to introduce a 2024 budget at the NJCE's October meeting. Please address this in your next meeting agenda.

Cc: NJCE JIF Underwriting Manager
NJCE Fund Attorney
Risk Management Consultants

EXHIBIT C – SCOPE OF SERVICES

Proposers providing a submission pursuant to the CCRFP for Property Appraisal Services to The New Jersey Counties Excess Joint Insurance Fund shall be required to provide the following services:

Value Thresholds:

- For 2023:
Only physically appraise properties with building values over \$1m and those under \$1m with Content values over \$1m All others should receive virtual trending for building value, contents and equipment.
- For future years, threshold drops down to \$500k

Completion date for 2023: 9/1/23, for subsequent years September 1st.

- Conform with Uniform Standards of Professional Appraisal Practice (USPAP)
- Types of Property to be appraised:
 - Buildings, including building systems (fire suppression, HVAC, etc.) and other insurable site improvements
 - Contents, including Valuable Papers, EDP Equipment, and Fine Arts
 - Outdoor Property, including things like gazebos, light poles, benches, communication towers, bridges, dams, etc.
 - Equipment (not of the type that is self-propelled, like a backhoe)
- Valuation – Per USPAP standards, the Cost, Market and Income Approaches should all be considered
 - All other property: Replacement Cost
 - Equipment: Actual Cash Value (depreciated)
 - Vacant Property: Actual Cash Value
 - Historic Buildings on an official historic register: Special historic replacement/recreation value
- Address
 - Formal postal address, with county
 - Latitude and longitude
- COPE Data (Primary and Secondary)
 - Year built
 - Year of most recent structural renovations
 - Square footage
 - Stories
 - Story height
 - Construction (ISO terminology)
 - Occupancy (IBC terminology)
 - Fire alarms
 - Sprinkler %
 - Year roof last fully replaced

- ISO fire protection class
 - Duct smoke detection
 - Basement
 - Security alarm
 - Security cameras
 - Construction quality
 - Elevation
 - Exterior wall construction
 - Roof material
 - Roof shape
 - Roof covering
 - Roof strapped
 - Roof equipment hurricane bracing
 - Ground level equipment
 - Resistance windows
 - Commercial appurtenant structures
 - Roof condition
 - Ownership
 - Flood zones (FEMA terminology)
- Pictures
 - Overhead (satellite)
 - Street level
- Virtual Trending of values for non-physically appraised locations
 - Utilize Marshal and Swift standards and the RS Means Construction Cost Index
- Reporting
 - All previously stated information
 - Member name
 - Member Insurance Commission
 - Each location with a unique ID, with ability to incorporate client's own unique IDs
 - Location name
 - Report available in Excel and PDF
 - Online accessible platform



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. June

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. NJCE is working on an automated program for applications that will simplify the process. June launch date is **June 16th**.

NJCE to distribute a memo outlining the new property appraisal strategy by **June 9th** and authorize the NJCE to reimburse members for expenses incurred for the property Appraisals services by the Commission and County members on **June 22nd**.

2. Mid-August

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years.

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. August return deadline date is **August 18th**.

3. September

September 1st Deadline for Commissions and County members to submit their completed property appraisals.

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections.

4. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre budget projections.

5. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting.

6. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at December meeting.

7. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 22, 2023

Memo to: Board of Commissioners
Mercer County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

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

Financial Fast Track: Financial Fast Track: Submitted for information was the Financial Fast Track as of March 31, 2023 and as of April 30, 2023. Executive Director reported the statutory surplus as of April 30th is \$14 million.

December 31, 2022 Audit: Fund Auditor submitted the draft financial audit and provided a summary review of the Financial Statements. Fund Auditor reported the financial audit and report on internal control are both unmodified opinions and did not expect any changes to the final financial audit to be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Finance Sub Committee: Executive Director reported at the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP; the proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. Executive Director reported the Finance Sub Committee met on May 25, 2023, and with guidance from the Fund Attorney agreed that property appraisal services would be best if procured by the individual member Insurance Commissions and Counties.

Executive Director said the NJCE provided the scope/parameters of work for the procurement; a copy of the memo outlining the process was distributed to Fund Commissioners and Risk Managers. If members have done a recent appraisal or doing ongoing appraisals it will not be necessary for them to

do an additional appraisal. Executive Director highlighted that updated appraisals are a requirement of NJCE JIF property insurers.

Executive Director reported the Sub Committee recommended a reimbursement program to member entities for the cost of property appraisal services reimbursement program for expenses our members incur for this procurement. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution ratifying and authorizing a reimbursement program.

The Sub Committee also discussed the Workers' Compensation Claims Administrator contract, which is set to expire 9/30/2023. The Fund office will work with the Fund Attorney and QPA to procure these services.

September Fund Meeting: The Board of Fund Commissioners agreed to move the September 28th 9:30AM meeting to September 27th at 9:30AM via Zoom.

NJCE Committees:

Coverage Committee: Executive Director reported the committee met on May 25th to review the final draft general liability policy and other coverage policies that were in draft status. Underwriting Manager said feedback on the draft policies from committee members was addressed and submitted to the Technical Writer.

Cyber Task Force: Underwriting Manager reported the task force met on June 8th to introduce The Chertoff Group, the consulting firm appointed to assist the Fund in constructing a cyber security framework. Underwriting Manager said The Chertoff Group will draft a *Technology Stack Questionnaire*, which will be distributed to members to understand their current technology systems and vulnerabilities. In addition, Executive Director reported the committee agreed that the Fund should explore membership with the Cyber JIF as part of the Fund's 2024 marketing effort for cyber liability coverage.

Safety Committee: Safety Director reported this committee met on June 12th and provided a summary report of items discussed. The Safety Committee is scheduled to meet next on September 11, 2023 at 10:00AM.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported to date that approximately \$3.3 million has been paid with a total estimated event value of \$6 million. Ms. Majeed reported there are 3 open claims with reserves of \$2.7 million and anticipates these remaining claims to be settled by year-end. The NJCE deductible is \$2 million, which will be shared among the three county members with Hurricane Ida claims on a pro-rata basis.

Safety National: Executive Director reported that at the April meeting the Board of Commissioners authorized Fred Semrau, Esq. to assist with the settlement agreement with Safety National on 2020 COVID Claims. Executive Director reported PERMA Claims is working with Safety National on finalizing the documentation for certain claims included in the settlement as a prerequisite to executing the agreement.

Learning Management System (LMS): Safety Director reported the new LMS, hosted by BIS Safety Software, launched May 1st and the designated LMS training administrators should have received an activation email for the new NJCE LMS system. J.A. Montgomery uploaded an LMS FAQ's and a webinar recording of the new LMS Training on <https://njce.org/safety/>. If members have any questions or need further assistance, please contact Natalie Dougherty at ndougherty@jamontgomery.com.

Certifical: Certifical is an online platform that uses real-time data to streamline certificate issuance requests. Underwriting Manager reported the platform is being tested and used internally first and expects it to be launched for member use. Underwriting Manager said there will no interruption to the current certificate request process for members while Certifical is being set up.

NJCE JIF Renewal Timeline: Deputy Executive Director reported the Fund Professionals met to review and finalize the 2024 renewal timeline, which assumes an earlier start date this year. The 2024 renewal process begins in June and continues through mid-September and allow members to confirm underwriting data in time to introduce a budget at the November meeting. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami and all members have or will do a revised property appraisal procurement.

2023 Best Practices Seminar: Deputy Executive Director reported a planning committee met on June 20th to discuss a variety of topics to be presented. The seminar is scheduled for October 5, 2023 from 1-4pm via Zoom. Please save the date and time and look for an official invite to be distributed.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents were sent to each respective County on June 20th.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2023 May 3-5 conference in Atlantic City at Caesar's. Underwriting Manager also presented an educational session on the *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches*.

Underwriting Manager Report

Underwriting Manager reported discussions on the 2024 pre-renewal discussions have already started and he expects to hold a pre-renewal meeting/webinar in August for Fund Commissioners and Risk Managers.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April to June 2023, Safety Director bulletins and information on a training schedule through August 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of May 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Wednesday September 27, 2023 at 9:30AM via Zoom.

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	613,919	2,455,675	67,171,046	69,626,720
2.	CLAIM EXPENSES				
	Paid Claims	281,813	1,244,083	20,336,124	21,580,207
	Case Reserves	(274,232)	4,615	6,190,653	6,195,267
	IBNR	379,042	654,513	1,748,252	2,402,765
	Excess Insurance Recoverable	(7,284)	(47,694)	(236,499)	(284,193)
	Discounted Claim Value	(11,639)	(21,648)	(156,880)	(178,528)
	TOTAL CLAIMS	367,701	1,833,868	27,881,650	29,715,519
3.	EXPENSES				
	Excess Premiums	290,105	1,160,419	23,131,297	24,291,717
	Administrative	51,233	206,697	5,172,153	5,378,850
	TOTAL EXPENSES	341,337	1,367,116	28,303,450	29,670,567
4.	UNDERWRITING PROFIT (1-2-3)	(95,120)	(745,310)	10,985,945	10,240,635
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	(95,120)	(745,310)	10,985,945	10,240,635
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	340,861	340,861
9.	DIVIDEND EXPENSE	0	0	(4,340,861)	(4,340,861)
10.	INVESTMENT IN JOINT VENTURE	0	1,400	1,470,945	1,472,345
11.	SURPLUS (6 + 7 + 8 - 9)	(95,120)	(743,910)	8,456,890	7,712,980
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	0	756	644,710	645,466
	2015	0	2,322	658,057	660,379
	2016	0	29,424	1,046,021	1,075,445
	2017	0	1,455	2,588,815	2,590,271
	2018	0	5,111	2,238,729	2,243,840
	2019	0	14,371	1,681,662	1,696,034
	2020	0	(151,809)	566,251	414,442
	2021	0	(76,959)	(200,658)	(277,618)
	2022	0	(231,044)	(766,696)	(997,740)
	2023	(95,120)	(337,539)		(337,539)
	TOTAL SURPLUS (DEFICITS)	(95,120)	(743,910)	8,456,891	7,712,981
	TOTAL CASH				6,908,315

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		April 30, 2023		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2014				
Paid Claims	802	3,864	2,143,900	2,147,764
Case Reserves	(802)	(1,864)	119,778	117,914
IBNR	0	(2,500)	50,000	47,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	241	(2,631)	(2,390)
TOTAL FY 2014 CLAIMS	0	(259)	2,311,048	2,310,789
FUND YEAR 2015				
Paid Claims	23,184	43,852	2,678,553	2,722,406
Case Reserves	(23,184)	(43,852)	129,345	85,493
IBNR	0	(2,500)	60,000	57,500
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	623	(3,445)	(2,822)
TOTAL FY 2015 CLAIMS	0	(1,877)	2,864,453	2,862,577
FUND YEAR 2016				
Paid Claims	1,344	14,638	3,204,600	3,219,238
Case Reserves	(1,344)	(44,236)	453,400	409,164
IBNR	0	0	33,720	33,720
Excess Insurance Recoverable	0	0	(50,000)	(50,000)
Discounted Claim Value	0	766	(7,099)	(6,333)
TOTAL FY 2016 CLAIMS	0	(28,832)	3,634,620	3,605,788
FUND YEAR 2017				
Paid Claims	2,050	21,430	2,366,194	2,387,624
Case Reserves	(2,150)	(21,530)	377,753	356,222
IBNR	100	(492)	58,593	58,101
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(223)	(4,627)	(4,850)
TOTAL FY 2017 CLAIMS	0	(815)	2,797,913	2,797,097
FUND YEAR 2018				
Paid Claims	6,584	43,286	2,584,167	2,627,453
Case Reserves	(6,584)	(33,073)	186,985	153,912
IBNR	0	(15,447)	90,407	74,960
Excess Insurance Recoverable	0	0	(986)	(986)
Discounted Claim Value	0	879	(4,706)	(3,826)
TOTAL FY 2018 CLAIMS	0	(4,355)	2,855,867	2,851,512

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
	Paid Claims	7,654	123,290	2,455,793	2,579,082
	Case Reserves	(56,013)	(234,039)	507,691	273,651
	IBNR	48,359	32,421	116,644	149,066
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	3,692	(11,578)	(7,886)
TOTAL FY 2019 CLAIMS		0	(74,637)	3,068,551	2,993,914
FUND YEAR 2020					
	Paid Claims	26,116	185,120	2,180,888	2,366,007
	Case Reserves	(12,450)	31,999	683,794	715,792
	IBNR	(6,382)	(16,754)	168,912	152,158
	Excess Insurance Recoverable	(7,284)	(47,694)	(185,513)	(233,207)
	Discounted Claim Value	0	(26)	(17,121)	(17,147)
TOTAL FY 2020 CLAIMS		(0)	152,644	2,830,959	2,983,603
FUND YEAR 2021					
	Paid Claims	10,679	99,566	1,553,378	1,652,944
	Case Reserves	(8,300)	18,935	1,453,135	1,472,069
	IBNR	(2,379)	(40,843)	389,421	348,578
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	354	(39,587)	(39,233)
TOTAL FY 2021 CLAIMS		0	78,012	3,356,347	3,434,359
FUND YEAR 2022					
	Paid Claims	182,491	642,774	1,168,651	1,811,425
	Case Reserves	(226,074)	(270,830)	2,278,773	2,007,942
	IBNR	43,583	(147,361)	780,555	633,194
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	4,822	(66,086)	(61,264)
TOTAL FY 2022 CLAIMS		(0)	229,405	4,161,893	4,391,298
FUND YEAR 2023					
	Paid Claims	20,910	66,264		66,264
	Case Reserves	62,670	603,107		603,107
	IBNR	295,760	847,989		847,989
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(11,639)	(32,777)		(32,777)
TOTAL FY 2023 CLAIMS		367,701	1,484,582	0	1,484,582
COMBINED TOTAL CLAIMS		367,701	1,833,868	27,881,650	29,715,519
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	April 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,990,902	11,963,610	248,899,924	260,863,533
2.	CLAIM EXPENSES				
	Paid Claims	35,109	1,068,648	12,514,366	13,583,014
	Case Reserves	850,866	978,075	12,686,874	13,664,950
	IBNR	687,187	1,602,444	11,414,958	13,017,402
	Discounted Claim Value	(200,034)	(263,803)	(2,262,516)	(2,526,320)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL CLAIMS	1,373,129	3,442,200	32,186,372	35,628,572
3.	EXPENSES				
	Excess Premiums	2,379,133	9,357,178	177,502,257	186,859,436
	Administrative	191,364	738,155	18,460,731	19,198,886
	TOTAL EXPENSES	2,570,497	10,095,333	195,962,988	206,058,321
4.	UNDERWRITING PROFIT (1-2-3)	(952,723)	(1,573,924)	20,750,564	19,176,640
5.	INVESTMENT INCOME	28,778	172,683	1,379,212	1,551,895
6.	PROFIT (4+5)	(923,946)	(1,401,241)	22,129,775	20,728,534
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(923,946)	(1,401,241)	15,422,224	14,020,983
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	111	824	62,481	63,305
	2011	411	1,707	572,420	574,128
	2012	679	3,710	686,619	690,329
	2013	1,116	4,190	1,090,793	1,094,983
	2014	1,527	9,614	2,077,841	2,087,455
	2015	(168,409)	(162,302)	1,679,406	1,517,104
	2016	2,167	28,768	1,710,308	1,739,076
	2017	2,298	6,649	2,614,589	2,621,237
	2018	2,697	(285)	2,321,638	2,321,354
	2019	2,966	(568,169)	2,164,699	1,596,530
	2020	3,204	(45,411)	(689,222)	(734,633)
	2021	4,453	33,904	(204,057)	(170,152)
	2022	2,213	(356,786)	1,334,709	977,923
	2023	(779,379)	(357,656)		(357,656)
	TOTAL SURPLUS (DEFICITS)	(923,946)	(1,401,241)	15,422,224	14,020,983
	TOTAL CASH				26,196,814

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	7,462	552,636	560,098
	Case Reserves	0	(7,462)	83,028	75,567
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	755	(7,983)	(7,228)
	TOTAL FY 2011 CLAIMS	0	755	630,681	631,436
FUND YEAR 2012					
	Paid Claims	496	3,411	1,589,807	1,593,218
	Case Reserves	(496)	(3,411)	58,613	55,201
	IBNR	0	0	3,122	3,122
	Discounted Claim Value	0	350	(6,056)	(5,705)
	TOTAL FY 2012 CLAIMS	0	350	1,645,486	1,645,836
FUND YEAR 2013					
	Paid Claims	19,136	43,968	995,819	1,039,788
	Case Reserves	(19,136)	(43,698)	549,219	505,521
	IBNR	0	(764)	29,551	28,787
	Discounted Claim Value	0	3,167	(60,165)	(56,997)
	TOTAL FY 2013 CLAIMS	0	2,673	1,514,426	1,517,099
FUND YEAR 2014					
	Paid Claims	1,518	3,070	659,816	662,886
	Case Reserves	(768)	(2,220)	138,364	136,144
	IBNR	(750)	(750)	21,077	20,327
	Discounted Claim Value	0	(122)	(15,330)	(15,452)
	TOTAL FY 2014 CLAIMS	0	(22)	803,927	803,905
FUND YEAR 2015					
	Paid Claims	903	91,387	1,822,647	1,914,034
	Case Reserves	169,096	74,795	734,986	809,781
	IBNR	0	(2,975)	94,138	91,163
	Discounted Claim Value	0	8,880	(67,627)	(58,748)
	TOTAL FY 2015 CLAIMS	169,999	172,087	2,584,143	2,756,230
FUND YEAR 2016					
	Paid Claims	1,535	2,240	1,030,094	1,032,334
	Case Reserves	(123,699)	(138,619)	1,339,694	1,201,074
	IBNR	122,165	122,159	42,209	164,368
	Discounted Claim Value	0	(1,479)	(94,522)	(96,001)
	TOTAL FY 2016 CLAIMS	0	(15,700)	2,317,474	2,301,775

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	2,571	7,462	552,636	560,098
	Case Reserves	(2,571)	(7,462)	83,028	75,567
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	0	(7,983)	(7,983)
	TOTAL FY 2011 CLAIMS	0	0	630,681	630,681
FUND YEAR 2012					
	Paid Claims	115	2,391	1,589,807	1,592,198
	Case Reserves	(115)	(2,391)	58,613	56,222
	IBNR	0	0	3,122	3,122
	Discounted Claim Value	0	0	(6,056)	(6,056)
	TOTAL FY 2012 CLAIMS	0	0	1,645,486	1,645,486
FUND YEAR 2013					
	Paid Claims	8,763	18,135	995,819	1,013,954
	Case Reserves	(8,493)	(17,865)	549,219	531,355
	IBNR	(270)	(270)	29,551	29,281
	Discounted Claim Value	0	0	(60,165)	(60,165)
	TOTAL FY 2013 CLAIMS	0	0	1,514,426	1,514,426
FUND YEAR 2014					
	Paid Claims	396	766	659,816	660,582
	Case Reserves	(396)	(666)	138,364	137,697
	IBNR	0	(100)	21,077	20,977
	Discounted Claim Value	0	0	(15,330)	(15,330)
	TOTAL FY 2014 CLAIMS	0	0	803,927	803,927
FUND YEAR 2015					
	Paid Claims	6,080	8,699	1,822,647	1,831,345
	Case Reserves	(6,083)	(8,699)	734,986	726,287
	IBNR	3	0	94,138	94,138
	Discounted Claim Value	0	0	(67,627)	(67,627)
	TOTAL FY 2015 CLAIMS	0	0	2,584,143	2,584,143
FUND YEAR 2016					
	Paid Claims	0	867	1,030,094	1,030,961
	Case Reserves	0	(15,083)	1,339,694	1,324,611
	IBNR	0	14,216	42,209	56,425
	Discounted Claim Value	0	0	(94,522)	(94,522)
	TOTAL FY 2016 CLAIMS	0	0	2,317,474	2,317,474

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	0	109,377	1,181,145	1,290,522
	Case Reserves	1	(111,060)	854,966	743,907
	IBNR	(1)	(4,405)	114,476	110,071
	Discounted Claim Value	0	13,444	(78,364)	(64,919)
	TOTAL FY 2017 CLAIMS	0	7,356	2,072,224	2,079,581
FUND YEAR 2018					
	Paid Claims	6,775	47,725	987,489	1,035,215
	Case Reserves	(473)	(4,447)	950,586	946,138
	IBNR	(6,302)	(35,037)	552,963	517,926
	Discounted Claim Value	0	8,152	(120,565)	(112,413)
	TOTAL FY 2018 CLAIMS	0	16,393	2,370,473	2,386,866
FUND YEAR 2019					
	Paid Claims	(87,931)	79,421	684,365	763,786
	Case Reserves	198,222	159,573	1,205,018	1,364,591
	IBNR	(110,292)	(233,266)	1,263,761	1,030,495
	Discounted Claim Value	0	20,929	(198,523)	(177,594)
	TOTAL FY 2019 CLAIMS	0	26,657	2,954,620	2,981,277
FUND YEAR 2020					
	Paid Claims	22,491	21,813	881,863	903,676
	Case Reserves	(51,510)	110,199	3,856,203	3,966,403
	IBNR	29,018	(138,541)	2,706,198	2,567,657
	Discounted Claim Value	0	14,186	(494,451)	(480,265)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL FY 2020 CLAIMS	(0)	64,494	4,782,503	4,846,997
FUND YEAR 2021					
	Paid Claims	65,790	405,747	1,705,091	2,110,838
	Case Reserves	(65,585)	(405,005)	2,095,279	1,690,274
	IBNR	(241)	(43,559)	2,146,905	2,103,347
	Discounted Claim Value	0	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	(36)	(7,281)	5,493,861	5,486,579
FUND YEAR 2022					
	Paid Claims	4,397	253,027	251,754	504,782
	Case Reserves	(66,394)	257,515	820,919	1,078,435
	IBNR	61,997	(180,803)	4,437,558	4,256,755
	Discounted Claim Value	0	54,204	(665,517)	(611,314)
	TOTAL FY 2022 CLAIMS	(0)	383,943	4,844,714	5,228,658
FUND YEAR 2023					
	Paid Claims	0	0		0
	Case Reserves	811,606	1,091,914		1,091,914
	IBNR	591,593	2,120,385		2,120,385
	Discounted Claim Value	(200,034)	(421,805)		(421,805)
	TOTAL FY 2023 CLAIMS	1,203,165	2,790,494	0	2,790,494
	COMBINED TOTAL CLAIMS	1,373,129	3,442,200	32,186,372	35,628,572

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 \$ 2,110,473 due from the reinsurer for COVID-19 WC claims.

Mercer County Insurance Commission
CLAIM ACTIVITY REPORT
 April 30, 2023

COVERAGE LINE - PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	0	0	0	1	3	13	11	28
April-23	0	0	0	0	0	0	1	3	10	9	23
NET CHGE	0	0	0	0	0	0	0	0	-3	-2	-5
Limited Reserves											\$15,069
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$2,000	\$193,928	\$287,602	\$483,531
April-23	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$2,000	\$62,386	\$282,202	\$346,589
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$131,542)	(\$5,400)	(\$136,942)
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$2,140	\$362,370	\$10	\$815,587
COVERAGE LINE - GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	1	0	2	2	2	2	6	9	12	5	41
April-23	1	0	2	2	2	2	6	9	9	6	39
NET CHGE	0	0	0	0	0	0	0	0	-3	1	-2
Limited Reserves											\$15,361
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$5,000	\$0	\$217,909	\$207,413	\$10,110	\$11,610	\$28,369	\$41,231	\$54,800	\$16,555	\$592,997
April-23	\$5,000	\$0	\$217,909	\$206,070	\$10,110	\$11,610	\$28,369	\$48,230	\$43,800	\$28,000	\$599,098
NET CHGE	\$0	\$0	\$0	(\$1,343)	\$0	\$0	\$0	\$6,999	(\$11,000)	\$11,445	\$6,101
Ltd Incurred	\$83,677	\$113,410	\$339,592	\$262,217	\$122,752	\$38,953	\$41,763	\$49,360	\$46,035	\$46,035	\$1,143,793
COVERAGE LINE - AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	0	0	0	1	0	4	1	6
April-23	0	0	0	0	0	0	1	0	3	1	5
NET CHGE	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves											\$45,040
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$200,000	\$0	\$18,676	\$5,175	\$223,851
April-23	\$0	\$0	\$0	\$0	\$0	\$0	\$200,000	\$0	\$17,700	\$7,500	\$225,200
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$976)	\$2,325	\$1,349
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$202,336	\$4,687	\$50,743	\$50,743	\$675,265
COVERAGE LINE - WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	4	3	6	9	7	10	39	33	55	32	198
April-23	4	3	6	9	7	9	37	31	58	35	199
NET CHGE	0	0	0	0	0	-1	-2	-2	3	3	1
Limited Reserves											\$26,580
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$113,717	\$108,678	\$192,598	\$150,959	\$150,386	\$318,055	\$788,857	\$1,437,138	\$1,973,575	\$231,105	\$5,465,069
April-23	\$112,915	\$85,494	\$191,254	\$150,152	\$143,802	\$262,042	\$752,477	\$1,421,839	\$1,884,056	\$285,405	\$5,289,437
NET CHGE	(\$802)	(\$23,184)	(\$1,344)	(\$807)	(\$6,584)	(\$56,013)	(\$36,380)	(\$15,299)	(\$89,519)	\$54,300	(\$175,633)
Ltd Incurred	\$2,151,624	\$2,685,718	\$2,970,482	\$2,366,633	\$2,574,535	\$2,765,805	\$2,344,126	\$3,068,687	\$3,360,359	\$3,360,359	\$27,648,328
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	5	3	8	11	9	12	47	45	84	49	273
April-23	5	3	8	11	9	11	45	43	80	51	266
NET CHGE	0	0	0	0	0	-1	-2	-2	-4	2	-7
Limited Reserves											\$24,287
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$118,717	\$108,678	\$410,508	\$358,372	\$160,496	\$329,665	\$1,017,227	\$1,480,369	\$2,240,979	\$540,437	\$6,765,448
April-23	\$117,915	\$85,494	\$409,164	\$356,222	\$153,912	\$273,651	\$980,847	\$1,472,069	\$2,007,942	\$603,107	\$6,460,324
NET CHGE	(\$802)	(\$23,184)	(\$1,344)	(\$2,150)	(\$6,584)	(\$56,013)	(\$36,380)	(\$8,300)	(\$233,037)	\$62,670	(\$305,124)
Ltd Incurred	\$2,265,258	\$2,807,899	\$3,578,401	\$2,743,846	\$2,784,716	\$2,852,734	\$2,848,592	\$3,124,874	\$3,819,507	\$3,457,148	\$30,282,974

FUND YEARS 2019 2020 2021 2022 2023

Mercer County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF April 30, 2023

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	75,000	19,053	19,053	25.40%	75,000	100.00%	19,053	19,053	25.40%	75,000	100.00%	20,003	20,003	26.67%	75,000	100.00%
GEN LIABILITY	160,000	38,953	38,953	24.35%	154,410	96.51%	38,953	38,953	24.35%	154,202	96.38%	37,460	37,460	23.41%	147,970	92.48%
AUTO LIABILITY	132,000	28,923	28,923	21.91%	124,002	93.94%	28,923	28,923	21.91%	123,572	93.62%	28,923	28,923	21.91%	117,878	89.30%
WORKER'S COMP	4,141,000	2,765,805	2,765,805	66.79%	4,125,324	99.62%	2,814,164	2,814,164	67.96%	4,123,270	99.57%	2,941,767	2,941,767	71.04%	4,087,051	98.70%
TOTAL ALL LINES	4,508,000	2,852,734	2,852,734	63.28%	4,478,736	99.35%	2,901,093	2,901,093	64.35%	4,476,044	99.29%	3,028,154	3,028,154	67.17%	4,427,899	98.22%
NET PAYOUT %	\$2,579,082				57.21%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	132,813	260,367	260,367	196.04%	132,813	100.00%	260,367	260,367	196.04%	132,813	100.00%	277,774	277,774	209.15%	132,813	100.00%
GEN LIABILITY	149,000	41,763	41,763	28.03%	137,797	92.48%	41,763	41,763	28.03%	136,999	91.95%	19,263	19,263	12.93%	124,509	83.56%
POL/EPL																
AUTO LIABILITY	116,000	202,336	202,336	174.43%	103,590	89.30%	202,336	202,336	174.43%	103,020	88.81%	9,836	9,836	8.48%	94,026	81.06%
WORKER'S COMP	3,069,000	2,842,388	2,344,126	76.38%	3,029,017	98.70%	2,852,652	2,852,652	92.95%	3,025,136	98.57%	2,704,749	2,704,749	88.13%	2,939,937	95.79%
TOTAL ALL LINES	3,466,813	3,346,854	2,848,592	82.17%	3,403,217	98.17%	3,357,118	3,357,118	96.84%	3,397,967	98.01%	3,011,621	3,011,621	86.87%	3,291,285	94.94%
NET PAYOUT %	\$2,132,800				61.52%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	108,000	2,140	2,140	1.98%	108,000	100.00%	2,140	2,140	1.98%	108,000	100.00%	6,641	6,641	6.15%	104,378	96.65%
GEN LIABILITY	134,000	49,360	49,360	36.84%	111,975	83.56%	42,361	42,361	31.61%	110,817	82.70%	23,630	23,630	17.63%	90,915	67.85%
POL/EPL																
AUTO LIABILITY	104,000	4,687	4,687	4.51%	84,299	81.06%	4,687	4,687	4.51%	83,227	80.03%	3,297	3,297	3.17%	64,508	62.03%
WORKER'S COMP	2,765,000	3,068,687	3,068,687	110.98%	2,648,721	95.79%	3,073,307	3,073,307	111.15%	2,635,844	95.33%	3,074,779	3,074,779	111.20%	2,259,725	81.73%
TOTAL ALL LINES	3,111,000	3,124,874	3,124,874	100.45%	2,952,995	94.92%	3,122,495	3,122,495	100.37%	2,937,887	94.44%	3,108,347	3,108,347	99.91%	2,519,527	80.99%
NET PAYOUT %	\$1,652,804				53.13%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	125,000	362,370	362,370	289.90%	120,808	96.65%	377,079	377,079	301.66%	120,540	96.43%	131,888	131,888	105.51%	37,500	30.00%
GEN LIABILITY	156,000	46,035	46,035	29.51%	105,842	67.85%	57,035	57,035	36.56%	103,066	66.07%	6,757	6,757	4.33%	15,600	10.00%
POL/EPL	57,557															
AUTO LIABILITY	114,000	50,743	50,743	44.51%	70,711	62.03%	50,750	50,750	44.52%	67,922	59.58%	1,500	1,500	1.32%	11,400	10.00%
WORKER'S COMP	2,806,000	3,360,359	3,360,359	119.76%	2,293,233	81.73%	3,385,190	3,385,190	120.64%	2,207,363	78.67%	1,201,724	1,201,724	42.83%	168,360	6.00%
TOTAL ALL LINES	3,258,557	3,819,507	3,819,507	117.21%	2,590,594	79.50%	3,870,053	3,870,053	118.77%	2,498,891	76.69%	1,341,868	1,341,868	41.18%	232,860	7.15%
NET PAYOUT %	\$1,811,565				55.59%											

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	145,000	282,202	282,202	194.62%	43,500	30.00%	287,602	287,602	198.35%	33,350	23.00%			N/A	N/A	N/A
GEN LIABILITY	206,000	28,000	28,000	13.59%	20,600	10.00%	16,555	16,555	8.04%	12,360	6.00%			N/A	N/A	N/A
POL/EPL	58,996															
AUTO LIABILITY	133,000	11,445	11,445	8.61%	13,300	10.00%	5,175	5,175	3.89%	7,980	6.00%			N/A	N/A	N/A
WORKER'S COMP	2,719,000	347,724	347,724	12.79%	163,140	6.00%	276,459	276,459	10.17%	81,570	3.00%			N/A	N/A	N/A
TOTAL ALL LINES	3,261,996	669,371	669,371	20.52%	240,540	7.37%	585,791	585,791	17.96%	135,260	4.15%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$62,319				1.91%											

FUND YEARS 2014 2015 2016 2017 2018

Mercer County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF April 30, 2023

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	62,322	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%	22,218	22,218	35.65%	62,322	100.00%
GEN LIABILITY	124,157	83,677	83,677	67.40%	119,808	96.50%	83,677	83,677	67.40%	119,808	96.50%	78,677	78,677	63.37%	119,808	96.50%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%	10,891	10,891	8.57%	123,126	96.94%
WORKER'S COMP	4,356,301	2,151,624	2,151,624	49.39%	4,356,301	100.00%	2,151,624	2,151,624	49.39%	4,356,301	100.00%	2,152,725	2,152,725	49.42%	4,356,301	100.00%
TOTAL ALL LINES	4,669,797	2,265,258	2,265,258	48.51%	4,661,557	99.82%	2,265,258	2,265,258	48.51%	4,661,557	99.82%	2,264,511	2,264,511	48.49%	4,661,557	99.82%
NET PAYOUT %	\$2,147,343															

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%
GEN LIABILITY	155,896	113,410	113,410	72.75%	150,435	96.50%	113,410	113,410	72.75%	150,435	96.50%	129,885	129,885	83.32%	150,435	96.50%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	127,549	96.94%	6,969	6,969	5.30%	127,549	96.94%	6,969	6,969	5.30%	127,549	96.94%
WORKER'S COMP	4,449,750	2,685,718	2,685,718	60.36%	4,449,750	100.00%	2,685,718	2,685,718	60.36%	4,449,750	100.00%	2,691,962	2,691,962	60.50%	4,449,750	100.00%
TOTAL ALL LINES	4,818,174	2,807,899	2,807,899	58.28%	4,808,683	99.80%	2,807,899	2,807,899	58.28%	4,808,683	99.80%	2,830,618	2,830,618	58.75%	4,808,683	99.80%
NET PAYOUT %	\$2,722,405															

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%
GEN LIABILITY	155,896	339,592	339,592	217.83%	150,435	96.50%	339,592	339,592	217.83%	150,435	96.50%	339,591	339,591	217.83%	150,435	96.50%
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%	127,549	96.94%
WORKER'S COMP	4,616,644	3,020,482	2,970,482	64.34%	4,616,644	100.00%	3,020,482	3,020,482	65.43%	4,616,644	100.00%	3,032,226	3,032,226	65.68%	4,616,644	100.00%
TOTAL ALL LINES	4,985,068	3,628,401	3,578,401	71.78%	4,975,577	99.81%	3,628,401	3,628,401	72.79%	4,975,577	99.81%	3,640,145	3,640,145	73.02%	4,975,577	99.81%
NET PAYOUT %	\$3,169,238															

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%
GEN LIABILITY	159,000	262,217	262,217	164.92%	153,430	96.50%	262,217	262,217	164.92%	153,430	96.50%	262,217	262,217	164.92%	154,414	97.12%
AUTO LIABILITY	134,000	39,591	39,591	29.55%	129,895	96.94%	39,591	39,591	29.55%	129,895	96.94%	83,830	83,830	62.56%	129,870	96.92%
WORKER'S COMP	4,709,000	2,366,633	2,366,633	50.26%	4,709,000	100.00%	2,366,733	2,366,733	50.26%	4,709,000	100.00%	2,455,733	2,455,733	52.15%	4,707,117	99.96%
TOTAL ALL LINES	5,085,000	2,743,846	2,743,846	53.96%	5,075,326	99.81%	2,743,946	2,743,946	53.96%	5,075,326	99.81%	2,877,184	2,877,184	56.58%	5,074,401	99.79%
NET PAYOUT %	\$2,387,624															

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 31-Mar-22				
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	122,752	122,752	78.19%	152,472	97.12%	122,752	122,752	78.19%	152,486	97.13%	186,618	186,618	118.86%	151,515	96.51%
AUTO LIABILITY	131,000	12,153	12,153	9.28%	126,963	96.92%	12,153	12,153	9.28%	126,766	96.77%	12,153	12,153	9.28%	123,062	93.94%
WORKER'S COMP	4,455,000	2,575,521	2,574,535	57.79%	4,453,219	99.96%	2,575,521	2,575,521	57.81%	4,452,774	99.95%	2,587,777	2,587,777	58.09%	4,438,135	99.62%
TOTAL ALL LINES	4,817,417	2,785,702	2,784,716	57.81%	4,807,070	99.79%	2,785,702	2,785,702	57.83%	4,806,443	99.77%	2,861,823	2,861,823	59.41%	4,787,130	99.37%
NET PAYOUT %	\$2,630,804															

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 26-23

JUNE 2023

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 Fund 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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000891			
000891	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	4.74
000891	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/23	15,044.08
			15,048.82
000892			
000892	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 06/23	703.83
			703.83
000893			
000893	INSERVCO INSURANCE SERVICES	CLAIM SERVICE FEE 06/23	17,295.00
			17,295.00
000894			
000894	PACKET MEDIA	AD DATE 5/19/23 CAMPAIGN 86632	12.50
			12.50
000895			
000895	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT 896855 AD DATE 5/16/23- TRENTONIAN	18.20
			18.20
000896			
000896	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR CONSULTING FEE 6/23	11,735.66
			11,735.66
000897			
000897	NJ ADVANCE MEDIA	ACCT 1153600 AD DATE 5/18/23	46.38
			46.38
000898			
000898	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES 06/23	5,500.00
			5,500.00
		Total Payments FY 2023	50,360.39
		TOTAL PAYMENTS ALL FUND YEARS	50,360.39

Chairperson

Attest:

Dated: _____

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

Treasurer

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 27-23

JULY 2023

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 Fund 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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000899			
000899	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	CEL 2ND INSTALLMENT 2023	1,392,503.20
			1,392,503.20
000900			
000900	PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/23	4.80
000900	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/23	15,044.08
			15,048.88
000901			
000901	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 07/23	703.83
			703.83
000902			
000902	INSERVO INSURANCE SERVICES	CLAIM SERVICE FEE 7/23	17,295.00
			17,295.00
000903			
000903	SPARK CREATIVE GROUP LLC	SITE UPDATES 5/25/23	125.00
			125.00
000904			
000904	J.A. MONTGOMERY RISK CONTROL	CONSULTING SERVICES 7/23	11,735.66
			11,735.66
000905			
000905	CBIZ INSURANCE SERVICES, INC.	CONSULTING SERVICES INV 22697 7/23	5,500.00
			5,500.00
		Total Payments FY 2023	1,442,911.57
		TOTAL PAYMENTS ALL FUND YEARS	1,442,911.57

Chairperson

Attest:

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

Dated: _____

Treasurer

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2023							
Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	163,478.67	579,730.33	531,675.52	6,951,959.73	(4,951,996.38)	(1,038,185.08)	2,236,662.80
RECEIPTS							
Assessments	125,621.75	157,319.73	114,481.11	2,800,263.97	3,125,392.98	669,967.55	6,993,047.09
Refunds	0.00	0.00	0.00	5,071.38	0.00	0.00	5,071.38
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 *	116,832.19	0.00	0.00	0.00	0.00	0.00	116,832.19
TOTAL	242,453.94	157,319.73	114,481.11	2,805,335.35	3,125,392.98	669,967.55	7,114,950.66
EXPENSES							
Claims Transfers	116,832.19	1,343.04	4,914.70	163,794.77	0.00	0.00	286,884.70
Expenses	0.00	0.00	0.00	0.00	2,088,754.80	67,658.57	2,156,413.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	116,832.19	1,343.04	4,914.70	163,794.77	2,088,754.80	67,658.57	2,443,298.07
END BALANCE	289,100.42	735,707.02	641,241.93	9,593,500.31	(3,915,358.20)	(435,876.10)	6,908,315.39

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2023			
Description:		MCIFC General A/C	MCIFC Claims A/C	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$2,236,662.70	771382.29	\$ 1,465,280.41	
Opening Interest Accrual Balance	\$0.00	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	\$6,998,118.47	\$6,828,065.96	\$170,052.51	
10 (Withdrawals - Sales)	-\$2,326,465.88	-\$2,156,413.37	-\$170,052.51	
Ending Cash & Investment Balance	\$6,908,315.29	\$5,443,034.88	\$1,465,280.41	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$2,454,665.47	\$2,203,508.61	\$251,156.86	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$9,362,980.76	\$7,646,543.49	\$1,716,437.27	

RESOLUTION NO. 28-23

**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 May 22, 2023 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 Inserveo Insurances Inc. for the period May 1, 2023 to May 31, 2023 and June 1, 2023 to June 30, 2023 related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 24, 2023.

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
05/01/2023 Thru 05/31/2023

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

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



Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2023 Thru 05/31/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	37240	3960004381 001	DECAROLIS, DENISE	3/2/2023	3/2/2023	DENISE DECAROLIS	5/8/2023	FULL & FINAL OF ALL CLAIMS	1,000.00	1,000.00
C	37241	3960003546 001	PEOPLES, LOUIS	2/24/2023	2/24/2023	TWIN COURT REPORTING LLC	5/8/2023	INVOICE# 2704	722.00	722.00
C	37383	3960003874 001	BRODZINSKI, NATALIA	11/2/2021	11/2/2021	NATALIA BRODZINSKI	5/22/2023	SETTLEMENT	230.00	230.00
Total for Coverage: General Liability							Number of entries: 3		1,952.00	1,952.00
Coverage: Police Professional										
C	37243	3960004274 001	MELGAR, GUSTAVO	3/8/2023	3/8/2023	HUSEBY INC	5/8/2023	INVOICE# 782561	572.50	572.50
C	37384	3960001188 001	GYORFFY, ANTHONY	3/2/2023	4/27/2023	BRIDGES & SNELL LLC DBA	5/22/2023	INVOICE # 0027	12,882.50	12,882.50
C	37385	3960001188 001	GYORFFY, ANTHONY	2/2/2023	2/24/2023	BRIDGES & SNELL LLC DBA	5/22/2023	INVOICE # 0026	5,488.50	5,488.50
Total for Coverage: Police Professional							Number of entries: 3		18,943.50	18,943.50
Coverage: Property										
C	37242	3960004118 001	MERCER COUNTY	1/20/2022	1/20/2022	NEW JERSEY COUNTIES EXCESS	5/8/2023	PROPERTY CLAIM REIMBURSEMENT	165,446.16	165,446.16
Total for Coverage: Property							Number of entries: 1		165,446.16	165,446.16
Total for Mercer County Ins Fund Comm - 396							Number of entries: 7		186,341.66	186,341.66

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2023 Thru 06/30/2023

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2023 Thru 06/30/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	37598	3960003147	001 PEPPERS, BRUCE	5/15/2023	5/15/2023	AMERICAN ONCOLOGIC HOSPITAL	6/19/2023	INVOICE 48996	262.25	262.25
C	37599	3960003147	001 PEPPERS, BRUCE	5/17/2023	5/17/2023	INVESTIGATIVE RESPONSE GROUP	6/19/2023	INVOICE 162	495.00	495.00
Total for Coverage: Auto Liability							Number of entries: 2		757.25	757.25
Coverage: Auto Physical Damage										
C	37468	3960003912	001 MERCER COUNTY	3/28/2022	3/28/2022	GEORGE OLMEZER APPRAISAL	6/5/2023	STATEMENT# 208275	140.00	140.00
C	37597	3960004447	001 COUNTY OF MERCER	5/23/2023	5/23/2023	GEORGE OLMEZER APPRAISAL	6/19/2023	FILE #: G0214109	140.00	140.00
Total for Coverage: Auto Physical Damage							Number of entries: 2		280.00	280.00
Coverage: General Liability										
C	37469	3960001596	001 GUO, JENNY	4/3/2023	4/27/2023	LENOX SOCEY FORMIDONI GIORDANO	6/5/2023	INVOICE# 23646	7,204.00	7,204.00
C	37600	3960001596	001 GUO, JENNY	10/24/2022	5/9/2023	DJS ASSOCIATES INC	6/19/2023	INVOICE 176397	679.73	679.73
Total for Coverage: General Liability							Number of entries: 2		7,883.73	7,883.73
Total for Mercer County Ins Fund Comm - 396							Number of entries: 6		8,920.98	8,920.98



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
2017 & Prior	\$3,710,494	\$2,035,175	\$4,008,153	\$1,675,319	45%	3,490	2,966	524	85%	55	\$333,428	\$1,341,891
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	882	132	87%	38	\$209,572	\$838,283
Total 2020	\$1,190,605	\$642,820	\$1,536,308	\$548,501	46%	914	822	92	90%	18	\$109,657	\$438,844
Total 2021	\$2,354,049	\$1,211,244	\$2,506,922	\$1,142,805	49%	1,008	934	74	93%	8	\$228,562	\$914,243
Total 2022	\$1,669,759	\$795,694	\$1,625,762	\$874,065	52%	964	911	53	95%	10	\$174,813	\$699,251
Jan-23	\$82,203	\$19,250	\$48,625	\$62,952	77%	63	55	8	87%	6	\$12,590	\$50,362
Feb-23	\$108,493	\$50,569	\$106,565	\$57,923	53%	72	69	3	96%	1	\$11,585	\$46,339
Mar-23	\$216,729	\$82,145	\$208,413	\$134,584	62%	81	74	7	91%	4	\$26,902	\$107,682
Apr-23	\$37,296	\$12,902	\$32,992	\$24,394	65%	66	66	0	100%	0	\$4,624	\$19,770
May-23	\$130,225	\$118,446	\$138,982	\$11,779	9%	60	60	0	100%	3	\$2,356	\$9,423
Jun-23	\$218,812	\$89,081	\$214,880	\$129,730	59%	50	49	1	98%	0	\$25,814	\$103,916
Total 2023	\$793,757	\$372,393	\$750,456	\$421,363	53%	392	373	19	95%	14	\$83,871	\$337,492
Total to Date	\$13,104,967	\$6,628,765	\$14,119,194	\$6,476,918	49%	8,812	7,772	1,040	88%	166	\$1,293,283	\$5,183,635

Report Run Date:07/05/2023

mcc



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: May 16, 2023

DATE OF MEETING: May 22, 2023

MCIFC SERVICE TEAM

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

May - July 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **May 22:** Attended the MCIFC meeting.
- **May 22:** Attended the MCIFC Claims Committee meeting.
- **June 13:** Attended the MCIFC Safety Committee meeting.
- **July 11:** Attended the MCIFC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **July 24:** Plan to attend the MCIFC meeting.
- **July 24:** Plan to attend the MCIFC Claims 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 - JAM SD Bulletin: Mark Out Best Practices – May 22.
- NJCE JIF - Live Safety Training – July 2023 Registration is Now Open! – May 22.
- NJCE JIF - JAM SD Bulletin: Batting Cages Best Practices – May 23.
- NJCE JIF - JAM SD Bulletin: Spray Park Best Practices – June 6.
- NJCE JIF - JAM SD Bulletin: Driving Best Practices – June 7.
- NJCE JIF - JAM SD Message: Poor Air Quality – June 8.
- NJCE JIF - JAM SD Bulletin: New Jersey Child Labor Laws – June 9.
- NJCE JIF - JAM SD Bulletin: Domestic Violence for New Jersey Public Employers – June 15.
- NJCE JIF - JAM SD Message: Trench Safety Stand Down Week – June 20.
- NJCE JIF - JAM SD Bulletin: Persons with Communication Disabilities in Public Settings - Best Practices – July 11.
- NJCE JIF - JAM SD Bulletin: Passenger Bus & Van Operations, Best Practices - July 14.
- NJCE JIF - JAM SD Bulletin: Flash Flood Preparedness Best Practices – July 17.

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).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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. (*July through August 2023 Live Training schedules and registration links are 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 important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: 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.

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

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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 Expo. These Expos are scheduled throughout the state and are for training programs that are not available virtually.

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

July thru August 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
7/6/23	Mower Safety	8:30 - 9:30 am
7/6/23	Hearing Conservation	10:00 - 11:00 am
7/6/23	Bloodborne Pathogens	1:00 - 2:00 pm
7/7/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
7/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/7/23	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/23	Fire Safety	7:30 - 8:30 am
7/10/23	Implicit Bias in the Workplace	9:00 - 10:30 am
7/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/11/23	Back Safety/Material Handling	9:00 - 10:00 am
7/11/23	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/23	Confined Space Entry	8:30 - 11:30 am
7/12/23	Shop and Tool Safety	1:00 - 2:00 pm
7/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/13/23	Driving Safety Awareness	1:00 - 2:30 pm
7/14/23	Bloodborne Pathogens	7:30 - 8:30 am
7/14/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/17/23	Personal Protective Equipment	7:30 - 9:30 am
7/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/23	Safety Committee Best Practices	8:30 - 10:00 am
7/19/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/20/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/20/23	Fire Extinguisher Safety	1:00 - 2:00 pm
7/21/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/21/23	Introduction to Management Skills	9:00 - 11:00 am
7/24/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/24/23	Fire Safety	10:00 - 11:00 am
7/24/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am

7/25/23	Bloodborne Pathogens	10:30 - 11:30 am
7/25/23	Personal Protective Equipment	1:00 - 3:00 pm
7/26/23	Hearing Conservation	8:30 - 9:30 am
7/26/23	Dealing with Difficult People	11:00 - 12:30 pm
7/27/23	Confined Space Entry	8:30 - 11:30 am
7/27/23	Chainsaw Safety	1:00 - 2:00 pm
7/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/28/23	Fire Extinguisher Safety	11:00 - 12:00 pm
7/31/23	Mower Safety	8:30 - 9:30 am
7/31/23	Fall Protection Awareness	1:00 - 3:00 pm
8/1/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/23	Hearing Conservation	9:30 - 10:30 am
8/1/23	Fire Safety	11:00 - 12:00 pm
8/2/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/23	Chipper Safety	1:00 - 2:00 pm
8/3/23	Asbestos Awareness	7:30 - 9:30 am
8/3/23	Fire Extinguisher Safety	10:00 - 11:00 am
8/4/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/4/23	Mower Safety	11:00 - 12:00 pm
8/7/23	Disaster Management	9:00 - 10:30 am
8/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/8/23	Ethical Decision Making	9:00 - 11:30 am
8/9/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/9/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/9/23	Bloodborne Pathogens	10:00 - 11:00 am
8/10/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00pm
8/10/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/11/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/11/23	Hearing Conservation	11:00 -12:00 pm
8/14/23	Wellness for Government Employees	9:00 - 11:30 am
8/14/23	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
8/15/23	Preparing for the Unspeakable	9:00 - 10:30 am
8/15/23	Fall Protection Awareness	1:00 - 3:00 pm
8/16/23	Bloodborne Pathogens	7:30 - 8:30 am
8/16/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
8/17/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/17/23	Personal Protective Equipment	1:00 - 3:00 pm
8/18/23	Confined Space Entry	7:30 - 10:30 am
8/18/23	Introduction to Communication Skills	9:00 - 11:00 am
8/18/23	Fire Extinguisher Safety	11:00 - 12:00 pm
8/21/23	Sanitation and Recycling Safety	8:30 - 10:30 am
8/21/23	Fire Safety	11:00 - 12:00 pm
8/22/23	Flagger Skills and Safety	8:30 - 9:30 am
8/22/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
8/23/23	Playground Safety Inspections	8:30 - 10:30 am
8/23/23	Special Event Management	1:00 - 3:00 pm

8/24/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/24/23	Bloodborne Pathogens	11:00 - 12:00 pm
8/25/23	Mower Safety	7:30 - 8:30 am
8/25/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
8/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/29/23	Shop and Tool Safety	8:30 - 9:30 am
8/29/23	Driving Safety Awareness	10:00 - 11:30 am
8/30/23	Personal Protective Equipment	8:30 - 10:30 am
8/30/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
8/31/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/23	Chainsaw Safety	10:00 - 11:00 am

Zoom Safety Training Guidelines:

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. 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. This will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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 it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

RESOLUTION NO. 29-23

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

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

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

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

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

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

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

The MCIFC shall hold a closed session from which the public shall be excluded on July 24, 2023.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the MCIFC monthly meeting agenda for July 24, 2023 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on July 24, 2023.

ADOPTED:

LILLIAN L. NAZZARO, ESQ., CHAIR

DATE

ATTEST:

RAISSA WALKER, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

July 24, 2023

Claim #	Claimant	Type of Claim	PAR/SAR
3960003346	A. McBride	Worker Compensation	SAR
3960003642	M. Jackson	Worker Compensation	SAR
3960003896	M. Jackson	Worker Compensation	SAR
3960003767	J. Bellamy	Worker Compensation	SAR
3960001749	J. Bellamy	Worker Compensation	SAR
3960001328	W. Miller	Worker Compensation	SAR
3960003612	W. Custer	Worker Compensation	SAR
3960003400	N. Mauro	Worker Compensation	SAR
3960001709	N. Mauro	Worker Compensation	SAR
3960003315	B. Rodriguez	Worker Compensation	SAR
3960003577	C. Crum	Worker Compensation	SAR
3960004323	E. Berry	Worker Compensation	PAR
3960004350	M. Barr	Worker Compensation	PAR
3960001608	M. James	Worker Compensation	SAR
2023297300	Mercer County	Property	PAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 22, 2023
Meeting Held Virtually
10:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Richard Crooks Suretha Hobbs Amy Zeiders Qual Lynx Joe Liscandri PERMA Robyn Walcoff, Esq. Jennifer Davis Shai McLeod
Managed Care Services	First MCO Kelly Royce
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	CBIZ Borden Perlman Doug Borden Diana Pursell
Treasurer	Dr. Sharon Sharp - <i>Absent</i>
Attorney	Paul Adezio, Esq.
Safety Director	J.A. Montgomery Consulting Glenn Prince

ALSO PRESENT:

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

APPROVAL OF MINUTES: Chair Nazzaro said she did not attend the January 23, 2023 Commission meeting and asked for a motion to approve the Open and Closed Minutes of that meeting.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 23, 2023

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

APPROVAL OF MINUTES: Chair Nazzaro said Commissioner Walker did not attend the March 13, 2023 Commission meeting and moved to approve the Open and Closed Minutes of that meeting. Chair Nazzaro noted that one claim within the closed minutes needed to be amended as it was miscategorized.

MOTION TO APPROVE THE OPEN AND THE AMENDED CLOSED MINUTES OF MARCH 13, 2023

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported that the Safety and Accident Review Committee met on April 19th and the May meeting has been cancelled due to a lack of claims needing to be discussed. Mr. Prince reported that the next Safety and Accident Review Committee meeting is scheduled for June 13, 2023 at 11:00 am via Zoom. With no questions, Mr. Prince concluded his report.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee did not meet, however PARs and SARs will be presented during closed session. With no questions, Ms. Davis concluded her report.

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

CERTIFICATE OF INSURANCE REPORTS – Executive Director referred to a copy of the certificate of insurance issuance reports from the NJCE listing certificates issued during the months of March and April enclosed within the agenda. Executive Director advised there were (4) four certificates of insurance issued during the month March and (4) four certificates of insurance issued during the month April. Executive Director asked if anyone had any questions on the reports. Hearing none, Executive Director asked for a motion to approve the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved:	Chair Nazzaro
Second:	Commissioner Hughes
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - Executive Director reported the NJCE met on April 27 at the Forsgate County Club and a celebratory luncheon followed. Executive Director advised the luncheon was well attended with and had guest speakers. Executive Director said during the JIF meeting there was approval to procure a property appraisal. Executive Director reported there were contract awards for the Actuary, Auditor, Litigation Manager, Payroll Auditor and to the Chertoff Group, the Cyber Advisor. Executive Director said the attorney handling the negotiations on the 2020 COVID claims with Safety National attended the closed sessions and recommended a settlement to the Commissioners. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of February enclosed within the agenda. Executive Director reported that as of February 28, 2023 the Commission has a surplus of \$8,360,528. Executive Director advised that line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of February 28, 2023 is \$1,349,088. and advised that the total cash balance is \$2,118,874.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of February. Executive Director reported that as of February 28, 2023 the Commission has a surplus of \$14,399,035. Executive Director advised that Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551 and noted that the NJCE cash balance is \$15,278,217.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of February 28, 2023 were included in the agenda. Executive Director referred to a copy of the Claims Management 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.

CYBER INCIDENT REPORTING INFORMATION – Executive Director referred to a flyer enclosed within the agenda, from the cyber insurance carrier, providing instructions on how to report a cyber claim correctly. Included in the agenda on pages 19-20 is some important information to follow if you experience a cyber incident.

With no questions, Executive Director concluded his report.

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

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Mr. Thorpe reported that the 12th Annual Educational Seminar was once again held virtually, with 2 sessions, April 21st and April 28th. Mr. Thorpe reported that there was record attendance at both sessions and the seminar qualified for Continuing Education Credits.

May 22, 2023 Mercer County Insurance Fund Commission OPEN Minutes

2023 BEST PRACTICES SEMINAR – Mr. Thorpe reported that PERMA is presently working on coordinating details for the 2023 NJCE Best Practice Workshop. Mr. Thorpe said that a tentative date and time has been set for October 5th at 1pm. Mr. Thorpe advised that the PERMA claims team is looking for volunteers interested in being part of the Committee for this workshop. Mr. Thorpe advised that if any individuals would like to participate, they should contact Robyn Walcoff and/or Jennifer Davis from the PERMA claims team.

2023 MEETING SCHEDULE – Mr. Thorpe advised that the Commission is not scheduled to meet in June and that the next scheduled meeting is on July 24, 2023 at 10:30 AM. Executive Director asked whether the Commission would like to meet in-person or virtually for the July meeting. Chair Nazzaro said the meetings can remain virtual as it seems to be more efficient and works well for everyone.

With no questions, Mr. Thorpe concluded his report.

TREASURER REPORT: Executive Director advised the April Bill List; Resolution 21-23 and the May Bill List; Resolution 22-23 were included in the agenda. Chair Nazzaro said she had a question regarding the April Bill List and a question on the Summary of Cash Transactions Report. Chair Nazzaro said the 1st installment payment to the NJCE JIF was included on the April Bill List and asked how many installments were due for the remainder of the year and when the next installment was due. Ms. Dodd advised that there was one more installment due for the remainder of the year and it will be issued during the July/August timeframe. Chair Nazzaro asked that regarding the Summary of Cash Transactions Report, if the end balance of \$2,118,874 was as of May 31st. Ms. Kontomanolis advised that the end balance is as of February 28th. Chair Nazzaro thanked Ms. Dodd and Ms. Kontomanolis for their responses and asked if any other Commissioners had any questions. Hearing none, Chair Nazzaro asked for a motion to approve the bills lists.

**MOTION TO APPROVE RESOLUTION 21-23, THE APRIL BILL LIST
AND RESOLUTION 22-23, THE MAY BILL LIST**

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

ATTORNEY: Mr. Adezio advised he did not have anything to report for the month then thanked the professionals from Inservco for their continued hard work.

CLAIMS SERVICE: CLAIMS ADMINISTRATOR – Executive Director advised Resolution 23-23, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check registers for March 1, 2023 to March 31, 2023 and April 1, 2023 to April 30, 2023.

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

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

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

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Apr-23	\$ 37,296	\$ 12,902	\$ 24,394	65%	66	66	\$ 19,770	100%

With no questions, Ms. Royce concluded her report.

NJCE SAFETY DIRECTOR: Mr. Prince referred to the Safety Director’s report for March through May enclosed within the agenda, which included all risk control and safety activities. Mr. Prince then referred to the listing of all training opportunities that are scheduled through April. Mr. Prince advised that any questions regarding trainings should be directed to him. Mr. Prince reported that J.A. Montgomery was requested to conduct a loss control visit at Mercer County Park to review the ropes course. Mr. Prince advised that the loss control report for that visit will be distributed soon if it has not already been submitted to Commissioner Hughes. Mr. Prince reported that the new Learning Management System (LMS) went live on May 1st. Mr. Prince reminded the Commissioners that J.A. Montgomery is available to provide training for the new LMS. Lastly, Mr. Prince referred to a flyer regarding the NJCE Leadership Academy that includes instructions on how to participate in the program.

RISK MANAGEMENT CONSULTANT: Ms. Pursell reported that since the last Commission meeting, her office worked with Commissioner Hughes and her team on the Hull insurance policy renewal. Ms. Pursell reported that her office also worked with Commissioner Hughes to get status updates for the Wound Care pilot program. Ms. Pursell noted that her office will attempt to secure coverage for the program if the county chooses to move forward. Ms. Pursell reported that her office has assisted in the reviewing of contract language for a potential program between the Trenton-Mercer Airport and the U.S. Department of Agriculture. Ms. Pursell advised that the potential program will help reduce wildlife hazards at the airport. Lastly, Ms. Pursell reported that her office has been involved in conversations with the Commission Attorney regarding a Memorandum of Understanding for radar equipment working with county roadways and local municipalities. With no questions, Ms. Pursell concluded her report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

CLOSED SESSION: Chair Nazzaro requested a motion to approve Resolution 24-23 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 24-23 FOR EXECUTIVE SESSION

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

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

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

MOTION TO ADJOURN:

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	Unanimous

MEETING ADJOURNED: 11:38 AM

Minutes prepared by:

Jason Thorpe, Assisting Secretary