

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 26, 2017**

**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 26, 2017
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 22, 2017 Open MinutesAppendix I
May 22, 2017 Closed MinutesHandout

- ☐ **CORRESPONDENCE:** First Managed Care Option LetterPage 3
NJ Judiciary Decision Summaries (Closed Session).....Handout

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

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

- ☐ **TREASURER – David Miller**
Resolution 29-17 June Bill List - MotionPage 20
April Treasurer Reports..... Pages 21-22

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

- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**
Resolution 30-17 Authorizing Disclosure of Liability Claims Check Register..... Pages 23-24
Liability Claims Payments 5-1-17 to 5-31-17 Pages 25-26

- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report – MayPage 27

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... Pages 28-31

- ☐ **RISK MANAGER CONSULTANT – Borden Perlman Salisbury & Kelly**
Monthly Report (Event Cancellation Insurance & UST Pollution Coverage) Verbal

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

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**Pages 32-34
Resolution 31-17 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: July 24, 2017, MERCER COUNTY, McDADE
ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068
10:30 AM**



First Managed Care Option

2740 Route 10 West Suite 304 Morris Plains, New Jersey 07950-1258
Tel: (973) 257-5200 Fax: (973) 257-2288

June 2, 2017

Dear: Dodd, Cathy

This is to inform you that Tom Mooney is no longer employed by First Managed Care Option, Inc. (FMCO) as President and Chief Executive Officer and Board Director of FMCO and related companies. We would like to thank him for his many years of service and wish him well in his future endeavors.

I am pleased to announce that Bruce Nash has been appointed as the new President and Chief Operating Office and Direct of FMCO and related companies effective immediately. To acquaint you further with Bruce, he has been with FMCO for seventeen years. During that time, he has served as Vice President in charge of Sales and Operations and Chief Information Officer. Bruce has been a great asset in growing FMCO to what it is today. Bruce can be reached via email at bnash@firstmco.com or phone 973-257-5267. Bruce's executive assistance Diane Sanabria can be reached at dsanabria@FirstMCO.com or phone 973-257-5253.

Lastly, as Chairman of the Board for FMCO and Chairman of the Insurance Holding Company that owns FMCO, I am pleased and privileged to have Bruce lead the Company in years to come.

Very truly yours,

PATRICK J. LYNCH

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: June 26, 2017

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Welcome Jacqueline Tolbert** – We would like to welcome Jackie Tolbert of the Mercer County Improvement Authority. Ms. Tolbert will be our new contact at the Improvement Authority.
- ☐ **2016 Auditor Proposal (Page 6)** – Attached on page 6 is a copy of a letter from Mr. Jim Miles of Bowman & Company, LLP with their proposed fee of \$9,400 for the 2016 Commission Audit. The proposal letter was sent to the Commissioners for their review.
 - ☐ **Motion to accept the proposal fee of \$9,400 from Bowman & Company, LLP to perform the 2016 Insurance Commission Audit**
- ☐ **Certificate of Insurance Issuance Report (Page 7)** – Attached on page 7 is the certificate of issuance report from the CEL listing the certificates issued for the period of 5/1/17 to 5/31/17. There were 2 certificate of insurances issued during this period.
 - ☐ **Motion to approve the certificate of insurance report**
- ☐ **NJ Excess Counties Insurance Fund (CELJIF)** - The CELJIF met on June 22, 2017. Executive Director will provide a verbal summary of the meeting. The CEL is scheduled to meet again on 9-28-17.
- ☐ **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, 2017**. The report indicates the Commission has a surplus of **\$5,493,053** Line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the CEL. MCIFC’s equity in the CEL as of April 30, 2017 is **\$691,879**. The total cash balance is **\$724,242**.
- ☐ **NJ CEL Property and Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the CEL Financial Fast Track for the month of April. As of **April 30, 2017** the Fund has a surplus of **\$7,476,092**. The cash balance is **\$20,195,055**.
- ☐ **Claims Tracking Reports (Pages 11-13)** – Included in the agenda on pages 11-13 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio

Analysis report as of May 31, 2017. The Executive Director will review the reports with the Commission.

- ❑ **2018 Renewals** – The Fund Office will start the data collection process for the 2018 renewal in order to provide the relevant information to the underwriters. The Fund Office will work with the Commission Risk Manager to collect the data.
- ❑ **Cyber Security Initiatives** - Marc Pfeiffer is working on a number of cyber security initiatives for the Municipal Excess Joint Insurance Fund. Mr. Pfeiffer of Bloustein Local Government Research Center, Bloustein School of Planning and Public Policy has offered to meet with the County to discuss their cyber security needs. If the County decided to contract with Mr. Pfeiffer the Commission could be a potential source for partially or fully funding a project.
- ❑ **Ban on Sparklers & Other Fireworks (Pages 14-19)** – Chairman Mair has been monitoring the legislation that would amend current law with respect to the sale, possession, storage and use of certain fireworks. Attached on page 14 is an e-mail from MELJIF Lobbyist on current status. Also attached is a copy of the bill including proposed changes.



June 8, 2017

Mercer County Insurance Fund Commission
Attn: Cathy Dodd
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Dear Ms. Dodd:

In accordance with your request for our proposed fee for audit services of the 2016 financial statements of the Mercer County Insurance Fund Commission, we are proposing the fee of \$9,400, reflecting a little over 2 % increase over the 2015 fee.

Thank you for the opportunity to serve the Commission and if you have any questions or need additional information, please do not hesitate to contact me.

Very truly yours,
BOWMAN & COMPANY LLP



James J. Miles, Jr.

JJM: me

Mercer County Insurance Commission

Wednesday, June 07, 2017

Certificate Of Insurance Monthly Report

From 5/1/2017 To 5/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
MCIC					
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	Evidence of insurance. All operations usual to County Governmental Entity. (SEE PAGE 2) A3D Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate) Policy Term: 1/1/17 to 1/1/18 Policy # XCO0000546 Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	5/2/2017	GL EX AU WC
H- St. Matthews Episcopal Church I- County of Mercer	300 S. Main Street Pennington, NJ 08534 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	1980	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditions, limitations and exclusions of the policy as respects the 4-H clubs that intends on using the church hall to hold their meetings. Company D: XS Liability \$10,000,000 XS of \$10,000,000, (\$10,000,000 Annual Aggregate) Policy Term: 1/1/17 to 1/1/18 Policy # XCO0000702 Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	5/19/2017	GL EX AU WC

Total # of Holders = 2

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2017			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	670,161	2,680,645	23,272,864	25,953,509	
2.	CLAIM EXPENSES					
	Paid Claims	177,162	422,121	4,490,926	4,913,047	
	Case Reserves	68,421	606,709	2,541,379	3,148,088	
	IBNR	185,417	488,170	3,082,038	3,570,208	
	Discounted Claim Value	(12,024)	(40,498)	(171,381)	(211,879)	
	TOTAL CLAIMS	418,976	1,476,502	9,942,961	11,419,463	
3.	EXPENSES					
	Excess Premiums	199,119	796,476	7,070,368	7,866,844	
	Administrative	46,662	189,666	1,676,363	1,866,029	
	TOTAL EXPENSES	245,781	986,142	8,746,731	9,732,872	
4.	UNDERWRITING PROFIT (1-2-3)	5,404	218,001	4,583,172	4,801,173	
5.	INVESTMENT INCOME	0	0	0	0	
6.	PROFIT (4 + 5)	5,404	218,001	4,583,172	4,801,173	
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0	
8.	DIVIDEND INCOME	0	0	0	0	
9.	DIVIDEND EXPENSE	0	0	0	0	
10.	INVESTMENT IN JOINT VENTURE	1,224	(52,271)	744,150	691,879	
11.	SURPLUS (6 + 7 + 8)	6,628	165,730	5,327,322	5,493,053	
SURPLUS (DEFICITS) BY FUND YEAR						
	2014	111	16,027	2,346,979	2,363,006	
	2015	122	(3,364)	1,917,929	1,914,565	
	2016	(46)	158,510	1,062,415	1,220,925	
	2017	6,442	(5,442)		(5,442)	
TOTAL SURPLUS (DEFICITS)		6,628	165,730	5,327,323	5,493,053	
TOTAL CASH 724,242						
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2014						
	Paid Claims	1,395	13,317	1,747,206	1,760,523	
	Case Reserves	5,208	(23,529)	407,154	383,625	
	IBNR	(6,603)	(14,788)	566,120	551,331	
	Discounted Claim Value	0	683	(30,942)	(30,258)	
	TOTAL FY 2014 CLAIMS	0	(24,317)	2,689,538	2,665,221	
FUND YEAR 2015						
	Paid Claims	35,714	75,099	1,628,411	1,703,510	
	Case Reserves	(52,770)	(34,607)	773,291	738,683	
	IBNR	17,056	(45,491)	707,161	661,670	
	Discounted Claim Value	0	1,122	(45,233)	(44,111)	
	TOTAL FY 2015 CLAIMS	0	(3,878)	3,063,630	3,059,752	
FUND YEAR 2016						
	Paid Claims	98,006	254,631	1,115,309	1,369,940	
	Case Reserves	75,848	(57,460)	1,360,934	1,303,475	
	IBNR	(173,854)	(374,171)	1,808,757	1,434,585	
	Discounted Claim Value	0	8,673	(95,207)	(86,534)	
	TOTAL FY 2016 CLAIMS	0	(168,327)	4,189,793	4,021,466	
FUND YEAR 2017						
	Paid Claims	42,047	79,074		79,074	
	Case Reserves	40,135	722,305		722,305	
	IBNR	348,818	922,621		922,621	
	Discounted Claim Value	(12,024)	(50,976)		(50,976)	
	TOTAL FY 2017 CLAIMS	418,976	1,673,024	0	1,673,024	
COMBINED TOTAL CLAIMS		418,976	1,476,502	9,942,961	11,419,463	
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, 2017			
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,746,449	6,985,788	97,465,900	104,451,689
2.	CLAIM EXPENSES					
		Paid Claims	68,142	208,283	2,721,199	2,929,482
		Case Reserves	(67,621)	1,345,452	2,624,454	3,969,906
		IBNR	310,472	635,401	9,575,203	10,210,604
		Discounted Claim Value	(12,669)	(114,357)	(715,004)	(829,360)
	TOTAL CLAIMS		298,324	2,074,780	14,205,852	16,280,632
3.	EXPENSES					
		Excess Premiums	1,308,257	5,233,026	67,102,915	72,335,941
		Administrative	132,906	531,642	7,163,639	7,695,281
	TOTAL EXPENSES		1,441,162	5,764,668	74,266,554	80,031,223
4.	UNDERWRITING PROFIT (1-2-3)		6,962	(853,660)	8,993,494	8,139,834
5.	INVESTMENT INCOME		3,991	14,589	229,221	243,810
6.	PROFIT (4+5)		10,953	(839,071)	9,222,714	8,383,643
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		10,953	(839,071)	8,315,163	7,476,092
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		181	10,701	722,132	732,833
	2011		311	30,073	921,187	951,260
	2012		324	(415,752)	554,609	138,857
	2013		574	(111,910)	1,277,188	1,165,278
	2014		684	(51,170)	2,048,737	1,997,567
	2015		803	(45,775)	989,944	944,169
	2016		873	(66,262)	1,801,366	1,735,104
	2017		7,204	(188,976)		(188,976)
TOTAL SURPLUS (DEFICITS)			10,953	(839,071)	8,315,163	7,476,092
TOTAL CASH						20,195,055

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 2017	
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	164,355	164,355
Case Reserves	0	0	1	1
IBNR	0	(10,000)	164,999	154,999
Discounted Claim Value	0	15	(2,805)	(2,790)
TOTAL FY 2010 CLAIMS	0	(9,985)	326,550	316,565
FUND YEAR 2011				
Paid Claims	2,960	13,320	396,667	409,987
Case Reserves	(2,960)	(41,095)	407,372	366,277
IBNR	0	(2,225)	380,961	378,736
Discounted Claim Value	0	1,131	(39,146)	(38,015)
TOTAL FY 2011 CLAIMS	0	(28,869)	1,145,854	1,116,985
FUND YEAR 2012				
Paid Claims	1,910	266,128	1,132,971	1,399,099
Case Reserves	(2,127)	231,368	430,462	661,831
IBNR	217	(69,999)	844,069	774,070
Discounted Claim Value	0	(10,409)	(69,604)	(80,013)
TOTAL FY 2012 CLAIMS	(0)	417,089	2,337,897	2,754,986
FUND YEAR 2013				
Paid Claims	0	(278,204)	516,427	238,223
Case Reserves	0	473,411	623,730	1,097,141
IBNR	0	(55,207)	1,009,843	954,636
Discounted Claim Value	0	(26,024)	(86,001)	(112,026)
TOTAL FY 2013 CLAIMS	0	113,976	2,063,999	2,177,974
FUND YEAR 2014				
Paid Claims	5,178	146,337	268,119	414,456
Case Reserves	(4,470)	19,851	141,719	161,571
IBNR	(708)	(119,542)	1,750,161	1,630,619
Discounted Claim Value	0	7,160	(101,570)	(94,409)
TOTAL FY 2014 CLAIMS	(0)	53,806	2,058,430	2,112,237
FUND YEAR 2015				
Paid Claims	0	481	242,661	243,142
Case Reserves	8	222,086	1,021,082	1,243,168
IBNR	(8)	(172,567)	2,311,258	2,138,691
Discounted Claim Value	0	(1,163)	(204,420)	(205,583)
TOTAL FY 2015 CLAIMS	0	48,837	3,370,580	3,419,417
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	9	250,029	88	250,117
IBNR	(9)	(179,029)	3,113,912	2,934,883
Discounted Claim Value	0	(1,462)	(211,458)	(212,920)
TOTAL FY 2016 CLAIMS	0	69,538	2,902,542	2,972,080
FUND YEAR 2017				
Paid Claims	58,094	60,221		60,221
Case Reserves	(58,081)	189,801		189,801
IBNR	310,980	1,243,971		1,243,971
Discounted Claim Value	(12,669)	(83,604)		(83,604)
TOTAL FY 2017 CLAIMS	298,324	1,410,389	0	1,410,389
COMBINED TOTAL CLAIMS	298,324	2,074,780	14,205,852	16,280,632

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, 2017								
COVERAGE LINE-PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	0	0	0	0	0	2	8	29	39
May-17	0	0	0	0	0	2	7	29	38
NET CHGE	0	0	0	0	0	0	-1	0	-1
Limited Reserves									\$947
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$0	\$0	\$0	\$500	\$9,000	\$25,535	\$35,035
May-17	\$0	\$0	\$0	\$0	\$0	\$500	\$8,500	\$27,000	\$36,000
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	\$1,465	\$965
Ltd Incurred	\$0	\$0	\$0	\$0	\$19,168	\$53,863	\$8,599	\$27,255	\$108,885
COVERAGE LINE-GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	0	0	0	0	3	11	31	11	56
May-17	0	0	0	0	3	11	29	14	57
NET CHGE	0	0	0	0	0	0	-2	3	1
Limited Reserves									\$4,755
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$0	\$0	\$19,386	\$111,468	\$89,921	\$13,300	\$234,075
May-17	\$0	\$0	\$0	\$0	\$19,386	\$124,917	\$104,100	\$22,650	\$271,053
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$13,449	\$14,179	\$9,350	\$36,977
Ltd Incurred	\$0	\$0	\$0	\$0	\$21,863	\$144,773	\$113,691	\$22,933	\$303,260
COVERAGE LINE-AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	0	0	0	0	0	2	3	6	11
May-17	0	0	0	0	0	2	3	6	11
NET CHGE	0	0	0	0	0	0	0	0	0
Limited Reserves									\$15,185
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$0	\$0	\$0	\$7,955	\$97,599	\$9,300	\$114,854
May-17	\$0	\$0	\$0	\$0	\$0	\$7,955	\$96,095	\$62,980	\$167,030
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,504)	\$53,680	\$52,176
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,891	\$13,920	\$118,228	\$65,706	\$208,746
COVERAGE LINE-WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	0	0	0	0	13	24	34	32	103
May-17	0	0	0	0	13	25	32	33	103
NET CHGE	0	0	0	0	0	1	-2	1	0
Limited Reserves									\$28,517
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$0	\$0	\$369,639	\$618,761	\$1,106,954	\$674,170	\$2,769,524
May-17	\$0	\$0	\$0	\$0	\$365,727	\$638,703	\$1,090,083	\$842,731	\$2,937,245
NET CHGE	\$0	\$0	\$0	\$0	(\$3,912)	\$19,942	(\$16,871)	\$168,562	\$167,721
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,097,206	\$2,288,817	\$2,502,235	\$994,839	\$7,883,096
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	0	0	0	0	16	39	76	78	209
May-17	0	0	0	0	16	40	71	82	209
NET CHGE	0	0	0	0	0	1	-5	4	0
Limited Reserves									\$16,322
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
April-17	\$0	\$0	\$0	\$0	\$389,025	\$738,684	\$1,303,475	\$722,305	\$3,153,489
May-17	\$0	\$0	\$0	\$0	\$385,113	\$772,075	\$1,298,778	\$955,362	\$3,411,328
NET CHGE	\$0	\$0	\$0	\$0	(\$3,912)	\$33,391	(\$4,697)	\$233,057	\$257,839
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,149,127	\$2,501,373	\$2,742,753	\$1,110,734	\$8,503,987

FUND YEARS 2016 & 2017

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF May 31, 2017																
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		17		MONTH	Last Month		16		MONTH	Last Year		5		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-May-17			Incurred	Incurred	30-Apr-17			Incurred	Incurred	30-May-16		
PROPERTY	80,948	8,599	8,599	10.62%	78,415	96.87%	9,099	9,099	11.24%	78,233	96.65%	47,250	47,250	58.37%	29,951	37.00%
GEN LIABILITY	155,896	113,691	113,691	72.93%	108,419	69.55%	99,512	99,512	63.83%	105,771	67.85%	20,510	20,510	13.16%	21,825	14.00%
AUTO LIABILITY	131,580	118,228	118,228	89.85%	84,617	64.31%	118,228	118,228	89.85%	81,615	62.03%	15,162	15,162	11.52%	19,737	15.00%
WORKER'S COMP	4,616,644	2,502,235	2,502,235	54.20%	3,888,683	84.23%	2,446,575	2,446,575	52.99%	3,773,001	81.73%	1,301,600	1,301,600	28.19%	415,498	9.00%
TOTAL ALL LINES	4,985,068	2,742,753	2,742,753	55.02%	4,160,134	83.45%	2,673,415	2,673,415	53.63%	4,038,621	81.01%	1,384,522	1,384,522	27.77%	487,011	9.77%
NET PAYOUT %	\$1,443,975				28.97%											
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		5		MONTH	Last Month		4		MONTH	Last Year		-7		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-May-17			Incurred	Incurred	30-Apr-17			Incurred	Incurred	30-May-16		
PROPERTY	83,000	27,255	27,255	32.84%	30,710	37.00%	25,535	25,535	30.77%	24,900	30.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	159,000	22,933	22,933	14.42%	22,260	14.00%	13,300	13,300	8.36%	15,900	10.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	134,000	65,706	65,706	49.03%	20,100	15.00%	9,934	9,934	7.41%	13,400	10.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,709,000	994,839	994,839	21.13%	423,810	9.00%	752,610	752,610	15.98%	282,540	6.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	5,085,000	1,110,734	1,110,734	21.84%	496,880	9.77%	801,379	801,379	15.76%	336,740	6.62%	0	0	N/A	N/A	N/A

FUND YEARS 2014 & 2015

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF May 31, 2017																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		41			Last Month		40			Last Year		29		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	62,322	19,168	19,168	30.76%	62,322	100.00%	19,168	19,168	30.76%	62,322	100.00%	19,168	19,168	30.76%	62,322	100.00%
GEN LIABILITY	124,157	21,863	21,863	17.61%	115,452	92.99%	21,863	21,863	17.61%	114,822	92.48%	76,852	76,852	61.90%	105,102	84.65%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	114,018	89.77%	10,891	10,891	8.57%	113,428	89.30%	10,891	10,891	8.57%	104,180	82.02%
WORKER'S COMP	4,356,301	2,097,206	2,097,206	48.14%	4,304,646	98.81%	2,097,206	2,097,206	48.14%	4,299,547	98.70%	2,106,893	2,106,893	48.36%	4,191,169	96.21%
TOTAL ALL LINES	4,669,797	2,149,127	2,149,127	46.02%	4,596,438	98.43%	2,149,127	2,149,127	46.02%	4,590,119	98.29%	2,213,803	2,213,803	47.41%	4,462,773	95.57%
NET PAYOUT %	\$1,764,014				37.77%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		29			Last Month		28			Last Year		17		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-May-17		TARGETED	Incurred	Incurred	30-Apr-17		TARGETED	Incurred	Incurred	30-May-16		TARGETED
PROPERTY	80,948	53,863	53,863	66.54%	80,948	100.00%	53,863	53,863	66.54%	80,948	100.00%	67,428	67,428	83.30%	78,415	96.87%
GEN LIABILITY	155,896	144,773	144,773	92.87%	131,970	84.65%	131,273	131,273	84.21%	130,272	83.56%	187,427	187,427	120.23%	108,419	69.55%
AUTO LIABILITY	131,580	13,920	13,920	10.58%	107,923	82.02%	13,920	13,920	10.58%	106,655	81.06%	27,420	27,420	20.84%	84,617	64.31%
WORKER'S COMP	4,449,750	2,288,817	2,288,817	51.44%	4,281,076	96.21%	2,243,137	2,243,137	50.41%	4,262,621	95.79%	2,310,185	2,310,185	51.92%	3,748,105	84.23%
TOTAL ALL LINES	4,818,174	2,501,373	2,501,373	51.92%	4,601,917	95.51%	2,442,193	2,442,193	50.69%	4,580,495	95.07%	2,592,460	2,592,460	53.81%	4,019,557	83.42%
NET PAYOUT %	\$1,729,298				35.89%											

From: Paul Bent [mailto:p.bent@comcast.net]
Sent: Friday, June 16, 2017 3:33 PM
To: Joseph P Hrubash
Cc: Cathy L Dodd
Subject: Re: FW: Ban on Sparklers and Other Related Fireworks

Hi Joe!

The bill they are referencing is S-3034 (Scutari) / A-4458 (Burzichelli) and it would authorize the sale and possession of certain fireworks.

S-3034 has already been passed by the Senate back on May 25, 2017 (35 to 1) and both bills were released by the Assembly Law & Public Safety Committee this past Monday, June 12th.

They are both now at second reading in the Assembly awaiting a floor vote. Assuming no changes are made, it would then go to the Governor for his consideration.

A copy of the revised bill, along with the most recent committee statement, are attached. If you have any questions please let me know.

I hope you have a great weekend!

Paul

Paul J. Bent
Pathways Government Relations
PO Box 559
Rancocas, NJ 08073-9998

(609) 747-8583
Fax: (609) 747-8581

ASSEMBLY LAW AND PUBLIC SAFETY COMMITTEE

STATEMENT TO

[First Reprint]

SENATE, No. 3034

STATE OF NEW JERSEY

DATED: JUNE 12, 2017

The Assembly Law and Public Safety Committee reports favorably Senate Bill No. 3034 (1R).

Senate Bill No. 3034 (1R) allows the sale, possession, storage, and use of certain sparklers and other non-exploding, non-aerial fireworks by persons 16 years of age or older.

Current law prohibits the sale, possession, or use of fireworks other than by an authorized purchaser with a valid permit to purchase fireworks for public display as approved by a municipality. A person who unlawfully sells fireworks is guilty of a fourth degree crime, which is punishable by imprisonment of up to 18 months, a fine of up to \$10,000, or both. A person who unlawfully purchases, possesses, or uses fireworks is guilty of a petty disorderly persons offense, which is punishable by up to 30 days' imprisonment, a fine of up to \$500, or both.

This bill authorizes the sale, possession, and use of sparkling devices and novelties by persons at least 16 years old. Under the bill, sparkling devices and novelties refer to: sparklers, snakes, and glow worms; smoke devices; and trick noisemakers, including party poppers, snappers, and drop pops. In addition, the bill prohibits the regulation of these non-exploding, non-aerial fireworks by a local governing body. The storage and sale of these items is to be consistent with the standards set forth in NFPA 1124 National Fire Protection Association Code for the Manufacture, Transportation, Storage, and Retail Sales of Fireworks and Pyrotechnic Articles, 2006 edition.

As reported by the committee, Senate Bill No. 3034 (1R) is identical to Assembly Bill No 4458, which was amended and also reported by the committee on this date.

[First Reprint]
SENATE, No. 3034

STATE OF NEW JERSEY
217th LEGISLATURE

INTRODUCED FEBRUARY 27, 2017

Sponsored by:
Senator **NICHOLAS P. SCUTARI**
District 22 (Middlesex, Somerset and Union)

SYNOPSIS

Authorizes the sale and possession of certain fireworks.

CURRENT VERSION OF TEXT

As reported by the Senate Law and Public Safety Committee on May 8, 2017, with amendments.



1 AN ACT concerning the sale and possession of certain fireworks and
 2 amending R.S.21:2-2, R.S.21:2-3, and R.S.21:3-2.

3
 4 BE IT ENACTED by the Senate and General Assembly of the State
 5 of New Jersey:

6
 7 1. R.S.21:2-2 is amended to read as follows:

8 21:2-2. As used in this chapter:

9 "Fireworks" include any combustible or explosive composition,
 10 or any substance or combination of substances, or article prepared
 11 for the purpose of producing a visible or an audible effect by
 12 combustion, explosion, deflagration or detonation, but shall not
 13 include sparkling devices and novelties.

14 "Fireworks factory building" means any building or other
 15 structure in which the manufacture of fireworks, other than
 16 sparklers, or in which any processing involving fireworks other than
 17 sparklers, is carried on.

18 "Fireworks plant" means and includes all lands, with buildings
 19 thereon, used in connection with the manufacturing or processing of
 20 fireworks, as well as storehouses located thereon for the storage of
 21 finished fireworks.

22 "Highway" means any public street, public alley, public road, or
 23 navigable stream.

24 "Navigable streams" mean streams susceptible of being used, in
 25 their ordinary condition, as highways of commerce, over which
 26 trade and travel are or may be conducted in the customary modes,
 27 but shall not include streams which are not capable of navigation
 28 by barges, tugboats, and other large vessels.

29 "Railroad" means any steam, electric or other railroad which
 30 carries passengers for hire, but shall not include sidings or spur
 31 tracks installed primarily for the use of the fireworks plant.

32 "Sparkling devices and novelties" **'[means] mean'**:

33 a. **'[a]'** wood **'[stick] sticks'** or wire **'[sparkler] sparklers'** of
 34 not more than 100 grams of pyrotechnic mixture per item.

35 b. **'[a]'** hand held or ground based sparkling **'[device] devices'**
 36 which **'[is] are'** non-explosive and non-aerial, which may produce
 37 a crackling or whistling effect, and contain 75 grams or less of
 38 pyrotechnic composition per tube or a total of 500 grams or less for
 39 multiple tubes; and

40 c. snakes and glow worms, smoke devices, and trick
 41 noisemakers, which include party poppers, snappers, and drop pops,
 42 each consisting of 25/100 grains or less of explosive mixture.

43 (cf: R.S.21:2-2)

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is
 not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

Matter enclosed in superscript numerals has been adopted as follows:

¹Senate SLP committee amendments adopted May 8, 2017.

1 2. R.S.21:2-3 is amended to read as follows:

2 21:2-3 "Dangerous fireworks" **mean and include** **'[means]**
3 **mean'** the following:

4 Toy torpedoes containing more than 5 grains of an explosive
5 composition.

6 Paper caps containing more than .35 grain of explosive
7 composition.

8 Firecrackers or salutes exceeding 5 inches in length or 3/4
9 inch in diameter.

10 Cannons, canes, pistols or other devices designed for use
11 otherwise than with paper caps.

12 Any fireworks containing a compound or mixture of yellow or
13 white phosphorous or mercury.

14 Any fireworks that contain a detonator or blasting cap.

15 Fireworks compositions that ignite spontaneously or undergo
16 marked decomposition when subjected for 48 consecutive hours to a
17 temperature of 167° Fahrenheit.

18 Fireworks that can be exploded en masse by a blasting cap
19 placed in one of the units or by impact of a rifle bullet or otherwise.

20 Fireworks, such as **[sparklers or]** fusees, containing a match tip,
21 or head, or similar igniting point or surface, unless each individual
22 tip, head or igniting point or surface is thoroughly covered and
23 securely protected from accidental contact or friction with any
24 other surface.

25 Fireworks containing an ammonium salt and a chlorate.

26 (cf: R.S.21:2-3)

27

28 3. R.S.21:3-2 is amended to read as follows:

29 21:3-2. a. It shall be unlawful for any person to offer for sale,
30 expose for sale, sell, possess or use, or explode any blank cartridge,
31 toy pistol, toy cannon, toy cane or toy gun in which explosives are
32 used; the type of balloon which requires fire underneath to propel
33 the same; firecrackers; torpedoes; skyrockets, Roman candles,
34 bombs, **[sparklers]** or other fireworks of like construction, or any
35 fireworks containing any explosive or inflammable compound or
36 any tablets or other device commonly used and sold as fireworks
37 containing nitrates, chlorates, oxalates, sulphides of lead, barium,
38 antimony, arsenic, mercury, nitroglycerine, phosphorus or any
39 compound containing any of the same or other explosives, or any
40 substance or combination of substances, or article prepared for the
41 purpose of producing a visible or an audible effect by combustion,
42 explosion, deflagration or detonation, other than aviation and
43 railroad signal light flares **[, except (a) that]** .

44 b. Notwithstanding subsection a. of this section, it shall be
45 lawful for **[any]** a person to offer for sale, expose for sale, sell,
46 store, possess, or use **[, or explode any]** .

1 (1) a toy pistol, toy cane, toy gun, or other device in which
2 paper or plastic caps containing .25 grain or less of explosive
3 compound per cap are used, providing they are so constructed that
4 the hand cannot come in contact with the cap when in place for use,
5 and toy pistol paper or plastic caps which contain less than .20 grain
6 of explosive mixture per cap;

7 (2) sparkling devices and novelties as defined in R.S.21:2-2 'if
8 the person is 16 years of age or older' . Sparkling devices and
9 novelties, including their sale or use, shall not be subject to further
10 regulation by a municipality pursuant to R.S.40:48-1, except that
11 the storage and sale of items listed in this paragraph shall be
12 consistent with the standards set forth in NFPA 1124 National Fire
13 Protection Association Code for the Manufacture, Transportation,
14 Storage and Retail Sales of Fireworks and Pyrotechnic Articles,
15 2006 edition; and

16 **[(b)]** (3) any item or device as otherwise provided in this
17 chapter **[further provided].**

18 c. Except as otherwise may be provided in this chapter, it shall
19 be lawful to sell fireworks to a person only if that person is named
20 as the authorized purchaser in a valid permit issued pursuant to
21 R.S.21:3-3 or that person is the owner, manager, or designated
22 employee acting as the agent of the owner or manager, of a legally
23 operated commercial enterprise registered pursuant to section 10 of
24 P.L.1991, c.55 (C.21:2-37), and the permit is presented to the
25 manufacturer, seller or distributor at the time of purchase. If the
26 manufacturer, seller or distributor is located in a state other than
27 this State, a purchase shall be by mail order form and a photocopy
28 of the valid permit or registration shall be submitted with the form
29 to satisfy the requirement in this paragraph.

30 (cf: P.L.1991, c.55, s.4)

31
32

4. This act shall take effect immediately.

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 29-17

JUNE 2017

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 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000320			
000320	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 06/2017	5,500.00
			5,500.00
000321			
000321	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 05/2017	9.23
000321	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/2017	13,358.75
			13,367.98
000322			
000322	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/2017	625.00
			625.00
000323			
000323	INSERVCO INSURANCE SERVICES	MONTHLY CLAIMS SERVICES FEE 06/2017	16,666.66
			16,666.66
000324			
000324	PACKET MEDIA LLC	ACCT: 32129 - 5/19/17 - MEETING - 271531	16.80
			16.80
000325			
000325	21ST CENTURY MEDIA	ACCT: 884004 - 5/17/2017 - MEETING	13.30
			13.30
000326			
000326	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES - 06/2017	10,370.00
			10,370.00
000327			
000327	NJ ADVANCE MEDIA	ACCT: 1153600 - 5/18/17 - MTG TIMES	41.24
			41.24

TOTAL PAYMENTS FY 2017 46,600.98

TOTAL PAYMENTS ALL FUND YEARS \$46,600.98

Chairperson

Attest:

Dated:_____

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

Treasurer

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017							
Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	74,881.59	256,805.41	227,971.65	4,453,092.33	(3,691,309.65)	(634,613.16)	686,828.17
RECEIPTS							
Assessments	2,665.25	5,121.46	4,311.43	151,710.18	78,285.17	19,205.48	261,298.97
Refunds	0.00	0.00	0.00	6,356.64	0.00	0.00	6,356.64
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,665.25	5,121.46	4,311.43	158,066.82	78,285.17	19,205.48	267,655.61
EXPENSES							
Claims Transfers	0.00	475.70	634.00	182,408.53	0.00	0.00	183,518.23
Expenses	0.00	0.00	0.00	0.00	0.00	46,723.94	46,723.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	475.70	634.00	182,408.53	0.00	46,723.94	230,242.17
END BALANCE	77,546.84	261,451.17	231,649.08	4,428,750.62	(3,613,024.48)	(662,131.62)	724,241.61

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2017			
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	\$686,828.17	744528.89	-\$	57,700.72
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	\$267,655.61	\$95,859.58	\$171,796.03
10	(Withdrawals - Sales)	-\$230,242.17	-\$46,723.94	-\$183,518.23
Ending Cash & Investment Balance		\$724,241.61	\$793,664.53	-\$69,422.92
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$1,592,616.71	\$1,529,883.05	\$62,733.66
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$2,316,858.32	\$2,323,547.58	-\$6,689.26

RESOLUTION NO. 30-17

**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 26, 2017 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, 2017 to May 31, 2017 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 26, 2017.

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
 05/01/2017 Thru 05/31/2017

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

Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2017 Thru 05/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payer Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	11848	3900001422	001	WALL, MARY	4/5/2017	4/5/2017	DJS ASSOCIATES INC	5/1/2017	INVOICE #0118859-IN	1,504.46	1,504.46
C	12137	3900001554	001	PATTERSON, JOHN	2/14/2017	2/14/2017	JOHN PATTERSON	5/30/2017	Full & Final Settlement of All Claims	2,092.12	2,092.12
Total for Coverage: Auto Liability							Number of entries: 2		3,596.58	3,596.58	
Coverage: Auto Physical Damage											
C	11847	3900001584	001	COUNTY OF MERCER	4/12/2017	4/12/2017	GEORGE OLMEZER APPRAISAL	5/1/2017	2012 Ford Econoline Van File Number GO174088	135.00	135.00
C	12138	3900001654	001	COUNTY OF MERCER	5/10/2017	5/10/2017	GEORGE OLMEZER APPRAISAL	5/30/2017	File#GO174965 05 Dodge Caravan Plate#	120.00	120.00
Total for Coverage: Auto Physical Damage							Number of entries: 2		255.00	255.00	
Coverage: General Liability											
C	11846	3900000620	001	SCOTT, TERRENCE	4/10/2017	4/10/2017	GREENWOOD HOUSE	5/1/2017	SERVICES RENDERED	51.20	51.20
C	12139	3900001559	001	TROSTER, TRACY	2/22/2017	2/22/2017	TRACY TROSTER	5/30/2017	Full & Final Settlement of All Claims	283.21	283.21
Total for Coverage: General Liability							Number of entries: 2		334.41	334.41	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 6		4,185.99	4,185.99	



First Managed Care Option, Inc.

First MCO Bill Review Services

MERCER CO INS COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
Total 2014	\$822,559	\$509,923	\$814,817	\$312,636	38%	752	618	134	82%	6	\$61,563	\$251,073
Total 2015	\$718,860	\$435,127	\$706,183	\$283,733	39%	695	558	137	80%	18	\$56,661	\$227,072
Total 2016	\$1,310,806	\$661,339	\$1,492,038	\$649,467	50%	1,311	1,172	139	89%	18	\$129,313	\$520,155
Jan-17	\$35,284	\$24,951	\$43,318	\$10,334	29%	80	70	10	88%	0	\$2,067	\$8,267
Feb-17	\$22,389	\$10,423	\$24,993	\$11,966	53%	28	27	1	96%	0	\$2,393	\$9,573
Mar-17	\$42,343	\$55,329	\$115,494	-\$12,986	-31%	77	73	4	95%	2	\$-2,597	\$-10,389
Apr-17	\$22,563	\$16,627	\$26,723	\$5,936	26%	60	53	7	88%	1	\$1,187	\$4,749
May-17	\$138,284	\$37,557	\$149,254	\$100,727	73%	85	61	24	72%	3	\$20,145	\$80,581
Total 2017	\$260,863	\$144,887	\$359,782	\$115,976	44%	330	284	46	86%	6	\$23,195	\$92,781
Total to Date	\$3,113,089	\$1,751,276	\$3,372,819	\$1,361,813	44%	3,088	2,632	456	85%	48	\$270,732	\$1,091,081

Report Run Date:06/01/2017

MCC



MERCER COUNTY INSURANCE FUND COMMISSION SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 16, 2017

May - June 2017 RISK CONTROL ACTIVITIES

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

- **May 17:** Attended the MCIFC Accident Review Panel Meeting in Trenton.
- **May 17:** Conducted a loss control survey of MCIFC Howell Living History Farm.
- **May 17:** Conducted a loss control survey of the MCIFC Prosecutor's Office.
- **May 22:** Attended the MCIFC Meeting in Trenton.
- **May 22:** Attended the MCIFC Claims Committee Meeting in Trenton.
- **May 24:** Conducted a loss control survey of the MCIFC Airport.
- **May 24:** Attended the MCIFC DOT Safety Committee Meeting in Trenton.
- **June 6:** Conducted an Accident Investigation for MCIFC DOT.
- **June 6:** Conducted an Accident Investigation for MCBOS.

- **June 16:** Conducted an Accident Investigation for MCIFC DOT.
- **June 16:** Conducted two Accident Investigations for MCBOSS.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **June 26:** Plan to attend the MCIFC meeting in Trenton.
- **June 26:** Plan to attend the MCIFC Claims Committee meeting in Trenton.

SAFETY DIRECTOR BULLETINS

- Stationary Work Zones – June 5.

SHORT-TERM STATIONARY WORK ZONES



A Short-term stationary work zone is defined by the 2009 edition of the Manual on Uniform Traffic Control Devices (MUTCD) as “daytime work that occupies a location for more than 1 hour within a single daylight period”. Typical tasks that last from one hour to one daytime work shift include: roadway paving, repairing ruptured underground water lines, repairing storm water catch basins, trimming roadside trees, and parking work vehicle(s) on the shoulder of the road for extended periods. This Bulletin will discuss the minimum traffic control planning and devices needed to safely guide motorists, bicyclists, and pedestrians around workers and work vehicles *during daylight hours*. Night operations require additional planning and devices that will not be discussed in this Bulletin.

Planning for effective temporary traffic control (TTC) begins with understanding the characteristics of the road being worked on. Factors include:

- Posted speed limit and the speed that can realistically be expected
- Traffic volume and volume variations during the day; such as morning and afternoon commutes, school hours, and possible lunch or shopping traffic
- Topography of the road; curves, hills, sun glare or shadows, street width, shoulder characteristics are a few factors that can impact the effectiveness of TTC plans

Using the local knowledge of the road and anticipated conditions, planners of TTC will develop a plan in accordance with the MUTCD for the 4 areas of a work zone:

- The *Advance Warning Area* is the section where motorists are informed they are approaching an area where work will impact the normal paths of travel. This is accomplished using typically one to three signs, possibly in conjunction with amber warning lights or arrow boards.
- The *Transition Area* contains devices that move traffic from the lane(s) in which work is being conducted into open lanes for traffic. For Short-term Stationary Work Zones, this would normally include a line of cones, called a Taper.
- The *Activity Area* includes space needed for the work to be completed, parking and moving space for work vehicles, staging areas for supplies and other materials, buffer spaces, and open lanes for traffic.
- The *Termination Area* is optional and should be utilized when motorists would benefit from a visual cue that they have passed the Activity Area and the original lane is now available.

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

A flagging operation may also be necessary for One-Lane, Two-Way Traffic operations. Flaggers are needed when motorists can not safely determine on their own whether it is appropriate to proceed past workers in the shared lane. Conditions that would typically require flagging include work zones that are longer in length, on curves or hills, on roads with high volume of traffic or higher speed limits, and near intersections.

It is important to remember **only uniformed law enforcement officers can direct traffic against a traffic control signal**, such as a traffic light. Public works or utility workers can only flag to direct traffic in conjunction with traffic control signals.

This Bulletin provides a summary of the considerations and requirements for setting up a proper and effective temporary traffic control work zone. While New Jersey does not require certification for individuals who plan and set-up TTC, they must be trained and knowledgeable. The complete MUTCD should be available, either hard-copy or electronically. The official version of the MUTCD is available at https://mutcd.fhwa.dot.gov/pdfs/2009r1r2/pdf_index.htm. Part 6 - Temporary Traffic Control is the relevant section for working on a roadway. The MUTCD should be consulted before establishing a work zone. The 2009 edition has been adopted as the regulation for setting-up work zones on all public roadways.

J.A. Montgomery Risk Control offers a 4-hour class, *Flagger and Work Zone Safety*, which uses lecture, work sheets, and a quiz to demonstrate training.

Rutgers University's Center for Advanced Infrastructure and Transportation offers several classes for temporary work zones and engineering issues. Visit their website, www.cait.rutgers.edu, for more information.

Summary for planning a Short-term Stationary Work Zone

- ☐ Review characteristics of the road where work will be conducted; included speed limit, traffic volume, curves and hills, and other visual obstructions.
- ☐ Determine how much of the roadway must be closed to traffic for work space, vehicle parking space, staging areas, and buffer zones. Calculate how many traffic cones will be needed by dividing the length of the area (in feet) by twice the speed limit. Load cones.
- ☐ Determine the proper taper(s) to close and re-open lanes in which work will be conducted. Calculate the lengths of the taper(s) using Tables 6C-3 and 6C-4 in the MUTCD. Calculate the number of traffic cones needed by dividing the lengths of the taper(s) (in feet) by the speed limit. Load cones.
- ☐ Determine the number and messages of advance warning signs. Determine sign spacing with Table 6C-1.
 - Will a "End Work Zone" sign be needed?
 - Will an Arrow Board be needed?
- ☐ Will a flagging operation be needed or is the Work Zone configured to permit traffic to self-regulate? If flagging will occur, load one or two STOP / SLOW paddles.
- ☐ Review the plan with workers who will be involved with the work being planned. Remind them to wear the proper level of ANSI high-visibility apparel and other personal protective equipment for the type of work being performed.
- ☐ Drive through the work zone before and during the work to verify TTC is effective.

RESOLUTION NO. 31-17

**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 26, 2017.

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 26, 2017 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, 2017.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

DATE

PAYMENT AUTHORIZIATION REQUESTS

June 26, 2017

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960001677	Anthony Abarno	Worker Compensation	PAR
3960001602	James Carroll	Worker Compensation	PAR
3960000588	Pedro Medina	Worker Compensation	SAR
39600001669	William Perez	Worker Compensation	PAR
39600008783	Jeffrey Ragolia	Worker Compensation	SAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – May 22, 2017
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 Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Keith Platt Amy Zeiders
	Conner Strong & Buckelew Danielle Batchelor
Managed Care Services	First MCO Kelly Royce
CEL Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly Matt Moraski
Attorney	Arthur R. Sypek, Jr., Esq. Paul Adezio, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Ana-Eliza T. Bauersachs, Esq., Capehart Scatchard, PA
Susan Schaefer, Susan Schaefer, LLC
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF APRIL 24, 2017

Chairman Mair advised he had a few comments. First Chairman Mair reported with regard to the prisoners that were injured on the van they were upgrading specifications to allow for fiberglass or stainless inserts in the back of the van to prevent injuries and have reminded the Warden of his existing SOP that all of the occupants of the van had to be belted at all times. Chairman Mair indicated there would be disciplinary action if the corrections officers failed to do so.

Chairman Mair reported in reviewing the reports from Inservco there was a disturbing matter involving pot holes that occurred. Chairman Mair advised he did speak with the Director of Public Works and asked if there was technology to facilitate the rapid repair of the pot holes.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 24, 2017

Moved:	Chairman Mair
Second:	Commissioner Hughes
Vote:	2 Yes, 0 Nays

CORRESPONDENCE: NONE

SAFETY COMMITTEE: Mr. Prince reported the Safety & Accident Review Committee last met on May 17th and sixteen incidents were discussed and there were no recommendations at this time. Mr. Prince noted the next meeting was scheduled for June 21, 2017. Mr. Prince advised he would cover some other information he had discussed with his colleague, Mr. Sloane, regarding seat belts later during the meeting.

CLAIMS COMMITTEE: Ms. Batchelor reported the Claims Committee met prior to the Commission meeting and reviewed six PARS/SARS for closed session. Ms. Batchelor advised that concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director reported there were no action items during his report today.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported there were no certificate requests for the month of April.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CELJIF last met on April 27, 2017 and a written summary report was included in the agenda. Executive Director advised the Board of Fund Commissioners adopted a resolution authorizing the appointment of Citta, Holzapfel & Zabarsky, PA for Litigation Management Services and also

awarded a contract to Bowman & Company, LLP to conduct the December 31, 2016 audit. Executive Director said the Underwriting Manager reported National Casualty would no longer underwrite public entity business at the end of the policy term so the excess liability coverage would be re-written at renewal time. Executive Director advised the NJCE Coverage Committee held their first meeting on May 1st and discussed a variety of topics. Executive Director reported an RFP was issued for the position of Claims Administration Services and the responses were due on May 31, 2017. Executive Director noted the next CEL meeting was scheduled for June 22, 2017.

Chairman Mair reported an approved attorney list was created recently, however most of the legal work was done internally or through the office of Capehart Scatchard. Chairman Mair advised when there was any type of conflict the attorney list would be used.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the March Financial Fast Track was included in the agenda. The Commission had a surplus of \$5,486,424 as of March 31, 2017. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$690,655 of the surplus was the MCIFC’s share of the CELJIF equity. Executive Director noted the cash balance was \$686,828.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. As of March 31, 2017 the Fund had a surplus of \$7,466,329 and the cash balance was \$17,268,676. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of April was included in the agenda. Executive Director reported he reviewed the Claim Activity Report and did not see any anomalies. Chairman Mair noted he observed the amounts varied for the general liability and auto liability claims. Executive Director advised he would review the amounts and then respond to Chairman Mair. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis report and advised this report compared the actuary’s projections of the loss funds versus the actual figures. Executive Director reviewed the fund years and noted the actual amount of claims for all of the years were lower than the actuary projected resulting in a surplus. Executive Director pointed out that the figures did not include any IBNR.

MERCER COUNTY IMPROVEMENT AUTHORITY MEMBERSHIP: Executive Director reported the Improvement Authority’s three year membership in the Commission would expire as of June 30, 2017. Executive Director advised the Improvement Authority agreed to renew its membership in the Commission through December 31, 2019. This date now coincided with the County’s renewal date. Executive Director reported his office had already received copies of the executed renewal documents from the Improvement Authority.

2016 AUDITOR PROPOSAL: Executive Director reported Bowman & Company, LLP was in the process of preparing a renewal proposal for their 2016 audit services.

POSSIBLE USE OF DRONES & ENVIRONMENTAL HEALTH: Executive Director advised the agenda included a list provided by Chairman Mair of Possible uses of Drones. Chairman Mair

advised after talking with his Operating Department the application for drones was vastly greater than he anticipated including the delivery of medications to key persons in the event of mass casualties. Chairman Mair indicated this was an ongoing discussion at the County. Chairman Mair advised in the meantime they do ban all forms of remote control aircraft from their Parks.

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 26-17, was included in the agenda.

MOTION TO APPROVE RESOLUTION 26-17, MAY BILL LIST IN THE AMOUNT OF \$46,563.30

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

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

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

CLAIMS SERVICE: Executive Director advised Resolution 27-17, 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, 2017 to April 30, 2017.

MOTION TO APPROVE RESOLUTION 27-17 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

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

MANAGED CARE: Ms. Royce reported for the month of April, provider bills were received in the amount of \$22,563 and First MCO repriced the bills to \$16,627 for a total savings of \$5,936 or a 26%. Ms. Royce advised the savings was lower this month and conducted a research to determine why. Ms. Royce reported there were three areas that affected the savings. First the PPO penetration was down slightly, not meaning the bills were not directed to the network, however there were a few bills from anesthesiologists and ear physicians where it was difficult to obtain contracts so there was a minimal savings. Ms. Royce noted there was also an appeal so an adjustment of \$2,000 was done. Lastly Ms. Royce advised Robert Wood Johnson continues to bill for the amount of payment they receive and does not bill for the actual charges so we are not seeing the savings. Ms. Royce asked if anyone had any questions and concluded her report.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the May – June Risk Control Activity Report which was included in the agenda. Mr. Prince advised his associate; Mr. Sloane was coordinating with the Prosecutor Office, Sheriff Department and Department of Correction with reference to the items relating to seatbelts while transporting prisoners and inmates. Mr. Prince advised once the meetings took place he would contact Chairman Mair to brief him on exactly what the plans will be going forward. Mr. Prince also advised he would be discussing an accident investigation report that was conducted for one of the employees. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGER CONSULTANT: Mr. Moraski advised his office received the quote for the primary underground storage tank coverage that does not have any mitigation or current site work. Mr. Moraski advised Mr. Borden would review the quote and discuss further with Conner Strong & Buckelew. Chairman Mair thanked Mr. Moraski and the agency for all of the diligence and time put into this effort. Ms. Hughes also agreed Mr. Moraski was very helpful with the tank project.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 28-17 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 28-17 FOR EXECUTIVE SESSION

Moved:	Chairman Mair
Second:	Commissioner Hughes

Vote: 2 Ayes, 0 Nays

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:55 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary