

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
APRIL 25, 2016**

**MERCER COUNTY
MCDADE ADMINISTRATION BUILDING
640 SOUTH BROAD STREET
ROOM 211
TRENTON, NJ 08650-8068
10:30 AM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Trenton Times, The Trentonian and the Princeton Packet**
- II. Filing advance written notice of this meeting with the Commissioners of the Mercer County Insurance Fund Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: APRIL 25, 2016
640 S. BROAD STREET, ROOM 211
TRENTON, NJ 08650-8068
10:30 AM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: March 28, 2016 Open Minutes.....Appendix I**
March 28, 2016 Closed MinutesHandout

- CORRESPONDENCE:**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-15**

- TREASURER – David Miller**
Resolution **26-16** April Bill List - MotionPage 16
February Monthly Treasurer Reports..... Pages 17-18

- ATTORNEY – Arthur R. Sypek, Jr., Esq. Verbal**

- CLAIMS SERVICE –Inservco Insurance Services, Inc. – Motion**
Resolution **27-16** Authorizing Disclosure of Liability Claims Check Register..... Pages 19-20
Liability Claims Payments 3-1-16 to 3-31-16 Pages 21-22

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

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Pages 24-27

- RISK MANAGER CONSULTANT – Borden Perlman Salisbury & Kelly**
Monthly Report Verbal

- OLD BUSINESS**
- NEW BUSINESS:**
- PUBLIC COMMENT:**
- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 28-30**
Resolution 28-16 Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS 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

APPROVAL OF PARS - Motion

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: **May 23, 2016** MERCER COUNTY, McDADE
ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068
10:30 AM

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: April 25, 2016
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- CEL Underwriting Manager Team** – We would like to welcome and introduce Ed Cooney. Ed will be the CEL Underwriting Manager. Ed will replace Tom Nolan who will retire on July 1, 2016. The Underwriting Manager Team also includes Tim Friel and Alex DeLuccia. Ed can be reached at 973-659-6424 or ecooney@connerstrong.com.
- Alternate Commissioner (Pages 5-6)** – Chairman Mair advised the County Executive approved Lillian Nazzaro, Esq. to serve as an alternate Commissioner for the Fund. Also the County Executive approved Raissa Walker to be the alternate Commissioner to the New Jersey Counties Excess Joint Insurance Fund. Included in the agenda on pages 5-6 is Resolution 24-16 appointing Lillian Nazzaro, Esq. as the alternate Commissioner and Resolution 25-16 appointing Raissa Walker as the New Jersey Counties Excess Joint Insurance Fund alternate Commissioner.
 - Motion to approve Resolution 24-16 Appointing Lillian Nazzaro as an Alternate Commissioner to the Mercer County Insurance Fund Commission**
 - Motion to approve Resolution 25-16 Appointing Raissa Walker as an Alternate Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2016**
- Certificate of Insurance Issuance Report (Pages 7-9)** – Attached on pages 7-9 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of March 17, 2016 to April 20, 2016. There were 8 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report**
- NJ Excess Counties Insurance Fund (CELJIF)** – The next CELJIF meeting is scheduled for Tuesday, April 26, 2016 at 1:00 PM. A summary report of the meeting will appear in the next agenda.

- ❑ **MCIFC Property & Casualty Financial Fast Track (Page 10)** – Included in the agenda on page 10 is a copy of the Financial Fast Track as of **February 29, 2016**. The report indicates the Commission has a surplus of **\$3,217,130**. Line 9 of the report, “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the CEL. MCIFC’s equity in the CEL as of February 29, 2016 is **\$526,555**. The total cash balance is **\$587,394**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 11)** – Included in the agenda on page 11 is a copy of the CEL Financial Fast Track for the month of February. As of **February 29, 2016** the Fund has a surplus of **\$6,395,498**. The cash balance is **\$10,076,785**.
- ❑ **Claims Tracking Reports (Pages 12-13)** – Included in the agenda on pages 12-13 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis reports as of March 31, 2016. The Executive Director will review the reports with the Commission.
- ❑ **Pollution Coverage** – The completed pollution application was sent to the CEL Underwriting Manager on April 15, 2016 to obtain a quote.
- ❑ **2016 Excess Insurance and Ancillary Coverage Policies** – On April 1, 2016 the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the Fund Office for assistance.
- ❑ **2015 Audit** – The Auditor is in the process of preparing the 2015 Fund Year Audit. When the audit is completed, Mr. Jim Miles of Bowman & Company will be asked to attend the meeting to review his report with the Commission.
- ❑ **Conner Strong & Buckelew Announcement (Pages 14-15)** – We are pleased to announce that Conner Strong & Buckelew along with J.A. Montgomery and PERMA have entered into a strategic alliance with Century Equity Partners. There will be no change in the management of the company. A copy of the announcement is included in the agenda on pages 14-15.

RESOLUTION NO. 24-16

**MERCER COUNTY INSURANCE FUND COMMISSION
APPOINTING AN ALTERNATE COMMISSIONER TO THE
MERCER COUNTY INSURANCE FUND COMMISSION**

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

BE IT RESOLVED by the MERCER COUNTY INSURANCE FUND COMMISSION that **Lillian Nazzaro, Esq.** is hereby appointed as the Alternate Fund Commissioner.

BE IT FURTHER RESOLVED, that the Alternate Commissioner shall serve through 2017 reorganization of the Commission and until their successor shall be appointed.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 25, 2016.

ADOPTED:

BY: _____
ANDREW A. MAIR, CHAIRMAN

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

RESOLUTION NO. 25-16

**MERCER COUNTY INSURANCE FUND COMMISSION APPOINTING AN
ALTERNATE COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT
INSURANCE FUND FOR FUND YEAR 2016**

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 New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

WHEREAS, the Fund by-laws require each member Insurance Fund Commission to appoint one (1) commissioner to the Fund; and

WHEREAS, the Commission deemed it appropriate to designate Andrew A. Mair as commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2016

NOW THEREFORE BE IT RESOLVED by the Commissioners of the Mercer County Insurance Fund Commission hereby appoint **Raissa Walker** as the Alternate Fund Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund year 2016.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 25, 2016.

ADOPTED:

BY: _____
ANDREW A. MAIR, CHAIRMAN

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

Mercer County Insurance Commission Certificate Of Insurance Monthly Report

Thursday, April 20, 2016

From 3/17/2016 To 4/20/16

Holder (H) / Insured Name (I) <u>MCIC</u>	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
East Windsor Regional School District I- County of Mercer	25A Leshin Lane Hightstown, NJ 08520 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1010	Evidence of insurance as respects polling at the following locations: 10, 11 Ethel McKnight School, 58 Twin Rivers Drive South; 7, 13, 14 Melvin Kreps School, 5 Kent Drive; 12, 15, 16 Perry Drew School, 70 Twin Rivers Drive North - MultiPurpose Room	4/7/2016	GL EX
H- Hopewell Township I- County of Mercer	201 Washington Crossing - Pennington Road Titusville, NJ 08560 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1015	Evidence of insurance. All operations usual to County Governmental Entity as respects for events being held at the Equestrian Center in Hopewell Twp. (See page 2)	3/17/2016	GL EX AU WC
			Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate) Policy Term: 1/1/15 to 1/1/16 Policy # XCO0000261		
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/15 to 1/1/16 Policy # SP4052392		
H- NJ Division of Disability Services I- County of Mercer	11 A Quakerbridge Rd.; PO Box 705 Trenton, NJ 08625 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1024	Evidence of Insurance. All operations usual to County Governmental Entity as respects to State funding. (see page 2)	3/22/2016	GL EX AU WC
			Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate) Policy Term: 1/1/16 to 1/1/17 Policy # XCO0000261		
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261		

H- Hamilton Township Board of Education
I- County of Mercer

90 Park Avenue Hamilton, NJ 08690
McDade Administration Building 640 South Broad
Street, PO Box 8068 Trenton, NJ 08650-0068

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Evidence of insurance. All operations usual to County Governmental
Entity as respects use of facilities. (see page 2)

9 Alexander Elementary School, 20 Robert Frost Drive, 22 Robinson Elementary School, 495 Gropp Avenue, 30, 45 Crockett Middle School, 2631 Kuser Road 20, 40 Sayen Elementary School, 3333 Nottingham Way, 46, 64 Rice Middle School, 901 Whitehorse-Ham Sqr Road 2, 27, 55 Steinert H.S., 2900 Klockner Road, 4, 11, 12 Hamilton High School West, 2720 So Clinton Avenue 60 Sunnybrae Elementary School, 166 Elton Avenue, 25, 52 Klockner Elementary School, 830 Klockner Road 28, 44, 50 University Heights Elementary School, 645 Paxson Ave 59 Langtree Elementary School, 2080 Whatley Drive 32, 58 Wm. Morgan Elementary School, 38 Stamford Rd 24, 29, 63 McGalliard Elementary School, 1600 Arena Dr 23 Wilson Elementary School, 600 Park Avenue 1, 33 Mercerville Elementary School, 60 Regina Avenue 51, 53 Yardville Heights Elementary School, 3880 S Broad St 16 Nottingham High School, 1055 Klockner Avenue

Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate)
Policy Term: 1/1/16 to 1/1/17 Policy # XCO0000261

Company E: XS Worker Compensation Statutory x \$1,000,000
XS Employers Liability \$5,000,000 x \$1,000,000
Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

H- Hopewell Township
I- County of Mercer

201 Washington Crossing-Pennington Road Titusville, 1677
NJ 08560
McDade Administration Building 640 South Broad
Street, PO Box 8068 Trenton, NJ 08650-0068

Evidence of insurance. All operations usual to County Governmental
Entity as respects for events being held at the Equestrian Center in
Hopewell Twp. (see page 2)

Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate)
Policy Term: 1/1/16 to 1/1/17 Policy # XCO0000261

Company E: XS Worker Compensation Statutory x \$1,000,000
XS Employers Liability \$5,000,000 x \$1,000,000
Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

H- Hopewell Township
I- County of Mercer

201 Washington Crossing-Pennington Road Titusville, 1677
NJ 08560
McDade Administration Building 640 South Broad
Street, PO Box 8068 Trenton, NJ 08650-0068

Evidence of insurance. All operations usual to County Governmental
Entity as respect to the all breed dog agility trial, May 19th-22nd.
(see page 2)

Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual
Aggregate)

Policy Term: 1/1/16 to 1/1/17 Policy # XCO0000261
Company E: XS Worker Compensation Statutory x \$1,000,000
XS Employers Liability \$5,000,000 x \$1,000,000
Policy Term 1/1/16 to 1/1/17 Policy # SP4054261

<p>H- Evidence of Insurance I- Mercer County Improvement Authority</p>	<p>80 Hamilton Avenue, 2nd Floor Trenton, NJ 08611</p>	<p>1681</p>	<p>Evidence of insurance. All operations usual to a County Government Entity as respect to Resolution 2015-035, Authorizing the Issuance of Lease Revenue Bonds (County of Mercer Courthouse Annex Project). See page 2</p> <p>3/22/2016 GL EX AU WC</p> <p>Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate) Policy Term: 1/1/16 to 1/1/17 Policy # XCO0000261</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>
<p>H- Marci Rubin, Executive Director I- County of Mercer</p>	<p>Boys and Girls Club Spruce Street Community Center 1688 1040 spruce Street Lawrenceville, NJ 08648</p> <p>McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068</p>	<p>1688</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects the MC Prosecutor sponsored event - Cops and Kids Basketball Expo - on Thursday, April 14, 2016. (see page 2)</p> <p>4/12/2016 GL EX AU WC</p> <p>Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate) Policy Term: 1/1/16 to 1/1/17 Policy # XCO0000261</p> <p>Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/16 to 1/1/17 Policy # SP4054261</p>

Total # of Holders = 8

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 29, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	662,757	1,325,515	15,321,408	16,646,923
2.	CLAIM EXPENSES				
	Paid Claims	170,769	281,202	2,337,196	2,618,399
	Case Reserves	(71,803)	154,349	2,201,600	2,355,949
	IBNR	395,971	844,050	1,995,683	2,839,733
	Discounted Claim Value	(8,508)	(26,253)	(109,981)	(136,234)
	TOTAL CLAIMS	486,428	1,253,348	6,424,499	7,677,847
3.	EXPENSES				
	Excess Premiums	198,655	397,310	4,687,910	5,085,220
	Administrative	48,147	96,037	1,097,244	1,193,281
	TOTAL EXPENSES	246,802	493,347	5,785,154	6,278,501
4.	UNDERWRITING PROFIT (1-2-3)	(70,472)	(421,180)	3,111,756	2,690,575
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	(70,472)	(421,180)	3,111,756	2,690,575
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	INVESTMENT IN JOINT VENTURE	90,768	157,698	368,857	526,555
10.	SURPLUS (6 + 7 + 8)	20,295	(263,482)	3,480,612	3,217,130
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	31,690	20,385	1,863,521	1,883,906
	2015	(14,835)	(311,553)	1,617,091	1,305,538
	2016	3,440	27,686		27,686
	TOTAL SURPLUS (DEFICITS)	20,295	(263,482)	3,480,612	3,217,130
TOTAL CASH					587,394
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	17,556	26,568	1,489,439	1,516,007
	Case Reserves	(24,190)	(15,763)	854,019	838,256
	IBNR	(3,084)	(6,939)	771,021	764,082
	Discounted Claim Value	728	543	(43,681)	(43,138)
	TOTAL FY 2014 CLAIMS	(8,990)	4,409	3,070,798	3,075,207
FUND YEAR 2015					
	Paid Claims	137,415	234,054	847,757	1,081,811
	Case Reserves	(136,581)	11,078	1,347,581	1,358,658
	IBNR	7,328	50,074	1,224,662	1,274,737
	Discounted Claim Value	3,205	(2,181)	(66,300)	(68,481)
	TOTAL FY 2015 CLAIMS	11,367	293,024	3,353,701	3,646,725
FUND YEAR 2016					
	Paid Claims	15,797	20,581		20,581
	Case Reserves	88,968	159,035		159,035
	IBNR	391,727	800,915		800,915
	Discounted Claim Value	(12,441)	(24,615)		(24,615)
	TOTAL FY 2016 CLAIMS	484,051	955,915	0	955,915
COMBINED TOTAL CLAIMS					7,677,847

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 February 29, 2016					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,764,165	3,551,277	76,187,004	79,738,281	
2. CLAIM EXPENSES					
Paid Claims	533,541	788,133	1,089,800	1,877,933	
Case Reserves	(211,178)	(280,153)	2,413,317	2,133,164	
IBNR	309,462	644,881	9,188,910	9,833,791	
Discounted Claim Value	(15,064)	(43,975)	(651,074)	(695,049)	
TOTAL CLAIMS	616,762	1,108,886	12,040,954	13,149,839	
3. EXPENSES					
Excess Premiums	842,880	1,650,706	52,056,606	53,707,312	
Administrative	134,219	266,560	5,652,282	5,918,842	
TOTAL EXPENSES	977,099	1,917,266	57,708,888	59,626,154	
4. UNDERWRITING PROFIT (1-2-3)	170,304	525,125	6,437,162	6,962,287	
5. INVESTMENT INCOME	2,399	6,037	184,725	190,761	
6. PROFIT (4+5)	172,703	531,162	6,621,887	7,153,049	
7. Dividend	0	0	150,000	150,000	
8. Cancelled Appropriations	0	0	607,551	607,551	
9. SURPLUS (6-7-8)	172,703	531,162	5,864,336	6,395,498	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	6,303	10,533	642,182	652,715	
2011	3,238	(222,381)	1,149,228	926,847	
2012	(454,448)	(354,217)	477,778	123,561	
2013	8,361	24,847	1,259,797	1,284,644	
2014	140,116	153,039	1,417,920	1,570,960	
2015	(22,864)	(122,173)	917,430	795,257	
2016	491,996	1,041,514		1,041,514	
TOTAL SURPLUS (DEFICITS)	172,703	531,162	5,864,335	6,395,497	
TOTAL CASH				10,076,785	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	901	163,454	164,355	
Case Reserves	(4,845)	(0)	1	1	
IBNR	(1,633)	(11,429)	326,545	315,116	
Discounted Claim Value	331	385	(11,008)	(10,622)	
TOTAL FY 2010 CLAIMS	(6,147)	(10,143)	478,992	468,849	
FUND YEAR 2011					
Paid Claims	0	91,234	144,097	235,331	
Case Reserves	1	166,358	262,007	428,365	
IBNR	(3,119)	(21,836)	623,896	602,060	
Discounted Claim Value	148	(12,684)	(41,637)	(54,321)	
TOTAL FY 2011 CLAIMS	(2,970)	223,072	988,363	1,211,434	
FUND YEAR 2012					
Paid Claims	479,789	607,761	515,889	1,123,650	
Case Reserves	(15,593)	(218,685)	856,270	637,585	
IBNR	(5,600)	(39,202)	1,120,043	1,080,842	
Discounted Claim Value	(3,832)	5,160	(82,267)	(77,108)	
TOTAL FY 2012 CLAIMS	454,764	355,034	2,409,934	2,764,969	
FUND YEAR 2013					
Paid Claims	0	0	15,975	15,975	
Case Reserves	(1)	0	511,304	511,304	
IBNR	(8,289)	(24,866)	1,657,721	1,632,856	
Discounted Claim Value	396	1,188	(110,993)	(109,805)	
TOTAL FY 2013 CLAIMS	(7,894)	(23,678)	2,074,007	2,050,329	
FUND YEAR 2014					
Paid Claims	1,523	36,007	119,922	155,929	
Case Reserves	(138,522)	(176,417)	313,106	136,689	
IBNR	(9,647)	(21,706)	2,411,798	2,390,092	
Discounted Claim Value	7,085	10,474	(164,745)	(154,271)	
TOTAL FY 2014 CLAIMS	(139,561)	(151,642)	2,680,081	2,528,439	
FUND YEAR 2015					
Paid Claims	52,230	52,230	130,464	182,693	
Case Reserves	(52,219)	(51,410)	470,629	419,220	
IBNR	18,293	125,005	3,048,907	3,173,912	
Discounted Claim Value	2,837	(4,438)	(240,424)	(244,862)	
TOTAL FY 2015 CLAIMS	21,141	121,387	3,409,576	3,530,963	
FUND YEAR 2016					
Paid Claims	0	0		0	
Case Reserves	1	1		1	
IBNR	319,457	638,915		638,915	
Discounted Claim Value	(22,030)	(44,059)		(44,059)	
TOTAL FY 2016 CLAIMS	297,429	594,856	0	594,856	
COMBINED TOTAL CLAIMS	616,762	1,108,886	12,040,954	13,149,839	
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.					

**Mercer County Insurance Fund Commission
CLAIM ACTIVITY REPORT**

AS OF	March 31, 2016							
COVERAGE LINE-PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	0	1	28	20	49
March-16	0	0	0	0	1	24	22	47
NET CHGE	0	0	0	0	0	-4	2	-2
Limited Reserves								\$1,435
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$0	\$1,000	\$75,542	\$36,501	\$113,043
March-16	\$0	\$0	\$0	\$0	\$1,000	\$27,965	\$38,500	\$67,465
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$47,577)	\$1,999	(\$45,578)
Ltd Incurred	\$0	\$0	\$0	\$0	\$20,168	\$77,940	\$38,500	\$136,607
COVERAGE LINE-GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	0	8	33	5	46
March-16	0	0	0	0	7	29	8	44
NET CHGE	0	0	0	0	-1	-4	3	-2
Limited Reserves								\$7,933
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$0	\$146,489	\$128,340	\$3,540	\$278,369
March-16	\$0	\$0	\$0	\$0	\$145,489	\$195,801	\$7,750	\$349,040
NET CHGE	\$0	\$0	\$0	\$0	(\$1,000)	\$67,461	\$4,210	\$70,671
Ltd Incurred	\$0	\$0	\$0	\$0	\$146,852	\$200,378	\$7,750	\$354,980
COVERAGE LINE-AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	0	0	6	3	9
March-16	0	0	0	0	0	7	1	8
NET CHGE	0	0	0	0	0	1	-2	-1
Limited Reserves								\$3,276
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$0	\$0	\$21,484	\$7,860	\$29,344
March-16	\$0	\$0	\$0	\$0	\$0	\$21,984	\$4,227	\$26,211
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$500	(\$3,633)	(\$3,133)
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,891	\$27,420	\$11,162	\$49,473
COVERAGE LINE-WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	0	24	40	13	77
March-16	0	0	0	0	20	34	25	79
NET CHGE	0	0	0	0	-4	-6	12	2
Limited Reserves								\$33,111
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$0	\$690,767	\$1,132,791	\$111,134	\$1,934,691
March-16	\$0	\$0	\$0	\$0	\$657,710	\$1,124,534	\$833,563	\$2,615,807
NET CHGE	\$0	\$0	\$0	\$0	(\$33,057)	(\$8,257)	\$722,429	\$681,115
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,149,135	\$2,292,320	\$899,803	\$5,341,259
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	0	0	0	0	33	107	41	181
March-16	0	0	0	0	28	94	56	178
NET CHGE	0	0	0	0	-5	-13	15	-3
Limited Reserves								\$17,183
Year	2010	2011	2012	2013	2014	2015	2016	TOTAL
February-16	\$0	\$0	\$0	\$0	\$838,256	\$1,358,157	\$159,035	\$2,355,448
March-16	\$0	\$0	\$0	\$0	\$804,199	\$1,370,284	\$884,040	\$3,058,523
NET CHGE	\$0	\$0	\$0	\$0	(\$34,057)	\$12,127	\$725,005	\$703,075
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,327,045	\$2,598,058	\$957,215	\$5,882,318

Mercer County Insurance Fund Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF March 31, 2016

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-16		Unlimited Incurred	Limited Incurred	Actual 29-Feb-16		Unlimited Incurred	Limited Incurred	Actual 31-Mar-15				
PROPERTY	62,322	20,168	20,168	32.36%	100.00%	20,168	20,168	32.36%	100.00%	148,083	148,083	237.61%	60,098	96.43%		
GEN LIABILITY	124,157	146,852	146,852	118.28%	102,677	82.70%	147,852	147,852	119.08%	101,378	81.65%	68,893	68,893	55.49%	82,028	66.07%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	101,646	80.03%	10,891	10,891	8.57%	100,242	78.92%	11,391	11,391	8.97%	75,677	59.58%
WORKER'S COMP	4,356,301	2,149,135	2,149,135	49.33%	4,152,814	95.33%	2,174,932	2,174,932	49.93%	4,129,587	94.80%	2,008,981	2,008,981	46.12%	3,426,921	78.67%
TOTAL ALL LINES	4,669,797	2,327,045	2,327,045	49.83%	4,419,458	94.64%	2,353,842	2,353,842	50.41%	4,393,528	94.08%	2,237,349	2,237,349	47.91%	3,644,723	78.05%
NET PAYOUT %	\$1,522,846															

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-16		Unlimited Incurred	Limited Incurred	Actual 29-Feb-16		Unlimited Incurred	Limited Incurred	Actual 31-Mar-15				
PROPERTY	80,948	77,940	77,940	96.28%	78,060	96.43%	75,517	75,517	93.29%	77,737	96.03%	79,200	79,200	97.84%	18,618	23.00%
GEN LIABILITY	155,896	200,378	200,378	128.53%	102,997	66.07%	132,179	132,179	84.79%	100,081	64.20%	13,459	13,459	8.63%	9,354	6.00%
AUTO LIABILITY	131,580	27,420	27,420	20.84%	78,396	59.58%	26,920	26,920	20.46%	74,953	56.96%	2,250	2,250	1.71%	7,895	6.00%
WORKER'S COMP	4,449,750	2,292,320	2,292,320	51.52%	3,500,433	78.67%	2,205,350	2,205,350	49.56%	3,332,148	74.88%	319,722	319,722	7.19%	133,493	3.00%
TOTAL ALL LINES	4,818,174	2,598,058	2,598,058	53.92%	3,759,885	78.04%	2,439,967	2,439,967	50.64%	3,584,919	74.40%	414,631	414,631	8.61%	169,359	3.52%
NET PAYOUT %	\$1,227,774															

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-16		Unlimited Incurred	Limited Incurred	Actual 29-Feb-16		Unlimited Incurred	Limited Incurred	Actual 31-Mar-15				
PROPERTY	80,948	38,500	38,500	47.56%	18,618	23.00%	36,501	36,501	45.09%	10,523	13.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	155,896	7,750	7,750	4.97%	9,354	6.00%	3,540	3,540	2.27%	3,897	2.50%	0	0	N/A	N/A	N/A
AUTO LIABILITY	131,580	11,162	11,162	8.48%	7,895	6.00%	7,860	7,860	5.97%	3,290	2.50%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,616,644	899,803	899,803	19.49%	138,499	3.00%	131,715	131,715	2.85%	92,333	2.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,985,068	957,215	957,215	19.20%	174,366	3.50%	179,615	179,615	3.60%	110,043	2.21%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$73,175															



Conner Strong & Buckelew Forms Strategic Alliance with Century Equity Partners to Accelerate National Growth

Combined resources, expertise enhance organic growth, strategic acquisition opportunities

MARLTON, NJ, (April 8, 2016) – Conner Strong & Buckelew (“Conner Strong”), a leading insurance, risk management and employee benefits brokerage and consulting firm, today announced that it has formed a strategic alliance with Century Equity Partners (“Century”) to accelerate the firm’s expansion strategy. The alliance leverages Conner Strong’s market-leading service and delivery model with Century’s extensive M&A experience and industry relationships to immediately enhance organic growth and targeted acquisition strategies.

Under the terms of the alliance, Century will acquire a minority interest in Conner Strong & Buckelew. George E. Norcross, III, Conner Strong’s Executive Chairman; Mike Tiagwad, President and CEO; and Joseph Buckelew, Chairman, will maintain their majority interest in the firm. Together with the existing management team, they will continue in their current leadership positions.

“Our success over the past several years has created a solid foundation that will allow us to expand our capabilities and grow our geographic footprint,” said Tiagwad. “Since spinning off as a private company from Commerce Bank in 2008, we have consistently exceeded the published organic growth rates of the public companies in our industry, by a multiple of two to three. This is the ideal partner at the ideal time to help take the company to the next level.”

About Conner Strong & Buckelew

Conner Strong & Buckelew is among America’s largest insurance brokerage, risk management and employee benefits brokerage and consulting firms. The firm is an industry leader in providing high-risk businesses with comprehensive solutions to prevent losses, manage claims, and drive bottom line growth. Its employee benefits practice focuses on providing best-in-class benefits administration, health and wellness programs and strategic advisory services.

The company provides insurance and risk services to a wide-range of industries including but not limited to aviation, construction, education, healthcare, hospitality & gaming, life science & technology, public entity and real estate. Conner Strong & Buckelew and its affiliates offer a number of innovative and specialty solutions which include captive strategies, construction wrap-ups, executive risk, safety and risk control, and private client services.

Founded in 1959 with offices in New York, New Jersey, Pennsylvania, Delaware and Florida, Conner Strong & Buckelew has a team of nearly 350 professionals, serving clients throughout the United States and abroad. For more information, visit www.connerstrong.com or follow us on LinkedIn at www.linkedin.com/company/conner-strong-&-buckelew.

About Century Equity Partners

Century Equity Partners is a Boston-based private equity firm that focuses on investing in companies operating across the insurance, asset and wealth management, specialty finance and banking services sectors. Century invests in companies that are seeking capital to support growth or fund partial buyout or recapitalization strategies.

For more information, visit www.cepfunds.com.



connerstrong.com



877-861-3220



news@connerstrong.com



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**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 26-16

APRIL 2016

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

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

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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000204			
000204	NEW JERSEY COUNTIES EXCESS JIF	CEL - FINAL 2015 ASSESSMENT BILL	7,419.70
			7,419.70
TOTAL PAYMENTS FY 2015			7,419.70

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000205			
000205	BORDEN PERLMAN SALISBURY&KELLY	RMC FEE 04/2016	5,000.00
			5,000.00
000206			
000206	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2016	2.08
000206	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2016	13,096.83
			13,098.91
000207			
000207	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 04/2016	2,271.42
			2,271.42
000208			
000208	INSERVCO INSURANCE SERVICES	CLAIMS SERVICES - 04/2016	16,666.66
			16,666.66
000209			
000209	THE PRINCETON PACKET	ACCT: 1042540 - 2/26 - RESCHEDULE MTG	13.02
000209	THE PRINCETON PACKET	ACCT: 1042540 - 2/12 FEB CLOSED SESSION	16.80
			29.82
000210			
000210	21ST CENTURY MEDIA	ACCT: 884004 - 3/15/16 - SCHEDULE MTG	12.60
			12.60
000211			
000211	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2016	10,055.00
			10,055.00
TOTAL PAYMENTS FY 2016			47,134.41

TOTAL PAYMENTS ALL FUND YEARS \$ 54,554.11

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: 2016							
Month Ending: February							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	47,330.32	129,671.67	133,610.11	2,730,223.46	(2,052,904.60)	(471,814.06)	516,116.90
RECEIPTS							
Assessments	17,713.60	34,223.36	28,892.08	977,171.42	535,191.39	126,574.82	1,719,766.67
Refunds	0.00	0.00	0.00	93.12	0.00	0.00	93.12
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,713.60	34,223.36	28,892.08	977,264.54	535,191.39	126,574.82	1,719,859.79
EXPENSES							
Claims Transfers	0.00	0.00	739.71	170,121.94	0.00	0.00	170,861.65
Expenses	0.00	0.00	0.00	0.00	1,430,315.92	47,329.99	1,477,645.91
Other *	0.00	0.00	0.00	0.00	0.00	75.00	75.00
TOTAL	0.00	0.00	739.71	170,121.94	1,430,315.92	47,404.99	1,648,582.56
END BALANCE	65,043.92	163,895.03	161,762.48	3,537,366.06	(2,948,029.13)	(392,644.23)	587,394.13

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH		February		
CURRENT FUND YEAR		2016		
		Description:	MCIFC General A/C	MCIFC Claims A/C
		ID Number:		
		Maturity (Yrs)		
		Purchase Yield:		
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$516,116.90		463,883.68	52,233.22
Opening Interest Accrual Balance	\$0.00		-	-
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	\$1,719,859.79	\$1,524,734.87	\$195,124.92
10	(Withdrawals - Sales)	-\$1,648,582.56	-\$1,477,690.91	-\$170,891.65
	Ending Cash & Investment Balance	\$587,394.13	\$510,927.64	\$76,466.49
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$1,600,404.93	\$1,524,686.43	\$75,718.50
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$2,187,799.06	\$2,035,614.07	\$152,184.99

RESOLUTION NO. 27-16

**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 April 25, 2016 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 March 1, 2016 to March 31, 2016 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 25, 2016.

ADOPTD:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

K. MEGAN CLARK HUGHES, 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
03/01/2016 Thru 03/31/2016

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
03/01/2016 Thru 03/31/2016

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	7481	3950001076	001 QUINLAN, DANIEL	1/26/2016	1/26/2016	DANIEL QUINLAN	3/21/2016	Full Final Settlement of All Claims	85.54	85.54
C	7483	3950001080	001 FIRST ENERGY	1/13/2016	1/13/2016	JERSEY CENTRAL POWER & LIGHT	3/21/2016	Claim Number JL033081	6,849.00	6,849.00
Total for Coverage: Auto Liability							Number of entries: 2		6,934.54	6,934.54
Coverage: General Liability										
C	7082	3950000951	001 DIGIOVACCHINO, DINO	8/1/2015	8/1/2015	DINO DIGIOVACCHINO	3/7/2016	Full Final Settlement of All Claims	238.09	238.09
C	7482	3950001017	001 DIGIOVANNA, THERESA	11/20/2015	11/20/2015	THERESA DIGIOVANNA	3/21/2016	Full Final Settlement of all Claim	500.00	500.00
Total for Coverage: General Liability							Number of entries: 2		738.09	738.09
Coverage: Property										
M	396	3950000593	001 COUNTY OF MERCER			ALL RISK INC	3/21/2016		50,000.00	50,000.00
Total for Coverage: Property							Number of entries: 1		50,000.00	50,000.00
Total for Mercer County Ins Fund Comm - 396							Number of entries: 5		57,672.63	57,672.63



First Managed Care Option, Inc.

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
Total 2014	\$822,559	\$509,923	\$814,817	\$312,636	38%	752	618	134	82%	6	\$61,563	\$251,073
Total 2015	\$718,860	\$435,127	\$706,183	\$283,733	39%	695	558	137	80%	18	\$56,661	\$227,072
Jan-16	\$155,061	\$83,394	\$153,004	\$71,667	46%	81	56	25	69%	2	\$14,333	\$57,333
Feb-16	\$88,857	\$55,542	\$86,730	\$33,315	37%	131	118	13	90%	0	\$6,566	\$26,749
Mar-16	\$139,873	\$78,468	\$136,744	\$61,405	44%	206	192	14	93%	0	\$12,281	\$49,124
Total 2016	\$383,791	\$217,404	\$376,479	\$166,387	43%	418	366	52	88%	2	\$33,180	\$133,207
Total to Date	\$1,925,210	\$1,162,454	\$1,897,478	\$762,756	40%	1,865	1,542	323	83%	26	\$151,404	\$611,352

Report Run Date:04/01/2016

MCC



**MERCER COUNTY INSURANCE FUND COMMISSION
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: April 15, 2016

**March - April 2016
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **March 28:** Attended the MCIFC meeting in Trenton.
- **March 28:** Attended the MCIFC Claims Committee meeting in Trenton.
- **March 30:** Conducted a loss control survey for MCBOSS

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 20:** Plan to attend the MCIFC Accident Review Panel meeting in Trenton
- **April 25:** Plan to attend the MCIFC meeting in Trenton.
- **April 25:** Plan to attend the MCIFC Claims Committee meeting in Trenton.
- **April 27:** Plan to attend the MCIFC DOT Safety Committee meeting in Trenton.

SAFETY DIRECTOR BULLETINS

- Comprehensive Playground Inspection Program – April 5

Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

Periodic (weekly to monthly) Inspections

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist (included). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

Daily Inspections

Workers are in the parks almost every day, cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of two other resources;

1. J.A. Montgomery offers a Playground Safety Inspector class.
2. Your Safety Consultant is ready to assist with any aspect of your program.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- **[ADD ADDITIONAL OR LOCAL CONCERNS]**

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it *[HOW - write it down where, call it in to who, etc.]*. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to *[WHO]*. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[WHO – department and / or the police on their non-emergency number]*.

Do you have any questions?

This lesson plan is intended for general information purposes. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Recreation Department Playground Safety Checklist

Location Surveyed:				Inspection Date: / / 20	
Name of Inspector:				Title:	
#	Needs Work	O K	N/A	CONDITION: Write line #'s & comments on back for all "Needs Work" listings, and notify management to initiate required corrective action	
General Condition of Grounds and Equipment					
1				Surfacing material is at adequate depth and is not compacted or overgrown with vegetation	
2				Surface material extends a minimum use zone of 6 foot in all directions for all equipment.	
3				Surface material has adequate drainage Tripping hazards such as roots, rocks, etc.	
4				Surface material has not been kicked out from under swings, front of slide, etc.	
5				Surface material free of trip hazards such as roots, rocks, etc.	
6				Vandalism (broken glass, trash, graffiti, etc.)	
7				Signs are present and legible – Rules, Hours and Age	
8				Benches, picnic tables, etc. are not located in the Use Zones of play equipment	
9				Overhead wires or tree branches cleared to above 84 inches over play equipment.	
10				Dead tree limbs have been removed.	
11				Fencing is not damaged; exposed sharp edges, end caps missing, etc.	
12				Anchors / foots are not broken, exposed, cracked, or loose in the ground	
13				Platforms and railings are not cracked, bent, warping, rusting, etc.	
14				Steps, rungs, and platforms are in good condition and free of damage or excessive rust.	
15				Steps, rungs, and platforms do not allow accumulation of water or debris	
16				Hardware – Bolts & nuts are not loose, rusted, or extend more than 2 threads.	
17				Hardware is tamper resistant	
18				Exposed ends of columns and tubing are covered by plugs or caps	
19				Paint is not chipped or peeling (if installed before 1962 lead paint is possible)	
20				Wood is not cracked, heavily splintered, or otherwise deteriorated.	
Specific Equipment					
21				Swings – surface material extended twice the height to the front and rear of swings	
22				Swings – no missing, damaged or loose swing seats; heavy seats with sharp edges or corners	
23				Swings - "S" hooks closed to maximum of width of a dime	
24				Swings – no worn bearings, hangers or chains. Bearings are lubricated.	
25				Slides are not cracked, bent, or otherwise damaged.	
26				Rigid climbers are smooth, not cracked, bent, or otherwise damaged.	
27				Flexible climbers do not present choke hazard. Ropes secured top and bottom.	
28				Rockers are in good condition.	
29				Merry-go rounds are no greater than 9" above surface, include speed limiter, and in good shape	
30				Seesaw fulcrum is fixed, enclosed, or designed to prevent crush & shear; no footrests	
Ancillary Activities or Equipment					
33				Sand play is located in shaded area, inspected & raked weekly to remove debris.	
34				Lamp posts & poles are free of cracks in welds. Lights work. Electrical components covered.	

J. A. Montgomery Risk Control
April 2014

RESOLUTION NO. 28-16

**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 April 25, 2016.

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 April 25, 2016 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 April 25, 2016.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

Claim #	Claimant	Type of Claim	PAR/SAR	C.P or DO #
3960001150	Jeret Johnson	Worker Compensation	PAR	
3960000433	Michael Mesday	Worker Compensation	PAR/SAR	
3960001164	Wilfredo Rosado	Worker Compensation	PAR	
3960001081	Joseph Solack	Worker Compensation	PAR	

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 28, 2016
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
10:00AM**

Meeting was called to order by Chairman Mair. Ms. Dodd read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Andrew A. Mair	Present
K. Megan Clark Hughes	Absent
Raissa Walker	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Keith Platt Matthew Baron
	Conner Strong & Buckelew Danielle Batchelor
Managed Care Services	First MCO Kelly Royce
Risk Management Consultant	Borden Perlman Salisbury & Kelly Doug Borden
Attorney Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Thomas J. Walls, Jr. Capehart Scatchard, PA
Susan Schaefer, Susan Schaefer, LLC
Aaron T. Watson, Mercer County
Lillian Nazzaro, Esq., Mercer County
Rachel Chwastek, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MARCH 3, 2016

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 3, 2016

Moved:	Chairman Mair
Second:	Commissioner Walker
Vote:	2 Ayes, 0 Nays

Chairman Mair thanked everyone for their cooperation in rearranging the agenda to have all of the action items discussed first as he had another meeting to attend. Executive Director advised a revised agenda page was distributed and the first item for approval would be the March Bill List.

TREASURER REPORT: Chairman Mair advised the Treasurer was not present. Chairman Mair advised the March Bill List, Resolution 21-16, was included in the agenda.

MOTION TO APPROVE RESOLUTION 21-16, MARCH BILL LIST IN THE AMOUNT OF \$47,802.94

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	2 Ayes, 0 Nays

Executive Director advised the monthly Treasurer Reports were included in the agenda.

CLAIMS SERVICE:

Executive Director advised Resolution 22-16, Disclosure of Liability Claims Check Register, was included in the agenda along with a copy of the check register for the period of February 1, 2016 to February 29, 2016.

MOTION TO APPROVE RESOLUTION 22-16 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved:	Chairman Mair
Second:	Commissioner Walker
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 23-16 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 23-16 FOR EXECUTIVE SESSION

Moved: Commissioner Walker
Second: Chairman Mair
Vote: 2 Ayes, 0 Nays

MOTION TO RETURN TO OPEN SESSION

Moved: Commissioner Walker
Second: Chairman Mair
Vote: 2 Ayes, 0 Nays

MOTION TO APPROVE THE PARS/SARS DISCUSSED IN CLOSED SESSION

Moved: Commissioner Walker
Second: Chairman Mair
Vote: 2 Ayes, 0 Nays

MOTION TO APPROVE THE DECISION FOR ATTORNEY LORA V. NORTEN (CAPEHARDT & SCATCHARD) TO FILE A MOTION TO STAY THE PAYMENT OF MEDICAL AND TEMPORARY BENEFITS PURSUANT TO COURT ORDER AND FILE THE NOTICE OF INTERLOCUTORY APPEAL IN THE MATTER OF AL LONGSTREET, CLAIM PETITION NUMBER 2015-7384, INSERVCO CLAIM NUMBER #3960000571

Moved: Commissioner Walker
Second: Chairman Mair
Vote: 2 Ayes, 0 Nays

EXECUTIVE DIRECTOR REPORT: Executive Director advised there was no correspondence and reported he had one action item for his report.

CERTIFICATE OF INSURANCE REQUEST FORM: Executive Director reported on the Certificate of Insurance Report for the period of February 16, 2016 to March 16, 2016. There were fifteen (15) certificates of insurances issued during this period. Executive Director asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Walker
Second: Chairman Mair
Vote: 2 Ayes, 0 Nays

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised last month he reported the CEL held its 2016 Reorganization meeting on February 25, 2016. Executive Director advised a summary report of the meeting was included in the agenda. Executive Director asked if anyone had any questions regarding the summary. Executive Director noted the CEL would meet again on Tuesday, April 26, 2016 at 1:00 PM.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the January Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,196,836 as of January 31, 2016. Executive Director also referred to line 9 of the report, "Investment in Joint Venture" and indicated \$435,787 of the surplus was the MCIFC's share of the CEL JIF equity. Executive Director noted the total cash balance was \$516,117.

NJ CEL PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. Executive Director advised as of January 31, 2016 the Fund had a surplus of \$6,222,795 and a total cash figure of \$8,592,052. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of February 29, 2016. Executive Director advised he reviewed the "Claims Activity Report" and noted he did not see any anomalies other than there were 13 new property claims opened in February. Mr. Platt advised his office did research the claims and noted there were numerous auto property claims reported and most were due to driver error, such as backing into objects and a few windshield claims. Executive Director also reviewed the "Claims Management Report Expected Loss Ratio Analysis" report. Executive Director advised this report was another method to determine how the Commission was operating. Executive Director reported for the Fund years of 2014 and 2015 the Commission was running better than the actuary projected and that was also reflected in the financial fast track. Executive Director noted the Financial Fast track reflected a significant surplus for both years. Executive Director asked if anyone had questions on the claim reports.

POLLUTION COVERAGE: Executive Director reported the CEL Underwriting Manager was waiting for the completed application from the County to obtain a pollution quote. Mr. Borden advised the task of accessing the County's exposure was an immense project as pollution coverage was never purchased previously. Mr. Borden noted the application was a work in progress project.

Executive Director advised two items were carried forward from last month. Executive Director noted the first was the **Alternate Commissioner**. Chairman Mair advised a request for the alternate Commissioner was submitted in writing to the County Executive for consideration. Executive Director advised the last item was the **Mercer County Correction Facility**. Executive Director

advised he provided a list of items needed to determine the effect on the loss funds for the Commission and also at the CEL level. Executive Director noted his office wanted to help in any way possible regarding the facility. Chairman Mair thanked the Executive Director for the list and advised he recently asked Mr. David Miller if he still needed the information. In response to Executive Director's inquiry, Chairman Mair indicated the plan was still the same for the Correctional Facility however, the timeline was not certain at this time.

Executive Director advised that concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

SAFETY COMMITTEE: Mr. Prince reported the Safety & Accident Committee last met on March 16th and was scheduled to meet again on April 20th.

CLAIMS COMMITTEE: Ms. Batchelor reported the Claims Committee met prior to the Commission meeting today and discussed the PARS that were presented during closed session. Ms. Batchelor advised that concluded her report unless anyone had any questions.

MANAGED CARE: Ms. Royce advised she would review the Managed Care Report which was included in the agenda. Ms. Royce reported for the month of February provider bills were received in the amount of \$88,857 and First MCO re-priced the bills to \$55,542 for a savings of \$33,315 or 37%. In response to Chairman Mair's inquiry, Ms. Royce advised the PPO penetration was 90%. Ms. Royce advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the February - March Risk Control Activity Report which was included in the agenda. Mr. Prince noted the training schedule for the month of February was also included in the agenda. Mr. Prince applauded the County for their participation in the training program. Mr. Prince noted many of the training sessions conducted in February were found on the most commonly cited PEOSH citation lists. Mr. Prince referred to a copy of the Safety Director Bulletin, "Fire Extinguisher Essentials" which was included in the agenda. Mr. Prince stated with regard to the recent discussion on motor vehicles accidents there were a variety of training classes available such as instructor led or on-line courses. Mr. Prince advised he would discuss further with Mr. Sloane so he could make recommendations as he visited the different departments to decrease the accidents. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGER CONSULTANT: Mr. Borden advised he had four issues with the renewal policies and Conner Strong & Buckelew did a good job of making the improvements. Mr. Borden advised there was a bond exclusion on the AIG policy. Mr. Borden advised AIG consented to remove the bond exclusion for some of the Commissions; however they would not remove for Mercer. Mr. Borden explained Mercer County's outstanding bond amount exceeded its bond authority thus failing to meet AIG's total bond authority requirement and Mercer County Improvement Authority's did not meet AIG's bond ratio requirement. Mr. Borden indicate he shared with Chairman Mair the exclusion the other day and Mr. Borden advised he felt this was not a big issue. Executive Director asked Mr. Borden to ensure that the applications were completed

correctly. Ms. Ortiz advised she would review again. In response to Chairman Mair's inquiry, Mr. Borden thought the exclusion should be accepted and he would give Chairman Mair a copy again. Chairman Mair requested Ms. Nazzaro follow up with Mr. Borden on this issue. Executive Director again asked Mr. Borden to review the applications and put something in writing.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Chairman Mair
Second:	Commissioner Walker
Vote:	2 Ayes, 0 Nays

Seeing no members of the public wishing to speak Chairman Mair asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO THE PUBLIC

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	2 Ayes, 0 Nays

MOTION TO ADJOURN:

Moved:	Commissioner Hughes
Second:	Chairman Mair
Vote:	3 Ayes, 0 Nays

MEETING ADJOURNED: 10:53 AM

Minutes prepared by:

Cathy Dodd, Assisting Secretary