

MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
AUGUST 3, 2018

MERCER COUNTY
MCDADE ADMINISTRATION BUILDING
640 SOUTH BROAD STREET
ROOM 211
TRENTON, NJ 08650-8068
9:30 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: AUGUST 3, 2018
640 S. BROAD STREET, ROOM 211
TRENTON, NJ 08650-8068
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 25, 2018 Open MinutesAppendix I
June 25, 2018 Closed MinutesHandout**

- CORRESPONDENCE:**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-16**

- TREASURER – David Miller**
 - Resolution 30-18 July Bill List- *Motion*Page 17
 - May Treasurer Reports..... Pages 18-19

- ATTORNEY – Paul Adezio, Esq. Verbal**

- CLAIMS SERVICE –Inservco Insurance Services, Inc. - *Motion***
 - Resolution 31-18 Authorizing Disclosure of Liability Claims Check Register..... Pages 20-21
 - Liability Claim Payments 6-1-18 to 6-30-18..... Pages 22-23

- MANAGED CARE – First MCO**
 - Monthly Summary Report – June.....Page 24

- NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 25
 - Safety Director Bulletin – Preparing for the 2018 Hurricane SeasonPage 26

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

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

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 27-29**
Resolution [32-18](#) 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: September 24, 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: August 3, 2018
Memo to: Commissioners of the Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Certificate of Insurance Report (Pages 5-6) – Attached on pages 5-6 is the certificate of issuance reports from the NJCE listing the certificates issued for the month of June. There were 8 certificate of insurances issued during the month.

Motion to approve the certificate of insurance reports for the month of June

Worker Compensation Case Management Services (Page 7) – Included in the agenda on page 7 is Resolution 29-18, Authorizing the Services of Susan Schaefer, LLC to continue to provide worker compensation case management services for the Mercer County Insurance Fund Commission for the period of July 1, 2018 through July 30, 2019. This resolution was reviewed by the Commission Attorney.

Motion to adopt Resolution 29-18 Authorizing the Services Of Susan Schaeffer, LLC

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 8-9) - The NJCE met on June 28, 2018. Included in the agenda on pages 8-9 is a summary report of the meeting. The next NJCE meeting is scheduled for September 27, 2018 at 1:00 PM at the Camden County College Regional Training Center.

MCIFC Property & Casualty Financial Fast Track (Pages 10-11) – Included in the agenda on pages 10-11 is a copy of the Financial Fast Track as of **May 31, 2018**. The report indicates the Commission has a surplus of **\$9,109,477**. 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 May 31, 2018 is **\$823,210**.

NJCE Property and Casualty Financial Fast Track (Pages 12-13) – Included in the agenda on pages 12-13 is a copy of the NJCE Financial Fast Track for the month of May As of **May 31, 2018** the Fund has a surplus of **\$10,876,473**. The cash balance is **\$26,329,728**.

Claims Tracking Reports (Pages 14-16) - Included in the agenda on pages 14-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2018. The Executive Director will review the reports with the Commission.

- ❑ **2019 Renewal** – The Fund Office recently sent the 2019 Renewal Data Schedules and Ancillary Renewal Applications to the Commission Risk Manager for completion. The updated documents should be returned by e-mail to Cathy Dodd no later than Friday, August 24, 2018. Since the budget process is dependent on the timely receipt of the renewal data we ask your cooperation in meeting the due dates.

- ❑ **2017 Commission Audit** – Mr. Jim Miles of Bowman & Company, LLP is starting the 2017 Commission Audit. We expect Mr. Miles to present a copy of the audit at our September meeting.

- ❑ **2018 Meeting Schedule** – The Commission is not scheduled to meet again until September 24, 2018. The Commission previously adopted Resolution 10-18, Authorizing the Commission Treasurer to Process Contracted Payments and Expenses when the Commission does not meet.

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2018 To 6/30/18

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Panek's Golf Car Service CO I - County of Mercer	374 Eggerts Crossing Rd Ewing, NJ 08638	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Policy if required by written contract.	6/1/2018 #1906113	GL OTH
H - Hopewell Township I - County of Mercer	201 Washington Crossing-Pennington Road Titusville, NJ 08560	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 the Mercer County 4-H Club's livestock.	6/4/2018 #1907067	GL AU EX WC OTH
H - New Jersey Junior Breeder's I - County of Mercer	Fund, Inc. New Jersey Department of Agriculture P.O. Box 330 Trenton, NJ 08625	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 the Mercer County 4-H Club's livestock.	6/4/2018 #1907068	GL AU EX WC OTH
H - New Jersey Junior Breeder's Fund I - County of Mercer	Inc. New Jersey Department of Agriculture P.O. Box 330 Trenton, NJ 08625	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 Mercer County 4-H Event July 25 July 31, 2018	6/5/2018 #1907148	GL AU EX WC OTH
H - Hopewell Township I - County of Mercer	201 Washington Crossing-Pennington Road Titusville, NJ 08560	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 Mercer County 4-H Event July 23 - July 30, 2018	6/5/2018 #1907149	GL AU EX WC OTH

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 6/1/2018 To 6/30/18

H - Motor Vehicle Commission I - County of Mercer	Business License Services Bureau P.O. Box 170 Trenton, NJ 08666	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	6/7/2018 #1908129	GL AU EX WC OTH
H - Motor Vehicle Commission I - County of Mercer	Business License Services Bureau P.O. Box 170 Trenton, NJ 08666	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	6/7/2018 #1908130	GL AU EX WC OTH
H - Hopewell Township I - County of Mercer	201 Washington Crossing-Pennington Road Titusville, NJ 08560	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 as respect to The Rutgers Masters Gardeners of Mercer County 16th annual Insect Festival to be held on Saturday September 8th, 2018 from 10:00am - 1:00pm.	6/21/2018 #1911762	GL AU EX WC OTH
Total # of Holders: 8				

RESOLUTION NO. 29-18

MERCER COUNTY INSURANCE FUND COMMISSION

**AUTHORIZING THE SERVICES OF
SUSAN SCHAEFER, LLC**

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

WHEREAS, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services

WHEREAS, the Mercer County Insurance Fund Commission has a need for worker compensation case management services

WHEREAS, the Mercer County Board of Chosen Freeholders on June 28, 2018 adopted Resolution 2018-312 to authorize a professional service agreement (awarded through a non-fair and open process) with Susan Schaefer, LLC for worker compensation case management services for the County of Mercer and the Mercer County Insurance Fund Commission for the period of July 1, 2018 through July 30, 2019. Amount not to exceed: \$85/hour - \$207,000.00 annually. This amount will be paid as an expense under the Commission’s respective claim file.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Mercer County Insurance Fund Commission that the Commission agrees to authorize the services of Susan Schaefer, LLC pursuant to the terms and conditions of Mercer County Freeholders Resolution 2018-312.

ADOPTED by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on August 3, 2018.

ADOPTED:

BY: _____
ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

DATE

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: June 28, 2018
To: Mercer County Insurance Fund Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

December 31, 2017 Audit: Fund Auditor submitted and reviewed a draft financial audit for the period ending December 31, 2017. Fund Auditor noted a final report would be prepared for the next meeting and stated there were no recommendations or findings. The Board adopted Resolution 33-18 authorizing the Fund office to file the draft audit and request an extension to submit the final report to the Department of Community Affairs.

Underwriting Data Validation: As previously discussed, during the 2017 budget development the Board agreed that the Fund introduce progressive initiatives to obtain consistent and ratable data through payroll audits, property appraisals and an online underwriting data system.

Payroll Audits: Bowman & Company continues to survey members to perform a 2017 workers' compensation insurance exposure verification audit as part of the 2019 renewal. Mr. Miles reported a majority of the data has been collected; once categorized each member will verify accurateness before the information is transferred to the Fund office.

Risk Management Information System (RMIS): At the last meeting, the Board adopted a resolution initiating the use of a competitive contracting request for proposals (CCRFP) for the procurement of a RMIS. Fund Attorney reported the responses were reviewed by a sub-committee and all were rejected to be non-compliant with the CCRFP specifications. The Board adopted Resolution 32-18 noting the rejection of responses based on non-compliance.

2019 Renewal - Data Collection: As in the past, the fund office will start the data collection process for the 2019 renewal in order to provide relevant information to underwriters. The process will begin in mid-July with deadline to have all exposure data by September to present a budget by the October meeting.

Financial Fast Track: The Financial Fast Track as of April 30, 2018 reflected a statutory surplus of \$10.8 million.

Underwriting Manager: Report submitted on two recommendations coming out of the NJCE Coverage Committee meeting: 1) Self-Insured Layer Policy Forms and 2) Cyber Reimbursement Program. Underwriting Manager reported that a 2020 initiative is to move to a manuscript policy form, which would strengthen coverage review and ultimately claim determinations. The process would require services of a Technical Writer and a Coverage

Attorney with the NJCE acting as the lead and disseminating any policy form to the local Commission/County members. The other initiative is to develop a compliance program on minimum cyber security standards for County operations; the program would include a deductible reimbursement in the event of a claim. The Board agreed to the recommendations and authorized the Coverage Committee to move forward and report back when available.

Best Practices Workshop 2018: The next workshop is scheduled for Fall 2018; those interested in participating in a planning committee conference call were invited to contact the Fund office for more information.

Risk Control: Safety Director submitted a report reflecting the risk control activities from April to July 2018 and Safety Director Bulletins distributed during that time. Safety Director reminded members that BRIT provides a free online training platform for members to access as an additional resource.

Claims Status Summary: AmeriHealth Casualty Services provided a summary report of open claims with reserves, which was reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 27, 2018 at 1:00PM at the Camden County Emergency Training Center.

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2018		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	657,372	3,286,859	31,314,797	34,601,656
2.	CLAIM EXPENSES				
	Paid Claims	197,738	838,798	6,309,895	7,148,692
	Case Reserves	(164,437)	530,365	3,017,956	3,548,321
	IBNR	326,740	(842,829)	3,621,934	2,779,106
	Discounted Claim Value	(4,478)	71,282	(220,882)	(149,599)
	TOTAL CLAIMS	355,564	597,616	12,728,903	13,326,519
3.	EXPENSES				
	Excess Premiums	208,077	1,040,386	9,459,795	10,500,182
	Administrative	46,995	236,709	2,239,105	2,475,813
	TOTAL EXPENSES	255,072	1,277,095	11,698,900	12,975,995
4.	UNDERWRITING PROFIT (1-2-3)	46,736	1,412,148	6,886,993	8,299,142
5.	INVESTMENT INCOME	0	0	0	0
6.	PROFIT (4 + 5)	46,736	1,412,148	6,886,993	8,299,142
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	6,774	47,411	762,925	810,336
11.	SURPLUS (6 + 7 + 8)	53,510	1,459,559	7,649,918	9,109,477
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	414	18,908	2,420,544	2,439,451
	2015	(8,546)	93,298	1,921,196	2,014,494
	2016	489	318,494	1,900,054	2,218,548
	2017	475	729,218	1,408,124	2,137,343
	2018	60,679	299,641		299,641
	TOTAL SURPLUS (DEFICITS)	53,510	1,459,559	7,649,919	9,109,478
	TOTAL CASH				823,210

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	May 31, 2018	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2014				
Paid Claims	4,014	21,032	1,869,284	1,890,316
Case Reserves	(6,806)	(28,529)	184,577	156,048
IBNR	2,792	(17,503)	510,949	493,446
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	10,193	51,186	1,867,042	1,918,228
Case Reserves	(20,994)	(143,382)	715,431	572,048
IBNR	19,776	(40,304)	515,502	475,198
Discounted Claim Value	0	13,274	(40,751)	(27,477)
TOTAL FY 2015 CLAIMS	8,975	(119,226)	3,057,223	2,937,998
FUND YEAR 2016				
Paid Claims	18,104	138,418	1,718,985	1,857,402
Case Reserves	(27,308)	(168,880)	1,133,237	964,357
IBNR	9,203	(295,038)	538,778	243,741
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	81,842	346,230	854,584	1,200,813
Case Reserves	(48,900)	165,159	984,712	1,149,870
IBNR	(32,941)	(1,257,388)	2,056,705	799,316
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	83,585	281,932		281,932
Case Reserves	(60,429)	705,997		705,997
IBNR	327,910	767,405		767,405
Discounted Claim Value	(4,478)	(24,832)		(24,832)
TOTAL FY 2018 CLAIMS	346,589	1,730,502	0	1,730,502
COMBINED TOTAL CLAIMS	355,564	597,616	12,728,903	13,326,519

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	May 31, 2018		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	1,847,068	8,859,453	118,535,964	127,395,417
2.	CLAIM EXPENSES				
	Paid Claims	4,761	193,167	3,142,296	3,335,463
	Case Reserves	202,533	484,043	3,560,908	4,044,951
	IBNR	104,836	641,350	10,479,791	11,121,141
	Discounted Claim Value	(17,423)	(36,669)	(777,744)	(814,413)
	TOTAL CLAIMS	294,707	1,281,891	16,405,251	17,687,142
3.	EXPENSES				
	Excess Premiums	1,375,478	6,520,557	82,005,406	88,525,963
	Administrative	138,160	696,289	8,815,738	9,512,028
	TOTAL EXPENSES	1,513,638	7,216,846	90,821,144	98,037,991
4.	UNDERWRITING PROFIT (1-2-3)	38,723	360,716	11,309,569	11,670,285
5.	INVESTMENT INCOME	25,462	50,147	263,592	313,739
6.	PROFIT (4+5)	64,185	410,862	11,573,162	11,984,024
7.	Dividend	0	0	500,000	500,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	64,185	410,862	10,465,611	10,876,473
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	821	11,447	487,880	499,327
	2011	1,418	2,348	986,002	988,350
	2012	1,586	7,354	670,408	677,761
	2013	2,785	(24,912)	1,684,539	1,659,627
	2014	3,429	(54,550)	2,114,583	2,060,033
	2015	3,799	(229,704)	1,304,973	1,075,269
	2016	4,383	159,136	2,228,683	2,387,818
	2017	4,184	368,362	988,542	1,356,904
	2018	41,779	171,382		171,382
	TOTAL SURPLUS (DEFICITS)	64,185	410,862	10,465,610	10,876,472
	TOTAL CASH				26,329,728

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF		May 31, 2018		
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	990	165,365	166,355
Case Reserves	(1)	(49,636)	84,636	35,000
IBNR	1	38,646	224,999	263,645
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	16,980	435,147	452,127
Case Reserves	8,039	(285)	341,117	340,832
IBNR	(10,999)	(16,695)	238,736	222,041
Discounted Claim Value	0	591	(31,362)	(30,772)
TOTAL FY 2011 CLAIMS	0	591	983,638	984,228
FUND YEAR 2012				
Paid Claims	3,581	18,300	1,466,690	1,484,991
Case Reserves	(101,655)	(84,579)	180,069	95,490
IBNR	98,074	61,279	623,240	684,519
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	1,499	94,607	306,969	401,576
Case Reserves	(1,508)	(117,865)	752,266	634,400
IBNR	9	53,259	680,765	734,024
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	(4,481)	23,363	401,039	424,401
Case Reserves	51,050	173,702	410,814	584,516
IBNR	(46,569)	(137,065)	1,268,147	1,131,082
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	1,179	39,058	345,381	384,439
Case Reserves	244,882	629,704	1,255,154	1,884,858
IBNR	(246,061)	(433,762)	1,619,464	1,185,702
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	1,078	1,270	250,120	251,390
IBNR	(1,078)	(166,270)	2,394,880	2,228,610
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	23	(131)	21,705	21,574
Case Reserves	(52)	(70,178)	286,733	216,555
IBNR	29	(319,858)	3,429,559	3,109,701
Discounted Claim Value	0	31,184	(208,119)	(176,935)
TOTAL FY 2017 CLAIMS	0	(358,984)	3,529,878	3,170,894
FUND YEAR 2018				
Paid Claims	0	0		0
Case Reserves	700	1,910		1,910
IBNR	311,430	1,561,817		1,561,817
Discounted Claim Value	(17,423)	(87,325)		(87,325)
TOTAL FY 2018 CLAIMS	294,707	1,476,401	0	1,476,401
COMBINED TOTAL CLAIMS	294,707	1,281,891	16,405,251	17,687,142

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	June 30, 2018										
COVERAGE LINE-PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	0	0	0	0	0	2	0	9	59	70	
June-18	0	0	0	0	0	2	0	7	45	54	
NET CHGE	0	0	0	0	0	0	0	-2	-14	-16	
Limited Reserves										\$4,085	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$83,500	\$65,700	\$149,700	
June-18	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$80,000	\$140,100	\$220,600	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,500)	\$74,400	\$70,900	
Ltd Incurred	\$0	\$0	\$0	\$0	\$18,499	\$475	\$99	\$80,405	\$140,100	\$239,577	
COVERAGE LINE-GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	0	0	0	0	1	6	19	28	17	71	
June-18	0	0	0	0	1	6	15	28	25	75	
NET CHGE	0	0	0	0	0	0	-4	0	8	4	
Limited Reserves										\$5,002	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	\$0	\$0	\$0	\$0	\$5,186	\$74,380	\$183,572	\$95,000	\$21,000	\$379,138	
June-18	\$0	\$0	\$0	\$0	\$5,186	\$74,380	\$160,072	\$95,000	\$40,500	\$375,138	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$23,500)	\$0	\$19,500	(\$4,000)	
Ltd Incurred	\$0	\$0	\$0	\$0	\$8,863	\$108,398	\$169,663	\$97,629	\$40,500	\$425,053	
COVERAGE LINE-AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	0	0	0	0	0	2	0	4	4	10	
June-18	0	0	0	0	0	2	0	4	4	10	
NET CHGE	0	0	0	0	0	0	0	0	0	0	
Limited Reserves										\$8,050	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	\$0	\$0	\$0	\$0	\$0	\$13,996	\$0	\$63,500	\$2,500	\$79,996	
June-18	\$0	\$0	\$0	\$0	\$0	\$13,996	\$0	\$63,500	\$3,000	\$80,496	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$500	
Ltd Incurred	\$0	\$0	\$0	\$0	\$10,891	\$20,965	\$22,898	\$74,780	\$4,322	\$133,856	
COVERAGE LINE-WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	0	0	0	0	8	15	25	31	48	127	
June-18	0	0	0	0	8	15	25	27	62	137	
NET CHGE	0	0	0	0	0	0	0	-4	14	10	
Limited Reserves										\$24,637	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	\$0	\$0	\$0	\$0	\$150,863	\$483,173	\$780,784	\$907,870	\$616,797	\$2,939,487	
June-18	\$0	\$0	\$0	\$0	\$161,237	\$492,738	\$743,972	\$832,708	\$1,144,574	\$3,375,230	
NET CHGE	\$0	\$0	\$0	\$0	\$10,375	\$9,565	(\$36,812)	(\$75,162)	\$527,778	\$435,743	
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,018,176	\$2,373,274	\$2,590,897	\$2,072,694	\$1,536,300	\$10,591,341	
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	0	0	0	0	9	25	44	72	128	278	
June-18	0	0	0	0	9	25	40	66	136	276	
NET CHGE	0	0	0	0	0	0	-4	-6	8	-2	
Limited Reserves										\$14,679	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL	
May-18	\$0	\$0	\$0	\$0	\$156,048	\$572,049	\$964,357	\$1,149,870	\$705,997	\$3,548,321	
June-18	\$0	\$0	\$0	\$0	\$166,423	\$581,614	\$904,045	\$1,071,208	\$1,328,174	\$4,051,464	
NET CHGE	\$0	\$0	\$0	\$0	\$10,375	\$9,565	(\$60,312)	(\$78,662)	\$622,178	\$503,143	
Ltd Incurred	\$0	\$0	\$0	\$0	\$2,056,428	\$2,503,112	\$2,783,557	\$2,325,508	\$1,721,222	\$11,389,828	

FUND YEARS 2016 2017 2018

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF																
June 30, 2018																
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		30	MONTH	Last Month		29	MONTH	Last Year		18	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-18		Unlimited Incurred	Limited Incurred	Actual 31-May-18		Unlimited Incurred	Limited Incurred	Actual 29-Jun-17		Actual	TARGETED	TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	8,599	8,599	10.62%	78,590	97.09%
GEN LIABILITY	155,896	169,663	169,663	108.83%	133,393	85.57%	193,163	193,163	123.91%	131,970	84.65%	119,191	119,191	76.46%	110,934	71.16%
AUTO LIABILITY	131,580	22,898	22,898	17.40%	109,095	82.91%	22,898	22,898	17.40%	107,923	82.02%	118,228	118,228	89.85%	87,411	66.43%
WORKER'S COMP	4,616,644	2,590,897	2,590,897	56.12%	4,458,372	96.57%	2,605,599	2,605,599	56.44%	4,441,643	96.21%	2,519,340	2,519,340	54.57%	3,984,675	86.31%
TOTAL ALL LINES	4,985,068	2,783,557	2,783,557	55.84%	4,781,808	95.92%	2,821,759	2,821,759	56.60%	4,762,484	95.53%	2,765,359	2,765,359	55.47%	4,261,610	85.49%
NET PAYOUT %	\$1,879,513					37.70%										
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		18	MONTH	Last Month		17	MONTH	Last Year		6	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-18		Unlimited Incurred	Limited Incurred	Actual 31-May-18		Unlimited Incurred	Limited Incurred	Actual 29-Jun-17		Actual	TARGETED	TARGETED
PROPERTY	83,000	80,405	80,405	96.87%	80,583	97.09%	83,905	83,905	101.09%	80,403	96.87%	32,270	32,270	38.88%	37,350	45.00%
GEN LIABILITY	159,000	97,629	97,629	61.40%	113,143	71.16%	97,629	97,629	61.40%	110,578	69.55%	30,783	30,783	19.36%	30,210	19.00%
AUTO LIABILITY	134,000	74,780	74,780	55.81%	89,019	66.43%	74,780	74,780	55.81%	86,173	64.31%	65,706	65,706	49.03%	26,800	20.00%
WORKER'S COMP	4,709,000	2,072,694	2,072,694	44.02%	4,064,388	86.31%	2,094,370	2,094,370	44.48%	3,966,476	84.23%	1,392,634	1,392,634	29.57%	659,260	14.00%
TOTAL ALL LINES	5,085,000	2,325,508	2,325,508	45.73%	4,347,132	85.49%	2,350,684	2,350,684	46.23%	4,243,630	83.45%	1,521,394	1,521,394	29.92%	753,620	14.82%
NET PAYOUT %	\$1,254,300					24.67%										
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		6	MONTH	Last Month		5	MONTH	Last Year		-6	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-18		Unlimited Incurred	Limited Incurred	Actual 31-May-18		Unlimited Incurred	Limited Incurred	Actual 29-Jun-17		Actual	TARGETED	TARGETED
PROPERTY	75,000	140,100	140,100	186.80%	33,750	45.00%	65,700	65,700	87.60%	27,750	37.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	157,000	40,500	40,500	25.80%	29,830	19.00%	21,000	21,000	13.38%	21,980	14.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	131,000	4,322	4,322	3.30%	26,200	20.00%	3,760	3,760	2.87%	19,650	15.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,455,000	1,536,300	1,536,300	34.48%	623,700	14.00%	897,468	897,468	20.15%	400,950	9.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,818,000	1,721,222	1,721,222	35.72%	713,480	14.81%	987,929	987,929	20.50%	470,330	9.76%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$393,048					8.16%										

FUND YEARS 2014 & 2015

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF																
June 30, 2018																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current			54 Actual 30-Jun-18	MONTH TARGETED	Last Month		53 Actual 31-May-18	MONTH TARGETED	Last Year		42 Actual 29-Jun-17	MONTH TARGETED		
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred				
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	100.00%
GEN LIABILITY	124,157	8,863	8,863	7.14%	120,098	96.73%	8,863	8,863	7.14%	119,970	96.63%	14,863	14,863	11.97%	116,035	93.46%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	120,110	94.56%	10,891	10,891	8.57%	119,725	94.26%	10,891	10,891	8.57%	114,584	90.21%
WORKER'S COMP	4,356,301	2,018,176	2,018,176	46.33%	4,343,272	99.70%	2,007,691	2,007,691	46.09%	4,341,540	99.66%	2,073,488	2,073,488	47.60%	4,309,330	98.92%
TOTAL ALL LINES	4,669,797	2,056,428	2,056,428	44.04%	4,645,801	99.49%	2,045,944	2,045,944	43.81%	4,643,557	99.44%	2,118,409	2,118,409	45.36%	4,602,270	98.55%
NET PAYOUT %	\$1,890,005															
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current			42 Actual 30-Jun-18	MONTH TARGETED	Last Month		41 Actual 31-May-18	MONTH TARGETED	Last Year		30 Actual 29-Jun-17	MONTH TARGETED		
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred				
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	100.00%
GEN LIABILITY	155,896	108,398	108,398	69.53%	145,697	93.46%	108,398	108,398	69.53%	144,966	92.99%	144,773	144,773	92.87%	133,393	85.57%
AUTO LIABILITY	131,580	20,965	20,965	15.93%	118,701	90.21%	20,965	20,965	15.93%	118,115	89.77%	13,920	13,920	10.58%	109,095	82.91%
WORKER'S COMP	4,449,750	2,373,274	2,373,274	53.33%	4,401,771	98.92%	2,360,439	2,360,439	53.05%	4,396,986	98.81%	2,313,861	2,313,861	52.00%	4,297,199	96.57%
TOTAL ALL LINES	4,818,174	2,503,112	2,503,112	51.95%	4,747,117	98.53%	2,490,277	2,490,277	51.69%	4,741,015	98.40%	2,526,418	2,526,418	52.44%	4,620,636	95.90%
NET PAYOUT %	\$1,921,498															

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 30-18

JULY 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>Invoice Amount</u>
000428			
000428	BORDEN PERLMAN SALISBURY&KELLY	INSTALL 7/1-8/1 INSURANCE FEE 7/18	5,500.00
			5,500.00
000429			
000429	PERMA RISK MANAGEMENT SERVICES	JULY EXEC DIR FEE 7/18	13,625.92
			13,625.92
000430			
000430	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSUL SERV 7/18	637.50
			637.50
000431			
000431	INSERVCO INSURANCE SERVICES	MONTHLY FEE JULY 7/18	15,833.33
			15,833.33
000432			
000432	21ST CENTURY MEDIA-PHILLY CLUSTER	ADV JUNE CLOSED 7/18	14.35
			14.35
000433			
000433	J.A. MONTGOMERY RISK CONTROL	JULY RISK CONT SERV 7/18	10,577.00
			10,577.00
		Total Payments FY	46,188.10

TOTAL PAYMENTS ALL FUND YEARS \$ 46,188.10

Chairman

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: May							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	183,552.29	344,041.19	302,612.36	5,349,212.51	(4,530,351.88)	(845,252.87)	803,813.60
RECEIPTS							
Assessments	2,686.09	5,161.51	4,345.15	152,896.46	78,897.31	19,355.65	263,342.17
Refunds	0.00	0.00	0.00	214.56	0.00	0.00	214.56
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	2,686.09	5,161.51	4,345.15	153,111.02	78,897.31	19,355.65	263,556.73
EXPENSES							
Claims Transfers	0.00	0.00	1,419.05	196,533.73	0.00	0.00	197,952.78
Expenses	0.00	0.00	0.00	0.00	0.00	46,207.65	46,207.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	1,419.05	196,533.73	0.00	46,207.65	244,160.43
END BALANCE	186,238.38	349,202.70	305,538.46	5,305,789.80	(4,451,454.57)	(872,104.87)	823,209.90

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	May		
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	\$803,813.60	132480.74	671332.86
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	\$263,556.73	\$139,114.31
10	(Withdrawals - Sales)	-\$244,160.43	-\$46,207.65
	Ending Cash & Investment Balance	\$823,209.90	\$225,387.40
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$324,884.60	\$87,520.95
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$1,148,094.50	\$312,908.35
			\$835,186.15

RESOLUTION NO. 31-18

**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 August 3, 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 June 1, 2018 to June 30, 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 August 3, 2018.

ADOPTED:

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
06/01/2018 Thru 06/30/2018

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
06/01/2018 Thru 06/30/2018

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	16255	3900002093 001	DILEO, PAT	3/7/2018	3/7/2018	PAT DILEO	6/25/2018	Full/Final Settlement of all claims	61.92	61.92
Total for Coverage: Auto Liability							Number of entries: 1		61.92	61.92
Total for Mercer County Ins Fund Comm - 396							Number of entries: 1		61.92	61.92



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
Jun-18	\$230,742	\$68,298	\$275,047	\$162,444	70%	86	67	19	78%	4	\$32,478	\$129,965
Total 2018	\$738,143	\$287,460	\$856,696	\$450,683	61%	515	430	85	83%	16	\$90,116	\$360,568
Total to Date	\$4,448,637	\$2,322,635	\$4,864,849	\$2,126,002	48%	4,092	3,464	628	85%	71	\$423,543	\$1,702,459

Report Run Date:07/02/2018

MCC



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

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: July 13, 2018

**June - July 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

- **June 20:** Attended the MCIFC Accident Review Panel meeting in Trenton.
- **June 25:** Attended the MCIFC meeting in Trenton.
- **June 25:** Attended the MCIFC Claims Committee meeting in Trenton.
- **June 28:** Conducted an Accident Investigation at the MCIFC Airport.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **July 23:** Plan to attend the MCIFC Meeting in Trenton.
- **July 23:** Plan to attend the MCIFC Claims Committee meeting in Trenton

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2018.

SAFETY DIRECTOR BULLETINS

Preparing for the 2018 Hurricane Season

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Everyone has a role to play to prepare for a hurricane. Public-sector employers play an essential role in helping individuals and the community as a whole to be more prepared. This Bulletin will concentrate on better preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the following discussion points, as provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef6656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review the National Weather Service terms; advisory, watch and warning. Relate them in terms of timelines and severity of approaching storms.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes are unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf

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.

RESOLUTION NO. 32-18

**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 August 3, 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 July 23, 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 August 3, 2018.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

DATE

PAYMENT AUTHORIZATION REQUESTS

August 3, 2018

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960001069/ 3960001199	Scott Jeter	Worker Compensation	SAR
3960001709	Nicholas Mauro	Worker Compensation	SAR
3960001308	Jason Salvatore	Worker Compensation	SAR
3960001668	Joseph Tuccillo	Worker Compensation	SAR
3960001185	Marguerite Hubscher	Worker Compensation	SAR
3960001352	Cherrie Ann Dehere	Worker Compensation	PAR
3960000571	Alan Longstreet	Worker Compensation	FYI

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – June 25, 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	Present
Raissa Walker	Absent
Lillian Nazzaro (<i>Alternate</i>)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Keith Platt Amy Zeiders
	Conner Strong & Buckelew Michael Cusack
Managed Care Services	First MCO Jessica Alters
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly Doug Borden 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 APRIL 23, 2018

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 23, 2018

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

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Prince reported the Safety Committee last met on June 20th and was scheduled to meet again on July 18th. Mr. Prince advised as a result of the recent Claims Committee Meeting there would be some follow up items to discuss at next Safety Committee by his associate, Barry Sloane.

CLAIMS COMMITTEE: Mr. Cusack advised the Claims Committee met prior to the Executive Meeting and discussed twelve worker compensation PARS/SARS that would be presented during closed session along with one property PAR. Mr. Cusack reported there were two other matters discussed by County Counsel.

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 months of April and May were included in the agenda. Executive Director advised there were 7 certificate of insurances issued during the month of April and 4 certificates during May.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT FOR THE MONTHS OF APRIL AND MAY

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE did not meet in May and was scheduled to meet again on June 28, 2018 at 1:00 PM. Executive Director reported a summary report of the meeting would appear in the next agenda.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the April Financial Fast Track was included in the agenda. The Commission had a surplus of \$9,055,967 as of April 30, 2018. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$803,562 of the surplus was the MCIFC’s share of the CELJIF equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the April Financial Fast Track was included in the agenda. As of April 30, 2018 the Fund had a surplus of \$10,812,288 and the cash balance was \$26,722,826. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of April were included in the agenda. Executive Director reported he reviewed the Claim Activity Report and noted there were no anomalies. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis which was included in the agenda. Executive Director advised Fund Years 2016 and 2017 were performing ahead of the actuary’s projection which was great. Executive Director noted Fund Year 2018 was higher than the actuary projected, however Fund Year 2017 started off the same and he expected Fund Year 2018 would also turn around. Executive Director also reviewed the 2014 and 2015 Fund Years and both years were performing ahead of the actuary’s projections. Executive Director asked if anyone had any questions on the claim monitoring reports.

2019 RENEWALS: Executive Director advised the Fund Office would start the data collection process for the 2019 renewal in order to provide the relevant information to the underwriters. Executive Director noted it was important to have accurate and complete information. Executive Director reported the Fund Office would work with the Commission Risk Manager to collect the data.

MERCER COUNTY COMMUNITY COLLEGE: Executive Director reported he met with Mark Harris of the Mercer County Community College along with Chairman Mair and Frank Proctor of Conner Strong & Buckelew. Executive Director advised he would provide the College with an analysis of their insurance coverages. Chairman Mair noted a meeting was also planned to meet with Dr. Schneider of the Mercer County Special Services School District in early August.

EXECUTIVE SESSION: Executive Director advised in addition to the PARS and SARS being presented during Executive Session there would also be a discussion on two recent incidents of June 17th and June 19th.

Executive Director advised that concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Mair advised the Treasurer was not present. Chairman Mair advised the May Bill List, Resolution 25-18 and the June Bill List, Resolution 26-18 were included in the agenda.

MOTION TO APPROVE RESOLUTION 25-18, MAY BILL LIST IN THE AMOUNT OF \$46, 207.65

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

MOTION TO APPROVE RESOLUTION 26-18, THE JUNE BILL LIST IN THE AMOUNT OF \$46,192.65

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

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 27-18, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copy of the check register for April 1, 2018 to April 30, 2018 and May 1, 2018 to May 31, 2018.

MOTION TO APPROVE RESOLUTION 27-18 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER

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

MANAGED CARE: Ms. Alters advised she would review the First MCO report which was included in the agenda. Ms. Alters reported bills were received in the amount of \$221,506 for the month of May. First MCO repriced the bills to \$91,282 for a total savings of \$130,224 or 59%. Ms. Alters noted the PPO Penetration was 84%. Ms. Alters advised that concluded her report unless there were any questions.

CEL SAFETY DIRECTOR: Mr. Prince reviewed the April - June Risk Control Activity Report which was included in the agenda. Mr. Prince reported the agenda also included a Safety Director Bulletin on "Tick and Tick Borne Diseases". Mr. Prince noted the bulletin would also be distributed to the Parks Department and Public Works so it could be used for Tool Box Talks. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGER CONSULTANT: Mr. Borden reported he saw some certificate of insurances that were issued to NJ Transit and he wanted to ensure the agreement did not require railroad protective or railroad liability which is not anticipated under the current insurance program. Mr. Borden asked that legal check the agreements to make sure it was not a requirement.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 28-18 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 28-18 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 11:29AM

Minutes prepared by:

Cathy Dodd, Assisting Secretary