

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
JUNE 25, 2018**

**MERCER COUNTY
MCDADE ADMINISTRATION BUILDING
640 SOUTH BROAD STREET
ROOM 211
TRENTON, NJ 08650-8068
10:30 AM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Trenton Times, The Trentonian and the Princeton Packet**
- II. Filing advance written notice of this meeting with the Commissioners of the Mercer County Insurance Fund Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA
OPEN PUBLIC MEETING: JUNE 25, 2018
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:** April 23, 2018 Open MinutesAppendix I
April 23, 2018 Closed MinutesHandout

- ☐ **CORRESPONDENCE:**

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

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

- ☐ **TREASURER – David Miller**
 - Resolution 25-18 May Bill List (Confirmation of Payment) - MotionPage 15
 - Resolution 26-18 June Bill List- MotionPage 16
 - April Treasurer Reports..... Pages 17-18

- ☐ **ATTORNEY – Paul Adezio, Esq.** Verbal

- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**
 - Resolution 27-18 Authorizing Disclosure of Liability Claims Check Register..... Pages 19-20
 - Liability Claim Payments 4-1-18 to 4-30-18..... Pages 21-22
 - Liability Claim Payments 5-1-18 to 5-31-18..... Pages 23-24

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report – April & MayPage 25

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 26
 - Safety Director Bulletin – Ticks and Tick-borne Diseases Pages 27-28

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

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

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)**Pages 29-31
Resolution 28-18 Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS/SARS related to pending or anticipated litigation as

identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda.

☐ Motion for Executive Session

☐ **APPROVAL OF PARS - Motion**

☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: July 23, 2018, MERCER COUNTY, McDADE
ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068
10:30 AM**

MERCER COUNTY INSURANCE FUND COMMISSION

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

Date: June 25, 2018

Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: **PERMA Risk Management Services**

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Request (Pages 5-7)** – Attached on pages 5-7 is the certificate of issuance reports from the NJCE listing the certificates issued for the months of April and May. There were 7 certificate of insurances issued during the month of April and 4 certificates of insurances during May.
 - ☐ **Motion to approve the certificate of insurance reports for the months of April & May**
 - ☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** - The NJCE did not meet in May and is scheduled to meet again on June 28, 2018 at 1:00 PM. A summary report of the meeting will appear in the next agenda.
 - ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Financial Fast Track as of **April 30, 2018**. The report indicates the Commission has a surplus of \$9,055,967. Line 10 of the report “Investment in Joint Venture” is Mercer County Insurance Fund Commission’s share of equity in the NJCE. MCIFC’s equity in the NJCE as of April 30, 2018 is **\$803,562**.
 - ☐ **NJCE Property and Casualty Financial Fast Track (Pages 10-11)** – Included in the agenda on pages 10-11 is a copy of the NJCE Financial Fast Track for the month of April. As of **April 30, 2018** the Fund has a surplus of **\$10,812,288**. The cash balance is **\$26,722,826**.
 - ☐ **Claims Tracking Reports (Pages 12-14)** - Included in the agenda on pages 12-14 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2018. The Executive Director will review the reports with the Commission.
 - ☐ **2019 Renewals** - The Fund Office will start the data collection process for the 2019 renewal in order to provide the relevant information to the underwriters. It is important that we have accurate and complete information. The Fund Office will work with the Commission Risk Manager to collect the data
 - ☐ **Mercer County Community College** – Executive Director, Chairman Mair and Frank Proctor of Conner Strong & Buckelew recently met with Mark Harris of the Mercer County

Community College. We will provide the College with an analysis of their insurance coverages. We will also be meeting with Dr. Schneider of the Mercer County Special Services School District in early August.

- ❑ **Executive Session** – In addition to the PARS and SARS that will be presented during Executive Session we will also discuss an incident of June 17th and June 19th.

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 4/1/2018 To 4/30/18

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - East Windsor Regional School I - County of Mercer	25A Leshin Lane Hightstown, NJ 08520	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # 4056379 Evidence of insurance with respects to upcoming elections. Election site: Ethel McKnight School, 58 Twin Rivers Drive, South Windsor NJ 08520 Perry L. Drew School, 70 Twin Rivers Drive, North East Windsor NJ 08520 Melvin Kreps School, 5 Kent Lane, Hightstown NJ 08520.	4/18/2018 #1887863	GL AU EX WC OTH
H - Christopher Uffer, NJ Transit I - County of Mercer	Local Programs/Community Mobility One Penn Plaza East, 4th Floor Newark, NJ 07105	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # 4056379 Company F: Property Limits: \$110,000,000 Policy Term: 01/01/2018 - 01/01/2019 Policy Number: ERP980616206 NJ Transit is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2017 Dodge Caravan, VIN #2C7WDGBG9HR838565, and Vehicle #16-1947. NJ Transit is titled as lien holder. 30 days written notice to NJ Transit of change or cancellation of insurance	4/30/2018 #1893780	GL AU EX WC OTH
Total # of Holders: 7				

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 5/1/2018 To 5/31/18

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - SRI International I - County of Mercer	201 Washington Road Princeton, NJ 08540	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # 4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to West Windsor District 2 SRI International, 201 Washington Road, West Windsor 08550. A3D	5/2/2018 #1895026	GL AU EX WC OTH
H - State of New Jersey I - County of Mercer	Trenton, NJ	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # 4056379 State of New Jersey, New Jersey Department of Environmental Protection, Division of Parks and Forestry, New Jersey State Park Service, D & R Canal State Park, New Jersey Water Supply Authority are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	5/15/2018 #1898055	GL AU EX WC OTH
H - Christopher Uffer, NJ Transit, I - County of Mercer	Local Programs/Community Mobility One Penn Plaza East, 4th Floor Newark, NJ 07105	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # 4056379 Company A: Property Limits: \$100,000 Real & PP Policy Number: MERC2018114 Policy Term: 01/01/2018 - 01/01/2019 Company F: Property Limits: \$110,000,000 Policy	5/17/2018 #1899158	GL AU EX WC OTH

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 5/1/2018 To 5/31/18

		Number: ERP980616206 Policy Term: 01/01/2018 - 01/01/2019 NJ Transit is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lien Holder/Loss Payee on the Property Policy if required by written contract as respects to 2017 Dodge Caravan, VIN# 2C7WDGBG9HR838565, Vehicle # 16-1948. 30 Days written notice to NJ Transit of change or cancellation of insurance		
H - Township of West Windsor I - County of Mercer	271 Clarksville Road Princeton, NJ 08550	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/18 to 1/1/19 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # 4056379 Evidence of insurance with respects to West Windsor Township for the Mercer County Cultural Festival on June 16, 2018.	5/17/2018 #1899283	GL AU EX WC OTH
Total # of Holders: 4				

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	April 30, 2018		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		657,372	2,629,487	31,314,797	33,944,284
2.	CLAIM EXPENSES					
		Paid Claims	248,555	641,059	6,309,895	6,950,954
		Case Reserves	170,908	694,801	3,017,956	3,712,757
		IBNR	(77,372)	(1,169,569)	3,621,934	2,452,365
		Discounted Claim Value	(4,057)	75,760	(220,882)	(145,121)
	TOTAL CLAIMS		338,035	242,052	12,728,903	12,970,955
3.	EXPENSES					
		Excess Premiums	208,077	832,309	9,459,795	10,292,104
		Administrative	46,797	189,714	2,239,105	2,428,819
	TOTAL EXPENSES		254,874	1,022,023	11,698,900	12,720,923
4.	UNDERWRITING PROFIT (1-2-3)		64,463	1,365,412	6,886,993	8,252,406
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		64,463	1,365,412	6,886,993	8,252,406
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		4,236	40,637	762,925	803,562
11. SURPLUS (6 + 7 + 8)			68,699	1,406,049	7,649,918	9,055,967
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		106	18,494	2,420,544	2,439,038
	2015		9,085	101,844	1,921,196	2,023,040
	2016		125	318,005	1,900,054	2,218,060
	2017		223	728,743	1,408,124	2,136,868
	2018		59,159	238,962		238,962
TOTAL SURPLUS (DEFICITS)			68,699	1,406,049	7,649,919	9,055,968
TOTAL CASH						803,814

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2018			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2014						
	Paid Claims	12,505	17,018	1,869,284	1,886,302	
	Case Reserves	(23,240)	(21,723)	184,577	162,854	
	IBNR	10,735	(20,295)	510,949	490,654	
	Discounted Claim Value	0	(486)	(25,733)	(26,219)	
TOTAL FY 2014 CLAIMS		0	(25,486)	2,539,078	2,513,591	
FUND YEAR 2015						
	Paid Claims	20,706	40,993	1,867,042	1,908,035	
	Case Reserves	(27,392)	(122,388)	715,431	593,043	
	IBNR	(2,289)	(60,080)	515,502	455,422	
	Discounted Claim Value	0	13,274	(40,751)	(27,477)	
TOTAL FY 2015 CLAIMS		(8,975)	(128,201)	3,057,223	2,929,023	
FUND YEAR 2016						
	Paid Claims	55,490	120,313	1,718,985	1,839,298	
	Case Reserves	33,216	(141,572)	1,133,237	991,664	
	IBNR	(88,706)	(304,241)	538,778	234,538	
	Discounted Claim Value	0	24,745	(52,630)	(27,885)	
TOTAL FY 2016 CLAIMS		0	(300,755)	3,338,370	3,037,615	
FUND YEAR 2017						
	Paid Claims	52,790	264,388	854,584	1,118,972	
	Case Reserves	70,378	214,059	984,712	1,198,771	
	IBNR	(123,168)	(1,224,447)	2,056,705	832,258	
	Discounted Claim Value	0	58,581	(101,768)	(43,187)	
TOTAL FY 2017 CLAIMS		0	(687,419)	3,794,233	3,106,813	
FUND YEAR 2018						
	Paid Claims	107,064	198,347		198,347	
	Case Reserves	117,946	766,426		766,426	
	IBNR	126,056	439,494		439,494	
	Discounted Claim Value	(4,057)	(20,354)		(20,354)	
TOTAL FY 2018 CLAIMS		347,010	1,383,913	0	1,383,913	
COMBINED TOTAL CLAIMS		338,035	242,052	12,728,903	12,970,955	
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	April 30, 2018		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,762,787	7,012,385	118,535,964	125,548,349
2.	CLAIM EXPENSES					
		Paid Claims	101,265	188,406	3,142,296	3,330,702
		Case Reserves	(27,164)	281,510	3,560,908	3,842,418
		IBNR	238,329	536,513	10,479,791	11,016,304
		Discounted Claim Value	(17,461)	(19,246)	(777,744)	(796,990)
	TOTAL CLAIMS		294,968	987,184	16,405,251	17,392,434
3.	EXPENSES					
		Excess Premiums	1,295,960	5,145,079	82,005,406	87,150,485
		Administrative	140,628	558,129	8,815,738	9,373,868
	TOTAL EXPENSES		1,436,588	5,703,208	90,821,144	96,524,352
4.	UNDERWRITING PROFIT (1-2-3)		31,231	321,993	11,309,569	11,631,562
5.	INVESTMENT INCOME		6,299	24,685	263,592	288,277
6.	PROFIT (4+5)		37,530	346,677	11,573,162	11,919,839
7.	Dividend		0	0	500,000	500,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		37,530	346,677	10,465,611	10,812,288
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		210	10,626	487,880	498,506
	2011		364	930	986,002	986,932
	2012		407	5,767	670,408	676,175
	2013		728	(27,697)	1,684,539	1,656,842
	2014		879	(57,978)	2,114,583	2,056,605
	2015		979	(233,503)	1,304,973	1,071,470
	2016		1,122	154,753	2,228,683	2,383,435
	2017		1,962	364,178	988,542	1,352,720
	2018		30,878	129,602		129,602
TOTAL SURPLUS (DEFICITS)			37,530	346,677	10,465,610	10,812,287
TOTAL CASH						26,722,826

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	990	165,365	166,355
	Case Reserves	(48,645)	(49,635)	84,636	35,001
	IBNR	48,645	38,645	224,999	263,644
	Discounted Claim Value	0	254	(12,655)	(12,400)
TOTAL FY 2010 CLAIMS		0	(9,746)	462,345	452,599
FUND YEAR 2011					
	Paid Claims	2,960	14,020	435,147	449,167
	Case Reserves	2,040	(8,324)	341,117	332,793
	IBNR	(5,000)	(5,696)	238,736	233,040
	Discounted Claim Value	0	591	(31,362)	(30,772)
TOTAL FY 2011 CLAIMS		0	591	983,638	984,228
FUND YEAR 2012					
	Paid Claims	3,881	14,719	1,466,690	1,481,410
	Case Reserves	16,420	17,076	180,069	197,145
	IBNR	(20,301)	(36,796)	623,240	586,444
	Discounted Claim Value	0	903	(45,106)	(44,203)
TOTAL FY 2012 CLAIMS		0	(4,097)	2,224,893	2,220,796
FUND YEAR 2013					
	Paid Claims	64,199	93,108	306,969	400,076
	Case Reserves	(136,689)	(116,357)	752,266	635,909
	IBNR	72,490	53,250	680,765	734,015
	Discounted Claim Value	0	732	(78,671)	(77,939)
TOTAL FY 2013 CLAIMS		0	30,732	1,661,329	1,692,061
FUND YEAR 2014					
	Paid Claims	5,372	27,844	401,039	428,883
	Case Reserves	(5,293)	122,652	410,814	533,466
	IBNR	(79)	(90,496)	1,268,147	1,177,651
	Discounted Claim Value	0	1,643	(81,671)	(80,028)
TOTAL FY 2014 CLAIMS		0	61,643	1,998,329	2,059,972
FUND YEAR 2015					
	Paid Claims	25,020	37,879	345,381	383,260
	Case Reserves	43,164	384,823	1,255,154	1,639,977
	IBNR	(68,184)	(187,701)	1,619,464	1,431,763
	Discounted Claim Value	0	2,585	(157,891)	(155,306)
TOTAL FY 2015 CLAIMS		0	237,585	3,062,109	3,299,694
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	198	192	250,120	250,312
	IBNR	(198)	(165,192)	2,394,880	2,229,688
	Discounted Claim Value	0	12,765	(162,270)	(149,505)
TOTAL FY 2016 CLAIMS		0	(152,235)	2,482,730	2,330,495
FUND YEAR 2017					
	Paid Claims	(167)	(154)	21,705	21,551
	Case Reserves	101,038	(70,126)	286,733	216,606
	IBNR	(101,038)	(319,887)	3,429,559	3,109,672
	Discounted Claim Value	0	31,184	(208,119)	(176,935)
TOTAL FY 2017 CLAIMS		(167)	(358,984)	3,529,878	3,170,894
FUND YEAR 2018					
	Paid Claims	0	0		0
	Case Reserves	603	1,210		1,210
	IBNR	311,994	1,250,387		1,250,387
	Discounted Claim Value	(17,461)	(69,902)		(69,902)
TOTAL FY 2018 CLAIMS		295,135	1,181,694	0	1,181,694
COMBINED TOTAL CLAIMS		294,968	987,184	16,405,251	17,392,434
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	April 30, 2018									
COVERAGE LINE-PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	0	2	0	18	40	60
April-18	0	0	0	0	0	2	0	11	52	65
NET CHGE	0	0	0	0	0	0	0	-7	12	5
Limited Reserves										\$2,542
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$89,500	\$65,200	\$155,200
April-18	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$84,500	\$80,200	\$165,200
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,000)	\$15,000	\$10,000
Ltd Incurred	\$0	\$0	\$0	\$0	\$18,499	\$475	\$99	\$84,905	\$80,200	\$184,177
COVERAGE LINE-GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	1	5	22	29	13	70
April-18	0	0	0	0	1	5	22	26	17	71
NET CHGE	0	0	0	0	0	0	0	-3	4	1
Limited Reserves										\$5,242
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$6,386	\$65,405	\$193,572	\$83,000	\$23,000	\$371,363
April-18	\$0	\$0	\$0	\$0	\$5,186	\$65,405	\$200,072	\$73,500	\$28,000	\$372,163
NET CHGE	\$0	\$0	\$0	\$0	(\$1,200)	\$0	\$6,500	(\$9,500)	\$5,000	\$800
Ltd Incurred	\$0	\$0	\$0	\$0	\$8,863	\$108,398	\$209,663	\$76,129	\$28,000	\$431,053
COVERAGE LINE-AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	0	2	0	3	4	9
April-18	0	0	0	0	0	2	1	4	5	12
NET CHGE	0	0	0	0	0	0	1	1	1	3
Limited Reserves										\$7,082
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$0	\$14,650	\$0	\$62,000	\$2,500	\$79,150
April-18	\$0	\$0	\$0	\$0	\$0	\$14,650	\$3,095	\$63,500	\$3,740	\$84,985
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$3,095	\$1,500	\$1,240	\$5,835
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,891	\$20,965	\$25,728	\$74,780	\$4,500	\$136,864
COVERAGE LINE-WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	9	15	25	33	35	117
April-18	0	0	0	0	8	15	25	31	50	129
NET CHGE	0	0	0	0	-1	0	0	-2	15	12
Limited Reserves										\$23,957
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$179,709	\$539,880	\$764,876	\$893,892	\$557,780	\$2,936,137
April-18	\$0	\$0	\$0	\$0	\$157,669	\$512,488	\$788,497	\$977,271	\$654,486	\$3,090,410
NET CHGE	\$0	\$0	\$0	\$0	(\$22,040)	(\$27,392)	\$23,621	\$83,378	\$96,706	\$154,273
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,010,483	\$2,380,215	\$2,595,472	\$2,081,929	\$852,072	\$9,920,171
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	0	0	0	0	10	24	47	83	92	256
April-18	0	0	0	0	9	24	48	72	124	277
NET CHGE	0	0	0	0	-1	0	1	-11	32	21
Limited Reserves										\$13,403
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
March-18	\$0	\$0	\$0	\$0	\$186,095	\$620,436	\$958,448	\$1,128,392	\$648,480	\$3,541,850
April-18	\$0	\$0	\$0	\$0	\$162,854	\$593,043	\$991,664	\$1,198,771	\$766,426	\$3,712,758
NET CHGE	\$0	\$0	\$0	\$0	(\$23,240)	(\$27,392)	\$33,216	\$70,378	\$117,946	\$170,908
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,048,736	\$2,510,052	\$2,830,963	\$2,317,742	\$964,772	\$10,672,265

FUND YEARS 2016 2017 2018

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
						AS OF			April 30, 2018						
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		28			Last Month		27			Last Year		16	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-18		TARGETED	Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	29-Apr-17	TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	9,099	9,099	11.24%	78,233
GEN LIABILITY	155,896	209,663	209,663	134.49%	130,272	83.56%	203,163	203,163	130.32%	128,925	82.70%	99,512	99,512	63.83%	105,771
AUTO LIABILITY	131,580	25,728	25,728	19.55%	106,655	81.06%	22,633	22,633	17.20%	105,298	80.03%	118,228	118,228	89.85%	81,615
WORKER'S COMP	4,616,644	2,595,472	2,595,472	56.22%	4,422,497	95.79%	2,516,361	2,516,361	54.51%	4,400,995	95.33%	2,446,575	2,446,575	52.99%	3,773,001
TOTAL ALL LINES	4,985,068	2,830,963	2,830,963	56.79%	4,740,371	95.09%	2,742,257	2,742,257	55.01%	4,716,166	94.61%	2,673,415	2,673,415	53.63%	4,038,621
NET PAYOUT %	\$1,839,298				36.90%										
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		16			Last Month		15			Last Year		4	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-18		TARGETED	Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	29-Apr-17	TARGETED
PROPERTY	83,000	84,905	84,905	102.30%	80,217	96.65%	89,905	89,905	108.32%	80,039	96.43%	25,535	25,535	30.77%	24,900
GEN LIABILITY	159,000	76,129	76,129	47.88%	107,877	67.85%	85,629	85,629	53.85%	105,047	66.07%	13,300	13,300	8.36%	15,900
AUTO LIABILITY	134,000	74,780	74,780	55.81%	83,116	62.03%	73,280	73,280	54.69%	79,838	59.58%	9,934	9,934	7.41%	13,400
WORKER'S COMP	4,709,000	2,081,929	2,081,929	44.21%	3,848,480	81.73%	1,945,760	1,945,760	41.32%	3,704,374	78.67%	752,610	752,610	15.98%	282,540
TOTAL ALL LINES	5,085,000	2,317,742	2,317,742	45.58%	4,119,690	81.02%	2,194,574	2,194,574	43.16%	3,969,298	78.06%	801,379	801,379	15.76%	336,740
NET PAYOUT %	\$1,118,972				22.01%										
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		4			Last Month		3			Last Year		-8	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-18		TARGETED	Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	29-Apr-17	TARGETED
PROPERTY	75,000	80,200	80,200	106.93%	22,500	30.00%	65,200	65,200	86.93%	17,250	23.00%	0	0	N/A	N/A
GEN LIABILITY	157,000	28,000	28,000	17.83%	15,700	10.00%	23,000	23,000	14.65%	9,420	6.00%	0	0	N/A	N/A
AUTO LIABILITY	131,000	4,500	4,500	3.44%	13,100	10.00%	2,500	2,500	1.91%	7,860	6.00%	0	0	N/A	N/A
WORKER'S COMP	4,455,000	852,072	852,072	19.13%	267,300	6.00%	649,062	649,062	14.57%	133,650	3.00%	0	0	N/A	N/A
TOTAL ALL LINES	4,818,000	964,772	964,772	20.02%	318,600	6.61%	739,762	739,762	15.35%	168,180	3.49%	0	0	N/A	N/A
NET PAYOUT %	\$198,347				4.12%										

FUND YEARS 2014 & 2015

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF April 30, 2018															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		52			Last Month		51			Last Year		40	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-18		TARGETED	Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	29-Apr-17	TARGETED
PROPERTY	62,322	18,499	18,499	29.68%	62,322	100.00%	18,499	18,499	29.68%	62,322	100.00%	19,168	19,168	30.76%	62,322
GEN LIABILITY	124,157	8,863	8,863	7.14%	119,820	96.51%	8,863	8,863	7.14%	119,658	96.38%	21,863	21,863	17.61%	114,822
AUTO LIABILITY	127,016	10,891	10,891	8.57%	119,320	93.94%	10,891	10,891	8.57%	118,907	93.62%	10,891	10,891	8.57%	113,428
WORKER'S COMP	4,356,301	2,010,483	2,010,483	46.15%	4,339,810	99.62%	2,021,219	2,021,219	46.40%	4,337,649	99.57%	2,097,206	2,097,206	48.14%	4,299,547
TOTAL ALL LINES	4,669,797	2,048,736	2,048,736	43.87%	4,641,272	99.39%	2,059,471	2,059,471	44.10%	4,638,536	99.33%	2,149,127	2,149,127	46.02%	4,590,119
NET PAYOUT %	\$1,885,881				40.38%										
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		40			Last Month		39			Last Year		28	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Apr-18		TARGETED	Incurred	Incurred	31-Mar-18		TARGETED	Incurred	Incurred	29-Apr-17	TARGETED
PROPERTY	80,948	475	475	0.59%	80,948	100.00%	475	475	0.59%	80,948	100.00%	53,863	53,863	66.54%	80,948
GEN LIABILITY	155,896	108,398	108,398	69.53%	144,175	92.48%	108,398	108,398	69.53%	143,339	91.95%	131,273	131,273	84.21%	130,272
AUTO LIABILITY	131,580	20,965	20,965	15.93%	117,503	89.30%	20,965	20,965	15.93%	116,856	88.81%	13,920	13,920	10.58%	106,655
WORKER'S COMP	4,449,750	2,380,215	2,380,215	53.49%	4,391,779	98.70%	2,377,926	2,377,926	53.44%	4,386,151	98.57%	2,243,137	2,243,137	50.41%	4,262,621
TOTAL ALL LINES	4,818,174	2,510,052	2,510,052	52.10%	4,734,404	98.26%	2,507,763	2,507,763	52.05%	4,727,294	98.11%	2,442,193	2,442,193	50.69%	4,580,495
NET PAYOUT %	\$1,917,009				39.79%										

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 25-18

MAY 2018

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 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000415			
000415	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 05/2018	5,500.00
			5,500.00
000416			
000416	PERMA RISK MANAGEMENT SERVICES	POSTAGE APRIL 2018	2.05
000416	PERMA RISK MANAGEMENT SERVICES	EXEC. DIRECTOR FEES 05/2018	13,625.92
			13,627.97
000417			
000417	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE 05/2018	637.50
			637.50
000418			
000418	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 05/2018	15,833.33
			15,833.33
000419			
000419	PACKET MEDIA GROUP, LLC	LEGAL AD #00032129-300399585	18.90
			18.90
000420			
000420	21ST CENTURY MEDIA-PHILLY CLUSTER	LEGAL AD #1564313	12.95
			12.95
000421			
000421	J.A. MONTGOMERY RISK CONTROL	RISK CONTROL SERVICES 05/2018	10,577.00

TOTAL PAYMENTS FY 2018 \$46,207.65

TOTAL PAYMENTS ALL FUND YEARS \$ 46,207.65

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. 26-18

JUNE 2018

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

2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000422			
000422	BORDEN PERLMAN SALISBURY&KELLY	INS CONSULT FEE 6/1 TO 7/1	5,500.00
			5,500.00
000423			
000423	PERMA RISK MANAGEMENT SERVICES	EXEC DIR FEE JUNE	13,625.92
			13,625.92
000424			
000424	THE ACTUARIAL ADVANTAGE	ACT CONSULT SERV	637.50
			637.50
000425			
000425	INSERVCO INSURANCE SERVICES	INVOICE 0396-0618 JUNE 2018	15,833.33
			15,833.33
000426			
000426	PACKET MEDIA GROUP, LLC	LEGAL AD 0618 PRINCETON PACKET	18.90
			18.90
000427			
000427	J.A. MONTGOMERY RISK CONTROL	RISK CONT SERV JUNE	10,577.00
			10,577.00
Total Payments FY 2018		46,192.65	

TOTAL PAYMENTS ALL FUND YEARS \$46,192.65

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: 2018							
Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	175,008.79	319,849.27	289,552.21	5,118,473.25	(4,781,296.27)	(860,806.56)	260,780.69
RECEIPTS							
Assessments	8,543.50	16,416.92	13,820.37	486,309.45	250,944.39	61,563.46	837,598.09
Refunds	0.00	8,975.00	0.00	217.76	0.00	0.00	9,192.76
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	676.43	676.43
TOTAL	8,543.50	25,391.92	13,820.37	486,527.21	250,944.39	62,239.89	847,467.28
EXPENSES							
Claims Transfers	0.00	1,200.00	760.22	255,787.95	0.00	0.00	257,748.17
Expenses	0.00	0.00	0.00	0.00	0.00	46,686.20	46,686.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,200.00	760.22	255,787.95	0.00	46,686.20	304,434.37
END BALANCE	183,552.29	344,041.19	302,612.36	5,349,212.51	(4,530,351.88)	(845,252.87)	803,813.60

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
MERCER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2018			
Description:		MCIFC General A/C	MCIFC Claims A/C	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$260,780.69	169515.51	\$	91,265.18
Opening Interest Accrual Balance	\$0.00	0	\$	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$847,467.28	\$9,651.43	\$837,815.85
10	(Withdrawals - Sales)	-\$304,434.37	-\$46,686.20	-\$257,748.17
Ending Cash & Investment Balance	\$803,813.60	\$132,480.74		\$671,332.86
Ending Interest Accrual Balance	\$0.00	\$0.00		\$0.00
Plus Outstanding Checks	\$222,882.03	\$92,906.66		\$129,975.37
(Less Deposits in Transit)	\$0.00	\$0.00		\$0.00
Balance per Bank	\$1,026,695.63	\$225,387.40		\$801,308.23

RESOLUTION NO. 27-18

**MERCER COUNTY INSURANCE FUND COMMISSION
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

WHEREAS, the MCIFC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

WHEREAS, it is necessary and appropriate for the MCIFC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

WHEREAS, the MCIFC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

WHEREAS, the MCIFC must comply with OPRA and reported New Jersey Case Law interpreting same; and

WHEREAS, the MCIFC did hold a closed session from which the public was excluded on June 25, 2018 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 April 1, 2018 to April 30, 2018 and May 1, 2018 to May 31, 2018 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on June 25, 2018.

ADOPTED:

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
04/01/2018 Thru 04/30/2018

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

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2018 Thru 04/30/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	15251	3960002053	001	OTTALAGANO, GREGORY	1/4/2018	1/4/2018	GREGORY OTTALAGANO	4/16/2018	Full & Final Settlement of All Claims	500.00	500.00
C	15453	3960002101	001	MORETTONI, ANTHONY	3/7/2018	3/7/2018	ANTHONY MORETTONI	4/30/2018	FULL/FINAL SETTLEMENT	260.22	260.22
Total for Coverage: Auto Liability							Number of entries: 2		760.22	760.22	
Coverage: General Liability											
C	15274	3960000303	001	GONZALEZ, EMILIO	5/22/2018	5/22/2018	AARON A SPORN MD	4/16/2018	IME AND REPORT	1,200.00	1,200.00
Total for Coverage: General Liability							Number of entries: 1		1,200.00	1,200.00	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 3		1,960.22	1,960.22	

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2018 Thru 05/31/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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I n s e r v c o R e p o r t T e r m i n o l o g y

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

Mercer County Ins Fund Comm - 396
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2018 Thru 05/31/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	15555	3900002137	001	RIEHL, ROBERT	3/5/2018	3/5/2018	ROBERT RIEHL	5/14/2018	FULL & FINAL SETTLEMENT	500.00	500.00
C	15555	3900001018	001	MCCARTHY, HANNAH	3/16/2018	3/16/2018	VERITEXT	5/14/2018	INV 083276921	654.20	654.20
C	15557	3900001422	001	WALL, MARY	9/1/2017	9/1/2017	CRT SUPPORT CORP	5/14/2018	INV 12478	254.85	254.85
Total for Coverage: Auto Liability								Number of entries: 3	1,419.05	1,419.05	
Coverage: General Liability											
R	411017428	3900000620	001	SCOTT, TERRENCE	1/26/2018	1/26/2018	SAFEHOLD SPECIAL RISK INV	5/25/2018	RECOVERY	-8,975.00	-8,975.00
Total for Coverage: General Liability								Number of entries: 1	-8,975.00	-8,975.00	
Total for Mercer County Ins Fund Comm - 396								Number of entries: 4	-7,555.95	-7,555.95	



First Managed Care Option, Inc.

First MCO Bill Review Services

MERCER CO INS COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals	FMCO Fee	Net Savings
Total 2014	\$822,559	\$509,923	\$814,817	\$312,636	38%	752	618	134	82%	6	\$61,563	\$251,073
Total 2015	\$718,860	\$435,127	\$706,183	\$283,733	39%	695	558	137	80%	18	\$56,661	\$227,072
Total 2016	\$1,310,806	\$661,339	\$1,492,038	\$649,467	50%	1,311	1,172	139	89%	18	\$129,313	\$520,155
Total 2017	\$858,268	\$428,786	\$995,115	\$429,482	50%	819	686	133	84%	13	\$85,891	\$343,591
Jan-18	\$96,388	\$28,915	\$100,774	\$67,474	70%	91	85	6	93%	1	\$13,484	\$53,990
Feb-18	\$82,710	\$38,185	\$147,440	\$44,525	54%	71	57	14	80%	1	\$8,905	\$35,620
Mar-18	\$71,745	\$40,127	\$70,632	\$31,618	44%	75	64	11	85%	9	\$6,324	\$25,295
Apr-18	\$35,052	\$20,653	\$62,351	\$14,398	41%	94	75	19	80%	1	\$2,880	\$11,519
May-18	\$221,506	\$91,282	\$200,451	\$130,224	59%	98	82	16	84%	0	\$26,045	\$104,179
Total 2018	\$507,401	\$219,161	\$581,649	\$288,239	57%	429	363	66	85%	12	\$57,637	\$230,602
Total to Date	\$4,217,895	\$2,254,337	\$4,589,801	\$1,963,558	47%	4,006	3,397	609	85%	67	\$391,065	\$1,572,493

Report Run Date:06/01/2018

MCC



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: June 15, 2018

**April - June 2018
RISK CONTROL ACTIVITIES**

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	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

- **April 18:** One session of Forklift Certification training was conducted for MCIFC.
- **April 18:** Attended the MCIFC Accident Review Panel Meeting in Trenton.
- **April 23:** Attended the MCIFC Meeting in Trenton.
- **April 23:** Attended the MCIFC Claims Committee meeting in Trenton.
- **May 18:** One session of Respiratory Fit Testing was conducted for MCIFC.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

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

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

Ticks and Tick-borne Diseases – May

Tick and Tick-Borne Diseases

The New Jersey Department of Agriculture reported an exotic tick has been newly found in our state. The Longhorned or Bush Tick was first identified in Hunterdon County last autumn. This spring the tick was also found in Union County, and the Department of Agriculture confirmed the tick survived the Jersey winter. How the tick arrived in New Jersey remains a mystery. Tests on the exotic tick in November failed to reveal any tick-borne diseases.

Like deer ticks, the nymphs of the Longhorned tick are very small (resembling tiny spiders) and can easily go unnoticed on animals and people. This tick is known to infest deer and a wide range of other hosts. Therefore, it has the potential to infect multiple North American wildlife species.

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. According to N.J. Department of Health, ticks in the State can carry a variety of diseases.

- 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 the 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.

While Lyme disease is the most prevalent tick-borne disease, there are several other tick-borne diseases that are present in New Jersey according to the State Department of Health:

- **Tularemia** – a bacterial disease
- **Ehrlichiosis** – a general name used to describe several bacterial diseases
- **Powassan (POW)** - a virus that can cause encephalitis or meningitis
- **Babesiosis** – a parasite that infects red blood cells.
- **Anaplasmosis** – a bacterial disease that can be a serious illness if not treated properly
- **Rocky Mountain spotted fever (RMSF)** – a bacterial infection increasing in frequency in New Jersey.
- **Southern tick-associated rash illness (STARI)** – the cause of STARI remains unknown

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

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 the 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.

Employees

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Work whenever possible from mowed areas when performing tasks near wood lines. Use the middle of trails when in the woods.
- Wear light-colored clothing, including long-sleeved shirts and long pants. This makes ticks easy to spot before they find a place to bite you. Tuck pant legs into shoes or socks, and shirttails into pants.
 - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
 - When you get 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. Be sure to re-apply during the day 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.
 - Wash the area with soap and warm water.

Do not use petroleum jelly, hot matches, nail polish remover, or other products to remove a tick.

Employees should report tick bites to their employer and closely monitor their health. They should immediately consult their physician if they experience a rash, fever, headache, joint or muscle pains, or swollen lymph nodes within 30 days of a tick bite. Be sure to tell the doctor about your recent tick bite, when the bite occurred, and where you most likely acquired the tick.

RESOLUTION NO. 28-18

**MERCER COUNTY INSURANCE FUND COMMISSION
AUTHORIZING A CLOSED SESSION TO DISCUSS
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)
RELATED TO PENDING OR ANTICIPATED LITIGATION**

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

WHEREAS, the MCIFC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

WHEREAS, it is necessary and appropriate for the MCIFC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said MERCER County Insurance Fund Commission pursuant to the Open Public Meetings Act as follows:

The MCIFC shall hold a closed session from which the public shall be excluded on June 25, 2018.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the MCIFC will take in said litigation, strengths and weaknesses of MCIFC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the MCIFC monthly meeting agenda for June 25, 2018 which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the MCIFC and the claimant no longer exist.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on June 25, 2018.

ADOPTED:

DATE

ATTEST:

DATE

PAYMENT AUTHORIZIATION REQUESTS

June 25, 2018

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
39600002119	Nakinya Cloud	Worker Compensation	PAR
39600002036	Lawrence Hannawacker	Worker Compensation	PAR
39600001376	Anthony Herbert	Worker Compensation	SAR
39600002120	Anibal Hernandez	Worker Compensation	PAR
39600001066	Judi Iszard	Worker Compensation	SAR
39600002062	Mark Jackson	Worker Compensation	PAR
39600002154	Jessica Marasco	Worker Compensation	PAR
39600000075	Paul Panfili	Worker Compensation	SAR
39600000601	Asim Shabazz	Worker Compensation	SAR
39600000594	Asim Shabazz	Worker Compensation	SAR
39600001806	Kenneth Tucci	Worker Compensation	PAR
39600002178	Marlon Webb	Worker Compensation	PAR
39600001940	Mercer County	Property	PAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 23, 2018
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
10:30 AM**

Meeting was called to order by Chairman Mair. Ms. Dodd read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Andrew A. Mair	Present
K. Megan Clark Hughes	Absent
Raissa Walker	Absent
Lillian Nazzaro (<i>Alternate</i>)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Keith Platt Conner Strong & Buckelew Michael Cusack
Managed Care Services	First MCO Jessica Alters
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Risk Management Consultant	Borden Perlman Salisbury & Kelly Megan Sweigart Jeff Martin
Attorney	Paul Adezio, Esq.
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 MARCH 26, 2018

Mr. Mair asked the Executive Director to explain the two step process for the online Risk Management System he spoke about last month. Executive Director advised the NJCE Board of Fund Commissioners authorized the Executive Director to draft and release a Request for Qualifications for RIMIS. Executive Director explained the first phase of the process was the collection of underwriting data. Currently this information was being collected through excel spreadsheets which were updated by each member entity or their risk manager. The new system would allow the information to be updated online. Executive Director estimated that process should take about a year. Phase 2 in year two, is for a proprietary system for the NJCE. This will required the third party administrators to upload claim data into the NJCE allowing for information to be housed in one system. In addition more data analytics and studies could be done.

In response to Chairman Mair's inquiry regarding the payroll auditor Ms. Dodd advised she thought the auditor would reach out to Ms. Hughes and Doug Borden's office.

Ms. Nazzaro noted she had a correction to the closed minutes regarding the Chapman matter, making a change to the last sentence. Ms. Dodd advised she would make that change accordingly to the closed minutes.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES WITH
THE CHANGES DISCUSSED TO THE CLOSED MINUTES OF
MARCH 26, 2018**

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

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Prince reported the Safety Committee last met on April 19th and was scheduled to meet again on May 16th. Mr. Prince advised his associate Mr. Sloane would attend that meeting and concluded his report unless there were any questions.

CLAIMS COMMITTEE: Mr. Cusack advised the Claims Committee met prior to the Executive Meeting and discussed 4 worker compensation PARS that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director reported there was one action item for his report along with some informational items.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of March was included in the agenda. Executive Director advised there were 7 certificate of insurances issued during the month.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE
REPORT FOR THE MONTH OF FEBRUARY**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE did not meet in March and was scheduled to meet again on April 26, 2018 at 1:00 PM. Executive Director reported efforts were underway to offer membership to the County of Monmouth and County of Essex and expected applicable resolutions to be submitted for approval at that meeting.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the February Financial Fast Track was included in the agenda. The Commission had a surplus of \$7,686,276 as of February 28, 2018. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$768,821 of the surplus was the MCIFC's share of the CELJIF equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. As of February 28, 2018 the Fund had a surplus of \$10,515,477 and the cash balance was \$19,331,388. 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 March were included in the agenda. Executive Director reported he reviewed the Claim Activity Report and noted there were no anomalies, however there were several property claims. Mr. Platt advised there were approximately 30 County vehicles damaged by vandals in one of the County's parking lots. Mr. Platt noted most of the damage was done to the windshields. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis which was included in the agenda. Executive Director advised all of the Fund Years were profitable and reflected in the Financial Fast Track. Executive Director noted the loss funds would be evaluated in preparation of the 2019 budget. Executive Director asked if anyone had any questions on the claim monitoring reports.

MAY MEETING: Executive Director advised the Commission was not scheduled to meet in May and the next meeting was scheduled for June 25, 2018.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Mair advised the Treasurer was not present. Chairman Mair advised the April Bill List, Resolution 22-18 was included in the agenda.

**MOTION TO APPROVE RESOLUTION 22-18, APRIL BILL LIST
IN THE AMOUNT OF \$46,686.20**

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

In response to Chairman Mair's inquiry Ms. Dodd advised NJ Advance Media was one of the Commission's official newspapers used for advertising.

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

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

CLAIMS SERVICE: Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 23-18, Disclosure of Liability Claims Check Register, was included in the agenda along with a copy of the check register for March 1, 2018 to March 31, 2018.

**MOTION TO APPROVE RESOLUTION 23-18 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

MANAGED CARE: Ms. Alters advised she would review her report which was included in the agenda. Ms. Alters reported bills were received in the amount of \$71,745 for the month of March. First MCO repriced the bills to \$40,127 for a total savings of \$31,618 or 44%. Ms. Alters noted the PPO Penetration was 85%. Ms. Alters advised that concluded her report unless there were any questions.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the March - April Risk Control Activity Report which was included in the agenda. Mr. Prince reported last month he spoke about the 2018 BRIT Safety Grant and advised he sent the information to the Corrections Department and would also forward some examples of what other Counties have done in terms of cameras, body worn cameras and covered purchases. Mr. Prince noted he would

also speak with the Warden in the near future and when he had a response would report back to the Commission in terms of utilizing the grant funds.

RISK MANAGER CONSULTANT: Ms. Sweigart advised she did not have anything to report at this time, however she wanted to introduce Jeff Martin of her office and noted he would be attending some of the future meetings.

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 Yes, 0 Nays

Seeing no member 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 Yes, 0 Nays

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 24-18 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 24-18 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

In response to Mr. Adezio's inquiry regarding the settlement that was discussed during closed session,

Executive Director advised there was no need to approve the EPL matter as the Commission was not paying any monies for this claim.

Ana-Eliza T. Bauersachs advised there was a new worker compensation statute enacted last July, section 37.1 which allows for full compensation of payment to correction officers. Ms. Bauersachs reported it was her understanding the County already gives correction Officers full salary for a year similar to sheriff officers. There were other Counties that do not do this. Ms. Bauersachs advised it was not clear from the language in the statute if this included overtime payments. Ms. Bauersachs explained one petitioner was asking for a supplemental payment of benefits based on the new law. Ms. Bauersachs read the paragraph of the section 37.1 pertaining to the overtime. Ms. Bauersachs advised her office has had some internal discussions on this topic. Executive Director asked that Ms. Bauersachs send a copy of the document she was referring too.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:22AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary