

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
SEPTEMBER 25, 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: SEPTEMBER 25, 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: July 24, 2017 Open Minutes.....Appendix I
July 24, 2017 Closed MinutesHandout**

- ☐ **CORRESPONDENCE:** Letter from NJCE Underwriting Manager, Conner Strong & Buckelew
Bulletin NJCE 17-02, Contributing to Disaster Relief..... **Pages 3-8**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 9-27**

- ☐ **TREASURER – David Miller**
Resolution 38-17 August Bill List - *Motion* **Page 28**
Resolution 39-17 September Bill List - *Motion* **Page 29**
June & July Treasurer Reports **Pages 30-33**

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

- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**
Resolution 40-17 Authorizing Disclosure of Liability Claims Check Register..... **Pages 34-35**
Liability Claims Payments 7-1-17 to 7-31-17 **Pages 36-37**
Liability Claims Payments 8-1-17 to 8-31-17 **Pages 38-39**

- ☐ **MANAGED CARE – First MCO**
Monthly Summary Report – July & August..... **Page 40**

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Pages 41-43**
Safety Director’s Bulletins **Pages 44-50**

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

- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS: Subrogation SpecialistHandout**
 - ☐ **PUBLIC COMMENT**
 - ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) Pages 51-53**
Resolution 41-17 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: October 23, 2017, MERCER COUNTY, McDADE ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068 10:30 AM**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

BULLETIN NJCE 17-02

Date: September 12, 2017
To: Fund Commissioners of NJCE
From: NJCE Underwriting Manager, Conner Strong & Buckelew
Re: Contributing to Disaster Relief

We have received a number of inquiries from membership on coverage for members' employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self-deployment by any entity or individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance, but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document. If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund and Commission Professionals
Fund and Commission Executive Directors

Emergency Management Assistance Compact (EMAC)

Overview for National Response Framework

EMAC is a national interstate mutual aid agreement that enables states to share resources during times of disaster. Since the 104th Congress ratified the compact, EMAC has grown to become the nation's system for providing mutual aid through operational procedures and protocols that have been validated through experience. EMAC is administered by NEMA, the National Emergency Management Association, headquartered in Lexington, KY.

EMAC acts as a complement to the federal disaster response system, providing timely and cost-effective relief to states requesting assistance from assisting member states who understand the needs of jurisdictions that are struggling to preserve life, the economy, and the environment. EMAC can be used either in lieu of federal assistance or in conjunction with federal assistance, thus providing a "seamless" flow of needed goods and services to an impacted state. EMAC further provides another venue for mitigating resource deficiencies by ensuring maximum use of all available resources within member states' inventories.

The thirteen (13) articles of the Compact sets the foundation for sharing resources from state to state that have been adopted by all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico, and has been ratified by Congress (PL-104-321).

The four more commonly referenced articles of the compact (Article V, IV, VIII, and IX) address the primary concerns of personnel and states offering and receiving assistance:

Article V - Licenses and Permits

Whenever any person holds a license, certificate, or other permit issued by any state party to the compact evidencing the meeting of qualifications for professional, mechanical, or other skills, and when such assistance is requested by the receiving party state, such person shall be deemed licensed, certified, or permitted by the state requesting assistance to render aid involving such skill to meet a declared emergency or disaster, subject to such limitations and conditions as the governor of the requesting state may prescribe by executive order or otherwise.

Article VI - Liability

Officers or employees of a party state rendering aid in another state pursuant to this compact shall be considered agents of the requesting state for tort liability and immunity purposes; and no party state or its officers or employees rendering aid in another state pursuant to this compact shall be liable on account of any act or omission in good faith on the part of such forces while so engaged or on account of the maintenance or use of any equipment or supplies in connection therewith. Good faith in this article shall not include willful misconduct, gross negligence, or recklessness.

Article VIII - Compensation

Each party state shall provide for the payment of compensation and death benefits to injured members of the emergency forces of that state and representatives of deceased members of such forces in case such members sustain injuries or are killed while rendering aid pursuant to this compact, in the same manner and on the same terms as if the injury or death were sustained within their own state.

Article IX - Reimbursement

Any party state rendering aid in another state pursuant to this compact shall be reimbursed by the party state receiving such aid for any loss or damage to or expense incurred in the operation of any equipment and the provision of any service in answering a request for aid and for the costs incurred in connection with such requests; provided, that any aiding party state may assume in whole or in part such loss, damage, expense, or other cost, or may loan such equipment or donate such services to the receiving party state without charge or cost; and provided further, that any two or more party states may enter into supplementary agreements establishing a different allocation of costs among those states. Article VIII expenses shall not be reimbursable under this provision.

EMAC Governance Structure

An outline of the EMAC Governance Structure is given below:

1. *National Emergency Management Association:* NEMA was established in 1974 when state directors of emergency management first united in order to exchange information on common emergency management issues that threatened their constituencies. NEMA has administered EMAC since 1995 and has 2.5 staff members dedicated to EMAC administration and training.
2. *EMAC Committee:* The EMAC Committee, the managing body of the compact, is a standing committee under the NEMA organizational structure that maintains oversight of EMAC and the EMAC Executive Task Force. The EMAC Committee consists of a chair, fourteen (14) state directors (or their designees) and a non-voting private sector liaison. The emergency management director and Governor from every state and territory that has passed EMAC legislation and signed EMAC into (state) law are invited to participate.
3. *The EMAC Advisory Group:* The EMAC Advisory Group is comprised of invited representatives from the national based organizations who represent the first responder community and other mutual aid stakeholders (including DHS/FEMA, CDC, and the National Guard Bureau). The mission is to facilitate the effective integration of multi-discipline emergency response and recovery assets for nationwide mutual aid through EMAC.
4. *The EMAC Executive Task Force (ETF):* The ETF conducts the day-to-day work of the EMAC Committee. The ETF is comprised of a Chair, Chair-elect, Past Chair, and ten (10) voting Lead State Representative members (chosen by the state emergency management directors), three (3) members at large (chosen by the EMAC ETF Chair), and four (4) non-voting members (NEMA Legal Committee Liaison, NEMA EMAC Coordinator, NEMA EMAC Sr. Advisor, and NEMA EMAC Training Coordinator). The Chair of the EMAC Executive Task Force serves as the Team Leader to the National Coordination Group.
5. *National Coordination Group (NCG):* The NCG (state of the EMAC ETF Chair) works very closely with NEMA on the daily workings of EMAC and during an event works to direct EMAC policy and procedures.

How EMAC Works

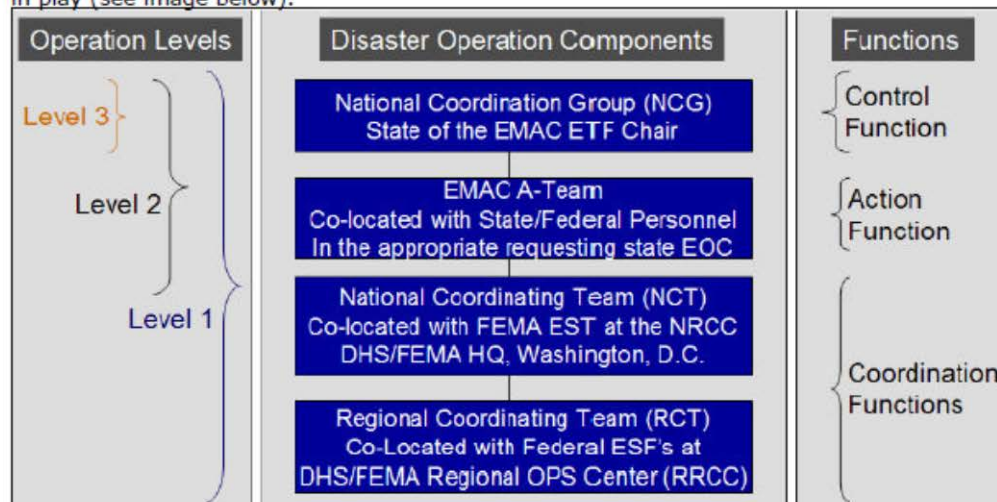
Requesting and deploying resources is made at the discretion of the impacted (Requesting) state allowing them the ability to pick what they need and for what price. The responding (Assisting) state only has to offer assistance if they have the resources and can deploy it. At all times, impacted states retain the choice of seeking resource support from either state or federal, or both as may be appropriate for their circumstances. Local resources can be deployed under EMAC if the state has adopted intrastate legislation (see Model Intrastate Mutual Aid Legislation at NEMA's Web Site (www.nemaweb.org)). The EMAC process is outlined below.

Note: The state emergency management director is an appointed EMAC Authorized Representative and can designate both EMAC Authorized Representatives and EMAC Designated Contacts in their agency. EMAC Authorized Representatives have the authority to obligate the state financially (make requests for resources to come into their state under an emergency declaration). EMAC Designated Contacts cannot financially obligate the state but can be contacted to get more information about EMAC coordination.

1. EMAC Authorized Representative confirms declaration of emergency by Governor
2. State assesses needs for resources
3. State determines if they need an external EMAC A-Team to assist with acquisition of resources or if they will use their in-state EMAC A-Team and acquires external A-Team if needed
4. State determines best source for needed resource (EMAC, Federal, private sector, etc.)
5. EMAC A-Teams request resources by one or all of the following methodologies:
 - a. Direct contact with state (knows the resource and can go directly to the state that has it – often a recurring mission).
 - b. EMAC resource request is made utilizing the EMAC Emergency Operations System (EOS) broadcast functionality. States may request broadcast by region (FEMA regions), two regions, or 3 regions, an individual state, or an individual EMAC Authorized Representative or EMAC Designated Contact within a state.
 - c. Agencies within the states may refer request and suggested resource to the state emergency management agency for their follow-up.
6. EMAC A-Teams determine cost and availability of resources
7. The EMAC REQ-A Form is completed by the EMAC Authorized Representatives between both the Requesting State and the Assisting State.
8. Resources are mobilized from the Assisting State to the Requesting State.
9. Resources check in at state staging areas and are deployment locations and missions are confirmed.
10. Resources complete mission – relaying any issues back to their home state emergency management agency.
11. Resources are demobilized.
12. Assisting States complete reimbursement request and after internal audit sends to the Requesting State.
13. Requesting State reimburses the Assisting State

EMAC Operational Levels

The three levels of EMAC operation (Level 3, Level 2, and Level 1) are mirrored after most state and federal operation levels and have worked effectively and seamlessly within NIMS. The EMAC coordinating components are typed according to size, organizational composition, function, and mission requirements to meet operational demands. EMAC operational deployment levels are activated depending upon the scale of the event. If the event warrants, the levels of operational deployment can be ramped up from a Level 3 to a Level 1. The highest level of EMAC operational level is 1, where all components and functions are in play (see image below).



The decision to expand or elevate the level of operation rests with the EMAC Executive Task Force Chair acting as the NCG Team Leader. The EMAC Operation Levels are reviewed below.

- A. Level 3 - The lowest level of EMAC activation involves the activation of the Assisting State, the NCG, and the NEMA EMAC Coordinator. The Assisting State is using their internal state A-Team to request resources.
- B. Level 2 - A level 2 operation may involve a single-state or multiple states and deployment of an A-Team is requested by one or more affected states.
- C. Level 1 - The highest level of EMAC activation is in effect whenever a single-state or multiple states within single or multiple regions have suffered a major disaster requiring resources. A-Teams have been requested by one or more affected states and DHS/FEMA Headquarters has requested that an EMAC National Coordinating Team (NCT) and/or an EMAC Regional Coordinating Team (RCT) be deployed to appropriate locations to coordinate resource needs with federal and state counterparts.

How EMAC is Coordinated with the Federal Response:

EMAC is first and foremost a state-to-state compact; however, DHS/FEMA and EMAC leadership have a long-standing agreement in which NEMA, through the NCG, facilitates requests to deploy a team to coordinate EMAC activities with federal personnel whenever requested by DHS/FEMA Headquarters. When requested, this results in EMAC moving from a Level 2 to a Level 1 operation.

Upon a request by DHS/FEMA with the concurrence of the NCG Leader and NEMA, an EMAC Coordinating Team may be deployed to the National Response Coordination Center (NRCC) at DHS/FEMA Headquarters in Washington, DC, or to a DHS/FEMA Regional Response Coordination Center (RRCC). Member States should use Form REQ-B (Appendix V. h: EMAC Forms: 4. EMAC Form REQ-B: NCT and RCT Cost Estimate) to capture estimated mission costs tracked by NEMA.

To stand up the NRCC or an RRCC, FEMA NRCC contacts the NEMA EMAC Coordinator who coordinates with the NRCC, NEMA Executive Director, and the National Coordination Group to complete a task order and determine if the deployment of state resources under EMAC is at a level that coordination is necessitated.

For more information about EMAC visit www.emacweb.org, contact NEMA (www.nemaweb.org), or your state emergency management agency.

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: September 25, 2017

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Claims Committee Charter (Pages 11-15)** – Included in the agenda on pages 11-13 is a copy of the September 2017 Edition of the Claims Committee Charter. The Charter was amended to reflect some member representative changes. Danielle Batchelor, Matt Baron and Alma Ortiz were deleted and Jackie Tolbert, Amy Zeiders and Keith Platt were added. Resolution 37-17, Amendment to Claims Committee Charter is included in the agenda on pages 14-15.
 - ☐ **Motion to adopt Resolution 37-17 Amendment to the Claims Committee Charter**
- ☐ **Certificate of Insurance Issuance Report (Pages 16-18)** – Attached on pages 16-18 is the certificate of issuance report from the CEL listing the certificates issued for the months of July and August. There was 1 certificate of insurance issued during July and 6 certificate of insurances issued during August.
 - ☐ **Motion to approve the certificate of insurance reports for July & August**
- ☐ **NJ Excess Counties Insurance Fund (CELJIF)** – The CEL will meet again on 9-28-17. The CEL will introduce the 2018 Budget on October 26, 2017 and the Budget Adoption is scheduled for November 16, 2017. The Mercer County Insurance Fund Commission Budget will be introduced at our November 27th meeting.
- ☐ **MCIFC Property & Casualty Financial Fast Tracks (Pages 19-20)** – Included in the agenda on pages 19-20 are copies of the Financial Fast Tracks for the months of June and July. As of July 31, 2017 the Commission has a surplus of **\$6,050,816**. 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 July 31, 2017 is **\$693,004**.
- ☐ **NJ CEL Property and Casualty Financial Fast Tracks (Pages 21-24)** – Included in the agenda on pages 21-24 are copies of the CEL Financial Fast Tracks for the months of June and July. As of **July 31, 2017** the Fund has a surplus of **\$7,595,744**. The cash balance is **\$23,011,699**.

- ❑ **Claims Tracking Reports (Pages 25-27)** – Included in the agenda on pages 25-27 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2017. The Executive Director will review the reports with the Commission.
- ❑ **2018 Renewal Application and Updated Exposure Information** – The 2018 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. We want to thank everyone involved for their efforts with this project and submitting the information by the due date.
- ❑ **2016 Audit Report as of December 31, 2016** – Mr. Jim Miles of Bowman & Company, LLP will attend the October meeting to present the 2016 Commission Audit.
- ❑ **New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – The sixth annual Joint Insurance Claims Committees Best Practice Workshop is scheduled for Wednesday, November 1, 2017 at the Conner Strong & Buckelew office in Marlton, NJ. This year the focus will be Cyber Liability including Coverage, Risk Management and Available Resources. We ask that you hold the date for the Workshop and watch for the e-mail invitation.

MERCER COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE ASSIGNMENTS AND CLAIMS CHARTER

The Claims Committee will conduct meetings on the following schedule:

Claims Committee Meetings will be held immediately prior to the Commission meeting on the fourth Monday of the month at 9:30 or 10 am, depending on the number of claims to be discussed. (Notification of time to be sent via email prior to the meeting.)

CLAIMS COMMITTEE ASSIGNMENTS

Committee Members

I

Name

K. Megan Clark (Chair)
Representative from
County Counsel's Office
Lillian Nazarro, Esq.
Delores Smith
Jackie Tolbert

Affiliation

Mercer County Insurance Fund Commission

Mercer County
Mercer County
Mercer County Board of Social Services
Mercer County Improvement Authority

Fund Professionals

Arthur R. Sypek, Jr.
Raissa Walker
Joseph Hrubash
Michelle Leighton
Glenn Prince
Nancy Fowlkes
Keith Platt
Amy Zeiders
Doug Borden
Courtney Cameron

Commission Attorney
Mercer County Insurance Commission
Executive Director, PERMA
Conner Strong & Buckelew
CEL Safety Director, J.A. Montgomery
Inservco Insurance Services
Inservco Insurance Services
Inservco Insurance Services
Risk Manager, Borden Perlman Salisbury & Kelly
Risk Manager, Borden Perlman Salisbury & Kelly

September 2017 Edition

MERCER COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE ASSIGNMENTS AND CLAIMS CHARTER

The Mercer County Insurance Fund Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Mercer County Insurance Fund Commission and one Mercer County Insurance Fund Commissioner. Each representative shall have one vote. As additional members join the Mercer County Insurance Fund Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's office, and a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which are subject to any combination of payments that exceed seven thousand five hundred dollars (\$7,500) for Property, including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Legal Liability, and twenty thousand dollars (\$20,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Mercer County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Mercer County Insurance Fund Commission was established in February 2014, where the Mercer County Insurance Fund Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Mercer County Insurance Fund Commission.

Meetings

the Claims Committee shall meet at least monthly, on the fourth Monday of the month, and as many times as the Committee Chairman deems necessary; provided, however, if there are five or less payment authority requests to review in one month, the Claims Committee may conduct the review of the payment authority requests electronically or telephonically in lieu of an in-person meeting.

MERCER COUNTY INSURANCE FUND COMMISSION CLAIMS COMMITTEE ASSIGNMENTS AND CLAIMS CHARTER

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Mercer County Insurance Fund Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which are subject to any combination of payments that exceeds seven thousand five hundred dollars (\$7,500) for Property, including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Legal Liability, and twenty thousand dollars (\$20,000) for Workers' Compensation inclusive of legal fees, expenses, and such other items to be charged to the Mercer County Insurance Fund Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. Recommend to Commissioners of the Mercer County Insurance Fund Commission any changes or extensions in the duties of the Committee.

RESOLUTION NO. 37-17

**MERCER COUNTY INSURANCE FUND COMMISSION
RESOLUTION AMENDING CLAIMS COMMITTEE CHARTER
FOR A CHANGE IN THE COMMITTEE MEMBERS**

WHEREAS, the MERCER COUNTY INSURANCE FUND COMMISSION (hereinafter “Commission”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the Commission has deemed it necessary and appropriate to form advisory committees as permitted by the duly adopted Commission Rules and Regulations; and

WHEREAS, on March 24, 2014, the Commission adopted Resolution 15-14, establishing a Claims Committee and Claims Committee Charter

WHEREAS, The Claims Committee has determined it was necessary to make certain changes to the Committee and Charter, therefore

BE IT RESOLVED by the Mercer County Insurance Fund Commission that effective immediately, Resolution # 38-17 is hereby adopted to revise the Committee Members participating on the Claims Committee

Representative

K. Megan Clark Hughes (Chair)
Representative from
County Counsel’s Office
Lillian Nazzaro, Esq.
Delores Smith
Jackie Tolbert

Affiliated Member Entity

Mercer County
Mercer County

Mercer County
Mercer County Board of Social Services
Mercer County Improvement Authority

Fund Professional

Arthur R. Sypek
Raissa Walker
Joseph Hrubash
Michelle Leighton
Glenn Prince
Nancy Fowlkes
Keith Platt
Amy Zeiders
Doug Borden
Courtney Cameron
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Fund Position

Commission Attorney
Mercer County
Executive Director, PERMA
Conner Strong & Buckelew
CEL Safety Director, J. A. Montgomery
Inservco Insurance Services, Inc
Inservco Insurance Services, Inc
Inservco Insurance Services, Inc
Risk Manager, Borden Perlman Salisbury & Kelly
Risk Manager, Borden Perlman Salisbury & Kelly

BE IT FURTHER RESOLVED that the members of the claims committee shall serve pursuant to the Rules and Regulations of the Mercer County Insurance Fund Commission, Article III,

Organization, Advisory Committees and the Claims Committee Charter which is attached to this resolution.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

DATE

Mercer County Insurance Commission
Certificate Of Insurance Monthly Report

Tuesday, August 1, 2017

From 7/1/2017 To 7/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>MCIC</u>					
H- NJ Transit Local Programs/Community Mobility	One Penn Plaza East, 4th Floor Newark, NJ 07105	1782	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (see page 2)as respects to: 2017 Ford E-250), Vin # 1FDEE3FS9HDC47910, and vehicle # 16-1755	7/6/2017	GL EX AU WC
I- County of Mercer	McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068		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 # XCO0000261		
			Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261		

Total # of Holders = 1

Mercer County Insurance Commission

Tuesday, September 05, 2017

Certificate Of Insurance Monthly Report

From 8/1/2017 To 8/31/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
MCIC					
H- City of Trenton Department of Recreation, I- County of Mercer	Natural Resources & Culture 319 East State Street Trenton, NJ 08609 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	2068	Evidence of insurance. All operations usual to County Governmental Entity as respects to a summer camp activity to be held August 14th,2017. 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 # XCO0000261 Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	8/10/2017	GL EX AU WC
H- Hamilton Township I- County of Mercer	2090 Greenwood Ave Hamilton, NJ 08609 McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068	2077	Evidence of insurance. All operations usual to County Governmental Entity as respects to Opioid Awareness Day Event to be held at Veterans Park on August 24, 2017. 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	8/16/2017	GL EX AU WC
H- Hamilton Township I- County of Mercer	2090 Greenwood Ave Hamilton, NJ 08609 Hamilton, NJ 08609	2081	NJ Transit and the State of New Jersey and 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 SFY 2018 NJ-JARC 4 Grant Program. 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	8/21/2017	GL EX AU WC

			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
H- NJ Transit	One Penn Plaza East, 4th Floor Newark, NJ 07105-2246	2081	NJ Transit and the State of New Jersey and all operations usual to 8/21/2017GL EX AU WC
I- County of Mercer	McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068		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 SFY 2018 NJ-JARC 4 Grant Program.
			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
H- Evidence of Insurance		2098	Evidence of insurance. All operations usual to a County Government 8/29/2017GLE X AU WC
I- Mercer County Improvement Authority	80 Hamilton Avenue, 2nd Floor Trenton, NJ 08611		Entity.
			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
H- Robbinsville Board of Education	155 Robbinsville- Edinburg Road Robbinsville, NJ 08691	2099	Evidence of insurance. All operations usual to County 8/29/2017 GL EX AU WC
I- County of Mercer	McDade Administration Building 640 South Broad Street, PO Box 8068 Trenton, NJ 08650-0068		Governmental Entity as respects to the Mental health training event to be held at Robbinsville high school on the following dates: August 31st, 2017/ September 1st, 2017/ November 9th-10th, 2017
			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 # SP4054261

Total # of Holders = 6

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2017					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	670,161	4,691,128	23,272,864	27,963,992
2.	CLAIM EXPENSES				
	Paid Claims	138,306	879,684	4,490,926	5,370,610
	Case Reserves	351,086	1,409,402	2,541,379	3,950,780
	IBNR	(82,228)	(44,919)	3,082,038	3,037,119
	Discounted Claim Value	(9,427)	(50,840)	(171,381)	(222,221)
	TOTAL CLAIMS	397,737	2,193,326	9,942,961	12,136,288
3.	EXPENSES				
	Excess Premiums	199,119	1,393,833	7,070,368	8,464,201
	Administrative	46,622	329,329	1,676,363	2,005,692
	TOTAL EXPENSES	245,741	1,723,162	8,746,731	10,469,892
4.	UNDERWRITING PROFIT (1-2-3)	26,683	774,640	4,583,172	5,357,812
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	26,683	774,640	4,583,172	5,357,812
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	1,892	(50,963)	743,967	693,004
11.	SURPLUS (6 + 7 + 8)	28,575	723,676	5,327,139	6,050,815
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	108	29,893	2,346,979	2,376,872
	2015	110	(3,458)	1,917,929	1,914,471
	2016	121	525,641	1,062,232	1,587,872
	2017	28,236	171,600		171,600
	TOTAL SURPLUS (DEFICITS)	28,575	723,676	5,327,140	6,050,816
TOTAL CASH (93,868)					
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2013					
FUND YEAR 2014					
	Paid Claims	770	21,792	1,747,206	1,768,997
	Case Reserves	4,511	(52,043)	407,154	355,111
	IBNR	(5,285)	(39,749)	566,120	526,370
	Discounted Claim Value	0	1,104	(30,942)	(29,838)
	TOTAL FY 2014 CLAIMS	(3)	(68,896)	2,689,538	2,620,642
FUND YEAR 2015					
	Paid Claims	21,776	146,443	1,628,411	1,774,854
	Case Reserves	16,289	16,338	773,291	789,629
	IBNR	(38,065)	(162,781)	707,161	544,380
	Discounted Claim Value	0	2,162	(45,233)	(43,070)
	TOTAL FY 2015 CLAIMS	0	2,162	3,063,630	3,065,793
FUND YEAR 2016					
	Paid Claims	11,149	363,241	1,115,309	1,478,550
	Case Reserves	49,042	(63,934)	1,360,934	1,297,000
	IBNR	(60,191)	(835,307)	1,808,757	973,450
	Discounted Claim Value	0	24,753	(95,207)	(70,454)
	TOTAL FY 2016 CLAIMS	(0)	(511,247)	4,189,793	3,678,546
FUND YEAR 2017					
	Paid Claims	104,609	348,208		348,208
	Case Reserves	281,244	1,509,040		1,509,040
	IBNR	21,313	992,919		992,919
	Discounted Claim Value	(9,427)	(78,859)		(78,859)
	TOTAL FY 2017 CLAIMS	397,740	2,771,307	0	2,771,307
COMBINED TOTAL CLAIMS					
		397,737	2,193,326	9,942,961	12,136,288

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 COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2017			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	670,161	4,020,967	23,272,864	27,293,831	
2.	CLAIM EXPENSES					
	Paid Claims	139,223	741,378	4,490,926	5,232,304	
	Case Reserves	188,367	1,058,315	2,541,379	3,599,694	
	IBNR	(438,587)	37,310	3,082,038	3,119,347	
	Discounted Claim Value	10,030	(41,413)	(171,381)	(212,794)	
	TOTAL CLAIMS	(100,967)	1,795,590	9,942,961	11,738,551	
3.	EXPENSES					
	Excess Premiums	199,119	1,194,714	7,070,368	8,265,082	
	Administrative	46,539	282,707	1,676,363	1,959,070	
	TOTAL EXPENSES	245,658	1,477,421	8,746,731	10,224,151	
4.	UNDERWRITING PROFIT (1-2-3)	525,469	747,956	4,583,172	5,331,129	
5.	INVESTMENT INCOME	0	0	0	0	
6.	PROFIT (4 + 5)	525,469	747,956	4,583,172	5,331,129	
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	(3,730)	(52,855)	743,967	691,112	
11.	SURPLUS (6 + 7 + 8)	521,740	695,101	5,327,139	6,022,240	
SURPLUS (DEFICITS) BY FUND YEAR						
	2014	11,752	29,785	2,346,979	2,376,764	
	2015	(332)	(3,568)	1,917,929	1,914,361	
	2016	366,690	525,520	1,062,232	1,587,752	
	2017	143,630	143,364		143,364	
TOTAL SURPLUS (DEFICITS)		521,740	695,101	5,327,140	6,022,241	
TOTAL CASH					951,968	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2014						
	Paid Claims	3,792	21,021	1,747,206	1,768,227	
	Case Reserves	(34,513)	(56,554)	407,154	350,600	
	IBNR	(14,276)	(34,465)	566,120	531,655	
	Discounted Claim Value	420	1,104	(30,942)	(29,838)	
	TOTAL FY 2014 CLAIMS	(44,577)	(68,893)	2,689,538	2,620,645	
FUND YEAR 2015						
	Paid Claims	23,779	124,667	1,628,411	1,753,078	
	Case Reserves	1,266	50	773,291	773,340	
	IBNR	(20,045)	(124,716)	707,161	582,445	
	Discounted Claim Value	1,041	2,162	(45,233)	(43,070)	
	TOTAL FY 2015 CLAIMS	6,041	2,162	3,063,630	3,065,793	
FUND YEAR 2016						
	Paid Claims	23,426	352,092	1,115,309	1,467,401	
	Case Reserves	(50,820)	(112,976)	1,360,934	1,247,958	
	IBNR	(331,606)	(775,115)	1,808,757	1,033,641	
	Discounted Claim Value	16,080	24,753	(95,207)	(70,454)	
	TOTAL FY 2016 CLAIMS	(342,920)	(511,247)	4,189,793	3,678,546	
FUND YEAR 2017						
	Paid Claims	88,226	243,598		243,598	
	Case Reserves	272,434	1,227,796		1,227,796	
	IBNR	(72,660)	971,606		971,606	
	Discounted Claim Value	(7,511)	(69,433)		(69,433)	
	TOTAL FY 2017 CLAIMS	280,489	2,373,567	0	2,373,567	
COMBINED TOTAL CLAIMS		(100,967)	1,795,590	9,942,961	11,738,551	
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	July 31, 2017			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		1,753,032	12,231,713	97,465,900	109,697,613
2.	CLAIM EXPENSES					
		Paid Claims	56,193	459,000	2,721,199	3,180,199
		Case Reserves	(156,767)	1,400,496	2,624,454	4,024,950
		IBNR	414,381	1,146,454	9,575,203	10,721,657
		Discounted Claim Value	(17,562)	(121,033)	(715,004)	(836,036)
	TOTAL CLAIMS		296,245	2,884,918	14,205,852	17,090,770
3.	EXPENSES					
		Excess Premiums	1,313,604	9,163,389	67,102,915	76,266,305
		Administrative	132,871	930,263	7,163,639	8,093,902
	TOTAL EXPENSES		1,446,474	10,093,653	74,266,554	84,360,207
4.	UNDERWRITING PROFIT (1-2-3)		10,312	(746,858)	8,993,494	8,246,636
5.	INVESTMENT INCOME		4,012	27,438	229,221	256,659
6.	PROFIT (4+5)		14,324	(719,419)	9,222,714	8,503,295
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		14,324	(719,419)	8,315,163	7,595,744
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		173	(154,193)	722,132	567,940
	2011		291	83,434	921,187	1,004,621
	2012		307	(289,262)	554,609	265,347
	2013		547	(35,038)	1,277,188	1,242,150
	2014		651	(240,745)	2,048,737	1,807,992
	2015		726	(6,566)	989,944	983,377
	2016		831	98,993	1,801,366	1,900,359
	2017		10,798	(176,043)		(176,043)
TOTAL SURPLUS (DEFICITS)			14,324	(719,419)	8,315,163	7,595,743
TOTAL CASH						23,011,699

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2017					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	160	164,355	164,515	
Case Reserves	0	85,485	1	85,486	
IBNR	0	80,000	164,999	244,999	
Discounted Claim Value	0	(10,192)	(2,805)	(12,997)	
TOTAL FY 2010 CLAIMS	0	155,453	326,550	482,003	
FUND YEAR 2011					
Paid Claims	2,960	22,200	396,667	418,867	
Case Reserves	(2,960)	(49,975)	407,372	357,397	
IBNR	0	(57,225)	380,961	323,736	
Discounted Claim Value	0	3,690	(39,146)	(35,456)	
TOTAL FY 2011 CLAIMS	0	(81,310)	1,145,854	1,064,544	
FUND YEAR 2012					
Paid Claims	48,399	318,306	1,132,971	1,451,276	
Case Reserves	(73,974)	35,889	430,462	466,351	
IBNR	25,576	(61,697)	844,069	782,372	
Discounted Claim Value	0	(929)	(69,604)	(70,533)	
TOTAL FY 2012 CLAIMS	0	291,569	2,337,897	2,629,466	
FUND YEAR 2013					
Paid Claims	0	(278,204)	516,427	238,223	
Case Reserves	0	478,944	623,730	1,102,675	
IBNR	0	(140,740)	1,009,843	869,103	
Discounted Claim Value	0	(21,173)	(86,001)	(107,174)	
TOTAL FY 2013 CLAIMS	0	38,827	2,063,999	2,102,826	
FUND YEAR 2014					
Paid Claims	4,473	148,967	268,119	417,087	
Case Reserves	(79,473)	256,820	141,719	398,539	
IBNR	75,000	(165,787)	1,750,161	1,584,374	
Discounted Claim Value	0	5,434	(101,570)	(96,136)	
TOTAL FY 2014 CLAIMS	0	245,434	2,058,430	2,303,864	
FUND YEAR 2015					
Paid Claims	0	94,504	242,661	337,164	
Case Reserves	(1)	246,219	1,021,082	1,267,301	
IBNR	1	(345,723)	2,311,258	1,965,535	
Discounted Claim Value	0	16,937	(204,420)	(187,483)	
TOTAL FY 2015 CLAIMS	0	11,937	3,370,580	3,382,517	
FUND YEAR 2016					
Paid Claims	0	0	0	0	
Case Reserves	(4)	250,026	88	250,114	
IBNR	4	(359,026)	3,113,912	2,754,886	
Discounted Claim Value	0	15,903	(211,458)	(195,555)	
TOTAL FY 2016 CLAIMS	0	(93,097)	2,902,542	2,809,445	
FUND YEAR 2017					
Paid Claims	361	153,068		153,068	
Case Reserves	(354)	97,087		97,087	
IBNR	313,801	2,196,653		2,196,653	
Discounted Claim Value	(17,562)	(130,702)		(130,702)	
TOTAL FY 2017 CLAIMS	296,245	2,316,105	0	2,316,105	
COMBINED TOTAL CLAIMS	296,245	2,884,918	14,205,852	17,090,770	

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	June 30, 2017			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		1,746,446	10,478,681	97,465,900	107,944,581
2.	CLAIM EXPENSES					
		Paid Claims	11,159	402,807	2,721,199	3,124,006
		Case Reserves	457,893	1,557,263	2,624,454	4,181,717
		IBNR	(265,407)	732,073	9,575,203	10,307,275
		Discounted Claim Value	20,922	(103,470)	(715,004)	(818,474)
	TOTAL CLAIMS		224,567	2,588,673	14,205,852	16,794,525
3.	EXPENSES					
		Excess Premiums	1,308,503	7,849,786	67,102,915	74,952,701
		Administrative	132,769	797,393	7,163,639	7,961,032
	TOTAL EXPENSES		1,441,272	8,647,178	74,266,554	82,913,733
4.	UNDERWRITING PROFIT (1-2-3)		80,608	(757,170)	8,993,494	8,236,324
5.	INVESTMENT INCOME		4,255	23,426	229,221	252,647
6.	PROFIT (4+5)		84,863	(733,744)	9,222,714	8,488,971
7.	Dividend		0	0	300,000	300,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		84,863	(733,744)	8,315,163	7,581,420
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(165,262)	(154,365)	722,132	567,767
	2011		52,738	83,142	921,187	1,004,329
	2012		125,833	(289,569)	554,609	265,039
	2013		75,705	(35,584)	1,277,188	1,241,603
	2014		(202,609)	(241,396)	2,048,737	1,807,341
	2015		37,641	(7,292)	989,944	982,651
	2016		163,482	98,162	1,801,366	1,899,528
	2017		(2,666)	(186,841)		(186,841)
TOTAL SURPLUS (DEFICITS)			84,863	(733,744)	8,315,163	7,581,419
TOTAL CASH						17,844,770

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2017	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	160	160	164,355	164,515
Case Reserves	(160)	85,485	1	85,486
IBNR	175,645	80,000	164,999	244,999
Discounted Claim Value	(10,207)	(10,192)	(2,805)	(12,997)
TOTAL FY 2010 CLAIMS	165,438	155,453	326,550	482,003
FUND YEAR 2011				
Paid Claims	2,960	19,240	396,667	415,907
Case Reserves	(2,960)	(47,015)	407,372	360,357
IBNR	(55,000)	(57,225)	380,961	323,736
Discounted Claim Value	2,560	3,690	(39,146)	(35,456)
TOTAL FY 2011 CLAIMS	(52,440)	(81,310)	1,145,854	1,064,544
FUND YEAR 2012				
Paid Claims	1,891	269,907	1,132,971	1,402,878
Case Reserves	(1,891)	109,863	430,462	540,326
IBNR	(135,000)	(87,273)	844,069	756,796
Discounted Claim Value	9,480	(929)	(69,604)	(70,533)
TOTAL FY 2012 CLAIMS	(125,520)	291,569	2,337,897	2,629,466
FUND YEAR 2013				
Paid Claims	0	(278,204)	516,427	238,223
Case Reserves	(19,190)	478,944	623,730	1,102,675
IBNR	(60,810)	(140,740)	1,009,843	869,103
Discounted Claim Value	4,852	(21,173)	(86,001)	(107,174)
TOTAL FY 2013 CLAIMS	(75,148)	38,827	2,063,999	2,102,826
FUND YEAR 2014				
Paid Claims	4,473	144,494	268,119	412,613
Case Reserves	310,752	336,293	141,719	478,012
IBNR	(110,226)	(240,787)	1,750,161	1,509,374
Discounted Claim Value	(1,726)	5,434	(101,570)	(96,136)
TOTAL FY 2014 CLAIMS	203,274	245,434	2,058,430	2,303,864
FUND YEAR 2015				
Paid Claims	1,052	94,504	242,661	337,164
Case Reserves	171,947	246,220	1,021,082	1,267,302
IBNR	(227,999)	(345,724)	2,311,258	1,965,534
Discounted Claim Value	18,100	16,937	(204,420)	(187,483)
TOTAL FY 2015 CLAIMS	(36,900)	11,937	3,370,580	3,382,517
FUND YEAR 2016				
Paid Claims	0	0	0	0
Case Reserves	(2)	250,030	88	250,118
IBNR	(179,998)	(359,030)	3,113,912	2,754,882
Discounted Claim Value	17,365	15,903	(211,458)	(195,555)
TOTAL FY 2016 CLAIMS	(162,635)	(93,097)	2,902,542	2,809,445
FUND YEAR 2017				
Paid Claims	623	152,706		152,706
Case Reserves	(604)	97,442		97,442
IBNR	327,981	1,882,852		1,882,852
Discounted Claim Value	(19,501)	(113,140)		(113,140)
TOTAL FY 2017 CLAIMS	308,499	2,019,860	0	2,019,860
COMBINED TOTAL CLAIMS	224,567	2,588,673	14,205,852	16,794,525
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	August 31, 2017								
COVERAGE LINE-PROPERTY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	0	3	4	32	39
August-17	0	0	0	0	0	3	2	32	37
NET CHGE	0	0	0	0	0	0	-2	0	-2
Limited Reserves									\$1,176
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$0	\$500	\$13,500	\$36,500	\$50,500
August-17	\$0	\$0	\$0	\$0	\$0	\$500	\$9,500	\$33,500	\$43,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,000)	(\$3,000)	(\$7,000)
Ltd Incurred	\$0	\$0	\$0	\$0	\$19,168	\$53,863	\$9,599	\$33,905	\$116,535
COVERAGE LINE-GENERAL LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	2	10	24	20	56
August-17	0	0	0	0	1	10	24	23	58
NET CHGE	0	0	0	0	-1	0	0	3	2
Limited Reserves									\$5,221
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$12,386	\$125,272	\$108,600	\$58,600	\$304,858
August-17	\$0	\$0	\$0	\$0	\$6,386	\$121,312	\$111,100	\$64,000	\$302,798
NET CHGE	\$0	\$0	\$0	\$0	(\$6,000)	(\$3,960)	\$2,500	\$5,400	(\$2,060)
Ltd Incurred	\$0	\$0	\$0	\$0	\$8,863	\$157,313	\$120,691	\$64,283	\$351,150
COVERAGE LINE-AUTO LIABILITY									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	0	1	3	7	11
August-17	0	0	0	0	0	2	1	5	8
NET CHGE	0	0	0	0	0	1	-2	-2	-3
Limited Reserves									\$21,656
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$0	\$7,500	\$96,095	\$64,000	\$167,595
August-17	\$0	\$0	\$0	\$0	\$0	\$14,650	\$94,595	\$64,000	\$173,245
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$7,150	(\$1,500)	\$0	\$5,650
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,891	\$20,965	\$117,228	\$70,870	\$219,955
COVERAGE LINE-WORKERS COMP.									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	11	22	33	50	116
August-17	0	0	0	0	11	22	31	50	114
NET CHGE	0	0	0	0	0	0	-2	0	-2
Limited Reserves									\$28,687
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$342,726	\$656,357	\$1,078,805	\$1,349,940	\$3,427,828
August-17	\$0	\$0	\$0	\$0	\$289,874	\$630,852	\$1,046,586	\$1,303,034	\$3,270,346
NET CHGE	\$0	\$0	\$0	\$0	(\$52,852)	(\$25,505)	(\$32,219)	(\$46,906)	(\$157,482)
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,049,237	\$2,347,047	\$2,527,409	\$1,689,417	\$8,613,111
TOTAL ALL LINES COMBINED									
CLAIM COUNT - OPEN CLAIMS									
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	0	0	0	0	13	36	64	109	222
August-17	0	0	0	0	12	37	58	110	217
NET CHGE	0	0	0	0	-1	1	-6	1	-5
Limited Reserves									\$17,465
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL
July-17	\$0	\$0	\$0	\$0	\$355,111	\$789,630	\$1,297,000	\$1,509,040	\$3,950,781
August-17	\$0	\$0	\$0	\$0	\$296,259	\$767,315	\$1,261,781	\$1,464,534	\$3,789,890
NET CHGE	\$0	\$0	\$0	\$0	(\$58,852)	(\$22,315)	(\$35,219)	(\$44,506)	(\$160,891)
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,088,158	\$2,579,189	\$2,774,927	\$1,858,476	\$9,300,750

FUND YEARS 2016 & 2017

Camden County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF August 31, 2017

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		20		MONTH	Last Month		19		MONTH	Last Year		8		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Aug-17			Incurred	Incurred	31-Jul-17			Incurred	Incurred	30-Aug-16		
PROPERTY	58,001	98,137	98,137	169.20%	56,680	97.72%	98,137	98,137	169.20%	56,493	97.40%	78,434	78,434	135.23%	35,381	61.00%
GEN LIABILITY	664,438	41,701	41,701	6.28%	492,833	74.17%	41,601	41,601	6.26%	483,052	72.70%	5,524	5,524	0.83%	199,331	30.00%
AUTO LIABILITY	157,564	1,239	1,239	0.79%	110,703	70.26%	1,239	1,239	0.79%	107,795	68.41%	1,700	1,700	1.08%	47,269	30.00%
WORKER'S COMP	2,459,928	2,152,227	2,152,227	87.49%	2,201,672	89.50%	2,146,128	2,146,128	87.24%	2,165,811	88.04%	803,155	803,155	32.65%	639,581	26.00%
TOTAL ALL LINES	3,339,931	2,293,305	2,293,305	68.66%	2,861,889	85.69%	2,287,106	2,287,106	68.48%	2,813,151	84.23%	888,813	888,813	26.61%	921,562	27.59%
NET PAYOUT %	\$1,241,546				37.17%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		8		MONTH	Last Month		7		MONTH	Last Year		-4		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Aug-17			Incurred	Incurred	31-Jul-17			Incurred	Incurred	30-Aug-16		
PROPERTY	52,000	2,678	2,678	5.15%	31,720	61.00%	2,678	2,678	5.15%	27,560	53.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	611,000	7,206	7,206	1.18%	183,300	30.00%	7,006	7,006	1.15%	152,750	25.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	138,000	0	0	0.00%	41,400	30.00%	0	0	0.00%	34,500	25.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	2,519,000	551,778	551,778	21.90%	654,940	26.00%	370,416	370,416	14.70%	478,610	19.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	3,320,000	561,662	561,662	16.92%	911,360	27.45%	380,101	380,101	11.45%	693,420	20.89%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0				0.00%											

FUND YEARS 2014 & 2015

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF August 31, 2017																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		44			Last Month		43			Last Year		32		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-17		TARGETED	Incurred	Incurred	31-Jul-17		TARGETED	Incurred	Incurred	30-Aug-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	8,863	8,863	7.14%	117,107	94.32%	14,863	14,863	11.97%	116,590	93.91%	89,852	89,852	72.37%	108,321	87.24%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	115,648	91.05%	10,891	10,891	8.57%	115,124	90.64%	10,891	10,891	8.57%	107,368	84.53%
WORKER'S COMP	4,356,301	2,049,237	2,049,237	47.04%	4,317,872	99.12%	2,078,767	2,078,767	47.72%	4,313,597	99.02%	2,135,980	2,135,980	49.03%	4,233,940	97.19%
TOTAL ALL LINES	4,669,797	2,088,158	2,088,158	44.72%	4,612,950	98.78%	2,123,688	2,123,688	45.48%	4,607,633	98.67%	2,255,890	2,255,890	48.31%	4,511,951	96.62%
NET PAYOUT %	\$1,791,898				38.37%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		32			Last Month		31			Last Year		20		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-17		TARGETED	Incurred	Incurred	31-Jul-17		TARGETED	Incurred	Incurred	30-Aug-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%	58,363	58,363	72.10%	79,105	97.72%
GEN LIABILITY	155,896	157,313	157,313	100.91%	136,011	87.24%	161,273	161,273	103.45%	134,730	86.42%	130,327	130,327	83.60%	115,633	74.17%
AUTO LIABILITY	131,580	20,965	20,965	15.93%	111,226	84.53%	13,465	13,465	10.23%	110,201	83.75%	17,420	17,420	13.24%	92,447	70.26%
WORKER'S COMP	4,449,750	2,347,047	2,347,047	52.75%	4,324,764	97.19%	2,335,882	2,335,882	52.49%	4,311,773	96.90%	2,233,146	2,233,146	50.19%	3,982,592	89.50%
TOTAL ALL LINES	4,818,174	2,579,189	2,579,189	53.53%	4,652,949	96.57%	2,564,483	2,564,483	53.23%	4,637,652	96.25%	2,439,256	2,439,256	50.63%	4,269,777	88.62%
NET PAYOUT %	\$1,811,874				37.60%											

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 38-17

AUGUST 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>
000337			
000337	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 08/2017	5,500.00
			5,500.00
000338			
000338	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 07/2017	2.24
000338	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/2017	13,358.75
			13,360.99
000339			
000339	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 08/2017	625.00
			625.00
000340			
000340	INSERVCO INSURANCE SERVICES	MONTHLY CLAIMS SERVICE FEE 08/2017	15,833.33
			15,833.33
000341			
000341	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT: 884004 - 7/13/17 - MEETING 7/24/17	13.30
			13.30
000342			
000342	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES - 08/2017	10,370.00
			10,370.00
000343			
000343	NJ ADVANCE MEDIA	ACCT: 1153600 - 7/14/2017 - MEETING	37.18
			37.18

TOTAL PAYMENTS FY 2017 45,739.80

TOTAL PAYMENTS ALL FUND YEARS \$ 45,739.80

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
BILLS LIST**

Resolution No. 39-17

SEPTEMBER 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

UND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000344			
000344	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 09/2017	5,500.00
			5,500.00
000345			
000345	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2017	2.03
000345	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2017	13,358.75
			13,360.78
000346			
000346	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 09/2017	625.00
			625.00
000347			
000347	INSERVCO INSURANCE SERVICES	MONTHLY CLAIMS SERVICES FEE 09/2017	15,833.33
			15,833.33
000348			
000348	PACKET MEDIA LLC	CUST: 32129 - 7/2017 - CLOSED SESSION	16.80
			16.80
000349			
000349	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERIVCES - 09/2017	10,370.00
			10,370.00
TOTAL PAYMENTS FY 2017			45,705.91

TOTAL PAYMENTS ALL FUND YEARS \$ 45,705.91

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: July							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	83,827.72	273,690.39	238,177.68	4,486,928.79	(3,421,770.16)	(708,885.94)	951,968.48
RECEIPTS							
Assessments	908.73	1,746.18	1,470.00	51,726.06	26,691.57	6,548.16	89,090.70
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	908.73	1,746.18	1,470.00	51,726.06	26,691.57	6,548.16	89,090.70
EXPENSES							
Claims Transfers	135.00	16,128.71	1,927.01	120,115.09	0.00	0.00	138,305.81
Expenses	0.00	0.00	0.00	0.00	955,771.03	40,850.34	996,621.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	135.00	16,128.71	1,927.01	120,115.09	955,771.03	40,850.34	1,134,927.18
END BALANCE	84,601.45	259,307.86	237,720.67	4,418,539.76	(4,350,849.62)	(743,188.12)	(93,868.00)

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2017 Month Ending: June							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	81,426.18	269,062.84	234,748.57	4,488,087.66	(3,492,750.16)	(679,698.28)	900,876.81
RECEIPTS							
Assessments	2,416.54	4,643.55	3,909.11	137,553.36	70,980.00	17,413.32	236,915.88
Refunds	0.00	0.00	0.00	19.78	0.00	0.00	19.78
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	2,416.54	4,643.55	3,909.11	137,573.14	70,980.00	17,413.32	236,935.66
EXPENSES							
Claims Transfers	15.00	16.00	480.00	138,732.01	0.00	0.00	139,243.01
Expenses	0.00	0.00	0.00	0.00	0.00	46,600.98	46,600.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15.00	16.00	480.00	138,732.01	0.00	46,600.98	185,843.99
END BALANCE	83,827.72	273,690.39	238,177.68	4,486,928.79	(3,421,770.16)	(708,885.94)	951,968.48

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	July		
CURRENT FUND YEAR	2017		
Description:		MCIFC General A/C	MCIFC Claims A/C
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$951,968.48	914385.1	37583.38
Opening Interest Accrual Balance	\$0.00	0	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	\$89,090.70	\$0.00	\$89,090.70
10 (Withdrawals - Sales)	-\$1,134,927.18	-\$996,621.37	-\$138,305.81
Ending Cash & Investment Balance	-\$93,868.00	-\$82,236.27	-\$11,631.73
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,208,853.18	\$1,089,785.65	\$119,067.53
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$1,114,985.18	\$1,007,549.38	\$107,435.80

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	June		
CURRENT FUND YEAR	2017		
Description:		MCIFC General A/C	MCIFC Claims A/C
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$900,876.81	960986.08	-60109.27
Opening Interest Accrual Balance	\$0.00	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00
9	Deposits - Purchases	\$236,935.66	\$236,935.66
10	(Withdrawals - Sales)	-\$185,843.99	-\$139,243.01
	Ending Cash & Investment Balance	\$951,968.48	\$37,583.38
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$281,762.24	\$188,597.96
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$1,233,730.72	\$226,181.34

RESOLUTION NO. 40-17

**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 September 25, 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 July 1, 2017 to July 31, 2017 and August 1, 2017 to August 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 September 25, 2017.

ADOPTD:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

DATE

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2017 Thru 07/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amnt Paid	Amount Paid	Amount actually paid or received
Amount/Amnt Requested	Amount Requested	Amount requested to be paid
Ac 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
07/01/2017 Thru 07/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	12736	3960001626	001	DAVAADOLGOR, UNURJARGAL	3/22/2017	3/22/2017	UNURJARGAL DAVAADOLGOR	7/24/2017	Full & Final Settlement of All Claims	1,927.01	1,927.01
Total for Coverage: Auto Liability							Number of entries: 1		1,927.01	1,927.01	
Coverage: Auto Physical Damage											
C	12801	3960001719	001	COUNTY OF MERCER	6/30/2017	6/30/2017	GEORGE OLMEZER APPRAISAL	7/10/2017	FILE NUMBER G0175925 - 14 FORD EXPLORER	135.00	135.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		135.00	135.00	
Coverage: General Liability											
C	12734	3960000620	001	SCOTT, TERRENCE	10/18/2016	3/28/2017	MERCER COUNTY	7/24/2017	Reimbursement of legal fees	12,140.21	12,140.21
C	12735	3960000620	001	SCOTT, TERRENCE	3/22/2017	6/28/2017	LENEX SOCEY FORMIDONE	7/24/2017	LEGAL FEE - INV #16666	3,988.50	3,988.50
Total for Coverage: General Liability							Number of entries: 2		16,128.71	16,128.71	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		18,190.72	18,190.72	

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2017 Thru 08/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amnt Paid	Amount Paid	Amount actually paid or received
Amount/Amnt 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
08/01/2017 Thru 08/31/2017

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	12899	3950001018	001	MCCARTHY, HANNAH	2/22/2017	2/22/2017	VERITEXT	8/1/2017	INVOICE #C82901742	349.80	349.80
C	13006	3950001718	001	PERONE, DAVID	4/10/2017	4/10/2017	DAVID PERONE	8/21/2017	Full & Final Settlement of All Claims	500.00	500.00
C	13007	3950001952	001	CONOVER, NANETTE	4/13/2017	4/13/2017	NANETTE A CONOVER	8/21/2017	Full & Final Settlement of All Claims	1,237.17	1,237.17
C	13008	3950001528	001	DECEAUX ELECTRICAL SERV	11/22/2016	11/22/2016	DECEAUX ELECTRICAL SERV	8/21/2017	Full & Final Settlement of All Claims	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 4		2,586.77	2,586.77	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		2,586.77	2,586.77	



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
Jun-17	\$232,376	\$113,818	\$242,819	\$118,558	51%	121	96	25	79%	0	\$23,712	\$94,847
Jul-17	\$45,857	\$20,056	\$68,748	\$25,801	56%	80	67	13	84%	0	\$5,155	\$20,646
Aug-17	\$44,519	\$21,598	\$53,618	\$22,921	51%	57	39	18	68%	1	\$4,584	\$18,337
Total 2017	\$583,615	\$300,359	\$724,968	\$283,257	49%	588	486	102	83%	7	\$56,646	\$226,611
Total to Date	\$3,435,841	\$1,906,748	\$3,738,005	\$1,529,093	45%	3,346	2,834	512	85%	49	\$304,183	\$1,224,910

MERCER COUNTY INSURANCE FUND COMMISSION SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: September 15, 2017

July - September 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

- **July 19:** Attended the MCIFC Accident Review Panel Meeting in Trenton.
- **August 16:** Attended the MCIFC Accident Review Panel Meeting in Trenton.
- **September 6:** Conducted loss control surveys of MCIFC County Libraries.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 20:** Plan to attend the MCIFC Accident Review Panel Meeting in Trenton.
- **September 25:** Plan to attend the MCIFC meeting in Trenton.
- **September 25:** Plan to attend the MCIFC Claims Committee meeting in Trenton.

SAFETY DIRECTOR BULLETINS

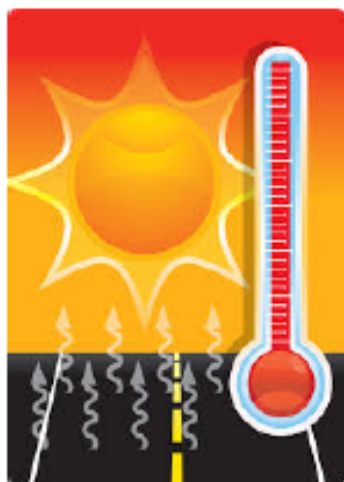
- Preventing Heat Illness – July 26.
- Ticks & Tick-borne Diseases – August 10.
- September is National Preparedness Month – September 11.

TRAINING CONDUCTED AND SCHEDULED (SEPTEMBER)

DATE	CLIENT	TOPIC	TIME
9/7/17	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
9/7/17	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
9/7/17	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
9/7/17	MCIFC - Corrections	BBP	12:30 - 1:30 pm
9/7/17	MCIFC - Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
9/7/17	MCIFC - Corrections	HazCom w-GHS-evening	3:30 - 5:00 pm
9/7/17	MCIFC - Corrections	Fire Safety-evening	5:15 - 6:15 pm
9/7/17	MCIFC - Corrections	Fire Extinguisher - evening	6:30 - 7:30 pm
9/7/17	MCIFC - Corrections	BBP-evening	8:00 - 9:00 pm
9/7/17	MCIFC - Corrections	Employee Conduct & Violence Prevention-evening	9:15 - 10:45 pm
9/11/17	MCIFC - Corrections	HazCom w-GHS	8:00 - 9:30 am
9/11/17	MCIFC - Corrections	Fire Safety	9:45 - 10:45 am
9/11/17	MCIFC - Corrections	Fire Extinguisher	11:00 - 12:00 pm
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Preventing Heat-Related Illnesses – A Team Approach



Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

Managers and Supervisors

- Monitor the weather forecast and anticipated workload. Plan the most strenuous work for early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch on new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.

- Provide additional provisions for water, ice, shade, and other safeguards. Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.
- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

Employees

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Monitor yourself for signs of overexposure.

Co-workers

Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

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Signs and Symptoms of Heat Illnesses

Sunburn should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

Treatment: Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used AFTER removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

Heat cramps are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

Treatment for heat cramps is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

Heat exhaustion is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

Treatment: Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

Heat stroke is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

Treatment: call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website (www.osha.gov) for additional resources. NIOSH is a second excellent resource (www.cdc.gov/niosh/). They have produced a Heat App and a Fast Fact card for employers and employees

Ticks & Tick-borne Diseases

2017 is proving to be a very bad year for tick-bites. And we should have seen it coming!

It started two years ago in 2015 with an unusually large abundance of acorns here in New Jersey and the whole Northeast. Oak trees go through a boom-and-bust cycle with acorn production. The reason for 'mast years' or years when an immense amount of tree-nuts are produced, is largely unknown.

Trees in an area synchronize their mast years. One theory suggests with so many acorns falling, it is impossible for all to be consumed. Therefore, leftover acorns are able to take up roots and propagate. During non-mast years, animals that feed on acorns such as birds, mice, and squirrels decline. But the population of mice and other rodents boom following a mast year, as it did in 2016. The increase in host animals then leads to a boom in their parasites, the lowly tick. The tick has a two-year life cycle. The bigger concern is not the adult ticks which died off in the spring 2017, but the newly formed nymph ticks that acquired the Lyme disease pathogen when they feasted on mouse blood as larvae during the Fall of 2016 and are now looking for new hosts in 2017. Rising temperatures and relatively mild winters allow adult and nymph ticks to be more active year-round.

The three most common ticks in New Jersey are the dog tick, the deer tick and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. Ticks in the State can carry a variety of diseases. While Lyme disease is the most prevalent tick-borne disease, according to the State Department of Health (<http://www.state.nj.us/health/cd/documents/tick%20brochure%202017%20final.pdf>) there are several other tick-borne diseases that are present in New Jersey:

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia and STARI.

Lyme disease bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment. Early symptoms of Lyme disease include:

- A bullseye shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES

Employers

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing grass and brush from around buildings.
- Use an exterminating service to control rodents.
- Discourage deer and other animal activity in proximity of facilities (ex. - do not feed wildlife).
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable. Links have been provided at the end of the Bulletin for handouts.

Employees

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Use the middle of trails or work from mowed areas when possible.
- Wear light-colored clothing. This makes ticks easy to spot before they find a place to bite you. This includes long-sleeved shirts and long pants. Tuck pant legs into shoes or socks, and shirt tails into pants.
 - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
 - At home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks, then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 - 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Re-apply as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
 - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
 - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
 - Do not use petroleum jelly, hot matches, nail polish remover or similar products.
 - Wash the area with soap and warm water.
 - If possible, retain the tick for identification.

Employees should immediately report tick bites to their employer and follow instructions. Closely monitor your health for rash, fever, headache, joint or muscle pains, or swollen lymph nodes that may develop within 30 days of a tick bite.

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September is National Preparedness Month

DON'T WAIT. COMMUNICATE.
MAKE YOUR EMERGENCY PLAN TODAY.



As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. Preparedness starts with having a plan for the department, and the department's workers and their families while you work to restore your agency's services and facilities. One of the lessons of Hurricane Katrina is that workers need to know their families

and homes are taken care of before they can focus on their own safety and the restoration of the community. This Bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees' Homes

Like workplaces, the homes of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, "What if . . ." questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees' Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

Employees' Families

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

The Individual Employee

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/

RESOLUTION NO. 41-17

**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 September 25, 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 September 25, 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 September 25, 2017.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

DATE

PAYMENT AUTHORIZATION REQUESTS

September 25, 2017

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960000077	Magali Arce	Worker Compensation	SAR
3960000138	Gregory Argenti	Worker Compensation	SAR
3960001749	Judy Bellamy	Worker Compensation	PAR
3960001711	Marie Bennett	Worker Compensation	PAR
3960000780	Kimma Crawford	Worker Compensation	PAR/SAR
3960001780	Matthew Mesday	Worker Compensation	PAR
3960000782	Christina Morrell	Worker Compensation	PAR
3960001801	Matthew Norton	Worker Compensation	PAR
3960001024	Frank Vitella	Worker Compensation	SAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 24, 2017
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
10:30AM**

ROLL CALL OF COMMISSIONERS:

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

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 Michelle Leighton
Managed Care Services	First MCO Kelly Royce
CEL Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly Doug Borden
Attorney	Arthur Sypek, Esq. Paul Adezio, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

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 JUNE 26, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JUNE 26, 2017

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety & Accident Review Committee last met on July 19th and were scheduled to meet again on August 15th. Mr. Prince advised his associate Barry Sloane would attend that meeting.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met prior to the Commission meeting and there were eight claims to discuss during closed session. Ms. Leighton advised Danielle Batchelor made a decision to leave Conner Strong & Buckelew. Ms. Leighton indicated she was the Claims Team Leader and planned to take the lead and continue to serve as the Commission's Claims Consultant for Conner Strong & Buckelew. On behalf of Ms. Batchelor, Ms. Leighton wanted to thank the members for their past partnership with Ms. Batchelor. Ms. Leighton advised that concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director reported there were three action items during his report today.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the month of June. Executive Director advised there were 2 certificate of insurances issued for the period of 6-1-17 to 6-30-17. Executive Director asked if anyone had any questions on the report.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

WORKER COMPENSATION CASE MANAGEMENT SERVICES: Executive Director referred to a copy of Resolution 32-17, authorizing the services of Susan Schaefer, LLC which was included in the agenda. Executive Director advised Ms. Schaefer was providing worker

compensation case management services for the Commission. Executive Director asked if there were any questions and if not requested a motion to adopt Resolution 32-17.

MOTION TO ADOPT RESOLUTION 32-17 AUTHORIZING THE SERVICES OF SUSAN SCHAEFFER, LLC

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

2017 MEETING SCHEDULE: Executive Director reported the meeting schedule did not include a date for an August meeting. Executive Director advised he did not anticipate any pertinent action items for August and asked the Commissioners if they thought it was necessary to schedule a meeting. Executive Director explained if a meeting was not necessary he would request adoption of Resolution 33-17 which authorized the Treasurer to process the contracted payments and expenses or request a motion to schedule an August meeting and suggested August 28th. In response to Chairman's Mair inquiry, Executive Director advised the other Commissions did not meet in August and thought 11 out of the 12 JIF's did not meet as it was typically a slow month. Executive Director noted Ms. Fowlkes presented numerous worker compensation cases during the earlier Claims Committee meeting. Executive Director explained a special meeting could always be scheduled if necessary. Chairman Mair indicated he was in agreement to skip the August meeting and requested a motion to adopt Resolution 33-17.

MOTION TO ADOPT RESOLUTION 33-17 AUTHORIZING THE TREASURER TO PROCESS CONTRACTED PAYMENTS AND EXPENSES

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised at the last meeting he provided a verbal summary of the CELJIF's meeting of June 22, 2017. Executive Director noted the agenda included a written report of the meeting. Executive Director reported the next CEL meeting was scheduled for September 28, 2017.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the May Financial Fast Track was included in the agenda. The Commission had a surplus of \$5,500,501 as of May 31, 2017. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$694,842 of the surplus was the MCIFC's share of the CELJIF equity. Executive Director noted the cash balance was \$900,877.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. As of May 31, 2017 the Fund had a surplus of \$7,476,092 and the cash balance was \$20,947,745. 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 June were included in the agenda. Executive Director reported he reviewed the Claim Activity Report and did not see any anomalies. 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 noted the report indicated the Commission was running lower than the actuary's projection for Fund years 2014, 2015 and 2016. Executive Director noted the only year that was running higher than the actuary projected was 2017. Executive Director explained this was normal for this time of the year. Executive Director asked if anyone had any questions on the claim reports.

2018 RENEWALS: Executive Director advised the Fund Office was in the process of sending the NJCE FY 2018 Renewal Schedules to the County and Improvement Authority along with copies to the Commission Risk Manager's office. The updated documents should be returned to Ms. Dodd by Friday, August 25, 2017. Executive Director reported the Underwriting Manager also sent out the renewal applications for the ancillary lines of insurance.

2016 COMMISSION AUDIT: Executive Director advised Mr. Jim Miles of Bowman & Company, LLP was starting the 2016 Commission Audit. Executive Director noted Mr. Miles should present a draft copy of the audit at the September meeting.

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 July Bill List, Resolution 34-17, was included in the agenda.

MOTION TO APPROVE RESOLUTION 34-17, JULY BILL LIST IN THE AMOUNT OF \$996,621.37

Moved:	Commissioner Nazzaro
Second:	Chairman Mair
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: Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 35-17, Disclosure of Liability Claims Check Register, was included in the agenda along with a copy of the check register for the period of June 1, 2017 to June 30, 2017.

MOTION TO APPROVE RESOLUTION 35-17 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

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

MANAGED CARE: Ms. Royce reported for the month of June, provider bills were received in the amount of \$232,376 and First MCO repriced the bills to \$113,318 for a total savings of \$118,558 or a 51%. Ms. Royce pointed out that the billed amount was higher this month but explained the bills received might be for claims that happened in previous months. Ms. Royce asked if anyone had any questions and concluded her report. Chairman Mair noted the penetration rate for the past two months had dropped off. Ms. Royce advised she would review the bills but thought some of the bills were most likely for emergency bill visits. In response to Ms. Leighton's inquiry, Ms. Royce advised Robert Wood Johnson was in the network, however Capital Health was not. After a brief discussion, Ms. Fowlkes pointed out there were two recent claims involving the shooting incident and inmate incident where employees were taken to the emergency room at Capital Health.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the June - July Risk Control Activity Report which was included in the agenda. Mr. Prince referred to a copy of the Ladder Safety Bulletin which was included in the agenda. In response to Chairman Mair's inquiry regarding the posting of the bulletin on the County website Mr. Prince advised he would check with his office. Mr. Prince reported last month the Chairman had requested his department to visit the Parks Department to discuss signage. Mr. Prince advised on July 14th, his associate, Barry Sloane, visited a couple of parks and observed a variety of signage in place indicating "no swimming" at those locations. Mr. Prince advised the report was distributed for approval and an electronic copy of letter would be sent out shortly. In response to Chairman Mair's inquiry, Mr. Prince suggested increased patrols in the areas. Mr. Prince indicated there were only two parks visited at this time. Mr. Prince advised wherever there was water there should be signage. Mr. Sypek will confirm with the Park Department that they are doing this. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGER CONSULTANT: Mr. Borden advised he had three quick items to discuss. Mr. Borden was starting the renewal process and noted Ms. Tolbert was scheduled to meet at his office and would schedule a meeting with Ms. Hughes. Mr. Borden reported they bound coverage for the event cancellations a few weeks ago. Mr. Borden indicated it covered the six paid events and included weather as long as it was for public safety. Mr. Borden advised the only other pending item was the underground storage tank liability. Mr. Borden reported he was waiting for the official approval from the County. In response to Chairman Mair's inquiry Mr. Borden advised he has not spoke to Mr. Watson but corresponded directly with Mr. Adezio.

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 Nazzaro
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 Nazzaro
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 36-17 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 36-17 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:09 AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary