

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
OCTOBER 26, 2015**

**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: OCTOBER 26, 2015
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: September 28, 2015 Open Minutes.....Appendix I**
September 28, 2015 Closed MinutesHandout

- CORRESPONDENCE:**

- COMMITTEE REPORTS**
 - Safety Committee:..... Verbal
 - Claims Committee: Verbal
 - Best Practices Workshop.....Page 3

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 4-19**

- TREASURER – David Miller**
 - Resolution 43-15 October Bill List - *Motion*.....Page 20
 - August Monthly Treasurer Reports Pages 21-22

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

- CLAIMS SERVICE –Inservco Insurance Services, Inc. – *Motion***
 - Resolution **44-15** Authorizing Disclosure of Liability Claims Check Register..... Pages 23-24
 - Liability Claims Payments 9-1-15 to 9-30-15 Pages 25-26

- MANAGED CARE – First MCO**
 - Monthly Summary Report – September.....Page 27

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 28-29

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

- OLD BUSINESS**
- NEW BUSINESS:**
- PUBLIC COMMENT:**
- CLOSED SESSION – Payment Authorization Requests (PARS) (*IF NEEDED*)Pages 30-32**
Resolution 45-15 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: **November 23, 2015** MERCER COUNTY, McDADE
ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068
10:30 AM

**New Jersey Counties Excess Joint Insurance Fund
Claims Committee's Best Practices Workshop
Liability and Workers' Compensation Cost Containment Strategies
Overview**

On October 6, 2015, the New Jersey Counties Excess Joint Insurance Fund (CELJIF) held its fourth Best Practices Workshop on Liability and Workers' Compensation Cost Containment Strategies. Prior to the event, a Planning Committee was formulated to discuss the Agenda and format of the workshop.

The workshop consisted of five presentations. Michelle Leighton of Conner Strong & Buckelew moderated the program and began the program with introductions and opening remarks. Joe Hrubash of PERMA presented Past Successes and Future Initiatives relating to the Commissions. Howard Goldberg, Esq. of Camden County, Danielle Batchelor, Esq. of Conner Strong & Buckelew along with Glenn Prince of J.A. Montgomery Risk Control discussed A Team Approach to Managing Risks in Jails.

Jennifer M. Dragoun, M.D. of AmeriHealth provided the group with an Overview of Managed Care for Workers' Compensation and Current Trends in Worker's Compensation Pharmacy. A presentation was conducted by Shiraz Saeed of AIG Property Casualty on the topic of Cyber Liability- Network Security and Privacy.

The group had a break-out session led by Charity Richart and Ashley Madormo of Conner Strong & Buckelew where Commission members discussed Alternative Approaches for Enhancing the Partnership with your Third Party Administrator. A question and answer period was followed by lunch and networking opportunities.

The workshop was held at Conner Strong & Buckelew's Marlton Headquarters with video conferencing available from the Toms River and Parsippany offices. The workshop was successful with great attendance. We look forward to our next workshop and appreciated everyone's participation.

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: October 26, 2015
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Certificate of Insurance Request Form (Pages 6-7)** - Attached on pages 6-7 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of September 21, 2015 to October 18, 2015. There were 6 certificates of insurance issued during this period.
- Motion to approve the certificate of insurance report**
- NJ Excess Counties Insurance Fund (CELJIF) (Pages 8-9)** - The CEL met on September 24, 2015. A summary report of the meeting is included in the agenda on pages 8-9. The CEL also met on October 22, 2015 and the 2016 budget was introduced. Executive Director will provide a verbal report at the meeting. A summary report of the meeting will appear in the next agenda. The CEL will meet again on November 19, 2015 at 1:00 PM.
- 2016 Property & Casualty Budget Introduction** – The MCIFC budget will be introduced at the November 23rd meeting. The 2016 budget adoption and public hearing will be held at the December 28th meeting.
- 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 **August 31, 2015**. The report indicates the Commission has a surplus of **\$1,756,068**. Line 8 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 August 31, 2015 is **\$299,394**. The cash amount is **\$399,365**.
- 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 August. As of **August 31, 2015** the Fund has a surplus of **\$5,603,885**.
- 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 September 30, 2015. The Executive Director will review the reports with the Commission.

- ❑ **Non-Owned/Aircraft** – Certain Counties have no coverage for non-owned/aircraft as well as aircraft operations. We would like to have a total exposure review for all Counties through and application process in order to offer coverage under the ancillary program. An application was sent to the member entities to complete. We anticipate this can be completed for the 2016 budget.
- ❑ **Overseas Exposure** – If any member entity has employees traveling overseas they should contact the Executive Director’s office to provide information on this exposure.
- ❑ **2016 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** – The 2016 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The Executive Director’s office will review any certificates which need to be re-issued for the 2016 renewal.
- ❑ **Report of Claims to Claims Made Policies Prior to 12/31/15 Expiration (Pages 14-19)** – Included in the agenda on pages 14-19 is a copy of a letter from Ms. Batchelor regarding reporting of claims made policies prior to 12/31/15 along with the applicable limit schematics. Ms. Batchelor will review the information with the Commission.

MERCER COUNTY INSURANCE FUND COMMISSION
Certificate Of Insurance Monthly Report

Monday, October 19, 2015

From 9/21/15 to 10/18/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
MCIFC					
H- Hamilton Township Board of Education I- County of Mercer	Facilities Department 1700 Bell Ave. Hamilton, NJ 08619 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1339	Evidence of insurance as respects all operations usual to County Governmental Entity. (see page 2)	10/1/2015	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- City of Trenton I- County of Mercer	319 E. State St. Trenton, NJ 08608 Attn: Carol McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1593	Evidence of insurance. All operations usual to County Governmental Entity. (see page 2)	10/4/2015	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- City of Trenton I- County of Mercer	319 E. State St. Trenton, NJ 08608 Attn: Carol McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1593	Certificate holder is 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 with respects to County monitoring.	10/5/2015	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		

<p>H- The Hamilton Twp. Board of Education I- County of Mercer</p>	<p>90 Park Ave Hamilton, NJ 08690 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068</p>	<p>1595</p>	<p>Certificate holder is additional insured where obligated by virtue of a 10/7/2015 GL EX AU WC 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, as respects the new County 4-H Club's use of meeting space at a particular school in Hamilton Twp.</p> <p style="margin-left: 40px;">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</p>
<p>H- New Jersey Public Broadcasting Authority I- County of Mercer</p>	<p>25 South Stockton Street Trenton, NJ 08608 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068</p>	<p>1598</p>	<p>Evidence of insurance All operations usual to County Governmental Entity as respect to NJ Public Broadcasting. (see page 2)</p> <p style="margin-left: 40px;">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</p> <p style="margin-left: 40px;">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</p>
<p>H- New Jersey Historical Commission I- County of Mercer</p>	<p>P.O. Box 305 225 West State Street Trenton, NJ 08625-0305 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068</p>	<p>1600</p>	<p>Evidence of insurance. All operations usual to County Governmental Entity as respects to the Historical Grant. 10/16/2015 GL EX AU WC</p> <p style="margin-left: 40px;">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</p> <p style="margin-left: 40px;">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</p>

Total # of Holders = 6

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: September 24, 2015
To: Executive Committee
Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2014 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on June 26, 2015 along with an extension request to file the final report. The Board of Fund Commissioners reviewed the final financial audit for the period ending December 31, 2014. Fund Auditor reported there were no comments or recommendations. Upon review, the Board adopted a resolution approving the year-end financials and executing the Group Affidavit. The fund office will file the final report with the State.

2016 Renewal: As previously reported, the fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to underwriters. Executive Director said the fund office is working with members that still need to submit complete and full underwriting data in order to present a proposed 2016 budget to be presented at the next scheduled meeting. Executive Director said the Actuary has provided loss funds based on underwriting data received to date and the Underwriting Manager has received initial rate indications for the 2016 renewal. On the Executive Director's recommendation, a sub-committee comprised of Commissioners White, Kelly and Mecouch volunteered to review the preliminary budget before it is presented at the October meeting.

Underwriting Manager reported the fund's ten county members include a total of twenty-nine entities that are renewing as of 1/1/16. Underwriting Manager reported that in addition to the renewal of existing coverages, the budget will include a line-item for additional flood aggregate limits.

Non-owned/Owned Aircraft: Executive Director reported certain counties have limited coverage amounts for non-owned/owned aircraft, as well as, aircraft operations. Executive Director said the fund would like to have a total exposure review for all counties through an application process in order to offer this coverage under the ancillary program if applicable. Executive Director reported that members would be asked to complete an application for this coverage as part of the 2016 renewal.

Joint Insurance Claims Committees Best Practices Workshop: The 4th annual Joint Insurance Claims Committees Best Practices Workshop will be held Tuesday, October 6, 2015 at the Conner Strong & Buckelew office in Marlton, NJ. Lunch will be provided at a fair market price

per person for those attendees who wish to pay for their lunch; the price will be made available in advance of the workshop. An email invitation was sent out on 9/18/15; if you are interested in attending please contact the fund office.

Open Public Meetings Act Form: Executive Director reported the fund office has revised the OPRA form to update the contact person, e-mail address and fax number. The form will be made available upon request and posted on the fund's website.

Commission Membership: Camden County Insurance Commission and Gloucester County Insurance Commission are scheduled to renew their membership with the Fund as of January 1, 2016. Renewal documents have been sent to each County.

NJCE Financials: Executive Director reviewed the Financial Fast Track as of July 31, 2015 which reflected a statutory surplus of \$5.3 million.

Claims Status/Other Claim Matters: The Board of Fund Commissioners adopted a resolution authorizing the need for closed session; AmeriHealth Casualty Services discussed claims with large open reserves during Closed Session.

Risk Control: Safety Director's report included the risk control activities from June through October 2015. Safety Director reported that members have up to \$10,000 in safety program funding available annually through the BRIT Safety Grant Program. The Board of Fund Commissioners agreed to adopt a "first come first serve" basis for members to submit for reimbursement of safety related items or service.

Next Meeting: The next scheduled meeting of the NJCE fund is October 22, 2015 at 1:00PM at the Camden County Emergency Training Center. If a meeting is scheduled in the interim then a notice will be sent to members, advertised and posted on the fund's website.

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		August 31, 2015			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	656,834	5,221,122	7,489,494	12,710,616
2.	CLAIM EXPENSES				
	Paid Claims	105,194	764,726	1,145,419	1,910,145
	Case Reserves	182,424	948,906	1,097,825	2,046,731
	IBNR	254,513	1,434,227	1,280,177	2,714,404
	Discounted Claim Value	(19,479)	(62,189)	(140,251)	(202,440)
	TOTAL CLAIMS	522,651	3,085,669	3,383,170	6,468,839
3.	EXPENSES				
	Excess Premiums	207,272	1,624,629	2,250,966	3,875,595
	Administrative	46,885	375,583	533,925	909,508
	TOTAL EXPENSES	254,157	2,000,212	2,784,891	4,785,103
4.	UNDERWRITING PROFIT (1-2-3)	(119,975)	135,241	1,321,433	1,456,674
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	(119,975)	135,241	1,321,433	1,456,674
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	INVESTMENT IN JOINT VENTURE	20,049	53,903	245,491	299,394
9.	SURPLUS (6 + 7 + 8)	(99,926)	189,144	1,566,924	1,756,068
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	(6,225)	(43,984)	1,566,924	1,522,940
	2015	(93,701)	233,128		233,128
	TOTAL SURPLUS (DEFICITS)	(99,926)	189,144	1,566,924	1,756,068
	TOTAL CASH				399,365
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	4,441	304,080	1,145,419	1,449,499
	Case Reserves	83,764	(75,069)	1,097,825	1,022,756
	IBNR	(80,925)	(273,735)	1,280,177	1,006,442
	Discounted Claim Value	271	61,438	(140,251)	(78,813)
	TOTAL FY 2014 CLAIMS	7,551	16,715	3,383,170	3,399,885
FUND YEAR 2015					
	Paid Claims	100,753	460,646		460,646
	Case Reserves	98,660	1,023,975		1,023,975
	IBNR	335,438	1,707,962		1,707,962
	Discounted Claim Value	(19,750)	(123,628)		(123,628)
	TOTAL FY 2015 CLAIMS	515,100	3,068,955	0	3,068,955
	COMBINED TOTAL CLAIMS	522,651	3,085,669	3,383,170	6,468,839

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.

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF August 31, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	1,792,685	14,219,985	54,944,240	69,164,225	
2. CLAIM EXPENSES					
Paid Claims	5,508	446,410	411,505	857,915	
Case Reserves	14,435	1,588,258	683,536	2,271,792	
IBNR	93,811	571,013	8,429,959	9,000,972	
Discounted Claim Value	(12,459)	(14,181)	(1,189,781)	(1,203,961)	
TOTAL CLAIMS	101,295	2,591,500	8,335,219	10,926,718	
3. EXPENSES					
Excess Premiums	1,301,880	10,310,145	36,749,433	47,059,578	
Administrative	132,984	1,057,440	4,081,008	5,138,448	
TOTAL EXPENSES	1,434,864	11,367,584	40,830,441	52,198,025	
4. UNDERWRITING PROFIT (1-2-3)	256,527	260,901	5,778,580	6,039,482	
5. INVESTMENT INCOME	1,971	19,409	152,545	171,954	
6. PROFIT (4+5)	258,498	280,310	5,931,125	6,211,436	
7. Cancelled Appropriations	0	0	607,551	607,551	
8. SURPLUS (6-7)	258,498	280,310	5,323,574	5,603,885	
SURPLUS (DEFICITS) BY FUND YEAR					
2010	21,157	108,911	680,166	789,077	
2011	29,971	137,319	994,756	1,132,075	
2012	33,893	(332,555)	822,655	490,100	
2013	41,841	(258)	1,310,706	1,310,448	
2014	8,187	(168,316)	1,515,291	1,346,975	
2015	123,449	535,210		535,210	
TOTAL SURPLUS (DEFICITS)	258,498	280,310	5,323,574	5,603,884	
TOTAL CASH				8,745,110	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	1,696	17,685	142,195	159,880	
Case Reserves	(1,696)	(20,511)	24,085	3,574	
IBNR	(22,233)	(123,531)	463,719	340,188	
Discounted Claim Value	1,240	19,065	(41,484)	(22,419)	
TOTAL FY 2010 CLAIMS	(20,993)	(107,292)	588,515	481,223	
FUND YEAR 2011					
Paid Claims	0	0	144,097	144,097	
Case Reserves	0	259,102	2,671	261,773	
IBNR	(32,548)	(431,960)	1,113,232	681,272	
Discounted Claim Value	2,870	38,425	(121,623)	(83,198)	
TOTAL FY 2011 CLAIMS	(29,678)	(134,433)	1,138,377	1,003,944	
FUND YEAR 2012					
Paid Claims	629	302,825	125,213	428,038	
Case Reserves	(629)	289,366	653,695	943,061	
IBNR	(39,353)	(321,932)	1,521,091	1,199,159	
Discounted Claim Value	5,822	65,969	(240,518)	(174,549)	
TOTAL FY 2012 CLAIMS	(33,531)	336,229	2,059,481	2,395,710	
FUND YEAR 2013					
Paid Claims	3,183	10,517	0	10,517	
Case Reserves	(2,382)	450,454	2,025	452,479	
IBNR	(49,149)	(537,564)	2,322,975	1,785,411	
Discounted Claim Value	6,990	83,995	(311,625)	(227,630)	
TOTAL FY 2013 CLAIMS	(41,358)	7,402	2,013,375	2,020,777	
FUND YEAR 2014					
Paid Claims	0	115,383	0	115,383	
Case Reserves	19,129	283,800	1,058	284,858	
IBNR	(31,970)	(324,750)	3,008,942	2,684,192	
Discounted Claim Value	5,289	121,326	(474,530)	(353,204)	
TOTAL FY 2014 CLAIMS	(7,552)	195,759	2,535,470	2,731,229	
FUND YEAR 2015					
Paid Claims	0	0		0	
Case Reserves	13	326,046		326,046	
IBNR	269,064	2,310,750		2,310,750	
Discounted Claim Value	(34,671)	(342,961)		(342,961)	
TOTAL FY 2015 CLAIMS	234,406	2,293,836	0	2,293,836	
COMBINED TOTAL CLAIMS	101,295	2,591,500	8,335,218	10,926,718	

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	September 30, 2015							
COVERAGE LINE - PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	0	0	0	0	13	24		37
September-15	0	0	0	0	12	31		43
NET CHGE	0	0	0	0	-1	7		6
Limited Reserves								\$4,211
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	\$0	\$0	\$0	\$0	\$85,000	\$92,774		\$177,774
September-15	\$0	\$0	\$0	\$0	\$82,000	\$99,074		\$181,074
NET CHGE	\$0	\$0	\$0	\$0	(\$3,000)	\$6,300		\$3,300
Ltd Incurred	\$0	\$0	\$0	\$0	\$101,168	\$99,048		\$200,216
COVERAGE LINE - GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	0	0	0	0	19	31		50
September-15	0	0	0	0	18	32		50
NET CHGE	0	0	0	0	-1	1		0
Limited Reserves								\$5,777
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	\$0	\$0	\$0	\$0	\$158,528	\$133,406		\$291,934
September-15	\$0	\$0	\$0	\$0	\$153,528	\$135,305		\$288,833
NET CHGE	\$0	\$0	\$0	\$0	(\$5,000)	\$1,899		(\$3,101)
Ltd Incurred	\$0	\$0	\$0	\$0	\$154,890	\$154,890		\$309,780
COVERAGE LINE - AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	0	0	0	0	0	5		5
September-15	0	0	0	0	0	6		6
NET CHGE	0	0	0	0	0	1		1
Limited Reserves								\$1,581
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	\$0	\$0	\$0	\$0	\$0	\$7,984		\$7,984
September-15	\$0	\$0	\$0	\$0	\$0	\$9,486		\$9,486
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$1,502		\$1,502
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,391	\$13,683		\$24,073
COVERAGE LINE - WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	0	0	0	0	28	66		94
September-15	0	0	0	0	27	66		93
NET CHGE	0	0	0	0	-1	0		-1
Limited Reserves								\$19,873
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	\$0	\$0	\$0	\$0	\$779,228	\$789,812		\$1,569,040
September-15	\$0	\$0	\$0	\$0	\$774,162	\$1,074,036		\$1,848,198
NET CHGE	\$0	\$0	\$0	\$0	(\$5,067)	\$284,224		\$279,157
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,199,162	\$1,630,439		\$3,829,602
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	0	0	0	0	60	126		186
September-15	0	0	0	0	57	135		192
NET CHGE	0	0	0	0	-3	9		6
Limited Reserves								\$12,123
Year	2010	2011	2012	2013	2014	2015		TOTAL
August-15	\$0	\$0	\$0	\$0	\$1,022,756	\$1,023,976		\$2,046,732
September-15	\$0	\$0	\$0	\$0	\$1,009,689	\$1,317,901		\$2,327,590
NET CHGE	\$0	\$0	\$0	\$0	(\$13,067)	\$293,925		\$280,858
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,465,611	\$1,898,061		\$4,363,672

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

AS OF September 30, 2015

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		21		MONTH TARGETED	Last Month		20		MONTH TARGETED	Last Year		9		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15			Unlimited Incurred	Limited Incurred	Actual 31-Aug-15			Unlimited Incurred	Limited Incurred	Actual 29-Sep-14		
PROPERTY	62,322	101,168	101,168	162.33%	61,100	98.04%	104,168	104,168	167.15%	60,903	97.72%	135,251	135,251	217.02%	42,379	68.00%
GEN LIABILITY	124,157	154,890	154,890	124.75%	93,831	75.57%	159,890	159,890	128.78%	92,091	74.17%	86,357	86,357	69.55%	44,697	36.00%
AUTO LIABILITY	127,016	10,391	10,391	8.18%	91,425	71.98%	10,391	10,391	8.18%	89,241	70.26%	5,247	5,247	4.13%	44,456	35.00%
WORKER'S COMP	4,356,301	2,199,162	2,199,162	50.48%	3,953,087	90.74%	2,197,386	2,197,386	50.44%	3,898,954	89.50%	1,731,572	1,731,572	39.75%	1,437,579	33.00%
TOTAL ALL LINES	4,669,797	2,465,611	2,465,611	52.80%	4,199,442	89.93%	2,471,834	2,471,834	52.93%	4,141,189	88.68%	1,958,427	1,958,427	41.94%	1,569,111	33.60%
NET PAYOUT %	\$1,455,921					31.18%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		9		MONTH TARGETED	Last Month		8		MONTH TARGETED	Last Year		-3		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-15			Unlimited Incurred	Limited Incurred	Actual 31-Aug-15			Unlimited Incurred	Limited Incurred	Actual 29-Sep-14		
PROPERTY	80,948	99,048	99,048	122.36%	55,045	68.00%	92,748	92,748	114.58%	49,378	61.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	155,896	139,144	139,144	89.25%	56,123	36.00%	134,450	134,450	86.24%	46,769	30.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	131,580	13,683	13,683	10.40%	46,053	35.00%	12,181	12,181	9.26%	39,474	30.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,449,750	1,630,439	1,630,439	36.64%	1,468,418	33.00%	1,245,242	1,245,242	27.98%	1,156,935	26.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,818,174	1,882,315	1,882,315	39.07%	1,625,638	33.74%	1,484,621	1,484,621	30.81%	1,292,556	26.83%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$564,414					11.71%										

MERCER COUNTY INSURANCE COMMISSION

To: Fund Commissioners
From: Danielle Batchelor
Date: October 19, 2015

Re: VERY IMPORTANT - Reporting of Claims to Claims Made Policies Prior to 12/31/15 Expiration Date

As a reminder, the **Public Officials/Employment Practices Policy, Medical Professional and General Liability Policy** for County of Mercer Medical Reserves Corps, Employed Nurses of Mercer County Correctional Facilities, and Scheduled Physicians Daksha Shah, and Raafat Ahmad, **Crime Policy** (see attached schematic for policy information), and **Cyber Liability Policies**¹ for the County of Mercer and Mercer County Board of Social Services (Policy # 023062745), and the Mercer County Improvement Authority (Policy # 023062584) are set to expire on 12/31/15. These policies are written on Claims Made and Reported policy forms. *With this type of coverage, any claims made against you that would be covered by these policies MUST be reported during the same policy year within which the claim was received by you.* Therefore, it is required that any claim, potential claim or facts and circumstances that may give rise to a claim be reported to your insurance company prior to the policy expiration.

You should refer to the terms and conditions in your complete policies for the specific reporting requirements and coverage triggers for these policies. Generally, the claims involve allegations of a **wrongful act** committed by you. In the case of the Security and Privacy Liability Coverage Section of the Cyber Liability Policy, the claims involve allegations of a **security failure or a privacy event**.

Please conduct a review “sweep” of any **Public Officials/Employment Practices Liability, Medical Professional and General Liability, Crime, and/or Cyber Liability** claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that need to be reported to the carrier prior to the expiration date of **12/31/15**. Any claim, potential claim or facts and circumstances that may give rise to a claim must to be reported prior to that date.

Please keep in mind that these policies are Claims Made and Reported policies, and failure to timely report a claim (or potential claim of which you are aware) is likely to result in a denial of coverage from the insurance carrier. Claims made policies contain reporting provisions that require an insured to place the carrier on notice within the policy period when an Insured first becomes aware of any potential claim matter. The policy period for the referenced policies is 1/1/15 to 12/31/15.

Given that the expiration dates of the policies fall during a holiday time period, please follow your usual claim reporting procedures, and provide notice to **Conner Strong & Buckelew** no later than **12/19/15**, to ensure that any claims or notices of potential claims are reported in a timely manner, prior to expiration of the policy period.

¹ Note that the Security and Privacy Liability Coverage Section of the Cyber Liability Policies is written on a claims made and reported basis.



Claims can be reported via e-mail or fax to claimsteam@connerstrong.com or 856-685-2221

Please contact Danielle Batchelor at Conner Strong & Buckelew if you have any questions or concerns. Danielle can be reached by email dbatchelor@connerstrong.com or phone at 267-702-1427



Edison Date 01/21/2015

New Jersey Counties Excess Joint Insurance Fund
Mercer County Insurance Fund Commission
Public Officials Liability & Employment Practices Liability
 Policy Period: 1/1/15 - 1/1/16

\$1,000,000	Lexington Insurance Company \$1,000,000 each side/\$1,000,000 aggregate excess of Member Entity Self Insured Retention Policy #022006000
Various	Member Entity Self Insured Retention See Below Public Officials Liability & Employment Practices Liability

NOTE: The Lexington Insurance Company policy's limits are shared by each member entity of the Mercer County Insurance Fund Commission.

Member Entities & Self Insured Retentions:

#	Entity	SIR Each Claim - All Other	SIR Each Claim - EPLI
1	Mercer County	\$100,000	\$250,000
2	Mercer County Board of Social Services	\$100,000	\$250,000
3	Mercer County Improvement Authority	\$25,000	\$25,000

This document is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please refer the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.

**New Jersey Counties Excess Joint Insurance Fund
Medical Professional & General Liability
Limit Schematic
Policy Period: 1/1/15 - 1/1/16**

\$1,000,000	Ledlight Insurance Company \$25,000,000 per claim/\$25,000,000 aggregate Excess Medical Professional & General Liability					
\$1,000,000	Ledlight Insurance Company Camden County Insurance Contribution \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798627	Ledlight Insurance Company Gloucester County Insurance Contribution \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798627	Ledlight Insurance Company Burlington County Insurance Contribution \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798627	Ledlight Insurance Company Cumberland County Insurance Contribution \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798627	Ledlight Insurance Company Mercer County Insurance Contribution \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798627	Ledlight Insurance Company Mercer County Insurance Fund Contribution \$1,000,000 per claim/\$1,000,000 aggregate Medical Professional & General Liability Policy #0798627
Values	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below	Member Entity Self Insured Retention See Below
Medical Professional & General Liability						

NOTES:

- (a) All Primary policy aggregate limits are shared by each member entity of each Commission.
- (b) The Excess policy aggregate limit is shared by all member Commissions and their member entities. Mercer County elected not to purchase the Excess limits.
- (c) Only physicians scheduled are included in the above limits (see schedule below).

Member Entities & Self Insured Retentions:

#	Entity	SR Each Claim
1	Camden County: Clinic	\$5,000
2	Camden County College: Allied Nursing Programs	\$5,000
3	Camden County Health Services Center: Behavioral Health Operations - Divested Operation LTC Operations - Divested Operation	\$50,000 PL / \$25,000 GL
4	Gloucester County: Department of Corrections Division of Education & Disability Division of Senior Services Department of Health Services	\$25,000
5	Rowan College at Gloucester County: Allied Health Programs	\$5,000
6	Gloucester County Improvement Authority dba Shady Lane Nursing Home	\$10,000
7	Gloucester County Prosecutor's Office (Sexual Assault Nurse Examiners)	\$5,000
8	Gloucester County Emergency Response Center	\$10,000
9	Burlington County: Department of Health Buttwood Hospital - Divested Operation	\$5,000
11	Cumberland County: Department of Health (Outpatient Clinic) Department of Corrections Department of Human Services - Division of Mental Health & Addiction Services	\$50,000
12	Cumberland County - Sexual Assault Nurse Examiners (SANE)	\$50,000

New Jersey Counties Excess Joint Insurance Fund
 Medical Professional & General Liability
 Limit Schematic
 Policy Period: 1/1/15 - 1/1/16

Member Entities & Self Insured Retentions (cont.):

#	Entity	SIR Each Claim
13	Salem County: Department of Health (Clinic)	\$5,000
	Department of Corrections (Prison Infirmary)	\$25,000
14	County of Mercer Medical Reserves Corps	\$2,500
15	Employed Nurses of Mercer County Correctional Facilities	\$25,000
16	Scheduled Physicians:	\$5,000
	Charles F. Siebert, Jr. (GC)	
	Gerald A. Felgin (CC, SC, GC)	
	Jonathan Britkin (GC)	
	Josette Palmer (GC)	
	Ian Hood (BC)	
	Richard Sharpe (BC)	
	Cedric Chase Blanchard (BC)	
	Erika Salminen (GCC)	
	Shannon White (GCC)	
	Daksha Shah (MC)	
	Raafat Ahmad (MC)	

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 43-15

OCTOBER 2015

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

000151			
000151	BORDEN PERLMAN SALISBURY&KELLY	RMC FEE 10/2015	4,000.99
			4,000.99
000152			
000152	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2015	2.30
000152	PERMA RISK MANAGEMENT SERVICES	EXECUTIV DIRECTOR FEE 10/2015	12,903.25
			12,905.55
000153			
000153	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/2015	2,271.42
			2,271.42
000154			
000154	INSERVCO INSURANCE SERVICES	MONTHLY CLAIMS SERVICES - 10/2015	16,421.00
			16,421.00
000155			
000155	THE PRINCETON PACKET	ACCT: 1042540 - 9/18/15 - LEGAL	13.30
			13.30
000156			
000156	THE TRENTONIAN	ACCT: 896855 - 09/15/15 - CLOSE SESSION	16.20
000156	THE TRENTONIAN	ACCT: 896855 - 8/13/15 - CLOSE SESSION	15.48
			31.68
000157			
000157	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 10/2015	9,906.75
			9,906.75
		TOTAL PAYMENTS FY 2015	45,550.69

TOTAL PAYMENTS ALL FUND YEARS \$45,550.69

Chairperson

Attest:

Dated: _____

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

Treasurer

MERCER COUNTY INSURANCE FUND COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2015								
Month Ending: August								
	Property	Liability	Auto	Worker's Com	0	NJ CEL	Admin	TOTAL
OPEN BALANCE	27,835.55	94,070.35	99,258.42	2,166,059.32	0.00	(1,732,937.12)	(340,801.72)	313,484.80
RECEIPTS								
Assessments	1,968.33	3,936.67	4,031.53	137,949.39	0.00	71,263.18	17,999.59	237,148.69
Refunds	0.00	0.00	0.00	74.90	0.00	0.00	0.00	74.90
Invest Pymnts	0.00	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	0.00
Subtotal Invest	0.00	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	0.00
TOTAL	1,968.33	3,936.67	4,031.53	138,024.29	0.00	71,263.18	17,999.59	237,223.59
EXPENSES								
Claims Transfers	90.00	0.00	16.00	105,161.88	0.00	0.00	0.00	105,267.88
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	46,015.82	46,015.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	60.00	60.00
TOTAL	90.00	0.00	16.00	105,161.88	0.00	0.00	46,075.82	151,343.70
END BALANCE	29,713.88	98,007.02	103,273.95	2,198,921.73	0.00	(1,661,673.94)	(368,877.95)	399,364.69

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE FUND COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	August		
CURRENT FUND YEAR	2015		
	Description:	MCIFC General A/C	MCIFC Claims A/C
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TO TAL for All Accts & instruments		
Opening Cash & Investment Balance	\$313,484.80	330470.2	-16985.4
Opening Interest Accrual Balance	\$0.00	0	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	\$237,223.59	\$173,969.31
10	(Withdrawals - Sales)	-\$151,343.70	-\$105,312.88
	Ending Cash & Investment Balance	\$399,364.69	\$51,671.03
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$1,628,167.62	\$110,861.28
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$2,027,532.31	\$162,532.31

RESOLUTION 44-15

**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 October 26, 2015 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 September 1, 2015 to September 30, 2015 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 October 26, 2015.

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
09/01/2015 Thru 09/30/2015

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
09/01/2015 Thru 09/30/2015

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	5421	3960000828	001 ROWELL, JAMAL	6/24/2015	6/24/2015	JAMAL R ROWELL	9/8/2015	FULL/FINAL SETTLEMENT OF ALL CLAIMS	2,795.00	2,795.00
Total for Coverage: General Liability								Number of entries: 1	2,795.00	2,795.00
Total for Mercer County Ins Fund Comm - 396								Number of entries: 1	2,795.00	2,795.00



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
Jan-15	\$106,403	\$56,196	\$97,566	\$50,206	47%	74	59	15	80%	1	\$9,957	\$40,250
Feb-15	\$44,022	\$27,168	\$40,016	\$16,854	38%	81	61	20	75%	0	\$3,371	\$13,483
Mar-15	\$122,276	\$91,977	\$120,751	\$30,299	25%	69	56	13	81%	0	\$6,060	\$24,239
Apr-15	\$55,841	\$24,358	\$55,831	\$31,483	56%	62	51	11	82%	2	\$6,296	\$25,187
May-15	\$37,753	\$25,364	\$34,345	\$12,390	33%	33	27	6	82%	0	\$2,478	\$9,912
Jun-15	\$33,850	\$21,836	\$31,920	\$12,014	35%	53	47	6	89%	2	\$2,403	\$9,611
Jul-15	\$49,956	\$25,524	\$55,628	\$24,433	49%	49	43	6	88%	1	\$4,886	\$19,546
Aug-15	\$59,278	\$40,425	\$59,127	\$18,853	32%	80	65	15	81%	8	\$3,771	\$15,082
Sep-15	\$50,139	\$29,852	\$50,153	\$20,287	40%	49	28	21	57%	1	\$4,057	\$16,230
Total 2015	\$559,518	\$342,699	\$545,337	\$216,819	39%	550	437	113	79%	15	\$43,278	\$173,540
Total to Date	\$1,382,077	\$852,622	\$1,360,153	\$529,455	38%	1,302	1,055	247	81%	21	\$104,841	\$424,614

Report Run Date: 10/01/2015

MCC



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: October 16, 2015

**September - October 2015
 RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **September 23:** Conducted loss control surveys of the MCIFC County Court Houses.
- **September 28:** Attended the MCIFC meeting in Trenton.
- **September 28:** Attended the MCIFC Claims Committee meeting in Trenton.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 21:** Plan to attend the MCIFC Accident Review Panel meeting in Trenton.
- **October 26:** Plan to attend the MCIFC meeting in Trenton.
- **October 26:** Plan to attend the MCIFC Claims Committee meeting in Trenton.
- **October (TBD):** Plan to conduct loss control surveys of the MCIFC Jail, Fire Academy and County Library System.

TRAINING SCHEDULED (SEPTEMBER-OCTOBER)

DATE	LOCATION	TOPIC	TIME
9/21/15	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
9/21/15	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
9/21/15	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm

9/21/15	MCIFC - Corrections	BBP	12:30 - 1:30 pm
9/21/15	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
9/21/15	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
9/21/15	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/21/15	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
9/29/15	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
9/29/15	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
9/29/15	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
9/29/15	MCIFC - Corrections	BBP	12:30 - 1:30 pm
9/29/15	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
9/29/15	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
9/29/15	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/29/15	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
9/29/15	MCIFC - DOT	Respiratory Protection Training and Fit Testing	8:00 – 1:00 pm
10/1/15	MCIFC -Corrections	HazCom w-GHS	8:00 - 9:30 am
10/1/15	MCIFC -Corrections	Fire Safety	9:45 - 10:45 am
10/1/15	MCIFC -Corrections	Fire Extinguisher	11:00 - 12:00 pm
10/1/15	MCIFC -Corrections	BBP	12:30 - 1:30 pm
10/6/15	MCIFC -Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
10/6/15	MCIFC -Corrections	Fire Safety-evening	5:15 - 6:15 pm
10/6/15	MCIFC -Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
10/6/15	MCIFC -Corrections	BBP-evening	8:00 - 9:00 pm
10/8/15	MCIFC -Corrections	Employee Conduct & Violence Prevention	8:30 - 10:00 am
10/8/15	MCIFC -Corrections	Employee Conduct & Violence Prevention-evening	3:30 - 5:00 pm
10/9/15	MCIFC - Airport	CDL-Drivers Safety Regulations	8:00 - 10:00 am
10/9/15	MCIFC - Airport	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
10/9/15	MCIFC - Airport	Fire Safety	12:45 - 1:45 pm
10/13/15	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
10/13/15	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
10/13/15	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
10/13/15	MCIFC - Corrections	BBP	12:30 - 1:30 pm
10/19/15	MCIFC - Corrections	DDC 6 - evening	3:30 - 10:00 pm
10/21/15	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
10/21/15	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
10/21/15	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
10/21/15	MCIFC - Corrections	BBP	12:30 - 1:30 pm
10/21/15	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
10/21/15	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
10/21/15	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
10/21/15	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
10/23/15	MCIFC - Corrections	DDC 6	8:30 - 3:00 pm
10/26/15	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
10/26/15	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
10/26/15	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
10/26/15	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
10/29/15	MCIFC - Corrections	Employee Conduct & Violence Prevention	8:30 - 10:00 am
10/29/15	MCIFC - Corrections	Employee Conduct & Violence Prevention-evening	3:30 - 5:00 pm

RESOLUTION 45-15

**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 October 26, 2015.

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 October 26, 2015 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 October 26, 2015.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

TBD

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING SEPTEMBER 28, 2015
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
10:30AM**

Meeting was called to order by Chairman Mair. Ms. Dodd read the Open Public Meeting 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 Michelle Leighton
Managed Care Services	First MCO Thea Isabella
Risk Management Consultant	Borden Perlman Salisbury & Kelly Doug Borden
Attorney	Arthur J. Sypek, Jr., Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company, LLP James Miles

ALSO PRESENT:

Susan Schaefer, Susan Schaefer, LLC
Thomas J. Walls, Jr. Capehart Scatchard, P.A.
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JULY 27, 2015

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES
OF JULY 27, 2015**

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 16th and was scheduled to meet again on October 21st. Chairman Mair advised over the past few years there have been two serious accidents involving Cushman vehicles. Mr. Prince indicated he did have a report with recommendations and would discuss during the CEL Safety Director report.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met prior to the Commission meeting to discuss and review the PARS that would be presented during closed session. Ms. Leighton reminded the Commission the Best Practices Workshop would be held at the Marlton office on October 6th. Ms. Leighton indicated the program would focus on past successes, future initiatives, managing risks in the jails, building a relationship with your third party administrator and cyber liability. Ms. Leighton encouraged everyone's attendance at the workshop.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had four action items for his report and the first two pertained to the 2014 audit. Executive Director introduced Mr. Jim Miles of Bowman and Company and asked him to review the 2014 audit with the Commission.

2014 AUDIT REPORT AS OF DECEMBER 31, 2014: Mr. Miles distributed a copy of the 2014 audit and thanked the Commission for his appointment as the Commission Auditor. Mr. Miles advised he had the opportunity to review the audit in detail with Chairman Mair and would make a brief presentation to the Commission. Mr. Miles noted he would be available for any questions. Mr. Miles referred to pages 1 through 3 and advised it was the independent auditors report recognizing the financial statements belonged to the Commission and it was his responsibility to form an opinion of those statements. Mr. Miles advised there were "no findings" and it was a "clean audit". Mr. Miles referred to pages 9 and 10 and reviewed the net position and statement of revenues with the Commission. Mr. Miles advised the net position of the Commission was \$1,566,925. Mr. Miles reviewed the other pertinent pages of the audit with the Commission. Mr. Miles notes the Commission's allocated share of surplus in the NJ CEL as of December 31, 2014 was \$245,491. Mr. Miles asked if anyone had any questions at this time. Executive Director

referred to a copy of Resolution 37-15 which was included in the agenda certifying the annual audit report for period ending December 31, 2014.

MOTION TO APPROVE RESOLUTION 37-15 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2014

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

CORRECTIVE ACTION PLAN FOR THE 2014 AUDIT: Executive Director reported there were no findings for the audit; however a Corrective Action Plan was required by State Law. Executive Director referred to Resolution 38-15 which was included in agenda and requested a motion for its approval.

MOTION TO APPROVE RESOLUTION 38-15 AUTHORIZING THE ACCEPTANCE OF CORRECTIVE ACTION PLAN FOR THE 2014 MERCER COUNTY INSURANCE FUND COMMISSION AUDIT

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

CERTIFICATE OF INSURANCE REQUEST FORM: Executive Director reported on the Certificate of Insurance Report for the period of August 18, 2015 to September 20, 2015. There were (3) three certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

CLAIMS COMMITTEE CHARTER: Executive Director referred to a copy of the revised Claims Committee Charter which was included in the agenda. Executive Director advised the charter was revised to include Danielle Batchelor who replaced Robyn Walcoff. Executive Director asked if anyone had any questions and advised a motion was needed to approve Resolution 39-15, Amendment to the Claims Committee Charter.

MOTION TO ADOPT RESOLUTION 39-15 AMENDMENT TO THE CLAIMS COMMITTEE CHARTER

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CEL met on September 24, 2015 at 1:00 PM. Executive Director noted the CEL approved their 2014 audit which had no findings. Executive Director advised the Camden and Gloucester Commission's three year membership was expiring at the end of the year and both were renewing their membership in the CEL. Executive Director reported the CEL Underwriting Manager wanted to review the aircraft exposure and would be sending out applications to all of the member entities. Executive Director advised the CEL was scheduled to meet again on October 22, 2015 at 1:00 PM.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the July 31, 2015 monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,855,994 as of July 31, 2015. Executive Director pointed out the surplus for 2014 was \$1,566,924 which was the figure Mr. Miles noted as the net position of the Commission. Executive Director also referred to line 8 of the report, "Investment in Joint Venture" and indicated \$279,345 of the surplus was the MCIFC's share of the CEL JIF equity. The total cash amount was \$313,485.

NJ CEL PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director advised as of July 31, 2015 the Fund had a surplus of \$5,345,387 and a total cash figure of \$9,256,526. 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 August 31, 2015. Executive Director advised he reviewed the "Claims Activity Report" and noted he did not have any comments regarding the report as there did not seem to be any inconsistencies. Executive Director also reviewed the "Claims Management Report Expected Loss Ratio Analysis" report and advised the losses were running a little higher than the actuary projected but he expected it would correct itself by the end of the year. Executive Director pointed out this was due to the bad weather during the winter months. Executive Director asked if anyone had questions on the claim reports.

2016 RENEWAL: Executive Director reported the 2016 Property and Casualty Budget was reliant on a number of factors including updated renewal applications and exposure data. Executive Director advised the CEL Underwriting Manager was still waiting for a few completed applications.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND –JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP: Executive Director advised Ms. Leighton discussed the workshop during the Claims Committee Report and 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 September Bill List, Resolution 40-15, was included in the agenda.

**MOTION TO APPROVE RESOLUTION 40-15, SEPTEMBER BILL LIST
IN THE AMOUNT OF \$1,006,734.21**

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

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

ATTORNEY: Mr. Sypek stated he did not have anything to report.

CLAIMS SERVICE:

Executive Director advised Resolution 41-15, Disclosure of Liability Claims Check Register, was included in the agenda along with a copy of the check register for the period of August 1, 2015 to August 31, 2015.

**MOTION TO APPROVE RESOLUTION 41-15 AUTHORIZING
DISCLOURE OF LIABILITY CLAIMS CHECK REGISTER**

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

MANAGED CARE: Ms. Isabella advised she would review the Managed Care Report which was included in the agenda. Ms. Isabella reported for the month of August provider bills were received in the amount of \$59,278 and First MCO re-priced the bills to \$40,425 for a savings of \$18,853 or 32% with 81% PPO penetration. Ms. Isabella advised that concluded her report unless anyone had any questions. Chairman Mair advised he was pleased with the PPO penetration percentage.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the August – October Risk Control Activity Report which was included in the agenda. Mr. Prince advised J.A. Montgomery would be participating in the Mercer County Safety Day on October 28, 2015 at the Mountain View Golf Course. Mr. Prince advised CPR was planned for the morning and a presentation on Ergonomics and Office Safety. Mr. Prince provided Chairman Mair with a photograph of a replica picture of a Cushman vehicle. Mr. Prince advised they conducted some research and there were some retro fit kits which were available and highly recommended. The kits include roll over protection and seat belts for the operator as well as the passengers. Mr. Prince advised his office would make the recommendations to the Parks Department as well. Commission Attorney advised the airport also used this type of vehicle. Mr. Prince provided the Commission on his findings regarding the recent accident involving the moving utility vehicle. A brief discussion took place on purchasing the kits and the use of the BRIT grant. Executive Director asked Mr. Prince to provide Chairman Mair with a recommendation letter for the purchase of kits.

RISK MANAGER CONSULTANT: Mr. Borden advised there was a lot going on but he did not have anything to report. Mr. Adezio thanked Mr. Borden's office with working with Conner Strong & Buckelew for handling the waiver to allow their medical reserve team to go to Philadelphia during the Pope's visit in case of a calamity. Chairman Mair also thanked Mr. Borden and advised

he was going to determine how often the medical reserve team works outside of the County in an effort to determine if the additional coverage is needed throughout the year.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: Commissioner Walker advised she had a concern regarding the policies and procedures regarding worker compensation safeguards. Commissioner Walker suggested any discussions or questions be directed to the Commission or one of the Commissioners and not to a team member who is not in a position to answer. Chairman Mair suggested that Commissioner Walker be the contact person and Commissioner Hughes as a resource.

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 42-15 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 42-15 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Executive Director advised there was one settlement to approve along with four payment authority requests. Chairman Mair asked Ms. Dodd to read the information regarding the claims. Ms. Dodd requested an approval for claim # 0023 in the amount of \$34,790.40 representing claim settlement.

**MOTION TO APPROVE SETTLEMENT AUTHORITY REQUEST
IN THE AMOUNT OF \$34,790.40 FOR CLAIM # 0023**

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

Ms. Dodd advised approvals were needed for the below claims:

#0772	\$ 57,246.22
#0762	\$ 109,139.67
#0878	\$ 250,000.00
#0435	\$ 70,000.00

**MOTION TO APPROVE PAYMENT AUTHORITY REQUESTS
FOR CLAIM NUMBERS 0772, 0762, 0878, & 0435**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:35 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary