



**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 23, 2024**

**MERCER COUNTY
MCDADE ADMINISTRATION BUILDING
640 SOUTH BROAD STREET
ROOM 211
TRENTON, NJ 08650-8068
1:30 PM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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.

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: SEPTEMBER 23, 2024
640 S. BROAD STREET, ROOM 211
TRENTON, NJ 08650-8068
1:30 PM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: August 12, 2024 Open MinutesAppendix I**
August 12, 2024 Closed MinutesSent via e-mail

- CORRESPONDENCE: None**

- SAFETY COMMITTEE Verbal**

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMAPages 1-18**

- TREASURER – Nicola Trasantè**
Resolution 39-24 September Bill List - *Motion*Page 19
June Treasurer ReportsPages 20-21

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

- CLAIMS ADMINISTRATOR –Inservco Insurance Services, Inc. - *Motion***
Resolution 40-24 Authorizing Disclosure of Liability Claims Check RegisterPage 22
Liability Claim Payments 8-1-24 to 8-31-24Pages 23-24

- MANAGED CARE – First MCO**
Monthly Summary Report.....Page 25

- RISK/LOSS CONTROL SERVICES – J.A. Montgomery Consulting**
Monthly Report.....Pages 26-33

- RISK MANAGER CONSULTANT – Acrisure**
Monthly Report Verbal

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION – Payment Authorization Requests (PARs).....Pages 34-35**
Resolution 41-24 Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARs/SARs related to pending or anticipated litigation as
identified in the list of claims prepared by third-party claim administrator Inservco Insurance
Services, Inc. and attached to this agenda.
 - Motion for Executive Session
 - Motion to Return to Open
- APPROVAL OF PARS: *Motion to approve PARs/SARs as discussed in Executive Session (Roll Call Vote)***
- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETING: **October 28, 2024, 1:30 PM****

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: September 23, 2024
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **Mercer County Airport/EMAS Blocks Property Coverage** – The Underwriting Manager was successful in getting the excess insurers to provide full limit for the EMAS blocks excess of a \$1 million policy per occurrence retention. The coverage is contingent on (1) scheduling the replacement cost values of the EMAS blocks in Origami for premium computation and (2) working with the manufacturer and/or installer towards implementing a sound maintenance program to include a comprehensive strength testing inspection. During the September 17th NJCE Finance Committee meeting, the Finance Committee agreed to make a recommendation to the NJCE JIF Board of Commissioners to provide the excess layer of \$1 million less the County and Insurance Commission’s retention. The next step is for the County/Insurance Commission to decide on a self-funding option so we can also determine the final additional assessment. Once a self-funding amount is agreed upon, it will be presented to the NJCE Board of Commissioners for approval.
- ❑ **Auto Accident Repairs** – The Executive Director’s office had discussions with the Commission Treasurer regarding approval from the Insurance Commission to fund auto repairs for auto accidents involving County vehicles that were not previously funded for. Once an accurate list of the vehicles and their corresponding repair estimates is received, a claim file will be setup to make payments.
- ❑ **Property Appraisal Services Procurement** – Mercer County issued an RFP for Property Appraisal Services. The responses were due back September 4th. The Fund Office awaits the County’s vendor selection. The NJCE JIF will reimburse the county up to the \$20,000 cap for the out-of-pocket costs for the appraisals.
- ❑ **Commissioner Orientation Meeting** – The Executive Director’s office would like to schedule an Insurance Commission orientation meeting for the new Commissioners. The orientation meeting will provide a full overview of the Insurance Commission program.
- ❑ **Corrections Department Claims Meeting** – The Commission Chairman would like to have a meeting with members of the Corrections Department and several Fund Professionals to discuss claims and loss prevention. Once the availability of the necessary parties is determined, the meeting will be scheduled.
- ❑ **New Jersey Counties Excess Joint Insurance Fund** - The NJCE held a special meeting on Thursday, August 8, 2024. The Board of Commissioners adopted a resolution authorizing an assignment by and between the NJCE JIF and CompServices, Inc, t/a AmeriHealth Casualty Services for the Provision

of Claims Administration Service to Claims Resolution Corporation, Inc. (CRC). The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 a.m.

- ❑ **2025 Renewal (Pages 3-5)** – The 2025 renewal process began in early August with a deadline to complete by September 13th. As a reminder most ancillary coverage applications may be completed via Broker Buddha. The applications were due on August 30th. Attached on pages 3-5 is a copy of a memorandum issued by the NJCE Underwriting Manager which provides a brief 2025 renewal overview.
- ❑ **2025 Pre-Renewal Webinar (Appendix II)** - The NJCE Underwriting Manager is scheduled to hold a webinar on the 2025 pre-renewal and the marketplace on September 27th. Included in Appendix II is the presentation, and a recording of the webinar will be uploaded to the NJCE website.
- ❑ **MCIFC Property & Casualty Financial Fast Track (Pages 6-8)** – Included in the agenda on pages 6-8 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2024** the Commission has a surplus of **\$6,881,728**. Line 11 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 June 30, 2024 is **\$854,527**. The total cash balance is **\$14,301,285**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 9-12)** – Included in the agenda on pages 9-12 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2024** the NJCE has a surplus of **\$8,877,434**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$23,247,986**.
- ❑ **Claims Tracking Reports (Pages 13-15)** - Included in the agenda on pages 13-15 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2024. The Executive Director will review the reports with the Commission.
- ❑ **Informational Items:**
- ❑ **Certificate of Insurance Reports (Pages 16-18)** – Included in the agenda is the certificate of insurance report from the NJCE which lists those certificates issued for the months of July and August. There were three (3) certificates issued during the month July and three (3) certificates of insurance issued during the month of August.
- ❑ **2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 109th annual conference is scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 20. We encourage our commissioners to attend.
- ❑ **2023 Year-end Audit Report** – The Insurance Commission Auditor, Bowman & Company, will present the 2023 Year-end Audit at our October meeting.
- ❑ **2024 Meeting Schedule** – The next Commission meeting is scheduled for Monday, October 28, 2024 at 1:30 PM.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2025 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and some restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

Memorandum

NJCE Underwriting Manager Team

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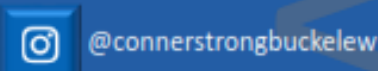
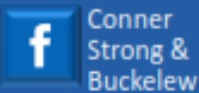
Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

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MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	688,749	4,132,492	74,540,791	78,673,283
2.	CLAIM EXPENSES				
	Paid Claims	261,273	1,391,894	23,724,715	25,116,609
	Case Reserves	(186,368)	1,996,686	5,418,566	7,415,252
	IBNR	(283,067)	(818,636)	2,747,201	1,928,565
	Excess Insurance Recoverable	(10,329)	(33,808)	(279,937)	(313,745)
	Discounted Claim Value	(5,555)	(19,592)	(169,399)	(188,991)
	TOTAL CLAIMS	(224,045)	2,516,544	31,441,147	33,957,691
3.	EXPENSES				
	Excess Premiums	327,002	1,962,014	26,615,276	28,577,290
	Administrative	51,758	312,043	5,799,059	6,111,102
	TOTAL EXPENSES	378,760	2,274,058	32,414,335	34,688,393
4.	UNDERWRITING PROFIT (1-2-3)	534,034	(658,110)	10,685,309	10,027,200
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	534,034	(658,110)	10,685,309	10,027,200
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.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	54,460	(176,349)	1,030,876	854,527
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	588,494	(834,459)	7,716,185	6,881,727
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	1,205	(17,413)	628,684	611,271
	2015	5,931	3,936	669,253	673,189
	2016	(27,574)	(27,562)	1,053,629	1,026,068
	2017	27,141	(8,029)	2,789,874	2,781,845
	2018	13,019	27,971	2,272,770	2,300,741
	2019	(247,892)	(248,917)	1,719,140	1,470,223
	2020	(100,423)	(5,784)	392,631	386,846
	2021	3,757	8,452	(21,626)	(13,174)
	2022	(19,276)	(58,060)	(781,159)	(839,219)
	2023	94,736	(209,084)	(1,007,011)	(1,216,094)
	2024	837,870	(299,969)		(299,969)
	TOTAL SURPLUS (DEFICITS)	588,494	(834,459)	7,716,186	6,881,728
	TOTAL CASH				14,301,285

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	1,033	3,661	2,173,159	2,176,820
	Case Reserves	(1,033)	(3,661)	60,263	56,602
	IBNR	(2,500)	(5,000)	40,000	35,000
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	131	276	(1,092)	(817)
	TOTAL FY 2014 CLAIMS	(2,369)	(4,724)	2,272,330	2,267,606
FUND YEAR 2015					
	Paid Claims	0	(91)	2,772,954	2,772,863
	Case Reserves	0	0	(1)	(1)
	IBNR	(10,091)	(12,500)	50,000	37,500
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	187	280	(775)	(495)
	TOTAL FY 2015 CLAIMS	(9,904)	(12,311)	2,822,178	2,809,867
FUND YEAR 2016					
	Paid Claims	1,280	18,560	3,268,645	3,287,204
	Case Reserves	(1,281)	12,440	326,801	339,240
	IBNR	28,911	0	33,720	33,720
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(716)	(625)	(4,783)	(5,408)
	TOTAL FY 2016 CLAIMS	28,195	30,374	3,624,383	3,654,757
FUND YEAR 2017					
	Paid Claims	27,672	53,497	2,487,737	2,541,234
	Case Reserves	(30,013)	(14,665)	64,314	49,649
	IBNR	(24,391)	(26,691)	58,001	31,310
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	785	558	(1,881)	(1,322)
	TOTAL FY 2017 CLAIMS	(25,947)	12,700	2,608,171	2,620,871
FUND YEAR 2018					
	Paid Claims	0	17,050	2,736,084	2,753,134
	Case Reserves	1	(29,944)	58,176	28,232
	IBNR	(10,896)	(17,132)	29,247	12,116
	Excess Insurance Recoverable	0	0	(986)	(986)
	Discounted Claim Value	149	609	(1,201)	(592)
	TOTAL FY 2018 CLAIMS	(10,746)	(29,417)	2,821,321	2,791,904
FUND YEAR 2019					
	Paid Claims	1,682	18,070	2,623,857	2,641,927
	Case Reserves	(682)	273,334	294,983	568,317
	IBNR	251,866	(38,168)	100,130	61,962
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(2,060)	(1,790)	(6,826)	(8,616)
	TOTAL FY 2019 CLAIMS	250,805	251,446	3,012,143	3,263,590

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2020					
	Paid Claims	15,383	80,837	2,543,218	2,624,055
	Case Reserves	(5,054)	(24,329)	717,956	693,627
	IBNR	96,278	(8,479)	106,954	98,475
	Excess Insurance Recoverable	(10,329)	(33,808)	(278,951)	(312,759)
	Discounted Claim Value	(958)	1,392	(13,663)	(12,271)
	TOTAL FY 2020 CLAIMS	95,320	15,613	3,075,515	3,091,128
FUND YEAR 2021					
	Paid Claims	22,759	87,261	2,135,280	2,222,541
	Case Reserves	(61,004)	(104,066)	748,423	644,357
	IBNR	(20,529)	(37,251)	307,709	270,457
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	2,876	4,173	(22,338)	(18,165)
	TOTAL FY 2021 CLAIMS	(55,898)	(49,883)	3,169,073	3,119,190
FUND YEAR 2022					
	Paid Claims	10,793	89,275	2,182,308	2,271,583
	Case Reserves	(21,062)	32,367	1,593,823	1,626,191
	IBNR	14,378	(81,721)	437,178	355,458
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	777	1,973	(44,047)	(42,074)
	TOTAL FY 2022 CLAIMS	4,886	41,895	4,169,263	4,211,157
FUND YEAR 2023					
	Paid Claims	91,535	649,298	801,474	1,450,772
	Case Reserves	(197,055)	339,714	1,553,829	1,893,543
	IBNR	100,688	(842,510)	1,584,262	741,752
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	6,443	13,156	(72,794)	(59,638)
	TOTAL FY 2023 CLAIMS	1,611	159,658	3,866,771	4,026,429
FUND YEAR 2024					
	Paid Claims	89,137	374,477		374,477
	Case Reserves	130,814	1,515,495		1,515,495
	IBNR	(706,780)	250,815		250,815
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(13,169)	(39,594)		(39,594)
	TOTAL FY 2024 CLAIMS	(499,997)	2,101,193	0	2,101,193
COMBINED TOTAL CLAIMS		(224,045)	2,516,544	31,441,147	33,957,691
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$410,427 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,455,281	20,731,685	284,494,510	305,226,195
2.	CLAIM EXPENSES				
	Paid Claims	923,207	5,596,338	17,153,869	22,750,207
	Case Reserves	240,901	1,494,862	15,710,957	17,205,819
	IBNR	(849,929)	(600,713)	16,261,220	15,660,507
	Discounted Claim Value	115,558	(252,166)	(4,212,682)	(4,464,848)
	Excess Recoveries	(334,565)	(502,105)	(1,930,205)	(2,432,310)
	TOTAL CLAIMS	95,172	5,736,217	42,983,159	48,719,376
3.	EXPENSES				
	Excess Premiums	2,669,306	16,014,104	205,538,373	221,552,477
	Administrative	216,968	1,204,631	20,746,720	21,951,350
	TOTAL EXPENSES	2,886,274	17,218,734	226,285,093	243,503,827
4.	UNDERWRITING PROFIT (1-2-3)	473,834	(2,223,266)	15,226,258	13,002,992
5.	INVESTMENT INCOME	95,673	422,874	2,159,119	2,581,993
6.	PROFIT (4+5)	569,507	(1,800,392)	17,385,377	15,584,985
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	569,507	(1,800,392)	10,677,826	8,877,434
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	378	1,727	66,109	67,836
	2011	922	(10,759)	478,587	467,828
	2012	(17,047)	(9,405)	491,515	482,110
	2013	1,611	11,728	1,098,961	1,110,688
	2014	(9,654)	(183,560)	1,623,920	1,440,360
	2015	(35,203)	(74,198)	1,404,062	1,329,865
	2016	5,560	25,226	1,686,719	1,711,945
	2017	10,529	41,165	2,714,322	2,755,487
	2018	19,410	(12,339)	2,317,319	2,304,980
	2019	26,702	23,183	1,991,211	2,014,394
	2020	(46,567)	89,682	(41,975)	47,708
	2021	(531,552)	(422,364)	(288,075)	(710,439)
	2022	(150,444)	(169,011)	1,403,700	1,234,688
	2023	1,004,222	(515,165)	(4,268,549)	(4,783,714)
	2024	290,638	(596,303)		(596,303)
	TOTAL SURPLUS (DEFICITS)	569,507	(1,800,392)	10,677,825	8,877,433
	TOTAL CASH				23,247,986

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
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	16,412	720,144	736,556
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	36	230	(2,480)	(2,250)
	TOTAL FY 2011 CLAIMS	36	15,230	737,076	752,306
FUND YEAR 2012					
	Paid Claims	67,026	145,795	1,598,341	1,744,136
	Case Reserves	(67,026)	(145,795)	300,079	154,284
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	19,180	19,796	(40,489)	(20,693)
	TOTAL FY 2012 CLAIMS	19,180	19,796	1,861,611	1,881,406
FUND YEAR 2013					
	Paid Claims	0	19,332	1,120,027	1,139,360
	Case Reserves	0	(19,332)	465,996	446,664
	IBNR	(0)	(0)	19,679	19,679
	Discounted Claim Value	1,916	3,753	(67,176)	(63,423)
	TOTAL FY 2013 CLAIMS	1,916	3,753	1,538,527	1,542,280
FUND YEAR 2014					
	Paid Claims	15,296	33,591	820,087	853,678
	Case Reserves	(15,296)	167,947	428,510	596,457
	IBNR	11,383	0	21,077	21,077
	Discounted Claim Value	2,837	3,217	(64,534)	(61,317)
	TOTAL FY 2014 CLAIMS	14,220	204,755	1,205,140	1,409,895
FUND YEAR 2015					
	Paid Claims	197	58,441	2,170,225	2,228,665
	Case Reserves	(197)	47,634	750,401	798,035
	IBNR	51,409	0	76,409	76,409
	Discounted Claim Value	(11,844)	(11,247)	(87,264)	(98,511)
	TOTAL FY 2015 CLAIMS	39,565	94,827	2,909,770	3,004,598
FUND YEAR 2016					
	Paid Claims	4,051	27,675	1,340,882	1,368,557
	Case Reserves	(4,051)	(27,675)	925,034	897,359
	IBNR	(1,336)	(1,336)	40,838	39,503
	Discounted Claim Value	1,585	3,254	(103,043)	(99,789)
	TOTAL FY 2016 CLAIMS	250	1,918	2,203,711	2,205,629

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	(422)	21,183	1,313,614	1,334,798
	Case Reserves	422	(21,183)	627,562	606,379
	IBNR	(6,781)	(11,929)	76,572	64,644
	Discounted Claim Value	3,744	5,400	(73,852)	(68,451)
	TOTAL FY 2017 CLAIMS	(3,037)	(6,529)	1,943,897	1,937,368
FUND YEAR 2018					
	Paid Claims	2,344	369,355	1,247,927	1,617,281
	Case Reserves	(2,344)	(248,329)	750,478	502,149
	IBNR	(16,656)	(100,700)	375,153	274,453
	Discounted Claim Value	5,700	31,257	(116,810)	(85,553)
	TOTAL FY 2018 CLAIMS	(10,955)	51,583	2,256,747	2,308,330
FUND YEAR 2019					
	Paid Claims	8,489	72,345	1,224,373	1,296,719
	Case Reserves	(6,632)	135,297	1,093,759	1,229,056
	IBNR	(31,311)	(222,895)	551,533	328,638
	Discounted Claim Value	10,717	28,230	(176,738)	(148,508)
	TOTAL FY 2019 CLAIMS	(18,738)	12,978	2,692,927	2,705,905
FUND YEAR 2020					
	Paid Claims	179,609	246,307	1,126,067	1,372,374
	Case Reserves	415,594	488,940	3,919,181	4,408,122
	IBNR	(157,431)	(222,165)	1,974,978	1,752,812
	Discounted Claim Value	(46,480)	(57,239)	(889,320)	(946,559)
	Excess Recoveries	(334,565)	(502,105)	(1,930,205)	(2,432,310)
	TOTAL FY 2020 CLAIMS	56,727	(46,262)	4,200,701	4,154,439
FUND YEAR 2021					
	Paid Claims	500,000	501,016	2,119,936	2,620,952
	Case Reserves	225,549	389,800	2,159,327	2,549,127
	IBNR	(187,128)	(452,576)	2,041,187	1,588,611
	Discounted Claim Value	2,958	29,056	(652,413)	(623,356)
	TOTAL FY 2021 CLAIMS	541,379	467,296	5,668,037	6,135,333
FUND YEAR 2022					
	Paid Claims	146,618	449,016	839,542	1,288,558
	Case Reserves	(80,118)	12,978	848,359	861,337
	IBNR	25,217	(340,797)	3,693,684	3,352,888
	Discounted Claim Value	68,710	95,380	(675,990)	(580,610)
	TOTAL FY 2022 CLAIMS	160,428	216,577	4,705,595	4,922,172

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2023					
	Paid Claims	0	3,565,180	1,340,865	4,906,044
	Case Reserves	(1)	(1,184,634)	3,425,859	2,241,225
	IBNR	(1,045,144)	(2,043,201)	7,383,429	5,340,228
	Discounted Claim Value	53,367	233,742	(1,262,574)	(1,028,832)
	TOTAL FY 2023 CLAIMS	(991,778)	571,088	10,887,578	11,458,666
FUND YEAR 2024					
	Paid Claims	0	70,690		70,690
	Case Reserves	(225,000)	1,900,626		1,900,626
	IBNR	507,848	2,794,886		2,794,886
	Discounted Claim Value	3,131	(636,995)		(636,995)
	TOTAL FY 2024 CLAIMS	285,980	4,129,207	0	4,129,207
	COMBINED TOTAL CLAIMS	95,172	5,736,217	42,983,159	48,719,376
<p>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.</p> <p>Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,432,310 due from the reinsurer for COVID-19 WC claims.</p>					

Mercer County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2024

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	0	0	0	0	0	0	0	0	5	10	6	21	
June-24	0	0	0	0	0	0	0	0	5	10	6	21	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves												\$2,175	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$15,470	\$29,201	\$44,676	
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$15,470	\$30,201	\$45,676	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$75,275	\$19,053	\$260,367	\$140	\$392,884	\$455,734	\$30,201	\$1,330,026	
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	0	0	2	0	1	2	5	5	9	10	11	45	
June-24	0	0	2	0	1	2	5	5	7	11	13	46	
NET CHGE	0	0	0	0	0	0	0	0	-2	1	2	1	
Limited Reserves												\$14,382	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	\$0	\$0	\$191,404	\$0	\$5,001	\$247,923	\$32,505	\$28,324	\$64,379	\$60,910	\$26,948	\$657,394	
June-24	\$0	\$0	\$191,403	\$0	\$5,001	\$249,773	\$32,505	\$26,786	\$60,577	\$68,410	\$27,100	\$661,556	
NET CHGE	\$0	\$0	(\$1)	\$0	\$0	\$1,850	\$0	(\$1,539)	(\$3,802)	\$7,500	\$152	\$4,161	
Ltd Incurred	\$78,677	\$113,410	\$339,591	\$95,318	\$117,643	\$283,310	\$73,144	\$200,063	\$63,235	\$80,849	\$29,802	\$1,475,043	
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	0	0	0	0	0	0	1	1	0	4	1	7	
June-24	0	0	0	0	0	0	1	1	0	4	3	9	
NET CHGE	0	0	0	0	0	0	0	0	0	0	2	2	
Limited Reserves												\$59,034	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$245,807	\$5,000	\$0	\$265,000	\$7,500	\$523,307	
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$245,807	\$5,000	\$0	\$265,000	\$15,500	\$531,307	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,000	\$8,000	
Ltd Incurred	\$10,891	\$6,969	\$268,228	\$39,591	\$12,153	\$28,923	\$252,336	\$9,687	\$33,043	\$311,984	\$28,275	\$1,002,080	
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	2	0	6	4	2	6	28	18	32	22	40	160	
June-24	2	0	6	3	2	6	27	17	32	22	39	156	
NET CHGE	0	0	0	-1	0	0	-1	-1	0	0	-1	-4	
Limited Reserves												\$42,189	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	\$57,635	\$0	\$149,117	\$79,661	\$23,231	\$321,076	\$850,923	\$672,036	\$1,582,869	\$1,749,217	\$1,321,032	\$6,806,798	
June-24	\$56,603	\$0	\$147,837	\$49,115	\$23,231	\$319,394	\$825,741	\$611,904	\$1,573,308	\$1,541,662	\$1,432,694	\$6,581,489	
NET CHGE	(\$1,033)	\$0	(\$1,280)	(\$30,546)	\$0	(\$1,682)	(\$25,182)	(\$60,133)	(\$9,561)	(\$207,555)	\$111,661	(\$225,308)	
Ltd Incurred	\$2,124,369	\$2,650,681	\$3,018,526	\$2,380,035	\$2,579,645	\$2,879,807	\$3,119,771	\$2,656,341	\$3,416,311	\$2,492,658	\$1,791,694	\$29,109,837	
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	2	0	8	4	3	8	34	24	46	46	58	233	
June-24	2	0	8	3	3	8	33	23	44	47	61	232	
NET CHGE	0	0	0	-1	0	0	-1	-1	-2	1	3	-1	
Limited Reserves												\$33,707	
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
May-24	\$57,635	\$0	\$340,521	\$79,661	\$28,232	\$568,999	\$1,129,236	\$705,361	\$1,647,253	\$2,090,598	\$1,384,681	\$8,032,175	
June-24	\$56,603	\$0	\$339,240	\$49,115	\$28,232	\$569,167	\$1,104,054	\$643,690	\$1,633,890	\$1,890,543	\$1,505,495	\$7,820,028	
NET CHGE	(\$1,033)	\$0	(\$1,281)	(\$30,546)	\$0	\$169	(\$25,182)	(\$61,671)	(\$13,362)	(\$200,055)	\$120,814	(\$212,147)	
Ltd Incurred	\$2,233,002	\$2,772,862	\$3,626,444	\$2,590,349	\$2,784,717	\$3,211,094	\$3,705,617	\$2,866,231	\$3,905,473	\$3,341,225	\$1,879,972	\$32,916,986	

FUND YEARS 2020 2021 2022 2023 2024

Mercer County Insurance Commission
 CLAIMS MANAGEMENT REPORT
 EXPECTED LOSS RATIO ANALYSIS
 AS OF June 30, 2024

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION													
2020	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	132,813	260,367	260,367	196.04%	100.00%	260,367	260,367	196.04%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	149,000	73,144	73,144	49.09%	96.73%	73,144	73,144	49.09%	96.63%	18,763	18,763	12.59%	93.46%
POL/EPL													
AUTO LIABILITY	116,000	252,336	252,336	217.53%	94.56%	252,336	252,336	217.53%	94.26%	203,336	203,336	175.29%	90.21%
WORKER'S COMP	3,069,000	3,119,771	3,119,771	101.65%	99.70%	3,129,570	3,129,570	101.97%	99.66%	2,904,348	2,904,348	94.63%	98.92%
TOTAL ALL LINES	3,466,813	3,705,617	3,705,617	106.89%	99.41%	3,715,417	3,715,417	107.17%	99.36%	3,126,446	3,126,446	90.18%	98.44%
NET PAYOUT %	\$2,601,564				75.04%								
CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	108,000	140	140	0.13%	100.00%	140	140	0.13%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	134,000	200,063	200,063	149.30%	93.46%	200,063	200,063	149.30%	92.99%	8,860	8,860	6.61%	85.57%
POL/EPL													
AUTO LIABILITY	104,000	9,687	9,687	9.31%	90.21%	9,687	9,687	9.31%	89.77%	4,687	4,687	4.51%	82.91%
WORKER'S COMP	2,765,000	2,656,341	2,656,341	96.07%	98.92%	2,695,253	2,695,253	97.48%	98.81%	3,137,497	3,137,497	113.47%	96.57%
TOTAL ALL LINES	3,111,000	2,866,231	2,866,231	92.13%	98.43%	2,905,143	2,905,143	93.38%	98.30%	3,151,044	3,151,044	101.29%	95.76%
NET PAYOUT %	\$2,222,541				71.44%								
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	125,000	392,884	392,884	314.31%	100.00%	392,884	392,884	314.31%	100.00%	0	0	0.00%	97.09%
GEN LIABILITY	156,000	63,235	63,235	40.54%	85.57%	66,735	66,735	42.78%	84.65%	24,735	24,735	15.86%	71.16%
POL/EPL	57,557	0	0	0.00%	85.57%	0	0	0.00%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	114,000	33,043	33,043	28.99%	82.91%	33,043	33,043	28.99%	82.02%	50,743	50,743	44.51%	66.43%
WORKER'S COMP	2,806,000	3,416,311	3,416,311	121.75%	96.57%	3,415,380	3,415,380	121.72%	96.21%	3,207,530	3,207,530	114.31%	86.31%
TOTAL ALL LINES	3,258,557	3,905,473	3,905,473	119.85%	95.50%	3,908,042	3,908,042	119.93%	95.10%	3,283,008	3,283,008	100.75%	85.04%
NET PAYOUT %	\$2,271,583				69.71%								
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	145,000	455,734	455,734	314.30%	97.09%	455,734	455,734	314.30%	96.87%	0	0	0.00%	45.00%
GEN LIABILITY	206,000	80,849	80,849	39.25%	71.16%	72,449	72,449	35.17%	69.55%	31,200	31,200	15.15%	19.00%
POL/EPL	58,996	0	0	0.00%	71.16%	0	0	0.00%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	133,000	311,984	311,984	234.57%	66.43%	311,234	311,234	234.01%	64.31%	26,945	26,945	20.26%	20.00%
WORKER'S COMP	2,719,000	2,492,658	2,492,658	91.68%	86.31%	2,610,328	2,610,328	96.00%	84.23%	432,059	432,059	15.89%	14.00%
TOTAL ALL LINES	3,261,996	3,341,225	3,341,225	102.43%	84.75%	3,449,745	3,449,745	105.76%	82.79%	490,204	490,204	15.03%	16.03%
NET PAYOUT %	\$1,450,682				44.47%								
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	148,000	30,201	30,201	20.41%	45.00%	29,201	29,201	19.73%	37.00%			N/A	N/A
GEN LIABILITY	184,000	29,802	29,802	16.20%	19.00%	28,014	28,014	15.22%	14.00%			N/A	N/A
POL/EPL	58,000	0	0	0.00%	19.00%	0	0	0.00%	14.00%			N/A	N/A
AUTO LIABILITY	115,000	28,275	28,275	24.59%	20.00%	20,275	20,275	17.63%	15.00%			N/A	N/A
WORKER'S COMP	2,930,000	1,791,694	1,791,694	61.15%	14.00%	1,592,531	1,592,531	54.35%	9.00%			N/A	N/A
TOTAL ALL LINES	3,435,000	1,879,972	1,879,972	54.73%	15.89%	1,670,021	1,670,021	48.62%	10.76%	0	0	N/A	N/A
NET PAYOUT %	\$374,477				10.90%								

FUND YEARS 2014 2015 2016 2017 2018 2019

Mercer County Insurance Commission
 CLAIMS MANAGEMENT REPORT
 EXPECTED LOSS RATIO ANALYSIS
 AS OF June 30, 2024

CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																								
2014	Budget	Current			126				Last Month				125				Last Year				114			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED			
PROPERTY	62,322	19,066	19,066	30.59%	100.00%	19,066	19,066	30.59%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%			
GEN LIABILITY	124,157	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%	78,677	78,677	63.37%	96.50%			
AUTO LIABILITY	127,016	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%	10,891	10,891	8.57%	96.94%			
WORKER'S COMP	4,356,301	2,124,369	2,124,369	48.77%	100.00%	2,124,369	2,124,369	48.77%	100.00%	2,124,369	2,124,369	48.77%	100.00%	2,161,680	2,161,680	49.62%	100.00%	2,161,680	2,161,680	49.62%	100.00%			
TOTAL ALL LINES	4,669,797	2,233,002	2,233,002	47.82%	99.82%	2,233,002	2,233,002	47.82%	99.82%	2,251,248	2,251,248	48.21%	99.82%	2,251,248	2,251,248	48.21%	99.82%	2,251,248	2,251,248	48.21%	99.82%			
NET PAYOUT %	\$2,176,399																				46.61%			
CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																								
2015	Budget	Current			114				Last Month				113				Last Year				102			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED			
PROPERTY	80,948	1,802	1,802	2.23%	100.00%	1,802	1,802	2.23%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%			
GEN LIABILITY	155,896	113,410	113,410	72.75%	96.50%	113,410	113,410	72.75%	96.50%	41,898	41,898	26.88%	96.50%	41,898	41,898	26.88%	96.50%	41,898	41,898	26.88%	96.50%			
AUTO LIABILITY	131,580	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%	6,969	6,969	5.30%	96.94%			
WORKER'S COMP	4,449,750	2,650,681	2,650,681	59.57%	100.00%	2,650,681	2,650,681	59.57%	100.00%	2,661,770	2,661,770	59.82%	100.00%	2,661,770	2,661,770	59.82%	100.00%	2,661,770	2,661,770	59.82%	100.00%			
TOTAL ALL LINES	4,818,174	2,772,862	2,772,862	57.55%	99.80%	2,772,862	2,772,862	57.55%	99.80%	2,710,637	2,710,637	56.26%	99.80%	2,710,637	2,710,637	56.26%	99.80%	2,710,637	2,710,637	56.26%	99.80%			
NET PAYOUT %	\$2,772,862																				57.55%			
CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																								
2016	Budget	Current			102				Last Month				101				Last Year				90			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED			
PROPERTY	80,948	99	99	0.12%	100.00%	99	99	0.12%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%			
GEN LIABILITY	155,896	339,591	339,591	217.83%	96.50%	339,592	339,592	217.83%	96.50%	9,591	9,591	6.15%	96.50%	9,591	9,591	6.15%	96.50%	9,591	9,591	6.15%	96.50%			
AUTO LIABILITY	131,580	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%	268,228	268,228	203.85%	96.94%			
WORKER'S COMP	4,616,644	3,018,526	3,018,526	65.38%	100.00%	3,018,526	3,018,526	65.38%	100.00%	3,054,555	3,054,555	66.16%	100.00%	3,054,555	3,054,555	66.16%	100.00%	3,054,555	3,054,555	66.16%	100.00%			
TOTAL ALL LINES	4,985,068	3,626,444	3,626,444	72.75%	99.81%	3,626,445	3,626,445	72.75%	99.81%	3,332,374	3,332,374	66.85%	99.81%	3,332,374	3,332,374	66.85%	99.81%	3,332,374	3,332,374	66.85%	99.81%			
NET PAYOUT %	\$3,287,204																				65.94%			
CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																								
2017	Budget	Current			90				Last Month				89				Last Year				78			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED			
PROPERTY	83,000	75,405	75,405	90.85%	100.00%	75,405	75,405	90.85%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%			
GEN LIABILITY	159,000	95,318	95,318	59.95%	96.50%	95,318	95,318	59.95%	96.50%	116,461	116,461	73.25%	96.50%	116,461	116,461	73.25%	96.50%	116,461	116,461	73.25%	96.50%			
AUTO LIABILITY	134,000	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%	39,591	39,591	29.55%	96.94%			
WORKER'S COMP	4,709,000	2,380,035	2,380,035	50.54%	100.00%	2,382,909	2,382,909	50.60%	100.00%	2,396,404	2,396,404	50.89%	100.00%	2,396,404	2,396,404	50.89%	100.00%	2,396,404	2,396,404	50.89%	100.00%			
TOTAL ALL LINES	5,085,000	2,590,349	2,590,349	50.94%	99.81%	2,593,223	2,593,223	51.00%	99.81%	2,552,456	2,552,456	50.20%	99.81%	2,552,456	2,552,456	50.20%	99.81%	2,552,456	2,552,456	50.20%	99.81%			
NET PAYOUT %	\$2,541,234																				49.98%			
CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																								
2018	Budget	Current			78				Last Month				77				Last Year				66			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED			
PROPERTY	74,417	75,275	75,275	101.15%	100.00%	75,275	75,275	101.15%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%			
GEN LIABILITY	157,000	117,643	117,643	74.93%	96.50%	117,643	117,643	74.93%	96.50%	112,642	112,642	71.75%	97.05%	112,642	112,642	71.75%	97.05%	112,642	112,642	71.75%	97.05%			
AUTO LIABILITY	131,000	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%	12,153	12,153	9.28%	96.94%			
WORKER'S COMP	4,455,000	2,579,645	2,579,645	57.90%	100.00%	2,579,645	2,579,645	57.90%	100.00%	2,607,891	2,607,891	58.54%	100.00%	2,607,891	2,607,891	58.54%	100.00%	2,607,891	2,607,891	58.54%	100.00%			
TOTAL ALL LINES	4,817,417	2,784,717	2,784,717	57.81%	99.80%	2,784,717	2,784,717	57.81%	99.80%	2,732,687	2,732,687	56.73%	99.83%	2,732,687	2,732,687	56.73%	99.83%	2,732,687	2,732,687	56.73%	99.83%			
NET PAYOUT %	\$2,756,485																				57.22%			
CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION																								
2019	Budget	Current			66				Last Month				65				Last Year				54			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED			
PROPERTY	75,000	19,053	19,053	25.40%	100.00%	19,053	19,053	25.40%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%	0	0	0.00%	100.00%			
GEN LIABILITY	160,000	283,310	283,310	177.07%	97.05%	281,460	281,460	175.91%	97.09%	32,453	32,453	20.28%	96.73%	32,453	32,453	20.28%	96.73%	32,453	32,453	20.28%	96.73%			
AUTO LIABILITY	132,000	28,923	28,923	21.91%	97.14%	28,923	28,923	21.91%	97.05%	28,923	28,923	21.91%	97.05%	28,923	28,923	21.91%	97.05%	28,923	28,923	21.91%	97.05%			
WORKER'S COMP	4,141,000	2,879,807	2,879,807	69.54%	100.00%	2,879,807	2,879,807	69.54%	99.98%	2,766,405	2,766,405	66.81%	99.70%	2,766,405	2,766,405	66.81%	99.70%	2,766,405	2,766,405	66.81%	99.70%			
TOTAL ALL LINES	4,508,000	3,211,094	3,211,094	71.23%	99.81%	3,209,244	3,209,244	71.19%	99.79%	2,827,781	2,827,781	62.73%	99.45%	2,827,781	2,827,781	62.73%	99.45%	2,827,781	2,827,781	62.73%	99.45%			
NET PAYOUT %	\$2,641,927																				58.61%			

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2024 To 8/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Liberty Lake I - County of Mercer	1195 Florence Columbus Road Bordentown, NJ 08505	RE: Use of Premises 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 use of premises by the Mercer County Board of Social Services for events during the current calendar year.	7/12/2024 #4763470	GL AU EX WC OTH
H - Mercer County Board of Social I - County of Mercer	Services 200 Woolverton Street PO Box 1450 Trenton, NJ 08650	Company B: Auto Physical Damage; Policy Term: 1/1/2024 - 1/1/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 1/1/2024 - 1/1/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 RE: Additional Names Insured Evidence of insurance as respects the Mercer County Board of Social Services which is an Additional Named Insured on the above referenced policies.	7/26/2024 #4774607	GL AU EX WC OTH
H - Mercer County Board of Social I - County of Mercer	Services 200 Woolverton Street PO Box 1450 Trenton, NJ 08650	RE: Additional Names Insured Evidence of insurance as respects the Mercer County Board of Social Services which is an Additional Named Insured on the above referenced policies.	7/26/2024 #4774606	GL AU EX WC OTH
Total # of Holders: 3				

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2024 To 9/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - To Whom it May Concern I - County of Mercer		RE: Use of Premises- 2375 Sheffield Lane, Hopewell Township Evidence of insurance as respects the Mercer County Prosecutors Office's use of premises located at 2375 Sheffield Lane, Hopewell Township, NJ 08534 for training.	8/6/2024 #4781733	GL AU EX WC OTH
H - NJ Transit Leah Sheridan Local I - County of Mercer	Programs Community Mobility One Penn Plaza East 4th Floor Newark, NJ 07105	RE: Rented/Leased Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: OP5807 1FDEE3FSOHDC61923 2017 FORD E450 FX-1897 \$54,081.00 OP5803 1FDFE4FS1HDC61939 2018 FORD E450 16-1923 \$58,298.00 OP106A 1FDFE4FS2HDC65966 2017 FORD E450 FX-1924 \$58,297.00 OP5952 IFDFE4FS4HDC65967 2018 FORD E450 FX- 1925 \$58,297.00 OP573B 1FDFE4FS1JDC37260 2019 FORD E450 FX-1997 \$56,550.00 OP5638 1FDEE3FS9HDC47910 2017 FORD E450 FX-1755 \$53,222.00 16-1800 1FDFE4FS1GDC56772 2016 FORD ELKHART ECII (E450) \$57,557.00 FX-2132 1FDFE4FN8RDD37846 2024 FORD CHAMPION CHALLENGER \$129,950.00 FX-2133 1FDFE4FN0RDD37839 2024 FORD CHAMPION CHALLENGER \$129,950.00 FX-2134 1FDFE4FN9RDD37872 2024 FORD CHAMPION CHALLENGER \$129,650.00 FX-2135 1FDFE4FN4RDD37844 2024 FORD CHAMPION CHALLENGER \$129,650.00 FX-2136 1FDFE4FNXRDD38951 2024 FORD CHAMPION CHALLENGER \$129,650.00 FX-2137 1FDFE4FN1RDD39180 2024 FORD CHAMPION CHALLENGER \$129,650.00 FX-2138 1FDFE4FN3RDD38936 2024 FORD CHAMPION CHALLENGER \$129,650.00 FX-2139 1FDFE4FNXRDD39176 2024 FORD CHAMPION CHALLENGER \$129,650.00 FX-2226 1FDFE4FN8RDD43274 2024 Ford Champion Challenger \$134,820.00	8/7/2024 #4783361	GL AU EX WC OTH

Mercer County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2024 To 9/1/2024

H - NJDEP I - County of Mercer	401 East State Street Mail Code 401-04N;P.O. Box 420 Trenton, NJ 08625	RE: Grant Agreement CEHA2025-00018 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 CEHA2025-00018.	8/9/2024 #4793047	GL AU EX WC OTH
Total # of Holders: 3				

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 39-24

SEPTEMBER 2024

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 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/24	4.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/24	15,345.00
		15,349.14
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 09/24	717.91
		717.91
INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE-INV 0396-0924	17,295.00
		17,295.00
21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT 896855-AD 2625389 7/24/24	12.25
21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT 896855- AD 2622916 7/16/24	12.95
		25.20
J.A. MONTGOMERY RISK CONTROL	CONSULTING FEE INV 596286 09/24	11,970.42
		11,970.42
NJ ADVANCE MEDIA	ACCT 1153600 AD 10894726 7/26/24	44.82
		44.82
ACRISURE NJ PARTNERS INS. SERVICES LLC	RMC FEE 09/24	5,291.66
		5,291.66
	Total Payments FY 2024	50,694.15
	TOTAL PAYMENTS ALL FUND YEARS	50,694.15

Chairperson

Attest:

Dated: _____

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

Treasurer

MERCER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2024 Month Ending: June		Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	407,709.91	832,063.62	837,084.62	13,000,446.19	(776,196.90)	206,730.26	14,622,987.70	
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	816.51	0.00	0.00	816.51	
TOTAL	0.00	0.00	0.00	816.51	0.00	0.00	816.51	
EXPENSES								
Claims Transfers	0.00	4,376.18	750.00	256,146.63	0.00	0.00	261,272.81	
Expenses	0.00	0.00	0.00	0.00	0.00	61,246.29	61,246.29	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	4,376.18	750.00	256,146.63	0.00	61,246.29	322,519.10	
END BALANCE	407,709.91	827,687.44	836,334.62	12,745,116.07	(776,196.90)	145,483.97	14,301,285.11	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
CURRENT FUND YEAR	2024			
	Description:	MCIFC General	MCIFC Claims	
	ID Number:	A/C	A/C	
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All			
	Accts & instruments			
Opening Cash & Investment Balance	\$14,622,987.51	13741242.17	881745.34	
Opening Interest Accrual Balance	\$0.00	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$262,089.32	\$816.51	\$261,272.81
10	(Withdrawals - Sales)	-\$583,791.91	-\$322,519.10	-\$261,272.81
Ending Cash & Investment Balance	\$14,301,284.92	\$13,419,539.58	\$881,745.34	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$466,562.37	\$61,246.29	\$405,316.08	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$14,767,847.29	\$13,480,785.87	\$1,287,061.42	

RESOLUTION NO. 40-24

**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 August 12, 2024 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period August 1, 2024 to August 31, 2024 related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 23, 2024.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2024 Thru 08/31/2024

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
08/01/2024 Thru 08/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	42550	3960004926 001	RUFOLO, ALEXANDRA	4/24/2024	4/24/2024	ALEXANDRA RUFOLO	8/12/2024	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
C	42666	3960004229 001	PSEG,	9/1/2022	9/1/2022	PSEG	8/26/2024	CLAIM # 2209220016-MB	16,125.13	16,125.13
Total for Coverage: Auto Liability							Number of entries: 2		16,625.13	16,625.13
Coverage: General Liability										
C	42549	3960002898 001	VOGEL, MONICA	5/31/2024	5/31/2024	TWIN COURT REPORTING LLC	8/12/2024	INVOICE 3123	370.75	370.75
Total for Coverage: General Liability							Number of entries: 1		370.75	370.75
Total for Mercer County Ins Fund Comm - 396							Number of entries: 3		16,995.88	16,995.88



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 Uphold Appeals	# of Overturn Appeals	FMCO Fee	Net Savings
2018 & Prior	\$5,026,923	\$2,584,593	\$5,510,011	\$2,442,329	49%	4,520	3,850	670	85%	29	43	\$486,809	\$1,955,521
Total 2019	\$2,069,874	\$1,022,019	\$2,189,736	\$1,047,855	51%	1,014	882	132	87%	20	17	\$209,572	\$838,283
Total 2020	\$1,190,605	\$642,820	\$1,536,308	\$548,501	46%	914	822	92	90%	4	14	\$109,657	\$438,844
Total 2021	\$2,354,049	\$1,211,244	\$2,506,922	\$1,142,805	49%	1,008	934	74	93%	3	3	\$228,562	\$914,243
Total 2022	\$1,669,759	\$795,694	\$1,625,762	\$874,065	52%	964	911	53	95%	2	7	\$174,813	\$699,251
Total 2023	\$1,062,002	\$474,972	\$1,015,811	\$587,030	55%	805	778	27	97%	10	6	\$116,836	\$470,194
Jan-24	\$173,462	\$69,617	\$145,124	\$103,845	60%	71	69	2	97%	0	0	\$20,769	\$83,076
Feb-24	\$164,626	\$58,869	\$160,945	\$105,757	64%	80	71	9	89%	0	0	\$21,151	\$84,606
Mar-24	\$77,321	\$35,956	\$78,547	\$41,366	53%	63	59	4	94%	1	1	\$8,273	\$33,093
Apr-24	\$100,081	\$55,292	\$102,560	\$44,790	45%	94	93	1	99%	0	1	\$8,958	\$35,832
May-24	\$177,386	\$43,704	\$175,229	\$133,682	75%	90	86	4	96%	0	0	\$26,737	\$106,946
Jun-24	\$179,106	\$54,749	\$180,995	\$124,357	69%	47	47	0	100%	0	0	\$24,871	\$99,486
Jul-24	\$142,494	\$46,133	\$136,184	\$96,361	68%	94	94	0	100%	0	0	\$19,272	\$77,089
Aug-24	\$141,003	\$53,211	\$155,577	\$87,792	62%	64	64	0	100%	0	0	\$17,559	\$70,234
Total 2024	\$1,155,482	\$417,530	\$1,135,161	\$737,951	64%	603	583	20	97%	1	2	\$147,590	\$590,361
Total to Date	\$14,528,694	\$7,148,873	\$15,519,711	\$7,380,537	51%	9,828	8,760	1,068	89%	69	92	\$1,473,839	\$5,906,697

Report Run Date:09/03/2024

mcc



SAFETY DIRECTOR REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 16, 2024

DATE OF MEETING: September 23, 2024

MCIFC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Keith Hummel, Associate Director Public Sector khummel@jamontgomery.com Office: 856-552-6862
Liam Callahan (<i>Primary Contact</i>), Senior Risk Control Consultant lcallahan@jamontgomery.com Office: 732-660-5020		Matthew Genna, Assistant Director menna@jamontgomery.com Office: 732-736-5265
Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738		Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949

August – September 2024 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 12:** Attended the MCIFC meeting.
- **August 12:** Attended the MCIFC Claims Committee meeting.
- **August 12:** Conducted a Loss Control Survey at the Joyce McDade Administration Building.
- **August 13:** Attended the MCIFC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 16:** Plan to attend the MCIFC Safety Committee meeting.
- **September 19:** Plan to conduct a Loss Control Survey at the County One Stop Career Center.
- **September 23:** Plan to attend the MCIFC meeting.
- **September 23:** 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: School Bus Safety - Best Practices – September 9.
- NJCE JIF - JAM SD Bulletin: Emotional Support Animals - Making Reasonable Accommodation Requests – September 10.

NJCE EXPOS

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(September thru October 2024 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, 2024 (Start Date: January 1, 2025)

The Registration link will be available for completion 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 to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A. Montgomery

CONSULTING

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 (under the Safety tab).

*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. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Training Topic registration link(s) below.**

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#).

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

September thru November 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
9/16/24	Housing Authority Sensibility	8:30 - 12:00 pm
9/16/24	Fire Safety	8:30 - 9:30 am
9/16/24	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/17/24	Fall Protection Awareness	8:30 - 10:30 am
9/17/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
9/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:30 - 3:00 pm
9/18/24	Shop and Tool Safety	9:00 - 10:00 am
9/18/24	Hearing Conservation	10:30 - 11:30 am
9/18/24	Safety Committee Best Practices	1:00 - 2:30 pm
9/19-9/20/24	Leadership Skills for Supervisors Workshop (Two Day) (Bergen)*	9:00 - 3:30 pm w/lunch brk
9/19/24	Personal Protective Equipment	8:30 - 10:30 am
9/19/24	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/24	Driving Safety Awareness	1:00 - 2:30 pm
9/20/24	Mower Safety	7:30 - 8:30 am
9/20/24	Chainsaw Safety	9:00 - 10:00 am
9/20/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/24	Personal Protective Equipment	1:00 - 3:00 pm
9/24/24	Flagger Skills and Safety	7:30 - 8:30 am
9/24/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/24/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/25/24	NJCE Expo 2024 - Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm

9/25/24	<u>NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Gloucester)*</u>	8:30 - 12:30 pm
9/25/24	<u>NJCE Expo 2024 - Flagger Work Zone Safety (Gloucester)*</u>	8:30 - 12:30 pm
9/25/24	<u>NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Gloucester)*</u>	8:30 - 11:30 am
9/26/24	<u>Hazard Communication/Globally Harmonized System (GHS)</u>	7:30 - 9:00 am
9/26/24	<u>Introduction to Management Skills</u>	9:00 - 11:00 am
9/26/24	<u>Snow Plow/Snow Removal Safety</u>	1:00 - 3:00 pm
9/27/24	<u>Confined Space Entry</u>	8:30 - 11:30 am
9/27/24	<u>Fire Extinguisher Safety</u>	11:00 - 12:00 pm
9/27/24	<u>Leaf Collection Safety Awareness</u>	1:00 - 3:00 pm
9/30/24	<u>Public Employers: What You Need to Know</u>	8:00 - 9:30 am
9/30/24	<u>CDL: Drivers' Safety Regulations</u>	10:00 - 12:00 pm
9/30/24	<u>Ladder Safety/Walking & Working Surfaces</u>	1:00 - 3:00 pm
10/1/24	<u>Back Safety/Material Handling</u>	9:00 - 10:00 am
10/1/24	<u>Implicit Bias in the Workplace</u>	9:00 - 10:30 am
10/1/24	<u>Dealing with Difficult People and De-Escalation</u>	1:00 - 2:30 pm
10/2/24	<u>Designated Employer Representative Training (DER)</u>	9:00 - 4:00 pm w/1 hour lunch brk
10/2/24	<u>Lock Out/Tag Out (Control of Hazardous Energy)</u>	7:30 - 9:30 am
10/2/24	<u>Bloodborne Pathogens</u>	10:00 - 11:00 am
10/2/24	<u>Jetter/Vacuum Safety Awareness</u>	1:00 - 3:00 pm
10/3/24	<u>Driving Safety Awareness</u>	8:00 - 9:30 am
10/3/24	<u>Introduction to Communication Skills</u>	9:00 - 11:00 am
10/3/24	<u>Fire Safety</u>	10:00 - 11:00 am
10/3/24	<u>Mower Safety</u>	1:00 - 2:00 pm
10/4/24	<u>Flagger Skills and Safety</u>	8:30 - 9:30 am
10/4/24	<u>Chipper Safety</u>	10:00 - 11:00 am
10/4/24	<u>Chainsaw Safety</u>	1:00 - 2:00 pm
10/7/24	<u>Work Zone: Temporary Traffic Controls</u>	7:30 - 9:30 am
10/7/24	<u>CDL: Supervisors' Reasonable Suspicion</u>	10:00 - 12:00 pm
10/7/24	<u>Fire Extinguisher Safety</u>	1:00 - 2:00 pm
10/8/24 - 10/9/24	<u>NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*</u>	9:00 - 3:30 pm w/lunch brk
10/8/24	<u>NJCE: Ethics for NJ Local Government Employees (Middlesex)*</u>	9:00 - 11:00 am
10/8/24	<u>Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*</u>	1:00 - 3:00 pm
10/9/24	<u>Confined Space Entry</u>	8:30 - 11:30 am
10/9/24	<u>Fall Protection Awareness</u>	1:00 - 3:00 pm
10/10/24	<u>NJCE: The Power of Collaboration (JIF 101) (Camden)*</u>	9:00 - 1:00 pm
10/10/24	<u>Heavy Equipment Safety: General Safety</u>	7:30 - 9:30 am
10/10/24	<u>CDL: Drivers' Safety Regulations</u>	10:00 - 12:00 pm
10/10/24	<u>Personal Protective Equipment</u>	1:00 - 3:00 pm
10/11/24	<u>Hazard Communication/Globally Harmonized System (GHS)</u>	8:30 - 10:00 am
10/11/24	<u>Bloodborne Pathogens</u>	10:30 - 11:30 am
10/11/24	<u>Leaf Collection Safety Awareness</u>	1:00 - 3:00 pm
10/14/24	<u>School Safety & Regulatory Awareness Training</u>	8:30 - 11:30 am
10/14/24	<u>Asbestos Awareness</u>	1:00 - 3:00 pm

10/14/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/15/24	Hearing Conservation	8:30 - 9:30 am
10/15/24	Special Event Management	1:00 - 3:00 pm
10/16/24	NJCE Expo 2024: Excavation, Trenching, and Shoring (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Flagger Work Zone Safety (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Ocean)*	8:30 - 11:30 am
10/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/17/24	Career Survival for Managers, Business Administrators, and Assistants	10:00 - 11:30 am
10/17/24	Bloodborne Pathogens Administrator Training	10:00 - 12:00 pm
10/17/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/18/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/18/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/24	Fire Safety	8:30 - 9:30 am
10/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
10/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/24	Chipper Safety	8:30 - 9:30 am
10/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/22/24	Chainsaw Safety	10:00 - 11:00 am
10/22/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/24	Leaf Collection Safety Awareness	8:30 - 10:30 am
10/23/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/24 - 10/25/24	NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*	9:00 - 3:30 pm w/lunch brk
10/24/24	Personal Protective Equipment	1:00 - 3:00 pm
10/25/24	Confined Space Entry	8:30 - 11:30 am
10/25/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/25/24	Flagger Skills and Safety	1:00 - 2:00 pm
10/28/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/24	Shop and Tool Safety	11:00 - 12:00 pm
10/28/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/24	Microlearning Theory and Practice	1:00 - 3:00 pm
10/30/24	Hearing Conservation	8:30 - 9:30 am
10/30/24	Ethical Decision Making	9:00 - 11:30 am
10/30/24	Mower Safety	10:00 - 11:00 am
10/30/24	Playground Safety Inspections	1:00 - 3:00 pm
10/31/24	Disaster Management	9:00 - 10:30 am
10/31/24	Preparing for the Unspeakable	9:00 - 10:30 am
11/1/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/1/24	Introduction to Understanding Conflict	9:00 - 11:00 am
11/1/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/4/24	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/24	Leaf Collection Safety Awareness	10:00 - 12:00 pm

11/4/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/24	Personal Protective Equipment	1:00 - 3:00 pm
11/6/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	9:00 - 11:00 am
11/6/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/6/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/6/24	Fire Extinguisher Safety	11:00 - 12:00 pm
11/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	1:00 - 2:30 pm
11/7/24	Hearing Conservation	7:30 - 8:30 am
11/7/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/8/24	Chainsaw Safety	8:30 - 9:30 am
11/8/24	Chipper Safety	10:00 - 11:00 am
11/8/24	Bloodborne Pathogens	1:00 - 2:00 pm
11/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
11/12/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/24	Shop and Tool Safety	7:30 - 8:30 am
11/13/24	Flagger Skills and Safety	9:00 - 10:00 am
11/13/24	Fire Safety	10:30 - 11:30 am
11/13/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/14/24	Fall Protection Awareness	8:30 - 10:00 am
11/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/24	Personal Protective Equipment	1:00 - 3:00 pm
11/15/24	Fire Extinguisher Safety	7:30 - 8:30 am
11/15/24	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/18/24	Confined Space Entry	8:30 - 11:30 am
11/18/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/22/24	Chainsaw Safety	8:30 - 9:30 am
11/22/24	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/22/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/24	Driving Safety Awareness	10:30 - 12:00 pm
11/25/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/26/24	Fire Safety	8:30 - 9:30 am
11/26/24	Bloodborne Pathogens	10:00 - 11:00 am
11/26/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
11/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

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 guideline also applies to any**

participant taking the class as part of the NJCE Leadership Academy Program. (The Leadership participant must be in attendance for the entire class runtime no exceptions in order to receive credit for the class.)

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 (or Leadership Academy Participants) 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. 41-24

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

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

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

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

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

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

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

The MCIFC shall hold a closed session from which the public shall be excluded on September 23, 2024.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the MCIFC monthly meeting agenda for September 23, 2024 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on September 23, 2024.

CHRISTOPHER R. MARION, CHAIR

DATE

ATTEST:

ALEJANDRA M. SILVA

DATE

PAYMENT AUTHORIZATION REQUESTS

September 23, 2024

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960004244	K. Rogers	Worker Compensation	SAR
3960004182	J. Gallgher	Worker Compensation	SAR
3960004389	N. Nicolini	Worker Compensation	SAR
3960003447	W. Fink	Worker Compensation	SAR
3960003221	J. DePalma	Worker Compensation	SAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – August 12, 2024
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
1:30 PM**

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

Pledge of Allegiance

ROLL CALL OF COMMISSIONERS:

Christopher R. Marion	Present
Alejandra M. Silva	Present
Ana Montero	Present
Isamar Maldonado	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Richard Crooks Kelly Guerriero
	Qual Lynx Chris Roselli - Absent
	PERMA Jennifer Conicella Djamal Kirby
Managed Care Services	First MCO Mark Liggett
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Acrisure Amy Pieroni Patti Fahy
Treasurer	Nicola Trasente
Attorney	Paul Adezio, Esq.
Safety Director	J.A. Montgomery Consulting Paul Shives Liam Callahan

August 12, 2024

Mercer County Insurance Fund Commission OPEN Minutes

ALSO PRESENT:

Jason Thorpe, PERMA Risk Management Services
Pauline Kontomanolis, PERMA Risk Management Services
Edwin Cruz, Mercer County
Jacqueline Tolbert, MCIA
Jaclyn Terranova, Esq., Capehart Scatchard
Susan Schaefer, Susan Schaefer, LLC

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 22, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 22, 2024

Moved: Commissioner Silva
Second: Commissioner Montero
Vote: Unanimous

CORRESPONDENCE: Executive Director referred to an article from Safety National regarding the increase in workers’ compensation claims severity.

SAFETY COMMITTEE: Mr. Callahan reported the next Safety and Accident Review Committee meeting is scheduled for August 13th. With no questions, Mr. Callahan concluded his report.

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

RESOLUTION 35-24 CERTIFYING THE APPOINTMENT OF INSURANCE FUND COMMISSIONERS – Executive Director reported that the Mercer County Board of County Commissioners adopted an Ordinance amending the Administrative Code of Mercer County concerning membership on the Mercer County Insurance Commission. Executive Director said the ordinance will allow for an increase to number of Commissioners for the Insurance Fund Commission. Executive Director advised that the Insurance Fund Commission amended its Rules & Regulations, increasing the number of Insurance Commissioners, during its March 2024 Commission meeting. Executive Director then referred to Resolution 35-24 certifying the appointment of additional Insurance Fund Commissioners enclosed within the agenda.

MOTION TO ADOPT RESOLUTION 35-24, CERTIFYING THE APPOINTMENT OF INSURANCE FUND COMMISSIONERS

Moved: Commissioner Silva
Second: Commissioner Montero
Vote: Unanimous

PROPERTY APPRAISAL SERVICES PROCUREMENT – Executive Director referred to a 2023 memorandum from PERMA Risk Management Services to NJCE Fund Commissioners regarding a Property Appraisal CCRFP. Executive Director noted the memorandum included information on the scope for the procurement and reimbursement of services. Executive Director advised that once the Mercer County Board of County Commissioners approves authorization for the Procurement of Property Appraisal Services at an upcoming meeting, the NJCE JIF will reimburse the county up to the \$20,000 cap for the out-of-pocket costs for the appraisals. Commissioner Maldonado advised that the Property Appraisal RFP has been issued and has return date deadline of September 4, 2024.

WORKERS’ COMPENSATION CLAIM PAYMENT REIMBURSEMENTS – Executive Director reported that his office met with the TPA on 8/5/24 to discuss the timing of claim payment reimbursements to

the county. Executive Director advised that following that meeting Ms. Kontomanolis, Chief Accounting Officer, met with the Commission Treasurer to discuss the reimbursements. Executive Director asked Ms. Kontomanolis to provide a brief verbal report. Ms. Kontomanolis reported that she had an extensive meeting with the Treasurer, and they agreed they would, along with the TPA, do a thorough reconciliation of the County claim payment records and the Fund Office claim payment records to reach a proper resolution. Mr. Trasente added that his meeting with Ms. Kontomanolis was a very productive meeting and the plan they are putting in place should resolve the issues.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the Financial Fast Track for the month of May enclosed within the agenda. Executive Director reported that as of May 31, 2024 the Commission has a surplus of \$6,293,234 Executive Director advised that line 11 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. Executive Director noted that MCIFC’s equity in the NJCE as of May 31, 2024 is \$800,067 and advised that the total cash balance is \$14,622,988. Executive Director noted that he had the PERMA Claims Team examine the reasons for the deficits in the 2022, 2023, and 2024 fund years. Executive Director asked Ms. Conicella for a brief overview of her findings. Ms. Conicella reported that claim frequency over the fund years in question is the root cause of the deficits. Ms. Conicella noted that claims frequency has continued to increase over the past several years and not necessarily severity. Chairman Marion advised that he will be meeting with members of the Corrections Department, including the Warden and Deputy Warden, in September and will invite them to attend Insurance Commission meetings going forward. Chairman Marion said during his meeting with the Corrections Department they will discuss outstanding claims and what can be done to avoid claims in the future.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director referred to the NJCE Financial Fast Track for the month of May. Executive Director reported that as of May 31, 2024 the Commission has a surplus of \$8,307,927. 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 \$27,195,567.

CLAIMS TRACKING REPORTS – Executive Director advised the Claim Tracking reports as of May 31, 2024, 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.

MERCER COUNTY AIRPORT PROPERTY COVERAGE – Executive Director reported that he sent suggestions to Chairman Marion regarding potential property coverage for the airport that would include coverage for the EMAS blocks. Executive Director said Mr. Cooney has an update to provide. Mr. Cooney advised that as previously reported, the Underwriting Team has had difficulty marketing coverage as the markets are concerned with the loss experience associated with the EMAS blocks. Mr. Cooney reported after he exhausted the insurance market, he contacted the carriers for the NJCE to discuss possible coverage. Mr. Cooney further reported that he is optimistic that he will be successful in getting the excess insurers to provide full limit for the EMAS blocks excess of a \$1 million policy per occurrence retention. Mr. Cooney noted that coverage would likely be contingent on scheduling the replacement cost values of the EMAS blocks in Origami for premium computation and working with the manufacturer and/or installer towards implementing a sound maintenance program to include a comprehensive strength testing inspection. Executive Director noted that once he and Mr. Cooney receive confirmation from the carrier, he will notify the Chairman of the same. Executive Director advised that the next step is for the County/Insurance Commission to decide on a self-funding option. Executive Director noted that once determined the Insurance Commission can approach the NJCE JIF for approval on the NJCE self-funding layer.

2024 MEETING SCHEDULE – Executive Director advised that the next Commission meeting is scheduled for Monday, September 23, 2024 at 1:30 PM.

With no questions, Executive Director concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Marion advised the August Bill List; Resolution 36-24 was included in the agenda. Chairman Marion said a motion was needed to approve the various bills lists.

MOTION TO APPROVE RESOLUTIONS 36-24 THE AUGUST BILL LIST

Moved: Commissioner Silva
Second: Commissioner Maldonado
Roll Call Vote: Unanimous

ATTORNEY: Mr. Adezio advised that he did not have a report for the month.

CLAIMS SERVICE: Mr. Thorpe advised Resolution 37-24, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check registers for July 1, 2024 to July 31, 2024.

MOTION TO APPROVE RESOLUTION 37-24 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved: Commissioner Silva
Second: Commissioner Maldonado
Roll Call Vote: Unanimous

MANAGED CARE: Mr. Liggett advised he would review First MCO's report, which was included in the agenda for the month of July. Mr. Liggett provided the below information:

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	Net Savings	PPO %
Jul-24	\$ 142,494	\$ 46,133	\$ 96,361	68%	94	94	\$ 77,089	100%

Mr. Liggett asked if there were any questions and/or comments. Chairman Marion said he would like FMCO to schedule a virtual meeting in the Fall to conduct a tutorial on the Managed Care agenda report for the new Commissioners. Mr. Liggett indicated that he would schedule a tutorial. With no further questions, Mr. Liggett concluded his report.

RISK/LOSS CONTROL SERVICES: Mr. Callahan advised that the Safety Director's report was distributed prior to the meeting. Mr. Callahan noted that included in the report was a listing of the meetings attended and upcoming meetings that will be attended. Mr. Callahan reported that Ms. Taylor met with Warden Ellis for a loss control visit at the Mercer County Department of Corrections on July 15th. Mr. Callahan also reported that he conducted a loss control visit with Mr. Cruz at the Joyce McDade Administration Building, prior to the meeting. Mr. Callahan advised that he and Mr. Cruz discussed the Emergency Action Plan (EAP) and a report will be forthcoming. Mr. Callahan then referred to the listing of Safety Director Bulletins and training opportunities including the Leadership Academy and the Safety Expo. Mr. Callahan asked if there were any questions. Chairman Marion asked if there was a limit to the number of individuals who can sign up for the Leadership Academy. Mr. Shives advised that there is not a limit for the number of people a member can send but recommended registering once Open Enrollment starts in December as the in-person class space can run out of space. Chairman Marion asked the Commissioners to think about which individuals from their respective departments should register. With no further questions, Mr. Callahan concluded his report.

Correspondence Made Part of Minutes.

RISK MANAGEMENT CONSULTANT: Ms Pieroni said that she did not have a report for the month but noted that she will be meeting with Mr. Cruz to discuss several items.

OLD BUSINESS: None

NEW BUSINESS: Ms. Conicella introduced Mr. Kirby and advised that he is the newest member of the PERMA Claims Team.

PUBLIC COMMENT: None

CLOSED SESSION: Chairman Marion requested a motion to approve Resolution 38-24 authorizing a Closed Session to discuss PARs and SARs.

MOTION TO APPROVE RESOLUTION 38-24 FOR EXECUTIVE SESSION

Moved: Commissioner Silva
Second: Commissioner Maldonado
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Commissioner Silva
Second: Commissioner Montero
Vote: Unanimous

MOTION TO APPROVE THE PARS/SARS AS REVIEWED DURING CLOSED SESSION; APPROVAL OF CLAIM #3960003522 IS CONTINGENT ON FINAL REVIEW BY THE INSURANCE COMMISSION CHAIRMAN

Moved: Commissioner Silva
Second: Commissioner Maldonado
Roll Call Vote: Unanimous

MOTION TO ADJOURN:

Moved: Commissioner Silva
Second: Commissioner Montero
Vote: Unanimous

MEETING ADJOURNED: 2:11 PM

Minutes prepared by:
Jason Thorpe, Assisting Secretary

APPENDIX II

Pre-Renewal Webinar Presentation