

**MERCER COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
MARCH 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: MARCH 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: February 25, 2019 Open Minutes.....Appendix I
February 25, 2019 Closed MinutesHandout**

- ☐ **CORRESPONDENCE: None**

- ☐ **COMMITTEE REPORTS**
 - Safety Committee:..... Verbal
 - Claims Committee: 2019 Claim Reporting Procedures Pages 3-5
 - Zurich Environmental Emergency Response Pages 6-7
 - Mercer Bordereau Endorsement..... Pages 8-9

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 10-22**

- ☐ **TREASURER – David Miller**
 - Resolution 19-19 March Bill List - MotionPage 23
 - January Treasurer Reports..... Pages 24-25

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

- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**
 - Resolution 20-19 Authorizing Disclosure of Liability Claims Check Register..... Pages 26-27
 - Liability Claim Payments 2-1-19 to 2-28-19..... Pages 28-29
 - Inservco Insurance Services, Inc. Stewardship Report (WC)..... Handout

- ☐ **MANAGED CARE – First MCO**
 - Monthly Summary Report – FebruaryPage 30

- ☐ **NJCESAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 31
 - BRIT Safety Grant Program Letter.....Page 32

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

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

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 33-34**
Resolution [21-19](#) 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**

- ☐ **MEETING ADJOURNMENT**

- ☐ **NEXT SCHEDULED MEETING: [April 22, 2019](#), MERCER COUNTY, McDADE ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068 10:30 AM**

EMERGENCY

Conner Strong & Buckelew is available 24 hours a day, 7 days a week. In an **emergency**, call **877-861-3220**.

Michael T. Cusack, Esq., CPCU, ARM-E
Senior Claim Consultant
Conner Strong & Buckelew
 Tel: (856) 552-4584
 Email: mcusack@connerstrong.com
claimsteamc@connerstrong.com

WORKERS' COMPENSATION

Report all Workers' Compensation / Employers Liability, General Liability, Automobile Liability, Law Enforcement Liability losses via **email** to Inservco at insvni@pnat.com. Please also copy Nancy Fowlkes:

Nancy Fowlkes
CSO Team Leader
 Tel: (800) 334-1348 x 5588
nfowlkes@pnat.com

**GENERAL LIABILITY, AUTOMOBILE LIABILITY, LAW ENFORCEMENT LIABILITY, and
EMPLOYERS LIABILITY**

Report all General Liability, Automobile Liability, Law Enforcement Liability, and Employers Liability losses via **email** to Inservco at insvni@pnat.com. Please also copy Amy Zeiders:

Amy E. Zeiders, AIC
Liability Claims Manager
Inservco Insurance Services
 Tel: (717) 230-8300 x 4009
azeiders@pnat.com

PROPERTY (INCLUDING CONTRACTORS EQUIPMENT) and EQUIPMENT BREAKDOWN

Report all Property (Including Contractors Equipment) and Equipment Breakdown losses via **email** to Inservco at insvni@pnat.com. Please also copy Amy Zeiders and Michael Cusack:

Amy E. Zeiders, AIC
Liability Claims Manager
Inservco Insurance Services
 Tel: (717) 230-8300 x 4009
azeiders@pnat.com

Michael T. Cusack, Esq., CPCU, ARM-E
Senior Claim Consultant
Conner Strong & Buckelew
 Tel: (856) 552-4584
 Email: mcusack@connerstrong.com
claimsteamc@connerstrong.com

MEDICAL MALPRACTICE, POLLUTION, CRIME, and NON-OWNED AIRCRAFT	
Report all Medical Malpractice, Pollution, Crime, and Non-Owned Aircraft via email to Conner Strong & Buckelew at claimsteamc@connerstrong.com . Please also copy Michael Cusack:	
<p>Michael T. Cusack, Esq., CPCU, ARM-E Senior Claim Consultant Conner Strong & Buckelew Tel: (856) 552-4584 Email: mcusack@connerstrong.com claimsteamc@connerstrong.com</p>	
<p>ZURICH ENVIRONMENTAL EMERGENCY RESPONSE (ZEER)</p> <p>PLEASE REFER TO ADDENDUM ATTACHED THAT PROVIDES INFORMATION ON THE ZEER PROGRAM 24 / 7 / 365 CALL CENTER FOR EMERGENCY CLEAN UP</p>	
PUBLIC OFFICIALS / EMPLOYMENT PRACTICES LIABILITY	
Report all Public Officials / Employment Practices Liability incidents or claims via email to Inservco at insvnj@pnat.com . Please also bear in mind that Employment Practices Liability matters are to be reported per the instructions provided in the attached Quarterly Bordereau Endorsement. Please also copy Amy Zeiders and Michael Cusack:	
<p>Amy E. Zeiders, AIC Liability Claims Manager Inservco Insurance Services Tel: (717) 230-8300 x 4009 azeiders@pnat.com</p>	
<p>Michael T. Cusack, Esq., CPCU, ARM-E Senior Claim Consultant Conner Strong & Buckelew Tel: (856) 552-4584 Email: mcusack@connerstrong.com claimsteamc@connerstrong.com</p>	
CYBER LIABILITY	
Send Notice of Incident or Claim Made to Conner Strong & Buckelew	
<p>First: Call the 24/7 Chubb Cyber Incident Response Coach Hotline 800-817-2665 or cyberalert@chubb.com Note: Engaging the Cyber Incident Response Coach does not constitute a notice of claim.</p> <p>Next: Report all claims to claimsteamc@connerstrong.com or after hours 24/7 at 877-861-3220. All claims reported to Conner Strong & Buckelew will be reporting on your behalf utilizing one of the following methods:</p>	

Notice to Chubb By Email: aceclaimsfirstnotice@chubb.com

Notice to Chubb by Mail:

Director of Claims

Chubb

P.O. BOX 5105

Scranton, PA 18505-0518

Notice Chubb by Fax : 877-201-8787

Chubb Incident Response Services for Cyber Policyholders

To access Chubb's Incident Response Services for Cyber Policyholders including, use the following link:

<https://www2.chubb.com/us-en/business-insurance/incident-response-services-for-cyber-policyholders.aspx>

To browse Chubb's Cyber Response Team's Resources, use the following link:

<https://www2.chubb.com/us-en/business-insurance/incident-response-services-for-cyber-policyholders.aspx>

Please also copy:

Michael T. Cusack, Esq., CPCU, ARM-E

Senior Claim Consultant

Conner Strong & Buckelew

Tel: (856) 552-4584

Email: mcusack@connerstrong.com

claimsteamc@connerstrong.com

The Public Officials/Employment Practices Liability, Law Enforcement Liability, Employers Liability, Pollution, Crime, Medical Malpractice, Employed Lawyers & Crime policies, or portions of those policies, are written on a "claims made and reported" basis. Therefore, it is imperative that you report any "claim" as soon as it is made against you. You also may be aware of facts or circumstances that could give rise to a "claim" at some point in the future. Your coverage may require or allow you to report these facts or circumstances. Please refer to the terms and conditions in each policy for its specific reporting requirements and coverage triggers.

ZEER key benefits include:

- 365/24/7 call center for your environmental spill consultation to help reduce your liability
- Generate spill reports on your behalf to help meet regulatory requirements
- Dispatch environmental contractors for clean up at the site
- Online spill reporting
- Mobile phone app for incident reporting
- Customized, internal alert distribution for your organization for crisis management
- Access to our experienced environmental emergency response coordinators with an average of 30 years of experience in handling environmental spills and emergencies



To learn more,
visit zurichna.com/zeer

Zurich
1400 American Lane,
Schaumburg, Illinois 60196-1056
800-382-2150

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Zurich does not guarantee a particular outcome, reduction in costs or compliance and further assumes no liability in connection with the providing of these services.

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A1-112006051-C (10/15) 112006972



Zurich Environmental Emergency Response



Zurich Environmental Emergency Response

Zurich Environmental Emergency Response (ZEER) was designed by Zurich's environmental underwriting and claims professionals, in collaboration with Spill Center®, Inc.,* to help you deal with any spill that requires emergency environmental clean-up. The resources from the Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability. This program is offered to Zurich qualified customers with environmental exposure.

Spill reporting simplified

If you are registered with the ZEER program, you can report a spill online or by telephone 24 hours a day, seven days a week. Upon registering for the service, enter all pertinent spill information. Your information is sent electronically to the alert distribution list identified in your enrollment profile.

Once your information is submitted, ZEER searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of spills, minimizing costs and liability. You will be provided with the names of several contractors to choose from. The scope of work for the spill is monitored in real time through the ZEER program to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no reported spill falls through the cracks.

ZEER Mobile — faster, easier reporting

Zurich has developed a mobile app for Android, Blackberry and Apple devices, ZEER mobile, which enables users to report spills from anywhere. Location and user information is automatically recorded. This will make it easier for the ZEER program to instantly respond, report and help mitigate the loss. To download the ZEER Mobile App visit www.zurichna.com/zeer.



There's more to it than clean-up

Zurich's service doesn't stop with response. ZEER also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of spill, you may have to file up to a dozen different reports. With ZEER, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center® constantly reviews and updates regulatory requirements, it aims to have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by ZEER.

For emergency response contractors or environmental consulting companies, the benefit is that you can enroll in the ZEER Contractor Database — gaining potential opportunities to be selected by other Zurich insured's during an environmental emergency.

Reporting a claim

Reporting a spill to the online system does not constitute reporting a claim, nor does it guarantee that a spill is covered under your policy. ZEER is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, ZEER is intended to help you effectively and efficiently mitigate these types of claims.

Sign up today!
It's simple, just call
888-SPILLHELP
(1-888-774-5543)

or by visiting us online at
www.zurich.spillcenter.net and
choosing "enrollment" to create
your password and ID.

* Spill Center®, Inc. is not a subsidiary or affiliate of Zurich and use of Spill Center products and services are independent of any other Zurich products or services. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the products, services, representations or warranties made by or on behalf of Spill Center.



NOTICE AMENDED (QUARTERLY BORDEREAU) – MERCER COUNTY

Named Insured Mercer County Insurance Commission			Endorsement Number 8
Policy Symbol EON	Policy Number G29007822 002	Policy Period 01/01/2019 to 01/01/2020	Effective Date of Endorsement 01/01/2019
Issued By (Name of Insurance Company) ACE American Insurance Company			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Solely with respect to coverage afforded to Mercer County, it is agreed that Section X, Notice, subsection A, is deleted in its entirety and replaced with the following:

A. Reporting of **Claims**

1. The **Insureds** shall, as a condition precedent to their rights under this **Policy**, give to the **Insurer** written notice of any **Designated Claim** made against the **Insureds** as soon as practicable after any officer, director, Risk Manager, General Counsel, Human Resources Manager, or organizational equivalents, of the **Public Entity** first becomes aware of such **Designated Claim**, but in no event later than:

- if this **Policy** expires and is renewed with the **Insurer**, 90 days after the end of the **Policy Period**;
- if this **Policy** expires (or is otherwise terminated) without being renewed with the **Insurer**, 60 days after the end of the **Policy Period**; or
- with respect to **Claims** first made during any applicable Automatic or Optional **Extended Reporting Period**, the end of such Automatic or Optional **Extended Reporting Period**.

For the purposes of this subsection A, **Designated Claim** means any **Claim**:

- where total **Damages** and **Claims Expenses** incurred in connection with such **Claim** equals or exceeds, or is reasonably estimated to equal or exceed 50% of the applicable Retention amount set forth in Item 4 of the Declarations;
 - which is a lawsuit brought by the Equal Employment Opportunity Commission or any equivalent state or local agency;
 - which alleges discrimination or sexual harassment by or against a director or officer, or high wage earner earning more than \$150,000, of the **Insured**;
 - where the lawsuit is filed by a certified or non-certified class of similarly situated plaintiffs;
 - where **Insureds** have received notice of any trial date, arbitration or mediation; or
 - brought by more than one claimant, or which is sought to be consolidated with a **Claim** brought by another claimant.
2. For all **Claims** other than **Designated Claims**, the **Insureds** also agree that as a condition precedent to their rights under this **Policy**, the **Insureds** shall provide written notice to the **Insurer** on a quarterly basis in the form of a quarterly bordereau. The **Insureds** shall provide the **Insurer** with such bordereau within 20 business days after the end of each three month period during the **Policy Period** and thereafter until all **Claims** are resolved.

Further, such bordereau shall contain information including, but not limited to, the full particulars of each **Claim**, the date on which notice of the **Claim** was first received, the date the **Wrongful Act** occurred, the identity of the claimants and involved **Insureds**,

a description of the allegations, the name of defense counsel, the defense incurred, the damages incurred, the estimated exposure and the status. The **Insureds** further agree that the **Insurer**, in the **Insurer's** sole discretion, may elect to conduct audits of any and all such **Claims** on a quarterly basis.

The **Insurer** will have no obligation to issue a specific coverage determination or take any coverage position with respect to, or monitor the progress of, any **Claim** listed in a bordereau report unless and until such time as the **Insured** has reported such **Claim** to the **Insurer** as a **Claim** pursuant to paragraph 1 immediately above. The **Insurer** may at any time request full and specific reporting as to an individual **Claim** on a bordereau. The **Insured** shall, in conjunction with any bordereau, advise the **Insurer** of all **Claims** previously reported by bordereau and any prior **Claims** that have been closed by the **Insured**, as reflected on the **Insurer's** litigation management system. The rights of the **Insurer** shall survive the **Policy Period** and/or any Automatic or Optional **Extended Reporting Period** and does not terminate until the final resolution of all **Claims** submitted under this **Policy**.

All other terms and conditions of this **Policy** remain unchanged.

Authorized Representative

MERCER COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

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

Date: March 25, 2019

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Report (Page 11)** – Attached on page 11 is the certificate of insurance report from the NJCE listing those certificates issued during the month of February. There were 5 certificates issued.
- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Page 12-14)** - The NJCE held its Reorganization Meeting on February 28, 2019. Included in the agenda on pages 12-14 a summary report of the meeting. The next NJCE meeting is scheduled for April 25, 2019.
- ☐ **2019 MEL, MRHIF and NJCE Educational Seminar (Page 15)** – The 9th annual seminar is scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 15 is a copy of the enrollment form.
- ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 16-17)** – Included in the agenda on pages 16-17 is a copy of the Financial Fast Track for the month of January. As of **January 31, 2019** the Commission has a surplus of **\$10,983,175**. 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 January 31, 2019 is **\$1,182,090**. The total cash balance is **\$1,267,557**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 18-19)** – Included in the agenda on pages 18-19 is a copy of the NJCE Financial Fast Track for the month of January. As of **January 31, 2019** the Fund has a surplus of **\$15,146,956**. The cash balance is **\$19,802,106**.
- ☐ **Claims Tracking Reports (Pages 20-22)** Included in the agenda on pages 20-22 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2019. The Executive Director will review the reports with the Commission.

Mercer County Insurance Comm.

Certificate of Insurance Monthly Report

From 2/1/2019 To 3/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Historical Commission I - County of Mercer	New Jersey Department of State, PO Box 305 Trenton, NJ 08625	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/19 to 1/1/20 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy #SP4056379 Evidence of Insurance.	2/21/2019 #2113378	GL AU EX WC OTH
H - New Jersey State Council on the I - County of Mercer	Arts New Jersey Department of State, PO Box 306 Trenton, NJ 08625	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/19 to 1/1/20 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy #SP4056379 Evidence of Insurance.	2/21/2019 #2113380	GL AU EX WC OTH
H - Township of Ewing I - County of Mercer	2 Jake Garzio Drive Ewing, NJ 08628	Company D: XS Liability \$5,000,000 XS of \$15,000,000 Policy Term: 1/1/19 to 1/1/20 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy #SP4056379 Evidence of insurance as respects location for storage of evidence and forfeited vehicles.	2/22/2019 #2113740	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: 1/1/19 to 1/1/20 Policy # TBD Company E: XS Workers Compensation Statutory xs \$1,000,000 XS Employers Liability \$5,000,000 xs \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy #SP4056379 Evidence of Insurance with respect to Annual Plant Exo at the Mercer Educational Gardens on Saturday May 4th, 2019 from 9:00 am 2:00 pm held by the Rutgers Master Gardener.	2/28/2019 #2120065	GL AU EX WC OTH
Total # of Holders: 5				

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: February 28, 2019
To: Mercer County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Special Presentation: Chairman Angilella acknowledged Commissioner Ken Mecouch of Cumberland County who announced his retirement from County government after 42 years of dedicated service.

2019 Reorganization: The NJCE conducted its 2019 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners.

Nominations for Chair resulted in the election of Commissioner Ross Angilella; action to elect a Secretary was tabled for the next meeting.

Below is a listing of 2019 Fund Commissioners and respective Alternates.

Ross Angilella Anna Marie Wright- Alternate	Camden County Insurance Commission
John Kelly	Ocean County
Janette Kessler	Atlantic County Insurance Commission
Sander Friedman	Burlington County Insurance Commission
Ken Mecouch	Cumberland County Insurance Commission
Tim Sheehan	Gloucester County Insurance Commission
Edmund Shea	Hudson County
Andrew Mair Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission

Fixing Public Meeting Dates: The Board of Fund Commissioners confirmed the following meeting schedule:

2019 Meeting Schedule & 2020 Reorganization

April 25, 2019	Camden County Emergency Training Center	1:00PM
June 27, 2019	Camden County Emergency Training Center	1:00PM
September 26, 2019	Camden County Emergency Training Center	1:00PM
October 24, 2019	Camden County Emergency Training Center	1:00PM
November 21, 2019	Camden County Emergency Training Center	1:00PM
February 27, 2020	2020 Reorganization Camden County Emergency Training Center	1:00PM

2019 Risk Management Plan: Included as part of the Reorganization was the 2019 Risk Management Plan with changes highlighted from the prior year.

Commission Membership – Status Update: The County of Monmouth will be reviewing the membership applications at their March 14th Freeholder meeting to become a stand-alone County member effective April 1, 2019.

Professional Contracts/Services:

Executive Director, Underwriting Manager and Safety Director: The Fund released and advertised Request for Proposals (RFP) for these professional services for a three-year period commencing February 28, 2019 through February 2022. Fund Attorney reported each position received one response from incumbent service providers and noted the responses were legally compliant. The evaluation committee made a recommendation to award these contracts to PERMA, Conner Strong & Buckelew and J.A. Montgomery, respectively. The Board adopted Resolution 13-19 authorizing the award of these contracts.

Auditor: The Fund's one-year contract with Bowman & Company will expire in April. The Fund office will conduct an RFP for auditing services; results will be prepared by the next meeting for the board to review and award a contract so services can begin on the audit ending December 31, 2018.

Actuary: The Fund's one-year contract with The Actuarial Advantage expired in November. The Fund office will conduct an RFP for actuarial services; results will be prepared by the next meeting for the board to review and award a contract.

Excess Property Third Party Administrator (TPA): As previously discussed, for 2019 the Excess Property SIR increased from \$100,000 to \$250,000 - funded at the NJCE level - and managed by a TPA to adjust Excess Property claims from 1st dollar. An initial RFP was issued; all responses were rejected and a 2nd RFP will be released.

Online Underwriting & Claims Risk Management Information System: Based on prior authorization from the Board, PERMA will meet with representatives from Origami to begin development of the Fund's online underwriting and claims data platform for members' to access as a resource.

2019 MEL, MRHIF and NJCE Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MRHIF) members, as well as, personnel who work for service companies that are engaged by MEL member JIFs and MRHIF member HIFs. An electronic fillable form will be distributed via email.

Underwriting Data Validation: 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 underwriting data system. As part of payroll audit initiative, members should anticipate receiving requests for payroll information from Bowman & Company in the coming weeks; a copy of the correspondence that was sent was included in the agenda for information.

NJCE Claims Review Committee: As previously discussed, a working draft of the Claims Review Committee charter has been developed and requires final review by the Fund Attorney and adoption by the Board. Once finalized, Fund Commissioners that have expressed interest to serve will be contacted.

2019 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Financial Fast Track: The Financial Fast Track as of December 31, 2018 reflected a statutory surplus of \$14.9 million. Executive Director highlighted the Discounted Claim Value in which the Fund Actuary reviews reserves and applies a discount based on anticipated future investment earnings from invested member assessments. Executive Director reported interest earnings will increase because of strategic steps taken by the Fund Treasurer in the current improved interest rate environment.

Underwriting Manager

2019 Excess & Ancillary Renewals: Underwriting Manager submitted a summary report of the 2019 renewal. Underwriting Manager reported a Coverage Committee meeting would be scheduled to address county-related coverage issues.

The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2019 renewal program. The Extraordinary Unspecifiable Services (EUS) statement binding coverages is kept on file in the office. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Risk Control

Safety Director submitted a report reflecting the risk control activities from November 2018 thru March 2019 and Safety Director Bulletins.

Safety Director submitted a memorandum on the 2019 BRIT Safety Grant Program in which Counties may receive reimbursement up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$45,000. Safety Director suggested the formation of a sub-committee to review applicable grant submissions to meet on an as-needed basis; Safety Director will send out the memorandum and solicit interested volunteers.

Claims Status Summary: AmeriHealth Casualty Services was in need of a Closed Session to discuss claims status and other matters, which was reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 25, 2019 at 1:00PM at the Camden County Emergency Training Center.

2019 MEL, MRHIF & NJCEL Educational Seminar

Friday, May 3, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCEL (Counties Excess Liability Fund) are sponsoring the 9th annual educational seminar for commissioners, municipal personnel, risk managers and vendor personnel. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Topics

- Legalized Marijuana: Risk Management Issues (John Kutner and Steve Ferris)
- Controlling Health Care Costs (Greg Grimaldi)
- Ethics and Best Practices for Public Meetings (Norris Clark and David Grubb)
- Cyber Liability Risk Control (Ed Cooney)
- Update on Risk Management related Legislation (Paul Bent)
- Ethics and Best Practices in Local Government Employment (Fred Semrau and Joe Hrubash)

REGISTRATION: RSVP by Friday, April 26

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to Joeen Ciannella: jciannella@permainc.com

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	January 31, 2019		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		639,631	639,631	39,200,662	39,840,293
2.	CLAIM EXPENSES					
		Paid Claims	232,160	232,160	8,607,798	8,839,958
		Case Reserves	(101,139)	(101,139)	3,371,815	3,270,676
		IBNR	295,814	295,814	2,780,441	3,076,255
		Discounted Claim Value	(7,796)	(7,796)	(164,942)	(172,738)
	TOTAL CLAIMS		419,038	419,038	14,595,112	15,014,150
3.	EXPENSES					
		Excess Premiums	215,182	215,182	11,954,709	12,169,891
		Administrative	48,217	48,217	2,806,950	2,855,167
	TOTAL EXPENSES		263,399	263,399	14,761,659	15,025,058
4.	UNDERWRITING PROFIT (1-2-3)		(42,806)	(42,806)	9,843,891	9,801,084
5.	INVESTMENT INCOME		0	0	0	0
6.	PROFIT (4 + 5)		(42,806)	(42,806)	9,843,891	9,801,084
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0
8.	DIVIDEND INCOME		0	0	22,069	22,069
9.	DIVIDEND EXPENSE		0	0	(22,069)	(22,069)
10.	INVESTMENT IN JOINT VENTURE		25,404	25,404	1,156,686	1,182,090
11. SURPLUS (6 + 7 + 8)			(17,402)	(17,402)	11,000,577	10,983,174
SURPLUS (DEFICITS) BY FUND YEAR						
	2014		760	760	2,433,230	2,433,991
	2015		790	790	2,243,378	2,244,168
	2016		903	903	2,307,201	2,308,104
	2017		877	877	2,675,148	2,676,025
	2018		736	736	1,341,620	1,342,356
	2019		(21,469)	(21,469)		(21,469)
TOTAL SURPLUS (DEFICITS)			(17,402)	(17,402)	11,000,577	10,983,175
TOTAL CASH						1,267,557

MERCER COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		January 31, 2019			
ALL YEARS COMBINED							
		THIS MONTH		YTD CHANGE		PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR							
FUND YEAR 2014							
	Paid Claims	82,842		82,842		1,919,054	2,001,895
	Case Reserves	(79,588)		(79,588)		288,151	208,563
	IBNR	(3,254)		(3,254)		400,196	396,942
	Discounted Claim Value	0		0		(35,376)	(35,376)
TOTAL FY 2014 CLAIMS		(0)		(0)		2,572,025	2,572,025
FUND YEAR 2015							
	Paid Claims	3,925		3,925		2,004,477	2,008,402
	Case Reserves	(9,925)		(9,925)		437,940	428,015
	IBNR	6,000		6,000		303,737	309,737
	Discounted Claim Value	0		0		(27,187)	(27,187)
TOTAL FY 2015 CLAIMS		0		0		2,718,967	2,718,967
FUND YEAR 2016							
	Paid Claims	14,206		14,206		2,085,902	2,100,108
	Case Reserves	(17,737)		(17,737)		822,231	804,494
	IBNR	3,531		3,531		160,316	163,847
	Discounted Claim Value	0		0		(22,666)	(22,666)
TOTAL FY 2016 CLAIMS		0		0		3,045,783	3,045,783
FUND YEAR 2017							
	Paid Claims	74,692		74,692		1,456,623	1,531,315
	Case Reserves	(70,150)		(70,150)		853,171	783,021
	IBNR	(4,542)		(4,542)		359,760	355,217
	Discounted Claim Value	0		0		(26,370)	(26,370)
TOTAL FY 2017 CLAIMS		0		0		2,643,183	2,643,183
FUND YEAR 2018							
	Paid Claims	52,726		52,726		1,141,742	1,194,469
	Case Reserves	(26,574)		(26,574)		970,322	943,748
	IBNR	(26,152)		(26,152)		1,556,433	1,530,280
	Discounted Claim Value	0		0		(53,342)	(53,342)
TOTAL FY 2018 CLAIMS		0		0		3,615,154	3,615,154
FUND YEAR 2019							
	Paid Claims	3,768		3,768			3,768
	Case Reserves	102,836		102,836			102,836
	IBNR	320,231		320,231			320,231
	Discounted Claim Value	(7,796)		(7,796)			(7,796)
TOTAL FY 2019 CLAIMS		419,038		419,038		0	419,038
COMBINED TOTAL CLAIMS		419,038		419,038		14,595,112	15,014,150

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	January 31, 2019		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,860,158	1,860,158	139,838,292	141,698,451
2.	CLAIM EXPENSES					
		Paid Claims	11,586	11,586	3,794,828	3,806,414
		Case Reserves	(341,575)	(341,575)	5,641,230	5,299,655
		IBNR	728,441	728,441	8,032,894	8,761,335
		Discounted Claim Value	(49,071)	(49,071)	(1,272,066)	(1,321,136)
	TOTAL CLAIMS		349,381	349,381	16,196,887	16,546,268
3.	EXPENSES					
		Excess Premiums	1,180,599	1,180,599	97,129,691	98,310,290
		Administrative	151,783	151,783	10,482,441	10,634,225
	TOTAL EXPENSES		1,332,382	1,332,382	107,612,132	108,944,514
4.	UNDERWRITING PROFIT (1-2-3)		178,395	178,395	16,029,273	16,207,668
5.	INVESTMENT INCOME		49,309	49,309	497,530	546,839
6.	PROFIT (4+5)		227,704	227,704	16,526,803	16,754,507
7.	Dividend		0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)		227,704	227,704	14,919,252	15,146,956
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,509	1,509	777,092	778,600
	2011		2,553	2,553	878,879	881,432
	2012		2,782	2,782	1,184,534	1,187,316
	2013		4,942	4,942	2,027,740	2,032,681
	2014		6,306	6,306	2,492,972	2,499,278
	2015		7,000	7,000	1,162,564	1,169,563
	2016		8,101	8,101	3,256,376	3,264,477
	2017		7,729	7,729	2,011,827	2,019,557
	2018		8,316	8,316	1,127,267	1,135,583
	2019		178,467	178,467		178,467
TOTAL SURPLUS (DEFICITS)			227,704	227,704	14,919,252	15,146,956
TOTAL CASH						19,802,106

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2019					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	0	171,840	171,840	
Case Reserves	0	0	(0)	(0)	
IBNR	0	0	9,666	9,666	
Discounted Claim Value	0	0	(1,005)	(1,005)	
TOTAL FY 2010 CLAIMS	0	0	180,501	180,501	
FUND YEAR 2011					
Paid Claims	4,860	4,860	488,982	493,842	
Case Reserves	(4,860)	(4,860)	461,457	456,597	
IBNR	0	0	39,375	39,375	
Discounted Claim Value	0	0	(53,088)	(53,088)	
TOTAL FY 2011 CLAIMS	0	0	936,726	936,726	
FUND YEAR 2012					
Paid Claims	2,522	2,522	1,533,507	1,536,029	
Case Reserves	(3,243)	(3,243)	87,538	84,295	
IBNR	722	722	126,579	127,300	
Discounted Claim Value	0	0	(22,910)	(22,910)	
TOTAL FY 2012 CLAIMS	0	0	1,724,714	1,724,714	
FUND YEAR 2013					
Paid Claims	1,499	1,499	520,298	521,798	
Case Reserves	(3,999)	(3,999)	507,306	503,307	
IBNR	2,500	2,500	226,103	228,603	
Discounted Claim Value	0	0	(77,544)	(77,544)	
TOTAL FY 2013 CLAIMS	0	0	1,176,165	1,176,165	
FUND YEAR 2014					
Paid Claims	235	235	447,238	447,473	
Case Reserves	(234)	(234)	655,655	655,421	
IBNR	(1)	(1)	472,893	472,892	
Discounted Claim Value	0	0	(91,782)	(91,782)	
TOTAL FY 2014 CLAIMS	0	0	1,484,004	1,484,004	
FUND YEAR 2015					
Paid Claims	2,004	2,004	395,960	397,964	
Case Reserves	(137,951)	(137,951)	2,462,260	2,324,309	
IBNR	135,947	135,947	603,828	739,775	
Discounted Claim Value	0	0	(223,216)	(223,216)	
TOTAL FY 2015 CLAIMS	0	0	3,238,832	3,238,832	
FUND YEAR 2016					
Paid Claims	0	0	0	0	
Case Reserves	(9,233)	(9,233)	530,313	521,080	
IBNR	9,233	9,233	1,132,357	1,141,590	
Discounted Claim Value	0	0	(170,405)	(170,405)	
TOTAL FY 2016 CLAIMS	0	0	1,492,266	1,492,266	
FUND YEAR 2017					
Paid Claims	193	193	25,647	25,840	
Case Reserves	808	808	640,084	640,892	
IBNR	(1,001)	(1,001)	2,126,369	2,125,368	
Discounted Claim Value	0	0	(247,426)	(247,426)	
TOTAL FY 2017 CLAIMS	0	0	2,544,674	2,544,674	
FUND YEAR 2018					
Paid Claims	274	274	211,356	211,629	
Case Reserves	(182,864)	(182,864)	296,617	113,754	
IBNR	182,662	182,662	3,295,723	3,478,385	
Discounted Claim Value	0	0	(384,692)	(384,692)	
TOTAL FY 2018 CLAIMS	72	72	3,419,005	3,419,077	
FUND YEAR 2019					
Paid Claims	0	0		0	
Case Reserves	0	0		0	
IBNR	398,380	398,380		398,380	
Discounted Claim Value	(49,071)	(49,071)		(49,071)	
TOTAL FY 2019 CLAIMS	349,309	349,309	0	349,309	
COMBINED TOTAL CLAIMS	349,381	349,381	16,196,887	16,546,268	
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 January 31, 2019							
COVERAGE LINE - PROPERTY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	0	1	0	1	33	0	35
January-19	0	1	0	1	33	2	37
NET CHGE	0	0	0	0	0	2	2
Limited Reserves							\$2,014
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	\$0	\$0	\$0	\$1,000	\$63,500	\$0	\$64,500
January-19	\$0	\$0	\$0	\$1,000	\$73,000	\$500	\$74,500
NET CHGE	\$0	\$0	\$0	\$0	\$9,500	\$500	\$10,000
Ltd Incurred	\$18,499	(\$25)	\$99	\$76,405	\$148,140	\$500	\$243,617
COVERAGE LINE - GENERAL LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	1	4	3	14	38	0	60
January-19	0	4	3	9	26	0	42
NET CHGE	-1	0	0	-5	-12	0	-18
Limited Reserves							\$5,584
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	\$78,186	\$22,067	\$115,000	\$46,383	\$50,500	\$0	\$312,136
January-19	\$0	\$22,067	\$115,000	\$47,883	\$49,577	\$0	\$234,527
NET CHGE	(\$78,186)	\$0	\$0	\$1,500	(\$923)	\$0	(\$77,609)
Ltd Incurred	\$78,677	\$58,923	\$124,591	\$50,769	\$51,344	\$0	\$364,304
COVERAGE LINE - AUTO LIABILITY							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	0	0	2	4	4	0	10
January-19	0	0	1	3	5	0	9
NET CHGE	0	0	-1	-1	1	0	-1
Limited Reserves							\$7,867
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	\$0	\$0	\$10,330	\$64,470	\$5,000	\$0	\$79,800
January-19	\$0	\$0	\$2,830	\$63,470	\$4,500	\$0	\$70,800
NET CHGE	\$0	\$0	(\$7,500)	(\$1,000)	(\$500)	\$0	(\$9,000)
Ltd Incurred	\$10,891	\$6,969	\$25,728	\$74,780	\$8,924	\$0	\$127,292
COVERAGE LINE - WORKERS COMP.							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	8	13	22	28	57	0	128
January-19	10	13	21	27	55	5	131
NET CHGE	2	0	-1	-1	-2	5	3
Limited Reserves							\$21,677
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	\$209,965	\$415,874	\$696,901	\$741,318	\$851,322	\$0	\$2,915,380
January-19	\$208,563	\$405,949	\$686,664	\$670,668	\$816,671	\$51,168	\$2,839,682
NET CHGE	(\$1,402)	(\$9,925)	(\$10,237)	(\$70,650)	(\$34,651)	\$51,168	(\$75,698)
Ltd Incurred	\$2,101,971	\$2,370,550	\$2,754,184	\$2,112,382	\$1,929,808	\$54,936	\$11,323,831
TOTAL ALL LINES COMBINED							
CLAIM COUNT - OPEN CLAIMS							
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	9	18	27	47	132	0	233
January-19	10	18	25	40	119	7	219
NET CHGE	1	0	-2	-7	-13	7	-14
Limited Reserves							\$14,701
Year	2014	2015	2016	2017	2018	2019	TOTAL
December-18	\$288,151	\$437,941	\$822,231	\$853,171	\$970,322	\$0	\$3,371,816
January-19	\$208,563	\$428,016	\$804,494	\$783,021	\$943,748	\$51,668	\$3,219,509
NET CHGE	(\$79,588)	(\$9,925)	(\$17,737)	(\$70,150)	(\$26,574)	\$51,668	(\$152,307)
Ltd Incurred	\$2,210,038	\$2,436,417	\$2,904,602	\$2,314,336	\$2,138,216	\$55,436	\$12,059,045

FUND YEARS 2017 2018 2019

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
						AS OF			January 31, 2019							
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		25			Last Month		24			Last Year		13		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jan-19		TARGETED	Incurred	Incurred	31-Dec-18		TARGETED	Incurred	Incurred	30-Jan-18		TARGETED
PROPERTY	83,000	76,405	76,405	92.05%	83,000	100.00%	76,405	76,405	92.05%	83,000	100.00%	96,405	96,405	116.15%	79,373	95.63%
GEN LIABILITY	159,000	50,769	50,769	31.93%	128,071	80.55%	49,269	49,269	30.99%	126,230	79.39%	78,809	78,809	49.57%	98,961	62.24%
AUTO LIABILITY	134,000	74,780	74,780	55.81%	104,150	77.72%	75,780	75,780	56.55%	102,431	76.44%	74,030	74,030	55.25%	72,577	54.16%
WORKER'S COMP	4,709,000	2,112,382	2,112,382	44.86%	4,435,757	94.20%	2,108,340	2,108,340	44.77%	4,403,404	93.51%	1,819,438	1,819,438	38.64%	3,302,476	70.13%
TOTAL ALL LINES	5,085,000	2,314,336	2,314,336	45.51%	4,750,979	93.43%	2,309,794	2,309,794	45.42%	4,715,065	92.72%	2,068,682	2,068,682	40.68%	3,553,386	69.88%
NET PAYOUT %	\$1,531,315				30.11%											
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		13			Last Month		12			Last Year		1		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jan-19		TARGETED	Incurred	Incurred	31-Dec-18		TARGETED	Incurred	Incurred	30-Jan-18		TARGETED
PROPERTY	74,417	148,140	148,140	199.07%	71,165	95.63%	138,640	138,640	186.30%	70,873	95.24%	9,500	9,500	12.77%	4,465	6.00%
GEN LIABILITY	157,000	51,344	51,344	32.70%	97,716	62.24%	52,267	52,267	33.29%	94,482	60.18%	0	0	0.00%	1,570	1.00%
AUTO LIABILITY	131,000	8,924	8,924	6.81%	70,953	54.16%	8,916	8,916	6.81%	67,028	51.17%	0	0	0.00%	1,310	1.00%
WORKER'S COMP	4,455,000	1,929,808	1,929,808	43.32%	3,124,343	70.13%	1,912,242	1,912,242	42.92%	2,854,488	64.07%	180,989	180,989	4.06%	22,275	0.50%
TOTAL ALL LINES	4,817,417	2,138,216	2,138,216	44.39%	3,364,176	69.83%	2,112,064	2,112,064	43.84%	3,086,872	64.08%	190,489	190,489	3.95%	29,620	0.61%
NET PAYOUT %	\$1,194,469				24.79%											
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		1			Last Month		0			Last Year		-11		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jan-19		TARGETED	Incurred	Incurred	31-Dec-18		TARGETED	Incurred	Incurred	30-Jan-18		TARGETED
PROPERTY	75,000	500	500	0.67%	4,500	6.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	160,000	0	0	0.00%	1,600	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	132,000	0	0	0.00%	1,320	1.00%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,141,000	54,936	54,936	1.33%	20,705	0.50%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,508,000	55,436	55,436	1.23%	28,125	0.62%	0	0	0.00%	0	0.00%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$3,768				0.08%											

FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF January 31, 2019															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		61		MONTH	Last Month		60		MONTH	Last Year		49	MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	TARGETED
		Incurred	Incurred	31-Jan-19			Incurred	Incurred	31-Dec-18			Incurred	Incurred	30-Jan-18	
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	78,677	78,677	63.37%	120,576	97.12%	81,863	81,863	65.93%	120,553	97.10%	8,863	8,863	7.14%	119,176
AUTO LIABILITY	127,016	10,891	10,891	8.57%	122,437	96.39%	10,891	10,891	8.57%	122,155	96.17%	10,891	10,891	8.57%	118,034
WORKER'S COMP	4,356,301	2,101,971	2,101,971	48.25%	4,351,949	99.90%	2,095,532	2,095,532	48.10%	4,351,080	99.88%	2,016,992	2,016,992	46.30%	4,332,904
TOTAL ALL LINES	4,669,797	2,210,038	2,210,038	47.33%	4,657,284	99.73%	2,206,784	2,206,784	47.26%	4,656,109	99.71%	2,055,244	2,055,244	44.01%	4,632,435
NET PAYOUT %	\$2,001,474				42.86%										
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		49		MONTH	Last Month		48		MONTH	Last Year		37	MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	TARGETED
		Incurred	Incurred	31-Jan-19			Incurred	Incurred	31-Dec-18			Incurred	Incurred	30-Jan-18	
PROPERTY	80,948	(25)	(25)	-0.03%	80,948	100.00%	(25)	(25)	-0.03%	80,948	100.00%	475	475	0.59%	80,948
GEN LIABILITY	155,896	58,923	58,923	37.80%	149,641	95.99%	58,923	58,923	37.80%	149,197	95.70%	108,398	108,398	69.53%	141,518
AUTO LIABILITY	131,580	6,969	6,969	5.30%	122,275	92.93%	6,969	6,969	5.30%	121,811	92.58%	20,965	20,965	15.93%	115,482
WORKER'S COMP	4,449,750	2,370,550	2,370,550	53.27%	4,425,850	99.46%	2,376,550	2,376,550	53.41%	4,423,211	99.40%	2,415,634	2,415,634	54.29%	4,372,789
TOTAL ALL LINES	4,818,174	2,436,417	2,436,417	50.57%	4,778,714	99.18%	2,442,417	2,442,417	50.69%	4,775,167	99.11%	2,545,472	2,545,472	52.83%	4,710,737
NET PAYOUT %	\$2,008,401				41.68%										
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		37		MONTH	Last Month		36		MONTH	Last Year		25	MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	TARGETED
		Incurred	Incurred	31-Jan-19			Incurred	Incurred	31-Dec-18			Incurred	Incurred	30-Jan-18	
PROPERTY	80,948	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948	100.00%	99	99	0.12%	80,948
GEN LIABILITY	155,896	124,591	124,591	79.92%	141,518	90.78%	124,591	124,591	79.92%	140,535	90.15%	190,691	190,691	122.32%	125,571
AUTO LIABILITY	131,580	25,728	25,728	19.55%	115,482	87.77%	33,228	33,228	25.25%	114,717	87.18%	117,228	117,228	89.09%	102,270
WORKER'S COMP	4,616,644	2,754,184	2,754,184	59.66%	4,536,796	98.27%	2,750,215	2,750,215	59.57%	4,528,786	98.10%	2,545,403	2,545,403	55.14%	4,348,760
TOTAL ALL LINES	4,985,068	2,904,602	2,904,602	58.27%	4,874,744	97.79%	2,908,133	2,908,133	58.34%	4,864,986	97.59%	2,853,421	2,853,421	57.24%	4,657,549
NET PAYOUT %	\$2,100,108				42.13%										

**MERCER COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 19-19

MARCH 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 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000489			
000489	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 3/19	5,500.00
			5,500.00
000490			
000490	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 3/19	13,898.42
			13,898.42
000491			
000491	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 3/19	650.25
			650.25
000492			
000492	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 3/19	16,308.33
			16,308.33
000493			
000493	PACKET MEDIA GROUP, LLC	ACCT#00032129 - MTG - 2.15.19	18.90
			18.90
000494			
000494	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#884004 - CLOSED SESSION - 2.13.19	12.95
			12.95
000495			
000495	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/19	10,788.97
			10,788.97
000496			
000496	NJ ADVANCE MEDIA	ACCT#1153600 - ADV FEB - 2.14.19	40.66
000496	NJ ADVANCE MEDIA	ACCT#1153600 - ADV JAN - 1.30.19	51.10
			91.76

Total Payments FY 2019

47,269.58

TOTAL PAYMENTS ALL FUND YEARS \$47,269.58

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:	2019						
Month Ending:	January						
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	68,263.61	407,029.35	355,941.33	5,851,773.86	(4,492,533.97)	(975,354.78)	1,215,119.40
RECEIPTS							
Assessments	3,419.72	6,573.84	5,544.60	194,426.19	98,640.75	23,406.84	332,011.94
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,419.72	6,573.84	5,544.60	194,426.19	98,640.75	23,406.84	332,011.94
EXPENSES							
Claims Transfers	0.00	75,000.00	508.58	156,651.21	0.00	0.00	232,159.79
Expenses	0.00	0.00	0.00	0.00	0.00	47,414.15	47,414.15
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	75,000.00	508.58	156,651.21	0.00	47,414.15	279,573.94
END BALANCE	71,683.33	338,603.19	360,977.35	5,889,548.84	(4,393,893.22)	(999,362.09)	1,267,557.40

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	January		
CURRENT FUND YEAR	2019		
		Description: MCIFC General A/C	MCIFC Claims A/C
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
		TOTAL for All	
		Accts & instruments	
Opening Cash & Investment Balance	\$1,215,119.40	534,857.57	680,261.83
Opening Interest Accrual Balance	\$0.00	-	-
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	\$332,011.94	\$47,176.45
10	(Withdrawals - Sales)	-\$279,573.94	-\$47,414.15
	Ending Cash & Investment Balance	\$1,267,557.40	\$534,619.87
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$118,296.04	\$31,094.70
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$1,385,853.44	\$565,714.57
			\$820,138.87

RESOLUTION NO. 20-19

**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 March 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 February 1, 2019 to February 28, 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 March 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
02/01/2019 Thru 02/28/2019

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
02/01/2019 Thru 02/28/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	19283	3960002540	001	GIRGIS, MIKE	12/18/2018	12/18/2018	MIKE GIRGIS	2/19/2019	FULL/FINAL SETTLEMENT	5,042.47
C	19284	3960002540	001	GIRGIS, MIKE	1/30/2019	1/30/2019	GEORGE OLMEZER APPRAISAL	2/19/2019	FILE #GO189611	140.00
Total for Coverage: Auto Liability							Number of entries: 2		5,182.47	5,182.47
Coverage: General Liability										
C	19148	3960002535	001	PLAKIOTIS, YVONNE	9/1/2018	9/1/2018	YVONNE PLAKIOTIS	2/4/2019	FULL/FINAL SETTLEMENT OF ALL CLAIMS	76.50
Total for Coverage: General Liability							Number of entries: 1		76.50	76.50
Coverage: Police Professional										
C	19285	3960001546	001	BATSCH, KYLE	10/8/2018	10/8/2018	CIOX HEALTH	2/19/2019	INVOICE #0257141222	187.75
Total for Coverage: Police Professional							Number of entries: 1		187.75	187.75
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		5,446.72	5,446.72



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
Feb-19	\$46,173	\$21,650	\$46,353	\$24,524	53%	43	35	8	81%	0	\$4,905	\$19,619
Total 2019	\$127,661	\$61,766	\$126,920	\$65,894	52%	88	76	12	86%	0	\$13,179	\$52,716
Total to Date	\$5,154,583	\$2,646,360	\$5,636,931	\$2,508,224	49%	4,721	4,008	713	85%	78	\$499,988	\$2,008,236

Report Run Date:03/01/2019

MCC

MERCER COUNTY INSURANCE FUND COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: March 18, 2019

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, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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RISK CONTROL ACTIVITIES
FEBRUARY - MARCH 2019

MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED

- **February 20:** Attended the Accident Review Panel meeting in Trenton.
- **February 22:** Conducted an Accident Investigation at the County Parks Department.
- **February 25:** Attended the MCIFC Meeting in Trenton.
- **February 25:** Attended the MCIFC Claims Committee meeting in Trenton.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **March 20:** Plan to attend the Accident Review Panel meeting in Trenton.
- **March 20:** One session of Respiratory Fit Testing/Training is scheduled for MCIFC-Mercer County.
- **March 25:** Plan to attend the MCIFC Meeting in Trenton.
- **March 25:** Plan to attend the MCIFC Claims Committee meeting in Trenton.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2019.

From: Glenn Prince, Public Sector Associate Director
To: New Jersey Counties Excess Liability Joint Insurance Fund Commissioners
Date: January 14, 2019
Subject: BRIT Safety Grant Program

Commissioners,

The New Jersey Counties Excess Liability Joint Insurance Fund is pleased to announce the availability of safety program funding through the BRIT Safety Grant Program. Member Counties may receive reimbursement for up to 50% of the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of general liability claims.

• **Program Overview:**

- The BRIT Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the New Jersey Counties Excess Liability Joint Insurance Fund for this policy period is \$45,000.00
- The safety item or service can not be “typical”. For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2019 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 30, 2019.
- We are seeking to establish a BRIT Safety Grant Committee to review all BRIT Safety Grant submissions. The proposed BRIT Safety Grant Committee shall consist of one member from each member County.
- If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Associate Director
JA Montgomery Risk Control
856- 552-4744 office

**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 March 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 March 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 March 25, 2019.

ADOPTED:

ANDREW A. MAIR, CHAIRMAN

DATE

ATTEST:

K. MEGAN CLARK HUGHES, VICE CHAIR

DATE

PAYMENT AUTHORIZATION REQUESTS

March 25, 2019

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3960001959	Christopher Crum	Worker Compensation	PAR/SAR
3960001151	Jaime Palecek	Worker Compensation	SAR
3960002564	Robert Brassell	Worker Compensation	PAR
3960002559	Tab Still	Worker Compensation	PAR

APPENDIX I

**MERCER COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 25, 2019
Mercer County
McDade Administration Building
640 South Broad Street
Trenton, NJ 08650-0068
10:30AM**

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

ROLL CALL OF COMMISSIONERS:

Andrew A. Mair	Excused
K. Megan Clark Hughes	Present (<i>left at 10:35 AM</i>)
Raissa Walker	Present
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 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 Jeff Martin
Attorney	Paul Adezio, Esq.
Safety Director	J.A. Montgomery Risk Control Glenn Prince

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 JANUARY 28, 2019

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF
JANUARY 28, 2019**

Moved:	Commissioner Hughes
Second:	Commissioner Nazzaro
Vote:	3 Yes, 0 Nays

CORRESPONDENCE: Executive Director referred to a copy of a memo from PERMA which was included in the agenda. Executive Director advised PERMA and Conner Strong and Buckelew were attacked by cyber criminals, an attack that temporarily impacted access to the e-mail system. Executive Director advised none of the data in the system was compromised.

SAFETY COMMITTEE REPORTS: Mr. Prince reported the Safety and Accident Review Committee last met on February 20, 2019 and reviewed approximately 30 claims. Mr. Prince advised the Committee was scheduled to meet again on March 20, 2019.

CLAIMS COMMITTEE: Mr. Cusack reported the Claims Committee met immediately prior to the Commission Meeting and reviewed several PARS and SARS which would be presented during closed session. Mr. Cusack noted the Committee recommended payment and indicated there was a correction in the amount of the SAR for claim # 0359. Mr. Cusack advised the correct settlement authority was \$4,000 not \$7,500.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and all of his items were informational.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported the January certificate of issuance report was not available and would appear in the next agenda.

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. In response to Executive Director's inquiry, Ms. Walker advised Mr. Mair was only out today and she would remind him of the NJCE Meeting on Thursday.

MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the December Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,000,577 as of December 31, 2018. Executive Director also referred to

line 10 of the report, "Investment in Joint Venture" and indicated \$1,156,686 of the surplus was the MCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$1,215,119.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. As of December 31, 2018 the Fund had a surplus of \$14,919,348 and the cash balance was \$27,803,733.

CLAIMS TRACKING REPORTS: Executive Director advised the Claims Tracking Reports for the month of December 31, 2018 were included in the agenda. Executive Director reviewed the reports with the Commission. Executive Director reported the Commission was performing well in each of the fund years.

2019 ASSESSMENT BILLS: Executive Director advised the 2019 Assessment Bills were e-mailed to the member entities and the first payment was due on March 15, 2019.

2019 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect Website for authorized users. If anyone had difficulty in accessing the site they should contact the Fund Office.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Walker advised the Treasurer was not present. Ms. Walker advised the February Bill List, Resolution 16-19 was included in the agenda.

MOTION TO APPROVE RESOLUTION 16-19, FEBRUARY BILL LIST

Moved:	Commissioner Nazzaro
Second:	Commissioner Walker
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 a report, however he wanted to have an opportunity to discuss with the Inservco folks and the Executive Director some issues in his department to ensure that everyone was on the same page. Mr. Adezio thought there was overlapping of work and both his office and Inservco were sending out denial letters. After a brief discussion it was decided Ms. Nazzaro would continue to send the denial letters with the certification and then send a copy to Inservco. It was also discussed that any follow up questions or discussion on a claim should be done between Inservco and the applicable

Department Head. Ms. Nazzaro noted she would try to identify and include the Department Head contact information in her cover letter.

CLAIMS SERVICE: Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 17-19, 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 17-19 AUTHORIZING
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

Moved:	Commissioner Walker
Second:	Commissioner Nazzaro
Vote:	2 Yes, 0 Nays

Ms. Fowlkes advised Ms. Zeiders would present the Inservco Stewardship Liability Report. Ms. Zeiders distributed copies of the report and gave an extra copy to Ms. Walker to give to Chairman Mair. Ms. Zeiders reviewed the Executive Summary and advised the report was for a three year period and captured Auto Liability, Auto Physical Damage, General Liability, Police Professional and Property Liability. In response to Ms. Nazzaro's inquiry, Ms. Zeiders advised the report did not include the EPL/POL Claims. Ms. Zeiders continued to review the claim count and dollar amounts for each year. Ms. Zeiders reviewed the cause of injury and indicated the top claim was damage to client's vehicles. Ms. Zeiders advised the highest net incurred claim was due to water damage. Ms. Zeiders asked if anyone had any questions. In response to some concerns regarding the increase in auto physical damage claims, Ms. Zeiders advised the County had a \$25,000 deductible and referred to page 7 of the report and reviewed the dollar amount paid. Executive Director asked Mr. Cusack to obtain quarterly loss runs for the EPL/POL coverage.

MANAGED CARE: Ms. Alters advised First MCO's report was included in the agenda and she would review the month of January. Ms. Alters reported for January bills were received in the amount of \$81,487. First MCO repriced the bills to \$40,117 for a total savings of \$41,371 or 51%. Ms. Alters advised there were 45 bills and 41 bills were in network. Ms. Alters noted the PPO Penetration was 91%. Ms. Alters advised that concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety's Director Report for December through January was included in the agenda along with all training scheduled for January and February. Mr. Prince reported the agenda included two Safety Director's Bulletins on ADA Accessible Websites" and "Injury Recording Summary Logs". Mr. Prince referred to a copy of the matrix, "NJPEOSH Injury Reporting Requirements" which was included in the agenda and advised it served as a resource tool when an injury should be reported. Lastly Mr. Prince introduced Jonathan Czarnecki of his office. Mr. Prince reported Mr. Czarnecki was a summer intern at his office and is now a full time employee since his graduation. Mr. Prince advised that concluded the report unless anyone had any questions.

RISK MANAGER CONSULTANT: Mr. Martin advised he did not have anything to report unless anyone had any questions.

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:	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:	Commissioner Nazzaro
Second:	Commissioner Walker
Vote:	2 Yes, 0 Nays

CLOSED SESSION: Ms. Walker read and requested a motion to approve Resolution 18-19 authorizing a Closed Session to discuss PARS.

MOTION TO APPROVE RESOLUTION 18-19 FOR EXECUTIVE SESSION

Moved:	Commissioner Nazzaro
Second:	Commissioner Walker
Vote:	2 Yes, 0 Nays

MOTION TO RETURN TO OPEN SESSION

Moved:	Commissioner Nazzaro
Second:	Commissioner Walker
Vote:	2 Yes, 0 Nays

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

Moved:
Second:
Vote:

Commissioner Nazzaro
Commissioner Walker
2 Yes, 0 Nays

MOTION TO ADJOURN:

Moved:
Second:
Vote:

Commissioner Nazzaro
Commissioner Walker
2 Yes, 0 Nays

MEETING ADJOURNED: 11:14AM

Minutes prepared by:
Cathy Dodd, Assisting Secretary