

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
DECEMBER 19, 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**

**OPEN PUBLIC MEETING: DECEMBER 19, 2019**  
**640 S. BROAD STREET, ROOM 212**  
**TRENTON, NJ 08650-8068**  
**10:30 AM**

- 1

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) ..... Pages 37-38**  
**Resolution [46-19](#) 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: January 27, 2020, MERCER COUNTY, McDADE ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068 10:30 AM**

**Mercer County Insurance Fund Commission**  
**Claims Committee**  
**2020 Meeting Schedule**

All meetings will be held prior to the Commission Meeting on the fourth Monday of the month at 9:30 or 10:00 AM

*Time is dependent on the number of claims to review*

A notice will be sent by e-mail prior to the meeting

January 27, 2020

February 24, 2020

March 23, 2020

April 27, 2020

TBD

June 22, 2020

July 27, 2020

TBD

September 28, 2020

October 26, 2020

TBD

December 17, 2020

**MERCER COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

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

Date: December 19, 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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- ❑ **Welcome Jennifer Conicella** – We are pleased to announce that Jennifer Conicella has joined PERMA Risk Management as a Senior Associate Claims Consultant. Jennifer comes to us from AmeriHealth and AmTrust and has 13 years of Workers' Compensation claims adjustment experience. Jennifer also has a Master's Degree in International Peace and Conflict Resolution. Jennifer will be working with Robyn Walcoff and Jackie Cardenosa in PERMA Claims, and will be working with all County and Commission members of the NJCE JIF. Below is Jennifer's contact information.

Jenn Conicella, 856-479-2114, [jconicella@permainc.com](mailto:jconicella@permainc.com)

- ❑ **2020 Property & Casualty Budget (Pages 7-8)** – Attached on page 7 for your review and discussion is the proposed 2020 Property & Casualty Budget in the amount of **\$6,795,480**. The introductory budget represents an overall decrease of **\$880,089** or **11.47%**. There is a decrease in the loss funds of \$1,041,187. This is due to reduction in the liability, auto and worker compensation loss funds, (lines 1-4) by the Actuary resulting from the overall performance of the Insurance Commission. The property loss funds, (line 1) increased due to the 2020 property MCIFC self-insured retention (SIR) increase from \$100,000 to \$250,000. A copy of the budget was previously sent to the Chairman and Treasurer for their review.

The NJCE portion of the budget was approved on November 21, 2019. Line 9, the CELJIF premium was increased primarily due to the Property and Excess Property premium increasing based on both the high loss ratio and hardening property markets. The CELJIF budget also includes funding for instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events.

A copy of the proposed assessments for the member entities are included on page 8. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/20, 30% on 5/15/20 and 30% on 10/15/20. The Fund Office will advertise the proposed 2020 budget in the applicable newspapers.

**❑ Motion to introduce the 2020 Property and Casualty Budget in the amount of \$6,795,480 and schedule a Public Hearing on January 27, 2020 at the Mercer County McDade Building, 640 S. Broad Street, Trenton, NJ at 10:30 AM**

**❑ NJCE Dividend** – The NJCE declared a \$2,000,000 dividend for the 2012 through 2016 Fund Years. Mercer County Insurance Fund Commission's share is **\$93,099**. The County's share is \$88,072 and the Improvement Authority is \$5,027. A dividend credit will appear on the first 2020 assessment billing for the applicable amount.

**❑ MCIFC Dividend** – The Executive Director is pleased to announce there are dividend options available to the Commission from Fund Years 2014, 2015 and 2016. Executive Director will discuss the options at the meeting.

**❑ Certificate of Insurance Report (Page 9)** – Attached on page 9 is the certificate of insurance report from the NJCE listing those certificates issued during the month of October. There were 4 certificates issued in October

**❑ Motion to approve the certificate of insurance reports for the month of October**

**❑ Employee Dishonesty Coverage Renewal** – The Employee Dishonesty Coverage policy with Selective Insurance Company renews on January 1, 2020. The policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,856 and is \$15.00 higher than last year's premium. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost for this coverage will be paid out of the miscellaneous and contingency budget line.

**❑ Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,856**

**❑ NJ Excess Counties Insurance Fund (NJCE) (Pages 10-15)** - The NJCE met on October 24, 2019. Attached on pages 10-12 is a written summary of the meeting. The NJCE also met on November 21, 2019 and adopted the 2020 Budget in the amount of \$24,751,509. A summary report of the meeting is included in the agenda on pages 13-15. The NJCE is scheduled to hold their Reorganization Meeting on February 27, 2020.

**❑ 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 September. As of **September 30, 2019** the Commission has a surplus of **\$12,468,963**. 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 September 30, 2019 is \$1,626,504.

**❑ 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 September. As of **September 30, 2019** the Fund has a surplus of **\$16,851,003**. The cash balance is **\$32,194,328**.

- ❑ **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 September 30, 2019. The Executive Director will review the reports with the Commission.
- ❑ **2020 MCIFC Meeting Schedule (Page 23)** – Attached on page 23 for your consideration is the proposed MCIFC Executive Committee Meeting Schedule for 2020. The May meeting date falls on Memorial Day. If a May meeting is needed we will schedule a date at the April meeting. The Commission will not meet in August or November. However, we can schedule a meeting if needed. If the dates are acceptable a resolution will be prepared for approval with the Reorganizational Resolutions in January.
- ❑ **Insurance Guidelines** – Chairman Mair has asked that we discuss the Mercer County Rowing Center/Princeton National Rowing Association and PSE&G Wire Pull - Helicopter Landing Zones.

	<b>MERCER COUNTY INSURANCE COMMISSION</b>				
	<b>2020 PROPOSED BUDGET :</b>				
				<b>Total</b>	
		<b>ANNUALIZED</b>	<b>PROPOSED</b>	<b>Increase/Decrease</b>	
	APPROPRIATIONS	<b>BUDGET FY2019</b>	<b>BUDGET FY2020</b>	<b>\$</b>	<b>%</b>
	<b>I. Claims and Excess Insurance</b>				
	<b>Claims</b>				
1	Property	75,000	132,813	57,813	77.08%
2	Liability	160,000	149,000	(11,000)	-6.88%
3	Auto	132,000	116,000	(16,000)	-12.12%
4	Workers' Comp.	4,141,000	3,069,000	(1,072,000)	-25.89%
5					
6	<b>Subtotal - Claims</b>	<b>4,508,000</b>	<b>3,466,813</b>	<b>(1,041,187)</b>	<b>-23.10%</b>
7					
8	<b>Premiums</b>				
9	CEL JIF	2,302,543	2,450,134	147,591	6.41%
10					
11	<b>SubTotal Premiums</b>	<b>2,302,543</b>	<b>2,450,134</b>	<b>147,591</b>	<b>6.41%</b>
12	<b>Total Loss Fund</b>	<b>6,810,543</b>	<b>5,916,947</b>	<b>(893,596)</b>	<b>-13.12%</b>
13					
14	<b>II. Expenses, Fees &amp; Contingency</b>				
15					
16	Claims Adjustment	195,700	199,614	3,914	2.00%
17	Safety Director	129,467	132,705	3,238	2.50%
18	General Expense				
19	Exec. Director	166,781	170,117	3,336	2.00%
20	Actuary	7,803	7,959	156	2.00%
21	Auditor	9,634	9,826	193	2.00%
22	Attorney	0	0	0	0.00%
23	Treasurer	0	0	0	0.00%
24					
25					
26	Misc. Expense & Contingency	10,000	10,000	0	0.00%
27					
28	<b>Total Fund Exp &amp; Contingency</b>	<b>519,385</b>	<b>530,221</b>	<b>10,836</b>	<b>2.09%</b>
29	Risk Managers	66,000	66,000	0	0.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	143,019	117,631	(25,388)	-17.75%
34	Crime Program	13,711	15,651	1,940	14.15%
35	Medical Malpractice	36,752	46,073	9,321	25.36%
36	Pollution Liability	33,000	51,438	18,438	55.87%
37	Employed Lawyers Liab	0	0	0	0.00%
38	Cyber Liability/ Special Coverage	47,544	41,855	(5,689)	-11.97%
39	Aviation	5,615	9,664	4,049	72.11%
40					
41	<b>Total FUND Disbursements</b>	<b>7,675,569</b>	<b>6,795,480</b>	<b>(880,089)</b>	<b>-11.47%</b>



	MERCER COUNTY INSURANCE COMMISSION												
	2020 PROPOSED ASSESSMENTS -												
		2019			2020			Change \$			Change %		
Member ID	Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
NJC023	Mercer County	7,133,600	224,628	7,358,228	6,282,150	246,083	6,528,233	(851,450)	21,455	(829,995)	-11.94%	9.55%	-11.28%
NJC027	Mercer County Improvement Authority	262,329	55,013	317,342	231,018	36,229	267,247	(31,311)	(18,784)	(50,095)	-11.94%	-34.14%	-15.79%
	Grand Totals:	7,395,928	279,641	7,675,569	6,513,168	282,312	6,795,480	(882,760)	2,671	(880,089)	-11.94%	0.96%	-11.47%

# Mercer County Insurance Comm.

## Certificate of Insurance Monthly Report

From 10/1/2019 To 11/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Water Supply I - County of Mercer	Authority 1851 Highway 31 P.O. Box 5196 Clinton, NJ 08809	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 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	10/2/2019 #2284868	GL AU EX WC OTH
H - Robbinsville Public Schools I - County of Mercer	Board of Education Building 155 Robbinsville-Edinburg Road Robbinsville, NJ 08691	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 4-H Club meetings November 2019- August 2020	10/22/2019 #2295854	GL AU EX WC OTH
H - National Railroad Passenger I - County of Mercer	Corporation 60 Massachusetts Avenue WASHINGTON, DC 20002	Company D: XS Liability \$10,000,000 XS of \$20,000,000 Policy Term: 1/1/19 to 1/1/20 Policy #290209901 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 National Railroad Passenger Corporation and, as appropriate, CUSCO or WTC, and all commuter agencies and railroads that operate over the property or tracks at issue are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract.	10/29/2019 #2297375	GL AU EX WC OTH
H - Transcontinental Gas Pipe I - County of Mercer	Line Company, LLC. 2800 Post Oak Boulevard Houston, TX 77056	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 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	11/1/2019 #2317975	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				



## 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:** October 24, 2019  
**To:** Mercer County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**2020 Budget:** A sub-committee comprised of Commissioners Kelly, Block, Shea and Sheehan met via teleconference on October 22<sup>nd</sup> to review the preliminary 2020 budget totaling \$24,930,466 or a 3.1% increase over last year. A summary of the attached budget comparing 2018 annualized against proposed 2019 figures was provided as follows:

**Claims Loss Funds (lines 1-5)** – Property claims experience has not been favorable for the past 5 years and progressive steps are being recommended to address the loss ratio. The expiring 2019 Property Self-Insured Retention (SIR) is \$150,000 x \$100,000, which is currently fully funded at the NJCE level. The proposed budget represents an increase to *Line #1 Property 750K x 250K* from \$150,000 x \$100,000 to \$750,000 x \$250,000. With this change in retention, the Fund Actuary is projecting an overall flat increase to the loss funds.

**Excess Premiums (lines 9-14)** – Property and Excess Property premiums are increasing based on both the high loss ratio and hardening property market. Underwriting Manager reported Zurich, the Fund's Property and Excess Property carrier, supports a long-term relationship with the Fund and noted the current 1% rate increase may come in lower for budget adoption. Underwriting Manager reported the renewal negotiations for Casualty and Workers' Compensation indicate flat renewal rates; Underwriting Manager will continue to actively negotiate rates on all lines of coverage to ensure long-term stability.

**Expenses, Fees & Contingency (lines 22-35)** - The overall 2% increase on professional fees are budgeted to reflect cost of living wage; however, as a reminder, the Board confirms appointments and compensation at the annual February Reorganization meeting.

Line items *#33 Underwriting Data Consolidation* and *#34 Payroll Audit* were introduced during the 2017 budget process reflect a progressive initiative to obtain consistent and ratable data through payroll audits and an underwriting data system.

Committee discussed the addition of funding for instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events. Deputy Executive Director reported a similar program exists for municipal members in the MEL; if implemented NJCE and MEL members would be able to attend training programs at each other's respective facilities. Line #35 reflects the addition of this funding to cover training events for approximately 14,000 users. Fund Commissioners expressed their support of an additional training resource and requested a training demonstration of system when available.

**Ancillary Coverages (lines 43-49)** - The NJCE acts as a pass through for optional Ancillary coverages, which are purchased individually by each County and their autonomous agencies. Underwriting Manager reported these lines are also actively being negotiated for renewal.

Following review of the proposed budget the Board of Fund Commissioners made a motion to introduce on first reading the 2020 Budget and schedule a Public Hearing on November 21, 2019 at 1:00PM at the Camden County Emergency Training Center, Blackwood NJ.

**Dividend:** Executive Director reported in addition to the budget, the sub-committee reviewed available dividend options. Sub-committee agreed with a recommendation to issue a \$2 million dividend out of Closed Year Accounts, which allowed all members to benefit from its issuance. The Board of Fund Commissioners adopted Resolution 38-19 authorizing the release of a dividend in the amount of \$2,000,000 from Closed Years Accounts subject to State approval.

**Financial Fast Track:** Executive Director reviewed the Financial Fast Track as of August 31, 2019, which reflected a statutory surplus of \$19.1 million.

**NJCE Claims Review Committee:** The Claims Review Committee met prior to this meeting and presented their recommendations during Closed Session.

**New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop:** As a reminder the 8<sup>th</sup> annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Wednesday, October 30, 2019 at the Conner Strong & Buckelew new corporate National Headquarters in Camden, NJ. This year's topics will include Workers' Compensation key decisions, the challenges of Psychiatric Claims and Litigation Management Strategies.

**Underwriting Manager:** On the 2020 Renewal Underwriting Manager submitted additional comments that despite the hardening property market, the NJCE program is performing extremely well and noted renewal of a stand-alone entity would not be as competitive. Underwriting Manager said the Fund is forming a Cyber Task Force to address coverage and exposure risks; interested volunteers should contact the Fund office.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins. Safety Director reported that for the 2019 BRIT Safety Grant, 5 out of 10 members submitted requests for reimbursements; details on the 2020 BRIT Safety Grant would be distributed at a later date.

**Next Meeting:** The next meeting of the NJCE is scheduled for November 21, 2019 at 1:00PM at the Camden County Emergency Training Center.

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>				
<b>2020 PROPOSED BUDGET -</b>	<b>Property 750K x 250K</b>			
APPROPRIATIONS				
<b>I. Claims and Excess Insurance</b>				
	<b>ANNUALIZED PAID BUDGET FY2019</b>	<b>PROPOSED BUDGET FY2020</b>	<b>Change \$</b>	<b>Change %</b>
<b>Claims</b>				
1 <b>Property 750K x 250K</b>	916,911	836,999	(79,912)	-8.7%
2 Liability	977,780	997,334	19,554	2.0%
3 Auto	253,366	258,435	5,069	2.0%
4 Workers' Comp.	2,630,826	2,683,444	52,618	2.0%
5 WC 150 x 1K (7720)	133,746	136,422	2,676	2.0%
6 <b>Subtotal - Claims</b>	<b>4,912,629</b>	<b>4,912,634</b>	<b>5</b>	<b>0.0%</b>
7 <b>Premiums</b>				
8				
9 Property	6,038,785	6,870,070	831,285	13.8%
10 XS Flood to 50	394,438	480,947	86,509	21.9%
11 Liability (Brit)	3,737,523	3,924,404	186,881	5.0%
12 Excess Liability	582,527	611,653	29,126	5.0%
13 Workers Comp (450 x 550) *	1,126,125	1,045,289	(80,836)	-7.2%
14 Workers Comp (Stat x 1MIL)	2,044,417	2,080,846	36,429	1.8%
15				
16				
17 <b>SubTotal Premiums</b>	<b>13,923,815</b>	<b>15,013,209</b>	<b>1,089,394</b>	<b>7.8%</b>
18 <b>Total Loss Fund</b>	<b>18,836,444</b>	<b>19,925,843</b>	<b>1,089,399</b>	<b>5.8%</b>
19				
20 <b>II. Expenses, Fees &amp; Contingency</b>				
21				
22 Claims Adjustment	66,852	68,189	1,337	2.0%
23 Claims Adjustment - Property	8,697	9,219	522	6.0%
24 Safety Director	404,292	412,378	8,086	2.0%
25 General Expense				
26 Exec. Director	670,236	683,641	13,405	2.0%
27 Actuary	22,593	23,045	452	2.0%
28 Auditor	14,637	14,930	293	2.0%
29 Attorney	15,347	15,654	307	2.0%
30				
31 Treasurer	15,346	15,653	307	2.0%
32 Underwriting Manager	426,565	435,096	8,531	2.0%
33 Underwriting Data Consolidation	181,350	98,110	(83,240)	-45.9%
34 Payroll Audit	16,423	16,423	(0)	0.0%
35 Safety Institute Funding		100,000	100,000	100.0%
36				
37 Misc. Expense & Contingency	642,666	20,000	(622,666)	-96.9%
38 <b>Total Fund Exp &amp; Contingency</b>	<b>2,485,004</b>	<b>1,912,337</b>	<b>(572,666)</b>	<b>-23.0%</b>
39 Risk Management Consultant	102,124	102,124	0	0.0%
40				
41 <b>Total Self Insured Program</b>	<b>21,423,572</b>	<b>21,940,304</b>	<b>516,732</b>	<b>2.4%</b>
42				
43 <b>Ancillary Coverages</b>				
44 POL/EPL	1,132,556	1,211,835	79,279	7.0%
45 Crime Program	159,493	167,469	7,976	5.0%
46 Medical Malpractice	715,280	775,608	60,328	8.4%
47 Pollution Liability	212,020	212,020	0	0.0%
48 Employed Lawyers Liability	157,486	165,360	7,874	5.0%
49 Cyber Liability	357,144	390,672	33,528	9.4%
50 Aviation	33,599	67,198	33,599	100.0%
51				
52 <b>Total Ancillary Coverages</b>	<b>2,767,578</b>	<b>2,990,162</b>	<b>222,584</b>	<b>8.0%</b>
53				
54 <b>Total FUND Disbursements</b>	<b>24,191,150</b>	<b>24,930,466</b>	<b>739,316</b>	<b>3.1%</b>



## 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:** November 21, 2019  
**To:** Mercer County Insurance Fund Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**2020 Budget:** Last month, the Fund introduced a proposed 2020 budget based on certain assumptions of renewal negotiations, as well as, a change to expiring property self-insured retention (SIR). Included in the agenda were copies of the introduced budget from 10/24/19 representing a 3.1% increase and a budget for adoption representing a total of \$24,751,509 or a 2.3% increase. Executive Director said the current budget is based on confirmation of exposure values, and audited payroll figures.

Executive Director summarized the 2020 budget as follows:

**Claims Loss Funds (lines 1-5)** – The main driving factor for the increase is Property; the Fund's property claims experience has not been favorable for the past 5 years and progressive steps are being recommended to address the loss ratio. The expiring 2019 Property SIR is \$150,000 x \$100,000, which is fully funded at the NJCE level. The 2020 budget represents an increase to *Line #1 Property 750K x 250K* from \$150,000 x \$100,000 to \$750,000 x \$250,000.

**Excess Premiums (lines 9-14)** – Underwriting Manager reported that Property and Excess Property premiums are increasing based on both the high loss ratio and hardening property market; renewal negotiations for Casualty and Workers' Compensation indicate flat renewal rates.

**Expenses, Fees & Contingency (lines 22-35)** - Professional fees are budgeted to reflect cost of living adjustment; however, as a reminder, the Board confirms appointments and compensation at the annual February Reorganization meeting.

Line items #33 *Underwriting Data Consolidation* and #34 *Payroll Audit* were introduced during the 2017 budget process reflect a progressive initiative to obtain consistent and ratable data through payroll audits and an underwriting data system. Line item 35 *Safety Institute Funding* was discussed last month to fund instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events.

**Ancillary Coverages (lines 43-49)** - The NJCE acts as a pass through for optional Ancillary coverages, which are purchased individually by each County and their autonomous agencies. Underwriting Manager actively negotiates these for renewal.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2020 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2020 excess and ancillary coverages; a resolution formalizing the action will be included in the 2020 Reorganization agenda.

**Financial Fast Track:** Enclosed is the Financial Fast Track as of September 30, 2019 reflecting a statutory surplus of \$16.8 million.

**NJCE Claims Review Committee:** The Claims Review Committee met via teleconference on November 15, 2019 and presented their recommendations during Closed Session.

We would like to introduce Jennifer Conicella who recently joined PERMA to serve as Senior Associate Claim Consultant for this Fund and its members.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins. Safety Director reported details on the 2020 BRIT Safety Grant would be distributed to members when made available.

**Next Meeting:** The next meeting of the NJCE is the 2020 Reorganization Meeting scheduled for February 27, 2020 at 1:00PM at the Camden County Emergency Training Center.

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>				
<b>2020 ADOPTED BUDGET</b>		<b>Property 750K x 250K</b>		
APPROPRIATIONS	(B)	(C)	(F)	(G)
<b>I. Claims and Excess Insurance</b>			(C - B)	(F / B)
	ANNUALIZED PAID BUDGET FY2019	PROPOSED BUDGET FY2020	Change \$	Change %
<b>Claims</b>				
1 <b>Property 750K x 250K</b>	916,911	836,999	(79,912)	-8.7%
2 Liability	977,780	997,334	19,554	2.0%
3 Auto	253,366	258,435	5,069	2.0%
4 Workers' Comp.	2,630,826	2,683,444	52,618	2.0%
5 WC 150 x 1K (7720)	<u>133,746</u>	<u>136,422</u>	<u>2,676</u>	<u>2.0%</u>
6 <b>Subtotal - Claims</b>	<b>4,912,629</b>	<b>4,912,634</b>	<b>5</b>	<b>0.0%</b>
7 <b>Premiums</b>				
8				
9 Property	6,038,785	6,671,371	632,586	10.5%
10 XS Flood to 50	394,438	500,691	106,253	26.9%
11 Liability (Brit)	3,737,523	3,924,402	186,879	5.0%
12 Excess Liability	582,527	611,653	29,126	5.0%
13 Workers Comp (450 x 550) *	1,126,125	1,045,289	(80,836)	-7.2%
14 Workers Comp (Stat x 1MIL)	2,044,417	2,080,846	36,429	1.8%
15				
16				
17 <b>SubTotal Premiums</b>	<b>13,923,815</b>	<b>14,834,252</b>	<b>910,437</b>	<b>6.5%</b>
18 <b>Total Loss Fund</b>	<b>18,836,444</b>	<b>19,746,886</b>	<b>910,442</b>	<b>4.8%</b>
19				
20 <b>II. Expenses, Fees &amp; Contingency</b>				
21				
22 Claims Adjustment	66,852	68,189	1,337	2.0%
23 Claims Adjustment - Property	8,697	9,219	522	6.0%
24 Safety Director	404,292	412,378	8,086	2.0%
25 General Expense				
26 Exec. Director	670,236	683,641	13,405	2.0%
27 Actuary	22,593	23,045	452	2.0%
28 Auditor	14,637	14,930	293	2.0%
29 Attorney	15,347	15,654	307	2.0%
30				
31 Treasurer	15,346	15,653	307	2.0%
32 Underwriting Manager	426,565	435,096	8,531	2.0%
33 Underwriting Data Consolidation	181,350	98,110	(83,240)	-45.9%
34 Payroll Audit	16,423	16,423	(0)	0.0%
35 Safety Institute Funding		100,007	100,007	100.0%
36				
37 Misc. Expense & Contingency	642,666	20,000	(622,667)	-96.9%
38 <b>Total Fund Exp &amp; Contingency</b>	<b>2,485,005</b>	<b>1,912,337</b>	<b>(572,667)</b>	<b>-23.0%</b>
39 Risk Management Consultant	102,124	102,124	0	0.0%
40				
41 <b>Total Self Insured Program</b>	<b>21,423,573</b>	<b>21,761,347</b>	<b>337,775</b>	<b>1.6%</b>
42				
43 <b>Ancillary Coverages</b>				
44 POL/EPL	1,132,556	1,211,835	79,279	7.0%
45 Crime Program	159,493	167,469	7,976	5.0%
46 Medical Malpractice	715,280	775,609	60,329	8.4%
47 Pollution Liability	212,020	212,020	0	0.0%
48 Employed Lawyers Liability	157,486	165,360	7,874	5.0%
49 Cyber Liability	357,144	390,672	33,528	9.4%
50 Aviation	33,599	67,198	33,599	100.0%
51				
52 <b>Total Ancillary Coverages</b>	<b>2,767,578</b>	<b>2,990,162</b>	<b>222,584</b>	<b>8.0%</b>
53				
54 <b>Total FUND Disbursements</b>	<b>24,191,151</b>	<b>24,751,509</b>	<b>560,358</b>	<b>2.3%</b>



MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF September 30, 2019						
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	639,631	5,756,677	39,200,662	44,957,339	
2.	CLAIM EXPENSES					
	Paid Claims	203,842	2,300,291	8,607,798	10,908,089	
	Case Reserves	(37,057)	112,557	3,371,815	3,484,372	
	IBNR	(273,442)	(47,481)	2,780,441	2,732,960	
	Discounted Claim Value	16,516	25,910	(164,942)	(139,032)	
	<b>TOTAL CLAIMS</b>	<b>(90,141)</b>	<b>2,391,277</b>	<b>14,595,112</b>	<b>16,986,389</b>	
3.	EXPENSES					
	Excess Premiums	215,182	1,936,638	11,954,709	13,891,347	
	Administrative	47,951	432,218	2,807,320	3,239,538	
	<b>TOTAL EXPENSES</b>	<b>263,133</b>	<b>2,368,856</b>	<b>14,762,029</b>	<b>17,130,885</b>	
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>466,639</b>	<b>996,544</b>	<b>9,843,521</b>	<b>10,840,065</b>	
5.	INVESTMENT INCOME	0	0	0	0	
6.	<b>PROFIT (4 + 5)</b>	<b>466,639</b>	<b>996,544</b>	<b>9,843,521</b>	<b>10,840,065</b>	
7.	CEL APPROPRIATION CANCELLATION	0	0	0	0	
8.	DIVIDEND INCOME	0	2,394	22,069	24,463	
9.	DIVIDEND EXPENSE	0	0	(22,069)	(22,069)	
10.	INVESTMENT IN JOINT VENTURE	28,078	471,325	1,155,179	1,626,504	
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>	<b>494,717</b>	<b>1,470,263</b>	<b>10,998,700</b>	<b>12,468,963</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2014	83,672	201,811	2,433,230	2,635,041	
	2015	(97,765)	(220,632)	2,243,378	2,022,745	
	2016	128,783	280,059	2,307,201	2,587,260	
	2017	128,073	(15,842)	2,675,148	2,659,305	
	2018	95,317	484,991	1,339,743	1,824,734	
	2019	156,636	739,878		739,878	
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>494,717</b>	<b>1,470,263</b>	<b>10,998,700</b>	<b>12,468,964</b>	
<b>TOTAL CASH</b>					<b>1,789,440</b>	

MERCER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2019				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2014</b>				
Paid Claims	1,739	142,120	1,919,054	2,061,174
Case Reserves	(1,739)	(90,446)	288,151	197,705
IBNR	(85,513)	(231,117)	400,196	169,079
Discounted Claim Value	2,702	23,477	(35,376)	(11,899)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(82,812)</b>	<b>(155,966)</b>	<b>2,572,025</b>	<b>2,416,058</b>
<b>FUND YEAR 2015</b>				
Paid Claims	18,513	331,622	2,004,477	2,336,099
Case Reserves	(25,888)	41,105	437,940	479,046
IBNR	107,250	(119,293)	303,737	184,445
Discounted Claim Value	(1,237)	9,480	(27,187)	(17,707)
<b>TOTAL FY 2015 CLAIMS</b>	<b>98,638</b>	<b>262,915</b>	<b>2,718,967</b>	<b>2,981,881</b>
<b>FUND YEAR 2016</b>				
Paid Claims	23,275	276,673	2,085,902	2,362,575
Case Reserves	(1,619)	(400,679)	822,231	421,553
IBNR	(154,884)	(91,033)	160,316	69,283
Discounted Claim Value	5,497	10,770	(22,666)	(11,896)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(127,731)</b>	<b>(204,268)</b>	<b>3,045,783</b>	<b>2,841,514</b>
<b>FUND YEAR 2017</b>				
Paid Claims	15,690	350,181	1,456,623	1,806,804
Case Reserves	4,226	(279,683)	853,171	573,488
IBNR	(152,348)	(87,217)	359,760	272,543
Discounted Claim Value	5,395	7,095	(26,370)	(19,275)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(127,038)</b>	<b>(9,624)</b>	<b>2,643,183</b>	<b>2,633,559</b>
<b>FUND YEAR 2018</b>				
Paid Claims	40,315	555,726	1,141,742	1,697,469
Case Reserves	(29,520)	(40,131)	970,322	930,191
IBNR	(114,033)	(927,435)	1,556,433	628,997
Discounted Claim Value	4,983	17,230	(53,342)	(36,112)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(98,255)</b>	<b>(394,610)</b>	<b>3,615,154</b>	<b>3,220,545</b>
<b>FUND YEAR 2019</b>				
Paid Claims	104,310	643,969		643,969
Case Reserves	17,485	882,390		882,390
IBNR	126,086	1,408,613		1,408,613
Discounted Claim Value	(823)	(42,141)		(42,141)
<b>TOTAL FY 2019 CLAIMS</b>	<b>247,058</b>	<b>2,892,831</b>	<b>0</b>	<b>2,892,831</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(90,141)</b>	<b>2,391,277</b>	<b>14,595,112</b>	<b>16,986,389</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.

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF September 30, 2019						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		1,972,314	17,750,823	139,838,292	157,589,115
2.	CLAIM EXPENSES					
	Paid Claims		27,646	630,674	3,794,828	4,425,502
	Case Reserves		723,573	611,013	5,641,230	6,252,243
	IBNR		290,507	566,104	8,032,894	8,598,998
	Discounted Claim Value		(71,025)	(187,085)	(1,272,066)	(1,459,150)
	<b>TOTAL CLAIMS</b>		<b>970,701</b>	<b>1,620,706</b>	<b>16,196,887</b>	<b>17,817,593</b>
3.	EXPENSES					
	Excess Premiums		1,249,027	11,234,523	97,129,691	108,364,214
	Administrative		144,961	1,438,395	10,482,471	11,920,866
	<b>TOTAL EXPENSES</b>		<b>1,393,988</b>	<b>12,672,917</b>	<b>107,612,162</b>	<b>120,285,080</b>
4.	UNDERWRITING PROFIT (1-2-3)		(392,375)	3,457,199	16,029,244	19,486,443
5.	INVESTMENT INCOME		45,551	474,582	497,530	972,112
6.	PROFIT (4+5)		(346,824)	3,931,781	16,526,774	20,458,554
7.	Dividend		2,000,000	2,000,000	1,607,551	3,607,551
8.	<b>SURPLUS (6-7-8)</b>		<b>(2,346,824)</b>	<b>1,931,781</b>	<b>14,919,223</b>	<b>16,851,003</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010		(248,807)	(238,766)	777,092	538,326
	2011		(435,164)	(460,620)	878,879	418,259
	2012		(247,816)	(191,431)	1,184,534	993,103
	2013		(629,685)	(532,647)	2,027,740	1,495,093
	2014		(245,220)	130,218	2,492,972	2,623,190
	2015		(277,087)	81,316	1,162,564	1,243,880
	2016		(243,677)	436,229	3,256,376	3,692,605
	2017		6,113	(218,313)	2,011,827	1,793,515
	2018		6,605	758,998	1,127,237	1,886,235
	2019		(32,087)	2,166,796		2,166,796
	<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(2,346,824)</b>	<b>1,931,781</b>	<b>14,919,222</b>	<b>16,851,003</b>
	<b>TOTAL CASH</b>					<b>32,194,328</b>

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT					
		AS OF September 30, 2019			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND 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	2,546	9,666	12,212
	Discounted Claim Value	0	(155)	(1,005)	(1,160)
TOTAL FY 2010 CLAIMS		0	2,391	180,501	182,892
FUND YEAR 2011					
	Paid Claims	6,487	199,985	488,982	688,967
	Case Reserves	180,213	59,726	461,457	521,183
	IBNR	0	(39,375)	39,375	0
	Discounted Claim Value	0	10,350	(53,088)	(42,738)
TOTAL FY 2011 CLAIMS		186,700	230,686	936,726	1,167,413
FUND YEAR 2012					
	Paid Claims	1,158	13,408	1,533,507	1,546,915
	Case Reserves	(1,158)	3,210	87,538	90,748
	IBNR	0	(58,257)	126,579	68,322
	Discounted Claim Value	0	8,101	(22,910)	(14,809)
TOTAL FY 2012 CLAIMS		0	(33,537)	1,724,714	1,691,177
FUND YEAR 2013					
	Paid Claims	4,668	36,206	520,298	556,505
	Case Reserves	128,660	242,359	507,306	749,666
	IBNR	0	(226,103)	226,103	0
	Discounted Claim Value	0	22,618	(77,544)	(54,925)
TOTAL FY 2013 CLAIMS		133,328	75,081	1,176,165	1,251,245
FUND YEAR 2014					
	Paid Claims	5,057	(6,707)	447,238	440,531
	Case Reserves	(238,881)	(320,937)	655,655	334,718
	IBNR	233,824	(36,648)	472,893	436,245
	Discounted Claim Value	0	39,137	(91,782)	(52,645)
TOTAL FY 2014 CLAIMS		0	(325,156)	1,484,004	1,158,848
FUND YEAR 2015					
	Paid Claims	5,427	294,707	395,960	690,667
	Case Reserves	278,803	(4,902)	2,462,260	2,457,358
	IBNR	(251,907)	(603,828)	603,828	0
	Discounted Claim Value	0	43,819	(223,216)	(179,397)
TOTAL FY 2015 CLAIMS		32,323	(270,204)	3,238,832	2,968,629
FUND YEAR 2016					
	Paid Claims	0	64,292	0	64,292
	Case Reserves	14,142	172,519	530,313	702,832
	IBNR	(14,142)	(939,008)	1,132,357	193,349
	Discounted Claim Value	0	88,921	(170,405)	(81,483)
TOTAL FY 2016 CLAIMS		(0)	(613,276)	1,492,266	878,990
FUND YEAR 2017					
	Paid Claims	2,102	3,300	25,647	28,947
	Case Reserves	4,046	226,885	640,084	866,969
	IBNR	(6,148)	109,914	2,126,369	2,236,283
	Discounted Claim Value	0	(51,981)	(247,426)	(299,407)
TOTAL FY 2017 CLAIMS		0	288,118	2,544,674	2,832,793
FUND YEAR 2018					
	Paid Claims	756	23,492	211,356	234,848
	Case Reserves	746	(125,883)	296,617	170,735
	IBNR	(1,502)	(616,581)	3,295,723	2,679,142
	Discounted Claim Value	0	45,843	(384,692)	(338,849)
TOTAL FY 2018 CLAIMS		0	(673,129)	3,419,005	2,745,876
FUND YEAR 2019					
	Paid Claims	1,990	1,990		1,990
	Case Reserves	357,003	358,034		358,034
	IBNR	330,381	2,973,444		2,973,444
	Discounted Claim Value	(71,025)	(393,737)		(393,737)
TOTAL FY 2019 CLAIMS		618,350	2,939,731	0	2,939,731
COMBINED TOTAL CLAIMS		970,701	1,620,706	16,196,887	17,817,593
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 SEPTEMBER 30, 2019**

**COVERAGE LINE - PROPERTY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	0	0	11	25	36
September-19	0	0	0	0	12	18	30
NET CHGE	0	0	0	0	1	-7	-6
Limited Reserves							<b>\$2,571</b>
Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$0	\$0	\$36,000	\$136,860	\$172,860
September-19	\$0	\$0	\$0	\$0	\$61,000	\$16,120	\$77,120
NET CHGE	\$0	\$0	\$0	\$0	\$25,000	(\$120,740)	(\$95,740)
Ltd Incurred	\$19,066	\$1,802	\$99	\$75,405	\$136,140	\$16,733	\$249,244

**COVERAGE LINE - GENERAL LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	1	4	2	6	15	20	48
September-19	1	4	2	6	14	20	47
NET CHGE	0	0	0	0	-1	0	-1
Limited Reserves							<b>\$6,820</b>
Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$1,000	\$138,489	\$107,500	\$37,998	\$36,100	\$17,756	\$338,843
September-19	\$1,000	\$134,889	\$101,142	\$37,998	\$27,700	\$17,834	\$320,563
NET CHGE	\$0	(\$3,600)	(\$6,358)	\$0	(\$8,400)	\$79	(\$18,279)
Ltd Incurred	\$79,677	\$198,049	\$117,091	\$42,927	\$29,544	\$19,855	\$487,142

**COVERAGE LINE - AUTO LIABILITY**

**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	1	2	3	2	8
September-19	0	0	1	1	3	4	9
NET CHGE	0	0	0	-1	0	2	1
Limited Reserves							<b>\$7,326</b>
Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$3,216	\$62,470	\$3,500	\$1,000	\$70,186
September-19	\$0	\$0	\$930	\$60,000	\$3,500	\$1,500	\$65,930
NET CHGE	\$0	\$0	(\$2,286)	(\$2,470)	\$0	\$500	(\$4,256)
Ltd Incurred	\$10,891	\$6,969	\$26,228	\$71,310	\$15,653	\$17,921	\$148,973

**COVERAGE LINE - WORKERS COMP.**

**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	8	11	12	20	43	53	147
September-19	8	11	13	20	31	71	154
NET CHGE	0	0	1	0	-12	18	7
Limited Reserves							<b>\$19,618</b>
Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$198,444	\$366,446	\$312,456	\$468,795	\$884,111	\$709,289	\$2,939,541
September-19	\$196,705	\$344,517	\$319,481	\$475,491	\$837,991	\$846,935	\$3,021,119
NET CHGE	(\$1,739)	(\$21,929)	\$7,025	\$6,696	(\$46,120)	\$137,646	\$81,578
Ltd Incurred	\$2,148,824	\$2,608,684	\$2,640,710	\$2,190,651	\$2,446,323	\$1,471,850	\$13,507,041

**TOTAL ALL LINES COMBINED**

**CLAIM COUNT - OPEN CLAIMS**

Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	9	15	15	28	72	100	239
September-19	9	15	16	27	60	113	240
NET CHGE	0	0	1	-1	-12	13	1
Limited Reserves							<b>\$14,520</b>
Year	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$199,444	\$504,935	\$423,172	\$569,263	\$959,711	\$864,905	\$3,521,429
September-19	\$197,705	\$479,406	\$421,553	\$573,488	\$930,191	\$882,390	\$3,484,732
NET CHGE	(\$1,739)	(\$25,529)	(\$1,619)	\$4,226	(\$29,520)	\$17,485	(\$36,697)
Ltd Incurred	\$2,258,457	\$2,815,504	\$2,784,128	\$2,380,292	\$2,627,660	\$1,526,359	\$14,392,400

## FUND YEARS 2017 2018 2019

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF September 30, 2019															
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		33		MONTH	Last Month		32		MONTH	Last Year		21	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Sep-19			Incurred	Incurred	31-Aug-19			Incurred	Incurred	29-Sep-18	TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	75,405	75,405	90.85%	83,000	100.00%	76,905	76,905	92.66%	81,373
GEN LIABILITY	159,000	42,927	42,927	27.00%	139,965	88.03%	42,927	42,927	27.00%	138,719	87.24%	71,269	71,269	44.82%	120,163
AUTO LIABILITY	134,000	71,310	71,310	53.22%	114,247	85.26%	73,780	73,780	55.06%	113,271	84.53%	75,780	75,780	56.55%	96,451
WORKER'S COMP	4,709,000	2,190,651	2,190,651	46.52%	4,589,221	97.46%	2,168,265	2,168,265	46.05%	4,576,733	97.19%	2,147,432	2,147,432	45.60%	4,273,140
TOTAL ALL LINES	5,085,000	2,380,292	2,380,292	46.81%	4,926,433	96.88%	2,360,377	2,360,377	46.42%	4,911,723	96.59%	2,371,386	2,371,386	46.63%	4,571,127
NET PAYOUT %	\$1,806,804				35.53%										
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		21		MONTH	Last Month		20		MONTH	Last Year		9	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Sep-19			Incurred	Incurred	31-Aug-19			Incurred	Incurred	29-Sep-18	TARGETED
PROPERTY	74,417	136,140	136,140	182.94%	72,958	98.04%	111,140	111,140	149.35%	72,723	97.72%	123,640	123,640	166.14%	50,604
GEN LIABILITY	157,000	29,544	29,544	18.82%	118,652	75.57%	37,944	37,944	24.17%	116,452	74.17%	62,000	62,000	39.49%	56,520
AUTO LIABILITY	131,000	15,653	15,653	11.95%	94,292	71.98%	15,653	15,653	11.95%	92,040	70.26%	6,322	6,322	4.83%	45,850
WORKER'S COMP	4,455,000	2,446,323	2,446,323	54.91%	4,042,650	90.74%	2,452,128	2,452,128	55.04%	3,987,291	89.50%	1,748,392	1,748,392	39.25%	1,470,150
TOTAL ALL LINES	4,817,417	2,627,660	2,627,660	54.54%	4,328,551	89.85%	2,616,865	2,616,865	54.32%	4,268,505	88.61%	1,940,354	1,940,354	40.28%	1,623,124
NET PAYOUT %	\$1,697,469				35.24%										
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		9		MONTH	Last Month		8		MONTH	Last Year		-3	
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Sep-19			Incurred	Incurred	31-Aug-19			Incurred	Incurred	29-Sep-18	TARGETED
PROPERTY	75,000	16,733	16,733	22.31%	51,000	68.00%	137,000	137,000	182.67%	45,750	61.00%	0	0	N/A	N/A
GEN LIABILITY	160,000	19,855	19,855	12.41%	57,600	36.00%	18,411	18,411	11.51%	48,000	30.00%	0	0	N/A	N/A
AUTO LIABILITY	132,000	17,921	17,921	13.58%	46,200	35.00%	10,109	10,109	7.66%	39,600	30.00%	0	0	N/A	N/A
WORKER'S COMP	4,141,000	1,471,850	1,471,850	35.54%	1,366,530	33.00%	1,239,044	1,239,044	29.92%	1,076,660	26.00%	0	0	N/A	N/A
TOTAL ALL LINES	4,508,000	1,526,359	1,526,359	33.86%	1,521,330	33.75%	1,404,564	1,404,564	31.16%	1,210,010	26.84%	0	0	N/A	N/A
NET PAYOUT %	\$643,969				14.29%										

# FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission															
CLAIMS MANAGEMENT REPORT															
EXPECTED LOSS RATIO ANALYSIS															
AS OF September 30, 2019															
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		69			Last Month		68			Last Year		57	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	29-Sep-18	TARGETED
PROPERTY	62,322	19,066	19,066	30.59%	62,322	100.00%	19,066	19,066	30.59%	62,322	100.00%	18,499	18,499	29.68%	62,322
GEN LIABILITY	124,157	79,677	79,677	64.17%	120,249	96.85%	79,677	79,677	64.17%	120,342	96.93%	8,863	8,863	7.14%	120,389
AUTO LIABILITY	127,016	10,891	10,891	8.57%	123,497	97.23%	10,891	10,891	8.57%	123,509	97.24%	10,891	10,891	8.57%	121,210
WORKER'S COMP	4,356,301	2,148,824	2,148,824	49.33%	4,356,301	100.00%	2,148,824	2,148,824	49.33%	4,356,301	100.00%	2,010,021	2,010,021	46.14%	4,347,606
TOTAL ALL LINES	4,669,797	2,258,457	2,258,457	48.36%	4,662,369	99.84%	2,258,457	2,258,457	48.36%	4,662,474	99.84%	2,048,273	2,048,273	43.86%	4,651,527
NET PAYOUT %	\$2,060,753			44.13%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		57			Last Month		56			Last Year		45	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	29-Sep-18	TARGETED
PROPERTY	80,948	1,802	1,802	2.23%	80,948	100.00%	1,802	1,802	2.23%	80,948	100.00%	(25)	(25)	-0.03%	80,948
GEN LIABILITY	155,896	198,049	198,049	127.04%	151,165	96.96%	198,049	198,049	127.04%	151,062	96.90%	58,423	58,423	37.48%	147,643
AUTO LIABILITY	131,580	6,969	6,969	5.30%	125,565	95.43%	6,969	6,969	5.30%	125,195	95.15%	14,469	14,469	11.00%	120,329
WORKER'S COMP	4,449,750	2,608,684	2,608,684	58.63%	4,440,868	99.80%	2,615,700	2,615,700	58.78%	4,439,539	99.77%	2,386,092	2,386,092	53.62%	4,413,997
TOTAL ALL LINES	4,818,174	2,815,504	2,815,504	58.44%	4,798,546	99.59%	2,822,520	2,822,520	58.58%	4,796,744	99.56%	2,458,959	2,458,959	51.04%	4,762,917
NET PAYOUT %	\$2,336,098			48.49%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION															
	Budget	Current		45			Last Month		44			Last Year		33	
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	29-Sep-18	TARGETED
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	117,091	117,091	75.11%	147,643	94.71%	117,091	117,091	75.11%	147,044	94.32%	141,563	141,563	90.81%	137,232
AUTO LIABILITY	131,580	26,228	26,228	19.93%	120,329	91.45%	26,114	26,114	19.85%	119,803	91.05%	25,728	25,728	19.55%	112,183
WORKER'S COMP	4,616,644	2,640,710	2,640,710	57.20%	4,579,550	99.20%	2,619,168	2,619,168	56.73%	4,575,918	99.12%	2,599,491	2,599,491	56.31%	4,499,215
TOTAL ALL LINES	4,985,068	2,784,128	2,784,128	55.85%	4,928,470	98.86%	2,762,473	2,762,473	55.41%	4,923,714	98.77%	2,766,881	2,766,881	55.50%	4,829,578
NET PAYOUT %	\$2,362,575			47.39%											



**MERCER COUNTY INSURANCE FUND COMMISSION**  
**9 CAMPUS DRIVE, SUITE 216**  
**PARSIPPANY, NJ 07054**

TO: Members of the Commission

**2020 PROPOSED ANNUAL MEETING NOTICE**

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Mercer County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
10:30 AM	January 27, 2020	County of Mercer 640 South Broad Street, Room 211 Trenton, NJ 08650-0068	Reorganization Meeting
10:30 AM	February 24, 2020	“	Regular Meeting
10:30 AM	March 23, 2020	“	Regular Meeting
10:30 AM	April 27 2020	“	Regular Meeting
10:30 AM	May - TBD	“	Regular Meeting
10:30 AM	June 22, 2020	“	Regular Meeting
10:30 AM	July 27, 2020	“	Regular Meeting
10:30 AM	September 28, 2020	“	Regular Meeting
10:30 AM	October 26, 2020	“	Regular Meeting
10:30 AM	December 17, 2020	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**By: PERMA Risk Management Services**  
**Administrator**  
**MERCER COUNTY INSURANCE FUND COMMISSION**



# MERCER COUNTY INSURANCE FUND COMMISSION

## BILLS LIST

Resolution No. 43-19

NOVEMBER 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>
000548			
000548	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 11/19	5,500.00
			<b>5,500.00</b>
000549			
000549	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/19	1.75
000549	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/19	13,898.42
			<b>13,900.17</b>
000550			
000550	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/19	650.25
			<b>650.25</b>
000551			
000551	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 11/19	16,308.33
			<b>16,308.33</b>
000552			
000552	PACKET MEDIA GROUP, LLC	ACCT#00032129 - 2018 AUDIT - 11.8.19	128.10
000552	PACKET MEDIA GROUP, LLC	ACCT#00032129 - LEGAL AD - 10.18.19	18.90
			<b>147.00</b>
000553			
000553	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#896855 - NOTICE - 10.16.19	13.65
			<b>13.65</b>
000554			
000554	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 11/19	10,788.97
			<b>10,788.97</b>
000555			
000555	NJ ADVANCE MEDIA	ACCT#1153600 - NOTICE - 11.8.19	129.40
000555	NJ ADVANCE MEDIA	ACCT#1153600 - MTG - 10.18.19	37.18
			<b>166.58</b>
		<b>Total Payments FY 2019</b>	<b>47,474.95</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$47,474.95</b>

\_\_\_\_\_  
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 FUND COMMISSION

## BILLS LIST

Resolution No. 44-19

DECEMBER 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>
000556			
000556	BOWMAN & COMPANY LLP	PROFESSIONAL SERVICES 12/18	9,634.00
			<b>9,634.00</b>
		<b>Total Payments FY 2018</b>	<b>9,634.00</b>

### **FUND YEAR 2019**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000557			
000557	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 12/19	5,500.00
			<b>5,500.00</b>
000558			
000558	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/19	1.90
000558	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/19	13,898.38
			<b>13,900.28</b>
000559			
000559	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/19	650.25
			<b>650.25</b>
000560			
000560	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 12/19	16,308.33
			<b>16,308.33</b>
000561			
000561	CONNER STRONG & BUCKELEW	SELECTIVE INS COMP AMERICA 2020	1,856.00
			<b>1,856.00</b>
000562			
000562	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 12/19	10,788.97
			<b>10,788.97</b>
000563			
000563	NJ ADVANCE MEDIA	ACCT#1153600 - NOTICE - 11.5.19	112.40
			<b>112.40</b>
		<b>Total Payments FY 2019</b>	<b>49,116.23</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$58,750.23</b>

\_\_\_\_\_  
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: September							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	125,816.21	417,890.76	432,426.20	7,151,835.28	(5,396,646.70)	(955,984.00)	1,775,337.75
RECEIPTS							
Assessments	2,695.13	5,345.75	4,479.92	151,744.53	82,254.89	19,222.27	265,742.49
Refunds	0.00	0.00	0.00	165.00	0.00	0.00	165.00
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	2,695.13	5,345.75	4,479.92	151,909.53	82,254.89	19,222.27	265,907.49
EXPENSES							
Claims Transfers	472.50	11,323.54	9,712.30	182,498.27	0.00	0.00	204,006.61
Expenses	0.00	0.00	0.00	0.00	0.00	47,798.27	47,798.27
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	472.50	11,323.54	9,712.30	182,498.27	0.00	47,798.27	251,804.88
END BALANCE	128,038.84	411,912.97	427,193.82	7,121,246.54	(5,314,391.81)	(984,560.00)	1,789,440.36

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	September		
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	\$1,775,337.75	1,541,556.67	233781.08
Opening Interest Accrual Balance	\$0.00	-	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$265,907.49	\$132,102.43	\$133,805.06
10 (Withdrawals - Sales)	-\$251,804.88	-\$47,798.27	-\$204,006.61
Ending Cash & Investment Balance	\$1,789,440.36	\$1,625,860.83	\$163,579.53
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$128,772.15	\$15,200.97	\$113,571.18
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$1,918,212.51	<b>\$1,641,061.80</b>	<b>\$277,150.71</b>
		0.00	\$0.00

**RESOLUTION NO. 45-19**

**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 December 19, 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 October 1, 2019 to October 31, 2019 and November 1, 2019 to November 30, 2019 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 December 19, 2019.

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

**ATTEST:**

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

**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2019 Thru 10/31/2019**

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**  
**10/01/2019 Thru 10/31/2019**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	22453	3960002713	001	MCBRIDE, CYNTHIA	2/20/2019	2/20/2019	CYNTHIA MCBRIDE	10/28/2019	FENCE, FULL & FINAL SETTLEMNT	245.26	245.26
Total for Coverage: Auto Liability							Number of entries: 1		245.26	245.26	
Coverage: General Liability											
C	22458	3960002415	001	MALIK, HAADI	8/25/2018	8/25/2018	KHALID MALIK ON BEHALF OF	10/28/2019	FULL/FINAL SETTLEMENT	1,850.81	1,850.81
C	22459	3960001727	001	BARCHUE, MARTY	5/16/2019	6/17/2019	LENOX SOCEY FORMIDONI GIORDANO	10/28/2019	LEGAL FEE - INV #20620	290.00	290.00
C	22460	3960001596	001	GUO, JENNY	7/8/2019	8/16/2019	LENOX SOCEY FORMIDONI GIORDANO	10/28/2019	LEGAL FEE - INV #20621	620.50	620.50
Total for Coverage: General Liability							Number of entries: 3		2,761.31	2,761.31	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 4		3,006.57	3,006.57	

**Mercer County Ins Fund Comm - 396**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2019 Thru 11/30/2019**

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**  
**11/01/2019 Thru 11/30/2019**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	22742	3960002900	001	MEEKINS, COZET	8/9/2019	8/9/2019	COZET MEEKINS	11/25/2019	FULL & FINAL SETTLEMENT	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 1		500.00	500.00	
Coverage: Auto Physical Damage											
C	22741	3960002950	001	MERCER COUNTY	10/16/2019	10/16/2019	GEORGE OLMEZER APPRAISAL	11/25/2019	FILE# G0195751	140.00	140.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		140.00	140.00	
Total for Mercer County Ins Fund Comm - 396							Number of entries: 2		640.00	640.00	



*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
<b>Total 2014</b>	<b>\$822,559</b>	<b>\$509,923</b>	<b>\$814,817</b>	<b>\$312,636</b>	<b>38%</b>	<b>752</b>	<b>618</b>	<b>134</b>	<b>82%</b>	<b>6</b>	<b>\$61,563</b>	<b>\$251,073</b>
<b>Total 2015</b>	<b>\$718,860</b>	<b>\$435,127</b>	<b>\$706,183</b>	<b>\$283,733</b>	<b>39%</b>	<b>695</b>	<b>558</b>	<b>137</b>	<b>80%</b>	<b>18</b>	<b>\$56,661</b>	<b>\$227,072</b>
<b>Total 2016</b>	<b>\$1,310,806</b>	<b>\$661,339</b>	<b>\$1,492,038</b>	<b>\$649,467</b>	<b>50%</b>	<b>1,311</b>	<b>1,172</b>	<b>139</b>	<b>89%</b>	<b>18</b>	<b>\$129,313</b>	<b>\$520,155</b>
<b>Total 2017</b>	<b>\$858,268</b>	<b>\$428,786</b>	<b>\$995,115</b>	<b>\$429,482</b>	<b>50%</b>	<b>819</b>	<b>686</b>	<b>133</b>	<b>84%</b>	<b>13</b>	<b>\$85,891</b>	<b>\$343,591</b>
<b>Total 2018</b>	<b>\$1,316,429</b>	<b>\$549,418</b>	<b>\$1,501,858</b>	<b>\$767,011</b>	<b>58%</b>	<b>1,056</b>	<b>898</b>	<b>158</b>	<b>85%</b>	<b>23</b>	<b>\$153,381</b>	<b>\$613,630</b>
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%	1	\$4,905	\$19,619
Mar-19	\$75,212	\$42,042	\$65,216	\$33,170	44%	83	75	8	90%	0	\$6,634	\$26,536
Apr-19	\$300,295	\$180,619	\$303,135	\$119,677	40%	165	155	10	94%	1	\$23,936	\$95,741
May-19	\$448,037	\$278,278	\$531,673	\$169,758	38%	99	70	29	71%	11	\$33,952	\$135,807
Jun-19	\$150,332	\$52,324	\$148,207	\$98,008	65%	99	86	13	87%	7	\$19,602	\$78,406
Jul-19	\$47,865	\$30,713	\$47,897	\$17,152	36%	115	98	17	85%	3	\$3,431	\$13,722
Aug-19	\$204,183	\$91,121	\$216,908	\$113,062	55%	106	103	3	97%	8	\$22,613	\$90,450
Sep-19	\$187,277	\$106,246	\$183,331	\$81,031	43%	76	64	12	84%	0	\$16,206	\$64,824
Oct-19	\$193,798	\$17,838	\$185,611	\$175,960	91%	86	68	18	79%	0	\$35,192	\$140,768
Nov-19	\$270,894	\$91,665	\$285,108	\$179,229	66%	70	61	9	87%	0	\$35,846	\$143,383
<b>Total 2019</b>	<b>\$2,005,554</b>	<b>\$952,612</b>	<b>\$2,094,004</b>	<b>\$1,052,941</b>	<b>53%</b>	<b>987</b>	<b>856</b>	<b>131</b>	<b>87%</b>	<b>31</b>	<b>\$210,589</b>	<b>\$842,352</b>
<b>Total to Date</b>	<b>\$7,032,476</b>	<b>\$3,537,206</b>	<b>\$7,604,015</b>	<b>\$3,495,271</b>	<b>50%</b>	<b>5,620</b>	<b>4,788</b>	<b>832</b>	<b>85%</b>	<b>109</b>	<b>\$697,398</b>	<b>\$2,797,873</b>

Report Run Date:12/02/2019

MCC



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

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Risk Control, Safety Director  
**DATE:** December 10, 2019

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**RISK CONTROL ACTIVITIES**

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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**OCTOBER – DECEMBER 2019**

**MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED**

- **October 28:** Attended the MCIFC meeting in Trenton.
- **October 28:** Attended the MCIFC Claims Committee meeting in Trenton.
- **November 1:** Conducted an Accident Investigation at the County Fire Academy.

**UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **December 18:** Plan to attend the Accident Review Panel meeting in Trenton
- **December 19:** Plan to attend the MCIFC meeting in Trenton.
- **December 19:** Plan to attend the MCIFC Claims Committee meeting in Trenton.

**CEL MEDIA LIBRARY USAGE**

No Videos have been utilized in 2019.

### **TRAINING CONDUCTED (OCTOBER THRU DECEMBER)**

DATE	CLIENT	TOPIC	TIME
10/21/19	MCIFC - County Corrections	HazCom w-GHS	8:00 - 9:30 am
10/21/19	MCIFC - County Corrections	Fire Safety	9:45 - 10:45 am
10/21/19	MCIFC - County Corrections	Fire Extinguisher	11:00 - 12:00 pm
10/21/19	MCIFC - County Corrections	BBP	12:30 - 1:30 pm
10/21/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
10/22/19	MCIFC - Mercer County	DDC 6	9:00 - 3:30 PM
10/22/19	MCIFC - County Corrections	HazCom w-GHS - <a href="#">evening</a>	3:30 - 5:00 pm
10/22/19	MCIFC - County Corrections	Fire Safety - <a href="#">evening</a>	5:15 - 6:15 pm
10/22/19	MCIFC - County Corrections	Fire Extinguisher - <a href="#">evening</a>	6:30 - 7:30 pm
10/22/19	MCIFC - County Corrections	BBP - <a href="#">evening</a>	8:00 - 9:00 pm
10/22/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention - <a href="#">evening</a>	9:15 - 10:45 pm
10/23/19	MCIFC - County Corrections	DDC-6	8:30 - 3:00 pm w/lunch brk
10/28/19	MCIFC - County Corrections	DDC 6 - <a href="#">evening</a>	3:30 pm - 10:00 pm
10/30/19	MCIFC - County Corrections	HazCom w-GHS	8:00 - 9:30 am
10/30/19	MCIFC - County Corrections	Fire Safety	9:45 - 10:45 am
10/30/19	MCIFC - County Corrections	Fire Extinguisher	11:00 - 12:00 pm
10/30/19	MCIFC - County Corrections	BBP	12:30 - 1:30 pm
10/30/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention	1:45 - 3:15 pm
10/30/19	MCIFC - County Corrections	HazCom w-GHS - <a href="#">evening</a>	3:30 - 5:00 pm
10/30/19	MCIFC - County Corrections	Fire Safety - <a href="#">evening</a>	5:15 - 6:15 pm
10/30/19	MCIFC - County Corrections	Fire Extinguisher - <a href="#">evening</a>	6:30 - 7:30 pm
10/30/19	MCIFC - County Corrections	BBP - <a href="#">evening</a>	8:00 - 9:00 pm
10/30/19	MCIFC - County Corrections	Employee Conduct and Violence Prevention - <a href="#">evening</a>	9:15 - 10:45 pm
11/1/19	MCIFC - Mercer County	DDC 6	8:30 - 3:00 pm
11/14/19	MCIFC - Mercer County	Flagger Workzone	8:00 - 12:00 pm
11/14/19	MCIFC - Mercer County	Chain Saw Chipper	12:30 - 1:30 pm
11/18/19	MCIFC - Mercer County	Forklift Operator Certification	8:30 - 2:30 pm w/lunch brk
11/20/19	MCIFC - Mercer County	Fall Protection Awareness	8:00 - 10:00 am
11/20/19	MCIFC - Mercer County	Confined Space Awareness	10:15 - 11:15 am
12/5/19	MCIFC - Mercer County	DDC 6	8:30 - 3:00 pm
12/10/19	MCIFC - Mercer County	LOTO	8:00 - 10:00 am
12/10/19	MCIFC - Mercer County	Shop & Tool Safety	10:15 - 11:15 am

### **SAFETY DIRECTOR BULLETINS**

- Minimum Age for Fire & EMS Drivers – November 18.

### **Minimum age for Fire / EMS Drivers**

Ambulance and fire apparatus crashes are the second leading cause of injuries for emergency responders. Driver error plays a major role in many of these incidents. Properly selecting and training drivers can have a significant impact on the lives of the crews, the reputation of the agency, and the bottom line of the municipality or district.

While establishing a minimum age is a convenient manner to begin training as an emergency vehicle operator, we believe a minimum level of experience is a better measure of when a member is ready to begin driver training. It takes experience to learn to position a fire pumper or ladder truck at a fire, or an ambulance at an EMS call. Consider the many factors that must be evaluated in seconds as a pumper or ladder truck approaches a bread-and-butter structure fire:

- Hydrant location or tanker supply and laying in hose
- Overhead obstructions
- Curb, street, driveway conditions
- Best access to structure
- Room for later arriving vehicles, and many more

The same types of considerations affect arriving ambulances. Where will paramedics position? Is there an exit route as later arriving units assemble? Traffic hazards? Smoke hazards? And more...

Experience also provides lessons to driver candidates on human tendencies such as 'adrenalin rush', 'wake-effect', and 'siren hypnosis'. Witnessing these effects in ourselves and others, and learning to recognize and control them, is a critical component in the maturing process of driver candidates.

For these reasons the Safety Director's office strongly supports driver candidates have a minimum of three years driving experience and three years of EMS / firefighting experience. We also recommend at least one year experience with the fire or EMS agency, to become familiar with specifics of the local roads and operations.

This is just the beginning, however. Agency leaders must ensure driver candidates are carefully evaluated for driving skills, operational knowledge, and behind-the-wheel behaviors for emotional maturity. The evaluation of drivers should be a detailed and well-documented process.

Agency trainers must be aware to properly prepare the candidate before the evaluation. Trainers must be watchful of the candidate's skill, demeanor, and knowledge of driving large vehicles under extremely stressful conditions. This takes time.

Safety Consultants are available to assist emergency agencies in or strengthening training programs. The CEL provides a model Vehicle Driving Policy, which should be considered for use. The model policy includes training best practices and forms. Contact your Safety Director for a copy of this policy.

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

**RESOLUTION NO. 46-19**

**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 December 19, 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 December 19, 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 December 19, 2019.

**ADOPTED:**

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

**ATTEST:**

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



## **PAYMENT AUTHORIZATION REQUESTS**

*December 19, 2019*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3960001649	Darryl Williams	Worker Compensation	PAR/SAR
3960002611	Samuel White	Worker Compensation	PAR
3960001905	Thomas Rockhill	Worker Compensation	SAR
3960002062	Mark Jackson	Worker Compensation	PAR/SAR
3960002914	Mark Griffith	Worker Compensation	PAR
3960002571	Vincent Messina	Worker Compensation	PAR
3960002788	Lena Cribb	Worker Compensation	PAR
3960001711	Marie Bennett	Worker Compensation	PAR
3960002036	Lawrence Hannawacker	Worker Compensation	PAR
3960002739	Judy Bellamy	Worker Compensation	PAR
3960000905	Estate of Mary Wall	General Liability	PAR
	Cyber Incident		Discussion

# **APPENDIX I**



**MERCER COUNTY INSURANCE FUND COMMISSION**  
**OPEN MINUTES**  
**MEETING – October 28, 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	Present
Raissa Walker	Excused
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>  Qual-Lynx <b>Christopher Roselli</b>  PERMA <b>Robyn Walcoff</b>
Managed Care Services	First MCO <b>Suzanne Rajsteter</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
Risk Management Consultant	Borden Perlman Salisbury & Kelly <b>Jeff Martin</b>
Attorney	<b>Paul Adezio, Esq.</b>
Safety Director	J.A. Montgomery Risk Control <b>Jonathan Czarnecki</b>

**ALSO PRESENT:**

Jim Miles, Bowman & Company, LLP  
Ana- Eliza Bauersachs, Esq. Capehart Scatchard, PA  
Suzette Price, Esq. County Counsel Office  
Susan Schaefer, Susan Schaefer, LLC  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 23, 2019****MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF  
SEPTEMBER 23, 2019**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE REPORTS:** Mr. Czarnecki advised the Safety Committee last met on October 16, 2019 and reviewed 15 claims. Mr. Czarnecki reported a Fire Drill was conducted shortly after the meeting. Mr. Czarnecki advised the next meeting was scheduled for November 20, 2019. Mr. Czarnecki advised that concluded his report unless there were any questions.

Chairman Mair advised there was a claim where someone fell out of a golf cart and asked that this issue be revisited to see if there was anything additional that could be done to avoid this, possibly a passive restraint.

**CLAIMS COMMITTEE:** Ms. Walcoff reported the Claims Committee met just prior to the Commission Meeting and the PARS would be presented during closed session. Ms. Walcoff referred to a copy of a letter which was included in the agenda. Ms. Walcoff advised the letter included a list of policies that provided coverage on a “discovery” or “claims made and reported” basis. Ms. Walcoff explained with these type of coverages any loss discovered or claim made against you must be reported during the same policy year within which you discovered the loss or received the claim. Ms. Walcoff also referred to a copy of the agenda for the Risk Management Best Practices Workshop which was included in the agenda. Ms. Walcoff advised the Workshop was scheduled for October 30, 2019 at Conner Strong & Buckelew’s office in Camden and indicated video conference would be available at the Parsippany and Toms River Offices. Ms. Walcoff reviewed the topics and presenters for the Workshop.

Ms. Walcoff introduced Chris Roselli, Account Manager of Qual-Lynx. Ms. Walcoff reported the NJCE appointed Qual-Lynx to handle the property claims this year. Ms. Walcoff advised that concluded her report unless anyone had any questions.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had three action items for his report and then introduced Mr. Jim Miles of Bowman & Company, LLP to present the audit.

**2018 AUDIT REPORT AS OF DECEMBER 31, 2018:** Mr. Miles distributed copies of the Audit Report for the Period Ending December 31, 2018. Mr. Miles advised he was pleased to report there were no recommendations or findings. Mr. Miles pointed out the Commission was

professionally managed. Mr. Miles reported for the year ending December 31, 2018 there was a net position of \$10,998,696. Mr. Miles highlighted some of the key information of the audit and asked if anyone had any questions. Mr. Miles expressed his appreciation for the assistance provided during the audit. Executive Director advised if there were no questions, he requested a motion to approve Resolution 38-19.

**MOTION TO APPROVE RESOLUTION 38-19 CERTIFICATION OF  
ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2018**

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

Mr. Miles thanked the Commission for the opportunity to serve as auditor and again if there were any questions, to let the Executive Director know. At this time Mr. Miles left the meeting.

**REVISED PLAN OF RISK MANAGEMENT:** Executive Director reported at the September meeting the Commission discussed and agreed to include coverage for drones and working animals in the Plan of Risk Management. Executive Director referred to Resolution 39-19, Revised Risk Management Plan which was included in the agenda and noted the changes were highlighted in yellow.

**MOTION TO APPROVE 39-19, REVISED PLAN OF RISK  
MANAGEMENT**

Moved:	Chairman Mair
Second:	Commissioner Hughes
Vote:	2 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 September was included in the agenda. Executive Director advised there were 4 certificate of insurances issued during the month.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on September 26, 2019 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met on October 24, 2019 and a summary report of the meeting was distributed at the start of the meeting. Executive Director advised at the October meeting the NJCE introduced the 2020 Budget in the amount of \$24,930,466 which represented a 3.1% increase over the 2019 Budget. Executive Director noted the NJCE increase was primarily due to property and excess property premiums increasing based on both the high loss ratio and hardening property market. Executive Director noted the SIR was increasing at the NJCE level to \$750,000 x \$250,000 from \$150,000 x \$100,000. Executive Director noted that when the Mercer

County Insurance Commission Budget was introduced the property SIR would increase to \$250,000 from \$100,000. Executive Director reported the NJCE added funding for an instructor-led and online training programs for the NJCE members through a Learning Management System, (LMS). Executive Director advised the NJCE also approved a dividend of \$2 million.

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the August Financial Fast Track was included in the agenda. The Commission had a surplus of \$11,874,247 as of August 31, 2019. Executive Director also referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,598,426 of the surplus was the MCIFC’s share of the NJCE equity.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track was included in the agenda. As of August 31, 2019 the Fund had a surplus of \$19,197,827 and the cash balance was \$32,071,912.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claims Tracking Reports for the month of August 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 the report supported the Financial Fast Track as all of the Fund Years were running below the actuary’s projections.

**PROFESSIONAL SERVICE AGREEMENTS:** Executive Director reported the service agreements for the positions of Executive Director, Actuary, Claims Administrator and Risk Management Consultant were due to expire on 12/31/19. Executive Director noted the County had issued the RFP’s.

**MCIFC 2020 BUDGET:** Executive Director reported the Mercer County Insurance Fund Commission 2020 Budget would be introduced at the December 19, 2019 meeting. Executive Director advised Budget Adoption would be scheduled for the January meeting.

**2020 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE:** Executive Director advised the 2020 auto ID cards and WC Posting Notices would be sent out for distribution the beginning of December. Executive Director stated the NJCE Underwriting Manager’s Team would review the certificates which need to be re-issued for the 2020 renewal.

**MERCER COUNTY ROWING CENTER:** Executive Director reported the Chairman wanted to have a discussion on the Mercer County Rowing Center. Mr. Adezio advised there were a couple issues, one was the insurance requirements and indemnification language from the tenants at the Rowing Center. Executive Director advised he had asked Mr. Cooney to review the letter and asked Mr. Cooney to comment. Mr. Cooney reported regarding the indemnification language, although PNRA was only asking for mutual indemnification provisions, the County should attempt to maintain its current indemnification position since it is the lessor. Executive Director asked Mr. Cooney to pass along his comments and recommendations to the Chairman and Commission Attorney.

**2019 MEETING SCHEDULE:** Executive Director advised the Commission was not scheduled to meet in November. Executive Director noted the next scheduled meeting was on Thursday, December 19, 2019.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Mr. Mair advised the Treasurer was not present. Mr. Mair advised the October Bill List, Resolution 40-19 was included in the agenda.

**MOTION TO APPROVE RESOLUTION 40-19, OCTOBER BILL LIST**

Moved:	Commissioner Hughes
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. Mr. Adezio thanked Executive Director for reviewing the Parks issue, however, there was another outstanding insurance issue involving Amtrak. Mr. Cooney indicated he had commented on the Amtrak issue previously, however it was difficult to work with Amtrak. Mr. Adezio indicated they would not change anything, and they were looking for limits of \$25 million. Executive Director reviewed the limits schematics and suggested issuing a certificate of insurance.

**CLAIMS SERVICE:** Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 41-19, Disclosure of Liability Claims Check Register, was included in the agenda along with copies of the check registers for September 1, 2019 to September 30, 2019.

**MOTION TO APPROVE RESOLUTION 41-19 AUTHORIZING  
DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

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

**MANAGED CARE:** Ms. Rajsteter advised First MCO's report was included in the agenda and she would review the figures for the month of September as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
September	\$ 187,277	\$ 106,246	\$ 81,031	43%	76	64	84%

Ms. Rajsteter advised that concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Czarnecki reported the Safety's Director Report for September through October was included in the agenda. Mr. Czarnecki advised the report also included all of the Training Conducted and Scheduled. Mr. Czarnecki advised that concluded his report unless anyone had any questions. Ms. Hughes reported the County Sheriff Department facilitated CPR and AED training one day last week as well as a Driving Course. In response to Chairman Mair's inquiry, Ms. Hughes advised attendance was good at both training sessions.

**RISK MANAGER CONSULTANT:** Mr. Martin advised his office also reviewed the indemnification that was mentioned earlier and they agree 100%. Mr. Martin advised there was

also a request to look at Mercer Meadows easement for a walking path. Mr. Martin indicated he could put his comments in writing, however, there was no problem with the language. Mr. Martin mentioned the County Jail and Mr. Adezio advised they were not closing the County Jail, however just transporting some inmates to Hudson County and the Jail would remain open.

Correspondence Made Part of Minutes.

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

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

**CLOSED SESSION:** Mr. Mair read and requested a motion to approve Resolution 42-19 authorizing a Closed Session to discuss PARS.

**MOTION TO APPROVE RESOLUTION 42-19 FOR EXECUTIVE SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

**MOTION TO AUTHORIZE PAYMENT AUTHORITY REQUEST/SETTLEMENT AUTHORITY REQUEST AS DISCUSSED IN CLOSED SESSION**

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

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT:**

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

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

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

**MOTION TO ADJOURN:**

Moved:

Chairman Mair

Second:

Commissioner Hughes

Vote:

2 Yes, 0 Nays

**MEETING ADJOURNED: 10:44 AM**

Minutes prepared by:

Cathy Dodd, Assisting Secretary