

**MERCER COUNTY INSURANCE FUND COMMISSION  
AGENDA AND REPORTS  
APRIL 22, 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: APRIL 22, 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: March 25, 2019 Open Minutes.....Appendix I  
March 25, 2019 Closed Minutes .....Handout**
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee:..... Verbal
  - Claims Committee: ..... Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA ..... Pages 3-15**
  
- ☐ **TREASURER – David Miller**
  - Resolution 22-19 April Bill List - Motion .....Page 16
  - February Treasurer Reports..... Pages 17-18
  
- ☐ **ATTORNEY – Paul Adezio, Esq. .... Verbal**
  
- ☐ **CLAIMS SERVICE –Inservco Insurance Services, Inc. - Motion**
  - Resolution 23-19 Authorizing Disclosure of Liability Claims Check Register..... Pages 19-20
  - Liability Claim Payments 3-1-19 to 3-31-19..... Pages 21-22
  
- ☐ **MANAGED CARE – First MCO**
  - Monthly Summary Report – March .....Page 23
  
- ☐ **NJCESAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report.....Page 24
  - Safety Director Bulletin – Playground Inspection Best Practices..... Pages 25-27
  
- ☐ **RISK MANAGER CONSULTANT – Borden Perlman Salisbury & Kelly**
  - Monthly Report..... Verbal
  
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS:**
- ☐ **PUBLIC COMMENT**
  
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 28-29**  
**Resolution 24-19 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: June 24, 2019, MERCER COUNTY, McDADE  
ADMINISTRATION BUILDING, 640 S. BROAD STREET, TRENTON, NJ 08650-8068  
10:30 AM**

**MERCER COUNTY INSURANCE FUND COMMISSION**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

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

Date: April 22, 2019

Memo to: Commissioners of the Mercer County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Report (Pages 5-7)** – Attached on pages 5-7 is the certificate of insurance report from the NJCE listing those certificates issued during the month of March. There were 9 certificates issued.
  - ☐ **NJ Excess Counties Insurance Fund (NJCE)** - The NJCE is scheduled to meet again on Thursday, April 25, 2019. A summary report of the meeting will appear in the next agenda. We are pleased to announce that the County of Monmouth joined the NJCE as of April 1, 2019.
  - ☐ **2019 MEL, MRHIF and NJCE Educational Seminar (Page 8)** – As a reminder the 9<sup>th</sup> annual seminar is scheduled for Friday, May 3, 2019 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The NJCE is now a co-sponsor of this seminar. 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 8 is a copy of the enrollment form.
  - ☐ **MCIFC Property & Casualty Financial Fast Track (Pages 9-10)** – Included in the agenda on pages 9-10 is a copy of the Financial Fast Track for the month of February. As of **February, 2019** the Commission has a surplus of **\$10,912,846**. 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 February 28, 2019 is **\$1,207,862**.
  - ☐ **NJCE Property and Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the NJCE Financial Fast Track for the month of February. As of **February 28, 2019** the Fund has a surplus of **\$15,366,293**. The cash balance is **\$24,123,894**.
  - ☐ **Claims Tracking Reports (Pages 13-15)** Included in the agenda on pages 13-15 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2019. The Executive Director will review the reports with the Commission.
  - ☐ **Park’s Department Proposed Campsites** – A discussion will be held at the meeting regarding the construction of 10 individual campsites by the Parks Department.

- ❑ **May Meeting** – The Commission is not scheduled to meet in May as the meeting date fell on Memorial Day. We do not anticipate any action items for the month of May. We could schedule a teleconference special meeting if any claims needed approval prior to the next scheduled meeting on June 24, 2019.

# **Mercer County Insurance Comm.**

## **Certificate of Insurance Monthly Report**

From 3/1/2019 To 4/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Kamson Corporation and I - County of Mercer	Montage at Hamilton Condominium Association, 270 Sylvan Avenue Englewood Cliffs, NJ 07632	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 Kamson Corporation and Montage at Hamilton Condominium Association Location: 11 Talbot Way, Hamilton, Hamilton NJ 08691 are an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract	3/5/2019 #2123165	GL AU EX WC OTH
H - Beneficial Mutual Savings Bank I - County of Mercer	530 Walnut Street Philadelphia, PA 19106	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 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and with respects to the lease of the Mercer County Connections Office.	3/8/2019 #2123871	GL AU EX WC OTH
H - Brandolini Property Management & I - County of Mercer	BLF Partners, LLC 1301 Lancaster Avenue Berwyn, PA 19312	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 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the lease of the Mercer County Connections Office.	3/8/2019 #2123872	GL AU EX WC OTH
H - Brandolini Property Management & I - County of Mercer	BLF Partners, LLC 1301 Lancaster Avenue Berwyn, PA 19312	Evidence of insurance. All operations usual to County Governmental Entity as respects to the lease of the Mercer County Connections Office.	3/8/2019 #2123890	OTH

# **Mercer County Insurance Comm.**

## **Certificate of Insurance Monthly Report**

**From 3/1/2019 To 4/1/2019**

H - Hamilton High School West I - County of Mercer	Cafeteria 2720 South Clinton Avenue Hamilton, NJ 08610	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 Habitat for Humanity of Burlington County and Greater Trenton-Princeton, Inc are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to 2019 Rock the Block fair on Saturday April 27th, 2019 from 9:00am - 1:00 pm	3/8/2019 #2124040	GL AU EX WC OTH
H - Sustainable Lawrence I - County of Mercer	Po Box 5621 Trenton, NJ 08638	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 as respect to the Mercer Green Fest 2019 on 3/16/2019 at Rider University-Student Recreation Center.	3/15/2019 #2127893	GL AU EX WC OTH
H - Sanda Properties, LLC c/o HAVCO I - County of Mercer	& State of New Jersey 441 East State Street Trenton, NJ 08608	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 Sanda Properties, LLC c/o HAVCO & State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the parking lot for the WWE Show Friday evening on 03/22/2019	3/19/2019 #2132963	GL AU EX WC OTH
H - Sanda Properties, LLC c/o HAVCO I - County of Mercer	& State of New Jersey 441 East State Street Trenton, NJ 08608	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 Sanda Properties, LLC c/o HAVCO & State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the parking lot for the Indian Concert Saturday Evening on 04/27/2019	3/19/2019 #2132964	GL AU EX WC OTH

# ***Mercer County Insurance Comm.***

## ***Certificate of Insurance Monthly Report***

**From 3/1/2019 To 4/1/2019**

H - Sanda Properties, LLC c/o HAVCO  I - County of Mercer	& State of New Jersey 441 East State Street Trenton, NJ 08608	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 Sanda Properties, LLC c/o HAVCO & State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the parking lot for the Old Dominion Concert Saturday Evening on 06/01/2019	3/19/2019  #2132965	GL AU EX WC OTH
<b>Total # of Holders: 9</b>				



## 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 9<sup>th</sup> 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](mailto:jciannella@permainc.com)

MERCER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF February 28, 2019						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		639,631	1,279,262	39,200,662	40,479,924
2.	CLAIM EXPENSES					
	Paid Claims		122,278	354,438	8,607,798	8,962,236
	Case Reserves		694,502	593,363	3,371,815	3,965,178
	IBNR		(333,209)	(37,395)	2,780,441	2,743,046
	Discounted Claim Value		(11,106)	(18,903)	(164,942)	(183,845)
	<b>TOTAL CLAIMS</b>		<b>472,465</b>	<b>891,504</b>	<b>14,595,112</b>	<b>15,486,615</b>
3.	EXPENSES					
	Excess Premiums		215,182	430,364	11,954,709	12,385,073
	Administrative		47,951	95,931	2,807,320	2,903,251
	<b>TOTAL EXPENSES</b>		<b>263,133</b>	<b>526,295</b>	<b>14,762,029</b>	<b>15,288,324</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>		<b>(95,968)</b>	<b>(138,537)</b>	<b>9,843,521</b>	<b>9,704,984</b>
5.	INVESTMENT INCOME		0	0	0	0
6.	<b>PROFIT (4 + 5)</b>		<b>(95,968)</b>	<b>(138,537)</b>	<b>9,843,521</b>	<b>9,704,984</b>
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		25,772	51,176	1,156,686	1,207,862
11.	<b>SURPLUS (6 + 7 + 8)</b>		<b>(70,196)</b>	<b>(87,361)</b>	<b>11,000,207</b>	<b>10,912,846</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2014		(2,320)	(1,560)	2,433,230	2,431,671
	2015		609	1,400	2,243,378	2,244,777
	2016		697	1,600	2,307,201	2,308,801
	2017		677	1,554	2,675,148	2,676,702
	2018		15,264	16,238	1,341,250	1,357,488
	2019		(85,123)	(106,592)		(106,592)
<b>TOTAL SURPLUS (DEFICITS)</b>			<b>(70,196)</b>	<b>(87,361)</b>	<b>11,000,207</b>	<b>10,912,846</b>
<b>TOTAL CASH</b>						<b>(1,054,952)</b>

MERCER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2019					
ALL YEARS COMBINED					
CLAIM ANALYSIS BY FUND YEAR					
<b>FUND YEAR 2014</b>					
Paid Claims	3,066	85,908	1,919,054	2,004,961	
Case Reserves	13,934	(65,654)	288,151	222,497	
IBNR	(17,000)	(20,254)	400,196	379,942	
Discounted Claim Value	0	0	(35,376)	(35,376)	
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>2,572,025</b>	<b>2,572,025</b>	
<b>FUND YEAR 2015</b>					
Paid Claims	5,984	9,910	2,004,477	2,014,386	
Case Reserves	76,572	66,647	437,940	504,587	
IBNR	(82,556)	(76,556)	303,737	227,181	
Discounted Claim Value	0	0	(27,187)	(27,187)	
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,718,967</b>	<b>2,718,967</b>	
<b>FUND YEAR 2016</b>					
Paid Claims	11,940	26,146	2,085,902	2,112,048	
Case Reserves	33,611	15,874	822,231	838,105	
IBNR	(45,551)	(42,020)	160,316	118,296	
Discounted Claim Value	0	0	(22,666)	(22,666)	
<b>TOTAL FY 2016 CLAIMS</b>	<b>(0)</b>	<b>0</b>	<b>3,045,783</b>	<b>3,045,783</b>	
<b>FUND YEAR 2017</b>					
Paid Claims	21,834	96,526	1,456,623	1,553,149	
Case Reserves	101,510	31,360	853,171	884,531	
IBNR	(123,344)	(127,886)	359,760	231,874	
Discounted Claim Value	0	0	(26,370)	(26,370)	
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,643,183</b>	<b>2,643,183</b>	
<b>FUND YEAR 2018</b>					
Paid Claims	68,721	121,448	1,141,742	1,263,190	
Case Reserves	377,924	351,350	970,322	1,321,671	
IBNR	(461,145)	(487,298)	1,556,433	1,069,135	
Discounted Claim Value	0	0	(53,342)	(53,342)	
<b>TOTAL FY 2018 CLAIMS</b>	<b>(14,500)</b>	<b>(14,500)</b>	<b>3,615,154</b>	<b>3,600,654</b>	
<b>FUND YEAR 2019</b>					
Paid Claims	10,733	14,501		14,501	
Case Reserves	90,951	193,787		193,787	
IBNR	396,388	716,619		716,619	
Discounted Claim Value	(11,106)	(18,903)		(18,903)	
<b>TOTAL FY 2019 CLAIMS</b>	<b>486,965</b>	<b>906,004</b>	<b>0</b>	<b>906,004</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>472,465</b>	<b>891,504</b>	<b>14,595,112</b>	<b>15,486,615</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	February 28, 2019		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,062,285	3,922,444	139,838,292	143,760,736
2.	CLAIM EXPENSES					
		Paid Claims	11,779	23,365	3,794,828	3,818,193
		Case Reserves	106,851	(234,724)	5,641,230	5,406,506
		IBNR	334,779	1,063,220	8,032,894	9,096,114
		Discounted Claim Value	(49,086)	(98,156)	(1,272,066)	(1,370,222)
	TOTAL CLAIMS		404,323	753,705	16,196,887	16,950,591
3.	EXPENSES					
		Excess Premiums	1,293,996	2,474,595	97,129,691	99,604,285
		Administrative	182,648	334,431	10,482,441	10,816,872
	TOTAL EXPENSES		1,476,643	2,809,026	107,612,132	110,421,158
4.	UNDERWRITING PROFIT (1-2-3)		181,319	359,713	16,029,273	16,388,987
5.	INVESTMENT INCOME		38,018	87,327	497,530	584,857
6.	PROFIT (4+5)		219,336	447,040	16,526,803	16,973,844
7.	Dividend		0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)		219,336	447,040	14,919,252	15,366,293
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,164	2,673	777,092	779,765
	2011		(28,794)	(26,241)	878,879	852,639
	2012		2,143	4,925	1,184,534	1,189,460
	2013		3,811	8,753	2,027,740	2,036,493
	2014		(19,239)	(12,933)	2,492,972	2,480,039
	2015		5,399	12,399	1,162,564	1,174,962
	2016		6,252	14,353	3,256,376	3,270,729
	2017		5,965	13,694	2,011,827	2,025,521
	2018		6,454	14,770	1,127,267	1,142,037
	2019		236,181	414,648		414,648
TOTAL SURPLUS (DEFICITS)			219,336	447,040	14,919,252	15,366,292
TOTAL CASH						24,123,894

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2019	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	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)
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>180,501</b>	<b>180,501</b>
<b>FUND YEAR 2011</b>				
Paid Claims	4,860	9,720	488,982	498,702
Case Reserves	65,272	60,412	461,457	521,869
IBNR	(39,375)	(39,375)	39,375	0
Discounted Claim Value	0	0	(53,088)	(53,088)
<b>TOTAL FY 2011 CLAIMS</b>	<b>30,757</b>	<b>30,757</b>	<b>936,726</b>	<b>967,484</b>
<b>FUND YEAR 2012</b>				
Paid Claims	212	2,734	1,533,507	1,536,241
Case Reserves	88	(3,155)	87,538	84,383
IBNR	(300)	422	126,579	127,000
Discounted Claim Value	0	0	(22,910)	(22,910)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,724,714</b>	<b>1,724,714</b>
<b>FUND YEAR 2013</b>				
Paid Claims	1,896	3,395	520,298	523,694
Case Reserves	(70,546)	(74,546)	507,306	432,761
IBNR	68,650	71,150	226,103	297,254
Discounted Claim Value	0	0	(77,544)	(77,544)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,176,165</b>	<b>1,176,165</b>
<b>FUND YEAR 2014</b>				
Paid Claims	73	308	447,238	447,545
Case Reserves	13,807	13,573	655,655	669,229
IBNR	10,226	10,225	472,893	483,117
Discounted Claim Value	0	0	(91,782)	(91,782)
<b>TOTAL FY 2014 CLAIMS</b>	<b>24,105</b>	<b>24,105</b>	<b>1,484,004</b>	<b>1,508,109</b>
<b>FUND YEAR 2015</b>				
Paid Claims	293	2,296	395,960	398,256
Case Reserves	(1,093)	(139,043)	2,462,260	2,323,217
IBNR	800	136,747	603,828	740,575
Discounted Claim Value	0	0	(223,216)	(223,216)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,238,832</b>	<b>3,238,832</b>
<b>FUND YEAR 2016</b>				
Paid Claims	0	0	0	0
Case Reserves	(1,502)	(10,735)	530,313	519,578
IBNR	1,502	10,735	1,132,357	1,143,092
Discounted Claim Value	0	0	(170,405)	(170,405)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,492,266</b>	<b>1,492,266</b>
<b>FUND YEAR 2017</b>				
Paid Claims	16	209	25,647	25,856
Case Reserves	134,155	134,963	640,084	775,046
IBNR	(134,171)	(135,172)	2,126,369	1,991,197
Discounted Claim Value	0	0	(247,426)	(247,426)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,544,674</b>	<b>2,544,674</b>
<b>FUND YEAR 2018</b>				
Paid Claims	4,429	4,703	211,356	216,058
Case Reserves	(33,530)	(216,393)	296,617	80,224
IBNR	29,100	211,762	3,295,723	3,507,486
Discounted Claim Value	0	0	(384,692)	(384,692)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>72</b>	<b>3,419,005</b>	<b>3,419,077</b>
<b>FUND YEAR 2019</b>				
Paid Claims	0	0		0
Case Reserves	200	200		200
IBNR	398,347	796,727		796,727
Discounted Claim Value	(49,086)	(98,156)		(98,156)
<b>TOTAL FY 2019 CLAIMS</b>	<b>349,461</b>	<b>698,770</b>	<b>0</b>	<b>698,770</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>404,323</b>	<b>753,705</b>	<b>16,196,887</b>	<b>16,950,591</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Mercer County Insurance Fund Commission CLAIM ACTIVITY REPORT							
<b>AS OF February 28, 2019</b>							
<b>COVERAGE LINE- PROPERTY</b>							
<b>CLAIM COUNT - OPEN CLAIMS</b>							
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	0	1	0	1	33	2	37
February-19	0	1	0	0	23	12	36
<b>NET CHGE</b>	0	0	0	-1	-10	10	-1
Limited Reserves							<b>\$1,972</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	\$0	\$0	\$0	\$1,000	\$73,000	\$500	\$74,500
February-19	\$0	\$0	\$0	\$0	\$58,500	\$12,500	\$71,000
<b>NET CHGE</b>	\$0	\$0	\$0	(\$1,000)	(\$14,500)	\$12,000	(\$3,500)
Ltd Incurred	\$18,499	(\$25)	\$99	\$75,405	\$133,640	\$12,500	\$240,117
<b>COVERAGE LINE- GENERAL LIABILITY</b>							
<b>CLAIM COUNT - OPEN CLAIMS</b>							
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	0	4	3	9	26	0	42
February-19	1	4	3	10	27	2	47
<b>NET CHGE</b>	1	0	0	1	1	2	5
Limited Reserves							<b>\$5,338</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	\$0	\$22,067	\$115,000	\$47,883	\$49,577	\$0	\$234,527
February-19	\$1,000	\$21,337	\$115,000	\$55,383	\$57,100	\$1,068	\$250,888
<b>NET CHGE</b>	\$1,000	(\$730)	\$0	\$7,500	\$7,523	\$1,068	\$16,361
Ltd Incurred	\$79,677	\$58,381	\$124,591	\$58,269	\$58,944	\$1,068	\$380,929
<b>COVERAGE LINE- AUTOLIABILITY</b>							
<b>CLAIM COUNT - OPEN CLAIMS</b>							
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	0	0	1	3	5	0	9
February-19	0	0	1	2	3	0	6
<b>NET CHGE</b>	0	0	0	-1	-2	0	-3
Limited Reserves							<b>\$11,550</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	\$0	\$0	\$2,830	\$63,470	\$4,500	\$0	\$70,800
February-19	\$0	\$0	\$2,830	\$62,470	\$4,000	\$0	\$69,300
<b>NET CHGE</b>	\$0	\$0	\$0	(\$1,000)	(\$500)	\$0	(\$1,500)
Ltd Incurred	\$10,891	\$6,969	\$25,728	\$73,780	\$13,607	\$0	\$130,975
<b>COVERAGE LINE- WORKERS COMP.</b>							
<b>CLAIM COUNT - OPEN CLAIMS</b>							
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	10	13	21	27	55	5	131
February-19	10	13	21	26	52	26	148
<b>NET CHGE</b>	0	0	0	-1	-3	21	17
Limited Reserves							<b>\$24,149</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	\$208,563	\$405,949	\$686,664	\$670,668	\$816,671	\$51,168	\$2,839,682
February-19	\$221,497	\$483,251	\$720,275	\$766,678	\$1,202,071	\$180,219	\$3,573,992
<b>NET CHGE</b>	\$12,934	\$77,302	\$33,611	\$96,010	\$385,401	\$129,051	\$734,310
Ltd Incurred	\$2,117,971	\$2,453,649	\$2,799,735	\$2,230,226	\$2,378,672	\$194,720	\$12,174,972
<b>TOTAL ALL LINES COMBINED</b>							
<b>CLAIM COUNT - OPEN CLAIMS</b>							
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	10	18	25	40	119	7	219
February-19	11	18	25	38	105	40	237
<b>NET CHGE</b>	1	0	0	-2	-14	33	18
Limited Reserves							<b>\$16,731</b>
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>TOTAL</b>
January-19	\$208,563	\$428,016	\$804,494	\$783,021	\$943,748	\$51,668	\$3,219,509
February-19	\$222,497	\$504,588	\$838,105	\$884,531	\$1,321,671	\$193,787	\$3,965,179
<b>NET CHGE</b>	\$13,934	\$76,572	\$33,611	\$101,510	\$377,924	\$142,119	\$745,670
Ltd Incurred	\$2,227,038	\$2,518,973	\$2,950,153	\$2,437,680	\$2,584,862	\$208,288	\$12,926,993

## FUND YEARS 2017 2018 2019

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
						AS OF			February 28, 2019							
<b>FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION</b>																
	Budget	Current		26			Last Month		25			Last Year		14		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	28-Feb-19		TARGETED	Incurred	Incurred	31-Jan-19		TARGETED	Incurred	Incurred	27-Feb-18		TARGETED
PROPERTY	83,000	75,405	75,405	90.85%	83,000	100.00%	76,405	76,405	92.05%	83,000	100.00%	91,405	91,405	110.13%	79,708	96.03%
GEN LIABILITY	159,000	58,269	58,269	36.65%	129,828	81.65%	50,769	50,769	31.93%	128,071	80.55%	87,306	87,306	54.91%	102,073	64.20%
AUTO LIABILITY	134,000	73,780	73,780	55.06%	105,753	78.92%	74,780	74,780	55.81%	104,150	77.72%	74,280	74,280	55.43%	76,331	56.96%
WORKER'S COMP	4,709,000	2,230,226	2,230,226	47.36%	4,463,930	94.80%	2,112,382	2,112,382	44.86%	4,435,757	94.20%	1,828,379	1,828,379	38.83%	3,526,284	74.88%
TOTAL ALL LINES	5,085,000	2,437,680	2,437,680	47.94%	4,782,511	94.05%	2,314,336	2,314,336	45.51%	4,750,979	93.43%	2,081,370	2,081,370	40.93%	3,784,397	74.42%
NET PAYOUT %	\$1,553,149				30.54%											
<b>FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION</b>																
	Budget	Current		14			Last Month		13			Last Year		2		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	28-Feb-19		TARGETED	Incurred	Incurred	31-Jan-19		TARGETED	Incurred	Incurred	27-Feb-18		TARGETED
PROPERTY	74,417	133,640	133,640	179.58%	71,465	96.03%	148,140	148,140	199.07%	71,165	95.63%	7,700	7,700	10.35%	9,674	13.00%
GEN LIABILITY	157,000	58,944	58,944	37.54%	100,790	64.20%	51,344	51,344	32.70%	97,716	62.24%	18,500	18,500	11.78%	3,925	2.50%
AUTO LIABILITY	131,000	13,607	13,607	10.39%	74,623	56.96%	8,924	8,924	6.81%	70,953	54.16%	0	0	0.00%	3,275	2.50%
WORKER'S COMP	4,455,000	2,378,672	2,378,672	53.39%	3,336,079	74.88%	1,929,808	1,929,808	43.32%	3,124,343	70.13%	454,482	454,482	10.20%	89,100	2.00%
TOTAL ALL LINES	4,817,417	2,584,862	2,584,862	53.66%	3,582,957	74.38%	2,138,216	2,138,216	44.39%	3,364,176	69.83%	480,682	480,682	9.98%	105,974	2.20%
NET PAYOUT %	\$1,263,190				26.22%											
<b>FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION</b>																
	Budget	Current		2			Last Month		1			Last Year		-10		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	28-Feb-19		TARGETED	Incurred	Incurred	31-Jan-19		TARGETED	Incurred	Incurred	27-Feb-18		TARGETED
PROPERTY	75,000	12,500	12,500	16.67%	9,750	13.00%	500	500	0.67%	4,500	6.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	160,000	1,068	1,068	0.67%	4,000	2.50%	0	0	0.00%	1,600	1.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	132,000	0	0	0.00%	3,300	2.50%	0	0	0.00%	1,320	1.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	4,141,000	194,720	194,720	4.70%	82,820	2.00%	54,936	54,936	1.33%	20,705	0.50%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,508,000	208,288	208,288	4.62%	99,870	2.22%	55,436	55,436	1.23%	28,125	0.62%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$14,501				0.32%											

## FUND YEARS 2014 2015 2016

Mercer County Insurance Fund Commission																
CLAIMS MANAGEMENT REPORT																
EXPECTED LOSS RATIO ANALYSIS																
AS OF February 28, 2019																
FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		62		MONTH	Last Month		61		MONTH	Last Year		50		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-19			Incurred	Incurred	31-Jan-19			Incurred	Incurred	27-Feb-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	100.00%
GEN LIABILITY	124,157	79,677	79,677	64.17%	120,588	97.13%	78,677	78,677	63.37%	120,576	97.12%	8,863	8,863	7.14%	119,474	96.23%
AUTO LIABILITY	127,016	10,891	10,891	8.57%	122,686	96.59%	10,891	10,891	8.57%	122,437	96.39%	10,891	10,891	8.57%	118,474	93.27%
WORKER'S COMP	4,356,301	2,117,971	2,117,971	48.62%	4,353,254	99.93%	2,101,971	2,101,971	48.25%	4,351,949	99.90%	2,016,992	2,016,992	46.30%	4,335,491	99.52%
TOTAL ALL LINES	4,669,797	2,227,038	2,227,038	47.69%	4,658,849	99.77%	2,210,038	2,210,038	47.33%	4,657,284	99.73%	2,055,244	2,055,244	44.01%	4,635,761	99.27%
NET PAYOUT %	\$2,004,540				42.93%											
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		50		MONTH	Last Month		49		MONTH	Last Year		38		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-19			Incurred	Incurred	31-Jan-19			Incurred	Incurred	27-Feb-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	100.00%
GEN LIABILITY	155,896	58,381	58,381	37.45%	150,015	96.23%	58,923	58,923	37.80%	149,641	95.99%	108,398	108,398	69.53%	142,462	91.38%
AUTO LIABILITY	131,580	6,969	6,969	5.30%	122,731	93.27%	6,969	6,969	5.30%	122,275	92.93%	20,965	20,965	15.93%	116,185	88.30%
WORKER'S COMP	4,449,750	2,453,649	2,453,649	55.14%	4,428,493	99.52%	2,370,550	2,370,550	53.27%	4,425,850	99.46%	2,418,242	2,418,242	54.35%	4,379,675	98.43%
TOTAL ALL LINES	4,818,174	2,518,973	2,518,973	52.28%	4,782,188	99.25%	2,436,417	2,436,417	50.57%	4,778,714	99.18%	2,548,080	2,548,080	52.88%	4,719,270	97.95%
NET PAYOUT %	\$2,014,385				41.81%											
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION																
	Budget	Current		38		MONTH	Last Month		37		MONTH	Last Year		26		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-19			Incurred	Incurred	31-Jan-19			Incurred	Incurred	27-Feb-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	100.00%
GEN LIABILITY	155,896	124,591	124,591	79.92%	142,462	91.38%	124,591	124,591	79.92%	141,518	90.78%	198,191	198,191	127.13%	127,293	81.65%
AUTO LIABILITY	131,580	25,728	25,728	19.55%	116,185	88.30%	25,728	25,728	19.55%	115,482	87.77%	22,633	22,633	17.20%	103,843	78.92%
WORKER'S COMP	4,616,644	2,799,735	2,799,735	60.64%	4,543,941	98.43%	2,754,184	2,754,184	59.66%	4,536,796	98.27%	2,530,235	2,530,235	54.81%	4,376,381	94.80%
TOTAL ALL LINES	4,985,068	2,950,153	2,950,153	59.18%	4,883,536	97.96%	2,904,602	2,904,602	58.27%	4,874,744	97.79%	2,751,159	2,751,159	55.19%	4,688,465	94.05%
NET PAYOUT %	\$2,112,048				42.37%											



# MERCER COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 22-19

APRIL 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>
000497			
000497	BORDEN PERLMAN SALISBURY&KELLY	INSURANCE CONSULTING FEE 4/19	5,500.00
			<b>5,500.00</b>
000498			
000498	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/19	1.90
000498	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 4/19	13,898.42
			<b>13,900.32</b>
000499			
000499	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 4/19	650.25
			<b>650.25</b>
000500			
000500	INSERVCO INSURANCE SERVICES	CLAIMS SERVICE FEE 4/19	16,308.33
			<b>16,308.33</b>
000501			
000501	PACKET MEDIA GROUP, LLC	ACCT#32129 - AD - 3.15.19	18.90
			<b>18.90</b>
000502			
000502	21ST CENTURY MEDIA-PHILLY CLUSTER	ACCT#896855 - AD - 3.13.19	14.70
			<b>14.70</b>
000503			
000503	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/19	10,788.97
			<b>10,788.97</b>
000504			
000504	NJ ADVANCE MEDIA	ACCT#1153600 - MTG - 3.15.19	15.08
			<b>15.08</b>
<b>Total Payments FY 2019</b>			<b>47,196.55</b>

**TOTAL PAYMENTS ALL FUND YEARS \$47,196.55**

\_\_\_\_\_  
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							
<b>Current Fund Year: 2019</b>							
<b>Month Ending: February</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN 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
RECEIPTS							
Assessments	(6,238.58)	(11,991.25)	(10,114.06)	(354,702.53)	(179,912.31)	(42,694.52)	(605,653.25)
Refunds	0.00	0.00	0.00	264.80	0.00	0.00	264.80
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	24,082.19	0.00	24,082.19
TOTAL	(6,238.58)	(11,991.25)	(10,114.06)	(354,437.73)	(155,830.12)	(42,694.52)	(581,306.26)
EXPENSES							
Claims Transfers	5,182.47	264.25	0.00	117,096.10	0.00	0.00	122,542.82
Expenses	0.00	0.00	0.00	0.00	1,525,228.17	47,280.77	1,572,508.94
Other *	0.00	0.00	0.00	0.00	46,150.92	0.00	46,150.92
TOTAL	5,182.47	264.25	0.00	117,096.10	1,571,379.09	47,280.77	1,741,202.68
END BALANCE	60,262.28	326,347.69	350,863.29	5,418,015.01	(6,121,102.43)	(1,089,337.38)	(1,054,951.54)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
MERCER COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	February		
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	\$1,267,557.40	534,619.87	732,937.53
Opening Interest Accrual Balance	\$0.00	-	-
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	\$122,542.82	\$0.00	\$122,542.82
10 (Withdrawals - Sales)	-\$2,445,051.76	-\$1,822,508.94	-\$622,542.82
Ending Cash & Investment Balance	-\$1,054,951.54	-\$1,287,889.07	\$232,937.53
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,676,228.35	\$1,572,508.94	\$103,719.41
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
Balance per Bank	\$621,276.81	\$284,619.87	\$336,656.94

**RESOLUTION NO. 23-19**

**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 April 22, 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 March 1, 2019 to March 31, 2019 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE MERCER COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on April 22, 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**  
**03/01/2019 Thru 03/31/2019**

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**  
**03/01/2019 Thru 03/31/2019**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid				
Coverage: Auto Physical Damage														
C	19483	3960002604	001	MERCER COUNTY	3/7/2019	3/7/2019	GEORGE OLMEZER APPRAISAL	3/18/2019	FILE #GO190272	140.00	140.00			
Total for Coverage: Auto Physical Damage							Number of entries: 1		140.00	140.00				
Coverage: General Liability														
C	19386	3960001870	001	TOMPKINS, TERI	3/12/2019	3/12/2019	AARON A SPORN MD	3/4/2019	Medical Exam & Report	1,200.00	1,200.00			
Total for Coverage: General Liability							Number of entries: 1		1,200.00	1,200.00				
Coverage: Police Professional														
C	19517	3960001546	001	BATSCH, KYLE	2/12/2019	2/12/2019	EAGLEVILLE HOSPITAL	3/18/2019	RECORD FEE - INV #1902-000008	30.50	30.50			
Total for Coverage: Police Professional							Number of entries: 1		30.50	30.50				
Total for Mercer County Ins Fund Comm - 396											Number of entries: 3		1,370.50	1,370.50



*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 / Schedule Fee	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
<b>Total 2019</b>	<b>\$202,872</b>	<b>\$103,808</b>	<b>\$192,135</b>	<b>\$99,064</b>	<b>49%</b>	<b>171</b>	<b>151</b>	<b>20</b>	<b>88%</b>	<b>1</b>	<b>\$19,813</b>	<b>\$79,251</b>
<b>Total to Date</b>	<b>\$5,229,795</b>	<b>\$2,688,402</b>	<b>\$5,702,146</b>	<b>\$2,541,394</b>	<b>49%</b>	<b>4,804</b>	<b>4,083</b>	<b>721</b>	<b>85%</b>	<b>79</b>	<b>\$506,622</b>	<b>\$2,034,772</b>

Report Run Date:04/01/2019

MCC



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

**TO:** Fund Commissioners

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

**DATE:** April 15, 2019

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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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**RISK CONTROL ACTIVITIES**  
**MARCH – APRIL 2019**

**MEETINGS ATTENDED / LOSS CONTROL VISITS CONDUCTED**

- **March 20:** Attended the Accident Review Panel meeting in Trenton.
- **March 20:** One session of Respiratory Fit Testing/Training was conducted for MCIFC-Mercer County.
- **March 25:** Attended the MCIFC Meeting in Trenton.
- **March 25:** Attended the MCIFC Claims Committee meeting in Trenton.
- **April 12:** Conducted a loss control survey of the MCIFC County Park Campsites.

**UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **April 22:** Plan to attend the MCIFC Meeting in Trenton.
- **April 22:** Plan to attend the MCIFC Claims Committee meeting in Trenton.
- **April 25:** Plan to attend the Accident Review Panel meeting in Trenton.

**CEL MEDIA LIBRARY USAGE**

No Videos have been utilized in 2019.

**SAFETY DIRECTOR BULLETINS**

Playground Inspection Best Practices – April 10.

### **Comprehensive Playground Inspection and Maintenance Programs**

As spring approaches, now is a great time inspect playgrounds and to review the maintenance program for your playgrounds. A comprehensive maintenance program consists of inspections at three basic frequencies.

#### **Annual Audits**

*Document the condition of each piece of playground equipment and the surrounding areas by taking pictures.* A comprehensive annual playground risk management program starts with an audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs.

#### **Periodic (weekly to monthly) Inspections**

*Define the frequency of inspections in the written Playground Maintenance Program.* Many departments begin to ramp-up the inspection program's frequency rate beginning in the Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more.

*Use a checklist (attached).* A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

#### **Daily Inspections**

*Instruct workers to visually check the playground equipment and grounds for obvious problems* such as broken equipment, graffiti, etc. Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on their way to other assignments. Paperwork is not needed unless a deficiency is found.

*Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected.* The maintenance program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

*Record even routine maintenance activities* such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a 'paper trail' of work performed by employees.

*Document all repairs to playground equipment.* Repairs should be made using manufacturer's parts. Use tamper-resistant hardware. Have a stock of spare hardware on hand.

*Hold a Safety Briefing to remind employees what to look for, what deficiencies should be addressed immediately, and how to report deficiencies that cannot be corrected on the spot.* A sample Safety Briefing lesson plan is provided on page 2 of this Bulletin.

**Please use the bold italicized items as an Action Plan to ready your playgrounds for the summer season**

The Safety Director also reminds our members that your Safety Consultant is ready to assist with any aspect of your inspection or maintenance program.

*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.*

## Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in, or driving past, playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ADD ADDITIONAL OR LOCAL CONCERNS]*

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it *[Describe HOW - write it down where or call it in to who.]*. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call *[WHO]* at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact *[WHO]* for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[Police or WHO – department and / or the police on their non-emergency number]*.

Additional Points to Discuss: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What questions do you have?



<b>Playground Safety Checklist</b> Recommended inspection frequency: minimum monthly during season;(March-October)				
Municipality:			Inspection Date:                    /                    /	
Name of Inspector:			Title:	
Location Surveyed:				
#	Needs Work	O K	N/A	CONDITION: Write line #'s & comments on back for all "Needs Work" listings, and notify management to initiate required corrective action
<b>General Condition of Grounds and Equipment - Provide details of conditions that Need Work on reverse</b>				
1				Surfacing material is at adequate depth, (min 9"); not compacted or overgrown with vegetation
2				Surface material (Use Zone) extends a minimum of 6 feet in all directions from all equipment.
3				Surface material has adequate drainage & no tripping hazards such as roots, rocks, etc.
4				Surface material has not been kicked out from under swings, front of slide, etc.
5				Area free of vandalism (broken glass, trash, graffiti, etc.)
6				Signs are present and legible – Rules, Hours & Age appropriate, supervision Suggested?
7				Freezing weather, Hot surface & bike helmet warning signs posted?
8				Benches, picnic tables, trees, etc. are not located in the Use Zones of play equipment
9				Overhead wires or tree branches cleared to above 84 inches over play equipment.
10				Overhanging dead tree limbs have been removed.
11				Fencing is not damaged; have exposed sharp edges, any post caps missing, etc.
12				Anchors / foots are not broken, exposed, cracked, or loose in the ground
13				Platforms and railings are not cracked, bent, warping, rusting, etc.
14				Steps, rungs, and platforms are in good condition and free of damage or excessive rust.
15				Steps, rungs, and platforms do not allow accumulation of water or debris
16				Hardware – Bolts & nuts are not loose, rusted, or extend more than 2 threads.
17				Hardware is tamper resistant & compatible with the OEM (Original Equipment Manufacture)?
18				Exposed ends of columns and tubing are covered by plugs or caps
19				Paint is not chipped or peeling (If installed before 1978 lead paint is possible- should test)
20				Wood is not cracked, heavily splintered, or otherwise significantly deteriorated.
<b>Specific Equipment – Provide details of conditions that Need Work on reverse</b>				
21				Swings – surface material extended twice the height to the front and rear of swings
22				Swings – no missing, damaged or loose swing seats; heavy seats with sharp edges or corners
23				Swings - "S" hooks closed to maximum of width of a dime; (0.04")
24				Swings – no worn bearings, hangers or chains. Bearings are lubricated.
25				Slides are not cracked, bent, or otherwise damaged.
26				Rigid climbers are smooth, not cracked, bent, or otherwise damaged.
27				Flexible climbers do not present choke hazard. Ropes secured top and bottom.
28				Rockers are in good condition. "D" shape handles?
29				Merry-go rounds: 1) bottom of deck is not greater than 9" above surfacing, 2) include a speed limiter, & 3) has hand holds, 4) no open spaces in deck- essentially round?
30				Seesaw fulcrum is fixed, enclosed, or designed to prevent crush & shear; no footrests?
31				All moving or sliding parts move freely
<b>Ancillary Activities or Equipment - Provide details of conditions that Need Work on reverse</b>				
32				Sand play is located in shaded area, inspected & raked weekly to remove debris.
33				Lamp posts & poles are free of cracks in welds. Lights work. Electrical components covered.

Keep all inspection reports for the life of the equipment

J. A. Montgomery Risk Control April 2016

**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 April 22, 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 April 22, 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 April 22, 2019.

**ADOPTED:**

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

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

**ATTEST:**

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

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

**PAYMENT AUTHORIZATION REQUESTS**

*April 22, 2019*

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3960002666	Shane Coderoni	Worker Compensation	PAR
3960001354	Harry Schulz	Worker Compensation	SAR
3960001663	Gary Mattia	Worker Compensation	SAR
3960002672	Randy Cliver	Worker Compensation	PAR
3960002629	John Gorski	Worker Compensation	SAR
3960000905	Monica Nash	Worker Compensation	PAR

# **APPENDIX I**

**MERCER COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – March 25, 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>
	Conner Strong & Buckelew <b>Michael Cusack</b>
Managed Care Services	First MCO <b>Alyson Cronk</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Borden Perlman Salisbury & Kelly <b>Jeff Martin</b>
Attorney	<b>Paul Adezio, Esq.</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>



**ALSO PRESENT:**

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

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF FEBRUARY 25, 2019**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF  
FEBRUARY 25, 2019**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE REPORTS:** Mr. Prince reported the Safety and Accident Review Committee last met on March 20, 2019 and reviewed approximately 20 claims. Mr. Prince advised the Committee was scheduled to meet again on April 17, 2019. Mr. Prince advised that concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Mr. Cusack referred to a copy of the 2019 Claims Reporting Procedure which was included in the agenda. Mr. Cusack advised the document provided an overview of the reporting procedures for the different types of insurance coverages. Mr. Cusack also referred to a copy of “Zurich Environmental Emergency Response” pamphlet included in the agenda and reviewed the key benefits provided through the insurance carrier. Lastly, Mr. Cusack reviewed the provisions of the Chubb Quarterly Bordereau Endorsement for Mercer County. Mr. Cusack reviewed the definition of a Designated Claim as outlined in the endorsement and explained those claims should be reported as soon as practicable. Mr. Cusack further explained for all claims other than a Designated Claims the insured shall provide written notice to the carrier on a quarterly basis in the form of a quarterly bordereau. Mr. Cusack advised that concluded his report unless there were any questions.

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of February was included in the agenda. Executive Director advised there were 5 certificate of insurances issued during the month.

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE held its Reorganization Meeting on February 28, 2019. Executive Director referred to a summary report of the meeting which was included in the agenda. Executive Director advised Ross Angilella would continue as the Chair of the NJCE. Executive Director reported the professional contracts for the Executive Director, Underwriting Manager and Safety Director were all renewed. Executive Director noted based on prior authorization from the Board, PERMA would meet with representatives from Origami to begin the development of the online underwriting and claims data

platform. Executive Director advised the 2020 collection renewal data would be processed through the new system. Executive Director noted training would be provided to the Risk Managers.

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

**MCIFC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the January Financial Fast Track was included in the agenda. The Commission had a surplus of \$10,983,175 as of January 31, 2019. Executive Director also referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,182,090 of the surplus was the MCIFC's share of the NJCE equity. Executive Director noted the cash amount was \$1,267,557.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the January Financial Fast Track was included in the agenda. As of January 31, 2019 the Fund had a surplus of \$15,146,956 and the cash balance was \$19,802,106.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claims Tracking Reports for the month of January 31, 2019 were included in the agenda. Executive Director referred to a copy of the Claims Management Report and reviewed the actuary's projections compared to the actual losses. Executive Director noted that when preparing the 2020 budget the loss funds should be analyzed for a possible reduction.

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

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 19-19, MARCH BILL LIST**

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

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

**ATTORNEY:** Mr. Adezio advised he did not have anything to report.

**CLAIMS SERVICE:** Ms. Fowlkes reported she would present the PARS during closed session. Ms. Fowlkes advised Resolution 20-19, Disclosure of Liability Claims Check Registers, was included in the agenda along with a copies of the check registers for February 1, 2019 to February 28, 2019.

## **MOTION TO APPROVE RESOLUTION 20-19 AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTERS**

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

Ms. Fowlkes distributed copies of Inservco Insurance Services, Inc. Worker Compensation Liability Stewardship Report. Ms. Fowlkes advised she would provide a quick overview of the report. Ms. Fowlkes referred to the Executive Summary and spoke about KeyScripts and their ownership in the pharmacy benefit management company. Ms. Fowlkes stated the Executive Summary also provided a section on Observations, Conclusions and Suggestions. Ms. Fowlkes continued to review the report which was based on the last 3 years, 2016, 2017 and 2018. Ms. Fowlkes advised if anyone had any questions after reading and reviewing the report, they should reach out to her.

**MANAGED CARE:** Ms. Cronk advised First MCO's report was included in the agenda and she would review the month of February. Ms. Cronk reported for February bills were received in the amount of \$46,173. First MCO repriced the bills to \$21,650 for a total savings of \$24,524 or 53%. Ms. Cronk advised there were 43 bills and 35 bills were in network. Ms. Cronk noted the PPO Penetration was 81%. Ms. Cronk advised that concluded her report unless there were any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the Safety's Director Report for February through March was included in the agenda. Mr. Prince referred to a copy of his memo which was included in the agenda regarding the provisions and opportunities of the 2019 Safety Grant Program. Mr. Prince advised the excess liability carrier, BRIT, has changed the method on how they will distribute the funds. They will now give the funds upfront and let the NJCE Commissioners decide how to distribute the funds. Mr. Prince advised the total amount of funding for 2019 was \$45,000 to be split between the member counties. Mr. Prince reported he was establishing a committee to review the safety grant submission and advised the committee would consist of one member from each Member County. Mr. Prince advised he spoke with Ms. Hughes to see if she was interested in participating on the committee and she was agreeable. Mr. Prince advised that concluded the report unless anyone had any questions.

**RISK MANAGER CONSULTANT:** Mr. Martin reported one of the items his office was working on with the Mercer County Parks Department was their setting up a campsite. Mr. Martin advised they talked about it internally and did not think any additional policies were needed, however there would be additional exposures with campfires, sleeping grounds, etc. After a brief discussion it was suggested that J.A. Montgomery do a site visit of the grounds. Executive Director also suggested contacting the NJCE Underwriting Manager. In response to Executive Director's inquiry, Ms. Hughes advised a permit would be needed. Executive Director advised there should be a waiver of indemnification which Mr. Martin's office could assist with.

Correspondence Made Part of Minutes.

**OLD BUSINESS: None**

**NEW BUSINESS: None**

**PUBLIC COMMENT:**

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

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

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

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

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

**CLOSED SESSION:** Ms. Walker read and requested a motion to approve Resolution 21-19 authorizing a Closed Session to discuss PARS.

### **MOTION TO APPROVE RESOLUTION 21-19 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 REQUESTS AND SETTLEMENT REQUESTS AS DISCUSSED IN CLOSED SESSION**

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

### **MOTION TO ADJOURN:**

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

### **MEETING ADJOURNED: 11:21AM**

Minutes prepared by:  
Cathy Dodd, Assisting Secretary