

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 22, 2019
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	Excused
Raissa Walker	Excused
Lillian Nazzaro (<i>Alternate</i>)	Present

FUND PROFESSIONALS PRESENT:

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

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 MARCH 25, 2019

Ms. Dodd advised the March minutes would be tabled until the next meeting as Ms. Nazzaro was not in attendance at the March 25, 2019 meeting.

CORRESPONDENCE: None

SAFETY COMMITTEE REPORTS: Mr. Czarnecki advised he was attending the meeting for Mr. Prince and reported the Safety and Accident Review Committee last met on March 20, 2019. Mr. Czarnecki advised the Committee was scheduled to meet again on April 25, 2019 and would be attended by his colleague, Barry Sloane. Mr. Czarnecki advised that concluded his report unless there were any questions.

CLAIMS COMMITTEE: Mr. Cusack reported the Claims Committee met prior to the meeting and the claims would be presented during closed session. Mr. Cusack advised that concluded his report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he did not have any action items for his report.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of March was included in the agenda. Executive Director advised there were 9 certificate of insurances issued during the month.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on April 25, 2019. Executive Director advised a summary report of the meeting would be included in the next agenda. Executive Director noted he was pleased to announce that the County of Monmouth joined the NJCE as of April 1, 2019.

2019 MEL, MRHIF AND NJCE EDUCATIONAL SEMINAR: Executive Director reported the 9th annual seminar was scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor. Executive Director noted the NJCE was now a co-sponsor of the seminar. Executive Director referred to a copy of the enrollment form which was included in the agenda and indicated the topics and presenters were listed. Executive Director advised the seminar qualified for certain Continuing Education Credits.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the February Financial Fast Track was included in the agenda. The Commission had a surplus of \$10,912,846 as of February 28, 2019. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,207,862 of the surplus was the MCIFC's share of the NJCE equity.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. As of February 28, 2019 the Fund had a surplus of \$15,366,293 and the cash balance was \$24,123,894.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of February 28, 2019 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and reviewed the actuary's projections compared to the actual losses. Executive Director noted all of the Fund Years were running below the actuary's projections. Executive Director advised the loss funds would be evaluated during budget time for a possible reduction.

PARK'S DEPARTMENT PROPOSED CAMPSITES: Executive Director reported Chairman Mair wanted to have a discussion on the proposed campsites. Chairman Mair advised they needed to know if any additional coverage was necessary. Chairman Mair indicated someone was to speak to the Parks Department in order to determine exactly what was needed. Mr. Martin reported there was communication by e-mail shortly after the last meeting. Mr. Martin advised his office did receive information from the Parks Department and J.A. Montgomery was going to visit and do a safety check. Mr. Martin advised the answer he received was no additional coverage was necessary. Executive Director reported the question was proposed to the NJCE Underwriting Manager, Ed Cooney, and he advised no additional coverage was necessary for this exposure. In response to Chairman Mair's inquiry about alcohol, Mr. Martin advised alcohol was allowed consistent to the current Park policy. Executive Director thought that was more of a legal question than an insurance question. Executive Director advised vicarious liability was covered under the program if the County were to be sued. Chairman Mair reported the Park Rangers do enforce the Park rules. Again, Executive Director advised this was a County question and there were no issues as the County was not in the business of selling alcohol.

In response to Executive Director's inquiry, Mr. Czarnecki advised on April 12th his associate, Mr. Barry Sloane completed a scheduled loss control visit. A number of items were addressed and there were no suggestions for improvement. Mr. Czarnecki advised the overhead branches and undergrowth was cleared sufficiently to prevent a fire from spreading from the grill or fire pit. Mr. Czarnecki advised the Park had at least two rangers on duty 24/7. Executive Director asked that Mr. Czarnecki e-mail a copy of the loss control visit report.

Executive Director recommended the County review their alcohol policy. Ms. Nazzaro noted she would check the rules for the parks and also the signage. In response to Executive Director's inquiry, Mr. Czarnecki advised the report did not mention anything about signs. Executive Director asked Mr. Czarnecki to ask Mr. Sloane about the signs, if they are posted and what they say.

Chairman Mair reported he had a vaguely related subject that came up recently. Chairman Mair advised they were in collective bargaining with the park rangers and one of their desires was to be issued bullet proof vests. The Director of the Department is adamantly opposed as it would encourage them to engage in police like activities. After a brief discussion, Executive Director asked Mr. Czarnecki to discuss the vests with Mr. Prince to see if the costs for the vests would qualify for the BRIT Safety Grant. In response to Executive Director's inquiry Chairman Mair thought the vests were around \$1,000 if they needed a custom fit.

Mr. Czarnecki apologized and advised the loss control report he discussed earlier did mention that permits were required in order to use the campsites. Campers were given written rules including a prohibition on alcohol and all were required to sign waivers. Mr. Martin advised the e-mail he received would allow beer and wine as in the picnic areas.

MAY MEETING: Executive Director reported the Commission was not scheduled to meet in May. Executive Director advised he did not anticipate any action items for the month of May. Executive Director noted if there were any claims that needed approval a special teleconference meeting could be scheduled.

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 April Bill List, Resolution 22-19 was included in the agenda.

MOTION TO APPROVE RESOLUTION 22-19, APRIL BILL LIST

Moved:	Commissioner Nazzaro
Second:	Chairman Mair
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.

CLAIMS SERVICE: Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 23-19, Disclosure of Liability Claims Check Register, was included in the agenda along with a copies of the check register for March 1, 2019 to March 31, 2019.

MOTION TO APPROVE RESOLUTION 23-19 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS

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

MANAGED CARE: Ms. Cronk advised First MCO's report was included in the agenda and she would review the month of March. Ms. Cronk reported for March bills were received in the amount of \$75,212. First MCO repriced the bills to \$42,042 for a total savings of \$33,170 or 44%. Ms. Cronk advised there were 83 bills and 75 bills were in network. Ms. Cronk noted the PPO Penetration was 90%. Ms. Cronk advised that concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Czarnecki reported the Safety's Director Report for March through April was included in the agenda. Mr. Czarnecki advised the agenda also included a Safety Director Bulletin on "Comprehensive Playground Inspection and Maintenance Programs" along with the Playground Safety Checklist. Mr. Czarnecki advised that concluded his report unless anyone had any questions.

RISK MANAGER CONSULTANT: Mr. Martin advised he did not have anything additional to discuss.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

Seeing no member of the public wishing to speak Chairman Mair asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chairman Mair read and requested a motion to approve Resolution 24-19 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 24-19 FOR EXECUTIVE SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

MOTION TO AUTHORIZE PAYMENT AUTHORITY REQUESTS AND SETTLEMENT REQUESTS AS DISCUSSED IN CLOSED SESSION INCLUDING CLAIM # 3960001442 UP TO \$5,000, SECTION 20

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

MOTION TO ADJOURN:

Moved:
Second:
Vote:

Chairman Mair
Commissioner Nazarro
2 Yes, 0 Nays

MEETING ADJOURNED: 11:21AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary