

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 22, 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: JUNE 22, 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: May 28, 2015 Open MinutesAppendix I**
May 28, 2015 Closed MinutesHandout

- CORRESPONDENCE:**

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

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

- TREASURER – David Miller**
Resolution 27-15 June Bill ListPage 15
April Monthly Treasurer Reports Pages 16-17

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

- CLAIMS SERVICE –Inservco Insurance Services, Inc.**
Resolution 28-15 Authorizing Disclosure of Liability Claims Check Register..... Pages 18-19
Liability Claims Payments 5-1-15 to 5-31-15 Pages 20-21

- MANAGED CARE – First MCO**
Monthly Summary Report - May.....Page 22

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 23

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

- OLD BUSINESS**
- NEW BUSINESS:**
- PUBLIC COMMENT**
- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 24-26**
Resolution 29-15 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

MEETING ADJOURNMENT

**NEXT SCHEDULED MEETING: July 27, 2015 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 Fax (201) 881-7633

Date: June 22, 2015
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Welcome Danielle Batchelor** – Danielle Batchelor will succeed Robyn Walcoff at Conner Strong & Buckelew as the Commission’s Claim Consultant. Danielle is a Temple University Graduate where she received her Juris Doctor. She was an Employment Litigation and Labor Associate at Ballard Spahr LLP and Jackson Lewis LLP where she counseled clients regarding compliance with federal, state and local laws, performed all aspects of trial preparation and represented employers in legal disputes. Danielle most recently was a Senior Claims Specialist, Claims Director at ACE North American Claims. She negotiated claim settlements, collaborated with insureds and defense counsel to identify effective litigation and resolution strategies, and communicated with insureds regarding the claims process. Danielle will be working closely with Robyn Walcoff to transition into her new role as a Claim Consultant for the **MERCER COUNTY INSURANCE FUND COMMISSION** and will be a part of Michelle Leighton’s team at Conner Strong & Buckelew. Danielle’s contact information is below:

Danielle Batchelor, Esquire
Claim Consultant
Conner Strong & Buckelew
T: 267-702-1427, Email:
dbatchelor@connerstrong.com

PERMA is pleased to announce Robyn Walcoff will join their operations as the Vice President of Claims replacing Mary Lou Doner who is retiring after 30 years of service.

- 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 May 20, 2015 to June 15, 2015. There were 4 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report**
- NJ Excess Counties Insurance Fund (CELJIF)** - The CEL is scheduled to meet on Thursday, June 25, 2015 at 1:00 PM. A summary report of that meeting will appear in the next agenda.

- ❑ **MCIFC Property & Casualty Financial Fast Track (Page 8)** – Included in the agenda on page 8 is a copy of the Financial Fast Track as of **April 30, 2015**. The report indicates the Commission has a surplus of **\$1,683,245**. 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 April 30, 2015 is **\$301,599**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 are copies of the CEL Financial Fast Tracks for the months of March and April. As of **April 30, 2015** the Fund has a surplus of **\$5,675,232**.

- ❑ **Claims Tracking Reports (Pages 11-12)** – Included in the agenda on pages 11-12 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis reports as of May 30, 2015. The Executive Director will review the reports with the Commission.

- ❑ **2016 Renewal - The CEL Fund office is implementing a new data collection procedure designed to be more dynamic to provide relevant information to the underwriters. The new process will streamline operations for members by allowing for more consistent allocation of annual premiums. The Executive Director will work with the Commission Members and the Commission Risk Manager to roll out the new process. Also the Conner Strong & Buckelew Claim’s Department will work with the CEL Underwriting Manager to collect loss information for the renewal with the assistance of the Commission Risk Manager for the historical loss data.**

- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – Michelle Leighton is coordinating a joint meeting of the Member Insurance Commissions of the CELJIF. The tentative date is scheduled for October 6, 2015. A planning committee will be formulated to discuss the agenda, format and location of the meeting. Ms. Leighton will reach out to last year’s committee members to participate in the planning. Please hold the date of October 6th open for the workshop.

- ❑ **Zurich Environmental Emergency Response (Pages 13-14)** – Zurich has made Environmental Emergency Response available at no additional cost to member entities who purchase Pollution Liability Insurance through the NJCEL’s ancillary insurance program. Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials. See attached brochure for more information. In the event of a spill: (1) please login in to the site at <http://www.spillcenter.com/zurich> and (2) choose “Report a Pollution Event” from the menu or call 888 SPILLHELP (888-774-5543). (3) User Name: Mleighton Password: NJCEL. A separate claim report must be made in addition to the call for spill help that can be made by calling Zurich’s claim reporting facility at 1-800-987-3373, Fax 1-866-255-2962 or email at USZ_Zurich_Environmental@zurichna.com and claimsteamc@connerstrong.com. Please note that all Environmental claims must be reported immediately. Below is the pertinent policy information for the Pollution Liability Insurance.

New Jersey Counties Excess Joint Insurance Fund
Line of Coverage: Pollution Liability
Policy Number: ZRE554295500, Policy Period: 1/1/2013 – 1/1/2016

- ❑ **2014 Auditor Position** – The County issued the RFP for the 2014 Auditor Position and the responses were due on April 24, 2015. The Executive Director participated in a teleconference with County representatives to review the responses received. It was agreed that Bowman & Company, LLP would be awarded the contract for 2014. Mr. Adezio advises once the County's Insurance & Property Division receives the signed paperwork the matter can be presented to the Freeholders at their July meeting.

- ❑ **PPO Penetration** – Executive Director and Ms. Isabella of First MCO are scheduled to meet with County representatives to discuss improving and controlling the PPO penetration after the Commission meeting today. A report will be provided at the next meeting.

MERCER COUNTY INSURANCE FUND COMMISSION
Certificate Of Insurance Monthly Report

Tuesday, June 16, 2015

From 5/20/15 to 6/15/15

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
MCIFC					
H- Hopewell Township I- County of Mercer	201 Washington Crossing - Pennington Road, Titusville, NJ 08560 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1015	All operations usual to County Governmental Entity as respects evidence of insurance. (See page 2)	5/26/2015	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- Township of West Windsor I- County of Mercer	271 Clarksville Road Princeton, NJ 08550 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1275	All operations usual to County Governmental Entity as respects evidence of insurance. (SEE PAGE 2)	5/22/2015	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- Holiday Trenton, Inc. I- Mercer County Improvement Authority	820 Morris Turnpike, Suite 301 Short Hills, NJ 07078 80 Hamilton Avenue, 2nd Floor Trenton, NJ 08611	1526	Certificate holder is additional insured where obligated by virtue of 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.	5/21/2015	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- 301 Carnegie Center
I- County of Mercer

Princeton, NJ 08540
McDade Administration Building 640 South Broad
Street, PO Box 8068 Trenton, NJ 08650-0068

1535 All operations usual to County Governmental Entity as respects 6/2/2015 GL EX AU WC
evidence of insurance. (see page 2)

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

Total # of Holders = 4

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2015			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	653,592	2,614,368	7,489,494	10,103,862
2.	CLAIM EXPENSES				
	Paid Claims	83,523	414,052	1,145,419	1,559,471
	Case Reserves	114,444	193,072	1,097,825	1,290,897
	IBNR	316,614	935,457	1,280,177	2,215,634
	Discounted Claim Value	(2,638)	(6,660)	(140,251)	(146,911)
	TOTAL CLAIMS	511,944	1,535,921	3,383,170	4,919,091
3.	EXPENSES				
	Excess Premiums	204,030	816,122	2,250,966	3,067,088
	Administrative	47,757	191,673	544,364	736,037
	TOTAL EXPENSES	251,787	1,007,795	2,795,330	3,803,125
4.	UNDERWRITING PROFIT (1-2-3)	(110,139)	70,652	1,310,994	1,381,646
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	(110,139)	70,652	1,310,994	1,381,646
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0
8.	INVESTMENT IN JOINT VENTURE	9,534	56,209	245,390	301,599
9.	SURPLUS (6 + 7 + 8)	(100,605)	126,861	1,556,384	1,683,245
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	(145,920)	(72,286)	1,556,384	1,484,098
	2015	45,315	199,147		199,147
	TOTAL SURPLUS (DEFICITS)	(100,605)	126,861	1,556,384	1,683,245
TOTAL CASH					
244,911					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2014					
	Paid Claims	35,408	272,604	1,145,419	1,418,023
	Case Reserves	75,670	(167,000)	1,097,825	930,825
	IBNR	19,875	(101,650)	1,280,177	1,178,527
	Discounted Claim Value	9,961	54,720	(140,251)	(85,531)
	TOTAL FY 2014 CLAIMS	140,915	58,674	3,383,170	3,441,844
FUND YEAR 2015					
	Paid Claims	48,115	141,448		141,448
	Case Reserves	38,774	360,072		360,072
	IBNR	296,739	1,037,108		1,037,108
	Discounted Claim Value	(12,599)	(61,381)		(61,381)
	TOTAL FY 2015 CLAIMS	371,029	1,477,247	0	1,477,247
COMBINED TOTAL CLAIMS					
		511,944	1,535,921	3,383,170	4,919,091

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT					
		AS OF		April 30, 2015	
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	1,822,623	7,290,492	54,944,225	62,234,717
2.	CLAIM EXPENSES				
	Paid Claims	114,468	374,610	411,505	786,115
	Case Reserves	394,868	163,746	683,535	847,280
	IBNR	65,150	726,130	8,429,959	9,156,089
	Discounted Claim Value	(65,799)	90,571	(1,189,781)	(1,099,209)
	TOTAL CLAIMS	508,687	1,355,058	8,335,218	9,690,276
3.	EXPENSES				
	Excess Premiums	1,266,675	5,065,967	36,750,168	41,816,135
	Administrative	132,240	527,366	4,080,877	4,608,243
	TOTAL EXPENSES	1,398,916	5,593,333	40,831,045	46,424,378
4.	UNDERWRITING PROFIT (1-2-3)	(84,979)	342,101	5,777,962	6,120,063
5.	INVESTMENT INCOME	2,831	10,175	152,545	162,720
6.	STATUTORY PROFIT (4+5)	(82,148)	352,276	5,930,507	6,282,783
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	(82,148)	352,276	5,322,956	5,675,232
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	24,566	60,606	680,166	740,772
	2011	50,806	129,683	994,756	1,124,439
	2012	32,730	16,466	822,655	839,121
	2013	68,127	27,610	1,310,706	1,338,316
	2014	(201,590)	(284,818)	1,514,673	1,229,855
	2015	(56,788)	402,729		402,729
	TOTAL SURPLUS (DEFICITS)	(82,148)	352,276	5,322,956	5,675,232
	TOTAL CASH				13,178,085
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	1,696	10,901	142,195	153,096
	Case Reserves	(1,696)	(13,722)	24,085	10,363
	IBNR	(25,607)	(72,786)	463,719	390,933
	Discounted Claim Value	1,274	15,887	(41,484)	(25,597)
	TOTAL FY 2010 CLAIMS	(24,333)	(59,720)	588,515	528,795
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	0	(1,658)	2,671	1,013
	IBNR	(55,066)	(163,408)	1,113,232	949,824
	Discounted Claim Value	4,674	36,955	(121,623)	(84,668)
	TOTAL FY 2011 CLAIMS	(50,391)	(128,110)	1,138,377	1,010,267
FUND YEAR 2012					
	Paid Claims	139	251,077	125,213	376,290
	Case Reserves	9,999	(207,253)	653,695	446,442
	IBNR	(47,376)	(131,061)	1,521,091	1,390,030
	Discounted Claim Value	5,029	72,809	(240,518)	(167,709)
	TOTAL FY 2012 CLAIMS	(32,209)	(14,428)	2,059,481	2,045,053
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	(2)	0	2,025	2,025
	IBNR	(77,673)	(102,675)	2,322,975	2,220,300
	Discounted Claim Value	10,230	77,655	(311,625)	(233,970)
	TOTAL FY 2013 CLAIMS	(67,445)	(25,020)	2,013,375	1,988,355
FUND YEAR 2014					
	Paid Claims	112,633	112,633	0	112,633
	Case Reserves	136,563	136,373	1,058	137,431
	IBNR	(36,373)	(46,183)	3,008,942	2,962,759
	Discounted Claim Value	(10,333)	85,597	(474,530)	(388,933)
	TOTAL FY 2014 CLAIMS	202,491	288,421	2,535,470	2,823,891
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	250,004	250,006		250,006
	IBNR	307,245	1,242,243		1,242,243
	Discounted Claim Value	(76,674)	(198,332)		(198,332)
	TOTAL FY 2015 CLAIMS	480,575	1,293,917	0	1,293,917
	COMBINED TOTAL CLAIMS	508,687	1,355,058	8,335,218	9,690,276

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 March 31, 2015					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	1,824,835	5,467,869	54,944,225	60,412,094
2.	CLAIM EXPENSES				
	Paid Claims	2,920	260,143	411,505	671,648
	Case Reserves	(2,849)	(231,122)	683,535	452,412
	IBNR	473,086	660,980	8,429,959	9,090,939
	Discounted Claim Value	(46,448)	156,371	(1,189,781)	(1,033,409)
	TOTAL CLAIMS	426,709	846,372	8,335,218	9,181,590
3.	EXPENSES				
	Excess Premiums	1,313,133	3,799,292	36,750,168	40,549,460
	Administrative	132,779	395,125	4,080,877	4,476,002
	TOTAL EXPENSES	1,445,912	4,194,417	40,831,045	45,025,462
4.	UNDERWRITING PROFIT (1-2-3)	(47,786)	427,081	5,777,962	6,205,043
5.	INVESTMENT INCOME	2,645	7,344	152,545	159,889
6.	STATUTORY PROFIT (4+5)	(45,141)	434,424	5,930,507	6,364,932
7.	Cancelled Appropriations	0	0	607,551	607,551
8.	STATUTORY SURPLUS (6-7)	(45,141)	434,424	5,322,956	5,757,381
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(10,964)	36,041	680,166	716,207
	2011	(8,276)	78,877	994,756	1,073,633
	2012	(7,936)	(16,265)	822,655	806,390
	2013	(98,495)	(40,517)	1,310,706	1,270,189
	2014	(30,897)	(83,228)	1,514,673	1,431,445
	2015	111,427	459,516		459,516
	TOTAL SURPLUS (DEFICITS)	(45,141)	434,424	5,322,956	5,757,381
	TOTAL CASH				12,050,022
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	2,708	9,205	142,195	151,400
	Case Reserves	(2,541)	(12,026)	24,085	12,059
	IBNR	8,048	(47,179)	463,719	416,540
	Discounted Claim Value	2,973	14,613	(41,484)	(26,871)
	TOTAL FY 2010 CLAIMS	11,187	(35,387)	588,515	553,128
FUND YEAR 2011					
	Paid Claims	0	0	144,097	144,097
	Case Reserves	1	(1,658)	2,671	1,013
	IBNR	9,379	(108,342)	1,113,232	1,004,890
	Discounted Claim Value	(708)	32,281	(121,623)	(89,342)
	TOTAL FY 2011 CLAIMS	8,672	(77,719)	1,138,377	1,060,658
FUND YEAR 2012					
	Paid Claims	212	250,938	125,213	376,151
	Case Reserves	(212)	(217,252)	653,695	436,443
	IBNR	8,447	(83,685)	1,521,091	1,437,406
	Discounted Claim Value	(12)	67,780	(240,518)	(172,738)
	TOTAL FY 2012 CLAIMS	8,435	17,781	2,059,481	2,077,262
FUND YEAR 2013					
	Paid Claims	0	0	0	0
	Case Reserves	(1)	2	2,025	2,027
	IBNR	106,632	(25,002)	2,322,975	2,297,973
	Discounted Claim Value	(7,483)	67,425	(311,625)	(244,200)
	TOTAL FY 2013 CLAIMS	99,148	42,425	2,013,375	2,055,800
FUND YEAR 2014					
	Paid Claims	0	0	0	0
	Case Reserves	(96)	(190)	1,058	868
	IBNR	33,309	(9,810)	3,008,942	2,999,132
	Discounted Claim Value	(1,453)	95,930	(474,530)	(378,600)
	TOTAL FY 2014 CLAIMS	31,760	85,930	2,535,470	2,621,400
FUND YEAR 2015					
	Paid Claims	0	0		0
	Case Reserves	0	2		2
	IBNR	307,271	934,998		934,998
	Discounted Claim Value	(39,766)	(121,658)		(121,658)
	TOTAL FY 2015 CLAIMS	267,506	813,342	0	813,342
	COMBINED TOTAL CLAIMS	426,709	846,372	8,335,218	9,181,590

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	May 31, 2015							
COVERAGE LINE - PROPERTY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	0	0	0	20	21	41	
May-15	0	0	0	0	18	22	40	
NET CHGE	0	0	0	0	-2	1	-1	
Limited Reserves								\$4,357
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$0	\$0	\$0	\$0	\$109,484	\$77,000	\$186,484	
May-15	\$0	\$0	\$0	\$0	\$97,484	\$76,800	\$174,284	
NET CHGE	\$0	\$0	\$0	\$0	(\$12,000)	(\$200)	(\$12,200)	
Ltd Incurred	\$0	\$0	\$0	\$0	\$117,218	\$75,510	\$192,728	
COVERAGE LINE - GENERAL LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	0	0	0	21	18	39	
May-15	0	0	0	0	19	27	46	
NET CHGE	0	0	0	0	-2	9	7	
Limited Reserves								\$4,388
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$0	\$0	\$0	\$0	\$157,050	\$27,151	\$184,201	
May-15	\$0	\$0	\$0	\$0	\$157,528	\$44,338	\$201,866	
NET CHGE	\$0	\$0	\$0	\$0	\$478	\$17,187	\$17,665	
Ltd Incurred	\$0	\$0	\$0	\$0	\$158,890	\$158,890	\$317,780	
COVERAGE LINE - AUTO LIABILITY								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	0	0	0	1	4	5	
May-15	0	0	0	0	1	5	6	
NET CHGE	0	0	0	0	0	1	1	
Limited Reserves								\$1,483
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$0	\$0	\$0	\$0	\$1,000	\$3,900	\$4,900	
May-15	\$0	\$0	\$0	\$0	\$1,000	\$7,900	\$8,900	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$4,000	\$4,000	
Ltd Incurred	\$0	\$0	\$0	\$0	\$11,391	\$9,650	\$21,041	
COVERAGE LINE - WORKERS COMP.								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	0	0	0	29	26	55	
May-15	0	0	0	0	29	41	70	
NET CHGE	0	0	0	0	0	15	15	
Limited Reserves								\$15,926
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$0	\$0	\$0	\$0	\$663,291	\$252,021	\$915,312	
May-15	\$0	\$0	\$0	\$0	\$680,336	\$434,504	\$1,114,840	
NET CHGE	\$0	\$0	\$0	\$0	\$17,045	\$182,483	\$199,528	
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,077,342	\$612,332	\$2,689,674	
TOTAL ALL LINES COMBINED								
CLAIM COUNT - OPEN CLAIMS								
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	0	0	0	0	71	69	140	
May-15	0	0	0	0	67	95	162	
NET CHGE	0	0	0	0	-4	26	22	
Limited Reserves								\$9,259
Year	2010	2011	2012	2013	2014	2015	TOTAL	
April-15	\$0	\$0	\$0	\$0	\$930,825	\$360,072	\$1,290,897	
May-15	\$0	\$0	\$0	\$0	\$936,347	\$563,542	\$1,499,889	
NET CHGE	\$0	\$0	\$0	\$0	\$5,522	\$203,470	\$208,993	
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,364,841	\$856,382	\$3,221,223	

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

AS OF

May 31, 2015

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		17		MONTH TARGETED	Last Month		16		MONTH TARGETED	Last Year		5		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-15	Actual		Unlimited Incurred	Limited Incurred	Actual 30-Apr-15	Actual		Unlimited Incurred	Limited Incurred	Actual 30-May-14	Actual	
PROPERTY	62,322	117,218	117,218	188.09%	60,372	96.87%	129,083	129,083	207.12%	60,232	96.65%	139,389	139,389	223.66%	23,059	37.00%
GEN LIABILITY	124,157	158,890	158,890	127.98%	86,346	69.55%	158,390	158,390	127.57%	84,237	67.85%	54,718	54,718	44.07%	17,382	14.00%
AUTO LIABILITY	127,016	11,391	11,391	8.97%	81,683	64.31%	11,391	11,391	8.97%	78,785	62.03%	1,500	1,500	1.18%	19,052	15.00%
WORKER'S COMP	4,356,301	2,077,342	2,077,342	47.69%	3,669,391	84.23%	2,049,563	2,049,563	47.05%	3,560,233	81.73%	921,324	921,324	21.15%	392,067	9.00%
TOTAL ALL LINES	4,669,797	2,364,841	2,364,841	50.64%	3,897,792	83.47%	2,348,427	2,348,427	50.29%	3,783,487	81.02%	1,116,931	1,116,931	23.92%	451,561	9.67%
NET PAYOUT %	\$1,428,494					30.59%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		5		MONTH TARGETED	Last Month		4		MONTH TARGETED	Last Year		-7		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-May-15	Actual		Unlimited Incurred	Limited Incurred	Actual 30-Apr-15	Actual		Unlimited Incurred	Limited Incurred	Actual 30-May-14	Actual	
PROPERTY	80,948	75,510	75,510	93.28%	29,951	37.00%	75,710	75,710	93.53%	24,284	30.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	155,896	44,383	44,383	28.47%	21,825	14.00%	27,196	27,196	17.44%	15,590	10.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	131,580	9,650	9,650	7.33%	19,737	15.00%	5,650	5,650	4.29%	13,158	10.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,449,750	612,332	612,332	13.76%	400,478	9.00%	392,964	392,964	8.83%	266,985	6.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,818,174	741,875	741,875	15.40%	471,991	9.80%	501,520	501,520	10.41%	320,017	6.64%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$178,333					3.70%										



Zurich Environmental Emergency Response gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials.

Access to the system is available at **no additional cost** to current Zurich environmental customers.

Sign up today! It's simple, just call

888-SPILLHELP

(1-888-774-5543) Or by visiting www.zurichna.com/spillcenter and choosing "enrollment" to create your password and ID.

A1-8903-8 (1/14) 12000581

Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056
866 219 3402 www.zurichna.com/environmental

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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Zurich Environmental Emergency Response



Whether it is a release from a vehicle accident or at your facility, any accident that requires emergency environmental clean-up can set off a complicated and potentially expensive chain of events.

That's why Zurich's Environmental underwriting and claims professionals developed the Zurich Environmental Emergency Response (ZEER). With more than 15 years of assessing and auditing environmental emergencies, the resources of Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability, regardless of the extent of the environmental emergency, and at no additional cost to you.

Focusing on your business

A vehicle accident or an emergency release that results in an environmental hazard is, for most businesses, an extraordinary occurrence. Yet every business needs to be prepared for such an event. ZEER helps you deal with spill emergencies without expending your own resources to build and maintain a spill emergency response system. Zurich's assistance with your emergency response including reporting, response activation and documentation allows you time to focus on your business.

Spill reporting simplified

If you are registered with ZEER, you can report an environmental emergency online or by telephone 24 hours a day, seven days a week. Upon activating the system, enter all pertinent emergency information. Your information is sent electronically to the alert distribution list identified in your enrollment profile. Then, Zurich Environmental Emergency Response searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of environmental emergencies, minimizing costs and liability.

You will be provided with the names of several contractors to choose from. The scope of work for the environmental emergency is monitored in real time to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no emergency falls through the cracks. Generally, you submit costs in excess of the deductible to Zurich, which processes covered payments to third parties.

There's more to it than clean-up

Zurich's service doesn't stop with response and clean-up. The Zurich Environmental Emergency Response also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of environmental emergency, you may have to file up to a dozen different reports. With ZEER, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center constantly reviews and updates regulatory requirements, it will have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process even easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by ZEER.

Zurich Environmental Emergency Response provides:

- Tracking of quickly changing environmental regulatory requirements
- Assistance with the coordination of clean-up activities from the initial response through release closure
- Coordination and filing of reports with regulatory authorities
- Notification of your in-house spill team, if requested
- Complete data package of outgoing correspondence

To report a spill call 888-SPILLHELP
(1-888-774-5543)

Reporting a claim

Reporting an environmental emergency to the online system does not constitute reporting a claim, nor does it guarantee that an environmental emergency is covered under your policy. Zurich Environmental Emergency Response is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, the Zurich Environmental Emergency Response is intended to help you effectively and efficiently mitigate these types of claims.

Additionally, this service is available within your deductible/self-insured retention. This is a value-added benefit at no cost to you and is afforded regardless of the amount of necessary clean-up costs. This system will help facilitate timely investigation of the facts and circumstances surrounding the event.

For more information, call Zurich's Spill Center at
888-SPILLHELP (1-888-774-5543)

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 27-15

JUNE 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

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000120			
000120	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 06/2015	4,444.25
			4,444.25
000121			
000121	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2015	1.82
000121	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2015	12,903.25
			12,905.07
000122			
000122	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES - 06/2015	2,271.42
			2,271.42
000123			
000123	INSERVCO INSURANCE SERVICES	CLAIMS SERVICES 06/2015	16,421.00
			16,421.00
000124			
000124	THE PRINCETON PACKET	ACCT: 1042540 - 5/15/15 - NOTICE	14.00
			14.00
000125			
000125	THE TRENTONIAN	ACCT: 884004 - 05/13/15 - MTG 5/28/15	15.84
000125	THE TRENTONIAN	ACCT: 884004 - 04/15/15 - PO#J-802 NOTIC	15.48
			31.32
000126			
000126	THE TIMES	ACCT: 1153600 - 05/20/15 - MTG 5/28/15	37.76
			37.76
000127			
000127	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 06/2015	9,906.75
			9,906.75

TOTAL PAYMENTS ALL FUND YEARS \$46,031.57

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: April								
	Property	Liability	Auto	Worker's Comp	0	NJ CEL	Admin	TOTAL
OPEN BALANCE	22,464.61	85,576.33	93,118.06	2,182,521.39	0.00	(1,895,960.08)	(196,735.88)	290,984.43
RECEIPTS								
Assessments	693.24	1,386.49	1,419.90	48,585.47	0.00	25,098.74	6,339.41	83,523.25
Refunds	1,290.00	0.00	0.00	0.00	0.00	0.00	0.00	1,290.00
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	1,983.24	1,386.49	1,419.90	48,585.47	0.00	25,098.74	6,339.41	84,813.25
EXPENSES								
Claims Transfers	0.00	0.00	500.00	84,313.25	0.00	0.00	0.00	84,813.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	46,013.17	46,013.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	60.00	60.00
TOTAL	0.00	0.00	500.00	84,313.25	0.00	0.00	46,073.17	130,886.42
END BALANCE	24,447.85	86,962.82	94,037.96	2,146,793.61	0.00	(1,870,861.34)	(236,469.64)	244,911.26

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE FUND COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2015			
	Description:	MCIFC General A/C	MCIFC Claims A/C	
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$290,984.43	284319.64	\$ 6,664.79	
Opening Interest Accrual Balance	\$0.00	0	\$ -	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$84,813.25	\$0.00	\$84,813.25
10	(Withdrawals - Sales)	-\$130,886.42	-\$46,013.17	-\$84,873.25
	Ending Cash & Investment Balance	\$244,911.26	\$238,306.47	\$6,604.79
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$1,544,154.01	\$1,517,303.69	\$26,850.32
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$1,789,065.27	\$1,755,610.16	\$33,455.11

RESOLUTION 28-15

**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 June 22, 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 May 1, 2015 to May 31, 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 June 22, 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
05/01/2015 Thru 05/31/2015

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
05/01/2015 Thru 05/31/2015

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	4471	3960000579 001	COUNTY OF MERCER	4/22/2015	4/22/2015	GEORGE OLMEZER APPRAISAL	5/18/2015	FILE# GO155862	135.00	135.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		135.00	135.00
Coverage: General Liability										
C	4419	3960000549 001	REGAN JR, RICHARD	4/27/2015	4/27/2015	METROPOLITAN REPORTING BUREAU	4/2015	INV V1503000129	11.00	11.00
C	4472	3960000532 001	GUO, XUANDE	3/30/2015	3/30/2015	METROPOLITAN REPORTING BUREAU	18/2015	INV V1503000129	11.35	11.35
Total for Coverage: General Liability							Number of entries: 2		22.35	22.35
Total for Mercer County Ins Fund Comm - 396							Number of entries: 3		157.35	157.35



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
Total 2015	\$366,295	\$225,063	\$348,509	\$141,232	39%	319	254	65	80%	3	\$28,161	\$113,071
Total to Date	\$1,188,854	\$734,986	\$1,163,326	\$453,868	38%	1,071	872	199	81%	9	\$89,724	\$364,144

Report Run Date:06/02/2015

MCC



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 15, 2015

**May - June 2015
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **May 20:** Attended the MCIFC Accident Review Panel meeting in Trenton.
- **May 20:** Attended the biannual Fire Drill for the McDade building.
- **May 28:** Attended the MCIFC meeting in Trenton.
- **May 28:** Attended the MCIFC Claims Committee meeting in Trenton.
- **June 3:** Attended the MCIFC DOT Safety Committee meeting in Trenton.
- **June 3:** Conducted an Accident Investigation for MCIFC DOT.
- **June 6:** One session of Defensive Driving was conducted for MCIFC TRADE.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **June 17:** Plan to attend the MCIFC Accident Review Panel meeting in Trenton.
- **June 17:** Plan to conduct an Accident Investigation for the Mercer County BOSS.
- **June 22:** Plan to attend the MCIFC meeting in Trenton.
- **June 22:** Plan to attend the MCIFC Claims Committee meeting in Trenton.
- **June 23 & 24:** Plan to conduct loss control surveys of the various Park Facilities.

RESOLUTION 29-15

**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 June 22, 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 June 22, 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 June 22, 2015.

ADOPTED:

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>
3960000033	Carleton Gittens	Worker Compensation	PAR	
3960000601	Asim Shabazz	Worker Compensation	PAR	

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – MAY 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	Absent
Raissa Walker	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Matt Baron Keith Platt
Managed Care Services	Conner Strong & Buckelew Michelle Leighton
Risk Management Consultant	First MCO Thomas Mooney
Attorney	Borden Perlman Salisbury & Kelly Matt Moraski
Treasurer	Arthur J. Sypek, Jr., Esq. Paul Adezio, Esq.
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Alma Ortiz, Mercer County Improvement Authority
Susan Schaefer, Susan Schaefer, LLC
Cathy Dodd, PERMA Risk Management Services

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

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

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on May 20th. Mr. Prince stated a fire drill was conducted with an evacuation and the plan was reviewed. Mr. Prince noted the Committee would meet again on June 17th. Chairman Mair wanted to mention that the County had seen a decrease in Tort Claims as a result of the Safety Program. Chairman Mair congratulated and thanked Mr. Prince.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met prior to the Commission meeting at 10:00 and there would be four claims presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had one action item for his report along with some informational items.

CERTIFICATE OF INSURANCE REQUEST FORM: Executive Director reported on the Certificate of Insurance Report for the period of April 18, 2015 to May 19, 2015. There were eleven (11) certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CEL met on April 23, 2015 and a summary report of the meeting was included in the agenda. Executive Director reported the CEL was scheduled to meet again on June 25, 2015. Executive Director reported there was a change in leadership at the CEL. Executive Director indicated Ross Angillea

of Camden County was elected as the Chairman as Michael Smith of Burlington County left to take a position with the State. Executive Director reported the CEL adopted a resolution authorizing the appointment of Citta, Holzapfel & Zabarsky, PA for Litigation Management Services. Executive Director also pointed out there would be a change in the collection of data for the 2016 renewal. Executive Director advised more information on this would be forthcoming.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the March 2015 monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,783,850 as of March 31, 2015. Executive Director also referred to line 8 of the report, "Investment in Joint Venture" and indicated \$292,065 of the surplus was the MCIFC's share of the CEL JIF equity.

NJ CEL PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the CEL Financial Fast Track was not available for the meeting but would appear in next month's agenda.

NEW CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the two new claim monitoring reports as of April 30, 2015 which was introduced recently. Executive Director noted he did not see any inconsistencies on the "Claims Activity Report" and did not have any questions for the TPA. Executive Director also reviewed the "Claims Management Report Expected Loss Ratio Analysis" report and indicated the 2015 year was running higher than the Actuary projected. However, Executive Director pointed out that it was still early in the year and the 2014 fund year started out in the same manner. Typically if there was a bad winter there would be more claims in the beginning of the year which is what happened in 2014 and 2015 but has improved.

2014 AUDITOR POSITION: Executive Director advised the County issued the RFP for the 2014 Auditor Position and the responses were due on April 24, 2015. Executive Director noted he was scheduled to meet with County representatives to review and evaluate the responses. The results would be discussed at the next Commission meeting.

PPO PENETRATION: Executive Director reported he was scheduled to meet with Ms. Isabella of First MCO and County representatives to discuss improving and controlling the PPO penetration. Executive Director introduced Mr. Mooney of First MCO who referred to their report which was included in the agenda. Mr. Mooney pointed out that the penetration percentage for April increased to 82% and the savings increased. Mr. Mooney advised the key to success was to direct the care out of the hospitals as much as possible as it was the most expensive venue for care.

PERMA CHANGE OF ADDRESS: Executive Director advised the PERMA Parsippany office would be moving their office space to the second floor of the building they now occupy. Executive Director advised the only change in the address was the addition of Suite 216. Executive Director noted the telephone number and e-mail address would not change for Ms. Dodd or himself.

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 May Bill List, Resolution 24-15, was included in the agenda.

MOTION TO APPROVE RESOLUTION 24-15, MAY BILL LIST IN THE AMOUNT OF \$ 45,959.90

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	2Ayes, 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 however mentioned that Paul Adezio would attend the meeting that was scheduled for discussion on the 2014 Auditor position for the Commission.

CLAIMS SERVICE:

Executive Director advised Resolution 25-15, Disclosure of Liability Claims Check Register, was included in the agenda along with a copy of the check register for the period of April 1, 2015 to April 30, 2015.

MOTION TO APPROVE RESOLUTION 25-15 AUTHORIZING DISCLOURE OF LIABILITY CLAIMS CHECK REGISTER

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

MANAGED CARE: Mr. Mooney advised he did not have anything further to report.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the April – June Risk Control Activity Report which was included in the agenda. Mr. Prince added last month he was requested to review and research the possibility of sexual harassment for the prosecutor's office. Mr. Prince advised he was able to find a program which he forwarded to Commissioner Walker and Mr. Adezio for their review along with the prosecutor office. Mr. Prince noted it was a free program offered by the State. In response to Commission Attorney's inquiry Mr. Prince advised the program would be appropriate for other departments within the County. In response to Executive Director's inquiry regarding scheduling of the training, Commissioner Walker indicated her office was working on the scheduling. Mr. Prince also advised throughout the months of June and July his associate, Mr. Sloane would be providing loss control visits to the County Parks. Mr. Prince indicated there were

some playgrounds he would accompany Mr. Sloane for certified playground safety inspections. In response to Chairman Mair's comment regarding the airbag recall, Mr. Prince advised he could do some research and see if there was any relevant information he could provide.

RISK MANAGER CONSULTANT: Mr. Moraski stated 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 Walker
Second:	Chairman Mair
Vote:	2 Ayes, 0 Nays

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

MOTION TO CLOSE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 26-15 authorizing a Closed Session to discuss PARS.

RESOLUTION 26-15, EXECUTIVE SESSION FOR THE 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 TO APPROVE RESOLUTION 26-15 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

**MOTION TO APPROVE PAYMENT AUTHORITY FOR PARS
DISCUSSED IN CLOSED SESSION**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:01 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary