

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
FEBRUARY 25, 2019**

**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: FEBRUARY 25, 2019**  
**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: January 28, 2019 Open Minutes.....Appendix I**  
**January 28, 2019 Closed Minutes .....Handout**
  
- ☐ **CORRESPONDENCE: PERMA Memo .....Page 3**
  
- ☐ **COMMITTEE REPORTS**  
    Safety Committee:..... Verbal  
    Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 4-11**
  
- ☐ **TREASURER – David Miller**  
    Resolution 16-19 February Bill List - Motion..... Pages 12-13  
    December Treasurer Reports ..... Pages 14-15
  
- ☐ **ATTORNEY – Paul Adezio, Esq. .... Verbal**
  
- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**  
    Resolution 17-19 Authorizing Disclosure of Liability Claims Check Register..... Pages 16-17  
    Liability Claim Payments 1-1-19 to 1-31-19..... Pages 18-19  
    Liability Stewardship Report.....Handout
  
- ☐ **MANAGED CARE – First MCO**  
    Monthly Summary Report – January .....Page 20
  
- ☐ **NJCESAFETY DIRECTOR – J.A. Montgomery Risk Control**  
    Monthly Report..... Pages 21-22  
    Safety Director Bulletins..... Pages 23-26
  
- ☐ **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 18-19 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**

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☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: March 25, 2019, MERCER COUNTY, McDADE ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068 10:30 AM**



As you may be aware, PERMA was attacked by cyber criminals, an attack that temporarily impacted our ability to access our email. The good news is our email is back up and running and you can now communicate with your PERMA representative using the same email you have used in the past.

Please be assured our team members will be receiving all emails sent during the outage which occurred from Monday, February 4 until today. At this time, there is no evidence that any of our data has been compromised or damaged. We take the security of our data seriously and have a security team deployed 24/7 to monitor our systems, however, these types of criminal attacks are increasingly sophisticated and no system or company can prevent every attack or ever be completely safe.

Thank you for your patience and understanding, and please do not hesitate to contact your PERMA representative directly by phone or email with any questions or concerns.

**PERMA Risk Management, 9 Campus Drive, Parsippany, NJ, 07054**

**MERCER COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

*Telephone (201) 881-7632 Fax (201) 881-7633*

Date: February 25, 2019

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** – The January Certificate of Insurance Report was not available and will appear in the next agenda.
- ☐ **NJ Excess Counties Insurance Fund (NJCE)** - The NJCE 2019 Reorganization Meeting is scheduled for February 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 5-6)** – Included in the agenda on pages 5-6 is a copy of the Financial Fast Track for the month of December. As of **December 31, 2018** the Commission has a surplus of **\$11,000,577**. 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 December 31, 2018 is **\$1,156,686**. The total cash balance is **\$1,215,119**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 7-8)** – Included in the agenda on pages 7-8 is a copy of the NJCE Financial Fast Track for the month of December. As of **December 31, 2018** the Fund has a surplus of **\$14,919,348**. The cash balance is **\$27,803,733**.
- ☐ **Claims Tracking Reports (Pages 9-11)** Included in the agenda on pages 9-11 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2018. The Executive Director will review the reports with the Commission.
- ☐ **2019 Assessment Bills** – The 2019 Assessment Bills were e-mailed to the member entities. The first payment is due on March 15, 2019.
- ☐ **2019 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect Website for authorized users. If anyone has difficulty in accessing the site they should contact the Fund Office.

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF December 31, 2018						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		656,381	7,885,865	31,314,797	39,200,662
2.	CLAIM EXPENSES					
	Paid Claims		147,256	2,297,903	6,309,895	8,607,798
	Case Reserves		45,855	353,859	3,017,956	3,371,815
	IBNR		(260,761)	(841,494)	3,621,934	2,780,441
	Discounted Claim Value		(15,022)	55,940	(220,882)	(164,942)
	<b>TOTAL CLAIMS</b>		<b>(82,672)</b>	<b>1,866,209</b>	<b>12,728,903</b>	<b>14,595,112</b>
3.	EXPENSES					
	Excess Premiums		207,135	2,494,914	9,459,795	11,954,709
	Administrative		48,967	567,846	2,239,105	2,806,950
	<b>TOTAL EXPENSES</b>		<b>256,102</b>	<b>3,062,759</b>	<b>11,698,900</b>	<b>14,761,659</b>
4.	UNDERWRITING PROFIT (1-2-3)		482,951	2,956,897	6,886,993	9,843,891
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		482,951	2,956,897	6,886,993	9,843,891
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	22,069	0	22,069
9.	DIVIDEND EXPENSE		0	(22,069)	0	(22,069)
10.	INVESTMENT IN JOINT VENTURE		55,100	393,761	762,925	1,156,686
11.	<b>SURPLUS (6 + 7 + 8)</b>		<b>538,052</b>	<b>3,350,658</b>	<b>7,649,918</b>	<b>11,000,577</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2014		(90,732)	12,687	2,420,544	2,433,230
	2015		89,100	322,182	1,921,196	2,243,378
	2016		(101,683)	407,146	1,900,054	2,307,201
	2017		145,701	1,267,023	1,408,124	2,675,148
	2018		495,666	1,341,620		1,341,620
	<b>TOTAL SURPLUS (DEFICITS)</b>		<b>538,052</b>	<b>3,350,658</b>	<b>7,649,919</b>	<b>11,000,577</b>
	<b>TOTAL CASH</b>					<b>1,215,119</b>

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2018			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2014						
	Paid Claims	14,592	49,770	1,869,284	1,919,054	
	Case Reserves	57,587	103,574	184,577	288,151	
	IBNR	25,412	(110,753)	510,949	400,196	
	Discounted Claim Value	(6,339)	(9,643)	(25,733)	(35,376)	
TOTAL FY 2014 CLAIMS		91,251	32,947	2,539,078	2,572,025	
FUND YEAR 2015						
	Paid Claims	6,774	137,435	1,867,042	2,004,477	
	Case Reserves	6,005	(277,490)	715,431	437,940	
	IBNR	(136,600)	(211,765)	515,502	303,737	
	Discounted Claim Value	1,012	13,564	(40,751)	(27,187)	
TOTAL FY 2015 CLAIMS		(122,809)	(338,256)	3,057,223	2,718,967	
FUND YEAR 2016						
	Paid Claims	10,328	366,917	1,718,985	2,085,902	
	Case Reserves	(7,830)	(311,005)	1,133,237	822,231	
	IBNR	115,187	(378,463)	538,778	160,316	
	Discounted Claim Value	(253)	29,964	(52,630)	(22,666)	
TOTAL FY 2016 CLAIMS		117,432	(292,587)	3,338,370	3,045,783	
FUND YEAR 2017						
	Paid Claims	8,381	602,039	854,584	1,456,623	
	Case Reserves	(56,853)	(131,541)	984,712	853,171	
	IBNR	(68,975)	(1,696,945)	2,056,705	359,760	
	Discounted Claim Value	3,246	75,397	(101,768)	(26,370)	
TOTAL FY 2017 CLAIMS		(114,201)	(1,151,049)	3,794,233	2,643,183	
FUND YEAR 2018						
	Paid Claims	107,181	1,141,742		1,141,742	
	Case Reserves	46,945	970,322		970,322	
	IBNR	(195,784)	1,556,433		1,556,433	
	Discounted Claim Value	(12,687)	(53,342)		(53,342)	
TOTAL FY 2018 CLAIMS		(54,345)	3,615,154	0	3,615,154	
COMBINED TOTAL CLAIMS		(82,672)	1,866,209	12,728,903	14,595,112	
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	December 31, 2018		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,788,250	21,302,328	118,535,964	139,838,292
2.	CLAIM EXPENSES					
		Paid Claims	289,908	652,532	3,142,296	3,794,828
		Case Reserves	581,352	2,080,322	3,560,908	5,641,230
		IBNR	(32,202)	(2,446,897)	10,479,791	8,032,894
		Discounted Claim Value	(605,270)	(494,321)	(777,744)	(1,272,066)
	TOTAL CLAIMS		233,787	(208,364)	16,405,251	16,196,887
3.	EXPENSES					
		Excess Premiums	754,511	15,124,285	82,005,406	97,129,691
		Administrative	130,980	1,666,606	8,815,738	10,482,345
	TOTAL EXPENSES		885,491	16,790,891	90,821,144	107,612,036
4.	UNDERWRITING PROFIT (1-2-3)		668,971	4,719,801	11,309,569	16,029,370
5.	INVESTMENT INCOME		54,303	233,938	263,592	497,530
6.	PROFIT (4+5)		723,274	4,953,738	11,573,162	16,526,900
7.	Dividend		0	500,000	500,000	1,000,000
8.	Cancelled Appropriations		0	0	607,551	607,551
9.	SURPLUS (6-7-8)		723,274	4,453,738	10,465,611	14,919,349
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		19,381	289,212	487,880	777,092
	2011		(94,449)	(107,123)	986,002	878,879
	2012		260,547	514,126	670,408	1,184,534
	2013		66,740	343,201	1,684,539	2,027,740
	2014		4,300	378,389	2,114,583	2,492,972
	2015		(298,640)	(142,410)	1,304,973	1,162,564
	2016		141,277	1,027,694	2,228,683	3,256,376
	2017		277,601	1,023,285	988,542	2,011,827
	2018		346,516	1,127,364		1,127,364
TOTAL SURPLUS (DEFICITS)			723,274	4,453,738	10,465,610	14,919,348
TOTAL CASH						27,803,773



NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2018				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	680	6,475	165,365	171,840
Case Reserves	0	(84,636)	84,636	(0)
IBNR	(19,174)	(215,333)	224,999	9,666
Discounted Claim Value	764	11,650	(12,655)	(1,005)
<b>TOTAL FY 2010 CLAIMS</b>	<b>(17,730)</b>	<b>(281,844)</b>	<b>462,345</b>	<b>180,501</b>
<b>FUND YEAR 2011</b>				
Paid Claims	13,855	53,835	435,147	488,982
Case Reserves	82,145	120,340	341,117	461,457
IBNR	32,252	(199,361)	238,736	39,375
Discounted Claim Value	(30,984)	(21,725)	(31,362)	(53,088)
<b>TOTAL FY 2011 CLAIMS</b>	<b>97,267</b>	<b>(46,911)</b>	<b>983,638</b>	<b>936,726</b>
<b>FUND YEAR 2012</b>				
Paid Claims	1,670	66,817	1,466,690	1,533,507
Case Reserves	19,430	(92,531)	180,069	87,538
IBNR	(282,437)	(496,661)	623,240	126,579
Discounted Claim Value	3,891	22,196	(45,106)	(22,910)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(257,446)</b>	<b>(500,179)</b>	<b>2,224,893</b>	<b>1,724,714</b>
<b>FUND YEAR 2013</b>				
Paid Claims	2,249	213,330	306,969	520,298
Case Reserves	6,751	(244,959)	752,266	507,306
IBNR	(42,292)	(454,662)	680,765	226,103
Discounted Claim Value	(28,039)	1,127	(78,671)	(77,544)
<b>TOTAL FY 2013 CLAIMS</b>	<b>(61,330)</b>	<b>(485,164)</b>	<b>1,661,329</b>	<b>1,176,165</b>
<b>FUND YEAR 2014</b>				
Paid Claims	2,345	46,199	401,039	447,238
Case Reserves	100,154	244,841	410,814	655,655
IBNR	(57,713)	(795,255)	1,268,147	472,893
Discounted Claim Value	(42,183)	(10,111)	(81,671)	(91,782)
<b>TOTAL FY 2014 CLAIMS</b>	<b>2,603</b>	<b>(514,325)</b>	<b>1,998,329</b>	<b>1,484,004</b>
<b>FUND YEAR 2015</b>				
Paid Claims	54,112	50,579	345,381	395,960
Case Reserves	248,888	1,207,106	1,255,154	2,462,260
IBNR	108,048	(1,015,637)	1,619,464	603,828
Discounted Claim Value	(104,649)	(65,325)	(157,891)	(223,216)
<b>TOTAL FY 2015 CLAIMS</b>	<b>306,399</b>	<b>176,723</b>	<b>3,062,109</b>	<b>3,238,832</b>
<b>FUND YEAR 2016</b>				
Paid Claims	0	0	0	0
Case Reserves	1,800	280,193	250,120	530,313
IBNR	(59,130)	(1,262,523)	2,394,880	1,132,357
Discounted Claim Value	(75,085)	(8,135)	(162,270)	(170,405)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(132,414)</b>	<b>(990,464)</b>	<b>2,482,730</b>	<b>1,492,266</b>
<b>FUND YEAR 2017</b>				
Paid Claims	3,641	3,942	21,705	25,647
Case Reserves	93,806	353,351	286,733	640,084
IBNR	(258,996)	(1,303,190)	3,429,559	2,126,369
Discounted Claim Value	(107,590)	(39,307)	(208,119)	(247,426)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(269,139)</b>	<b>(985,204)</b>	<b>3,529,878</b>	<b>2,544,674</b>
<b>FUND YEAR 2018</b>				
Paid Claims	211,356	211,356		211,356
Case Reserves	28,377	296,617		296,617
IBNR	547,239	3,295,723		3,295,723
Discounted Claim Value	(221,395)	(384,692)		(384,692)
<b>TOTAL FY 2018 CLAIMS</b>	<b>565,577</b>	<b>3,419,005</b>	<b>0</b>	<b>3,419,005</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>233,787</b>	<b>(208,364)</b>	<b>16,405,251</b>	<b>16,196,887</b>

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**

<b>AS OF 11-30-18</b>						
<b>COVERAGE LINE- PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	0	1	0	1	45	47
December-18	0	1	0	1	33	35
<b>NET CHGE</b>	0	0	0	0	-12	-12
Limited Reserves						<b>\$1,843</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$0	\$0	\$0	\$1,000	\$74,100	\$75,100
December-18	\$0	\$0	\$0	\$1,000	\$63,500	\$64,500
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	(\$10,600)	(\$10,600)
Ltd Incurred	\$18,499	(\$25)	\$99	\$76,405	\$138,640	\$233,617
<b>COVERAGE LINE- GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	1	4	4	19	39	67
December-18	1	4	3	14	38	60
<b>NET CHGE</b>	0	0	-1	-5	-1	-7
Limited Reserves						<b>\$5,202</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$5,186	\$24,747	\$122,500	\$64,383	\$61,500	\$278,316
December-18	\$78,186	\$22,067	\$115,000	\$46,383	\$50,500	\$312,136
<b>NET CHGE</b>	\$73,000	(\$2,680)	(\$7,500)	(\$18,000)	(\$11,000)	\$33,820
Ltd Incurred	\$81,863	\$58,923	\$124,591	\$49,269	\$52,267	\$366,913
<b>COVERAGE LINE- AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	0	0	2	4	5	11
December-18	0	0	2	4	4	10
<b>NET CHGE</b>	0	0	0	0	-1	-1
Limited Reserves						<b>\$7,980</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$0	\$0	\$10,330	\$64,470	\$6,000	\$80,800
December-18	\$0	\$0	\$10,330	\$64,470	\$5,000	\$79,800
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	(\$1,000)	(\$1,000)
Ltd Incurred	\$10,891	\$6,969	\$33,228	\$75,780	\$8,916	\$135,784
<b>COVERAGE LINE- WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	9	13	22	31	62	137
December-18	8	13	22	28	57	128
<b>NET CHGE</b>	-1	0	0	-3	-5	-9
Limited Reserves						<b>\$22,776</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$225,378	\$407,188	\$697,231	\$780,171	\$781,777	\$2,891,746
December-18	\$209,965	\$415,874	\$696,901	\$741,318	\$851,322	\$2,915,380
<b>NET CHGE</b>	(\$15,413)	\$8,686	(\$330)	(\$38,853)	\$69,545	\$23,635
Ltd Incurred	\$2,095,532	\$2,376,550	\$2,750,215	\$2,108,340	\$1,912,242	\$11,242,879
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	10	18	28	55	151	262
December-18	9	18	27	47	132	233
<b>NET CHGE</b>	-1	0	-1	-8	-19	-29
Limited Reserves						<b>\$14,471</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>TOTAL</b>
November-18	\$230,564	\$431,936	\$830,061	\$910,024	\$923,377	\$3,325,961
December-18	\$288,151	\$437,941	\$822,231	\$853,171	\$970,322	\$3,371,816
<b>NET CHGE</b>	\$57,587	\$6,005	(\$7,830)	(\$56,853)	\$46,945	\$45,855
Ltd Incurred	\$2,206,784	\$2,442,417	\$2,908,133	\$2,309,794	\$2,112,064	\$11,979,192

## FUND YEARS 2017 2018

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
						AS OF			December 31, 2018							
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		24			Last Month		23			Last Year		12		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Dec-18		TARGETED	Incurred	Incurred	30-Nov-18		TARGETED	Incurred	Incurred	30-Dec-17		TARGETED
PROPERTY	83,000	76,405	76,405	92.05%	83,000	100.00%	76,405	76,405	92.05%	82,448	99.33%	95,905	95,905	115.55%	79,048	95.24%
GEN LIABILITY	159,000	49,269	49,269	30.99%	126,230	79.39%	67,269	67,269	42.31%	124,306	78.18%	77,783	77,783	48.92%	95,685	60.18%
AUTO LIABILITY	134,000	75,780	75,780	56.55%	102,431	76.44%	75,780	75,780	56.55%	100,578	75.06%	72,814	72,814	54.34%	68,563	51.17%
WORKER'S COMP	4,709,000	2,108,340	2,108,340	44.77%	4,403,404	93.51%	2,138,812	2,138,812	45.42%	4,365,845	92.71%	1,592,793	1,592,793	33.82%	3,017,236	64.07%
TOTAL ALL LINES	5,085,000	2,309,794	2,309,794	45.42%	4,715,065	92.72%	2,358,266	2,358,266	46.38%	4,673,176	91.90%	1,839,295	1,839,295	36.17%	3,260,532	64.12%
NET PAYOUT %	\$1,456,623					28.65%										
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		12			Last Month		11			Last Year		0		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Dec-18		TARGETED	Incurred	Incurred	30-Nov-18		TARGETED	Incurred	Incurred	30-Dec-17		TARGETED
PROPERTY	74,417	138,640	138,640	186.30%	70,873	95.24%	149,240	149,240	200.55%	63,999	86.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	157,000	52,267	52,267	33.29%	94,482	60.18%	63,267	63,267	40.30%	76,930	49.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	131,000	8,916	8,916	6.81%	67,028	51.17%	9,916	9,916	7.57%	58,950	45.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,455,000	1,912,242	1,912,242	42.92%	2,854,488	64.07%	1,736,765	1,736,765	38.98%	2,316,600	52.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,817,417	2,112,064	2,112,064	43.84%	3,086,872	64.08%	1,959,188	1,959,188	40.67%	2,516,479	52.24%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$1,141,742					23.70%										

## FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF December 31, 2018															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		60		MONTH	Last Month		59		MONTH	Last Year		48	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Dec-18			Incurred	Incurred	30-Nov-18			Incurred	Incurred	30-Dec-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%	18,499	18,499	29.68%	62,322
GEN LIABILITY	124,157	81,863	81,863	65.93%	120,553	97.10%	8,863	8,863	7.14%	120,506	97.06%	8,863	8,863	7.14%	118,822
AUTO LIABILITY	127,016	10,891	10,891	8.57%	122,155	96.17%	10,891	10,891	8.57%	121,862	95.94%	10,891	10,891	8.57%	117,586
WORKER'S COMP	4,356,301	2,095,532	2,095,532	48.10%	4,351,080	99.88%	2,096,353	2,096,353	48.12%	4,350,211	99.86%	2,015,192	2,015,192	46.26%	4,330,319
TOTAL ALL LINES	4,669,797	2,206,784	2,206,784	47.26%	4,656,109	99.71%	2,134,605	2,134,605	45.71%	4,654,900	99.68%	2,053,444	2,053,444	43.97%	4,629,049
NET PAYOUT %	\$1,918,633				41.09%										
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		48		MONTH	Last Month		47		MONTH	Last Year		36	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Dec-18			Incurred	Incurred	30-Nov-18			Incurred	Incurred	30-Dec-17	TARGETED
PROPERTY	80,948	(25)	(25)	-0.03%	80,948	100.00%	(25)	(25)	-0.03%	80,948	100.00%	57,975	57,975	71.62%	80,948
GEN LIABILITY	155,896	58,923	58,923	37.80%	149,197	95.70%	58,923	58,923	37.80%	148,727	95.40%	132,813	132,813	85.19%	140,535
AUTO LIABILITY	131,580	6,969	6,969	5.30%	121,811	92.58%	6,969	6,969	5.30%	121,328	92.21%	20,965	20,965	15.93%	114,717
WORKER'S COMP	4,449,750	2,376,550	2,376,550	53.41%	4,423,211	99.40%	2,363,771	2,363,771	53.12%	4,420,574	99.34%	2,370,719	2,370,719	53.28%	4,365,068
TOTAL ALL LINES	4,818,174	2,442,417	2,442,417	50.69%	4,775,167	99.11%	2,429,638	2,429,638	50.43%	4,771,577	99.03%	2,582,472	2,582,472	53.60%	4,701,268
NET PAYOUT %	\$2,004,476				41.60%										
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		36		MONTH	Last Month		35		MONTH	Last Year		24	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-Dec-18			Incurred	Incurred	30-Nov-18			Incurred	Incurred	30-Dec-17	TARGETED
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	599	599	0.74%	80,948
GEN LIABILITY	155,896	124,591	124,591	79.92%	140,535	90.15%	132,091	132,091	84.73%	139,492	89.48%	204,691	204,691	131.30%	123,766
AUTO LIABILITY	131,580	33,228	33,228	25.25%	114,717	87.18%	33,228	33,228	25.25%	113,922	86.58%	117,228	117,228	89.09%	100,581
WORKER'S COMP	4,616,644	2,750,215	2,750,215	59.57%	4,528,786	98.10%	2,740,217	2,740,217	59.36%	4,519,918	97.90%	2,529,703	2,529,703	54.80%	4,317,041
TOTAL ALL LINES	4,985,068	2,908,133	2,908,133	58.34%	4,864,986	97.59%	2,905,635	2,905,635	58.29%	4,854,280	97.38%	2,852,222	2,852,222	57.22%	4,622,337
NET PAYOUT %	\$2,085,902				41.84%										

**MERCER COUNTY INSURANCE FUND COMMISSION  
BILLS LIST**

**Resolution No. 16-19**

**FEBRUARY 2019**

**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>
000481			
000481	PERMA RISK MANAGEMENT SERVICES	2018 1099 AATRIX FILINGS	14.95
			<b>14.95</b>
000482			
000482	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT: 884004 - 12/30/18 - ADV REORG MTG	31.90
000482	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT: 884004 - 11/19/18 - 85.45	85.45
			<b>117.35</b>
<b>Total Payments FY 2018</b>			<b>132.30</b>

**FUND YEAR 2019**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000483			
000483	NEW JERSEY COUNTIES EXCESS JIF	CEL PROPERTY CREDIT 2018	-2,013.46
000483	NEW JERSEY COUNTIES EXCESS JIF	CEL 1ST INSTALLMENT 2019	1,527,241.63
			<b>1,525,228.17</b>
000484			
000484	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 2/19	5,500.00
			<b>5,500.00</b>
000485			
000485	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/19	2.47
000485	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 2/19	13,898.42
			<b>13,900.89</b>
000486			
000486	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 2/19	650.25
			<b>650.25</b>
000487			
000487	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 2/19	16,308.33
			<b>16,308.33</b>
000488			
000488	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 2/19	10,789.00
			<b>10,789.00</b>
<b>Total Payments FY 2019</b>			<b>1,572,376.64</b>

**TOTAL PAYMENTS ALL FUND YEARS \$1,572,508.94**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

MERCER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2018 Month Ending: December							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	65,181.11	400,136.16	354,669.60	5,822,397.60	(4,580,842.39)	(948,112.05)	1,113,430.03
RECEIPTS							
Assessments	3,060.39	5,883.08	4,961.99	173,996.42	88,275.85	20,947.31	297,125.04
Refunds	0.00	0.00	0.00	1,039.03	0.00	0.00	1,039.03
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	3,060.39	5,883.08	4,961.99	175,035.45	88,275.85	20,947.31	298,164.07
EXPENSES							
Claims Transfers	0.00	2,680.15	0.00	145,614.96	0.00	0.00	148,295.11
Expenses	0.00	0.00	0.00	0.00	0.00	48,179.59	48,179.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,680.15	0.00	145,614.96	0.00	48,179.59	196,474.70
END BALANCE	68,241.50	403,339.09	359,631.59	5,851,818.09	(4,492,566.54)	(975,344.33)	1,215,119.40

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>			
<b>MERCER COUNTY INSURANCE COMMISSION</b>			
<b>ALL FUND YEARS COMBINED</b>			
<b>CURRENT MONTH</b>	<b>December</b>		
<b>CURRENT FUND YEAR</b>	<b>2018</b>		
<b>Description:</b> <b>ID Number:</b> <b>Maturity (Yrs)</b> <b>Purchase Yield:</b>  <b>TO TAL for All</b> <b>Accts &amp; instruments</b>		<b>MCIFC General A/C</b>	<b>MCIFC Claims A/C</b>
<b>Opening Cash &amp; Investment Balance</b>	<b>\$1,113,430.03</b>	<b>534857.57</b>	<b>578572.46</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>
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	\$298,164.07	\$48,179.59	\$249,984.48
10 (Withdrawals - Sales)	-\$196,474.70	-\$48,179.59	-\$148,295.11
Ending Cash & Investment Balance	\$1,215,119.40	\$534,857.57	\$680,261.83
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$189,153.62	\$48,179.59	\$140,974.03
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$1,404,273.02	\$583,037.16	\$821,235.86



**RESOLUTION NO. 17-19**

**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 February 25, 2019 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 January 1, 2019 to January 31, 2019 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 February 25, 2019.

\_\_\_\_\_  
**ANDREW A. MAIR, CHAIRMAN**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**K. MEGAN CLARK HUGHES, VICE CHAIR**

\_\_\_\_\_  
**DATE**

**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**01/01/2019 Thru 01/31/2019**

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**  
**01/01/2019 Thru 01/31/2019**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	19009	3960002220	001	MORALES, JEANETTE	6/19/2018	6/19/2018	J & J COURT TRANSCRIBERS INC	1/21/2019	INVOICE #2018-02127	8.58
C	19027	3960002524	001	BLAINE, JOHN	11/1/2018	11/1/2018	JOHN BLAINE	1/21/2019	FULL/FINAL SETTLEMENT OF ALL CLAIMS	500.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 2</b>		<b>508.58</b>	<b>508.58</b>
<b>Coverage: General Liability</b>										
C	19026	3960000303	001	GONZALEZ, EMILIO	3/28/2014	12/27/2018	CHARLES J CASALE JR PA	1/21/2019	FULL & FINAL SETTLEMENT	75,000.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 1</b>		<b>75,000.00</b>	<b>75,000.00</b>
<b>Total for Mercer County Ins Fund Comm - 396</b>							<b>Number of entries: 3</b>		<b>75,508.58</b>	<b>75,508.58</b>



*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
Total 2018	\$1,316,429	\$549,418	\$1,501,858	\$767,011	58%	1,056	898	158	85%	23	\$153,381	\$613,630
Jan-19	\$81,487	\$40,117	\$80,567	\$41,371	51%	45	41	4	91%	0	\$8,274	\$33,097
Total 2019	\$81,487	\$40,117	\$80,567	\$41,371	51%	45	41	4	91%	0	\$8,274	\$33,097
Total to Date	\$5,108,410	\$2,624,710	\$5,590,578	\$2,483,700	49%	4,678	3,973	705	85%	78	\$495,083	\$1,988,617

Report Run Date:02/01/2019

MCC



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

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Risk Control, Safety Director

**DATE:** February 15, 2019

### RISK CONTROL ACTIVITIES December - January 2019

Paul Shives, Vice President Public Sector Director <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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#### **MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED**

- **January 28:** Attended the MCIFC Meeting in Trenton.
- **January 28:** Attended the MCIFC Claims Committee meeting in Trenton.
- **January 31:** Conducted an Accident Investigation at the MCIFC DOT – Motor Pool.
- **February 11:** Conducted an Accident Investigation at the MCIFC Corrections Central Maintenance.
- **February 11:** Conducted a loss control survey of the MCIFC Dempster Fire Academy.

#### **UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

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

### **CEL MEDIA LIBRARY USAGE**

No Videos have been utilized in 2019.

### **TRAINING CONDUCTED AND SCHEDULED (JANUARY 18 THRU FEBRUARY)**

DATE	CLIENT	TOPIC	TIME
1/22/19	MCIFC - County Parks	Snow Plow/Snow Removal	8:00 - 10:00 am
1/22/19	MCIFC - County Parks	Employee Conduct/Violence Prevention	10:15 - 11:45 am
1/22/19	MCIFC - County Parks	BBP	12:30 - 1:30 pm
1/23/19	MCIFC - County Parks	DDC 6	8:00 - 2:30 pm
1/24/19	MCIFC - County Parks	Landscape Safety	9:00 - 12:00 pm
1/25/19	MCIFC - County Parks	DDC 6	8:00 - 2:30 pm
1/28/19	MCIFC - County Parks	Landscape Safety	9:00 - 12:00 pm
1/28/19	MCIFC - County Parks	Shop & Tool Safety	12:30 - 1:30 pm
1/30/19	MCIFC - County Parks	DDC 6	8:00 - 2:30 pm
1/31/19	MCIFC - County Parks	DDC 6	8:00 - 2:30 pm
2/4/19	MCIFC - Mercer County	Flagger Workzone	8:00 - 12:00 pm
2/11/19	MCIFC - Mercer County	HazCom w/GHS	9:00 - 10:30 am
2/11/19	MCIFC - Mercer County	BBP	10:45 - 11:45 am

### **SAFETY DIRECTOR BULLETINS**

- ADA Accessible Websites – January 23
- Injury Recording Summary Logs – January 31

### **ADA Accessible Websites for Public Entities**

The following is primarily derived from the U.S. Department of Justice's *Accessibility of State and Local Government Websites to People with Disabilities* publication. The entire publication is available at [https://www.ada.gov/websites2\\_prnt.pdf](https://www.ada.gov/websites2_prnt.pdf).

The Internet is changing the way American government serves the public. Taking advantage of technology, many local governments are using the web to offer citizens services including

- Corresponding with officials
- Providing information about government services
- Applying for or renewing registrations, licenses, or permits
- Accepting payments for taxes, recreational programs, or special activities
- Applying for jobs or benefits

If a local public entity receives Federal funding, the Americans with Disability Act generally requires the entity to provide qualified individuals with disabilities equal access to their programs, services, or activities unless doing so would fundamentally alter the nature of their programs or would impose an undue burden. One way to help meet these requirements is to ensure that their website has accessible feature for people with disabilities.

Many citizens with disabilities use adaptive or assistive technology. People with vision impairments may use screen readers. Individuals who cannot manipulate a mouse may utilize voice recognition software to move the cursor using voice commands. New technology is introduced almost daily. Just as a poorly designed building can prevent someone with a disability from entering, so too can a poorly designed website present barriers to use. One example would be a photograph of a Mayor on the town website with no text identifying it. Because screen readers cannot interpret images unless there is a caption associated with it, a visually impaired person would have no way of knowing what the picture or image represents. Simply adding a line of hidden computer code to label the picture or image, will allow the user of the screen reader to make sense of the image.

When accessible features are built into web pages, websites are more convenient and more available to everyone – including users with disabilities. Web designers can follow techniques to make even complex web pages usable by everyone including people with disabilities. For most websites, implementing accessibility features is not difficult and will seldom change the layout or appearance of web pages. These techniques also make web pages more usable both by people using older computers and by people using the latest technologies.

Two important resources provide guidance for web developers designing accessible web pages. One is the *Section 508 Standards*, which Federal agencies must follow for their own new web pages. The Access Board maintains information about the Section 508 Standards on its website at [www.access-board.gov](http://www.access-board.gov) and has a useful guide for web developers at [www.access-board.gov/sec508/guide/1194.22.htm](http://www.access-board.gov/sec508/guide/1194.22.htm).

A more comprehensive resource is the *Web Content Accessibility Guidelines* developed by the Web Accessibility Initiative. Information for web developers interested in making their web pages as accessible as possible, including the current version of the *Guidelines* and associated checklists, can be found at [www.w3c.org?WAI/Resources](http://www.w3c.org?WAI/Resources).

It is important to also realize, even if your agency is not required to comply with the ADA Accessibility for Websites regulations, there are many benefits to upgrading your websites, and the costs are not typically significant.

*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 877.398.3040.*



A voluntary Risk Management Plan for Accessible Website is offered below:

- ☐ **Establish a policy that your web pages will be accessible and create a process for implementation.**
- ☐ **Ensure that all new and modified web pages and content are accessible:**
  - Check the HTML1 of all new web pages. Make sure that accessible elements are used, including alt tags, long descriptions, and captions, as needed.
  - If images are used, including photos, graphics, scanned images, or image maps, make sure to include alt tags and/or long descriptions for each.
  - If you use online forms and tables, make those elements accessible.
  - When posting documents on the website, always provide them in HTML or a text-based format, even if you are also providing them in another format, such as Portable Document Format (PDF).
- ☐ **Develop a plan for making your existing web content more accessible.**

Describe your plan on an accessible web page. Encourage input on improvements, including which pages should be given high priority for change. Let citizens know about the standards or guidelines that are being used. Consider making the more popular web pages a priority.
- ☐ **Ensure that in-house staff and contractors responsible for web page and content development are properly trained.**
- ☐ **Provide a way for visitors to request accessible information or services by posting a telephone number or E-mail address on your home page.**

Establish procedures to assure a quick response to users with disabilities who are trying to obtain information or services in this way.
- ☐ **Periodically enlist disability groups to test your pages for ease of use.**

Use this information to increase accessibility.

January 2019

## **NJPEOSH Recordkeeping – Annual Reminder**

February 1<sup>st</sup> is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to *record* occupational injuries and illnesses. In addition, certain serious injuries must be *reported* directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/record.shtml>. NJPEOSH adopted and enforces the OSHA Recordkeeping Laws and Regulations 29 CFR 1904 which can be accessed at <https://www.osha.gov/laws-regs/regulations/standardnumber/1904>. Another very helpful resource are OSHA's Letters of Interpretations <https://www.osha.gov/laws-regs/standardinterpretations/standardnumber/1904>.

### **Recording of Occupational Injuries**

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February 1 through April 30. Logs should be removed from bulletin boards and filed after April 30. Injury log and summary logs must be maintained for each department.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

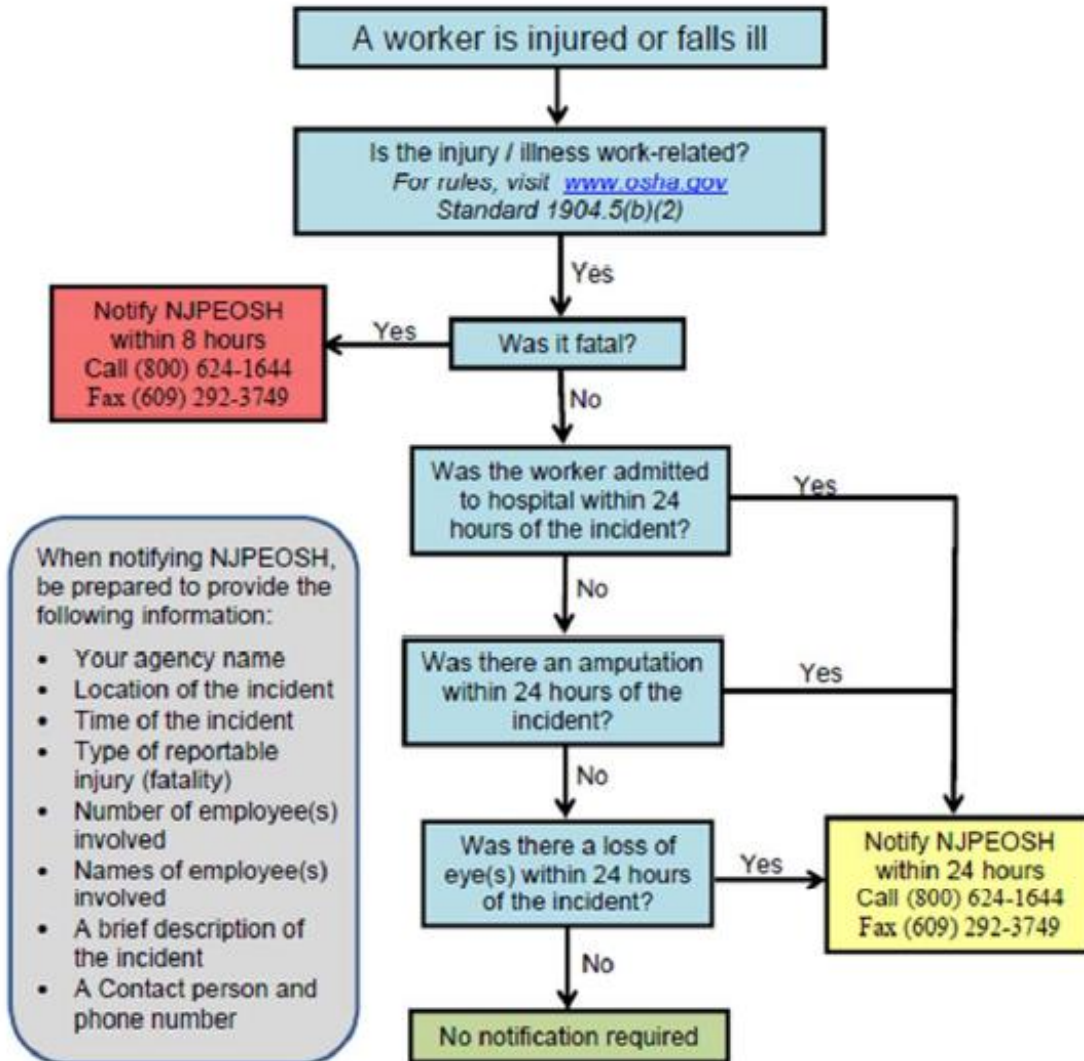
- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

### **Reporting of Serious Occupational Injuries to NJPEOSH**

New Jersey Public Employers must report fatalities to NJPEOSH within eight (8) hours of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within 24 hours by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on pg. 2.

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## NJPEOSH Injury Reporting Requirements



### Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalpings, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

**RESOLUTION NO. 18-19**

**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 February 25, 2019.

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 February 25, 2019 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 February 25, 2019.

**ADOPTED:**

\_\_\_\_\_  
**ANDREW A. MAIR, CHAIRMAN**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**K. MEGAN CLARK HUGHES, VICE CHAIR**

\_\_\_\_\_  
**DATE**

**PAYMENT AUTHORIZATION REQUESTS**

*February 25, 2019*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3960002505	Pamela Marshall	Worker Compensation	PAR
3960001608	Melissa James	Worker Compensation	PAR
3960001144	Darlene Jiovany	Worker Compensation	SAR
3960001339	Darlene Jiovany	Worker Compensation	SAR
3960002154	Jessica Marasco	Worker Compensation	PAR
3960002505	Pamela Marshall	Worker Compensation	PAR
3960001801	Matthew Norton	Worker Compensation	SAR
3960002501	Kristine Walsh	Worker Compensation	PAR

# **APPENDIX I**

**MERCER COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – JANUARY 28, 2019  
Mercer County  
McDade Administration Building  
640 South Broad Street  
Trenton, NJ 08650-0068  
10:30AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc.  <b>Nancy Fowlkes</b> <b>Amy Zeiders</b>  Conner Strong & Buckelew <b>Michael Cusack</b>
Managed Care Services	First MCO <b>Alyson Cronk</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly <b>Doug Borden</b> <b>Jeff Martin</b>
Attorney	<b>Paul Adezio, Esq.</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>



**ALSO PRESENT:**

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

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF DECEMBER 22, 2018**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF  
DECEMBER 22, 2018**

Moved:	Chairman Mair
Second:	Commissioner Walker
Vote:	3 Yes, 0 Nays

**CORRESPONDENCE: None**

**SAFETY COMMITTEE REPORTS:** Executive Director advised Mr. Prince was not in attendance. Executive Director advised the Safety and Accident Review Committee scheduled for February was postponed and would meet again on February 20, 2019.

**CLAIMS COMMITTEE:** Mr. Cusack reported the Claims Committee met prior to the Commission Meeting and advised 6 claims would be presented during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were three action items.

**REORGANIZATION RESOLUTIONS:** Executive Director reported today was the Reorganization Meeting of the Commission and referred to copies of the resolutions which were included in the agenda. Executive Director read and reviewed Resolutions 1-19 through 11-19 as noted below.

- Resolution 1-19 Appointing MCIFC Commissioners
- Resolution 2-19 Appointing NJCE Commissioner & Alternate
- Resolution 3-19 Appointing Treasurer
- Resolution 4-19 Appointing Commission Attorney
- Resolution 5-19 Designating Authorized Depositories for Fund Assets
- Resolution 6-19 Designating Authorized Signatures for Commission Bank Account
- Resolution 7-19 Designating Custodian of Records
- Resolution 8-19 Designating Official Newspapers
- Resolution 9-19 Establishing Cash Management Plan
- Resolution 10-19 Authorizing Commission Treasurer to Process Payments & Expenses
- Resolution 11-19 Plan of Risk Management for 2019

Executive Director asked if anyone had any questions on the resolutions and requested a motion for approval.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS  
NUMBER 1-19 THROUGH 11-19**

Moved:	Commissioner Hughes
Second:	Chairman Mair
Vote:	3Yes, 0 Nays

**2019 MCIFC MEETING DATES:** Executive Director referred to a copy of the 2019 MCIFC Meeting dates which were included in the agenda. Executive Director noted there were no meetings scheduled for May, August and November. Executive Director advised if the Commissioners agreed with the meeting dates Resolution 12-19 was included in the agenda for approval.

**MOTION TO ADOPT RESOLUTION 12-19, FIXING PUBLIC MEETING DATES FOR THE YEAR 2019**

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	3 Yes, 0 Nays

**PROPERTY & CASUALTY BUDGET:** Executive Director reported the 2019 Property & Casualty Budget was introduced at the December Commission Meeting. Executive Director advised the budget was advertised in the Commission's official newspapers and today was the Public Hearing. Executive Director referred to a copy of the budget and assessment which were included in the agenda and noted the budget decreased slightly as there was an adjustment to the TPA's fee. Executive Director advised the budget was now in the amount of \$7,675,569.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 PROPERTY & CASUALTY BUDGET**

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	3 Yes, 0 Nays

**MOTION TO CLOSE THE PUBLIC HEARING**

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	3 Yes, 0 Nays

**MOTION TO ADOPT THE PROPERTY & CASUALTY BUDGET FOR MERCER COUNTY INSURANCE FUND COMMISSION FOR THE 2019 YEAR AND CERTIFY THE 2019 ASSESSMENTS**

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	3 Yes, 0 Nays

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of December was included in the agenda. Executive Director advised there were 13 certificate of insurances issued during December.

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

Moved:	Commissioner Hughes
Second:	Chairman Mair
Vote:	3 Yes, 0 Nays

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE would hold its Reorganization Meeting on February 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the November Financial Fast Track was included in the agenda. The Commission had a surplus of \$10,462,525 as of November 30, 2018. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,101,585 of the surplus was the MCIFC's share of the NJCE equity.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2018 the Fund had a surplus of \$14,196,075 and the cash balance was \$28,184,625.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claims Tracking Reports for the month of November 30, 2018 were included in the agenda. Executive Director reviewed the reports with the Commission.

**PROFESSIONAL SERVICE CONTRACTS:** Executive Director advised the County issued the 2019 Professional Service Contracts.

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 January Bill List, Resolution 13-19 was included in the agenda.

**MOTION TO APPROVE RESOLUTION 13-19, JANUARY BILL  
LIST**

Moved:	Commissioner Walker
Second:	Chairman Mair

Vote:

3 Yes, 0 Nays

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

**ATTORNEY:** Mr. Adezio advised at the last meeting payment authority was given in the amount of \$75,000 for the Emilio Gonzalez case. Mr. Adezio reported the case did settle for that amount.

**CLAIMS SERVICE:** Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 14-19, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copies of the check registers for December 1, 2018 to December 31, 2018.

**MOTION TO APPROVE RESOLUTION 14-19 AUTHORIZING  
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

Moved:

Commissioner Walker

Second:

Chairman Mair

Vote:

3 Yes, 0 Nays

**MANAGED CARE:** Ms. Cronk advised First MCO's report was included in the agenda and she would review the month of December. Ms. Cronk reported for December bills were received in the amount of \$38,257. First MCO repriced the bills to \$23, 005 for a total savings of \$15,252 or 40%. Ms. Cronk advised there were 62 bills and 51 bills were in network. Ms. Cronk noted the PPO Penetration was 82%. Ms. Cronk advised that concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Executive Director advised he would provide the report in Mr. Prince's absence. Executive Director referred to a copy of the Safety's Director Report for December through January which was included in the agenda. Executive Director advised all training scheduled from 12/12/18 through 01/31/19 was also included in the agenda. Lastly Executive Director reported the agenda included three Safety Director's Bulletins on "Best Practices for Snow Emergencies", "Avoiding Deer Collisions" and "Conducting MVR Checks". Executive Director advised that concluded the report unless anyone had any questions.

**RISK MANAGER CONSULTANT:** Mr. Martin advised his office was working with the Mercer County Improvement Authority on a bike share in the city.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN THE MEETING TO THE PUBLIC**

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	3 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 Walker
Vote:	3 Yes, 0 Nays

**CLOSED SESSION:** Chairman Mair read and requested a motion to approve Resolution 14-19 authorizing a Closed Session to discuss PARS.

**MOTION TO APPROVE RESOLUTION 14-19 FOR EXECUTIVE SESSION**

Moved:	Chairman Mair
Second:	Commissioner Hughes
Vote:	3 Yes, 0 Nays

**MOTION TO RETURN TO OPEN SESSION**

Moved:	Chairman Mair
Second:	Commissioner Walker
Vote:	3 Yes, 0 Nays

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

Moved:	Commissioner Walker
Second:	Chairman Mair
Vote:	3 Yes, 0 Nays

**MOTION TO ADJOURN:**

Moved:	Chairman Mair
Second:	Commissioner Walker
Vote:	3 Yes, 0 Nays

**MEETING ADJOURNED: 11:10AM**

Minutes prepared by:

Cathy Dodd, Assisting Secretary