

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
NOVEMBER 28, 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: NOVEMBER 28, 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: October 24, 2016 Open MinutesAppendix I**
October 24, 2016 Closed Minutes.....Handout

- CORRESPONDENCE:**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-14**

- TREASURER – David Miller**
Resolution **47-16** November Bill List - MotionPage 15
September & October Monthly Treasurer Reports..... Pages 16-19

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

- CLAIMS SERVICE – Inservco Insurance Services, Inc. – Motion**
Resolution **48-16** Authorizing Disclosure of Liability Claims Check Register..... Pages 20-21
Liability Claims Payments 10-1-16 to 10-31-16 Pages 22-23

- MANAGED CARE – First MCO**
Monthly Summary Report –.....Page 24

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Pages 25-27
Loss Control Report – Mercer County LibrariesAppendix II
Loss Control Report – Mercer County Park System.....Appendix II

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

- OLD BUSINESS**
- NEW BUSINESS:**
- PUBLIC COMMENT:**

- CLOSED SESSION – Payment Authorization Requests (PARS/SARS).....Pages 28-30**
Resolution **49-16** 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

APPROVAL OF PARS - Motion

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: December 19, 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: November 28, 2016
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- 2017 Property & Casualty Budget Introduction (Pages 5-9)** - Attached on page 5 for your review and discussion is the 2017 proposed Property and Casualty Budget. The introductory budget represents a .76% increase. The property SIR is \$100K except vacant property will be \$250K. This will be funded by the MCIFC subject to the member deductible. The budget does not include funding for the pollution liability coverage. The CEL portion of this budget was approved on November 17, 2016. Also included in the agenda on pages 8-9 is a narrative regarding the 2017 Proposed Budget introduction. PERMA will advertise the proposed 2017 Budget in the applicable newspapers. Copies of the proposed annualized assessments are included in the agenda on page 6. The annual assessment would be billed in three installments and payable as follows: 40% on 2/15/17, 30% on 5/15/17 and 30% on 10/15/17.

Please note on page 7 is an alternate budget to include pollution liability coverage with an approximate annual premium of \$30,000. However, this budget does not include UST/AST coverage as this aspect of the coverage has not been completed.

- Motion to introduce the 2017 Property and Casualty Budget in the amount of _____ and schedule a Public Hearing on December 19, 2016 at the Mercer County McDade Building, 640 S. Broad Street, Trenton, NJ at 10:30 AM**
- Pollution Coverage** – As noted above the alternate budget includes an estimated premium of \$30,000 for only pollution liability coverage and does not include any UST/AST coverage. If coverage is desired we will ask the CEL Underwriting Manager to bind coverage as of January 1, 2017.
 - Motion to bind the Pollution Liability Coverage effective January 1, 2017**
- Certificate of Insurance Issuance Report (Page 10)** – Attached on page 10 is the certificate of insurance issuance report from the CEL listing those certificates issued for the period of October 19, 2016 to November 20, 2016. There was 1 certificate of insurance issued during this period.

❑ **Motion to approve the certificate of insurance report**

- ❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The CELJIF met on November 17, 2016 and the Fund Commissioners adopted the 2017 budget in the amount of \$20,977,357. The Underwriting Manager was given authorization to bind the 2017 excess and ancillary policies. The Fund Commissioners also authorized a Professional Service Agreement to the incumbent, The Actuarial Advantage Inc. for actuary services. A summary report of the meeting will appear in the next agenda. The CELJIF will hold its 2017 Reorganization Meeting on February 23, 2017.
- ❑ **MCIFC Property & Casualty Financial Fast Track (Page 11)** – Included in the agenda on page 11 is a copy of the Financial Fast Track as of **September 30, 2016**. The report indicates the Commission has a surplus of **\$4,402,843**. Line 10 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 September 30, 2016 is **\$628,783**. The total cash amount is \$794,893.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 12)** – Included in the agenda on page 12 is a copy of the CEL Financial Fast Track for the month of September. As of **September 30, 2016** the Fund has a surplus of **\$7,631,542**. The cash balance is \$19,720,440.
- ❑ **Claims Tracking Reports (Pages 13-14)** – Included in the agenda on pages 13-14 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis reports as of October 31, 2016. The Executive Director will review the reports with the Commission.
- ❑ **Professional Service Contracts** – The County issued and posted the RFP’s for the position of Executive Director, Actuary, Risk Management Consultant and Third Party Claims Administrator. An evaluation committee has reviewed and evaluated all of the responses. Recommendations will be made to the Freeholders. The County will issue the respective renewal service agreements.
- ❑ **Outsourcing of Medical Examiner’s Office** – Last month Chairman Mair discussed the Outsourcing of the Medical Examiner’s office. We will ask the Chairman for an update on the timeline for this transition.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** –The Workshop was held at the Conner Strong & Buckelew Marlton office on Wednesday November 2nd. Ms. Batchelor will provide a verbal summary of the workshop.

###	MCIC				
	MERCER COUNTY INSURANCE COMMISSION				
	2017 PROPOSED BUDGET -				
	PROPERTY RETENTION 100K				
		ANNUALIZED	PROPOSED	Change \$	Change %
	APPROPRIATIONS	BUDGET FY2016*	BUDGET		
	I. Claims and Excess Insurance				
	Claims				
1	Property (SIR 100K except vacant 250K)	80,948	83,000	2,052	2.54%
2	Liability	155,896	159,000	3,104	1.99%
3	Auto	131,580	134,000	2,420	1.84%
4	Workers' Comp.	4,616,644	4,709,000	92,356	2.00%
5					
6	Subtotal - Claims	4,985,068	5,085,000	99,932	2.00%
7					
8	Premiums				
9	XS JIF	2,062,510	2,039,768	(22,743)	-1.10%
10					
11	SubTotal Premiums	2,062,510	2,039,768	(22,743)	-1.10%
12	Total Loss Fund	7,047,578	7,124,767	77,189	1.10%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment (proposed reflects expiring fee)	200,000	190,000	(10,000)	-5.00%
17	Safety Director	120,664	124,440	3,776	3.13%
18					
19	Exec. Director	157,162	160,305	3,143	2.00%
20	Actuary	27,257	7,500	(19,757)	-72.48%
21	Auditor	9,078	9,260	182	2.00%
22	Attorney	0	0	0	0.00%
23	Treasurer	0	0	0	0.00%
24	Underwriting Manager	0	0	0	0.00%
25					
26	Misc. Expense & Contingency	10,000	10,000	0	0.00%
27					
28	Total Fund Exp & Contingency	524,161	501,505	(22,656)	-4.32%
29	Risk Managers	60,000	66,000	6,000	10.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	140,215	140,215	0	0.00%
34	XS POL/EPL	0	0	0	0.00%
35	Excess Liability	76,544	76,544	0	0.00%
36	Crime Policy	13,711	13,711	0	0.00%
37	Medical Malpractice	36,031	36,031	0	0.00%
38	Pollution Liability	0	0	0	0.00%
39	Employed Lawyers Liab	0	0	0	0.00%
40	Cyber Liability/ Special Coverages	47,544	47,544	0	0.00%
41	Aviation	5,615	5,615	0	0.01%
42					
43	Total FUND Disbursements	7,951,399	8,011,932	60,533	0.76%

MERCER COUNTY INSURANCE COMMISSION												
2017 PROPOSED BUDGET -												
Member Name	FY2016 Annualized Assessment			FY2017 Proposed Assessment			Difference \$			Difference %		
	NJCEL	MCIC	Total	NJCEL	MCIC	Total	NJCEL	MCIC	Total	NJCEL	MCIC	Total
Mercer County	2,174,017	5,444,085	7,618,103	2,154,590	5,525,239	7,679,828	(19,427.81)	81,153.40	61,725.59	-0.89%	1.49%	0.81%
Improvement Authority	208,152	125,144	333,296	204,838	127,266	332,104	(3,314.27)	2,121.82	(1,192.45)	-1.59%	1.70%	-0.36%
Grand Totals:	2,382,170	5,569,229	7,951,399	2,359,428	5,652,504	8,011,932	(22,742.08)	83,275.22	60,533.14	-0.95%	1.50%	0.76%

###	MCIC				
	MERCER COUNTY INSURANCE COMMISSION				
	2017 PROPOSED BUDGET -				
	PROPERTY RETENTION 100K				
		ANNUALIZED	PROPOSED	Change \$	Change %
	APPROPRIATIONS	BUDGET FY2016*	BUDGET		
	I. Claims and Excess Insurance				
	Claims				
1	Property (SIR 100K except vacant 250K)	80,948	83,000	2,052	2.54%
2	Liability	155,896	159,000	3,104	1.99%
3	Auto	131,580	134,000	2,420	1.84%
4	Workers' Comp.	4,616,644	4,709,000	92,356	2.00%
5					
6	Subtotal - Claims	4,985,068	5,085,000	99,932	2.00%
7					
8	Premiums				
9	XS JIF	2,062,510	2,039,768	(22,743)	-1.10%
10					
11	SubTotal Premiums	2,062,510	2,039,768	(22,743)	-1.10%
12	Total Loss Fund	7,047,578	7,124,767	77,189	1.10%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment (proposed reflects expiring fee)	200,000	190,000	(10,000)	-5.00%
17	Safety Director	120,664	124,440	3,776	3.13%
18					
19	Exec. Director	157,162	160,305	3,143	2.00%
20	Actuary	27,257	7,500	(19,757)	-72.48%
21	Auditor	9,078	9,260	182	2.00%
22	Attorney	0	0	0	0.00%
23	Treasurer	0	0	0	0.00%
24	Underwriting Manager	0	0	0	0.00%
25					
26	Misc. Expense & Contingency	10,000	10,000	0	0.00%
27					
28	Total Fund Exp & Contingency	524,161	501,505	(22,656)	-4.32%
29	Risk Managers	60,000	66,000	6,000	10.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	140,215	140,215	0	0.00%
34	XS POL/EPL	0	0	0	0.00%
35	Excess Liability	76,544	76,544	0	0.00%
36	Crime Policy	13,711	13,711	0	0.00%
37	Medical Malpractice	36,031	36,031	0	0.00%
38	Pollution Liability	0	30,000	30,000	100.00%
39	Employed Lawyers Liab	0	0	0	0.00%
40	Cyber Liability/ Special Coverages	47,544	47,544	0	0.00%
41	Aviation	5,615	5,615	0	0.00%
42					
43	Total FUND Disbursements	7,951,399	8,041,932	90,533	1.14%

**Mercer County Insurance Fund Commission
2017 Proposed Budget Introduction**

The 2017 Proposed Budget includes the following Commission Members:

- ❖ Mercer County, MCBOS, Park Commission
- ❖ Mercer Improvement Authority

Financial Fast Track (FFT): The enclosed report reflects the fund’s overall financial position as of September 30, 2016.

The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. Changes are noted for the month, year to date change, the prior year end and the current fund balance for each item.

Statutory Surplus (Deficits) by Fund Year				
	12/31/2015	9/30/2016	\$ - Change	% - Change
2014	\$ 1,863,521	\$ 2,209,153	\$ 345,632	18.55%
2015	\$ 1,616,861	\$ 1,660,777	\$ 43,916	2.72%
2016		\$ 532,913		
Total	\$ 3,480,382	\$ 4,402,843	\$ 922,461	27%

The budget is divided into the following categories:

- ❖ **Actuarial Loss Projections JIF Retention:** The Actuary reviews Mercer’s loss experience and applies trend factors for changes in the Commission’s exposures and changes impacting the underlying costs of claims. The 2017 Loss Funds accounts for **64%** of the Commission’s total budget.

❖

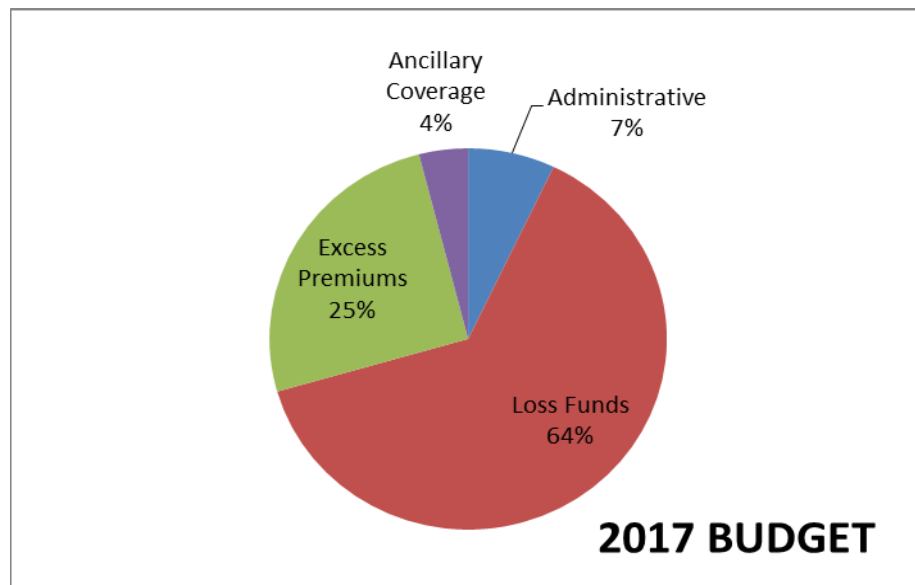
Loss Funds	Annualized 2016 Loss Funds	Projected 2017 Loss Funds	\$ - Change	% - Change
Property	\$ 80,948	\$ 83,000	\$ 2,052	2.53%
Liability	\$ 155,896	\$ 159,000	\$ 3,104	1.99%
Auto	\$ 131,580	\$ 134,000	\$ 2,420	1.84%
Workers Compensation	\$ 4,616,644	\$ 4,709,000	\$ 92,356	2.00%
Total	\$ 4,985,068	\$ 5,085,000	\$ 99,932	2.00%

- ❖ **Excess Insurance Premiums & Ancillary Coverages:** We are introducing a 2017 budget based upon certain reasonable assumptions given our loss experience and market conditions. The excess insurance premiums account for **29%** of the total budget.

Premiums	Annualized 2016	Projected 2017	\$ - Change	% - Change
NJCE Fund	\$ 2,062,510	\$ 2,039,768	\$ (22,742)	-1.10%
Total	\$ 2,062,510	\$ 2,039,768	\$ (22,742)	-1.10%

Ancillary Coverages	Annualized 2016	Projected 2017	\$ - Change	% - Change
POL/EPL	\$ 140,215	\$ 140,215	\$ -	0%
Excess Liability	\$ 76,544	\$ 76,544	\$ -	0%
Crime	\$ 13,711	\$ 13,711	\$ -	0%
Medical Malpractice	\$ 36,031	\$ 36,031	\$ -	0%
Cyber Liability/Special Coverages	\$ 47,544	\$ 47,544	\$ -	0%
Aviation	\$ 5,615	\$ 5,615	\$ -	0%
Total	\$ 319,660	\$ 319,660	\$ -	0%

- ❖ **Administrative Expenses:** The expenses to operate the Joint Insurance Fund accounts for **7%** of the budget and include professional fees, general fund expenses and miscellaneous contingency.



**Mercer County Insurance Commission
Certificate Of Insurance Monthly Report**

Monday, November 21, 2016

From 10/19/16 to 11/20/16

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
MCIC					
H- State of New Jersey I- County of Mercer	McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1808	State of New Jersey, New Jersey Department of Environmental Protection, Division of Parks and Forestry, New Jersey State Park Service, D & R Canal State Park, New Jersey Water Supply Authority are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement. 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	10/20/2016	GL EX AU WC

Total # of Holders = 1

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2016					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	662,621	5,963,592	15,321,408	21,285,000
2.	CLAIM EXPENSES				
	Paid Claims	115,834	1,662,383	2,337,196	3,999,579
	Case Reserves	(10,486)	672,296	2,201,600	2,873,896
	IBNR	(87,421)	800,321	1,995,683	2,796,004
	Discounted Claim Value	(4,838)	(55,454)	(109,981)	(165,435)
	TOTAL CLAIMS	13,089	3,079,546	6,424,499	9,504,045
3.	EXPENSES				
	Excess Premiums	198,519	1,786,670	4,688,141	6,474,811
	Administrative	47,918	434,841	1,097,244	1,532,085
	TOTAL EXPENSES	246,437	2,221,511	5,785,385	8,006,896
4.	UNDERWRITING PROFIT (1-2-3)	403,095	662,535	3,111,525	3,774,060
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	403,095	662,535	3,111,525	3,774,060
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	DIVIDEND INCOME	0	0	0	0
9.	DIVIDEND EXPENSE	0	0	0	0
10.	INVESTMENT IN JOINT VENTURE	86,297	259,927	368,857	628,783
11.	SURPLUS (6 + 7 + 8)	489,392	922,462	3,480,381	4,402,843
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	70,730	345,632	1,863,521	2,209,153
	2015	167,237	43,916	1,616,861	1,660,777
	2016	251,425	532,913		532,913
	TOTAL SURPLUS (DEFICITS)	489,392	922,462	3,480,382	4,402,844
	TOTAL CASH				794,893
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	6,612	218,673	1,489,439	1,708,112
	Case Reserves	(10,237)	(309,445)	854,019	544,574
	IBNR	(46,872)	(173,228)	771,021	597,793
	Discounted Claim Value	(176)	9,665	(43,681)	(34,016)
	TOTAL FY 2014 CLAIMS	(50,672)	(254,335)	3,070,798	2,816,463
FUND YEAR 2015					
	Paid Claims	15,233	599,807	847,757	1,447,564
	Case Reserves	17,953	(322,702)	1,347,581	1,024,879
	IBNR	(176,768)	(350,105)	1,224,662	874,557
	Discounted Claim Value	2,178	11,228	(66,300)	(55,072)
	TOTAL FY 2015 CLAIMS	(141,404)	(61,772)	3,353,701	3,291,928
FUND YEAR 2016					
	Paid Claims	93,989	843,903		843,903
	Case Reserves	(18,202)	1,304,443		1,304,443
	IBNR	136,218	1,323,654		1,323,654
	Discounted Claim Value	(6,840)	(76,347)		(76,347)
	TOTAL FY 2016 CLAIMS	205,165	3,395,653	0	3,395,653
	COMBINED TOTAL CLAIMS	13,089	3,079,546	6,424,499	9,504,045

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 September 30, 2016					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,773,490	15,958,396	76,187,004	92,145,400
2.	CLAIM EXPENSES				
	Paid Claims	7,657	1,441,932	1,089,974	2,531,906
	Case Reserves	(173,326)	54,578	2,413,317	2,467,894
	IBNR	(542,729)	307,146	9,188,910	9,496,057
	Discounted Claim Value	46,411	(53,618)	(651,074)	(704,691)
	TOTAL CLAIMS	(661,986)	1,750,039	12,041,128	13,791,166
3.	EXPENSES				
	Excess Premiums	1,256,836	11,303,491	52,056,606	63,360,097
	Administrative	130,170	1,169,397	5,652,271	6,821,668
	TOTAL EXPENSES	1,387,006	12,472,887	57,708,877	70,181,765
4.	UNDERWRITING PROFIT (1-2-3)	1,048,470	1,735,470	6,436,999	8,172,469
5.	INVESTMENT INCOME	4,363	31,900	184,725	216,625
6.	PROFIT (4+5)	1,052,833	1,767,370	6,621,724	8,389,093
7.	Dividend	0	0	150,000	150,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	1,052,833	1,767,370	5,864,173	7,631,542
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	4,294	35,315	642,182	677,497
	2011	107,625	(177,581)	1,149,228	971,646
	2012	291,140	264,118	477,778	741,896
	2013	77,738	(83,030)	1,259,797	1,176,767
	2014	123,810	563,709	1,417,746	1,981,455
	2015	170,334	(117,743)	917,441	799,698
	2016	277,892	1,282,583		1,282,583
	TOTAL SURPLUS (DEFICITS)	1,052,833	1,767,370	5,864,172	7,631,542
TOTAL CASH					
					19,720,440
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	901	163,454	164,355
	Case Reserves	0	(0)	1	1
	IBNR	(4,302)	(35,901)	326,545	290,644
	Discounted Claim Value	220	1,557	(11,008)	(9,451)
	TOTAL FY 2010 CLAIMS	(4,083)	(33,443)	478,992	445,549
FUND YEAR 2011					
	Paid Claims	0	91,234	144,097	235,331
	Case Reserves	0	277,702	262,007	539,709
	IBNR	(113,673)	(178,936)	623,896	444,960
	Discounted Claim Value	6,431	(9,087)	(41,637)	(50,724)
	TOTAL FY 2011 CLAIMS	(107,242)	180,913	988,363	1,169,276
FUND YEAR 2012					
	Paid Claims	3,871	606,670	515,889	1,122,559
	Case Reserves	(217,408)	(641,796)	856,270	214,474
	IBNR	(92,564)	(249,218)	1,120,043	870,825
	Discounted Claim Value	15,358	23,827	(82,267)	(58,441)
	TOTAL FY 2012 CLAIMS	(290,743)	(260,517)	2,409,934	2,149,417
FUND YEAR 2013					
	Paid Claims	0	494,762	15,975	510,737
	Case Reserves	47,867	119,116	511,304	630,420
	IBNR	(126,605)	(543,878)	1,657,721	1,113,843
	Discounted Claim Value	1,581	18,667	(110,993)	(92,326)
	TOTAL FY 2013 CLAIMS	(77,157)	88,667	2,074,007	2,162,674
FUND YEAR 2014					
	Paid Claims	3,786	136,245	120,096	256,341
	Case Reserves	(3,788)	(250,914)	313,106	62,192
	IBNR	(133,112)	(495,331)	2,411,798	1,916,467
	Discounted Claim Value	10,076	53,139	(164,745)	(111,606)
	TOTAL FY 2014 CLAIMS	(123,038)	(556,861)	2,680,255	2,123,394
FUND YEAR 2015					
	Paid Claims	0	112,120	130,464	242,584
	Case Reserves	(3)	550,427	470,629	1,021,057
	IBNR	(189,083)	(552,547)	3,048,907	2,496,360
	Discounted Claim Value	19,638	18,414	(240,424)	(222,010)
	TOTAL FY 2015 CLAIMS	(169,448)	128,414	3,409,576	3,537,990
FUND YEAR 2016					
	Paid Claims	0	0		0
	Case Reserves	6	42		42
	IBNR	116,611	2,362,958		2,362,958
	Discounted Claim Value	(6,892)	(160,134)		(160,134)
	TOTAL FY 2016 CLAIMS	109,725	2,202,866	0	2,202,866
COMBINED TOTAL CLAIMS					
		(661,986)	1,750,039	12,041,128	13,791,166

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	October 31, 2016								
COVERAGE LINE-PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	0	0	0	0	0	7	19		26
October-16	0	0	0	0	0	5	16		21
NET CHGE	0	0	0	0	0	-2	-3		-5
Limited Reserves									\$1,767
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	\$0	\$0	\$0	\$0	\$0	\$4,000	\$40,970		\$44,970
October-16	\$0	\$0	\$0	\$0	\$0	\$3,000	\$34,100		\$37,100
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1,000)	(\$6,870)		(\$7,870)
Ltd Incurred	\$0	\$0	\$0	\$0	\$19,168	\$56,363	\$44,270		\$119,801
COVERAGE LINE-GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	0	0	0	0	8	19	32		59
October-16	0	0	0	0	6	16	30		52
NET CHGE	0	0	0	0	-2	-3	-2		-7
Limited Reserves									\$6,208
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	\$0	\$0	\$0	\$0	\$84,875	\$159,600	\$73,878		\$318,353
October-16	\$0	\$0	\$0	\$0	\$75,875	\$163,044	\$83,904		\$322,823
NET CHGE	\$0	\$0	\$0	\$0	(\$9,000)	\$3,444	\$10,026		\$4,470
Ltd Incurred	\$0	\$0	\$0	\$0	\$78,352	\$170,373	\$93,495		\$342,220
COVERAGE LINE-AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	0	0	0	0	0	2	2		4
October-16	0	0	0	0	0	2	3		5
NET CHGE	0	0	0	0	0	0	1		1
Limited Reserves									\$2,891
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	\$0	\$0	\$0	\$0	\$0	\$5,455	\$8,000		\$13,455
October-16	\$0	\$0	\$0	\$0	\$0	\$5,455	\$9,000		\$14,455
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000		\$1,000
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,891	\$11,420	\$25,909		\$48,220
COVERAGE LINE-WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	0	0	0	0	18	30	59		107
October-16	0	0	0	0	17	28	58		103
NET CHGE	0	0	0	0	-1	-2	-1		-4
Limited Reserves									\$26,319
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	\$0	\$0	\$0	\$0	\$459,703	\$855,825	\$1,235,365		\$2,550,892
October-16	\$0	\$0	\$0	\$0	\$473,824	\$807,077	\$1,429,975		\$2,710,876
NET CHGE	\$0	\$0	\$0	\$0	\$14,121	(\$48,747)	\$194,610		\$159,984
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,151,778	\$2,219,363	\$2,368,478		\$6,739,619
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	0	0	0	0	26	58	112		196
October-16	0	0	0	0	23	51	107		181
NET CHGE	0	0	0	0	-3	-7	-5		-15
Limited Reserves									\$17,046
Year	2010	2011	2012	2013	2014	2015	2016		TOTAL
September-16	\$0	\$0	\$0	\$0	\$544,577	\$1,024,880	\$1,358,213		\$2,927,670
October-16	\$0	\$0	\$0	\$0	\$549,698	\$978,576	\$1,556,979		\$3,085,253
NET CHGE	\$0	\$0	\$0	\$0	\$5,121	(\$46,303)	\$198,765		\$157,583
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,260,188	\$2,457,519	\$2,532,152		\$7,249,859

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

AS OF October 31, 2016

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		34		MONTH TARGETED	Last Month		33		MONTH TARGETED	Last Year		22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-16	Actual		Unlimited Incurred	Limited Incurred	Actual 30-Sep-16	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-15	Actual	
PROPERTY	62,322	19,168	19,168	30.76%	62,322	100.00%	19,168	19,168	30.76%	62,322	100.00%	35,668	35,668	57.23%	61,504	98.69%
GEN LIABILITY	124,157	78,352	78,352	63.11%	110,215	88.77%	87,352	87,352	70.36%	109,293	88.03%	153,890	153,890	123.95%	95,483	76.91%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	109,158	85.94%	10,891	10,891	8.57%	108,293	85.26%	10,391	10,391	8.18%	93,449	73.57%
WORKER'S COMP	4,356,301	2,151,778	2,151,778	49.39%	4,255,447	97.68%	2,134,859	2,134,859	49.01%	4,245,494	97.46%	2,189,416	2,189,416	50.26%	3,999,175	91.80%
TOTAL ALL LINES	4,669,797	2,260,188	2,260,188	48.40%	4,537,142	97.16%	2,252,269	2,252,269	48.23%	4,525,402	96.91%	2,389,365	2,389,365	51.17%	4,249,612	91.00%
NET PAYOUT %	\$1,710,490					36.63%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		22		MONTH TARGETED	Last Month		21		MONTH TARGETED	Last Year		10		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-16	Actual		Unlimited Incurred	Limited Incurred	Actual 30-Sep-16	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-15	Actual	
PROPERTY	80,948	56,363	56,363	69.63%	79,886	98.69%	57,363	57,363	70.86%	79,361	98.04%	103,748	103,748	128.17%	61,520	76.00%
GEN LIABILITY	155,896	170,373	170,373	109.29%	119,892	76.91%	166,873	166,873	107.04%	117,817	75.57%	142,043	142,043	91.11%	65,476	42.00%
AUTO LIABILITY	131,580	11,420	11,420	8.68%	96,807	73.57%	11,420	11,420	8.68%	94,710	71.98%	23,683	23,683	18.00%	52,632	40.00%
WORKER'S COMP	4,449,750	2,219,363	2,219,363	49.88%	4,084,963	91.80%	2,236,786	2,236,786	50.27%	4,037,886	90.74%	1,922,819	1,922,819	43.21%	1,868,895	42.00%
TOTAL ALL LINES	4,818,174	2,457,519	2,457,519	51.01%	4,381,548	90.94%	2,472,443	2,472,443	51.31%	4,329,773	89.86%	2,192,293	2,192,293	45.50%	2,048,524	42.52%
NET PAYOUT %	\$1,478,943					30.70%										

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		10		MONTH TARGETED	Last Month		9		MONTH TARGETED	Last Year		-2		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-16	Actual		Unlimited Incurred	Limited Incurred	Actual 30-Sep-16	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-15	Actual	
PROPERTY	80,948	44,270	44,270	54.69%	61,520	76.00%	40,970	40,970	50.61%	55,045	68.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	155,896	93,495	93,495	59.97%	65,476	42.00%	82,969	82,969	53.22%	56,123	36.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	131,580	25,909	25,909	19.69%	52,632	40.00%	24,909	24,909	18.93%	46,053	35.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,616,644	2,368,478	2,368,478	51.30%	1,938,991	42.00%	2,053,267	2,053,267	44.48%	1,523,493	33.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,985,068	2,532,152	2,532,152	50.79%	2,118,619	42.50%	2,202,116	2,202,116	44.17%	1,680,713	33.71%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$975,173					19.56%										

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 47-16

NOVEMBER 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

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000259			
000259	BORDEN PERLMAN SALISBURY&KELLY	RMC FEE 11/2016	5,000.00
			5,000.00
000260			
000260	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2016	1.99
000260	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2016	13,096.83
			13,098.82
000261			
000261	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 11/2016	2,271.42
000261	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 09/2016	2,271.42
			4,542.84
000262			
000262	INSERVCO INSURANCE SERVICES	MONTHLY CLAIMS SERVICES - 11/2016	16,666.66
			16,666.66
000263			
000263	PACKET MEDIA LLC	ACCT: 32129 - 10/14/2016 - LEGAL NOTICE	19.95
			19.95
000264			
000264	THE TRENTONIAN	ACCT: 884004 - 10/12/16 - CLOSED SESSION	48.44
			48.44
000265			
000265	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES - 11/2016	10,055.00
			10,055.00
000266			
000266	NJ ADVANCE MEDIA	ACCT: 1153600 - 10/14/16 - MTG NOTICE	37.18
			37.18
TOTAL PAYMENTS FY 2016			49,468.89

TOTAL PAYMENTS ALL FUND YEARS \$ 49,468.89

Chairperson

Attest:

Dated: _____

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

Treasurer

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2016							
Month Ending: September							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	39,009.65	206,336.74	190,334.15	3,866,708.87	(3,083,372.51)	(480,981.51)	738,035.39
RECEIPTS							
Assessments	2,240.93	4,329.38	3,654.87	123,651.38	67,691.76	16,013.86	217,582.18
Refunds	0.00	0.00	0.00	335.17	0.00	0.00	335.17
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	2,240.93	4,329.38	3,654.87	123,986.55	67,691.76	16,013.86	217,917.35
EXPENSES							
Claims Transfers	0.00	3,267.65	1,438.58	111,463.02	0.00	0.00	116,169.25
Expenses	0.00	0.00	0.00	0.00	0.00	44,890.20	44,890.20
Other *	0.00	0.00	0.00	0.00	0.00	60.00	60.00
TOTAL	0.00	3,267.65	1,438.58	111,463.02	0.00	44,950.20	161,119.45
END BALANCE	41,250.58	207,398.47	192,550.44	3,879,232.40	(3,015,680.75)	(509,917.85)	794,833.29

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2016							
Month Ending: October							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	41,250.58	207,398.47	192,550.44	3,879,232.40	(3,015,680.75)	(509,917.85)	794,833.29
RECEIPTS							
Assessments	1,629.08	3,147.45	2,657.14	89,868.31	49,220.38	11,640.81	158,163.17
Refunds	0.00	0.00	0.00	24.70	0.00	0.00	24.70
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	1,629.08	3,147.45	2,657.14	89,893.01	49,220.38	11,640.81	158,187.87
EXPENSES							
Claims Transfers	10,170.00	555.99	0.00	154,747.70	0.00	0.00	165,473.69
Expenses	0.00	0.00	0.00	0.00	0.00	47,186.41	47,186.41
Other *	0.00	0.00	0.00	0.00	0.00	45.00	45.00
TOTAL	10,170.00	555.99	0.00	154,747.70	0.00	47,231.41	212,705.10
END BALANCE	32,709.66	209,989.93	195,207.58	3,814,377.71	(2,966,460.37)	(545,508.45)	740,316.06

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	September		
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	\$738,035.39	792,606.20	-54570.81
Opening Interest Accrual Balance	\$0.00	-	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00
9	Deposits - Purchases	\$217,917.35	\$48,936.06
10	(Withdrawals - Sales)	-\$161,119.45	-\$44,905.20
	Ending Cash & Investment Balance	\$794,833.29	\$796,637.06
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$112,352.87	\$44,890.20
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$907,186.16	\$841,527.26
			\$65,658.90

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	October		
CURRENT FUND YEAR	2016		
	Description:	MCIFC General A/C	MCIFC Claims A/C
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instrumts		
Opening Cash & Investment Balance	\$794,833.29	796,637.06	-1803.77
Opening Interest Accrual Balance	\$0.00	-	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00
9	Deposits - Purchases	\$158,187.87	\$92,076.61
10	(Withdrawals - Sales)	-\$212,705.10	-\$47,216.41
	Ending Cash & Investment Balance	\$740,316.06	\$841,497.26
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$176,913.42	\$2,299.50
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$917,229.48	\$843,796.76
			\$73,432.72

RESOLUTION NO. 48-16

**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 November 28, 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 October 1, 2016 to October 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 November 28, 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
10/01/2016 Thru 10/31/2016

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

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
10/01/2016 Thru 10/31/2016

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	10094	3960001318 001	COUNTY OF MERCER			GROFF TRACTOR NJ LLC	10/3/2016	FOR CASE 821E SER# N7F203077	10,170.00	10,170.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		10,170.00	10,170.00
Coverage: General Liability										
C	10228	3960001259 001	NUTT, KIM	5/23/2016	5/23/2016	KIM L NUTT	10/17/2016	Full & Final Settlement of all Claims	500.00	500.00
C	10229	3960000620 001	SCOTT, TERRENCE	9/30/2016	9/30/2016	LARCHMONT IMAGING ASSOC LLC	10/17/2016	LIA ACCT. #601421	16.00	16.00
C	10362	3960000997 001	DOMINIQUE, SCARDY	10/4/2016	10/4/2016	HEALTHPORT	10/31/2016	INVOICE #0202066337	39.99	39.99
Total for Coverage: General Liability							Number of entries: 3		555.99	555.99
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		10,725.99	10,725.99



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
Apr-16	\$353,592	\$124,022	\$362,479	\$229,569	65%	122	104	18	85%	2	\$45,914	\$183,655
May-16	\$88,712	\$47,169	\$120,288	\$41,544	47%	100	87	13	87%	3	\$8,309	\$33,235
Jun-16	\$109,995	\$65,537	\$130,827	\$44,458	40%	156	148	8	95%	3	\$8,733	\$35,725
Jul-16	\$114,062	\$59,351	\$95,261	\$54,710	48%	84	72	12	86%	2	\$10,621	\$44,089
Aug-16	\$86,526	\$53,777	\$131,418	\$32,749	38%	120	112	8	93%	3	\$6,550	\$26,199
Sep-16	\$40,670	\$27,156	\$57,874	\$13,514	33%	92	84	8	91%	0	\$2,699	\$10,815
Oct-16	\$45,376	\$22,827	\$69,576	\$22,550	50%	68	61	7	90%	2	\$4,510	\$18,040
Total 2016	\$1,222,724	\$617,243	\$1,344,203	\$605,481	50%	1,160	1,034	126	89%	17	\$120,515	\$484,966
Total to Date	\$2,764,143	\$1,562,293	\$2,865,202	\$1,201,850	43%	2,607	2,210	397	85%	41	\$238,739	\$963,111

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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: November 16, 2016

**October - November 2016
 RISK CONTROL ACTIVITIES**

David McHale, Public Sector Director dmchale@jamontgomery.com Office: 732-736-5213 Cell: 732-673-4802	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
---	---	---

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **October 19:** Attended MCIFC Accident Review Panel meeting in Trenton.
- **October 24:** Conducted loss control surveys of the County Parks Department.
- **October 24:** Attended the MCIFC meeting in Trenton.
- **October 24:** Plan to attend the MCIFC Claims Committee meeting in Trenton.
- **November 9:** Conducted loss control surveys of the MCIFC County Civil Court and Criminal Court Houses.
- **November 10:** Conducted loss control surveys of the MCIFC Airport, Medical Examiner's Office and Fire Academy.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **November 28:** Plan to attend the MCIFC meeting in Trenton.
- **November 28:** Plan to attend the MCIFC Claims Committee meeting in Trenton.

- **November 30:** Plan to attend and present at the MCIFC Safety Day.

TRAINING CONDUCTED AND SCHEDULED (OCTOBER-NOVEMBER)

DATE	CLIENT	TOPIC	TIME
10/18/16	MCIFC - Motor Pool	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/18/16	MCIFC - Motor Pool	Fire Extinguisher	10:45 - 11:45 am
10/18/16	MCIFC - Motor Pool	Fire Safety	12:30 - 1:30 pm
10/24/16	MCIFC - Motor Pool	DDC 6	8:30 - 3:00 pm
10/25/16	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
10/25/16	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
10/25/16	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
10/25/16	MCIFC - Corrections	BBP	12:30 - 1:30 pm
10/26/16	MCIFC - Motor Pool	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/26/16	MCIFC - Motor Pool	Fire Extinguisher	10:45 - 11:45 am
10/26/16	MCIFC - Motor Pool	Fire Safety	12:30 - 1:30 pm
10/26/16	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
10/26/16	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
10/26/16	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
10/26/16	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
10/27/16	MCIFC - Corrections	DDC 6 - Evening	3:30 - 10:00 pm
11/3/16	MCIFC - Corrections	Employee Conduct & Violence Prevention	8:30 - 10:00 am
11/4/16	MCIFC - Motor Pool	DDC 6	8:30 - 3:00 pm
11/7/16	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
11/7/16	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
11/7/16	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
11/7/16	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
11/9/16	MCIFC - Corrections	DDC 6	8:30 - 3:00 pm w/lunch brk
11/10/16	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
11/10/16	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
11/10/16	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
11/10/16	MCIFC - Corrections	BBP	12:30 - 1:30 pm
11/10/16	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
11/10/16	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
11/10/16	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
11/10/16	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
11/14/16	MCIFC - Corrections	Employee Conduct & Violence Prevention	8:30 - 10:00 am
11/14/16	MCIFC - Corrections	Employee Conduct & Violence Prevention- Evening	3:30 - 5:00 pm
11/15/16	MCIFC - Motor Pool	LOTO	8:00 - 10:00 am

11/15/16	MCIFC - Motor Pool	HazCom w-GHS	10:15 - 11:45 am
11/15/16	MCIFC - Motor Pool	Shop and Tool Safety	12:30 - 1:30 pm
11/15/16	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
11/15/16	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
11/15/16	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
11/15/16	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
11/16/16	MCIFC - Corrections	DDC 6 - Evening	3:30 - 10:00 pm
11/17/16	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
11/17/16	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
11/17/16	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
11/17/16	MCIFC - Corrections	BBP	12:30 - 1:30 pm
11/17/16	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
11/17/16	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
11/17/16	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
11/17/16	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
11/29/16	MCIFC - Corrections	Employee Conduct & Violence Prevention	8:30 - 10:00 am

RESOLUTION NO. 49-16

**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 November 28, 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 November 28, 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 November 28, 2016.

ADOPTD:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3960000485	Dominique Connors	Worker Compensation	SAR	
3960001288	Tira Jenkins	Worker Compensation	PAR	
3960000814	Aureo Ortiz	Worker Compensation	SAR	
3960000988	Kevin & Susan D'Amour	Liability	SAR	

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – October 24, 2016
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08611
10:30AM**

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	Present
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 Monica Lester
Managed Care Services	First MCO Thomas Mooney
CEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
Risk Management Consultant	Borden Perlman Salisbury & Kelly Doug Borden
Attorney	Arthur Sypek, Esq. Paul Adezio, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Alma Ortiz, Mercer County Improvement Authority
Thomas J. Walls, Jr., Esq., Capehart Scatchard, PA
Nancy Coffee, Mercer County
Paul Adezio, Esq., Mercer County
Susan Schaefer, Susan Schaefer, LLC
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 29, 2016

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF SEPTEMBER 29, 2016

Moved: Commissioner Hughes
Second: Commissioner Walker
Vote: 3 Ayes, 0 Nays

CORRESPONDENCE: NONE

SAFETY COMMITTEE: Mr. Prince reported the Safety & Accident Committee last met on October 19, 2016 and the November meeting date was pending. Mr. Prince advised the meeting might be scheduled for the end of November or early December.

CLAIMS COMMITTEE: Ms. Batchelor introduced her colleague, Monica Lester, and advised she was a new member of the Conner Strong & Bucklew Claims Team. Ms. Batchelor reported the Claims Committee met prior to the Commission meeting and would present three PARS during closed session. Ms. Batchelor advised that concluded her report unless anyone had any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had two actions item in his report and several informational items.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of September 21, 2016 to October 18, 2016. There was one (1) certificate of insurance issued during the 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: Commissioner Hughes
Vote: 3 Ayes, 0 Nays

DECEMBER 2016 MEETING DATE: Executive Director reported a December meeting was not scheduled yet due to the holiday. Executive Director advised he would like to propose a date of Monday, December 19th at 10:30 AM. Executive Director noted the Commissioners advised they would be available on this date.

**MOTION TO SCHEDULE A COMMISSION MEETING ON DECEMBER 19, 2016
AT 10:30 AM**

Moved: Commissioner Walker
Second: Commissioner Hughes
Vote: 3 Ayes, 0 Nays

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CELJIF was scheduled to meet again on October 27th to introduce the 2017 Budget. Executive Director advised budget adoption was scheduled for November 17th. Executive Director noted the CELJIF Finance Committee met on October 17th to review the draft budget.

2017 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director advised the MCIFC budget would be introduced at the November 28th meeting. Executive Director noted a public hearing and budget adoption would be held at the December meeting.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the August Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,913,451 as of August 31, 2016. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$542,487 of the surplus was the MCIFC's share of the CELJIF equity. Executive Director noted the cash balance was \$738,035.

NJ CEL PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director advised as of August 31, 2016 the Fund had a surplus of \$6,578,709 and a total cash figure of \$21,121,034. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIM TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of August was included in the agenda. Executive Director reported he reviewed the Claim Activity Report and did not find any anomalies for the month. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis report and stated as reflected by the Financial Fast Tracks the Commission was running exceptionally well.

PROFESSIONAL SERVICE CONTRACTS: Executive Director reported the County issued and posted the RFP's for the position of Executive Director, Actuary, Risk Consultant and Third Party Administrator. Chairman Mair introduced Nancy Coffee of his office and asked her to provide an update of the responses. In response to the Executive Director's inquiry, Ms. Coffee advised there were seven responses received for the Third Party Administrator and four responses received for the Risk Manager Consultant. Ms. Coffee also noted the Actuary responses were not due until November 3rd. Chairman Mair advised the appointments should be done by the later part of the year, however if it was not, there may be a need to extend the contracts for a period of time.

OUTSOURCING OF MEDICAL EXAMINER'S OFFICE: Executive Director asked Chairman Mair if he wanted to discuss this item. Chairman Mair advised it had been there intent for awhile for the outsourcing of the medical examiner's office. Chairman Mair indicated the

negotiations have been very slow in developing and there was a draft contract that would be discussed internally within the next few days to resolve any fine points. Chairman Mair advised it would be presented for approval and there had been a favorable response from the County Executive and Freeholders. Chairman Mair noted they created a three month overlap between the incumbent and the probable contractor in order to create transition and also time in case the contracts were not executed as quickly as planned. Chairman Mair indicated he was not sure of the implications for the Commission other than the right indemnifications and insurances were in place. In response to the Executive Director's comment, Chairman Mair asked Ms. Coffee to be sure Mr. Borden received copies of all of the draft contracts relating to the outsourcing of the medical examiners office to review. Executive Director advised Mr. Cooney, the CEL Underwriting Manager was in attendance, and indicated Mr. Cooney could also review the draft contracts.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP: Ms. Batchelor reported the Workshop was scheduled for Wednesday, November 2nd at the Conner Strong & Buckelew office in Marlton. Ms. Batchelor referred to a copy of the agenda for the Workshop which was included in the agenda. Ms. Batchelor noted there were some great speakers and there was still time to RSVP. Executive Director suggested an IT person from the County attend as one of the presentations would address Information and Security Risk Assessment.

REPORT OF CLAIMS TO CLAIMS MADE POLICIES PRIOR TO 12/31/16 EXPIRATION: Ms. Batchelor referred to a copy of her letter which was included in the agenda and advised the Public Officials & Employment Practices Liability, Cyber, Healthcare Professional & General Liability and Crime policies were expiring as of 12/31/16. Ms. Batchelor explained the policies provide coverage on a discovery or claims made and reported basis. Ms. Batchelor reported it was imperative that any claim, potential claim or facts and circumstances that may give rise to a claim be reported to the insurance company prior to the policy expiration. Ms. Batchelor asked that all claims be reported by 12/19/16.

POLLUTION COVERAGE: Executive Director asked Mr. Cooney, CEL Underwriting Manager, to give an update on the pollution coverage. Mr. Cooney advised for the pollution coverage he has been working on gathering all of the data and has a revised indication from the insurance company that he works with on the CEL program. Mr. Cooney advised it was a positive number however there were still a few open items and he would send out an e-mail so the process could be completed. Executive Director advised if the County was interested in purchasing this coverage the premium could be incorporated into the budget. In response to Chairman Mair's inquiry regarding the cost, Mr. Cooney advised the premium was approximately \$85,000 for three years and the premium would be pro rated if the coverage was added effective 1/1/17 as there were two years left in the policy term. In response to Executive Director's Mr. Cooney advised the premium would be paid in installments. Chairman Mair advised to include the premium in the budget. Mr. Borden noted that the quote did not include the UST/AST coverage. Mr. Borden advised the list was forwarded and he was waiting for a revised quote to include the UST/AST coverage. Executive Director noted it was his understanding the pollution policy was only excess in terms of UST/AST. Mr. Cooney indicated it depended on how they wanted to do it. Mr. Cooney advised the coverage could be rolled into the policy. In response to Executive Director's inquiry, Mr. Borden advised there was no current coverage, however until he received a quote he did not

know what they are working with. Mr. Cooney advised he would check on the revised quote. Mr. Borden suggested using the list he provided as this would be a work in progress item.

AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE: Executive Director advised the 2017 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. The CEL Underwriting Manager's Team would review any certificates which need to be re-issued for the 2017 renewal.

2017 CEL EXCESS INSURANCE RENEWAL: Mr. Cooney advised the renewal was going very well and was receiving positive quotations. Mr. Cooney advised the POL/EPL and Cyber coverages were being re-marketed and would provide further updates within the next few weeks.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Mair advised the Treasurer was not present. Chairman Mair advised the October Bill List, Resolution 44-16, was included in the agenda.

MOTION TO APPROVE RESOLUTION 44-16, OCTOBER BILL LIST IN THE AMOUNT OF \$47,186.41

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

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

ATTORNEY: Mr. Sypek advised he did not have anything to report at this time.

CLAIMS SERVICE:

Executive Director advised Resolution 45-16, Disclosure of Liability Claims Check Register, was included in the agenda along with a copy of the check register for the period of September 1, 2016 to September 30, 2016.

MOTION TO APPROVE RESOLUTION 45-16 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

Moved:	Commissioner Walker
Second:	Commissioner Hughes
Vote:	3 Ayes, 0 Nays

MANAGED CARE: Mr. Mooney reviewed the Managed Care Report for the month of September which was included in the agenda. Mr. Mooney advised the PPO penetration has gone up which

resulted in additional savings for the Commission. Mr. Mooney thought there was still room for improvement. Chairman Mair was pleased with the higher PPO penetration percentage.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the September – October Risk Control Activity Report which was included in the agenda. Mr. Prince referred to the training calendar and noted there 32 courses scheduled for Corrections and Motor Pool and some evening courses were scheduled to accommodate the night shifts. Mr. Prince also referred to the Safety Bulletin which was included in the agenda. Mr. Prince noted October was Fire Prevention Month and the bulletin included a quiz and helpful information on changing your smoke alarms. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGER CONSULTANT: Mr. Borden advised he did not have anything to report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Commissioner Hughes
Second:	Commissioner Walker
Vote:	3 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 Hughes
Second:	Commissioner Walker
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 46-16 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 46-16 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

**MOTION TO AUTHORIZE PAYMENT AUTHORITY/SETTLEMENT
AUTHORITY REQUESTS DISCUSSED IN CLOSED SESSION**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:54 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary

APPENDIX II

LOSS CONTROL REPORT

MERCER COUNTY INSURANCE FUND COMMISSION

To: Megan Hughes
Date: October 26, 2016
Date of Survey: October 11, 2016

OBJECTIVE OF THE SURVEY

Conduct a Loss Control Survey of the Mercer County Libraries.

SURVEY RESULTS

A Loss Control survey was made of the Mercer County Libraries on October 11, 2016.

The contact person for the survey was Richard Cavallo, Head Librarian.

The following locations were surveyed:

- Library HQ, Lawrenceville
- Ewing Branch, Ewing
- Hopewell Branch, Pennington
- West Windsor Branch, Princeton Junction
- Hickory Corner Branch, East Windsor
- Hightstown Branch, Hightstown
- Twin River Branch, East Windsor
- Robbinsville Branch, Robbinsville

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

C. Barry E. Sloane
40 Lake Center Executive Park
401 Route 73 North
P.O. Box 177
Marlton, NJ 08053
EMAIL: bsloane@jamontgomery.com

Telephone: 856.552.4752
Cell: 856.906.7611
Fax: 856.552.4753

Operations

There are no significant changes in operations. The County operates public libraries throughout Mercer County. The hours of operation are 8:30 AM to 9:00 PM Monday through Friday. Summer hours from Memorial Day to Labor Day are from 9:00 AM to 8:00 PM. There are a total of 160 employees (including 122 full time). The libraries run some children's programs at some locations such as after school programs. Parents of the children must be present. There is no child care and there are no field trips or off site operations.

Safety Programs

There were no significant changes in operations and no formal safety programs in place. Fire suppression systems were all current on required inspections.

Observations

Library HQ **2571 Brunswick Pike (Bus Rt. 1), Lawrenceville**

There have been no significant changes since our last visit. There are minor roof leaks that are in the process of being repaired. The roof is reaching the end of its useful life. The staff is aware of this and in the process of addressing it.

All previously submitted Suggestions for Improvements (SFIs) were completed and there are no new SFIs at this time.

Ewing Branch **21 Scotch Rd, Ewing**

The defective concrete walkways have been repaired. All previously submitted suggestions for improvement (SFIs) were completed.

Storage was noted in the hallway leading to the side emergency exit adjacent to the kitchenette in the Ewing Branch. No storage should be allowed in any line of travel to an emergency exit. SFI 01-2016 (I)

Hopewell Branch **245 Pennington-Titusville Rd. Pennington**

There were no significant changes since our last visit.

The potholes at the driveway exit at the Hopewell Branch still need to be repaired. (SFI 06-2014(I))

In 2015, there were protruding spikes on the wheel stops in the parking lot of the Hopewell branch that posed an impalement hazard. This condition was corrected. SFI 02-2015 (I)

West Windsor Branch
333 North Post Rd. Princeton Junction

There were no significant changes since our last visit. There are no new or pending SFIs for this location.

Hickory Corner Branch
42 Robbinsville Rd. East Windsor

There were no significant changes since our last visit.

In 2015 the following condition was noted and it still needs to be addressed. There is a cracked sidewalk near the main entry of Hickory Corner Branch that needs to be repaired. SFI 3-2015(I)

Hightstown Branch
114 Franklin St. Hightstown

A domestic sprinkler was added to protect the boiler room. It has a current inspection tag in place. Otherwise there have been no significant changes.

Previous SFIs were completed and there are no new SFIs for this location.

Twin River Branch
276 Abbingdon Dr. East Windsor

There were no significant changes since our last visit.

Previous SFIs were completed and there are no new SFIs for this location.

Robbinsville Branch
42 Robbinsville- Allentown Rd. Robbinsville

There were no significant changes since our last visit. Previous SFIs were completed and there are no new SFIs for this location.

COMPLETED SUGGESTIONS FOR IMPROVEMENT

- | | |
|-----------------|--|
| SFI 01-2015 (I) | The sprinkler room at the Ewing Branch was unlocked and unsecured. This area must be kept secured at all times except when actually occupied. |
| SFI 02-2015 (I) | There are protruding spikes on the wheel stops in the parking lot of the Hopewell Branch that pose an impalement hazard. These need to be pounded down level to the surface and the wheel stops need to be repaired. |
| SFI 3-2015 (I) | There is a cracked sidewalk near the main entry of Hickory Corner branch that needs to be repaired. |

SFI 04-2015 (I) The sprinkler room at the Twin River Branch was unlocked and unsecured. This area must be kept secured at all times except when occupied.

OUTSTANDING SUGGESTIONS FOR IMPROVEMENT

SFI 06-2014(I) Potholes at the driveway exit at the Hopewell Branch need to be repaired.

SFI 3-2015 (I) There is a cracked sidewalk near the main entry of Hickory Corner Branch that needs to be repaired.

NEW SUGGESTIONS FOR IMPROVEMENT

New suggestions have been reclassified by the following system.

- **"Urgent" (U)** refer to situations of "imminent danger" or "critical safety / health issues which might be expected to cause death or serious physical harm.
- **"Important" (I)** encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- **"Program Improvement" (PI)** encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

Ewing Branch

SFI 01-2016 (I) Storage was noted in the hallway leading to the side emergency exit, adjacent to the kitchenette, in the Ewing Branch. No storage should be allowed in any line of travel to an emergency exit.

Copies of this report should be distributed to all departments referred to in this report. If you have any questions regarding this survey, please contact this office.

REPORT SUBMITTED BY:



C. Barry E. Sloane
Senior Risk Control Consultant

cc: Dave McHale, J.A. Montgomery Risk Control, Public Sector Director
Glenn Prince, J.A. Montgomery Risk Control
Joseph Hrubash, PERMA Executive Director
Cathy Dodd, PERMA

Loss Control Report MCIFC - Mercer County Insurance Fund Commission

Open Suggestions

Report Date 11/1/2016

Town	Sug #	Type	Status	Date of Survey Date Completed	Location
County Libraries					
	1-2016	I	O	10/11/2016	<u>Ewing Branch</u> Storage was noted in the hallway leading to the side emergency exit, adjacent to the kitchenette, in the Ewing Branch. No storage should be allowed in any line of travel to an emergency exit.
	3-2015	I	O	11/9/2015	<u>Hickory Corner Branch</u> There is a cracked sidewalk near the main entry of Hickory Corner Branch that needs to be repaired.
	6-2014	I	O	8/21/2014	<u>Hopewell Branch</u> Potholes at the driveway exit at the Hopewell Branch need to be repaired.

<u>Type</u>	<u>Type</u>	<u>Type</u>	<u>Status</u>	<u>Survey Date</u>
U- Urgent	C -Critical	1 - Requires immediate attention	O - Open	The date the survey was conducted.
I -Important	D -Desirable	2- Should be addressed before next loss control survey	C - Completed	<u>Status Date</u> The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
PI - Prog. Improvement		3 - Are desirable improvements		
R - Regulatory		N/A - Not Applicable		
N/A - Not Applicable				

Total Count of SFI = 3

SUGGESTIONS FOR IMPROVEMENT STATUS

Mercer County Insurance Fund Commission – NJ CE JIF

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt of the survey conducted on _____.

J.A. MONTGOMERY RISK CONTROL

In order to update the status of the Suggestions for Improvement please email or fax the completed form to the attention of Natalie Dougherty:

ndougherty@jamontgomery.com

856-552-4739 (fax)

SUGGESTION(S) COMPLETED:

(Indicate by Number)

OUTSTANDING SUGGESTION(S) FOR IMPROVEMENT:

(Indicate by Number and Date of Estimated Completion)

SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

SUGGESTION(S) THAT IS/ARE A BUDGET ITEM:

Signature _____ Title _____

Agency _____ Date _____

LOSS CONTROL REPORT
MERCER COUNTY INSURANCE FUND COMMISSION
PARKS DEPARTMENT

To: Megan Hughes
Date: October 31, 2016
Date of Survey: October 24, 2016

OBJECTIVE OF THE SURVEY

To conduct a Loss Control Survey of locations in the Mercer County Park System.

SURVEY RESULTS

On October 24, 2016, a Loss Control Survey was conducted of the Mercer County Parks. The point of person for the survey was Glenn Rieth, Parks Supervisor.

The following locations were surveyed:

- Hunt House (Park Head Quarters)
- Equestrian Center, Pennington
- Wildlife Center, Titusville
- Park Complex, West Windsor:
 - Indoor and Outdoor Tennis Courts
 - Ice Skating Pavilion
 - Lake Marina
 - Carpentry workshop and barn

This report does not and is not intended to address every loss potential, but covers only those conditions specifically examined at time of the survey. There may be other conditions not examined or brought to our attention at the time of this survey, that may contain a potential for liability. This report does not include matters of a legal nature or violations of any federal, state or local statute, ordinance or regulation, except as specifically noted in the report.

OBSERVATIONS

There is a new Executive Director of the Parks system. He has retained a firm to conduct a comprehensive evaluation of all of the facilities to develop an improvement plan.

Hunt House (Park Head Quarters) **197 N Blackwell Rd., Pennington**

The barn in the rear is being renovated into a conference center. The roof has been replaced and reinforced, and a loft is framed out. In addition, they are expanding the parking lot, digging a well for the bathrooms in the conference center and planning to pave the entry driveway.

The fire misting system and generator are properly maintained and overall conditions are superior.

No SFIs are being submitted at this time.

Equestrian Center **431 Federal City Rd # B Pennington**

No significant changes have occurred at the Equestrian Center since 2014. The newer playground and fencing are still in good condition and well maintained. There are plans to add new stalls over the next few months.

No SFIs are being submitted at this time.

Wildlife Center **Rt. 29 Titusville, NJ**

Conditions remain generally favorable. They have added an open pavilion with about 15 adjacent exhibit cages to expand educational efforts.

The stop sign that was previously recommended has been installed SFI 01-2015 (I) was completed.

No SFIs are being submitted at this time.

Park Complex **West Windsor, NJ**

Indoor Tennis Courts

There have been no significant changes at this location.

Fire safety protection includes lighted emergency exit signs; emergency lights, panic hardware on emergency exit doors that swing outward and annually inspected fire extinguishers. The sprinkler system is appropriately maintained. No recommendations are being offered at this time.

No SFIs are being submitted at this time.

Outdoor Tennis Courts and Tennis Hall of Fame

The tennis courts were all refurbished in 2014 and remain in good condition.

No SFIs are being submitted at this time.

Ice Skating Rink Garage and Pavilion

The ice skating rink garage area appeared clean and well maintained. This facility has received a new exterior renovation in mid-2014. The parking lot on the side of this building is still in poor condition. The parking lot was to be repaved upon completion of the amphitheater in the rear of the skating rink. This was not done and it needs to be completed. The parking lot at the rear of the skating rink and adjacent to the amphitheater needs to be paved. SFI 01-2016 (I)

The equipment room was in excellent condition. The metal bleachers are being inspected and maintained on a regular basis.

Lake Marina

The boat house was completely renovated in 2015. There is storage in some stairwells and hallways that block the line of travel to emergency exits on the lower level. They have just constructed a storage area and are awaiting the certificate of occupancy from the township. When they get the CO, the conditions will be abated.

The basement door to the stairwell next to the Events Office was propped open. No stairway doors in the marina are permitted to be propped open. SFI 02-2016 (I)

The sprinkler system at the marina needs to be inspected, maintained as required and tagged with the current inspection date. SFI 03-2016

The Ansul system in the upper kitchen needs to be inspected, serviced and tagged with the current inspection date. SFI 04-2016 (I). The Ansul system in the lower kitchen has current inspection tags.

The docks were replaced in 2012. The kayaks are rented to people who sign a waiver and provide identification. Life jackets must be worn. PFDs are at the appropriate places on the dock and at the boat ramp.

There is a playground adjacent to the Marina. The equipment and surfacing were well maintained and appeared to be in compliance with CPSC guidelines and NJ Statutes.

Mercer County Parks Maintenance Garage

Housekeeping in the mechanics bay continues to be excellent.

Fire safety protection includes smoke detectors, lighted emergency exit signs; emergency lights, panic hardware on emergency exit doors that swing outward and annually inspected fire extinguishers.

Lock Out / Tag Out stations were in place and being used. The vehicle lift is being inspected appropriately according to the contact in the shop.

Smoking continues to be a problem here. Numerous cigarette butts were observed in the unheated storage area next to the break room. This continues. One person seems to be responsible since only one type of filter was observed. Smoking regulations must be enforced. SFI Parks PJ 2-2013 (I) Resubmission SFI Parks 091813-05

Carpentry Workshop

The carpentry workshop in the lower level is clean and in excellent condition. All eye protection signs are posted throughout the shop and all equipment appears to be in excellent operating condition. This area was very clean.

The upper level is storage. The storage was neat and well laid out. Fire extinguishers were present and current although there are no smoke detectors in the building.

No SFIs are being submitted at this time.

Ball Fields

The ball fields observed were in excellent condition. A permitting system is in place for use.

No SFIs are being submitted at this time.

COMPLETED SUGGESTIONS FOR IMPROVEMENT

Equestrian Center

SFI 01-2015 (I) The driveway for the wildlife center leads out to Rt 29. There should be a stop sign installed here, particularly as school groups routinely tour this facility.

OUTSTANDING SUGGESTIONS FOR IMPROVEMENT

2-2013 (I) Numerous cigarette butts were observed in the unheated storage area next to the break room. Smoking regulations should be enforced.

NEW SUGGESTIONS FOR IMPROVEMENT

- **"Urgent" (U)** refer to situations of "imminent danger" or "critical safety / health issues which might be expected to cause death or serious physical harm.
- **"Important" (I)** encompass regulatory concerns and hazards not classified as either "Urgent" or "Program Improvement" suggestions.
- **"Program Improvement" (PI)** encompass suggestions related to safety, process improvements, management systems, and other practices that would be expected to improve the overall safety, quality, and effectiveness of the organization.

Ice Skating Rink Garage and Pavilion

12-2016 (I) The parking lot at the rear of the skating rink and adjacent to the amphitheater needs to be paved.

Lake Marina

13-2016 (I) No stairway doors in the marina are permitted to be propped open.

14-2016 (I) The sprinkler system at the marina needs to be inspected, maintained as required and tagged with the current inspection date.

15-2016 (I) The Ansul system in the upper kitchen needs to be inspected, serviced as needed and tagged with the current inspection date.

Copies of this report should be distributed to all departments referred to in this report. If you have any questions regarding this survey, please contact this office.

REPORT SUBMITTED BY:



C. Barry E. Sloane
Senior Risk Control Consultant

cc: Glenn Rieth, Parks Dept.
Dave McHale, J.A. Montgomery Risk Control Public Sector Director
Glenn Prince, J.A. Montgomery Risk Control
Joseph Hrubash, PERMA Executive Director
Cathy Dodd, PERMA

Loss Control Report MCIFC - Mercer County Insurance Fund Commission

Open Suggestions

Report Date 11/10/2016

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
County Parks & Recreation					
	1-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>The County Fire academy may have the capability of monitoring the various systems and that possibility could be explored as a budget consideration. In any event, one company or organization should be monitoring all sites to reduce confusion and improve accountability.</p>
	2-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Add CCTV to Club house at Mercer Oaks.</p>
	3-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Add sensors to bay doors. Expand Motion detectors to cover entire storage area. In the Mercer Oaks maintenance building. Expand CCTV coverage to parking lot directly in front of the main maintenance building at Mercer Oaks.</p>
	4-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Add sensors to bay doors. Expand Motion detectors to cover entire storage area of the storage building at Mercer Oaks.</p>
	5-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>The Pro shop at Mountain View has burglar alarm. Extend burglar alarm coverage to rest of building.</p>
	6-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Arrange for offsite monitoring or back up of CCTVs in the Club House at Mountain View.</p>
	7-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Arrange for offsite monitoring or back up of CCTVs at the Mountain View Maintenance building</p>
	9-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Arrange for offsite monitoring or back up of CCTVs at the Princeton Country Club house.</p>
	10-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Install burglar and fire alarms in the Princeton Country Club maintenance and storage buildings.</p>
	11-2016	I	O	8/31/2016	<p><u>County Parks & Recreation</u></p> <p>Arrange for offsite monitoring or back up of CCTVs at the Princeton Country Club maintenance and storage buildings</p>
	8-2016	I	O	8/31/2016	<p><u>County Parks and Recreation</u></p> <p>Add burglar and fire alarms to the Mountain View Maintenance buildings.</p>
	2-2013	I	O	9/18/2013	<p><u>County Parks Maintenance Garage</u></p> <p>Numerous cigarette butts were observed in the unheated storage area next to the break room. Smoking regulations should be enforced.</p>

Town	Sug #	Type	Status	Date of Survey	
				Date Completed	Location
	2-2014	I	O	8/21/2014	<u>Equestrian Center</u> (EC 01-2014 (I) - A stop sign needs to be installed at the exit of the Equestrian Center.
	6-2014	I	O	8/21/2014	<u>Howell Living History Farm</u> HLHF 02-2014 (I) - There was excessive storage in the closet where the well pump is in the main building. This needs to be cleared out so that the equipment can be easily accessed in an emergency.
	12-2016	I	O	10/24/2016	<u>Ice Skating Rink Garage and Pavilion</u> The parking lot at the rear of the skating rink and adjacent to the amphitheater needs to be paved.
	13-2016	I	O	10/24/2016	<u>Lake Marina</u> No stairway doors in the marina are permitted to be propped open.
	14-2016	I	O	10/24/2016	<u>Lake Marina</u> The sprinkler system at the marina needs to be inspected, maintained as required and tagged with the current inspection date.
	15-2016	I	O	10/24/2016	<u>Lake Marina</u> The Ansul system in the upper kitchen needs to be inspected, serviced as needed and tagged with the current inspection date.
	1-2014	I	O	7/16/2014	<u>Main Park Complex</u> The driveway in the rear of the sign shop needs to be regarded and repaired.
	3-2014	I	O	8/21/2014	<u>Wildlife Center</u> WLC 01-2014 (I) - In 2011, we noted that the driveway for the wildlife center leads out onto Route 29. There should be a stop sign installed here, particularly as school groups routinely tour this facility.
	4-2014	I	O	8/21/2014	<u>Wildlife Center</u> WLC 02-2014 (I) - There is a shoe washing tray immediately inside of the staff entry in the Wild Life Center. A sign was on the outside of the door warning people to watch their step as they come in. This sign is no longer there and should be replaced with a permanent warning sign.

<u>Type</u>	<u>Type</u>	<u>Type</u>	<u>Status</u>	<u>Survey Date</u>
U - Urgent	C -Critical	1 - Requires immediate attention	O - Open	The date the survey was conducted.
I -Important	D -Desirable	2- Should be addressed before next loss control survey	C - Completed	Status Date
PI - Prog. Improvement		3 - Are desirable improvements		The date the Safety Director Office was notified of the change in the status of the Suggestion For Improvement. ie; Open, Completed, etc.
R - Regulatory		N/A - Not Applicable		
N/A - Not Applicable				

Total Count of SFI = 21

SUGGESTIONS FOR IMPROVEMENT STATUS

Mercer County Insurance Fund Commission – NJ CE JIF

In order that J.A. Montgomery Risk Control can update the status of Suggestions for Improvement, we are requesting that this form be returned to our office within sixty (60) days upon receipt of the survey conducted on _____.

J.A. MONTGOMERY RISK CONTROL

In order to update the status of the Suggestions for Improvement please email or fax the completed form to the attention of Natalie Dougherty:

ndougherty@jamontgomery.com

856-552-4739 (fax)

SUGGESTION(S) COMPLETED:

(Indicate by Number)

OUTSTANDING SUGGESTION(S) FOR IMPROVEMENT:

(Indicate by Number and Date of Estimated Completion)

SUGGESTIONS NEEDING FURTHER CLARIFICATION/DISCUSSION:

SUGGESTION(S) THAT IS/ARE A BUDGET ITEM:

Signature _____ Title _____

Agency _____ Date _____